

## Tennessee Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, May 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Tennessee Department of Environment and Conservation	Drinking Water State Revolving Fund (DWSRF) Loan Program  (water)	✓			Drinking Water State Revolving Fund (DWSRF) loans are available for the Planning, Design, and Construction Phases of drinking water facilities. The funds may be used for all three phases or in any combination. Applicants for DWSRF loan funding must submit a request for funding along with a project description, cost estimate and project justification.	To obtain an SRF loan, the project must be included on a Priority Ranking List via letter from the city, utility district, authority, or consultant and, either concurrently or subsequently, the loan must be requested via letter from the city's, utility district's, or authority's authorized representative.	<a href="https://www.tn.gov/environment/program-areas/wr-water-resources/water-quality/state-revolving-fund-program/state-revolving-fund/wr-srf-drinking-water-state-revolving-fund-loan-program.html">https://www.tn.gov/environment/program-areas/wr-water-resources/water-quality/state-revolving-fund-program/state-revolving-fund/wr-srf-drinking-water-state-revolving-fund-loan-program.html</a>	Leslie Gillespie-Marthaler leslie.gillespie-marthaler@tn.gov 615-532-0445 312 Rosa L. Parks Avenue, 12th Floor Nashville, Tennessee 37243
	Clean Water State Revolving Fund (CWSRF) Loan Program  (sewer)	✓			Clean Water State Revolving Fund (CWSRF) loans are available for the Planning, Design, and Construction Phases of waste water facilities. The funds may be used for all three phases in any combination. Eligible projects include new construction or the upgrading/expansion of existing facilities and may encompass wastewater treatment plants, pump stations, force mains, collector sewers, interceptors, elimination of combined sewer overflows, and/or nonpoint source pollution remedies.		<a href="https://www.tn.gov/environment/program-areas/wr-water-resources/water-quality/state-revolving-fund-program/state-revolving-fund/wr-srf-clean-water-state-revolving-fund-loan-program.html">https://www.tn.gov/environment/program-areas/wr-water-resources/water-quality/state-revolving-fund-program/state-revolving-fund/wr-srf-clean-water-state-revolving-fund-loan-program.html</a>	
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation  (water, wastewater)	✓	✓	✓	The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. The minimum project size for small communities, population of 25,000 or less, is \$5 million.	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	<a href="https://www.epa.gov/wifia">https://www.epa.gov/wifia</a>	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants  (water, sewer)	✓	✓		The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: <a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/tn">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/tn</a>	Terence Mcghee terence.mcghee@wdc.usda.gov 615-783-1349 3322 West End Avenue, Suite 300 Nashville, Tennessee 37203
	Water and Waste Disposal Guaranteed Loan Program  (water, sewer)	✓	✓		The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/tn">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/tn</a>	
	Water and Waste Disposal Predevelopment Planning Grants  (water, wastewater)	✓	✓		This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/tn">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/tn</a>	



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USDA Rural Development	Emergency Community Water Assistance Grants <i>(water)</i>	✓	✓		This grant program is designed to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: <a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/tn">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/tn</a>	Terence Mcghee terence.mcghee@wdc.usda.gov 615-783-1349 3322 West End Avenue, Suite 300 Nashville, Tennessee 37203
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater, stormwater)</i>	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water, waste disposal, and stormwater projects.	<a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/tn">https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/tn</a>	
	Communities Facilities Direct Loan and Grant <i>(water, wastewater)</i>	✓	✓		This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings.	Contact the Rural Development program specialist in your state or see contact information.	<a href="https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/tn">https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/tn</a>	
	Business and Industry Guaranteed Loan <i>(small business)</i>	✓	✓	✓	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas. Lenders such as federal or state-chartered banks, savings and loans, farm credit banks, and credit unions can apply for the program. Businesses can qualify for loan guarantees.	Applications are accepted on a rolling basis and can be sent via mail. For more information, contact your state office here: <a href="https://www.rd.usda.gov/contact-us/state-offices">https://www.rd.usda.gov/contact-us/state-offices</a>	<a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/tn">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/tn</a>	
	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>			✓		This program helps qualified nonprofits create revolving loan funds that can provide financing to extend and improve water and waste disposal systems in rural areas.	Contact the Rural Development program specialist in your state or see contact information.	
Economic Development Administration, Department of Commerce	Public Works Program <i>(water, sewer)</i>	✓	✓		This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at <a href="http://www.grants.gov">www.grants.gov</a> . Applications will be accepted on an ongoing basis until the publication of a new EDAP FFO.	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	Bertha Partin bpartin@eda.gov 404-730-3010 401 West Peachtree Street Northwest, Suite 1820 Atlanta, Georgia 30308
	Economic Adjustment Assistance Program <i>(water, sewer)</i>	✓	✓		This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			



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National Rural Water Association	NRWA Revolving Loan Fund <i>(water, wastewater)</i>	✓	✓		The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website and can be sent by mail or e-mail.	<a href="http://nrwa.org/initiatives/revolving-loan-fund/">http://nrwa.org/initiatives/revolving-loan-fund/</a>	Bob Freudenthal bobfreudenthal@taud.org 615-896-9022 840 Commercial Court Murfreesboro, Tennessee 37129
Rural Community Assistance Partnership (RCAP)	Communities Unlimited Water/Wastewater Loans <i>(water, wastewater)</i>	✓	✓	✓	Communities Unlimited (CU) provides financing to small, rural communities and tribal nations for water and wastewater projects. CU offers flexible products including: pre-development loans, interim financing, construction loans for system improvements and equipment loans. CU provides fixed – rate loans up to \$500,000 with maturities up to 15 years. Security varies by customer, but is typically a pledge of revenues.	For more information, contact the main office. Applications can be accessed on website and can be sent by e-mail.	<a href="https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html">https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html</a>	Deborah Temple deborah.temple@communitiesU.org 479-443-2700 ext. 111 200 River Market Avenue #100 Little Rock, Arkansas 72201
CoBank	Rural Water and Wastewater Lending <i>(water, wastewater)</i>	✓	✓	✓	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: <a href="http://www.cobank.com/h2oloan">www.cobank.com/h2oloan</a>	<a href="http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx">http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx</a>	John DeLuca jdeluca@cobank.com 303-694-5958 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Tennessee Department of Economic and Community Development	Community Development Block Grant Program <i>(water, sewer)</i>	✓			The State of Tennessee Community Development Block Grant (CDBG) program has historically allocated the grant funds to eligible non-entitlement local governments for community development improvements including water and sewer infrastructure, public facilities, owner-occupied housing rehabilitation, and commercial façade improvements.	Applications and guidelines can be accessed on website. Applications may be submitted only once a year.	<a href="https://www.tn.gov/ecd/community-development-block-grant/cdbg.html">https://www.tn.gov/ecd/community-development-block-grant/cdbg.html</a>	Kent Archer kent.archer@tn.gov 615-354-3591 312 Rosa L. Parks Avenue, 27th Floor Nashville, Tennessee 37243
	Appalachian Regional Commission (ARC) Area Development Fund <i>(water, sewer)</i>	✓			ARC grants are administered either by ARC or by a federal agency selected by the grantee. The Commission administers most grants where the funds are for technical assistance, program operating costs, or equipment purchase, with no construction costs involved. ARC provides funds for basic infrastructure services, including water and sewer facilities that enhance economic development opportunities or address serious health issues for residential customers.	Potential applicants should contact their state ARC program manager to request a pre-application package.	<a href="https://www.tn.gov/ecd/community-development-block-grant/appalachian-regional-commission.html">https://www.tn.gov/ecd/community-development-block-grant/appalachian-regional-commission.html</a>	Brooxie Carlton brooxie.carlton@tn.gov 615-336-2481 312 Rosa L. Parks Avenue, 27th Floor Nashville, Tennessee 37243
Tennessee Association of Utility Districts	Interim Loan Program <i>(water, sewer, gas)</i>	✓	✓		This program provides funding for communities that have received a permanent loan commitment from the United States Department of Agriculture, Rural Development.	For more information or to request an application, please contact Mark L. Butler.	<a href="http://www.taud.org/">http://www.taud.org/</a>	Mark L. Butler marklbutler@tnutility.org 615-557-5780 840 Commercial Court Murfreesboro, Tennessee 37129
	Municipal Advisory Services <i>(water, sewer, gas)</i>	✓			This is an alternative to traditional loan programs. Utilities may refund existing debt for savings and borrow for addition capital. Funds are typically available 60 to 90 days after completed advisement.			



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Pathway Lending	Energy Efficiency Loan Program <i>(energy efficiency)</i>	✓	✓	✓	Pathway Lending operates a low-interest, revolving loan fund to finance energy efficiency and renewable energy projects in Tennessee. To date, we have funded more than 200 projects throughout the state.	Applications can be accessed on website. To apply, submit a pre-application.	<a href="https://www.pathwaylending.org/energy-efficiency-loans/">https://www.pathwaylending.org/energy-efficiency-loans/</a>	Brandon England brandon.england@pathwaylending.org 615-425-7171 201 Venture Circle Nashville, Tennessee 37228
Tennessee Valley Authority	Standard and Custom Incentives	✓	✓	✓	Two types of financial incentives—Standard and Custom Incentives—are available to help reduce the cost of implementing your energy solutions project. These incentives are offered through participating local power companies in partnership with TVA. The incentives are not designed to subsidize a company that has the ability to overcome internal financial barriers.	Contact a program specialist to apply.	<a href="https://www.tva.gov/Energy/EnergyRightSolutions/EnergyRightSolutions-for-Business-%2B-Industry/Incentives">https://www.tva.gov/Energy/EnergyRightSolutions/EnergyRightSolutions-for-Business-%2B-Industry/Incentives</a>	Tennessee Valley Authority tvainfo@tva.com 865-632-21041 400 West Summit Hill Drive Knoxville, Tennessee 37902
Army Corp of Engineers	Section 219: Environmental Infrastructure <i>(water, wastewater)</i>	✓			The Section 219 program provides planning, design, and construction assistance for water- and sewer-related environmental infrastructure and resource protection and development projects for local communities throughout the country.	The Corps must have an authorization from Congress to begin a project or study. To get a project or study authorized, applicants must submit a request for assistance to the upcoming Water Resource Development Act. Contact the Corps for more information.	<a href="https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/">https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/</a>	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) <i>(small business)</i>			✓	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) and visit <a href="https://www.sba.gov/sites/default/files/files/resourceguide_3147.pdf">https://www.sba.gov/sites/default/files/files/resourceguide_3147.pdf</a>		
	7(a) Loan Guarantee <i>(small business)</i>			✓	The 7(a) program is a flexible tool that can be used to finance a variety of business purposes. The proceeds of a 7(a) guaranteed loan may be used to purchase machinery, fixtures, and supplies; make improvements to land and buildings; finance receivables and augment working capital; acquire and start businesses; and refinance existing debt under certain conditions. The regular 7(a) program's maximum loan amount is \$5 million. There is no minimum amount. Other, more specialized 7(a) programs have different terms and guaranty amounts.	Borrowers must submit SBA Form 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	<a href="https://www.sba.gov/business-guide/plan-your-business/fund-your-business">https://www.sba.gov/business-guide/plan-your-business/fund-your-business</a>	LaTanya Channel 615-736-5881 latanya.channel@sba.gov 2 International Plaza Drive, Suite 500 Nashville, Tennessee 37217
	Community Advantage Pilot <i>(small business)</i>			✓	Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting mission-focused financial institutions which were previously not able to offer SBA loans. The maximum loan size is \$250,000. Guarantee can be up to 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.		



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Small Business Administration (SBA)	Microloan Program <i>(small business)</i>			✓	The purpose of the Microloan Program is to assist women, low income, veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to Intermediaries that, in turn, use the proceeds to make small loans to eligible micro borrowers.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit: <a href="https://www.sba.gov/sites/default/files/files/resourceguide_3147.pdf">https://www.sba.gov/sites/default/files/files/resourceguide_3147.pdf</a>	<a href="https://www.sba.gov/business-guide/plan-your-business/fund-your-business">https://www.sba.gov/business-guide/plan-your-business/fund-your-business</a>	LaTanya Channel 615-736-5881 latanya.channel@sba.gov 2 International Plaza Drive, Suite 500 Nashville, Tennessee 37217

