

Maryland Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Maryland Department of the Environment	Drinking Water Revolving Loan Program (DWRLF) (water)	✓		✓	The Drinking Water Revolving Loan Fund provides financial assistance for a wide variety of projects to facilitate compliance with national primary drinking water standards that protect or improve the quality of Maryland's drinking water resources. The federal Safe Drinking Water Act requires that all community water systems demonstrate the managerial, technical and financial capacity to maintain the system prior receiving a Drinking Water loan.		http://mde.maryland.gov/programs/Water/WQFA/Pages/drinking_water_fund.aspx	Elaine Dietz elaine.dietz@maryland.gov 410-537-3908 1800 Washington Boulevard Baltimore, Maryland 21230
	Water Quality Revolving Loan Program (WQRLF) (sewer)	✓		✓	The Water Quality Revolving Loan Fund provides financial assistance for a wide variety of projects to protect or improve the quality of Maryland's rivers, streams, lakes, the Chesapeake Bay and other water resources.		http://mde.maryland.gov/programs/Water/WQFA/Pages/water_quality_fund.aspx	
	Water Supply Assistance Grant Program (WSG) (water)	✓			The Water Supply Program provides financial assistance to local governments for the acquisition, construction, rehabilitation, and improvement of publicly owned water supply facilities throughout the State. This program helps to fund projects that address water supply related health problems, and to meet federal Safe Drinking Water Act requirements.	For additional information, please contact Elaine Dietz. Applications are accepted December thru January.	http://mde.maryland.gov/programs/Water/WQFA/Pages/wqfa_ws.aspx	
	Bay Restoration Fund - Wastewater Program (sewer)	✓			The Bay Restoration Fund Wastewater Program provides grants to local governments for public health and water quality improvement projects, including upgrade of wastewater treatment plants to Enhanced Nutrient Removal (ENR); sewer repair/rehabilitation, including combined sewer and sanitary sewer overflow correction; installation of stormwater best management practices; and sewer extensions to provide public service/septic system abandonment.		http://mde.maryland.gov/programs/Water/WQFA/Pages/wqfa_enr.aspx	
	Bay Restoration Fund - Septic System Grant Program (sewer)	✓	✓		The Bay Restoration Fund Septic System Grant Program provides financial assistance to upgrade septic systems with best available technology for nitrogen removal, with priority given to failing systems in the Critical Areas.	If you have additional questions or would like more information, please contact the Bay Restoration Fund Program.	http://mde.maryland.gov/programs/Water/BayRestorationFund/OnsiteDisposalSystems/Pages/index.aspx	Nony Howell naomi.howell@maryland.gov 410-537-3779 1800 Washington Boulevard Baltimore, Maryland 21230
	Linked Deposit WQRLF & DWRLF Program (water)	✓		✓	The Linked Deposit mechanism was designed to provide a source of low interest financing to encourage private landowners, and water system owners to implement capital improvements that will reduce the delivery of nutrients to the Chesapeake Bay and its tributaries, and provide safe drinking water.	Application forms can be accessed on website and either be mailed or faxed.	http://mde.maryland.gov/programs/Water/WQFA/Pages/linked_deposit.aspx	Larry Love larry.love@maryland.gov 410-537-3110 1800 Washington Boulevard Baltimore, Maryland 21230

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U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation <i>(water, wastewater)</i>	✓	✓	✓	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.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
	Water Infrastructure Improvements for the Nation Act: Assistance for Small and Disadvantaged Communities Drinking Water Grant <i>(water)</i>	✓			The program supports drinking water projects and activities in small and disadvantaged communities that are unable to finance projects to comply with drinking water regulations under the Safe Drinking Water Act. Projects and activities eligible for assistance can include infrastructure projects; technical, managerial, and financial capacity building activities; and activities necessary for a state to respond to a contaminant.	Communities will apply to their respective state program for assistance. Applications will be available in the upcoming weeks and accepted on a rolling basis until June 2020.	https://www.epa.gov/dwcapacity/wiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant	For state contact information (coming soon), visit: https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants <i>(water, sewer)</i>	✓	✓		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: http://www.rd.usda.gov/programs-services/rd-apply	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/md	Terry S. Fearins terry.fearins@usda.gov 302-857-3625 1221 College Park Drive, Suite 200 Dover, Delaware 19904
	Water and Waste Disposal Guaranteed Loan Program <i>(water, sewer)</i>	✓	✓		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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/md	
	Water and Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	✓	✓		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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/md	

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USDA Rural Development	Emergency Community Water Assistance Grants (water)	✓	✓		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: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/program-s-services/emergency-community-water-assistance-grants/md	Terry S. Fearins terry.fearins@usda.gov 302-857-3625 1221 College Park Drive, Suite 200 Dover, Delaware 19904
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater)	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. The service area must have a median household income below the poverty line or less than 80 percent of the statewide non-metropolitan median household income and the population for eligibility is 2,500.		http://www.rd.usda.gov/program-s-services/search-special-evaluation-assistance-rural-communities-and-households/md	
	Business and Industry Loan Guarantees (small business)	✓	✓	✓	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 only. For more information, please visit the website.	https://www.rd.usda.gov/program-s-services/business-industry-loan-guarantees/md	Letitia N. Nichols letitia.nichols@usda.gov 302-857-3588 1221 College Park Drive, Suite 200 Dover, Delaware 19904
	Water and Waste Disposal Revolving Fund (water, wastewater)		✓		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.	https://www.rd.usda.gov/program-s-services/water-waste-disposal-revolving-loan-funds/co	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	✓			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 www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new EDA Programs Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Alma R. Plummer aplummer@eda.gov 215-597-7538 601 Walnut Street, Suite 140 South Philadelphia, Pennsylvania 19106
	Economic Adjustment Assistance Program (water, sewer)	✓			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 (water, wastewater)	✓	✓		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. Applications and supporting documents can be sent by mail or email.	https://nrwa.org/initiatives/revolving-loan-fund/	Jack Bowen info@md-rwa.org 410-489-5877 PO Box 225 Woodbine, Maryland 21797
Rural Community Assistance Partnership	Southeast Rural Community Assistance Program (SERCAP) Individual Household Well Loan (individual wells)	✓	✓	✓	The household water well system loan program is designed to assist low- to moderate-income individuals needing loans to construct, refurbish and service their household well systems. The purpose of the program is to target loans to the significant numbers of homeowners in the seven states whose geographically isolated households lack water service, but for whom it is not feasible to be connected to new or existing community water systems.	Applications are received year round and can be accessed on website.	http://www.sercap.org/services/water-wastewater	Michael Hass mhaas@sercap.org 540-345-1184 ext. 21137 347 Campbell Avenue, Southwest Roanoke, Virginia 24016
	SERCAP certified Community Development Financial Institution Loan Fund (sewer, water)	✓	✓		This program offers low-interest loans to low-income, rural communities, and businesses for water/wastewater, housing, bridge loans, guaranteed loans, matching funds, and other community development activities. There is a maximum of \$250,000, with terms of 10-30 years. Interim financing is available for USDA Rural Utilities Service programs.			
CoBank	Rural Water and Wastewater Lending (water, wastewater)	✓	✓	✓	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: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Michael Griffith mgriffiths@cobank.com 303-740-6479 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Maryland Department of Housing and Community Development	Community Development Block Grant Program (CDBG) (water, sewer)	✓	✓		The Community Development Block Grant Program is a federally funded grant program that provides assistance to communities with community development needs such as housing, public facilities, economic development and planning grants.	Community Development Applications are accepted once each year and can be accessed through the DHCD website.	http://dhcd.maryland.gov/Communities/Pages/programs/CDBG.aspx	Cindy Stone cindy.stone@maryland.gov 301-429-7519 7800 Harkins Road Lanham, Maryland 20706
Maryland Department of Planning	Appalachian Regional Commission Area Development Fund (water, sewer)	✓	✓		Appalachian Regional Commission (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.	https://www.arc.gov/funding/ARCPProjectGrants.asp	Bill Atkinson bill.atkinson@maryland.gov 301-777-2161 113 Baltimore Street, Suite 302 Cumberland, Maryland 21502



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US Army Corp of Engineers	Section 595 – Water/Wastewater Improvements <i>(water)</i>	✓			Section 595 of the Water Resources Development Act of 1999, as amended provides authority for the Corps to provide design and construction assistance. This assistance is to non-federal interests in rural Montana, Idaho and Nevada for water-related environmental infrastructure and resources protection and development projects.	Send a letter of interest (LOI) to the Corps stating the problem, potential solution, and general understanding that this program is a 75/25 reimbursable cost-share.	www.nwww.usace.army.mil	Karen Kelly karen.l.kelly@usace.army.mil 509-527-7248 201 North 3rd Avenue Walla Walla, Washington 99362
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. Prince George's and Montgomery counties are overseen by the Washington D.C. district office.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	Michael Collins michael.collins@sba.gov 410-244-3341 100 South Charles Street Suite 1201 Baltimore, Maryland 21201
	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. Prince George's and Montgomery counties are overseen by the Washington D.C. district office.	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.	https://www.sba.gov/document/?program=7(a)	
	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. Prince George's and Montgomery counties are overseen by the Washington D.C. district office.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.		
	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. Prince George's and Montgomery counties are overseen by the Washington D.C. district office.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit www.sba.gov/md	https://www.sba.gov/tools/local-assistance	