

## Vermont 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
<b>Vermont Department of Environmental Conservation</b>	Drinking Water State Revolving Loan Fund  (water)	✓	✓	✓	This funding program is applicable for privately-owned community drinking water systems or privately-owned nonprofit, non-community public water systems. All loans must be approved by both the VT Economic Development Authority and the VT Agency of Natural Resources.	Applicants should contact the Agency of Natural Resources directly for information regarding financing your water improvement project.	<a href="http://www.veda.org/financing-options/other-financing-option/drinking-water-revolving-loan-fund/">http://www.veda.org/financing-options/other-financing-option/drinking-water-revolving-loan-fund/</a>	Ashley Lucht ashley.lucht@vermont.gov 802-585-4904 1 National Life Drive Montpelier, Vermont 05604
	Drinking Water State Revolving Fund (DWSRF) Water Planning Loan (WPL)  (water)	✓	✓	✓	Planning loans are available for preliminary engineering planning studies, preliminary and final engineering plans and specifications for water system improvement projects needed to comply with state and federal standards and to protect public health. These loans are awarded at 0% interest, 5-year term, and can be rolled into a construction loan.	Applications are accepted on a rolling basis.	<a href="http://dec.vermont.gov/facilities-engineering/water-financing/dwsrf-water-planning-loan">http://dec.vermont.gov/facilities-engineering/water-financing/dwsrf-water-planning-loan</a>	
	Drinking Water State Revolving Fund (DWSRF) Construction Loan  (water)	✓	✓	✓	All public community water systems and non-profit non-community water systems are eligible, with varying interest rates and loan terms based on the organization type. Loan terms begin at 20 years. Having completed an engineering planning project (typically funded through the Planning Loan above), projects will be ranked according to the prioritization list, which can be found on the website.	Projects must apply to be on the annual priority list by submitting a Priority List Application contained in the Intended Use Plan. To be compliant with National Environmental Policy Act (NEPA), environmental reviews are required as well. Applications and forms can be accessed on website.	<a href="http://dec.vermont.gov/facilities-engineering/water-financing/dwsrf">http://dec.vermont.gov/facilities-engineering/water-financing/dwsrf</a>	
	Vermont Only Drinking Water State Revolving Fund  (water)	✓			The Vermont-only Drinking Water Revolving Loan Fund was established to provide loans to a municipality for the design, land acquisition, if necessary, and construction of a potable water supply when a household in the municipality has been disconnected involuntarily from a public water supply system for reasons other than nonpayment of fee. The loan is to the municipality, not individual home owners.	The application form is available on the website.	<a href="https://dec.vermont.gov/facilities-engineering/water-financing/vt-drinking-water-srf">https://dec.vermont.gov/facilities-engineering/water-financing/vt-drinking-water-srf</a>	
	Source Protection Loans  (water)	✓			This loan can be utilized for purchasing land or conservation easements to protect public water sources and ensure compliance with state and federal drinking water standards. Maximum loan amount is \$200,000 and loans are awarded at a 3% interest rate and a 20-year term.	Applications are accepted on a rolling basis. Application checklists can be accessed on website.	<a href="http://dec.vermont.gov/water/drinking-water/public-drinking-water-systems/source-water-protection">http://dec.vermont.gov/water/drinking-water/public-drinking-water-systems/source-water-protection</a>	
	Water Infrastructure Sponsorship  (water)	✓	✓		The goal of Water Infrastructure Sponsorship (WISPr) is to counter the loss of ecological function and biological diversity that jeopardize the health of Vermont's water resources by providing financial resources.	To be eligible, a municipal clean water project must sponsor a Natural Resource project and both projects will be funded with the same loan. To apply, contact the program specialist.	<a href="https://dec.vermont.gov/facilities-engineering/water-financing/cwsrf/WISPr">https://dec.vermont.gov/facilities-engineering/water-financing/cwsrf/WISPr</a>	



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<b>Vermont Department of Environmental Conservation</b>	Clean Water State Revolving Fund (CWSRF) Loan  (wastewater, storm water, pollution control, natural resource)	✓	✓	✓	This program loans to municipalities and private entities for projects that have a clean water benefit. These projects include, but are not limited to, wastewater, stormwater, pollution control and natural resource project feasibility, preliminary engineering, final design engineering, and construction/procurement. Loan terms are generally 20 years, 2% admin fee for municipal borrowers, 2% interest and 2% admin fee for private borrowers. Loans may be extended up to 30 years depending on useful life of the assets.	Projects must apply to be on the annual priority list by submitting a Priority List Application contained in the Intended Use Plan. To be compliant with National Environmental Policy Act (NEPA), environmental reviews are required as well. Applications and forms can be accessed on website.	<a href="https://dec.vermont.gov/facilities-engineering/water-financing/cwsrf">https://dec.vermont.gov/facilities-engineering/water-financing/cwsrf</a>	Tom Brown thomas.brown@vermont.gov 802-622-4205 1 National Life Drive Montpelier, Vermont 05604
	Pollution Control State Revolving Fund  (sewer)	✓			Vermont statute allows for potential project funding through this funding source. All dollars are Vermont based, therefore, there are no federal requirements associated with these projects. Projects generally follow the CWSRF process, but several requirements can be omitted, such as NEPA Environmental Review, American Iron and Steel, Davis-Bacon Wage Rates, Disadvantaged Business Enterprise.		<a href="https://dec.vermont.gov/facilities-engineering/water-financing/vt-pollution-control-srf">https://dec.vermont.gov/facilities-engineering/water-financing/vt-pollution-control-srf</a>	
	Pollution Control Grant  (sewer)	✓			Municipalities that are not able to meet requirements of the CWSRF are able to apply for the Pollution Control Grant. All dollars are Vermont based, therefore, there are no federal requirements associated with these projects. Projects generally follow the CWSRF process, but several requirements can be omitted, such as NEPA Environmental Review, American Iron and Steel, Davis-Bacon Wage Rates, and Disadvantaged Business Enterprise.	All projects in the CWSRF program are tracked for grant eligibility. Projects that are eligible are requested by the Department to be added to the Capital Bill. In some circumstances the Department's recommendations may not be followed and projects may not appear in the Capital Bill.	<a href="https://dec.vermont.gov/facilities-engineering/water-financing/vt-pollution-control-grants">https://dec.vermont.gov/facilities-engineering/water-financing/vt-pollution-control-grants</a>	
	Engineering Planning Advance  (water, sewer)	✓			This financial program is available to municipalities without existing water or sewer rate payers for the purpose of obtaining a feasibility study or Preliminary Engineering Report for community-based drinking water or wastewater solutions, to assist regional planning and study efforts related to specific drinking water and/or wastewater needs, to assist with master planning for large scale, long term facility planning for one or more capital needs related to water quality or drinking water.	The application form is available on the website.	<a href="https://dec.vermont.gov/facilities-engineering/water-financing/planning-advance">https://dec.vermont.gov/facilities-engineering/water-financing/planning-advance</a>	Lynnette Claudon lynnette.claudon@Vermont.gov 802-828-1550 1 National Life Drive Montpelier, Vermont 05604
	On-Site Loan  (sewer)				The Vermont Wastewater and Potable Water Revolving Loan Fund, also known as the On-site Loan Program, is available to certain Vermont residents for the repair or replacement of failed on-site wastewater and water supply systems.	The first step in the application process is to submit a complete pre-qualification application to the On-site Loan Program at the Agency of Natural Resources (ANR).	<a href="https://dec.vermont.gov/facilities-engineering/water-financing/on-site-loan">https://dec.vermont.gov/facilities-engineering/water-financing/on-site-loan</a>	Chris Rottler chris.rottler@vermont.gov 802-461-6051 1 National Life Drive Montpelier, Vermont 05604

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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.	<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
	Healthy Communities Grant Program <i>(water, wastewater, stormwater)</i>	✓	✓		The Healthy Communities Grant Program is EPA New England's main competitive grant program to work directly with communities to reduce environmental risks to protect and improve human health and the quality of life. The Water Programs works with regulated entities including municipalities, wastewater systems, and drinking water systems to protect the environment and public health.	Grant solicitations can be found on <a href="http://www.grants.com">www.grants.com</a> . To receive the annual application guidance, please contact Sandra Brownell.	<a href="https://www3.epa.gov/region1/eo/uep/hcgp.html">https://www3.epa.gov/region1/eo/uep/hcgp.html</a>	Sandra Brownell brownell.sandra@epa.gov 617-918-1797 5 Post Office Square, Suite 100 Boston, Massachusetts 02109
	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.	<a href="https://www.epa.gov/dwcapacity/wiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant">https://www.epa.gov/dwcapacity/wiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant</a>	For state contact information ( <i>coming soon</i> ), visit: <a href="https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants">https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants</a>
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: <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/vt">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/vt</a>	Misty Sinsigalli misty.sinsigalli@vt.usda.gov 802-424-3156 481 Summer Street, Suite 203 St. Johnsbury, Vermont 05819
	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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/vt">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/vt</a>	or Andrea Ansevin-Allen andrea.ansevinallen@vt.usda.gov 802-689-3033 28 Vernon Street, Suite 333 Brattleboro, Vermont 05301  <i>Continues to the next page...</i>

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<b>USDA Rural Development</b>	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. 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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/vt">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/vt</a>	
	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/vt">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/vt</a>	Jon Muise jon.muise@vt.usda.gov 802-689-3026 28 Vernon Street, Suite 333 Brattleboro, Vermont 05301
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater)</i>	✓	✓		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.		<a href="http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/vt">http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/vt</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 continuously. To apply, contact the Vermont/New Hampshire State Office.	<a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/vt">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/vt</a>	Cheryl Ducharme cheryl.ducharme@vt.usda.gov 802-828-6083 P.O. Box 249 Montpelier, Vermont 05601
	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.	<a href="https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/co">https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/co</a>
<b>Vermont Agency of Commerce &amp; Community Development</b>	Municipal Planning Grants <i>(sustainability, water)</i>	✓			Provides funding for a variety of municipal planning and revitalization projects, including those that improve flood protection, protect natural resources, and promote efficient growth and development.	Applications can be completed online here: <a href="https://egrants.vermont.gov/Login2.aspx?APP THEME=VTACCD">https://egrants.vermont.gov/Login2.aspx?APP THEME=VTACCD</a>	<a href="http://accd.vermont.gov/community-development/funding-incentives/municipal-planning-grant">http://accd.vermont.gov/community-development/funding-incentives/municipal-planning-grant</a>	Faith Ingulsrud faith.ingulsrud@vermont.gov 802-828-5228 One National Life Drive Deane C. Davis Building, 6th Floor Montpelier, Vermont 05620



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Vermont Agency of Commerce & Community Development	Vermont Community Development Program (VCDP)  (water, sewer)	✓			The Vermont Community Development Program (VCDP) assists communities on a competitive basis by providing financial and technical assistance to identify and address local need. VCDP funds must primarily benefit persons of low and moderate income. In addition, assistance is provided to communities for threats of health and safety issues as urgent needs and slums and blight projects.	Applications can be completed online here: <a href="https://egrants.vermont.gov/Login2.aspx?APPTHEME=VTACCD">https://egrants.vermont.gov/Login2.aspx?APPTHEME=VTACCD</a>	<a href="http://accd.vermont.gov/community-development/funding-incentives/vcdp">http://accd.vermont.gov/community-development/funding-incentives/vcdp</a>	Cindy Blondin cindy.blondin@vermont.gov 802-828-5219 One National Life Drive Deane C. Davis Building, 6th Floor Montpelier, Vermont 05620
	Northern Border Regional Commission Area Development Fund  (water, sewer)	✓			The NBRC can invest in economic and infrastructure projects throughout Vermont. Depending on the level of economic and demographic distress in each county, NBRC funded projects can be eligible for up to an 80% matching grant.	Potential applicants should contact their state NBRC program manager to request a pre-application package at <a href="http://www.nbrc.gov/content/contact">http://www.nbrc.gov/content/contact</a>	<a href="http://www.nbrc.gov/content/program-areas">http://www.nbrc.gov/content/program-areas</a>	Tim Tierney tim.tierney@vermont.gov 802-505-5496 Deane C. Davis Building, 6th Floor Montpelier, Vermont 05620
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.	The Proposal and Application packages are available at <a href="http://www.grants.gov">www.grants.gov</a> under CFDA 11.300 and 11.307. Applications are accepted on an ongoing basis.	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	Matt Suchodolski msuchodolski@eda.gov 215-597-1242 900 Market Street, Room 602 Philadelphia, Pennsylvania 19107
	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.			
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/Rural Utilities Service, 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>	Liz Royer lroyer@vtruralwater.org 802-660-4988 ext. 336 20 Susie Wilson Road, Suite B Essex Junction, Vermont 05452
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: <a href="http://www.cobank.com/h2oloan">www.cobank.com/h2oloan</a>	<a href="http://www.cobank.com/About-CoBank/Industries-Serve/Water.aspx">http://www.cobank.com/About-CoBank/Industries-Serve/Water.aspx</a>	Hunter Hook hhook@cobank.com 303-793-2242 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Vermont Municipal Bond Bank	Long-term Bond Financing  (water, wastewater)	✓			This program offers low interest rate loans for a variety of municipal capital projects, including water and wastewater systems. There are two financing options: 1) State Revolving Fund (jointly administered through the DEC), has loan forgiveness and low interest rates; 2) Bonds for capital loans - requires an accountant, has no loan forgiveness with the bond pool, and interest rates are set at market rates.	State Revolving Fund and Bond applications are accepted as filed. An application may be requested at any time, however, most participants wait until after a successful bond vote has taken place.	<a href="http://www.vmbb.org/municipal-bonds/loan-programs/">http://www.vmbb.org/municipal-bonds/loan-programs/</a>	Michael Gaughan mgaughan@vtbondagency.org 802-8654-7377 20 Winooski Falls Way, Suite 305 Winooski, Vermont 05404

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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.	<a href="http://www.nww.usace.army.mil">www.nww.usace.army.mil</a>	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.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: <a href="https://www.sba.gov/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>	<a href="https://www.sba.gov/brand/assets/sba/sba-lenders/504-Loan-Fact-Sheet-Borrower-Version.pdf">https://www.sba.gov/brand/assets/sba/sba-lenders/504-Loan-Fact-Sheet-Borrower-Version.pdf</a>	Darcy Carter darcy.carter@sba.gov 802-828-4422 ext. 203 P.O. Box 605 87 State Street Room 205 Montpelier, Vermont 05601
	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/brand/assets/sba/sba-lenders/7a-Loan-Fact-Sheet-Borrower-Version.pdf">https://www.sba.gov/brand/assets/sba/sba-lenders/7a-Loan-Fact-Sheet-Borrower-Version.pdf</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.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.	<a href="https://www.sba.gov/brand/assets/sba/sba-lenders/Community-Advantage-Fact-Sheet-Borrower-Version.pdf">https://www.sba.gov/brand/assets/sba/sba-lenders/Community-Advantage-Fact-Sheet-Borrower-Version.pdf</a>	

