

## Alaska Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2019

| Organization   | Program<br>(key words)  | Gov.<br>Entity | Non-<br>Profit | For-<br>Profit | Purpose or Use of Funds  | How to Apply  | Website   | Contact   |
|--|---|----------------|----------------|----------------|--|---|---|---|
| <b>Alaska Department of Environmental Conservation</b> | Alaska Drinking Water Fund Loan (ADWF)<br><i>(water)</i>  | ✓              |                |                | The purpose of ADWF is to make low interest loans available to Alaskan municipalities and other qualified entities for financing drinking water projects.  | Priority listed projects will be allowed to submit a loan application at any time after issuance of the final Intend Use Plan, and all other projects after two months. Application guidelines can be accessed on website.  | <a href="http://dec.alaska.gov/water/technical-assistance-and-financing/state-revolving-fund/">http://dec.alaska.gov/water/technical-assistance-and-financing/state-revolving-fund/</a>   | Carrie Bohan<br>carrie.bohan@alaska.gov<br>907-465-5143<br>PO Box 111800<br>Juneau, Alaska 99811  |
|  | Alaska Clean Water Fund Loan (ACWF)<br><i>(sewer)</i>   | ✓              |                |                | The purpose of ACWF is to make low interest loans available to Alaskan municipalities and other qualified entities for financing wastewater and water quality related projects.  |   |   |   |
|  | Village Safe Water Program<br><i>(water)</i>  | ✓              |                |                | The Village Safe Water (VSW) Program is working with rural communities to develop sustainable sanitation facilities.   |   |   |   |
| <b>U.S. Environmental Protection Agency</b>            | Water Infrastructure Finance and Innovation<br><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<br>wifia@epa.gov<br>202-564-2992<br>1200 Pennsylvania Avenue, Northwest<br>Mailcode 4201T<br>Washington, District of Columbia 20460   |
|  | Alaska Native Villages and Rural Communities Water Grant Program<br><i>(water)</i>  | ✓              | ✓              | ✓              | The program assists these communities with the construction of new or improved wastewater and drinking water systems. Communities can also use the funding for training and technical assistance in system operations and maintenance.   | Funds are distributed through the Alaska Department of Environmental Conservation (DEC) Village Safe Water (VSW) program. Contact the DEC VSW offices for application information.  | <a href="https://www.epa.gov/small-and-rural-wastewater-systems/alaska-native-villages-and-rural-communities-water-grant-program">https://www.epa.gov/small-and-rural-wastewater-systems/alaska-native-villages-and-rural-communities-water-grant-program</a> | Carrie Bohan<br>carrie.bohan@alaska.gov<br>907-465-5143<br>PO Box 111800<br>Juneau, Alaska 99811  |
|  | Water Infrastructure Improvements for the Nation Act: Assistance for Small and Disadvantaged Communities Drinking Water Grant<br><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> |



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| USDA Rural Development | Waste and Water Disposal Direct Loans and Grants<br><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:<br><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/ak">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ak</a>                         | Tim Krug<br>timothy.krug@ak.usda.gov<br>907-761-7777<br>800 West Evergreen Avenue, Suite 201<br>Palmer, Alaska 99645       |
|                        | Water and Waste Disposal Guaranteed Loan Program<br><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/ak">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/ak</a>                               |  |
|                        | Water and Waste Disposal Predevelopment Planning Grants<br><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.   | Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here:<br><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-predevelopment-planning-grants/ak">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/ak</a> | Tim Krug<br>timothy.krug@ak.usda.gov<br>907-761-7777<br>800 West Evergreen Avenue, Suite 201<br>Palmer, Alaska 99645       |
|                        | Emergency Community Water Assistance Grants<br><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.   |   | <a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/ak">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/ak</a>                 |  |
|                        | Grants for Rural and Native Alaskan Villages<br><i>(water, waste disposal)</i>        | ✓              | ✓              |                | This program helps remote Alaskan villages provide safe, reliable drinking water and waste disposal systems for households and businesses.  |   | <a href="https://www.rd.usda.gov/programs-services/grants-rural-and-native-alaskan-villages">https://www.rd.usda.gov/programs-services/grants-rural-and-native-alaskan-villages</a>                           |  |
|                        | Business and Industry Guaranteed Loan<br><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. Interested borrowers should inquire about the program with their lender.   | <a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/ak">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/ak</a>                                   | Renee Johnson<br>renee.johnson@ak.usda.gov<br>907.761.7712<br>800 West Evergreen Avenue, Suite 201<br>Palmer, Alaska 99645 |

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| <b>Economic Development Administration, Department of Commerce</b>   | Public Works Program<br><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 attract private sector investment to the Region. The Public Works Program may provide financial assistance participation in the expansion of a water treatment plant and water line project necessary to provide water to new businesses locating in the area.       | 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 EDA Programs Federal Funding Opportunity. | <a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>   | Shirley Kelly<br>skelly2@eda.gov<br>907-271-2272<br>510 'L' Street, Suite 444<br>Anchorage, Alaska 99501                                   |
| <b>National Rural Water Association</b>  | NRWA Revolving Loan Fund<br><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/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>   | Kelly Comerford<br>kelly@arwa.org<br>907-357-2792<br>1075 Check Street, Suite 106<br>Wasilla, Alaska 99654                                 |
| <b>Rural Community Assistance Partnership (RCAP)</b>   | Rural Community Assistance Corporation (RCAC) Environmental Infrastructure Loans<br><i>(water, wastewater)</i> | ✓              | ✓              |                | RCAC provides loans to finance water and waste facility projects. RCAC's loan programs are unique — they provide the early funds that small rural communities need to determine feasibility and pay pre-development costs prior to receiving state and federal program funding.   | Applications can be accessed on the website and sent to the loan officer serving your state. Applications are accepted on a rolling basis.  | <a href="http://www.rcac.org/lending/environmental-loans/">http://www.rcac.org/lending/environmental-loans/</a>   | Juanita Hallstrom<br>jhallstrom@rcac.org<br>916-447-9832 ext. 1065<br>3120 Freeboard Drive, Suite 201<br>West Sacramento, California 95691 |
| <b>CoBank</b>  | Rural Water and Wastewater Lending<br><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>   | Bentley Hodges<br>bhodges@cobank.com<br>303-793-21398<br>6340 South Fiddlers Green Circle<br>Greenwood Village, Colorado 80111             |
| <b>Alaska Department of Commerce, Community, and Economic Development Division of Community and Regional Affairs</b> | Community Development Block Grants (CDBG)<br><i>(water, sewer)</i>   | ✓              | ✓              |                | The goals of Alaska CDBG are to provide financial resources to Alaskan communities for public facilities and planning activities which address issues detrimental to the health and safety of local residents and to reduce the costs of essential community services. The program may also fund Special Economic Development activities which result in the creation of jobs for low and moderate income persons.                            | Each applicant is expected to consult with CDBG Program staff about project eligibility and structure prior to submission of an application. Applications can be accessed on website.                                 | <a href="https://www.commerce.alaska.gov/web/dcra/GrantsSection/CommunityDevelopmentBlockGrants.aspx">https://www.commerce.alaska.gov/web/dcra/GrantsSection/CommunityDevelopmentBlockGrants.aspx</a> | Pauletta Bourne<br>pauletta.bourne@alaska.gov<br>907-451-2721<br>455 3rd Avenue Suite 140<br>Fairbanks, Alaska 99701                       |
| <b>Alaska Native Tribal Health Consortium (ANTHC)</b>  | Civil Engineering Design, Construction Services<br><i>(water, sewer)</i>                                       | ✓              | ✓              |                | ANTHC provides support for clean water and sanitation work in Alaska Native communities. Their assistance can be on a local or individual level. ANTHC's Scattered Sites Program works with communities to provide eligible homes owned by Alaska Native and American Indian people with on-site sanitation facilities.   | Applications can be accessed online. Large scale assistance requests must contact ANTHC directly.   | <a href="https://anthc.org/clean-water-and-sanitation/">https://anthc.org/clean-water-and-sanitation/</a>   | Alaska Native Tribal Health Consortium<br>fmbrosnan@anthc.org<br>907-563-2662<br>4000 Ambassador Drive<br>Anchorage, Alaska 99508          |

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| Chilkoot Indian Association         | Micro-Loan Program<br><i>(small business)</i>                                      | ✓              | ✓              | ✓              | The Chilkoot Indian Association offers a micro-loan program designed to provide low cost loans to community members interested in starting or expanding a business. They will also provide assistance in permitting (both Federal and state) and site mapping.  | Applications are processed in person at the Chilkoot Indian Association office. To schedule an appointment contact the association. <u>Currently, funding for this program is unavailable. However, this is subject to change at any time.</u>  | <a href="http://chilkoot-nsn.gov/node/14">http://chilkoot-nsn.gov/node/14</a>   | Leslie Kattenhorn<br>microloans@chilkoot-nsn.gov<br>907-766-2323<br>P.O. Box 490<br>Haines, Alaska 99827                                 |
| Army Corp of Engineers              | Section 219:<br>Environmental Infrastructure<br><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<br>david.m.wethington@usace.army.mil<br>202-761-1878<br>441 G Street Northwest<br>Washington, District of Columbia 20314 |
| Small Business Administration (SBA) | 504 Fixed Asset Program (Certified Development Company)<br><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/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>   | Nancy Porzio<br>nancy.porzio@sba.gov<br>907-271-4844<br>420 L Street, Suite 300<br>Anchorage, Alaska 99501                               |
|                                     | 7(a) Loan Guarantee<br><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/document/?program=7(a)">https://www.sba.gov/document/?program=7(a)</a>   |  |
|                                     | Community Advantage Pilot<br><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/document/?program=7(a)">https://www.sba.gov/document/?program=7(a)</a>   |  |



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| Small Business<br>Administration (SBA) | Microloan Program<br><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="http://www.sba.gov/wv">www.sba.gov/wv</a> | <a href="https://www.sba.gov/tools/local-assistance">https://www.sba.gov/tools/local-assistance</a> | Nancy Porzio<br>nancy.porzio@sba.gov<br>907-271-4844<br>420 L Street, Suite 300<br>Anchorage, Alaska 99501 |