

## Massachusetts Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Massachusetts Department of Environmental Protection	Drinking Water State Revolving Loan Fund <i>(water)</i>	✓	✓		The State Revolving Fund Program provides low-cost financing to help community public water suppliers comply with federal and state drinking water requirements. The program's goals are to protect public health and strengthen compliance with drinking water requirements, while addressing the Commonwealth's drinking water needs.	The applicant needs to submit a Project Evaluation Form no later than August 15 of the calendar year. The Project Evaluation Forms are available through the website.	<a href="http://www.mass.gov/eea/agencies/massdep/water/grants/drinking-water-state-revolving-fund.html">http://www.mass.gov/eea/agencies/massdep/water/grants/drinking-water-state-revolving-fund.html</a>	Maria Pinaud maria.pinaud@mass.gov 617-292-5808 1 Winter Street, 5th Floor Boston, Massachusetts 02108
	Clean Water State Revolving Loan Fund <i>(sewer)</i>	✓	✓		The State Revolving Fund Program provides a low-cost funding mechanism to assist municipalities in complying with federal and state water quality requirements.	Contact ashraf.gabour@mass.gov for further assistance.	<a href="http://www.mass.gov/eea/agencies/massdep/water/grants/clean-water-state-revolving-fund.html">http://www.mass.gov/eea/agencies/massdep/water/grants/clean-water-state-revolving-fund.html</a>	
U.S. Environmental Protection Agency (EPA)	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>



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USDA Rural Development	Water and Waste 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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ma">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ma</a>	
	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/ma">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/ma</a>	
	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.	Applications are accepted on a rolling basis. Interested applicants should reach out to the Loan Specialist in their area to discuss the project to determine eligibility and then proceed in utilizing the RD Apply process, 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-predevelopment-planning-grants/ma">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/ma</a>	Rebecca Strohm rebecca.strohm@usda.gov 508-295-5151 ext. 7246 8 Thatcher Lane Wareham, Massachusetts 02571
	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.		<a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/ma">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/ma</a>	
	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/ma">http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/ma</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. 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="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/ma">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/ma</a>	Jennifer Lerch jennifer.lerch@ma.usda.gov 413-253-4316 451 West Street, Suite 2 Amherst, Massachusetts 01002

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USDA Rural Development	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/ma">https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/ma</a>	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 <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 EDA Programs Federal Funding Opportunity.	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	Debra Beavin dbeavin@eda.gov 215-597-8719 900 Market Street, Room 602 Philadelphia, Pennsylvania 19107
	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.			
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/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 email.	<a href="http://nrwa.org/initiatives/revolving-loan-fund/">http://nrwa.org/initiatives/revolving-loan-fund/</a>	David Kaczenski dkaczenski@massrwa.org 413-498-5779 168 Main Street, Suite 2 Northfield, Massachusetts 01060
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, refinancing 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>	Bryan Ervin ervinb@cobank.com 303-740-4377 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Live Oak Bank	Water and Environmental Programs <i>(water, wastewater)</i>	✓	✓	✓	While safe drinking water, reliable wastewater and waste disposal are essential to a healthy and thriving community, projects like replacing water distribution lines, construction of a new wastewater facility, or tank rehabilitation or installation can be burdensome and expensive for a rural community. However, Live Oak Bank's speed, efficiency and up to 40-year fixed rate financing for water, waste and storm water for rural and unincorporated communities enable communities to get projects started faster and help make them affordable.	Contact the program specialist to apply.	<a href="https://www.liveoakbank.com/small-business-loans/">https://www.liveoakbank.com/small-business-loans/</a>	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403

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Department of Housing and Community Development, The Executive Office of Housing and Economic Development	Community Development Block Grant Program (CDBG) <i>(water, sewer)</i>	✓	✓		This program is designed to help small cities and towns meet a broad range of community development needs. Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low and moderate-income residents, or by revitalizing areas of slum or blight.	The CDBG online application and grant management system can be accessed in the Online Business section. First-time users need to contact the CDBG staff at DHCD (617-573-1100) prior to using the online system. Application guidance packages are also available.	<a href="http://www.mass.gov/hed/community/funding/community-development-block-grant-cdbg.html">http://www.mass.gov/hed/community/funding/community-development-block-grant-cdbg.html</a>	Department of Housing and Community Development 617-573-1100 100 Cambridge Street, Suite 300 Boston, Massachusetts 02114
Massachusetts Department of Agricultural Resources	Leading by Example (LBE): Climate Change and Pilot Projects <i>(energy management)</i>	✓	✓		The Leading by Example Program sets aggressive targets for facilities owned and operated by the Commonwealth of Massachusetts regarding greenhouse gas emission reductions, energy conservation and efficiency, renewable energy, green buildings, and water conservation.	For more information on this program, please contact the program director.	<a href="https://www.mass.gov/service-details/leading-by-example-overview-and-contacts">https://www.mass.gov/service-details/leading-by-example-overview-and-contacts</a>	Eric Friedman eric.friedman@mass.gov 617-626-1034 251 Causeway Street, Suite 500 Boston, Massachusetts 02114
Massachusetts Department of Environmental Protection, Massachusetts Department of Energy Resources, & Massachusetts Clean Energy Center	Clean Energy Results Program (CERP) <i>(energy management)</i>	✓			The Massachusetts Clean Energy Results Program (CERP) is a government-led, statewide partnership of the Massachusetts Department of Environmental Protection (MassDEP), the Massachusetts Department of Energy Resources (DOER), and the Massachusetts Clean Energy Center (Mass CEC). This program connects and leverages technical and financial assistance resources from these agencies and other partners (e.g., Mass save – an initiative sponsored by Massachusetts energy efficiency providers) to implement energy efficiency and clean energy development projects at drinking water and wastewater facilities, and other sites.	For more information on this program, please contact Michael DiBara.	<a href="http://www.mass.gov/eea/agencies/massdep/climate-energy/energy/">http://www.mass.gov/eea/agencies/massdep/climate-energy/energy/</a>	Michael DiBara michael.dibara@state.ma.us 508-767-2885 8 New Bond Street Worcester, Massachusetts 01606
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) 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>	Robert Nelson rhnelson@sba.gov 617-565-5561 10 Causeway Street Room 265 Boston, Massachusetts 02222

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<b>Small Business Administration (SBA)</b>	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/document/?program=7(a)">https://www.sba.gov/document/?program=7(a)</a>	Robert Nelson rhnelson@sba.gov 617-565-5561 10 Causeway Street Room 265 Boston, Massachusetts 02222
	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/document/?program=7(a)">https://www.sba.gov/document/?program=7(a)</a>	
	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. Up to \$50,000 is available.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit <a href="http://www.sba.gov/ma">www.sba.gov/ma</a>	<a href="https://www.sba.gov/partners/lenders/microloan-program/list-lenders">https://www.sba.gov/partners/lenders/microloan-program/list-lenders</a>	