

Maine Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Maine Center for Disease Control and Prevention	Drinking Water State Revolving Fund (DWSRF) <i>(water)</i>	✓			Maine Drinking Water Program finances projects for water system capital improvements. It is responsible for project management and technical support, as well as overseeing activities.	Applications can be accessed on website.	http://www.maine.gov/dhhs/mecdc/environmental-health/dwp/pws/srf.shtml	William Dawson william.dawson@maine.gov 207-287-6196 11 State House Station Augusta, Maine 04333
	Very Small System Compliance Loan Fund <i>(water)</i>	✓	✓		The Main Center for Disease Control and Prevention fund allows qualifying water systems to receive up to \$50,000 loans for infrastructure projects that are needed to achieve compliance with a current or future standard of the Safe Drinking Water Act, excluding the Total Coliform Rule.	Applications are accepted on a rolling basis. For more information, please contact Nathan Saunders.		Nathan Saunders nathan.saunders@maine.gov 207-287-5685 11 State House Station Augusta, Maine 04333
	System Consolidation Grant <i>(water)</i>	✓	✓		Water systems with a technical, managerial or financial capacity issue can receive partial funding to consolidate with a more viable public water system to enhance system capacity and de-regulate an existing public water system.	Applications can be accessed on website; deadline is in accordance with the appropriate application deadlines for the DWSRF loan process.		
	Sanitary Seal Well Cap Program <i>(water)</i>	✓			Public Water Systems (PWS) without sanitary seal well caps are eligible for reimbursement for up to 75% of the cost of the installation (up to \$250 per PWS) of a locking sanitary seal well cap under this program. Payment shall be made on a reimbursement basis, after the Drinking Water Program (DWP) has verified that the PWS has properly installed a sanitary seal well cap. Qualifying costs are limited to the purchase and installation of a locking sanitary seal well cap of an approved design by the DWP.	Contact Sara Flanagan, Capacity Development and Security Coordinator at the DWP by phone or email to receive an approval identification number and Sanitary Seal Well Cap Reimbursement Form.	http://www.maine.gov/dhhs/mecdc/environmental-health/dwp/partners/financialResources.shtml	Sara Flanagan sara.m.flanagan@maine.gov 207-287-5678 11 State House Station Augusta, Maine 04333
	Capacity Development Grant <i>(water)</i>	✓	✓		Grants are for Capacity Development assistance. Systems can receive grants for the preparation of documents that will assist them in the maintenance or enhancement of water quality by identifying possible improvements in systems' technical, financial and managerial operations (capacity development).			
	Wellhead Protection Grant <i>(water)</i>	✓	✓		Awarded for projects that clearly reduce the likelihood of contamination occurring in the Source Water Protection area by existing or future activities. Up to \$5,000 per grant; A few grants up to \$10,000 may be awarded for exceptional projects that demonstrate an on-going commitment to source water protection.	Applications can be accessed on website and can be sent by mail.		Sophia Scott sophia.scott@maine.gov 207-485-4058 151 Jetport Boulevard Portland, Maine 04106



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Maine Center for Disease Control and Prevention	Source Water Protection Grant <i>(water)</i>	✓	✓		Awarded for projects that clearly reduce the likelihood of contamination occurring in the Source Water Protection area by existing or future activities. Up to \$5,000 per grant; A few grants up to \$10,000 may be awarded for exceptional projects that demonstrate an on-going commitment to source water protection.	Applications can be accessed on website and can be sent by mail.		Sophia Scott sophia.scott@maine.gov 207-485-4058 151 Jetport Boulevard Portland, Maine 04106
	Land Acquisition Loans <i>(water)</i>	✓	✓		Low interest loans for the purchase of land and/or conservation easements needed for source water protection. There is no project limit, funding is based on available funds at time of loan application.	Applications are accepted on a rolling basis. For more information, please contact Sophia Scott.		
	Project Capital Improvements Loan <i>(water)</i>	✓	✓		Provides financing to public water systems for infrastructure improvements needed for compliance with the Safe Drinking Water Act and to protect public health. The primary objective for distributing funds is to focus on projects that will provide assistance to systems to maintain the health objectives of the Safe Drinking Water Act. However, additional points will be given for legal requirements necessitating a project, compatibility with previously identified needs, and availability of co-funding with other funding agencies.	Applications are accepted on a rolling basis. For more information, please contact William Dawson.	http://www.maine.gov/dhhs/mecdc/environmental-health/dwp/partners/financialResources.shtml	William Dawson william.dawson@maine.gov 207-287-6196 11 State House Station Augusta, Maine 04333
	Emergency Construction Fund Loan <i>(water)</i>	✓	✓		Loans for water systems that have had a recent unexpected event that poses a serious threat to health and welfare. Projects must meet eligibility criteria for DWSRF projects but do not need to be on the Project Priority List. Emergency Construction Fund projects are not eligible for grant (principal forgiveness). The DWP has the discretion to determine what constitutes an emergency.			
Maine Department of Environmental Protection	Clean Water State Revolving Loan Fund (CWSRF) <i>(sewer)</i>	✓			The CWSRF is a water pollution control revolving fund for providing assistance for construction of publicly owned treatment works, implementing nonpoint source management programs, and implementing conservation and management plans in National Estuary watersheds.	To apply for a loan without an additional subsidy, simply complete the CWSRF Notification of Intent to Borrow form, submit it to the Department as instructed, complete the SRF Financial Application located on the Maine Municipal Bond Bank (MMBB) website, and submit it to the MMBB. Applications are accepted on a rolling basis.	http://www.maine.gov/dep/water/grants/srfparag.html	John True john.n.true@maine.gov 207-287-7808 17 State House Station Augusta, Maine 04333



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Maine Municipal Bond Bank	Financing Agency <i>(water, sewer)</i>	✓			The Bond Bank is the financing agency and jointly administers the DWSRF with Department of Health and Human Services. The Bond Bank is the financing agency for the state revolving fund programs and jointly administers the CWSRF with Department of Environmental Protection.	Applications can be accessed on website and are accepted on a rolling basis.	https://www.mmbb.com/Programs.aspx?AspxAutoDetectCookieSupport=1	Greg Connors gdc@mmbb.com 207-622-9386 127 Community Drive, PO Box 2268 Augusta, Maine 04338
	General Resolution Program <i>(water, sewer)</i>	✓			The Bond Bank sells highly-rated tax exempt bonds at low interest rates, reduced issuance and post issuance cost to fund capital improvement projects. Bond terms are between 5 and 30 years. Bonds are issued in the Spring and Fall and payments are due twice a year.	Applications are accepted continuously during the year.		Toni Reed tir@mmbb.com 207-622-9386 127 Community Drive, P.O. Box 2268 Augusta, Maine 04338
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
	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 www.grants.com . To receive the annual application guidance, please contact Sandra Brownell.	https://www3.epa.gov/region1/eo/uep/hcgp.html	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.	https://www.epa.gov/dwcapacity/wiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant	For state contact information (<i>coming soon</i>), visit: https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants



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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: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/me	Robert Nadeau robert.nadeau@me.usda.gov 207-990-9121 967 Illinois Avenue, Suite 4 Bangor, Maine 04401
	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.	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/programs-services/water-waste-disposal-loan-guarantees/me	
	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.	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/programs-services/water-waste-disposal-predevelopment-planning-grants/me	
	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/programs-services/emergency-community-water-assistance-grants/me	
	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.	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/programs-services/search-special-evaluation-assistance-rural-communities-and-households/me	
	Business and Industry Guaranteed Loan (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. For more information, contact your state office here: https://www.rd.usda.gov/contact-us/state-offices	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/me	

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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.	https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/me	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
Maine Department of Economic and Community Development	Community Development Block Grant Program (CDBG) (PF and PI) <i>(water, sewer)</i>	✓			The CDBG Program assists units of local government in various community projects in areas ranging from infrastructure, housing, downtown revitalization to public facilities and economic development.	Applications can be accessed on website; deadlines vary for each program.	https://www.maine.gov/decd/community-development/cdbg-program	Terry Ann Holden terryann.holden@maine.gov 207-624-9817 59 State House Station Augusta, Maine 04333
Economic Development Administration, Department of Commerce	Public Works <i>(water, sewer)</i>	✓	✓		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/	Alan Brigham abrigham@eda.gov 215-316-2965 34 Timberhill Road Windham, Maine 04062
	Economic Adjustment <i>(water, sewer)</i>	✓	✓		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/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.	http://nrwa.org/initiatives/revolving-loan-fund/	Kirsten Hebert kirstenh@mainerwa.org 207-737-4092 254 Alexander Reed Road Richmond, Maine 04357
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: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Bryan Ervin ervinbr@cobank.com 303-740-4377 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Northern Border Regional Commission (NBRC)	Northern Border Regional Commission Area Development Fund <i>(water, sewer)</i>	✓			The NBRC can invest in economic and infrastructure projects in the following Maine counties: Androscoggin, Aroostook, Franklin, Hancock, Kennebec, Knox, Oxford, Penobscot, Piscataquis, Somerset, Waldo, and Washington. 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 http://www.nbrc.gov/content/contact	http://www.nbrc.gov/content/program-areas	Andrea Smith andrea.smith@maine.gov 207-624-9813 53 Pleasant Street Concord, New Hampshire 03301



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Army Corp of Engineers	Section 219: Environmental Infrastructure (water, wastewater)	✓			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.	https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/	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) (small business)			✓	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: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	Amy Bassett amy.bassett@sba.gov 207-622-8382 68 Sewall Street Augusta, Maine 04330
	7(a) Loan Guarantee (small business)			✓	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.	https://www.sba.gov/document/?program=7(a)	
	Community Advantage Pilot (small business)			✓	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.	https://www.sba.gov/document/?program=7(a)	
	Microloan Program (small business)			✓	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 www.sba.gov/me	https://www.sba.gov/tools/local-assistance	

