

Florida 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
Florida Department of Environmental Protection	Drinking Water State Revolving Fund Program (DWSRF) (water)	✓			The Drinking Water State Revolving Fund Program provides low-interest loans to Eligible Entities for planning, designing, and constructing public water facilities. Funds are available for rate-based public water systems. The minimum construction loan amount is \$75,000. Small financially disadvantaged communities may qualify for partial principal forgiveness.	The first step in getting a SRF loan is to submit the appropriate Request for Inclusion (RFI) Form. For a planning loan, the RFI is all that is needed to be eligible to compete for funding. For a design loan, the sponsor must submit a RFI for design and the planning process must be complete. For a construction loan, all readiness to proceed requirements must be complete and the RFI for construction must be submitted 45 days prior to the quarterly priority list meeting. Application forms and guidelines can be accessed on website.	https://floridadep.gov/wra/srf/content/dwsrf-program	Shanin Speas-Frost shanin.speasfrost@floridadep.gov 850-245-2991 3900 Commonwealth Boulevard, MS #3505 Tallahassee, Florida 32399
	Clean Water State Revolving Fund Loan Program (CWSRF) (stormwater, wastewater)	✓			This program provides low-interest loans for planning, designing, and constructing water pollution control facilities. Projects include the construction of new wastewater collection, treatment and disposal systems as well as rehabilitation and upgrades of existing systems. Stormwater collection and treatment is also eligible.		https://floridadep.gov/wra/srf/content/cwsrf-program	Tim Banks timothy.banks@dep.state.fl.us 850-245-2969 3900 Commonwealth Boulevard, MS #3505 Tallahassee, Florida 32399
	Clean Water State Revolving Fund Program Small Community Wastewater Construction Grants (wastewater)	✓			This grant program assists small communities and wastewater authorities in planning, designing, and constructing wastewater management facilities. An eligible small community must be a municipality, county, or authority with a total population of 10,000 or less, and have a per capita income (PCI) less than the State of Florida average PCI of \$26,503. Projects shall compete separately for planning, design, and construction grants.	Anyone interested in applying for a grant should complete and submit a Clean Water Request for Inclusion Form. For more information access the website or contact staff.		
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation (water, wastewater)	✓	✓	✓	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

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U.S. Environmental Protection Agency	Water Infrastructure Improvements for the Nation Act: Assistance for Small and Disadvantaged Communities Drinking Water Grant (water)	✓			The program supports drinking water projects and activities in small and disadvantaged communities that are unable to finance projects to comply with drinking water regulations under the Safe Drinking Water Act. Projects and activities eligible for assistance can include infrastructure projects; technical, managerial, and financial capacity building activities; and activities necessary for a state to respond to a contaminant.	Communities will apply to their respective state program for assistance. Applications will be available in the upcoming weeks and accepted on a rolling basis until June 2020.	https://www.epa.gov/dwcapacity/wiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant	For state contact information (coming soon), visit: https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants (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/fl	Michael Langston michael.langston@fl.usda.gov 352-338-3440 For regional specific contact see this map: https://www.rd.usda.gov/files/FL-StateMap.jpg
	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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/fl	
	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/fl	
	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.		http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/fl	
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater, stormwater)	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water, waste disposal, and stormwater projects.		https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/ks	

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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/progras-services/water-waste-disposal-revolving-loan-funds/il	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
	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. Contact your local state office to apply.	https://www.rd.usda.gov/progras-services/business-industry-loan-guarantees/fl	Christine Goddard christine.goddard@usda.gov 352-338-3482 4440 Northwest 25th Place Gainesville, Florida 32606
Florida Department of Economic Opportunity	Florida Small Cities Community Development Block Grant Program <i>(water, wastewater)</i>	✓	✓		This is a federal program that provides funding for housing and community development, including water and sewer improvement projects. The following communities are eligible to apply for funds: non-entitlement cities with fewer than 50,000 residents, counties with fewer than 200,000 residents; or cities that opt out of the urban entitlement program. To be eligible for funding, an activity must meet at least one of the following national objectives: Low-Moderate National Objective; Slum and Blight National Objective; Urgent Needs National Objective.	Prior to submitting an application for funding, the applicant must hold two public hearings. Applications and specific deadlines can be accessed on website.	http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/florida-small-cities-community-development-block-grant-program	Jason Seabolt jason.seabolt@deo.myflorida.com 850-717-8417 107 East Madison Street Caldwell Building Tallahassee, Florida 32399
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 www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new EDAP Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Greg Vaday gvaday@eda.gov 404-730-3009 401 West Peachtree Street, Northwest Suite 1820 Atlanta, Georgia 30308
	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/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	Gary Williams gary.williams@frwa.net 850-668-2746 2970 Wellington Circle Tallahassee, Florida 32309

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Rural Community Assistance Partnership (RCAP)	SERCAP Individual Household Well Loan Program <i>(individual wells)</i>				The household water well system loan program is designed to assist low- to moderate-income individuals needing loans to construct, refurbish and service their household well systems. The purpose of the program is to target loans to the significant numbers of homeowners in the seven states whose geographically isolated households lack water service, but for whom it is not feasible to be connected to new or existing community water systems.	Applications are received year round. Applications can be accessed on website.	http://sercap.aciwebs.com/services/water-wastewater	Michael Hass mhaas@sercap.org 866-928-3731 347 Campbell Avenue, Southwest Roanoke, Virginia 24016
	SERCAP Loan Fund Program <i>(sewer, water)</i>	✓	✓		This program offers low-interest loans to low-income, rural communities, and businesses for water/wastewater, housing, bridge loans, guaranteed loans, matching funds, and other community development activities. There is a maximum of \$250,000, with terms of 10-30 years.			
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: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	John DeLuca jdeluca@cobank.com 303-694-5958 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
South Florida Water Management District	Cooperative Funding Program <i>(water, wastewater, stormwater, conservation)</i>	✓			The District has provided funding to local governments, special districts, utilities, homeowners associations, water users and other public and private organizations for stormwater, alternative water supply and water conservation projects that are consistent with the agency's core mission. The Cooperative Funding Program combines these funding programs into one streamlined program to provide partnership opportunities and financial incentives to implement local projects that complement regional flood control, restoration, water quality and water supply efforts.	This program is offered based on District allocation of funding. Information for applicants can be accessed on website.	https://www.sfwmd.gov/doing-business-with-us/coop-funding	Stacey Adams sadams@sfwmd.gov 561-682-2577 3301 Gun Club Road, MS 4220 West Palm Beach, Florida 33406
Northwest Florida Water Management District	Agricultural Cost-Share Program <i>(water, sustainability)</i>	✓			Cost-share program to assist agricultural producers reduce nutrients and water use within springs groundwater contribution areas. Funding for eligible BMPs and grass based crop rotation practices.	Applications and more information on available programs can be accessed on website.	https://www.nwfwater.com/Water-Resources/Funding-Programs	Daniel Stanley daniel.stanley@nwfwater.com or Christina Coger christina.coger@nwfwater.com 850-539-5999 81 Water Management Drive Havana, Florida 32333
	Springs Funding <i>(water, sewer)</i>	✓			Funding to local governments, utilities, and landowners to help reduce non-point source pollution in northwest Florida spring sheds. Projects include land acquisition, conservation easements, septic-to-sewer retrofits, stormwater improvements, and shoreline restoration to improve water quality.			

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Southwest Florida Water Management District	Cooperative Funding Initiative (CFI) <i>(water, sustainability)</i>	✓	✓		The CFI covers up to 50 percent of the cost of projects that help create sustainable water resources, enhance conservation efforts, restore natural systems and provide flood protection. Funding may be provided to assist with the cost of: data collection, research, feasibility studies, conservation and environmental education initiatives, ecosystem restoration, water resource investigation and plan development, design, and permitting and construction of capital projects (design costs will not be reimbursed until construction begins).	Staff reviews CFI project guidelines for possible revisions and begin working with potential applicants in July. Applications must be filed by 5 PM on the first Friday of the month of October. Application guidance videos and forms can be accessed on website.	http://www.swfwmd.state.fl.us/business/coopfunding/	Cara Martin cara.martin@swfwmd.state.fl.us 352-796-7211 For regional specific contact: https://www.swfwmd.state.fl.us/about/about-the-district/contact-us
St. Johns River Water Management District	Districtwide Cost-Share Funding <i>(alternative water supply, water quality, flood protection, natural systems)</i>	✓			This program provides cost-share funding to assist with construction/implementation costs for water supply/conservation (WS/WC), water quality (WQ) - nutrient-loading reduction, flood protection (FP), and natural systems (NS) projects. The District will provide up to a 33% match AWS, WQ, FP, and NS projects (up to 50% for springs benefit) and up to 50% match Water Conservation projects. REDI waivers available up to 100% Maximum cost-share of \$1.5 million per entity. Projects may span a maximum of 2 years (phased projects allowed).	Application instructions and guidelines are available on the website.	www.sjrwmd.com/funding	Dale Jenkins drjenkins@sjrwmd.com 386-312-2304 4049 Reid Street, State Road 100 West Palatka, Florida 32177 or Mark Brandenburg mbrandenburg@sjrwmd.com 407-659-4806 601 South Lake Destiny Road, Suite 200 Maitland, Florida 32751
	REDI/Innovative Cost-Share Funding <i>(alternative water supply, water quality, flood protection, natural systems)</i>	✓			This program provides cost-share funding to 1) governmental entities for innovative projects and to 2) REDI communities to assist with construction/implementation costs for water supply/conservation (WS/WC), water quality (WQ) - nutrient-loading reduction, flood protection (FP), natural systems (NS) projects and maintenance/enhancement of existing water/wastewater systems. The District will provide up to a 50% match. REDI waivers available up to 100% match. Maximum cost-share \$500,000 per entity. Projects may span a maximum of 2 years (phased projects allowed).			
Suwannee River Water Management District	Regional Initiative Valuing Environmental Resources (RIVER) Cooperative Funding Program <i>(water, wastewater)</i>	✓			County governments, municipalities, water supply authorities, and other interested government entities can apply for funding from the Suwannee River Water Management District (District) for projects that enhance or address the District's water supply, water quality, flood protection, and/or natural system responsibilities. District will typically fund 50% of the shared cost. REDI waivers available up to 100% match.	Applications can be accessed on website. Please visit the website for more information.	http://www.srwmd.state.fl.us/index.aspx?NID=374	Pat Webster Patrick.Webster@srwmd.org 386-362-1001 9225 CR 49 Live Oak, Florida 32060

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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.	https://www.liveoakbank.com/small-business-loans/	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403
Army Corp of Engineers	Section 595 – Water/Wastewater Improvements <i>(water)</i>	✓			Section 595 of the Water Resources Development Act of 1999, as amended provides authority for the Corps to provide design and construction assistance. This assistance is to non-federal interests in rural Montana, Idaho and Nevada for water-related environmental infrastructure and resources protection and development projects.	Send a letter of interest (LOI) to the Corps stating the problem, potential solution, and general understanding that this program is a 75/25 reimbursable cost-share.	www.nww.usace.army.mil	Karen Kelly karen.l.kelly@usace.army.mil 509-527-7248 201 North 3rd Avenue Walla Walla, Washington 99362
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) <i>(small business)</i>			✓	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans.	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	Wilfredo Gonzalez northflorida_do@sba.gov 904-443-1970 7825 Baymeadows Way, 100-B Jacksonville, Florida 32256 or Lynn Douthett southflorida_do@sba.gov 305-536-5521 100 South Biscayne Boulevard, 7th Floor Miami, Florida 33131
	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.	https://www.sba.gov/document/?program=7(a)	
	Community Advantage Pilot <i>(small business)</i>			✓	Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting mission-focused financial institutions which were previously not able to offer SBA loans. The maximum loan size is \$250,000. Guarantee can be up to 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.		

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Small Business Administration (SBA)	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/fl	https://www.sba.gov/local-assistance/find/	Wilfredo Gonzalez northflorida_do@sba.gov 904-443-1970 7825 Baymeadows Way, 100-B Jacksonville, Florida 32256 or Lynn Douthett southflorida_do@sba.gov 305-536-5521 100 South Biscayne Boulevard, 7th Floor Miami, Florida 33131