

## US Virgin Islands 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
U.S. Environmental Protection Agency	Drinking Water State Revolving Fund Territorial Set-Aside Program (DWSRF) <i>(water)</i>	✓			The Drinking Water Infrastructure Grants Territorial Set-Aside Program provides grant funds to improve the infrastructure of drinking water systems located in four US territories: the Virgin Islands; American Samoa; Guam; and the Northern Mariana Islands. It is a component of the Drinking Water State Revolving Fund. Community water systems, and non-profit, non-community water systems, are eligible to have projects funded.	DWSRF assistance is provided directly from state agencies. Contact the DWSRF program in your area for information on how to apply.	<a href="http://water.epa.gov/grants_funding/dwsrf/allotments/territorial_basinformation.cfm">http://water.epa.gov/grants_funding/dwsrf/allotments/territorial_basinformation.cfm</a>	Kashema Webbe webbe.keshema@epa.gov 340-714-2333 1336 Beltjen Road, Suite 102 Saint Thomas, Virgin Islands 00802
	Clean Water State Revolving Fund (CWSRF) <i>(sewer)</i>	✓			The Clean Water State Revolving Fund program funds water quality protection projects for wastewater treatment, nonpoint source pollution control, and watershed and estuary management.	CWSRF assistance is provided directly from state agencies. Contact the CWSRF program in your area for information on how to apply.	<a href="http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm">http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm</a>	Steve Vida vida.stephen@epa.gov 212-637-3862 290 Broadway, 24th Floor New York, New York 10007
	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
	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	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.	Applications are accepted on a rolling basis. Paper applications are accepted. However, applicants can register for and are encouraged to 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">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program</a>	Kimme R. Bryce kimme.bryce@pr.usda.gov 340-773-9146 ext. 4 4401 Sion Farm, Suite 2 Christiansted, Virgin Islands 00820



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USDA Rural Development	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">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees</a>	Kimme R. Bryce kimme.bryce@pr.usda.gov 340-773-9146 ext. 4 4401 Sion Farm, Suite 2 Christiansted, Virgin Islands 00821
	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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants</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.		<a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants</a>	
	Rural Energy for America Program Renewable Energy and Energy Efficiency <i>(energy)</i>	✓	✓		This program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses to purchase or install renewable energy systems or make energy efficiency improvements.	Applications are accepted year round. Contact your local office, which can be found on the website, to apply.	<a href="https://www.rd.usda.gov/programs-services/rural-energy-america-program-energy-audit-renewable-energy-development-assistance">https://www.rd.usda.gov/programs-services/rural-energy-america-program-energy-audit-renewable-energy-development-assistance</a>	
	Business and Industry Guaranteed Loan <i>(water, wastewater)</i>	✓	✓		This program bolsters the availability of private credit by guaranteeing loans for rural businesses. Eligible uses of funds include, but are not limited to business conversion, enlargement, repair, modernization, or development. Population must be greater than 50,000.		<a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees</a>	
	Rural Business Development Grants <i>(water, wastewater)</i>	✓	✓		This program is a competitive grant designed to support targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas which will employ 50 or fewer new employees and has less than \$1 million in gross revenue. Smaller grant amounts are given higher priority.		<a href="https://www.rd.usda.gov/programs-services/rural-business-development-grants">https://www.rd.usda.gov/programs-services/rural-business-development-grants</a>	



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Department of Housing and Urban Development (HUD)	Community Development Block Grant Program Insular Areas Grants (CDBG) <i>(water, sewer)</i>	✓			The program provides annual grants to four designated Insular Areas to address the housing, community and economic development needs and priorities of their communities and residents.	In order to receive CDBG funds, insular areas must submit a Consolidated Plan or an abbreviated Consolidated Plan to their HUD field office.	<a href="https://www.hudexchange.info/programs/cdbg-insular-areas/">https://www.hudexchange.info/programs/cdbg-insular-areas/</a>	Olga De La Rosa-Anduja olga.l.delarosa@hud.gov 787-274-5802 Parque Las Americas 235 Federico Costa Street, Suite 200 San Juan, Puerto Rico 00918
	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>	Juan Bauza jbauza@eda.gov 215-435-2212 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.			
Disaster Supplemental <i>(disaster)</i>	✓	✓		Through this program, EDA can support disaster recovery planning strategies as well as the implementation of disaster recovery projects. Projects, among other things, must have a nexus to applicable disaster recovery and resilience efforts and be consistent with at least one of the Department of Commerce Disaster Recovery Investment Priorities. EDA plans to accept proposals on a rolling basis until all funds are obligated.				
U.S. Virgin Islands Economic Development Authority	Intermediary Relending <i>(small business)</i>	✓	✓		This program provides funds for community development projects and to create or expand businesses. The lending limit is \$100,000. A denial letter from a local commercial bank is required and must include the date, loan amount, purpose of loan and reason for denial.	Please contact the Economic Development Bank for more information. Applications are available on the website and can be mailed.	<a href="https://www.usvieda.org/start-or-grow-business/financing-options/intermediary-relending-program">https://www.usvieda.org/start-or-grow-business/financing-options/intermediary-relending-program</a>	Denise Donadelle ddonadelle@usvieda.org 340-714-1700 8000 Niksy Shopping Center, Suite 620 P.O. Box 305038 Saint Thomas, Virgin Islands 00802
	Small Business Development Loan <i>(small business)</i>	✓	✓		This program offers secure loans from \$10,000 to \$500,000 to principal owners of businesses. A denial letter from a local commercial bank is required and must include the date, loan amount, purpose of loan and reason for denial.		<a href="https://www.usvieda.org/start-or-grow-business/financing-options/development-loan-program">https://www.usvieda.org/start-or-grow-business/financing-options/development-loan-program</a>	
	Micro-Credit Loan <i>(small business)</i>	✓	✓		The Micro-Credit Loan program offers a secured loan subject to creditworthiness of applicant. Loan amounts shall be from \$1,000 to \$50,000. The maximum loan term amount is five years.		<a href="https://www.usvieda.org/start-or-grow-business/financing-options/micro-credit-loan-program">https://www.usvieda.org/start-or-grow-business/financing-options/micro-credit-loan-program</a>	



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<b>U.S. Virgin Islands Economic Development Authority</b>	State Small Business Credit Initiative  <i>(small business)</i>	✓	✓		The State Small Business Credit Initiative Program was created by the 2010 Small Business Jobs Act to support small business lending and encourage financial institutions to be more aggressive in their lending activities. The maximum borrower size should be 750 employees or less. Corporations, partnerships, and sole proprietorships are eligible. A denial letter from a local commercial bank is required and must include the date, loan amount, purpose of loan and reason for denial.	Please contact the Economic Development Bank for more information. Applications are available on the website and can be mailed.	<a href="https://www.usvieda.org/start-or-grow-business/financing-options/state-small-business-credit-initiative">https://www.usvieda.org/start-or-grow-business/financing-options/state-small-business-credit-initiative</a>	Denise Donadelle ddonadelle@usvieda.org 340-714-1700 8000 Niksy Shopping Center, Suite 620 P.O. Box 305038 Saint Thomas, Virgin Islands 00802
	Post Disaster Relief Loan Revolving Fund  <i>(small business)</i>	✓	✓		This program focuses on natural disaster resiliency and economic diversification for small to medium size businesses with 500 employees or less. A denial letter from a local commercial bank is required and must include the date, loan amount, purpose of loan and reason for denial		<a href="https://www.usvieda.org/start-or-grow-business/financing-options/post-disaster-relief-revolving-loan-fund">https://www.usvieda.org/start-or-grow-business/financing-options/post-disaster-relief-revolving-loan-fund</a>	
	Hotel Development  <i>(collateral)</i>	✓	✓	✓	The Hotel Development Program is designed to assist in the development of new hotels, resorts and other related tourism facilities in the U.S. Virgin Islands. The legislation allows hotel developers to use a portion of their hotel occupancy and casino taxes to repay long-term loans, which can help in obtaining financing, such as collateral, for projects. A denial letter from a local commercial bank is required and must include the date, loan amount, purpose of loan and reason for denial.		<a href="https://www.usvieda.org/about-vieda/programs/hotel-development-program">https://www.usvieda.org/about-vieda/programs/hotel-development-program</a>	
<b>US Department of the Interior - Bureau of Reclamation</b>	WaterSMART Grants: Water and Energy Efficiency Grants  <i>(water, energy efficiency)</i>	✓			Through Water and Energy Efficiency Grants, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should seek to conserve and use water more efficiently, increase the production of hydropower; mitigate conflict risk in areas at high risk of future water conflict; and accomplish other benefits that contribute to water supply reliability in the western United States.	Funding Opportunity Announcement anticipated to be posted to grants.gov in January 2019.	<a href="https://www.usbr.gov/watersmart/weeg/index.html">https://www.usbr.gov/watersmart/weeg/index.html</a>	Josh German jgerman@usbr.gov 303-445-2839  or Robin Graber rgraber@usbr.gov 303-445-2764  Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225

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<b>Merchants Commercial Bank</b>	Business Loans <i>(small business)</i>			✓	Merchants Commercial Bank specializes in providing a full range of loans and deposit products and services for businesses and individuals alike, including loans for real estate acquisition, construction/development, business acquisition, expansion, loan refinancing, and equipment purchase. We take the time to get to know our customers so we can be partners in developing loans with terms and conditions that are consistent with their strategic objectives. We endeavor to structure financing terms appropriate to the needs and financial situation of each borrower.	Please contact each bank for more information on how to apply.	<a href="https://www.merchantscommercial.bank/">https://www.merchantscommercial.bank/</a>	Rohit Khiani rlk@merchantscommercial.bank 340-779-2265 ext. 240
<b>First Bank</b>	Term Loans <i>(small business)</i>			✓	Offers commercial loans such as small business and term loans. SBA products can be used to: start up, expand, or acquire a business; acquire machinery and equipment; purchase inventory; purchase or make improvements to commercial real estate; refinance existing business debt; or to provide working capital.	Please contact each bank for more information on how to apply.	<a href="https://www.1firstbank.com/vi/en/commercial-banking/loans-lines-of-credit/commercial-loans">https://www.1firstbank.com/vi/en/commercial-banking/loans-lines-of-credit/commercial-loans</a>	David Stevenson david.stevenson@firstbank.com 340-775-8814  or Calvin Morris calvin.morris@firstbankvi.com 340-772-6217  or Patricia Worede patricia.worede@firstbankvi.com 340-772-6208
<b>U.S. Small Business Administration</b>	Disaster Loans <i>(small business)</i>			✓	The Small Business Administration (SBA) offers disaster assistance in the form of low-interest loans to businesses, renters, and homeowners located in regions affected by declared disasters.	Apply in-person at a disaster center, by mail, or online at: <a href="https://disasterloan.sba.gov/ela">https://disasterloan.sba.gov/ela</a> Contact SBA to for application deadlines.	<a href="https://www.sba.gov/funding-programs/disaster-assistance">https://www.sba.gov/funding-programs/disaster-assistance</a>	Wayne Huddleston charles.huddleston@sba.gov 340-473-7945 3013 Estate Golden Rock, Room 167 Christiansted, Virgin Islands 00820

