

Alabama Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, May 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Alabama Department of Environmental Management (ADEM)	Drinking Water State Revolving Fund Loan Program (DWSRF) <i>(water)</i>	✓			The DWSRF program is available to fund a wide variety of drinking water and water supply projects. Certain types of "green" projects are also eligible.	ADEM will evaluate the pre-applications according to the integrated priority system. All projects that score above the funding line will be invited to submit full applications. Upon final review and approval, loans will close typically within six months. Forms can be accessed on website.	www.adem.alabama.gov	Kris Berry kberry@adem.alabama.gov 334-271-7805 P.O. Box 301463 Montgomery, Alabama 36130
	Clean Water State Revolving Fund Loan Program (CWSRF) <i>(sewer)</i>	✓			The CWSRF program is available to fund a wide variety of water quality and wastewater treatment projects as well as storm water projects. Certain types of "green" projects are also eligible.			
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
USDA Rural Development	Waste and Water 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, 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/al	Allen Bowen allen.bowen@al.usda.gov 334-279-3615 For regional specific contact: https://www.rd.usda.gov/contact-us/state-offices/al
	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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/al	
	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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/al	



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USDA Rural Development	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater)</i>	✓	✓		This program assists very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects.	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	https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/al	Allen Bowen allen.bowen@al.usda.gov 334-279-3615 For regional specific contact: https://www.rd.usda.gov/contact-us/state-offices/al
	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.	http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/al	
	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/programs-services/business-industry-loan-guarantees/al	
	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.	
Alabama Department of Economic and Community Affairs	Community Development Block Grant Program (CDBG Annual Competition) (HUD Funds) <i>(water, sewer)</i>	✓			The Community Development Block Grant (CDBG) is a program offering funding to towns, cities and counties through the U.S. Department of Housing and Urban Development. Grants are not provided to individuals or entitlement communities, and must meet a National Objective.	Application procedure workshops begin in May. The application deadline is in early July. Applications can be accessed through the website.	http://adeca.alabama.gov/Divisions/ced/cdp/Pages/CDBG.aspx	Dave Veatch dave.veatch@adeca.alabama.gov 334-353-0233 P.O. Box 5690 Montgomery, Alabama 36103
	Appalachian Regional Commission (ARC) Area Development Fund <i>(water, sewer)</i>	✓	✓		ARC funded construction grants/ projects in Alabama are administered by Alabama Department of Economic and Community Affairs. The Commission administers most grants where the funds are for technical assistance, program operating costs, or equipment purchase, with no construction costs involved. ARC provides funds for basic infrastructure services, including water and sewer facilities that enhance economic development opportunities or address serious health issues for residential customers.	The ARC application process is competitive. Application forms and documents can be found on the website.	http://www.adeca.alabama.gov/Divisions/ced/Pages/Appalachian-Regional-Commission.aspx	Crystal Davis crystal.davis@adeca.alabama.gov 334-353-2630 P.O. Box 5690 Montgomery, Alabama 36103

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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 EDA Programs Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Jonathan Corso jcorso@eda.gov 404-730-3023 401 West Peachtree Street, Northwest 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 and can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Robert White IV rwhite@alruralwater.com 334-396-5511 2576 Bell Road Montgomery, Alabama 36117
Rural Community Assistance Partnership (RCAP)	Communities Unlimited Water/Wastewater Loans <i>(water, wastewater)</i>	✓	✓	✓	Communities Unlimited (CU) provides financing to small, rural communities and tribal nations for water and wastewater projects. CU offers flexible products including: pre-development loans, interim financing, construction loans for system improvements and equipment loans. CU provides fixed – rate loans up to \$500,000 with maturities up to 15 years. Security varies by customer, but is typically a pledge of revenues. Systems that are for-profit or investor owned are eligible.	For more information, contact the main office. Applications can be accessed on website. Applications can be sent by email.	https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html	Deborah Temple deborah.temple@communitiesU.org 479-443-2700 ext. 111 200 River Market Avenue #100 Little Rock, Arkansas 72201
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	Michael Griffith mgriffiths@cobank.com 303-740-6479 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Delta Regional Authority	States' Economic Development Assistance <i>(water, wastewater)</i>	✓	✓		The States' Economic Development Assistance Program (SEDAP) provides direct investment into community-based and regional projects that address the Delta Regional Authority's congressionally mandated four funding priorities. SEDAP investments emphasize job creation, regional collaboration, and funding partnerships in communities.	Contact the Local Development District (LDD) office that covers the county/parish of the project's location. Working with the LDD and through funding.dra.gov , an online application can be completed and submitted.	https://dra.gov/funding-programs/states-economic-development-assistance-program/	Amanda Allen aallen@dra.gov 662-483-8203 444 North Capitol Street Northwest Suite 365 Washington, District of Columbia 20002

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Delta Regional Authority	Community Infrastructure Fund <i>(water, wastewater)</i>	✓	✓		As a complement to the SEDAP investments, the Delta Regional Authority created the Community Infrastructure Fund (CIF) to target physical infrastructure projects that help build safer, more resilient communities in the Delta region. With the addition of the CIF to DRA's portfolio of funding opportunities, DRA will have increased flexibility to support states and communities as they address the unmet infrastructure needs in the region.	Contact the Local Development District (LDD) office that covers the county/parish of the project's location. Working with the LDD and through funding.dra.gov, an online application can be completed and submitted.	https://dra.gov/funding-programs/investing-in-the-delta/	Amanda Allen aallen@dra.gov 662-483-8203 444 North Capitol Street Northwest Suite 365 Washington, District of Columbia 20002
	Public Works and Economic Adjustment Assistance <i>(water, wastewater)</i>	✓	✓		The U.S. Department of Commerce Economic Development Administration made \$3 million of its 2017 Public Works and Economic Adjustment Assistance program available to DRA. This program supports rural communities by investing in projects that leverage existing regional assets and the implementation of community development strategies that advance economic prosperity in distressed regions.			
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.	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) <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	Thomas Todt alabama@sba.gov 205-290-7101 801 Tom Martin Drive, Suite 201 Birmingham, Alabama 35211
	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)	

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Small Business Administration (SBA)	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.	https://www.sba.gov/document/?program=7(a)	Thomas Todt alabama@sba.gov 205-290-7101 801 Tom Martin Drive, Suite 201 Birmingham, Alabama 35211
	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.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit www.sba.gov/al	https://www.sba.gov/tools/local-assistance	