

West Virginia Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
West Virginia Department of Health and Human Resources (WVDHR)	Drinking Water Treatment Revolving Fund (DWTRF) (water)	✓			The State Revolving Fund (SRF) program assists public water systems to finance the cost of infrastructure needed to achieve or maintain compliance with the Safe Drinking Water Act requirements and protect public health.	A project sponsor must submit an application to the Infrastructure and Jobs Development Council for review before submitting an application to the Bureau for Public Health. For a complete description of the application process access the "DWTRF Loan Manual" link on the website.	http://www.wvdhhr.org/oehs/eed/iandcd/DWTRF.asp	Stephanie D. Hickerson stephanie.d.hickerson@wv.gov 304-356-4292 304 Capitol Street, Room 313 Charleston, West Virginia 25301
West Virginia Department of Environmental Protection	Clean Water State Revolving Fund (CWSRF) (sewer)	✓			The Clean Water State Revolving Fund program is a funding program aimed to address water quality problems through wastewater facility construction, upgrades, or expansions.	Documents such as the Intended Use Plan, facility plan checklist, pre-bid and post-bid checklists, and CWSRF application can be accessed on the website	http://www.dep.wv.gov/wwe/programs/srf/pages/default.aspx	Katheryn Emery katheryn.d.emery@wv.gov 304-926-0499 ext. 43830 601 57th Street Southeast Charleston, West Virginia 25304
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	Arielle Gerstein wifia@epa.gov 202-566-1868 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 (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	Water and Waste 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	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/wv	Janna Lowery janna.lowery@wv.usda.gov 304-284-4886



West Virginia Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact	
	Water and Waste Disposal Guaranteed Loan <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.	available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/wv	1550 Earl Core Road, Suite 101 Morgantown, West Virginia 26505	
USDA Rural Development	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. 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/wv	Janna Lowery janna.lowery@wv.usda.gov 304-284-4886 1550 Earl Core Road, Suite 101 Morgantown, West Virginia 26505	
	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/emergency-community-water-assistance-grants/wv		
	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.		http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/wv		
	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: http://www.rd.usda.gov/programs-services/rd-apply	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/wv	Brandi Burwell brandi.burwell@usda.gov 304-284-4872 1550 Earl Core Road, Suite 101 Morgantown, West Virginia 26505
	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>			✓			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/wv	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250



West Virginia Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
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/	Tracey Rowan trowan@eda.gov 304-533-4497 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.		https://www.eda.gov/funding-opportunities/	
National Rural Water Association	NRWA Revolving Loan Fund <i>(water, wastewater)</i>	✓	✓		NRWA lends out to water or wastewater systems that are eligible for RUS funding for pre-development costs in anticipation of construction, equipment replacement, small scale extensions and other small capital projects. They also lend on emergency situations and those are 24 hour turnaround once the application is in NRWA's hands. NRWA does revolve the funds when payments are made so there are funds available beyond the funds granted each year. There are no fees associated with the loan application and funds are transferred electronically and set up automatic payment withdrawal.	Applications can be accessed on website and can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Amy Swann amyswann@wvrwa.org 304-201-1689 100 Young Street Scott Depot, West Virginia 25560
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. Send inquiries to water@cobank.com	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
West Virginia	Small Cities Block Grant (SCBG) <i>(water, sewer)</i>	✓			The Small Cities Block Grant program provides federal funds for community and economic development projects throughout West Virginia. The program supports job creation and retention efforts, local government efforts to provide affordable infrastructure systems and community efforts to improve the quality of life for low- to moderate-income citizens.	Potential applicants should contact WVDO regarding grant deadlines.	http://www.wvcad.org/infrastructure/community-development-block-grant	James Bush jamesebush@wv.gov



West Virginia Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Development Office, Department of Commerce	Appalachian Regional Commission (ARC) Area Development Fund (water, sewer)	✓			ARC grants are administered either by ARC or by a federal agency selected by the grantee. 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.	Potential applicants should contact their state ARC program manager about grant deadlines.	http://www.wvcad.org/infrastructure/appalachian-regional-commission	James E. Bunker 304-957-2009 Capitol Complex, Building 6, Room 553 Charleston, West Virginia 25305
West Virginia Water Development Authority	Water and Wastewater Project Funding (water, sewer)	✓			The West Virginia Water Development Authority (WDA) serves as a revenue bond bank that provides financing for construction of wastewater and water facilities to Local Governmental Agencies (LGAs--municipalities, public service districts and other political subdivisions). The WDA's mission is to provide communities in West Virginia financial assistance for development of wastewater, water and economic infrastructure that will protect the streams of the State, improve drinking water quality, protect public health and encourage economic growth.	Online applications can be accessed through website.	http://www.wvwda.org/	Marie Prezioso mprezioso@wvwda.org 304-414-6500 ext. 101 1009 Bullitt Street Charleston, West Virginia 25301
West Virginia Infrastructure & Jobs Development Council (WVIJDC)	West Virginia Infrastructure Fund (water, sewer)	✓			The West Virginia Infrastructure Fund provides low-interest loans and grants to eligible project sponsors in order to pay for engineering, construction, and related soft costs for water and sewer infrastructure projects.	A project sponsor must submit a preliminary application for feedback prior to submitting a request for preconstruction engineering services advance funding assistance. Applications are filed online, through certified users (engineers, accountants and project administrators).	http://www.wvinfrastucture.com/pc/policy-procedures.php	Wayne Morgan wmorgan@wvwda.org 304-414-6501 ext. 106 1009 Bullitt Street Charleston, West Virginia 25301
US Army Corps of Engineers	Section 571 Central West Virginia Environmental Infrastructure Program (water, sewer, storm sewer)	✓			The program provides Federal funding for the design and construction of water supply, storage, treatment and related facilities; waste water treatment and related facilities; and surface water resource protection and development. Projects are cost shared with 75% Federal funding and 25% State or local funding. The Program is applicable to projects within Congressional District 2 (plus Mason County).	Applications are accepted annually. The application period is announced during IJDC meetings. Contact the Huntington District office to receive more information concerning the application process.	https://www.lrh.usace.army.mil/Missions/Civil-Works/Current-Projects/Env-Infrastructure-for-Central-WV-571-Program/	Timothy Olson Timothy.A.Olson@usace.army.mil 304-399-5242 USACE, Huntington, 502 Eighth Street Huntington, West Virginia 25701
	Section 340 Southern West Virginia Environmental Infrastructure Program (water, sewer, storm sewer)	✓			The program provides Federal funding for the design and construction of water supply, storage, treatment and related facilities; waste water treatment and related facilities; and surface water resource protection and development. Projects are cost shared with 75% Federal funding and 25% State or local funding. The Program is applicable to projects within Congressional District 3 (minus Mason County).	Applications are accepted annually. The application period is announced during IJDC meetings. Contact the Huntington District office to receive more information concerning the application process.	https://www.lrh.usace.army.mil/Missions/Civil-Works/Current-Projects/Env-Infrastructure-for-Southern-WV-340-Program/	



West Virginia Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
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	Leo Lopez leo.lopez@sba.gov 304-347-5220 or Rick Haney richard.haney@sba.gov 304-623-7449 320 West Pike Street Suite 330 Clarksburg, West Virginia 26301
	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 Zcenter through SBA's E-Tran website.	https://www.sba.gov/document/?program=7(a)	
Small Business Administration (SBA)	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)	Leo Lopez leo.lopez@sba.gov 304-347-5220 or Rick Haney richard.haney@sba.gov 304-623-7449 320 West Pike Street Suite 330 Clarksburg, West Virginia 26301
	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/wv	https://www.sba.gov/tools/local-assistance	



West Virginia Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Live Oak Bank	Water and Environmental Programs (water, wastewater)	✓	✓	✓	Live Oak Bank provides USDA-guaranteed funding for rural communities and utilities looking to construct, enlarge, extend or otherwise improve rural drinking water, sanitary sewage (wastewater), solid waste disposal and stormwater drainage facilities. USDA guaranteed loans support rural communities with populations up to 50,000, which was increased from 10,000 in the 2018 Farm Bill. USDA-guaranteed loans provide fixed rates and terms up to 40-years, along with federal 1926(b) protection against unauthorized annexation. Live Oak Bank was named the 2019 Commercial Lender of the Year by USDA Rural Development, and is based in Wilmington, NC.	Contact the program specialist to apply.	https://www.liveoakbank.com/energy-infrastructure-loans/water-wastewater-financing/	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403

