

Pennsylvania Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Pennsylvania Infrastructure Investment Authority (PENNVEST) and Pennsylvania Department of Environmental Protection	Drinking Water State Revolving Fund (DWSRF) <i>(water)</i>	✓	✓	✓	The DWSRF program offers low interest loans with flexible terms to assist a variety of borrowers for construction, expansion and maintenance of drinking water facilities (treatment plants, distribution mains, storage facilities), and improvements and upgrades to water quality systems.	Online Funding Request is a fully automated online system that allows you to electronically process data and perform required actions during the application process for requesting funds from PENNVEST. Apply here: https://www.pvportal.state.pa.us/PVLoginP	http://www.pennvest.pa.gov/Information/Funding-Programs/Pages/Drinking-Water-State-Revolving-Fund.aspx#V2v0l_krdU	Brion Johnson bjohnson@pa.gov 717-783-6798 or Robert Boos rboos@pa.gov 717-783-4493 333 Market Street, 18th Floor Harrisburg, Pennsylvania 17101
	Clean Water State Revolving Fund (CWSRF) <i>(water, sewer)</i>	✓	✓	✓	The PENNVEST Clean Water State Revolving Fund (CWSRF) program provides funding to projects throughout Pennsylvania for the construction and maintenance of wastewater treatment facilities, storm water management projects, nonpoint source pollution controls, and watershed and estuary management.		http://www.pennvest.pa.gov/Information/Funding-Programs/Pages/Clean-Water-State-Revolving-Fund.aspx#Vzs5qeSgbsl	
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	Arielle Gerstein wifia@epa.gov 202-566-1868 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
USDA Rural Development	Water and Waste Loan and Grant Program <i>(water, sewer)</i>	✓	✓		This program aims to develop water and waste disposal systems in rural areas and towns with a population not in excess of 10,000. The funds are available to public bodies, non-profit corporations and Indian tribes.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/pa	Amber Albright Amber.Albright@usda.gov 717-237-2295 or Barbara Lukens Barbara.Lukens@usda.gov 717-237-2294 359 East Park Drive, Suite 4 Harrisburg, Pennsylvania 17111
	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.	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/pa	
	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/pa	

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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	http://www.rd.usda.gov/program-s-services/search-special-evaluation-assistance-rural-communities-and-households/pa	Amber Albright Amber.Albright@usda.gov 717-237-2295 or Barbara Lukens Barbara.Lukens@usda.gov 717-237-2294 359 East Park Drive, Suite 4 Harrisburg, Pennsylvania 17111
	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/program-s-services/emergency-community-water-assistance-grants/pa	Barbara Lukens Barbara.Lukens@usda.gov 717-237-2294 359 East Park Drive, Suite 4 Harrisburg, Pennsylvania 17111
	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/program-s-services/business-industry-loan-guarantees/pa	Jeffrey Gatano Jeffrey.Gatano@usda.gov 717-418-7865 2120 Cornwall Road Lebanon, Pennsylvania 17042
	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/program-s-services/water-waste-disposal-revolving-loan-funds/pa

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Department of Community and Economic Development (DCED)	Community Development Block Grant (CDBG) <i>(water)</i>	✓			The CDBG funds enable communities to effectively address local community development needs, such as infrastructure, housing, and community facilities. It also provides federal funds to develop viable communities through the provision of housing improvements and building suitable living environments, expand economic opportunities geared to low- and moderate income individuals, and improve critical community health and welfare infrastructure.	Please refer to the program guidelines at http://www.dced.pa.gov/cdbg for more details.	https://dced.pa.gov/programs/community-development-block-grant-cdbg/	Center for Business Financing 717-787-3405 Commonwealth Keystone Building 400 North Street, 4th Floor Harrisburg, Pennsylvania 17120 See this list for specific regional contact: https://dced.pa.gov/cdbg-grant-contacts-list/
	Pennsylvania Industrial Development Authority (PIDA)	✓	✓	✓	The PIDA provides low-interest loans and lines of credit for eligible businesses that commit to creating and retaining full-time jobs and for the development of industrial parks and multi-tenant facilities. Loan applications are packaged and underwritten by a network of certified economic development organizations (CEDOs) that partner with PIDA to administer the program.	Loan applications are packaged by a CEDO that services the county your business is or will be located in. The CEDO will work with you to determine whether or not the PIDA loan program can assist with financing the needs of your business and will discuss with you in detail how the application process works.	https://dced.pa.gov/programs/pennsylvania-industrial-development-authority-pida/	Center for Business Financing 717-787-3405 Commonwealth Keystone Building 400 North Street, 4th Floor Harrisburg, Pennsylvania 17120 See this map for specific regional contact for PIDA: https://dced.pa.gov/cedo/
	Commonwealth Financing Authority (CFA) <i>(water, sewer, energy efficiency)</i>	✓			The CFA was established as an independent agency of the Commonwealth to administer Pennsylvania's economic stimulus packages. The CFA holds fiduciary responsibility over the funding of programs and investments in Pennsylvania's economic growth.	For application criteria and forms, access the DCED website. Deadlines can be accessed here: https://dced.pa.gov/download/?wpdmdl=68709	http://dced.pa.gov/programs-funding/commonwealth-financing-authority-cfa/	
Department of Community and Economic Development (DCED)	Appalachian Regional Commission (ARC) Area Development Fund <i>(water, sewer)</i>	✓	✓		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 to request a pre-application package. Program guidelines can be accessed here: https://dced.pa.gov/download/appalachian-regional-commission-arc-program-guidelines/?wpdmdl=82584	http://dced.pa.gov/programs/appalachian-regional-commission/	Neil Fowler nfowler@pa.gov 717-214-5395 400 North Street, 4th Floor Harrisburg, Pennsylvania 17120
	H2O PA Water Supply, Sanitary Sewer, and Storm Water Projects <i>(water, wastewater, stormwater)</i>	✓			The H2O PA Act was established by the General Assembly in July 2008. The Act provides for single-year or multi-year grants to municipalities or municipal authorities to assist with the construction of drinking water, sanitary sewer and storm sewer projects.	Applicant must submit the application at www.esa.dced.state.pa.us . Three copies of the application and the required supplemental information (please see Appendix I of these guidelines) should be mailed along with the signature page.	https://dced.pa.gov/programs/h2o-pa-water-supply-sanitary-sewer-storm-water-projects/#.WH6XqfzWUk	H2O PA Program ra-dcedsitedvpt@pa.gov 717-787-3405 400 North Street, 4th Floor Harrisburg, Pennsylvania 17120

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Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	✓	✓		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/	Chris Casper ccasper1@eda.gov 215-597-1074 900 Market Street, Room 602 Philadelphia, Pennsylvania 19107
	Economic Adjustment Assistance Program (water, sewer)	✓	✓		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 (water, wastewater)	✓	✓		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/Rural Utilities Service, and repaid funds used to replenish the fund and make new loans.	Applications and supporting documents can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Joseph Falcone jfalcone@prwa.com 814-353-9302 Ext. 102 138 West Bishop Street Belleville, Pennsylvania 16823
CoBank	Rural Water and Wastewater Lending (water, wastewater)	✓	✓	✓	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. Send inquiries to water@cobank.com	https://www.cobank.com/corporate/industry/water	Julia McCusker jmccusker@cobank.com 303-694-5858 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Pennsylvania Public Utility Commission	Act 13 (Impact Fee) / Unconventional Gas Well Fund (water, sewer)	✓			Act 13/Impact Fee provides for the imposition of an unconventional gas well fee (also called an impact fee), and the distribution of those funds to local and state governments. Act 13/Impact Fee also contains provisions regarding how the impact fee may be spent. A significant portion of the funds collected will be distributed directly to local governments to cover the local impacts of drilling. Also, several state agencies will receive funding to be used for a variety of other purposes.	Application forms and deadlines can be found on website.	http://www.puc.state.pa.us/filing_resources/issues_laws_regulations/act_13_impact_fee.aspx	Bureau of Consumer Services ra-act13@pa.gov 717-787-5000 P.O. Box 3265 Harrisburg, Pennsylvania 17105
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

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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	Steven Dixel, District Director phila_do@sba.gov 610-382-3062 660 American Avenue, Suite 301 King of Prussia, PA 19406 or Kelly Hunt kelly.hunt@sba.gov 412-395-6562 411 Seventh Avenue Suite 1450 Pittsburgh, Pennsylvania 26301
	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)	Steven Dixel, District Director phila_do@sba.gov 610-382-3062 660 American Avenue, Suite 301 King of Prussia, PA 19406 or Kelly Hunt kelly.hunt@sba.gov 412-395-6562 411 Seventh Avenue Suite 1450 Pittsburgh, Pennsylvania 26301
	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)	
	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/pa	https://www.sba.gov/tools/local-assistance	

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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