

California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
California Environmental Protection Agency — State Water Resources Control Board (SWRCB)	Drinking Water State Revolving Fund Program (DWSRF) (water)	✓	✓	✓	The Drinking Water State Revolving Fund (DWSRF) program assists public water systems in financing the cost of drinking water infrastructure projects needed to achieve or maintain compliance with Safe Drinking Water Act (SDWA) requirements.		http://www.waterboards.ca.gov/drinking_water/services/funding/SRF.shtml	Uyen Trinh-Le uyen.trinh-le@waterboards.ca.gov or Bridget Chase bridget.chase@waterboards.ca.gov or drinkingwaterSRF@waterboards.ca.gov 916-341-5700 P.O. Box 944212 Sacramento, CA 94244
	Clean Water State Revolving Fund Program (CWSRF) (water, wastewater)	✓			The Clean Water State Revolving Fund (CWSRF) program offers low-cost financing for a wide variety of water quality projects. The program has significant financial assets, and is capable of financing projects from less than \$1 million to more than \$100 million.	Applications are accepted on a continuous basis. An online application can be completed and submitted here: https://faast.waterboards.ca.gov	http://www.waterboards.ca.gov/water_issues/programs/grants_loans/srf/index.shtml	Jennifer Toney jennifer.toney@waterboards.ca.gov 916-319-8246 or cleanwaterSRF@waterboards.ca.gov 916-327-9978 P.O. Box 944212 Sacramento, California 94244
	Water Recycling Funding Program (WRFP) (wastewater)	✓			The purpose of the WRFP is to promote water recycling by providing technical and financial assistance to local agencies and other stakeholders in support of water recycling projects and research. The WRFP functions through a number of core activities and supporting activities.		http://www.waterboards.ca.gov/water_issues/programs/grants_loans/water_recycling/	Michael Downey michael.downey@waterboards.ca.gov 916-324-8404 P.O. Box 944212 Sacramento, California 94244



California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
US Environmental Protection Agency (USEPA)	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 2 phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected project, 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 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 year round and may be filed electronically using 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/ca	Pete Yribarren pete.yribarren@ca.usda.gov 805-863-9928 430 G Street, Agency 4169 Davis, California 95616
	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 needy communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90 percent available to eligible lenders.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/ca	
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 percent of the predevelopment planning costs.	http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/ca			



California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact	
	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/ca		
US Department of Agriculture— Rural Development (USDA–RD)	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater)	✓	✓		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. A maximum of \$30,000 is available.	Applications are accepted year round and may be filed electronically using 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/ca	Pete Yribarren pete.yribarren@ca.usda.gov 805-863-9928 430 G Street, Agency 4169 Davis, California 95616	
	Individual Water and Wastewater Grants (water, wastewater)	✓	✓		This program provides funds to households in an area recognized as a Colonia before October 1, 1989. Grant funds may be used to connect service lines to a residence, pay utility hook-up fees, install plumbing and related fixtures, e.g., bathroom sink, bathtub or shower, commode, kitchen sink, water heater, outside spigot, or bathroom.		https://www.rd.usda.gov/programs-services/individual-water-wastewater-grants/ca		
	Water and Waste Disposal Revolving Fund (water, wastewater)			✓		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.	https://rd.usda.gov/programs-services/revolving-funds-for-financing-water-and-wastewater-projects/ca		Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
	Business and Industry Guaranteed Loan (small business)	✓	✓	✓		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 continuously. To apply, contact your state or local office.		https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/ca



California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
California Department of Housing and Community Development	Community Development Block Grant Program <i>(sewer, water)</i>	✓			The California Department Block Grant (CDBG) program partners with rural cities and counties to improve the lives of their low- and moderate-income residents through the creation and expansion of community and economic development opportunities in support of livable communities.	Each year, generally in January, the CDBG program releases a Notice of Funding Availability on the website.	http://www.hcd.ca.gov/grants-funding/active-funding/cdbg.shtml	Connie Mallavia Connie.mallavia@hcd.ca.gov 916-263-2711 2020 West El Camino Avenue Suite 200 Sacramento, California 95833
Economic Development Administration (EDA), 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 investments.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new Economic Development Administration Programs Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Wilfred Marshall wmarshall@eda.gov 310-348-5386 5777 West Century Boulevard, Suite 1675 Los Angeles, California 90045
	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.			or Malinda Matson 915 Second Avenue, Room 1890 Seattle, Washington 98174 mmatson@eda.gov 916-235-0088
	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.			Applicants may first submit a project proposal for review and consideration by a Proposal Review Committee in the appropriate Regional Office. Please refer to the FY18 Disaster Supplemental Notice of Funding Opportunity for more information on how to apply.



California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
National Rural Water Association (NRWA)	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/Rural Utilities Service, 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 email.	http://nrwa.org/initiatives/revolving-loan-fund/	Dan Demoss 1234 North Market Boulevard Sacramento, California 95834 ddemoss@calruralwater.org 916-616-7761
Rural Community Assistance Partnership (RCAP)	Rural Community Assistance Corporation (RCAC) Environmental Infrastructure Loans <i>(water, wastewater)</i>	✓	✓		RCAC provides loans to finance water and waste facility projects. RCAC's loan programs are unique—they provide the early funds that small rural communities need to determine feasibility and pay pre-development costs prior to receiving state and federal program funding. RCAC also offers an Intermediate Term and Construction Loan.	Applications can be accessed on the website and sent to the loan officer serving your state. Applications are accepted on a rolling basis.	http://www.rcac.org/lending/environmental-loans/	Bill Reynolds, Senior Loan Officer RCAC Loan Fund Northern CA, AK Cell: 916.764.1187 Fax: 916.721.2652 wreynolds@rcac.org <i>or</i> Barbara Roesner, Loan Officer RCAC Loan Fund West Sacramento Loan Officer West Sacramento 510 -684-1168
CoBank	Rural Water and Wastewater Lending <i>(water, wastewater)</i>	✓	✓	✓	CoBank is a mission-based member of the Farm Credit System and provides various financing products to the water and wastewater industry including bridge and interim financing, term debt, USDA guaranteed funding, refinancing, and lines of credit.	Applications are accepted continuously. Send inquiries to water@cobank.com.	https://www.cobank.com/corporate/industry/water	Bentley Hodges 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111 bhodges@cobank.com 303-793-2139

California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Water & 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.	Applications open a few months before the year in which they are administered. The window for FY22 has closed; applications are now being reviewed.	https://www.usbr.gov/watersmart/weeg/index.html	Josh German jgerman@usbr.gov 303-445-2839 or Robin Graber rgraber@usbr.gov 303-445-2764 Building 67 (86-69200) P.O. Box 25007 Denver, Colorado 80225
	WaterSMART Grants: Small-Scale Efficiency Projects <i>(water efficiency)</i>	✓			Through Small-Scale Water Efficiency Projects, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects support small-scale water management efforts (up to \$75,000 in Federal funding for each project) that have been identified through previous planning efforts. Reclamation has developed a streamlined selection and review process to reflect the small-scale nature of these projects.	FY22 Small Water Efficiency Project funding opportunity opened February 24. Applications are due April 28, 2022.	https://www.usbr.gov/watersmart/swep/index.html	Josh German jgerman@usbr.gov 303-445-2839 or Robin Graber rgraber@usbr.gov 303-445-2764 Building 67 (86-69200) P.O. Box 25007 Denver, Colorado 80225
	WaterSMART Grants: Water Marketing <i>(water marketing)</i>	✓			Through Water Marketing Strategy grants, Reclamation provides 50/50 cost-share funding to irrigation and water districts, tribes, states, and other entities with water or power delivery authority. These grants provide meaningful support for entities exploring actions that can be taken to develop or facilitate water marketing. Under this funding opportunity, applicants will be invited to conduct planning activities to develop a water marketing strategy to establish or expand water markets or water marketing transactions.	Follow the link and contact Ms. Avra Morgan for information on how to apply for grants.	https://www.usbr.gov/watersmart/watermarketing/index.html	Avra Morgan aomorgan@usbr.gov 303-445-2906 Building 67 (86-69200) P.O. Box 25007 Denver, Colorado 80225



California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
	Title XVI Water Reclamation & Reuse Program <i>(water, wastewater)</i>	✓			Title XVI is Reclamation's water recycling and reuse program. Reclamation works with non-Federal partners to identify and investigate opportunities to reclaim and reuse wastewaters and impaired ground and surface water in the 17 Western states and Hawaii. Entities with Congressionally authorized projects or that are eligible under section 4009(c) of the Water Infrastructure Improvements for the Nation Act (WIIN) may seek competitive, cost-shared funding to plan, design and construct projects.	The FY22 Title XVI Funds application window closed on March 15. Applications are now under review.	https://www.usbr.gov/watersmart/title/index.html	Amanda Erath aerath@usbr.gov 303-445-2766 Building 67 (86-69200) P.O. Box 25007 Denver, Colorado 80225 For regional specific contact: http://www.usbr.gov/watersmart/title/contacts.html
	Drought Response Program: Drought Resiliency Projects <i>(water, drought)</i>	✓			Through the Drought Response Program, 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 increase the reliability of water supplies; improve water management; and provide benefits for fish, wildlife, and the environment to mitigate impacts caused by drought.	Reclamation is currently developing a Funding Opportunity Announcement schedule for FY21. Visit www.usbr.gov/watersmart for updated information.	https://www.usbr.gov/drought/projects.html	Darion Mayhorn dmayhorn@usbr.gov 303-445-3121 Building 67 (86-69200) PO Box 25007 Denver, Colorado 80225
North American Development Bank (Border Environment Cooperation Commission)	Border Environment Infrastructure Fund <i>(water, wastewater)</i>	✓			The North American Development Bank established the Border Environment Infrastructure Fund to administer grant resources provided by the US EPA for the implementation of high-priority municipal drinking water and wastewater infrastructure construction projects in the US—Mexico border region. Only water and wastewater infrastructure projects located within 100 kilometers (62 miles) of the US—Mexico border will be considered for funding.	Applications are accepted online and available at: http://www.becc.org/certification-process/apply-for-certification-financing .	https://www.nadb.org/infrastructure-financing/grants/border-environment-infrastructure-fund-beif-pdap	Roberto Molina 915-209-7848 rmolina@nadb.org P.O. Box 221648 El Paso, Texas 79913
	Project Development Assistance Program <i>(water, wastewater)</i>	✓			The Project Development Assistance Program grant funds, supported by EPA's US—Mexico Border Program, are available for public water and wastewater infrastructure projects that consist of development and design. They are identified through a program-specific prioritization process. The project must be located within 100 km (62 miles) north of the international boundary in the 4 US states of Texas, New Mexico, Arizona, and California. Projects beyond this area may be eligible if they remedy a transboundary environmental or health problem, as determined by the Board of Directors.		http://www.becc.org/funding-programs/technical-assistance/pdap	



California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
California Infrastructure and Economic Development Bank	Infrastructure State Revolving Fund (ISRF) <i>(water, wastewater)</i>	✓	✓		The Infrastructure State Revolving Fund Program provides financing to public agencies and non-profit corporations, sponsored by public agencies, for a wide variety of infrastructure and economic development projects (excluding housing). ISRF Program funding is available in amounts ranging from \$50,000 to \$25 million, with loan terms for the useful life of the project up to a maximum of 30 years.	Applications can be accessed on the website.	http://www.ibank.ca.gov/infrastructure-state-revolving-fund-isrf-program/	Scott Wu loanprogram@ibank.ca.gov 916-341-6600 1325 J Street, Suite 1300 Sacramento, California 95814
Army Corps 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. It also provides 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 202-761-1944 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), Small Business Administration (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 at: https://www.sba.gov/offices/headquarters/ofa/resources/4049 .	https://www.sba.gov/offices/headquarters/ofa/resources/4049	For region-specific contact information at map: https://www.sba.gov/local-assistance/find/?type=SBA%20District%20Office&pageNumber=1
	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 from 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/partners/lenders/7a-loan-program/types-7a-loans#section-header-16	For regional specific contact see the contact

California Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, April 2022

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Small Business Administration (SBA)	Community Advantage Pilot <i>(small business)</i>			✓	Community Advantage is a pilot initiative aimed at increasing the number of small business administration (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.		information at map: https://www.sba.gov/local-assistance/find/?type=SBA%20District%20Office&pageNumber=1
	Microloan Program <i>(small business)</i>			✓	The purpose of the Microloan Program is to assist female, 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, and loan application requirements, participating micro lenders please visit www.sba.gov/ca	https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/microloan-program%20	