

Virginia Water and Wastewater Funding Sources Compiled by the Environmental Finance Center Network, Fall 2024

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Virginia Department of Health (VDH)	Drinking Water State Revolving Fund (DWSRF) <i>(water)</i>	✓			The Department of Health administers the Virginia Drinking Water State Revolving Fund (DWSRF), which provides low interest loans, as well as some grants, for drinking water projects to local governments and privately organized water suppliers. The Virginia Resources Authority acts as a Co-administrator / financial manager for the DWSRF.	The Application Deadline depends on the type of funding and method of delivery. Electronic copies are preferred. Hard copies are optional. Please see the highlighted section on their website for more details.	https://www.vdh.virginia.gov/drinking-water/fcap/drinking-water-funding-program/	Drinking Water Staff (804) 864-7500 Christine.Latino@vdh.virginia.gov
Virginia Department of Environmental Quality	Clean Water State Revolving Fund (CWSRF) <i>(wastewater)</i>	✓			The Virginia Resources Authority acts as a financial manager for the VA Department of Environmental Quality for the Clean Water State Revolving Fund. Each of the programs that fall under the Clean Water Revolving Fund are separate funding programs with separate guidelines for Wastewater, Stormwater, Land Conservation, Brownfields, Agricultural BMPs, Living Shorelines, and On-site Septic.	Applications can be accessed on website.	https://www.deq.virginia.gov/our-programs/water/clean-water-financing-and-assistance/virginia-clean-water-revolving-loan-fund-vcwrlf	Kelly Ward Deputy Director (804) 845-4712
	Water Quality Improvement Fund (WQIF) <i>(wastewater)</i>	✓			The Virginia Departmental of Environmental Quality administers the Water Quality Improvement Fund, point source portion. Currently, project eligibility is limited to design and installation of nutrient reduction technology at Chesapeake Bay watershed publicly owned wastewater treatment plants, and certain wastewater conveyance infrastructure from one eligible facility to another.	Applications can be accessed on website.	https://www.deq.virginia.gov/our-programs/water/clean-water-financing-and-assistance/water-quality-improvement-fund-wqif	Karen Doran Assistant Deputy Director (804) 836-5912
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
U.S. Environmental Protection Agency	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.	Visit the U.S. EPA website provided here for application instructions, or contact your local office for more information.	https://www.epa.gov/dwcapacity/wiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant	Please visit the contacts website for your regional and state office: https://www.epa.gov/dwcapacity/wiin-grant-small-underserved-and-disadvantaged-communities-grant-program-contacts

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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	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/va	State Office: 1606 Santa Rosa Road, Suite 238 Richmond, VA 23229 TEL: 804-287-1500 FAX: 855-616-4613 TDD: 804-287-1753 Or, visit the Virginia contacts webpage for contact information in your area.
	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/va	
	Water & 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/va	
	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/va	
	Community Facilities Direct Loan and Grant Program <i>(water, wastewater)</i>	✓	✓		This program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.		https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/va	
	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.	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/search-special-evaluation-assistance-rural-communities-and-households/va	State Office: 1606 Santa Rosa Road, Suite 238 Richmond, VA 23229

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USDA Rural Development	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 on a rolling basis and can be sent via mail. For more information, contact your state office here: https://www.rd.usda.gov/contactus/state-offices	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/va	TEL: 804-287-1500 FAX: 855-616-4613 TDD: 804-287-1753 Or, visit the Virginia contacts webpage for contact information in your area.
	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.	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/va	
Virginia Department of Housing and Community Development	Community Development Block Grant (CDBG): Community Economic Development Fund (water, wastewater)	✓			The CDBG Community Economic Development (CED) Fund grants support economic development activities, particularly those creating employment opportunities for low- and moderate-income persons in CDBG-eligible localities. Assistance is limited to projects involving employment creation by private, for-profit basic industries. Assistance may include off-site improvements such as water lines, sewer lines, roads and drainage. On-site assistance may be eligible in some projects, but these projects are subject to underwriting.	Applications are accepted electronically through the Agency's Centralized Application and Management System (CAMS). To access CAMS, visit the website at www.dhcd.virginia.gov and click on the CAMS icon in the upper-right hand corner. You may then create a locality profile, add staff members, and access the CDBG Planning Grant program using the APPLY button.	https://www.dhcd.virginia.gov/index.php/cdbg-water-sewer-and-drainage	Chase Sawyer Office of Outreach, Planning, and Compliance Virginia Department of Housing and Community Development 804-310-5872 chase.sawyer@dhcd.virginia.gov 600 E. Main Street, Suite 300 Richmond, VA 23219
	Community Development Block Grant (CDBG): Community Improvement Grants (water, wastewater)	✓			There are five primary project types under this funding source: comprehensive community development, business district revitalization, housing, public infrastructure, and community services facility."			
	Community Development Block Grant (CDBG): Construction-Ready Water And Sewer Fund (water, wastewater)	✓			The CDBG Construction-Ready Water and Sewer Fund (CRWSF) program supports the construction of community facility projects providing public water or sewer service to communities made up of at least 60 percent low- to moderate-income (LMI) households or a locality-wide project serving at least 55 percent LMI households. For more details, see Construction-Ready Water and Sewer Fact Sheet.	Applications are accepted electronically through the Agency's Centralized Application and Management System (CAMS). To access CAMS, visit the website at www.dhcd.virginia.gov and click on the CAMS icon in the upper-right hand corner. You may then create a locality profile, add	https://www.dhcd.virginia.gov/index.php/cdbg-water-sewer-and-drainage	Chase Sawyer Office of Outreach, Planning, and Compliance Virginia Department of Housing and Community Development 804-310-5872 chase.sawyer@dhcd.virginia.gov 600 E. Main Street, Suite 300 Richmond, VA 23219

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Virginia Department of Housing and Community Development	Community Development Block Grant (CDBG): Planning Grants (water, wastewater)	✓			Department of Housing and Community Development offers planning grants through the CDBG program to increase the potential for project success and impact. These grants aid in developing clearly articulated strategies for addressing a locality's greatest community development needs following meaningful citizen participation.	create a locality profile, add staff members, and access the CDBG Planning Grant program using the APPLY button.	https://www.dhcd.virginia.gov/cdbg-planning-grants	The Regional Water and Wastewater fund contacts are available on their website.
	Community Development Block Grant (CDBG) Regional Water/Wastewater Fund	✓			The Regional Water/Wastewater Fund is designed to address water and wastewater improvements on a regional scale. Projects must be contained to a single area and include two or more adjacent CDBG-eligible localities. These projects are either creating a new entity to manage the infrastructure system or are combining systems under a single entity.	same as all other DHCD programs, using CAMS	https://www.dhcd.virginia.gov/regional-water-and-wastewater-fund	The Regional Water and Wastewater fund contacts are available on their website.
	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 to request a pre-application package.	https://www.dhcd.virginia.gov/index.php/arc	Tamarah Holmes tamarah.holmes@dhcd.virginia.gov 804-371-7056 600 East Main Street, Suite 300 Richmond, Virginia 23219

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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/programs/public-works	Lauren Stuhldreher lstuhldreher@eda.gov 215-764-0427 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/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	nrwarwlf@nrwa.org Rural Water Loan Fund 2915 S. 13th Street Duncan, OK 73533 Ph. 580.252.0629 Fax 580.255.4476
Southeast Rural Community Assistance Partnership (SERCAP)	SERCAP Individual Household Well Loan Program (household)				The household water well system loan program is designed to assist low- to moderate-income individuals needing loans to construct, refurbish and service their household well systems. The purpose of the program is to target loans to the significant numbers of homeowners in the seven states whose geographically isolated households lack water service, but for whom it is not feasible to be connected to new or existing community water systems.	Applications are received year round and can be accessed on website.	http://sercap.org/services/water-wastewater	347 Campbell Ave SW Roanoke, VA 24016 (540) 345-1184 info@sercap.org
	SERCAP Loan Fund Program (sewer, water)	✓	✓	✓	This program offers low-interest loans to low-income, rural communities, and businesses for water/wastewater, housing, bridge loans, guaranteed loans, matching funds, and other community development activities. There is a maximum of \$250,000, with terms of 10-30 years.			

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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.	Applicants should contact CoBank's representative for Virginia.	https://www.cobank.com/corporate/industry/water	Julia McCusker jmccusker@cobank.com 303-694-5858 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Live Oak Bank	Water and Environmental Programs <i>(water, wastewater)</i>	✓	✓	✓	While safe drinking water, reliable wastewater and waste disposal are essential to a healthy and thriving community, projects like replacing water distribution lines, construction of a new wastewater facility, or tank rehabilitation or installation can be burdensome and expensive for a rural community. However, Live Oak Bank's speed, efficiency and up to 40-year fixed rate financing for water, waste and storm water for rural and unincorporated communities enable communities to get projects started faster and help make them affordable.	Contact the program specialist to apply.	https://www.liveoakbank.com/energy-infrastructure-loans/water-and-wastewater-financing/	Monica Pierre VP - Water & Environmental Programs monica.pierre@liveoak.bank 910-354-1727 1757 Tiburon Drive Wilmington, North Carolina 28403
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_r_a/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) (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	For regional contact information, use the 'Find a CDC near you' feature on the provided website.
	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 Center through SBA's E-Tran website.	https://www.sba.gov/funding-programs/loans/7a-loans	SBA District Offices (https://www.sba.gov/about-sba/sba-locations/sba-district-offices) can provide you with in-person, online, or telephone assistance. SBA's network of Resource Partners (https://www.sba.gov/local-assistance/resource-partners) throughout the country is also available to help small businesses.
	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/partners/lenders/7a-loan-program/pilot-loan-programs	SBA encourages lenders to request support from their local Export Finance Managers (https://www.sba.gov/local-assistance/export-trade-assistance/export-finance-managers) for individual transactions (including domestic transactions) as needed.
	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/va	https://www.sba.gov/funding-programs/loans/micro-loans	For regional contact information, use the 'Contact an Intermediary' feature on the provided website.