

DRINKING WATER STATE REVOLVING FUND (DWSRF)

## Planning Loan Program

### Eligible Organizations

- ◆ Municipal entities with a population under 10,000
- ◆ Private non-profit community water systems with populations under 10,000

### Eligible Projects

A majority of water system improvement projects are eligible (new construction, renovation or replacement, or consolidation of systems), including those that may be found ineligible for construction funding. Eligible planning efforts include:

- ◆ Comprehensive and system-wide preliminary engineering evaluations
- ◆ Preliminary and final design engineering for specific projects
- ◆ Source exploration
- ◆ Feasibility studies for a new water utility or renewable energy projects
- ◆ Asset Management and User Rate Analysis
- ◆ Energy and Water Efficiency Audits

### Program Eligibility Guidelines and Incentives

- ◆ Applications are accepted on a continuing basis throughout the year
- ◆ No voter authorization required prior to planning loan award
- ◆ Loan Forgiveness  
Municipally owned systems may be eligible to receive up to \$50,000

## Planning Loan Program

### AT-A-GLANCE

#### LOCAL APPROVAL

Required: Governing board authorization

#### TERMS AND RATES

Term: 5 years

Interest Rate: 0.00%

If applicable, planning loans can act as a “bridge loan” and be rolled into a construction loan at the interest and term identified for the construction loan.

#### MAXIMUM LOAN AMOUNT

Funding Cap: \$150,000 annually

Cap can be exceeded when a surplus of funds is available.

As a reimbursement-based loan program, loan applicants will pay for services upfront and be reimbursed by the State.

#### REPAYMENT SCHEDULE

Delayed from 2 to 5 years to allow time for project development.

For additional information on the Drinking Water State Revolving Fund (DWSRF) Planning Loan Program, please contact:

ASHLEY LUCHT  
(802) 585-4904  
ashley.lucht@state.vt.us

# Water Infrastructure

## FINANCING PROGRAMS

	WHAT CAN BE FUNDED?	WHO IS ELIGIBLE?	TERMS	CONTACT
<b>Clean Water State Revolving Fund (CWSRF)</b>	Planning, design and construction of wastewater and stormwater facilities	Municipalities and municipally sponsored privately-owned systems	20 years/2%	Winslow Ladue 802 498 7374 winslow.ladue@state.vt.us
<b>Drinking Water State Revolving Fund (DWSRF)</b>	Planning, design and construction of public water system improvements to comply with drinking water standards and protect public health	Municipalities and certain privately-owned public water systems	<b>Disadvantaged System:</b> Up to 30 years/3% to -3%; <b>Other:</b> 20 years/0% to 3%	Eric Law 802 585 4905 eric.law@state.vt.us
<b>Water Planning Loan Program (WPL)</b>	Feasibility studies, preliminary engineering and final design services related to drinking water systems	Municipalities, privately-owned, non-profit community water systems, system populations less than 10,000	5 years/0%	Ashley Lucht 802 585 4904 ashley.lucht@state.vt.us
<b>Water Source Protection Loan Program (WSP)</b>	Purchase of land or conservation easements to protect public water sources	Municipalities	20 years/3%	Eric Law 802 585 4905 eric.law@state.vt.us
<b>Vermont Only Clean Water Loan</b>	Planning or construction for wastewater treatment or stormwater treatment facilities and collection systems	Municipalities or municipally sponsored privately-owned systems, designated for projects not eligible under the CWSRF Program	20 years/2%	Winslow Ladue 802 498 7374 winslow.ladue@state.vt.us
<b>Vermont Only Drinking Water Loan</b>	Design, land acquisition, construction of water supply when disconnected involuntarily from public water supply	Municipalities	<b>Disadvantaged System:</b> Up to 30 years/3% to -3%; <b>Other:</b> 20 years/0% to 3%	Eric Law 802 585 4905 eric.law@state.vt.us
<b>On-Site Loan Program</b>	Repair or replacement of failed wastewater disposal systems and potable water supplies	Single family/year-round residences, income less than 200% of State median, denied bank financing	15 years/3%	Bryan Redmond 802 585 4900 bryan.redmond@state.vt.us
<b>Vermont Pollution Control Grants</b>	Combined sewer overflow elimination/separation projects, removal of direct sewer connections to waters of the state, sludge handling and septage receiving facilities, or projects to reduce phosphorous discharges	Municipalities, funding is subject to legislative approval	Grant ranges from 25% to 100% of total project cost	Winslow Ladue 802 498 7374 winslow.ladue@state.vt.us
<b>Planning Advances</b>	Development of engineering plans for potable water supply facilities, community wastewater disposal facilities, stormwater facilities, or combined sewer separation facilities	Municipalities	Loan that is paid back when/if the project is constructed	Winslow Ladue 802 498 7374 winslow.ladue@state.vt.us
<b>Unsafe Dam Revolving Loan Fund</b>	Reconstruction, repair, or removal of a dam to make it safe, the dam must be determined to be unsafe	Municipalities, private individuals, non-profits	<b>Loan:</b> 10 years/2%; <b>Grant:</b> 25% if dam is removed	Steve Bushman 802 490 6229 steve.bushman@state.vt.us