

# Water Infrastructure

## FINANCING PROGRAMS

DRINKING WATER STATE REVOLVING FUND (DWSRF)

## Construction Loan Program

### Eligible Organizations

- ◆ Publicly owned community water systems
- ◆ Privately owned community water systems
- ◆ Non-profit, Non-community water systems

### Eligible Projects

Nearly all water system improvement projects are eligible, as long as they facilitate compliance with federal primary drinking water regulations or otherwise significantly further health protection objectives of the Safe Drinking Water Act.

Examples of eligible projects include:

- ◆ Costs for planning and engineering design associated with an eligible project
- ◆ Replacement of contaminated sources with new sources
- ◆ Construction, upgrade, or refurbishment of treatment facilities
- ◆ Replacement of aging infrastructure, including distribution and transmission lines, storage tanks, and pumping facilities
- ◆ System consolidation or interconnection to address capacity issues
- ◆ Land acquisition integral to an eligible project
- ◆ Energy efficiency, water efficiency, green infrastructure, and environmentally innovative projects
- ◆ Installation of service meters and back flow prevention devices

### Program Eligibility Guidelines

- ◆ Project must achieve or maintain compliance with the Safe Drinking Water Act
- ◆ Projects must apply to be on the annual project priority list. Applications are typically due April of each year
- ◆ Projects are prioritized based on public health risk and other factors such as population and affordability

## Construction Loan Program

### AT-A-GLANCE

#### LOCAL APPROVAL

Required: Voter authorization on the total project cost

#### TERMS AND RATES

Term: 20 years

Interest Rate: 3.00%

#### Qualifying disadvantaged systems

Term: up to 30 years

Interest Rate: as low as -3.00%

Interest rate and terms are adjusted to target a water user rate equivalent to 1% of the median household income.

#### MAXIMUM LOAN AMOUNT

Funding Cap: \$2,500,000 annually

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

#### REPAYMENT SCHEDULE

Repayment begins one year following final project completion.

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

ERIC LAW  
(802) 585-4905  
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 VERMONT  
AGENCY OF NATURAL RESOURCES  
Department of Environmental Conservation

# 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