

# Water Infrastructure

## FINANCING PROGRAMS

CLEAN WATER STATE REVOLVING FUND (CWSRF)

## Loan Program

- ◆ Planning and Final Design Loans
- ◆ Construction Loans

### Eligible Organizations

- ◆ Municipalities
- ◆ Municipally sponsored privately owned wastewater or stormwater systems

### Eligible Projects

Nearly all clean water (wastewater and stormwater) projects in identified growth areas are eligible which will further health and environmental protection objectives of the Clean Water Act (CWA). Examples of eligible projects include, but not limited to:

- ◆ Wastewater Collection System and Treatment Facility Construction, Upgrade, or Refurbishment Projects including Septage Receiving and Sludge Handling Projects and Phosphorus Removal Projects
- ◆ Water and Energy Efficiency or Environmental Innovation Projects
- ◆ Combined Sewer Overflow Elimination Projects
- ◆ Stormwater Treatment and Green Infrastructure Projects
- ◆ Community Decentralized Wastewater Disposal Systems
- ◆ Non-Point Source Pollution Prevention Projects
- ◆ Sewer Extensions (including Dry Weather Flow Projects to abate pollution)

### Program Eligibility Guidelines

- ◆ Project must address public health or environmental risk
- ◆ Projects must apply to be on the annual project priority list. Applications are typically due January of each year

### Planning and Final Design Loans

#### AT-A-GLANCE

##### LOCAL APPROVAL

Required: Governing board authorization

##### TERMS AND RATES

Term: 5 to 15 years  
(depending on loan value)

Interest Rate: 0.00%

Funding Cap: None

##### REPAYMENT SCHEDULE

Planning loans can be rolled into the construction loan, or begin repayment five years following completion of the relevant engineering documents or the last loan disbursement, whichever occurs first.

### Construction Loan

#### AT-A-GLANCE

##### LOCAL APPROVAL

Required: Positive bond vote on the total project cost

##### TERMS AND RATES

Term: up to 30 years  
Admin Fee: 2.00%  
Funding Cap: Possible, depending on the number and value of projects seeking funding

##### REPAYMENT SCHEDULE

Repayment begins one year following final project completion.

For additional information on the Clean Water State Revolving Fund (CWSRF) Loan Programs, please contact:

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 VERMONT  
AGENCY OF NATURAL RESOURCES  
Department of Environmental Conservation

FACILITIES ENGINEERING DIVISION

# Water Infrastructure

## FINANCING PROGRAMS

	WHAT CAN BE FUNDED?	WHO IS ELIGIBLE?	TERMS	CONTACT
Clean Water State Revolving Fund (CWSRF)	Planning, design and construction of wastewater and stormwater facilities	Municipalities and municipally sponsored privately-owned systems	Up to 30 years/2%	Tom Brown 802 622 4205 thomas.brown@vermont.gov
Drinking Water State Revolving Fund (DWSRF)	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%	Ashley Lucht 802 585 4904 ashley.lucht@vermont.gov
Water Planning Loan Program (WPL)	Feasibility studies, preliminary engineering and final design services related to drinking water systems	Municipalities, privately-owned, non-profit community water systems	5 years/0%	Ashley Lucht 802 585 4904 ashley.lucht@vermont.gov
Water Source Protection Loan Program (WSP)	Purchase of land or conservation easements to protect public water sources	Municipalities	20 years/3%	Ashley Lucht 802 585 4904 ashley.lucht@vermont.gov
Vermont Only Clean Water Loan	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%	Tom Brown 802 622 4205 thomas.brown@vermont.gov
Vermont Only Drinking Water Loan	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%	Ashley Lucht 802 585 4904 ashley.lucht@vermont.gov
On-Site Loan Program	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%	Chris Rottler 802 461 6051 chris.rottler@vermont.gov
Vermont Pollution Control Grants	Combined sewer overflow elimination/separation projects, removal of direct sewer connections to waters of the state, sludge handling and septage receiving facilities	Municipalities, funding is subject to legislative approval	Grant ranges from 25% to 50% of total project cost	Tom Brown 802 622 4205 thomas.brown@vermont.gov
Planning Advances	Development of engineering plans for potable water supply facilities, community wastewater disposal facilities, stormwater facilities, or combined sewer separation facilities	Municipalities, funding is subject to legislative approval	Loan that is paid back when/ if the project is constructed	Tom Brown 802 622 4205 thomas.brown@vermont.gov
Unsafe Dam Revolving Loan Fund	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	Ben Green 802 490 6229 benjamin.green@vermont.gov