

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

Admin Fee/Interest Rate: 2%/1%

Qualifying disadvantaged systems

Term: up to 30 years

Interest Rate: as low as 0%, plus principal forgiveness

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: none

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:

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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
Clean Water State Revolving Fund (CWSRF)	Planning, design and construction of wastewater and stormwater facilities	Municipalities and privately-owned wastewater and stormwater 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	20 years/3% Disadvantaged System: Up to 30 years/3% to 0% + principal forgiveness	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 and 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	20 years/3% Disadvantaged System: Up to 30 years/3% to 0% + principal forgiveness	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	Certain 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	Based on a grant formula in EPR Chapter 2 using priority points from technical and affordability categories	Municipalities, funding is subject to legislative appropriations	Grant ranges from 10% to 35% of total project cost	Tom Brown 802 622 4205 thomas.brown@vermont.gov
Engineering Planning Advance	Funding for engineering feasibility studies for developing public wastewater infrastructure.	Municipalities without public water or sewer, funding availability is subject to legislative appropriations.	Repayment, if any, required only if project goes to construction.	Lynnette Claudon 802 490 6226 lynnette.claudon@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	Loan: 10 years/2%; Grant: 25% if dam is removed	Ben Green 802 490 6229 benjamin.green@vermont.gov