

# 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%-2.75%/0%

#### 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:

AMY GALFORD  
(802) 585 4891  
Amy.Galford@vermont.gov

 VERMONT  
AGENCY OF NATURAL RESOURCES  
Department of Environmental Conservation

WATER INVESTMENT DIVISION

# 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 privately-owned wastewater and stormwater systems	Up to 30 years/2%	Tom Brown 802 622 4205 thomas.brown@vermont.gov
<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	20 years/3% <b>Disadvantaged System:</b> Up to 30 years/3% to 0% + principal forgiveness	Amy Galford 802 585 4891 amy.galford@vermont.gov
<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	5 years/0%	Amy Galford 802 585 4891 amy.galford@vermont.gov
<b>Water Source Protection Loan Program (WSP)</b>	Purchase of land or conservation easements to protect public water sources	Municipalities	20 years/3%	Amy Galford 802 585 4891 amy.galford@vermont.gov
<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%	Tom Brown 802 622 4205 thomas.brown@vermont.gov
<b>Vermont Only Drinking Water Loan</b>	Design, land acquisition, construction of water supply when disconnected involuntarily from public water supply	Municipalities	20 years/3% <b>Disadvantaged System:</b> Up to 30 years/3% to 0% + principal forgiveness	Amy Galford 802 585 4891 amy.galford@vermont.gov
<b>On-Site Loan Program</b>	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
<b>Vermont Pollution Control Grants</b>	Based on a grant formula in EPR Chapter 2 using priority points from technical and affordability categories	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
<b>Engineering Planning Advance</b>	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
<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-profit	<b>Loan:</b> 10 years/2%; <b>Grant:</b> 25% if dam is removed	Ben Green 802 490 6229 benjamin.green@vermont.gov
<b>Water Infrastructure Sponsorship Program (WISPr)</b>	Protect, conserve, or restore natural resources, including the acquisition of easements and land for the purpose of providing water quality benefit	Municipalities, private non-profit organization	Project forgiven over life of municipal loan in reduced administrative fee	Ethan Swift 802 490 6141 ethan.swift@vermont.gov