

# Community Facilities Direct Loan & Grant

## What does this program do?

**This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial, or business undertakings.**

## Who may apply for this program?

### **Eligible borrowers include:**

- **Public bodies**
- **Community-based nonprofit corporations**
- **Federally recognized Tribes**

### **What is an eligible area?**

Rural areas including cities, villages, townships, and towns including Federally recognized Tribal lands with no more than 20,000 residents according to the latest U.S. Census Data are eligible for this program.

### **How may funds be used?**

Funds can be used to purchase, construct, and/or improve essential community facilities, to purchase equipment, and to pay related project expenses.

Examples of essential community facilities include:

- Healthcare facilities such as hospitals, medical clinics, dental clinics, nursing homes, or assisted living facilities
- Public facilities such as town halls, courthouses, airport hangars, or street improvements
- Community support services such as child care centers, community centers, fairgrounds, or transitional housing
- Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles, or equipment
- Educational services such as museums, libraries, or private schools
- Utility services such as telemedicine or distance learning equipment

- Local food systems such as community gardens, food pantries, community kitchens, food banks, food hubs, or greenhouses

For a complete list see Code of Federal Regulations 7 CFR, Part 1942.17(d) for loans; 7 CFR, Part 3570.62 for grants.

### **What kinds of funding are available?**

- Low interest direct loans
- Grants
- A combination of the two above, as well as our loan guarantee program. These may be combined with commercial financing to finance one project if all eligibility and feasibility requirements are met.

### **What are the funding priorities?**

- Priority point system based on population, median household income
- Small communities with a population of 5,500 or less
  - Low-income communities having a median household income below 80% of the state nonmetropolitan median household income.



## What are the terms?

Funding is provided through a competitive process.

### Direct Loan:

- Loan repayment terms may not be longer than the useful life of the facility, state statutes, the applicants authority, or a maximum of 40 years, whichever is less.
- Interest rates are set by Rural Development, contact us for details and current rates.
- Once the loan is approved, the interest rate is fixed for the entire term of the loan, and is determined by the median household income of the service area.
- There are no pre-payment penalties.
- Contact us for details and current interest rates applicable for your project.

### Grant Approval:

Grant funds must be available. Applicant must be eligible for grant assistance, which is provided on a graduated scale with smaller communities with the lowest median household income being eligible for projects with a higher proportion of grant funds. Grant assistance is limited to the following percentages of eligible project costs:

Maximum of 75 percent when the proposed project is:

- Located in a rural community having a population of 5,000 or fewer; and
- The median household income of the proposed service area is below the higher of the poverty line or 60 percent of the State nonmetropolitan median household income.

Maximum of 55 percent when the proposed project is:

- Located in a rural community having a population of 12,000 or fewer; and
- The median household income of the proposed service area is below the higher of the poverty line or 70 percent of the State nonmetropolitan median household income.

Maximum of 35 percent when the proposed project is:

- Located in a rural community having a population of 20,000 or fewer; and
- The median household income of the proposed service area is below the higher of the poverty line or 80 percent of the State nonmetropolitan median household income.

Maximum of 15 percent when the proposed project is:

- Located in a rural community having a population of 20,000 or fewer; and
- The median household income of the proposed service area is below the higher of the poverty line or 90 percent of the State nonmetropolitan median household income. The proposed project must meet both percentage criteria. Grants are further limited.

## Are there additional requirements?

- Applicants must have legal authority to borrow money, obtain security, repay loans, construct, operate, and maintain the proposed facilities
- Applicants must be unable to finance the project from their own resources and/or through commercial credit at reasonable rates and terms
- Facilities must serve rural area where they are/will be located
- Project must demonstrate substantial community support
- Environmental review must be completed/acceptable

## How do we get started?

Contact your local RD office to discuss your specific project. Applications are accepted year round.

## Who can answer questions?

Contact your local RD office.

## What governs this program?

- Direct Loan: 7 CFR Part 1942, Subpart A
- Grant: 7 CFR Part 3570, Subpart A

**NOTE:** Because citations and other information may be subject to change, please always consult the program instructions listed in the section above titled "What Governs This Program?" You may also contact your local office for assistance. You will find additional forms, resources, and program information at [rd.usda.gov](http://rd.usda.gov). **USDA is an equal opportunity provider, employer, and lender.**



# Revolving Funds for Financing Water and Wastewater Projects (Revolving Fund Program)

## What does this program do?

**This program helps qualified nonprofits create revolving loan funds that can provide financing to extend and improve water and waste disposal systems in rural areas.**

## Who may apply for these grants?

**Nonprofits that have:**

- legal authority to operate a revolving loan fund
- financial, technical, and managerial capacity to comply with relevant state/federal laws and regulations

### How may grant funds be used?

To create a revolving loan fund for eligible utility districts operated by:

- State and local governmental entities
- Nonprofits

### What may the revolving loan fund be used for?

- Pre-development costs of water and wastewater treatment projects
- Short-term small capital improvement projects that are not part of the regular operations and maintenance

### What are the revolving loan fund terms?

- Maximum loan per borrower is \$200,000
- Maximum term is 10 years
- Interest rate determined by utility district borrower and nonprofit that manages the revolving loan fund

### What is an eligible area?

- Rural areas and towns with populations of 10,000 or less – check eligible addresses
- Tribal lands in rural areas
- Colonias

### Are matching funds required?

Partnerships with other federal, state, and local entities are encouraged; however, in some circumstances a grant may be offered for 100 percent of the revolving loan fund start-up capital if funds are available.

### How do we get started?

First, contact a Rural Development program specialist in the state or territory where the revolving loan fund would be available. The program specialist will help you begin the application process.

### Who can answer questions?

- Staff in your local RD office.
- Lois East, Water & Environmental Programs office – (660) 492-4268.

### What governs this program?

- Code of Federal Regulation, 7 CFR Part 1783
- Section 306 of the Consolidated Farm and Rural Development Act and section 6002 of the Agricultural Act of 2014

### Why does USDA Rural Development do this?

This program helps very small communities extend and improve water and waste treatment facilities for households and businesses. Good practices can save tax dollars, improve the natural environment, and may be necessary for manufacturers and other types of businesses to locate or expand operations.

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# Rural Community Development Initiative Grants

## What does this program do?

**This program provides funding to help non-profit housing and community development organizations support housing, community facilities, and community and economic development projects in rural areas.**

## Who may apply for this program?

- **Public bodies**
- **Nonprofit organizations**
- **Federally recognized Tribes**

### What is an eligible area?

Rural and rural area—Any area other than (i) a city or town that has a population of greater than 50,000 inhabitants; and (ii) the urbanized area contiguous and adjacent to such city or town.

### How may funds be used?

- To improve housing, community facilities, and community and economic development projects in rural areas.
- Rural Community Development Initiative grants may be used for, but are not limited to:
  - Training sub-grantees to conduct:
    1. Home-ownership education
    2. Minority business entrepreneur education
  - Providing technical assistance to sub-grantees on:
    1. Strategic plan development
    2. Accessing alternative funding sources
    3. Board training
    4. Developing successful child care facilities
    5. Creating training tools, such as videos, workbooks, and reference guides
    6. Effective fundraising techniques

### What kind of funding is available?

- Minimum grant award is \$50,000; maximum grant award is \$250,000.
- Grant funds are limited and are awarded through a competitive process.

### Are matching funds required?

- Matching fund requirement equal to amount of grant.
- In-kind contributions cannot be used as matching funds.
- Partnerships with other federal, state, local, private, and nonprofit entities are encouraged.

### How do we get started?

- Applications are accepted on an annual basis through a Notice of Funding Availability (NOFA) in the Federal Register.
- Program Resources are available online (includes forms needed, guidance, certifications etc.).

### Who can answer questions?

Contact your local RD office.

### What governs this program?

Code of Federal Regulation; 2 CFR 200 and Guidelines announced in NOFA, published in the Federal Register.

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# Rural Decentralized Water Systems Grant Program

## What does this program do?

**This program helps qualified nonprofits and tribes create a revolving loan fund to increase access to clean, reliable water and septic systems for households in eligible rural areas.**

## Who may apply for these grants?

**Nonprofits that have:**

- Expertise and experience promoting the safe, productive use of individually-owned household water wells systems
- Legal authority to act as a lender
- Sufficient expertise and experience in lending activities
- Financial, technical, and managerial capacity to comply with relevant federal and state laws and regulations

### How may grant funds be used?

Grant funds may be used to help a nonprofit create a revolving loan fund for eligible individuals who own and occupy a home in an eligible rural area. The fund may be used to construct, refurbish, or service individually-owned household water well and septic systems. Terms for the loans include one percent fixed interest rate, 20-year maximum term, and an \$15,000 maximum loan per household.

### What is an eligible area?

- Rural areas and towns with populations of 50,000 or less – [check eligible addresses](#)
- Tribal lands in rural areas
- Colonias

### Are matching funds required for the grant?

Yes. The nonprofit must contribute at least 10 percent. Matching funds may be from the nonprofit applicant or a third party and matching funds may not be in-kind.

### How do we get started?

- Electronic applications are accepted through [Grants.gov](https://www.grants.gov).
- Paper applications may be sent to Water Programs Division, Rural Utilities Service, Stop: 1570, Room 2234-S, 1400 Independence Avenue SW., Washington, DC 20250-1570.

### Who can answer questions?

Contact your [local RD office](#).

### What governs this program?

- Code of Federal Regulations [7 CFR 1776](#)
- Section 306E of the Consolidated Farm and Rural Development Act

### Why does USDA Rural Development do this?

This program helps communities improve access to safe, reliable drinking water for households in rural areas. It also helps improve the sanitary conditions caused by inadequate septic systems.

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# Rural Energy for America Program (REAP) Renewable Energy & Energy Efficiency

Loan guarantees for this program are streamlined under the OneRD Guarantee Loan Initiative

## What does this program do?

**The program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers may also apply for new energy efficient equipment and new system loans for agricultural production and processing.**

## Who may apply for this program?

- **Agricultural producers with at least 50 percent of their gross income coming from agricultural operations.**
- **Small businesses in eligible rural areas.**

**NOTE:** Agricultural producers and small businesses must have NO outstanding delinquent federal taxes, debt, judgment or debarment.

### Who may qualify for loan guarantees?

Eligible borrowers are:

- Rural small businesses.
- Agricultural producers.

*Additional entities may be eligible for other types of loan guarantees under the OneRD Guarantee Loan Initiative.*

### What are the borrowing restrictions for loan guarantees?

- Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence.
- Private-entity borrowers must demonstrate that loan funds will remain in the U.S.

### What is an eligible area?

- Businesses must be located in rural areas with populations of 50,000 residents or less.
- Check eligible business addresses.
- Agricultural producers may be in rural or non-rural areas.

### How may the funds be used?

Funds may be used for renewable energy systems, such as:

- Biomass (for example: biodiesel and ethanol, anaerobic digesters, and solid fuels).
- Geothermal for electric generation or direct use.
- Hydropower below 30 megawatts.
- Hydrogen.
- Small and large wind generation.

- Small and large solar generation.
- Ocean (tidal, current, thermal) generation.

Funds may also be used for the purchase, installation and construction of energy efficiency improvements, such as:

- High efficiency heating, ventilation and air conditioning systems (HVAC).
- Insulation.
- Lighting.
- Cooling or refrigeration units.
- Doors and windows.
- Electric, solar or gravity pumps for sprinkler pivots.
- Switching from a diesel to electric irrigation motor.
- Replacement of energy-inefficient equipment.

Agricultural producers may also use guaranteed loan funds to install energy efficient equipment and systems for agricultural production or processing.

### What funding is available?

- Loan guarantees on loans up to 75 percent of total eligible project costs.
- Grants for up to 25 percent of total eligible project costs.
- Combined grant and loan guarantee funding up to 75 percent of total eligible project costs.

### What is the maximum amount of a loan guarantee?

The loan guarantee percentage is published annually in a Federal Register notice.



# OneRD Guarantee Loan Initiative: Rural Energy for America Program (REAP) Renewable Energy & Energy Efficiency

## How do we get started?

Applications for this program are accepted year-round at your local office.

## Who can answer questions?

Contact your State Rural Development Energy Coordinator.

## What law governs this program?

- Grants – Code of Federal Regulation, 7 CFR 4280, Subpart B.
- Guaranteed Loans – Code of Federal Regulation, 7 CFR 5001.
- This program is authorized by Title IX of the Agricultural Improvement Act of 2018, (2018 Farm Bill).

## Why does USDA Rural Development do this?

This program helps increase American energy independence by increasing the private sector supply of renewable energy and decreasing the demand for energy through energy efficiency improvements. Over time, these investments can also help lower the cost of energy for small businesses and agricultural producers.

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# Special Evaluation Assistance for Rural Communities and Households

## What does this program do?

**This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design, and technical assistance on proposed water and waste disposal projects.**

## Who may apply?

- **Most state and local governmental entities**
- **Nonprofits**
- **Federally recognized Tribes**

### What is an eligible area?

Areas to be served must be rural and financially distressed:

- Rural areas with a population of 2,500 or less
- Have a median household income below the poverty line or less than 80 percent of the statewide non-metropolitan median household income based on latest Census data

### How may the funds be used?

To pay predevelopment planning costs, including:

- Feasibility studies to support applications for funding water or waste disposal projects
- Preliminary design and engineering analysis
- Technical assistance for the development of an application for financial assistance

### Are there additional requirements?

The predevelopment planning costs must be related to a proposed project that meets the following requirements:

- Construct, enlarge, extend, or improve rural water, sanitary sewage, solid waste disposal, and storm wastewater disposal facilities

- Construct or relocate public buildings, roads, bridges, fences, or utilities and to make other public improvements necessary for the successful operation or protection of facilities
- Relocate private buildings, roads, bridges, fences, or utilities, and other private improvements necessary for the successful operation or protection of facilities

### How do we get started?

- Applications for this program are accepted year round through your local RD office.
- Program resources are available online (i.e., forms, guidance, certifications, etc.).

### What governs this program?

- Code of Federal Regulations, Title 7, Part 1774 – 7 CFR 1774
- Section 306 of the Consolidated Farm and Rural Development Act

### Why does USDA Rural Development do this?

To help very small, financially distressed rural communities extend and improve water and waste treatment facilities that serve local households and businesses.

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# 2022 Grants for Municipal Stream Crossing Upgrades

Maine Department of Environmental Protection's ('Maine DEP') Municipal Stream Crossing Grants Program has awarded over \$19 Million to Maine communities to assist with the upgrade of road stream crossings since 2015. Crossings funded by the program involve the upgrade of culverts that are under-sized, in disrepair, unsafe, block fish passage, and require frequent maintenance with new crossings to allow for passage of larger storm flows, improve water quality and fish and wildlife habitat, reduce maintenance, and enhance public safety.



## Available Funding

\$3 Million available from the Maine Jobs & Recovery Plan approved the Maine Legislature in July 2021

## Maximum Award

Currently \$125,000 per project (amount may change), maximum of 2 awards per municipality/applicant.

## Applicability

Proposed projects must:

- Be for the upgrade of an existing culvert carrying a stream through on a municipal road, not a state (including state-aid) or private road
- Include other non-state funds as a portion of the overall project funding (cannot be 100% grant funded)
- Involve upgrades of culverts to meet Maine Stream Smart design criteria <https://maineaudubon.org/projects/stream-smart/>

Eligible project applicants include local governments, municipal conservation commissions, soil and water conservation districts, and private nonprofit organizations

## Applying for a Municipal Stream Crossing Grant

- Maine DEP will publish a Request for Applications (RFA) in late Summer 2022 and applications will be due in the fall. Specific dates TBD
- Application materials will be posted on the following website: <https://www.maine.gov/dafs/bbm/procurementservices/vendors/grants> under Maine DEP Grants for Stream Crossing Public Infrastructure Improvements. Previous applications and scoring materials from earlier rounds are available on that page for guidance.
- Updates will also be posted on the Program's website: <https://www.maine.gov/dep/land/grants/stream-crossing-upgrade.html>

*Scoring and Award Information on the next page...*





# 2022 Grants for Municipal Stream Crossing Upgrades

## IMPORTANT CHANGE FOR 2022!

During the upcoming 2022 round, please be advised that stream crossing plans will not be reviewed or scored during the grant application stage. This change is aimed at reducing upfront costs to be competitive, speed up grant scoring review time, and ensure the project results in a Stream Smart crossing. Plans and other in-depth field work will be submitted and reviewed after award. Applicants will be asked to perform limited field work for preliminary sizing of structures and to identify performance objectives to be met for the crossing design.

## Scoring and Grants Award Selection

Proposal scoring will be based on a 100-point scale using the group consensus scoring method and will measure the degree to which each proposal meets the evaluation criteria and considerations in each section below. Additional resources are available here: <https://www.maine.gov/dep/land/grants/resources.html>

### 1. Public Infrastructure Information, Safety, & Community Impact (25% of Total Score)

- Scoring will consider the extent to which the proposed project allows communities to more effectively prepare for storm and flood events.
- Review and scoring will take into account the degree of urgency of the proposed project based on the culvert's age, location within a watershed or reach, or severe flood history.
- Scoring will consider the project's contribution to stormwater and flooding management, reduction in frequency or severity of flooding for upstream and downstream communities, and the new crossing's ability to meet or exceed the Department of Transportation's 100-year flood standard.

### 2. Project Represents a Cost Effective & Efficient Investment (25% of Total Score)

- Scoring for this section includes the extent to which the proposed project represents an efficient and cost-effective investment, including the proportion of total project funding that will be provided from other sources and the potential avoided costs associated with the proposed project. Grant funds may not be used to cover all of the costs associated with a proposed project.

### 3. Fish & Wildlife Habitat Improvement (50% of Total Score)

- Scoring for this section will consider the extent to which the proposed project advances the goals of restoring habitat for fish (including sea-run fish and native brook trout) and wildlife, including the priority status of the culvert to be upgraded or replaced for native brook trout and sea-run fish restoration. This status is based upon available stream survey data, statewide prioritization for aquatic connectivity, and presence in priority watersheds of salmon, alewives and other diadromous fishes.
- Scoring will also consider the extent to which the proposed project meets design standard of 1.2 times the stream's bankfull width, with a natural stream bottom (or embedded and backfilled structure) with bed material closely resembling the material found in the natural stream bed.
- Scoring will consider the level of water quality improvements resulting from each project, such as including providing a more natural flow regime to reduce stream modification/erosion, elimination of erosion or soil pollution sources

Award notifications will be made following group consensus scoring; successful applicants will enter into a contract with Maine DEP for partial project funding. Due to regulatory constraints, in-water work is limited to being performed July 15-October 1; projects funded in this round must be completed by December 31, 2024—no extensions will be permitted due to funding limitations. Applicants are responsible for all aspects of design, permitting, and installation.

## Contact

John MacLaine, Maine DEP Stream Crossing Grants Coordinator  
(207) 615-3279

[John.maclaine@maine.gov](mailto:John.maclaine@maine.gov)

<https://www.maine.gov/dep/land/grants/stream-crossing-upgrade.html>





# Maine's Clean Water State Revolving Fund Climate Adaptation Plan

Brandy M. Piers, P. Eng., P.E.  
Environmental Engineering Services Manager





# Climate Adaptation Plan

## \$20,000

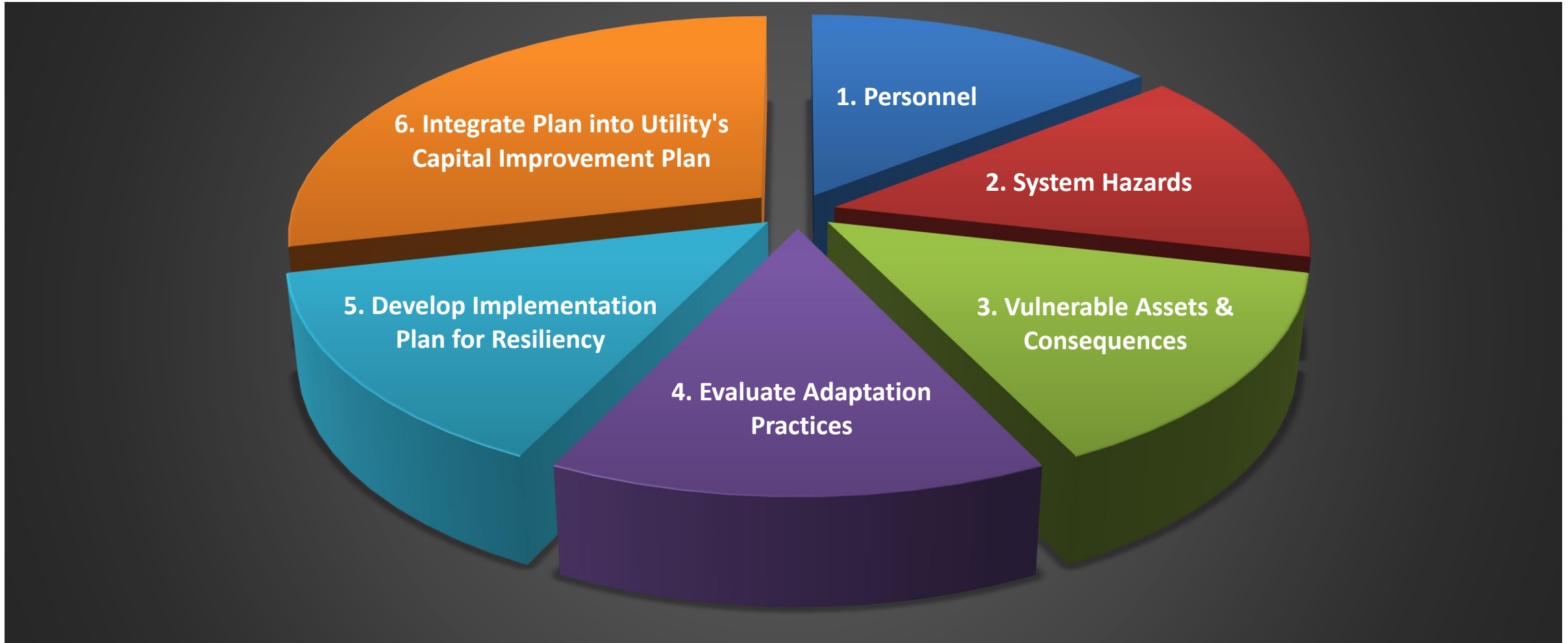
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- Incentive for development of a CAP (maximum of **\$20,000 per borrower**)
- The Financing **CAP options** offered:
  - CAP with a Capital project
  - Standalone CAP without Capital project





# What do you need to include in the CAP?





# Where Do I Find Help?

- <https://www.maine.gov/dep/water/grants/srfparag.html>
- <https://www.maine.gov/dep/sustainability/climate/index.html>
- <https://www.maine.gov/dep/sustainability/climate/adaptation-toolkit.html>
- Nathan Robbins, [nathan.p.robbs@maine.gov](mailto:nathan.p.robbs@maine.gov)
- Brandy Piers, P.Eng, P.E., [Brandy.M.Piers@Maine.gov](mailto:Brandy.M.Piers@Maine.gov)



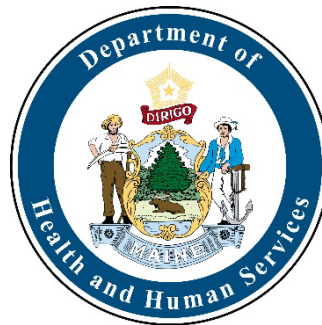


# Climate Ready Infrastructure and The Drinking Water State Revolving Loan Fund (DWSRF)

Maine Drinking Water Program

Nathan S. Saunders P.E.

6/17/22





# Climate Ready Infrastructure and the DWSRF

## **What is the Drinking Water State Revolving Loan Fund?**

It is an annual grant from the EPA, administered by the Maine Drinking Water Program, to provide funding to Public Water Systems as low interest loans and grants for construction and other activities that enhance a Public Water System's ability to provide safe drinking water to the public.

# Climate Ready Infrastructure and the DWSRF

## **How does the DWSRF support Climate Ready Infrastructure?**

All construction projects must adhere to the Executive Order on Floodplains (infrastructure needs to be built outside of the flood plain)

### **The DWSRF will fund:**

- SCADA Systems (Supervisory Control and Data Acquisition)
- Emergency generators
- Emergency Response Planning
- Table-Top Exercises



# Climate Ready Infrastructure and the DWSRF

## **(cont.) The DWSRF will fund:**

- Source Water and Watershed Protection grants
- GIS mapping of underground assets
- Evaluation of Critical Supply Chain issues
- Backflow Prevention
- Cyber Security
- “Capacity Grants” (Technical, Managerial, and Financial “Capacity”)

# Climate Ready Infrastructure and the DWSRF



**Now is the time to use the DWSRF!**





## Maine CDC Drinking Water Program 2022 Available Grants and Loans



Visit [bit.ly/dwpgrants](https://bit.ly/dwpgrants) to download an application.

GRANTS	Eligibility	Description	\$ Available	Contact
<b>Water System Asset Security Grant</b>	Community and non-profit, non-community public water systems.	Systems can receive a grant to plan and/or implement security measures to protect water system assets.	<ul style="list-style-type: none"> <li>Up to \$10,000</li> <li>A few awards of \$20,000 are available depending on the scope of the project</li> <li>Grant applications due by March 31*</li> </ul>	Ashley Hodge, 822-2341 or <a href="mailto:ashley.hodge@maine.gov">ashley.hodge@maine.gov</a>
<b>Wellhead Protection Grant</b>	Community and non-profit, non-community public water systems with groundwater source(s).	Awarded for projects that clearly demonstrate protection of a groundwater source.	<ul style="list-style-type: none"> <li>Up to \$10,000 per grant.</li> <li>A few grants up to \$20,000 may be awarded for exceptional projects that demonstrate an on-going commitment to source water protection.</li> <li>Grant applications due by March 31*</li> </ul>	
<b>Source Water Protection Grant</b>	Community and non-profit, non-community public water systems with surface water source(s).	Awarded for projects that clearly demonstrate protection of a surface water source.	<ul style="list-style-type: none"> <li>Grant applications due by March 31*</li> </ul>	
<b>Capacity Development Grant</b>	Community and non-profit, non-community public water systems.	Systems can receive grants for the preparation of documents that will assist them in the maintenance or enhancement of water quality by identifying possible improvements in technical, financial, and managerial operations (capacity development).	<ul style="list-style-type: none"> <li>Up to 75% of the project costs with a maximum reimbursement of \$30,000.</li> <li>Grant applications due by March 31*</li> </ul>	Sara Flanagan, 287-5678 or <a href="mailto:sara.m.flanagan@maine.gov">sara.m.flanagan@maine.gov</a>
<b>Very Small System Capacity Development Grant</b>	Community public water systems with a population of 100 or less, and non-profit, non-community public water systems with a population of 100 or less.		<ul style="list-style-type: none"> <li>Up to 90% of the project costs with a maximum reimbursement of \$7,000.</li> <li>Applications are accepted at any time.</li> </ul>	
<b>Sanitary Well Seal Cap Program</b>	All public water systems without a sanitary well seal on their well(s).		<ul style="list-style-type: none"> <li>Up to 75% of the cost of the installation, up to \$250 per public water system.</li> <li>Applications are accepted at any time.</li> </ul>	
<b>System Consolidation Grant</b>	Community and non-profit, non-community public water systems with technical, managerial, or financial capacity issue that will be addressed by consolidation with a more viable public water system.	Water systems with a technical, managerial or financial capacity issue can receive partial funding for consolidation with a more viable public water system to enhance system capacity and de-regulate an existing public water system.	<ul style="list-style-type: none"> <li>No more than 50% of the cost of the water system consolidation for for-profit water systems.</li> <li>No more than 75% of the cost of the water system consolidation for non-profit water systems.</li> <li>Grants may not exceed \$100,000.</li> <li>Applications are accepted at any time.</li> </ul>	Nathan Saunders, 287-5685 or <a href="mailto:nathan.saunders@maine.gov">nathan.saunders@maine.gov</a>

GRANTS (cont.)	Eligibility	Description	\$ Available	Contact
<b>Very Small System Compliance "Loan"</b>	Community systems (except those regulated by the Public Utilities Commission) with a population of 100 or less, and all not-for-profit, non-transient, non-community public water systems.	This loan program provides 100% principal forgiveness (or grant amount) for water treatment improvements required to achieve compliance with a current or future standard of the Safe Drinking Water Act, excluding Total Coliform Rule.	<ul style="list-style-type: none"> <li>Up to \$60,000 per project including up to \$10,000 for professional services.</li> <li>Applications are accepted at any time.</li> </ul>	Nathan Saunders, 287-5685 or <a href="mailto:nathan.saunders@maine.gov">nathan.saunders@maine.gov</a>
<b>Very Small System Total Coliform Grant</b>	Community and non-profit, non-community public water systems with a population of 100 or less served by a groundwater source.	Water systems can receive a grant to install a continuous chlorination disinfection system that is needed to achieve compliance with the EPA Total Coliform Rule.		

*\* In the event that not all funds are awarded during the normal grant cycle, the Drinking Water Program may accept applications from qualified public water systems for eligible grant projects after March 31, 2022. Please contact the grant administrator if you wish to explore this possibility.*

LOANS	Eligibility	Description	\$ Available	Contact
<b>Project Capital Improvements Loan</b>	Community and non-profit, non-community public water systems.	<p>Provides financing to public water systems for infrastructure improvements needed for compliance with the Safe Drinking Water Act and to protect public health.</p> <p>The primary objective for distributing funds is to focus on projects that will provide assistance to systems to maintain the health objectives of the Safe Drinking Water Act. However, additional points will be given for legal requirements necessitating a project, compatibility with previously identified needs, and availability of co-funding with other funding agencies.</p>	<ul style="list-style-type: none"> <li>Partial Principal Forgiveness is possible based on MHI and water rates for Economically Disadvantaged Communities.</li> <li>Maximum loan amount for any public water system is \$5 million per funding cycle.</li> <li>Applications due by September 24, 2022.</li> </ul>	Bill Dawson, 274-9003 or <a href="mailto:william.dawson@maine.gov">william.dawson@maine.gov</a>
<b>Emergency Construction Fund Loan</b>	Community and non-profit, non-community public water systems where recent unexpected events poses a serious threat to health and welfare.	<p>Loans for water systems where recent unexpected events pose a serious threat to health and welfare. Projects must meet eligibility criteria for DWSRF projects but do not need to be on the Project Priority List.</p> <p>Emergency Construction Fund projects are not eligible for principal forgiveness. The Drinking Water Program has the discretion to determine what constitutes an emergency.</p>	<ul style="list-style-type: none"> <li>No project limit, based on available funds at time of request.</li> </ul>	
<b>Land Acquisition Loan</b>	Community and non-profit, non-community public water systems.	Low interest loans for the purchase of land and/or conservation easements needed for source water protection.	<ul style="list-style-type: none"> <li>No project limit, based on available funds at time of loan application.</li> <li>\$20,000 Principal Forgiveness for the first \$100,000 for all Land Acquisition Loans.</li> </ul>	Ashley Hodge, 822-2341 or <a href="mailto:ashley.hodge@maine.gov">ashley.hodge@maine.gov</a>

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