

New York Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
New York State Environmental Facilities Corporation (EFC)	Drinking Water State Revolving Fund (DWSRF) (water)	✓			The DWSRF is jointly administered by the State Department of Health (DOH) and EFC. This program provides a significant financial incentive for public and private water systems to finance needed drinking water infrastructure improvements. The DWSRF provides interest-free, low-cost loans, market rate loans and grants for the construction of certain eligible public and private water system projects for the protection of public health. Examples of eligible projects include, drinking water treatment plants, distribution mains, and storage facilities	To be considered for DWSRF financing, applicants' projects will need to be listed on the Annual List of the DWSRF Intended Use Plan. This is done by completing a Project Listing Form and submitting it along with an Engineer's report. Projects are typically listed each October 1st with the release of the Intended Use Plan. Once listed on the Annual List, applicants can submit a DWSRF Financing Application. Listing and application information can be found here: https://www.efc.ny.gov/DWSRFApply	www.efc.ny.gov/dwsrf	Michael Montysko Bureau of Water Supply Protection NYS Department of Health bpwsp@health.ny.gov 518-402-7650 or 1-800-458-1158 Corning Tower, Empire State Plaza Albany, New York 12237
	Emergency Financial Assistance (water, wastewater)	✓			The Clean Water Infrastructure Act of 2017 authorizes the provision of expedited emergency financial assistance to municipalities for wastewater and drinking water infrastructure emergencies. The amount of financial assistance provided to any municipality will be based on the reasonable costs immediately necessary to address the emergency. The financial assistance is to be repaid within one year.	Applications can be accessed on the website and sent via email.	https://www.efc.ny.gov/emergency	
	Clean Water State Revolving Fund (CWSRF) (wastewater, sewer, stormwater)	✓			The CWSRF provides low-interest rate financing to municipalities to construct water quality protection projects such as sewers and wastewater treatment facilities. A variety of publicly-owned water quality improvement projects are eligible for financing.	To be considered for CWSRF financing, applicants will need to complete a Project Listing Form and a CWSRF Financing Application. Application information can be found at https://www.efc.ny.gov/CWSRFApply	www.efc.ny.gov/cwsrf	Dwight Brown cwsrfinfo@efc.ny.gov 518-402-6924 625 Broadway #7 Albany, New York 12207
	Water Infrastructure Improvement Act (WIIA) (water, wastewater)	✓			The Clean Water Infrastructure Act of 2017 invests \$2.5 billion in clean and drinking water infrastructure projects and water quality protection across New York. It provides at least \$1 billion for the New York State Water Infrastructure Improvement Act of 2017 (WIIA), which authorizes the New York State Environmental Facilities Corporation (EFC) to provide grants to assist municipalities in funding water quality infrastructure. WIIA grants are available for both drinking water and sewage treatment works (clean water) projects.	Applications and instructions can be found online at https://www.efc.ny.gov/WIIAApply	https://www.efc.ny.gov/WIIA	

New York Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
New York State Environmental Facilities Corporation (EFC)	Inter-municipal Water Infrastructure Grant Program (IMG) (water, wastewater)	✓			The Clean Water Infrastructure Act of 2017 also included the Inter-municipal Water Infrastructure Grant Program (IMG). For 2017, \$30 million is available for the IMG program which will provide grants for water quality infrastructure projects to be undertaken by two or more cooperating municipalities. IMG funding will be awarded to projects for construction, replacement or repair of water quality infrastructure or for compliance with environmental and public health laws. Projects may include shared water quality infrastructure or interconnection of multiple municipal water systems. IMG grants are available for both drinking water and sewage treatment works projects.	Applications and instructions can be found online at https://www.efc.ny.gov/nyswatergrants .	https://www.efc.ny.gov/IMG	Dwight Brown cwsrfinfo@efc.ny.gov 518-402-6924 625 Broadway #7 Albany, New York 12207
	Integrated Solutions Construction (ISC) Grant Program (stormwater, wastewater)	✓			The ISC Grant seeks to incentivize a multi-faceted approach to the water quality challenges caused by stormwater. Under this program, EFC provides grant dollars for the incorporation of green infrastructure practices into CWSRF-financed CSO / SSO / stormwater projects. The grant covers 50% of a municipality's construction cost up to \$5 million. Successful applicants will construct projects that treat a minimum of 25% of the water quality volume from a combined, sanitary, or storm sewer system.	Applicants may apply for the ISC grant through the traditional CWSRF application process, by indicating that they are interested in the ISC grant when they complete the CWSRF finance application.	https://www.efc.ny.gov/ISC	Dwight Brown cwsrfinfo@efc.ny.gov 518-402-6924 625 Broadway #7 Albany, New York 12207
	EFC/DEC Septic System Replacement Program (wastewater)	✓			The Septic System Replacement Fund provides a source of funding for the replacement of cesspools and septic systems in New York State and seeks to reduce the environmental and public-health impacts associated with the discharge of effluent cesspools and septic systems on groundwater used as drinking water, as well as threatened or impaired water bodies. The state provides participating counties with funds to work with local property owners. Participating counties provide grants to reimburse the property owner for up to 50% of the costs (up to a maximum of \$10,000) of their eligible septic system project, include: replacement of a cesspool with a septic system; or installation, replacement or upgrade of a septic system or septic system components; installation of enhanced treatment technologies, including an advanced nitrogen removal system.	The program targets cesspools and septic systems in close proximity to priority waterbodies. Please refer to the Participating Counties list on the website to determine if your county is participating in the program, as well as the county's priority waterbody. Potential applicants should reach out to the local program contact to determine the application process and eligible projects for that county.	https://www.efc.ny.gov/SepticReplacement	Susan Van Patten nysepticreplace@dec.ny.gov 518-402-8110 625 Broadway #7 Albany, New York 12207
	DEC/EFC Wastewater Infrastructure Engineering Planning Grant (EPG) (wastewater)	✓			NYS Department of Environmental Conservation (DEC) in conjunction with the Environmental Facilities Corporation (EFC) offers grants to municipalities to help pay for the initial planning of wastewater infrastructure projects. The goal is to advance these water quality improvement projects to construction, so successful applicants can use the engineering report funded by the grant to seek financing through the Clean Water State Revolving Fund, Water Quality Improvement Project program, or other funding entities to pursue the identified solution.	EPG grants are made available through the Governor's Regional Economic Development Councils' Consolidated Funding Application	http://www.dec.ny.gov/pubs/81196.html	Lelia Mitchell cfawater@dec.ny.gov 518-402-8179 625 Broadway Albany, New York 12233 518-402-8267

New York Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
New York State Environmental Facilities Corporation (EFC)	Regional Council Capital Fund (water, wastewater)	✓	✓	✓	Capital grant funding is available for capital-based economic development projects intended to create or retain jobs; prevent, reduce or eliminate unemployment and underemployment; and/or increase business or economic activity in a community or Region.	Applicants must complete and submit a Consolidated Funding Application for review by Empire State Development and the Regional Council for the region in which the proposed project is located.	https://esd.ny.gov/regional-council-capital-fund-program	For regional contact information, visit: https://esd.ny.gov/regions
	Green Innovation Grant Program (storm water)	✓			The Green Innovation Grant Program (GIGP) supports projects across New York State that utilize unique stormwater infrastructure design and create cutting-edge green technologies. GIGP-funded projects range from rain gardens to stream "daylighting" projects. GIGP provides funding for transformative projects that: utilize green infrastructure components to protect and improve water quality; spur innovation in the field of green infrastructure for stormwater; build capacity to construct and maintain green infrastructure; and provide multiple benefits in the communities where they are built.	The GIGP is part of the Governor's Regional Economic Development Councils initiative (REDC) and the Consolidated Funding Application (CFA) process. Application and more information can be found at https://www.efc.ny.gov/GIGPApply	https://www.efc.ny.gov/GIGP	Brian Hahn gigp@efc.ny.gov 518-402-6924 625 Broadway #7 Albany, New York 12207

New York Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
NYS Department of Environmental Conservation (DEC)	Non-Agricultural Nonpoint Source Planning Grant	✓			Grants are available to produce planning reports for non-agricultural nonpoint source water quality improvement projects. The program aims to get nonpoint source projects ready for construction and to apply for implementation funding.	NPS grants are made available through the Governor's Regional Economic Development Councils' Consolidated Funding Application	http://www.dec.ny.gov/pubs/116725.html	Maria Isaacson user.water@dec.ny.gov Division of Water Broadway 12233 625 Albany, NY
	DEC Water Quality Improvement Project (water)	✓	✓		The Water Quality Improvement Project (WQIP) program is a competitive, statewide reimbursement grant program open to local governments and not-for-profit corporations for implementation projects that directly address documented water quality impairments or protect a drinking water source.	WQIP grants are administered by DEC and made available through the Governor's Regional Economic Development Council Consolidated Funding Application, an annual competitive funding program.	https://www.dec.ny.gov/pubs/4774.html	Lelia Mitchell cfawater@dec.ny.gov 518-402-8179 625 Broadway Albany, New York 12233 518-402-8267
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation (water, wastewater)	✓	✓	✓	The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. The minimum project size for small communities, population of 25,000 or less, is \$5 million.	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	https://www.epa.gov/wifia	Arielle Gerstein wifia@epa.gov 202-566-1868 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460

New York Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
USDA Rural Development	Water and Waste Loan and Grant Program (water, sewer, solid waste, storm water)	✓	✓		This program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Applicants can register for and use RD Apply to apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ny	Brenda Smith brenda.smith2@usda.gov 315-870-2497 441 South Salina Street Syracuse, New York 13202
	Water and Waste Disposal Guaranteed Loan Program (water, sewer, solid waste, storm water)	✓	✓		This program helps private lenders provide affordable financing to qualified borrowers to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders. Rural Areas with populations less than 50,000.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/ny	
	Water and Waste Disposal Predevelopment Planning Grants (water, wastewater)	✓	✓		This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. Maximum of \$30,000 or 75 percent of the predevelopment planning costs.		http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/ny	
	Emergency Community Water Assistance Grants (water)	✓	✓		This program helps eligible communities prepare, or recover from, an emergency that threatens the availability of safe, reliable drinking water. The following events qualify as an emergency: • Drought or flood • Earthquake • Tornado or hurricane • Disease outbreak • Chemical spill, leak, or seepage • Other disasters NOTE: A federal disaster declaration is not required.		http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/ny	
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater)	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. Rural areas with a population of 2,500 or less. A maximum of \$30,000 is available.		https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/ny	
	Solid Waste Management (SWM) Grants (wastewater)	✓	✓		This program reduces or eliminates pollution of water resources by providing funding for organizations that provide technical assistance or training to improve the planning and management of solid waste sites.		https://www.rd.usda.gov/programs-services/solid-waste-management-grants/ny	
	Water and Waste Disposal Technical Assistance and Training (TAT) Grants (water, wastewater)		✓		This program helps qualified, private nonprofits provide technical assistance and training to identify and evaluate solutions to water and waste problems; helps applicants prepare applications for water and waste disposal loans/grants; and helps associations improve the operation and maintenance of water and waste facilities in eligible rural areas.		https://www.rd.usda.gov/programs-services/water-waste-disposal-technical-assistance-training-grants/ny	



New York Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
USDA Rural Development	Household Water Well System Grants (water)		✓		This program helps qualified nonprofits and tribes create a revolving loan fund to increase access to clean, reliable water for households in eligible rural areas.	Applications are accepted on a rolling basis. Applicants can register for and use RD Apply to apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	https://www.rd.usda.gov/programs-services/household-water-well-system-grants/ny	Brenda Smith brenda.smith2@usda.gov 315-870-2497 441 South Salina Street Syracuse, New York 13202
	Water and Waste Disposal Revolving Fund (water, wastewater)		✓		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.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/ny	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
	Business and Industry Guaranteed Loan (small business)	✓	✓	✓	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas. Lenders such as federal or state-chartered banks, savings and loans, farm credit banks, and credit unions can apply for the program. Businesses can qualify for loan guarantees.	Applications are accepted on a rolling basis and can be sent via mail. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/ny	W. David Schermerhorn walter.schermerhorn@ny.usda.gov 315-477-6425 441 Salina Street, Suite 357 Syracuse, New York 13202
New York State Office of Homes and Community Renewal	Community Development Block Grant (CDBG) Program (drinking water, wastewater, storm sewer, other facilities)	✓			The NYS CDBG program provides financial assistance to eligible cities, towns, and villages with populations under 50,000 and counties with an area population under 200,000, in order to develop viable communities by providing decent, affordable housing, and suitable living environments, as well as expanding economic opportunities, principally for persons of low and moderate income.	Please visit the Regional Economic Development Councils' website for more information about the Regional Councils and Consolidated Funding Application Process: http://regionalcouncils.ny.gov/	https://hcr.ny.gov/community-development-block-grant	Charles Phillion Charles.Phillion@hcr.ny.gov 518-474-2057 38-40 State Street, 9th Floor Albany, New York 12207
Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	✓	✓		This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, to create or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis.	https://www.eda.gov/funding-opportunities/	Edward Hummel ehummel@eda.gov 215-316-2124 900 Market Street, Room 602 Philadelphia, Pennsylvania 19107
	Economic Adjustment Assistance Program (water, sewer)	✓	✓		This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			
National Rural Water Association	NRWA Revolving Loan Fund (water, wastewater)	✓	✓		The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website and can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Jamie Herman herman@nyruralwater.org 518-828-3155 ext. 130 P.O. Box 487 Claverack, New York 12513

New York Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
CoBank	Rural Water and Wastewater Lending (water, wastewater)	✓	✓	✓	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-Serve/Water.aspx	Julia McCusker jmccusker@cobank.com 303-694-5858 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
New York Department of State	Appalachian Regional Commission (ARC) Area Development Fund (water, sewer)	✓			The ARC is a federal-state-local partnership program in thirteen Appalachian States used to support economic and community development. In New York projects are eligible from fourteen counties across the Southern Tier (Allegany, Broome, Cattaraugus, Chautauqua, Chemung, Chenango, Cortland, Delaware, Otsego, Schoharie, Schuyler, Steuben, Tioga and Tompkins). ARC can provide federal funding for basic infrastructure services, including water and sewer facilities that enhance economic development opportunities. ARC infrastructure grants are not administered by a ARC.	Potential applicants should contact their state ARC program manager to request a pre-application package.	http://www.dos.ny.gov/ig/arc/	Kyle Wilber kyle.wilber@dos.ny.gov 518-473-3355 or 518-473-3694 One Commerce Plaza, Suite 1015 Albany, New York 12210
	Northern Border Regional Commission Area Development Fund (water, sewer)	✓			The NBRC is a federal-state-local partnership for economic and community development in parts of Maine, New Hampshire, Vermont, and New York. In New York projects are eligible from 28 counties across the northern New York (Cayuga, Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, St. Lawrence, Seneca, Genesee, Greene, Livingston, Montgomery, Niagara, Orleans, Rensselaer, Saratoga, Schenectady, Sullivan, Warren, Washington, Wayne, and Yates). The NBRC provides federal funds for critical economic and community development projects, including water and sewer facilities, that enhance economic development opportunities.	Potential applicants should contact their state NBRC program manager to request a pre-application package.	http://www.dos.ny.gov/ig/nbrc/	
	Local Government Efficiency (LGE) Program (water, sewer)	✓			The Local Government Efficiency (LGE) Program provides state funding to local governments for the development of projects that will achieve savings and improve municipal efficiency. Funding is available for local governments considering the consolidation and sharing of management of public infrastructure including water and sewer.	Potential applicants should contact the Department of State for application information.	http://www.dos.ny.gov/ig/lge	
Army Corp of Engineers	Section 219: Environmental Infrastructure (water, wastewater)	✓			The Section 219 program provides planning, design, and construction assistance for water- and sewer-related environmental infrastructure and resource protection and development projects for local communities throughout the country.	The Corps must have an authorization from Congress to begin a project or study. To get a project or study authorized, applicants must submit a request for assistance to the upcoming Water Resource Development Act. Contact the Corps for more information.	https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314

New York Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) (small business)			✓	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	Franklin Sciortino franklin.sciortino@sba.gov 716-551-4305 130 South Elmwood Avenue, Suite 540 Buffalo, New York 14202
	7(a) Loan Guarantee (small business)			✓	The 7(a) program is a flexible tool that can be used to finance a variety of business purposes. The proceeds of a 7(a) guaranteed loan may be used to purchase machinery, fixtures, and supplies; make improvements to land and buildings; finance receivables and augment working capital; acquire and start businesses; and refinance existing debt under certain conditions. The regular 7(a) program's maximum loan amount is \$5 million. There is no minimum amount. Other, more specialized 7(a) programs have different terms and guaranty amounts.	Borrowers must submit SBA Form 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	https://www.sba.gov/document/?program=7(a)	
	Community Advantage Pilot (small business)			✓	Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting mission-focused financial institutions which were previously not able to offer SBA loans. The maximum loan size is \$250,000. Guarantee can be up to 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.		
	Microloan Program (small business)			✓	The purpose of the Microloan Program is to assist women, low income, veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to Intermediaries that, in turn, use the proceeds to make small loans to eligible micro borrowers.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit www.sba.gov/ny	https://www.sba.gov/tools/local-assistance	
Live Oak Bank	Water and Environmental Programs (water, wastewater)	✓	✓	✓	Live Oak Bank provides USDA-guaranteed funding for rural communities and utilities looking to construct, enlarge, extend or otherwise improve rural drinking water, sanitary sewage (wastewater), solid waste disposal and stormwater drainage facilities. USDA guaranteed loans support rural communities with populations up to 50,000, which was increased from 10,000 in the 2018 Farm Bill. USDA-guaranteed loans provide fixed rates and terms up to 40-years, along with federal 1926(b) protection against unauthorized annexation. Live Oak Bank was named the 2019 Commercial Lender of the Year by USDA Rural Development, and is based in Wilmington, NC.	Contact the program specialist to apply.	https://www.liveoakbank.com/energy-infrastructure-loans/water-wastewater-financing/	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403