

Summary of Some Grant and Loan Programs for Drinking Water and Wastewater Projects

Updated 4-5-16

Type of Program	Pages
Planning	2-4
Pre-Construction Only	5-6
Construction and Design/Construction	7-10
Emergency	11-12

Please contact Cathi Read at cathi.read@commerce.wa.gov if you would like to update your program information or if you would like an electronic copy of this document.

PLANNING Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
CDBG-POG Community Development Block Grant – Planning-Only Grant Fund	<ul style="list-style-type: none"> • Comprehensive plans • Infrastructure plans • Feasibility studies • Community action plans • Low-income housing assessments 	Projects must principally benefit low- to moderate-income people in non-entitlement cities and counties. <ul style="list-style-type: none"> • Cities or towns with fewer than 50,000 people • Counties with fewer than 200,000 people 	Grant <ul style="list-style-type: none"> • Up to \$24,000 for a single jurisdiction. 	Applications for the 2015 program year will be accepted until April 30, 2016 on a fund-available basis. 2016 applications will be accepted on June 1, 2016 as part of the CDBG General Purpose Grant funding cycle (see page 7 for more information). Contact: Phyllis Cole 360-725-4001 phyllis.cole@commerce.wa.gov Visit www.commerce.wa.gov/cdbg for information and forms.
DWSRF Drinking Water State Revolving Fund Pre-Construction Grant Program	<ul style="list-style-type: none"> • Water System Plans, SWSMP, and Plan amendments • Feasibility studies • Engineering and design • Historic and cultural review • Environmental review 	Not-for-profit Group A water systems with fewer than 10,000 people. Projects must principally be to move entities closer to applying for a DWSRF Construction Loan.	Grant <ul style="list-style-type: none"> • Up to \$25,000 for a single jurisdiction. • No match required. 	2017 applications accepted January 2-31, 2017. Paper applications are accepted. Contact: Eloise Rudolph 360-236-3124 eloise.rudolph@doh.wa.gov Visit DWSRF internet site for information and forms.
DWSRF Drinking Water State Revolving Fund – Consolidation Grant Program	<ul style="list-style-type: none"> • Water System Plans and Plan amendments • Feasibility studies • Consolidation of Group A water systems 	Cities, towns, and special purpose district water systems with fewer than 10,000 people.	Grant <ul style="list-style-type: none"> • Up to \$30,000 for a single jurisdiction. • \$150,000 million will be available for this cycle. • No match required. 	2017 applications accepted February 1-28, 2017. Paper applications are accepted. Contact: Eloise Rudolph 360-236-3124 eloise.rudolph@doh.wa.gov Visit DWSRF internet site for information and forms.

PLANNING Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
DWSRF Drinking Water State Revolving Fund – Pre-Construction Loan Program	<ul style="list-style-type: none"> Water System Plans and Plan amendments Feasibility studies Engineering and design Historic and cultural review Environmental review 	Not-for-profit Group A water systems with fewer than 10,000 people. Projects must principally be to move entities closer to applying for a DWSRF Construction Loan.	<ul style="list-style-type: none"> Grant/ loan package \$6 million expected to be available for the next two years. Limit of \$300,000 per water system. No match required. 	2016 applications accepted March 1-April 29, 2016. Applications must be submitted online. Contact: Eloise Rudolph 360-236-3124 eloise.rudolph@doh.wa.gov Visit DWSRF internet site for information and forms.
SOURCE WATER PROTECTION GRANT PROGRAM	Source water protection studies (watershed, hydrogeologic, feasibility studies). Projects need to identify solutions to source water protection problems, assist in implementation of protection plans, or increase or update data that directly benefits source water protection.	Counties, cities, towns, and special purpose districts. Homeowner’s associations and non-municipal water systems are not eligible. Project must be considered a priority for drinking water source protection by Department of Health Regional Office.	Grants <ul style="list-style-type: none"> Funding is dependent upon project needs, but typically does not exceed \$30,000. 	Applications accepted anytime; grants awarded on a funds available basis. Contact: Corina Hayes Source Water Protection Program Manager 360-236-3114 corina.hayes@doh.wa.gov http://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater/SourceWater/SourceWaterProtection.aspx
ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM State Water Pollution Control Revolving Fund (SRF) Centennial Clean Water Fund	Planning projects associated with publicly-owned wastewater and stormwater facilities. The integrated program also funds planning and implementation of nonpoint source pollution control activities.	Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes	Loan (SFY 2017 interest rates) at either: <ul style="list-style-type: none"> 2% interest for 6-20 year term, or 1% interest for 5 year term <u>Pre-Construction Set-aside (Distressed Communities)</u> 50% forgivable principal loan and 50% loan	Applications are due October 21, 2016. Contact: David Dunn 360-407-6503 david.dunn@ecy.wa.gov http://www.ecy.wa.gov/programs/wq/funding/funding.html

PLANNING Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
RD PRE-DEVELOPMENT GRANTS (PPD) U.S. Dept. of Agriculture Rural Development – Rural Utilities Service – Water and Waste Disposal Direct Loans and Grants	Water and/or sewer planning; environmental work; and other work to assist in developing an application for infrastructure improvements.	Low-income, small communities and systems serving areas under 10,000 population.	Planning grant to assist in paying costs associated with developing a complete application for RD funding for a proposed project. Maximum \$30,000 grant. Requires minimum 25% match.	Applications accepted year-round, on a fund-available basis. Contact: Janice Roderick 360-704-7739 janice.roderick@wa.usda.gov http://www.rurdev.usda.gov/wa
RD ‘SEARCH’ GRANTS: SPECIAL EVALUATION ASSISTANCE FOR RURAL COMMUNITIES U.S. Dept. of Agriculture Rural Development – Rural Utilities Service – Water and Waste Disposal Direct Loans and Grants	Water and/or sewer planning; environmental work; and other work to assist in developing an application for infrastructure improvements.	Low-income, small communities and systems serving areas under 2,500 population.	Maximum \$30,000 grant. No match required.	Applications accepted year-round, on a fund-available basis. Contact: Janice Roderick 360-704-7739 janice.roderick@wa.usda.gov http://www.rurdev.usda.gov/wa
CERB PLANNING AND FEASIBILITY GRANTS Community Economic Revitalization Board – Project-Specific Planning Program	Project-specific feasibility and pre-development studies that advance community economic development goals for industrial sector business development.	Eligible statewide <ul style="list-style-type: none"> • Counties, cities, towns, port districts, special districts. • Federally recognized tribes • Municipal corporations, quasi-municipal corporations w/ economic development purposes. 	Grant <ul style="list-style-type: none"> • Up to \$50,000 per application. • Requires 25% matching funds. 	Applications accepted year-round. The Board meets six times a year. Contact: Janea Eddy 360-725-3151 janea.eddy@commerce.wa.gov
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Feasibility and Pre-Development Loans	Water, wastewater, stormwater, and solid waste planning; environmental work; and other work to assist in developing an application for infrastructure improvements.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 or less if proposed permanent financing is through USDA Rural Development.	<ul style="list-style-type: none"> • Typically up to \$50,000 for feasibility loan. • Typically up to \$350,000 for pre-development loan. • Typically up to a 1-year term. • 5% interest rate. 	Applications accepted anytime. Contact: Chuck Miller 360-253-7683 cmiller@rcac.org Applications available online at http://www.rcac.org/lending/environmental-loans/

PRECONSTRUCTION ONLY Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<p>ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM State Water Pollution Control Revolving Fund (SRF)</p> <p>Centennial Clean Water Fund</p> <p>Stormwater Financial Assistance Program (SFAP)</p>	<p>Design projects associated with publicly-owned wastewater and stormwater facilities.</p> <p>The integrated program also funds planning and implementation of nonpoint source pollution control activities.</p>	<p>Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes.</p>	<p>Loan (SFY 2017 interest rates), at either:</p> <ul style="list-style-type: none"> • 2% interest for 6-20 year term, or • 1% interest for 5 year term <p><u>Pre-Construction Set-aside (Distressed Communities)</u> 50% forgivable principal loan and 50% loan</p> <p><u>Stormwater grant</u> maximum award per jurisdiction: \$250,000, with a required 25% match</p>	<p>Applications are due October 21, 2016.</p> <p>SERP review and the cost effectiveness analysis must be complete at the time of application.</p> <p>Contact: David Dunn 360-407-6503 david.dunn@ecy.wa.gov</p> <p>http://www.ecy.wa.gov/programs/wq/funding/funding.html</p>
<p>DWSRF Drinking Water State Revolving Fund</p> <p>Pre-Construction Grant Program</p>	<ul style="list-style-type: none"> • Water System Plans, SWSMP, Plan amendments • Feasibility studies • Engineering and design • Historic and cultural review • Environmental review 	<p>Not-for-profit Group A water systems with fewer than 10,000 people.</p> <p>Projects must principally be to move entities closer to applying for a DWSRF Construction Loan.</p>	<p>Grant</p> <ul style="list-style-type: none"> • Up to \$25,000 for a single jurisdiction. • No match required. 	<p>2017 applications accepted January 2-31, 2017.</p> <p>Paper applications are accepted.</p> <p>Contact: Eloise Rudolph 360-236-3124 eloise.rudolph@doh.wa.gov</p> <p>Visit DWSRF internet site for information and forms.</p>
<p>DWSRF Drinking Water State Revolving Fund – Consolidation Grant Program</p>	<ul style="list-style-type: none"> • Water System Plans and Plan amendments • Feasibility studies • Consolidation of Group A water systems. 	<p>Cities, towns, and special purpose district water systems with fewer than 10,000 people.</p>	<p>Grant</p> <ul style="list-style-type: none"> • Up to \$30,000 for a single jurisdiction. • \$150,000 will be available for this cycle. • No match required. 	<p>2017 applications accepted February 1-28, 2017.</p> <p>Paper applications accepted.</p> <p>Contact: Eloise Rudolph 360-236-3124 eloise.rudolph@doh.wa.gov</p> <p>Visit DWSRF internet site for information and forms.</p>

PRECONSTRUCTION ONLY Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
DWSRF Drinking Water State Revolving Fund – Pre-Construction Loan Program	<ul style="list-style-type: none"> • Water System Plans and Plan amendments • Feasibility studies • Engineering and design • Historic and cultural review • Environmental review 	<p>Not-for-profit Group A water systems with fewer than 10,000 people.</p> <p>Projects must principally be to move entities closer to applying for a DWSRF Construction Loan.</p>	<ul style="list-style-type: none"> • Grant/ loan package. • \$6 million expected to be available for the next two years. • Limit of \$300,000 per water system. • No match required. 	<p>2016 applications accepted March 1 – April 29, 2016.</p> <p>Application must be submitted online.</p> <p>Contact: Eloise Rudolph 360-236-3124 eloise.rudolph@doh.wa.gov</p> <p>Visit DWSRF internet site for information and forms.</p>
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Feasibility and Pre-Development Loans	<p>Water, wastewater, stormwater, or solid waste planning; environmental work; and other work to assist in developing an application for infrastructure improvements.</p>	<p>Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 or less if proposed permanent financing is through USDA Rural Development.</p>	<ul style="list-style-type: none"> • Typically up to \$50,000 for feasibility loan. • Typically up to \$350,000 for pre-development loan. • Typically a 1-year term. • 5% interest rate. 	<p>Applications accepted anytime.</p> <p>Contact: Chuck Miller 360-253-7683 cmiller@rcac.org</p> <p>Applications available on-line at http://www.rcac.org/lending/environmental-loans/</p>

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
CDBG-GP Community Development Block Grant – General Purpose Grant Fund	<ul style="list-style-type: none"> • Planning activities including comprehensive plans, non-routine infrastructure plans, feasibility studies, community action plans, and low-income housing assessments. • Final design and construction of wastewater, drinking water, side connections, stormwater, streets, bridge, community facility, economic development, and housing rehabilitation projects. 	Projects must principally benefit low- to moderate-income people in non-entitlement cities and counties. <ul style="list-style-type: none"> • Cities or towns with fewer than 50,000 people • Counties with fewer than 200,000 people 	Maximum grant amounts: <ul style="list-style-type: none"> • \$750,000 for construction projects and acquisition projects. • \$500,000 for local housing rehabilitation programs. • \$250,000 for local microenterprise assistance programs. • \$24,000 for planning-only activities. 	Applications for the 2016 program year are due June 1, 2016. Contact: Sheila Lee-Johnston 360-725-3009 sheila.lee-johnston@commerce.wa.gov Visit www.commerce.wa.gov/cdbg for information and forms.
RD U.S. Dept. of Agriculture Rural Development - Rural Utilities Service - Water and Waste Disposal Direct Loans and Grants	Pre-construction and construction associated with building, repairing, or improving drinking water, solid waste facilities and wastewater facilities.	<ul style="list-style-type: none"> • Cities or towns with fewer than 10,000 population. • Counties, special purpose districts, non-profit corporations or tribes unable to get funds from other sources at reasonable rates and terms. 	Loans; Grants in some cases <ul style="list-style-type: none"> • Interest rates vary (currently 1.75 - 2.875%) • Up to 40-year loan term. • No pre-payment penalty. 	Applications accepted year-round on a fund-available basis. Contact: Janice Roderick 360-704-7739 janice.roderick@wa.usda.gov http://www.rurdev.usda.gov/wa

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<p>DWSRF Drinking Water State Revolving Fund</p> <p>Construction Loan Program</p>	<p>Drinking water system infrastructure projects aimed at increasing public health protection. The program now includes dedicated funding for subsidy.</p> <p>There is a limited amount of principal forgiveness for communities with high affordability index numbers and water system restructuring/ consolidation projects.</p>	<p>Community and not-for-profit non-community water systems, but not federal or state-owned systems; both privately- and publicly-owned systems are eligible.</p>	<p>Loan</p> <ul style="list-style-type: none"> • 1 percent loan fee (water systems receiving subsidy are not subject to loan fees). • \$3 million per jurisdiction per year. (2016 limit) • \$6 million for jointly-owned projects. (2016 limit) • 1.0 - 1.5% interest rate. • Loan repayment period: 20 years or life of the project, whichever is less. • No local match required. • \$35 million expected to be available this cycle. 	<p>The Fall 2016 application cycle will be August 1 - September 30, 2016.</p> <p>Application must be submitted online.</p> <p>Contact: Karen Klocke 360-236-3116 karen.klocke@doh.wa.gov</p> <p>Visit DWSRF internet site for information and forms.</p>
<p>ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM</p> <p>State Water Pollution Control Revolving Fund (SRF)</p> <p>Centennial Clean Water Fund</p> <p>Stormwater Financial Assistance Program (SFAP)</p>	<p>Construction projects associated with publicly-owned wastewater and stormwater facilities.</p> <p>The integrated program also funds planning and implementation of nonpoint source pollution control activities.</p>	<p>Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes.</p> <p><u>Hardship Assistance</u> Jurisdictions listed above with a population of 25,000 or less.</p>	<p>Loan (SFY 2017 interest rates) at either:</p> <ul style="list-style-type: none"> • 2% interest for 6-20 year term, or • 1% interest for 5-year term <p><u>Hardship assistance</u> for the construction of wastewater treatment facilities may be available in the form of a reduced interest rate, grant subsidy, or loan forgiveness. Hardship assistance is based on impact to residential ratepayers and the community MHI. Hardship funding is only available for the portion of a facility serving existing residential need.</p> <p><u>Stormwater grant</u> maximum award per jurisdiction: \$5 million, with a required 25% match.</p>	<p>Applications are due October 21, 2016.</p> <p>SERP review and the cost effectiveness analysis must be complete at the time of application.</p> <p>Contact: David Dunn 360-407-6503 david.dunn@ecy.wa.gov</p> <p>http://www.ecy.wa.gov/programs/wq/funding/funding.html</p>

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Construction Loans	Water, wastewater, solid waste and stormwater facilities that primarily serve low-income rural communities. Can include pre-development costs.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 populations or less if using USDA Rural Development financing as the takeout.	<ul style="list-style-type: none"> • Maximum \$3 million with commitment letter for permanent financing • Security in permanent loan letter of conditions • Term matches construction period. • 5% interest rate • 1% loan fee 	Applications accepted anytime. Contact: Chuck Miller 360-253-7683 cmiller@rcac.org Applications available on-line at http://www.rcac.org/lending/environmental-loans/
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Intermediate Term Loan	Water, wastewater, solid waste and stormwater facilities that primarily serve low-income rural communities.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less.	<ul style="list-style-type: none"> • For smaller capital needs, normally not to exceed \$100,000. • Typically up to a 20-year term • 5% interest rate • 1% loan fee 	Applications accepted anytime. Contact: Chuck Miller 360-253-7683 cmiller@rcac.org Applications available on-line at http://www.rcac.org/lending/environmental-loans/
RURAL WATER REVOLVING LOAN FUND	Short-term costs incurred for replacement equipment, small scale extension of services, or other small capital projects that are not a part of regular operations and maintenance for drinking water and wastewater projects.	Public entities, including municipalities, counties, special purpose districts, Native American Tribes, and corporations not operated for profit, including cooperatives, with up to 10,000 population and rural areas with no population limits.	<ul style="list-style-type: none"> • Loan amounts may not exceed \$100,000 or 75% of the total project cost, whichever is less. Applicants will be given credit for documented project costs prior to receiving the RLF loan. • Interest rates at the lower of the poverty or market interest rate as published by USDA RD RUS, with a minimum of 3% at the time of closing. • Maximum repayment period is 10 years. Additional ranking points for a shorter repayment period. The repayment period cannot exceed the useful life of the facilities or financed item. 	Applications accepted anytime. Contact: Tracey Hunter Evergreen Rural Water of WA 360-462-9287 thunter@erwow.org Download application online: http://nrwa.org/initiatives/revolving-loan-fund/

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<p>CERB Community Economic Revitalization Board - Construction Program</p>	<p>Public facility projects required by private sector expansion and job creation. Projects must support significant job creation or significant private investment in the state.</p> <ul style="list-style-type: none"> • Bridges, roads and railroad spurs, domestic and industrial water, sanitary and storm sewers. • Electricity, natural gas and telecommunications • General purpose industrial buildings, port facilities. • Acquisition, construction, repair, reconstruction, replacement, rehabilitation 	<ul style="list-style-type: none"> • Counties, cities, towns, port districts, special districts • Federally-recognized tribes • Municipal and quasi-municipal corporations with economic development purposes. 	<p>Loans; grants in unique cases</p> <ul style="list-style-type: none"> • Projects without a committed private partner allowed for in rural areas. • \$2 million maximum per project, per policy. • Interest rates: 3% for non-distressed counties 2.5% for distressed counties • 20-year maximum loan term • Match for committed private partners: 20% (of total project cost). • Match for prospective partners: 50% (of total project cost). • Applicants must demonstrate gap in public project funding and need for CERB assistance. • CERB is authority for funding approvals. 	<p>Applications accepted year-round. The Board meets six times a year.</p> <p>Contact: Janaea Eddy 360-725-3151 janea.eddy@commerce.wa.gov</p>

EMERGENCY Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
CDBG - IT Community Development Block Grant – Imminent Threat Grant Fund	Repair unanticipated water, sewer and other public drainage facility damages that pose an immediate, urgent threat to public health and safety. Requires formal declaration of emergency.	<ul style="list-style-type: none"> • Non-entitlement cities or towns with fewer than 50,000 people. • Non-entitlement counties with fewer than 200,000 people. 	Grant: <ul style="list-style-type: none"> • Up to \$100,000, depending on fund availability. • Intended for a temporary fix while funding for permanent solution is secured. 	Applications accepted year-round. Contact: Kaaren Roe 360-725-3018 kaaren.roe@commerce.wa.gov Visit www.commerce.wa.gov/cdbg for information and forms.
RD – ECWAG U.S. Dept. of Agriculture Rural Development Emergency Community Water Assistance Grants	Domestic water projects needing emergency repairs due to an incident such as: a drought; earthquake; flood; chemical spill; fire; etc. A significant decline in quantity or quality of potable water supply that was caused by an emergency.	Public bodies, tribes and private non-profit corporations serving rural areas with populations under 10,000.	Grant; pending availability of funds <ul style="list-style-type: none"> • \$150,000 limit for incident related emergency repairs to an existing water system. • \$500,000 limit to alleviate a significant decline in potable water supply caused by an emergency. 	Applications accepted year-round on a fund-available basis. Contact: Janice Roderick 360-704-7739 janice.roderick@wa.usda.gov http://www.rurdev.usda.gov/wa
DWSRF Department of Health – Drinking Water State Revolving Fund Emergency Loan Program	Will financially assist eligible communities experiencing the loss of critical drinking water services or facilities due to an emergency.	<ul style="list-style-type: none"> • Publicly or privately owned (not-for-profit) Group A community water systems with a population of fewer than 10,000. • Transient or non-transient non-community public water systems owned by a non-profit organization. Non-profit non-community water systems must submit tax-exempt documentation. • Water system owned by an Indian tribe. The water system must meet all capacity requirements and the proposed project may not receive Safe Drinking Water Act (SDWA) national set-aside funds for Indian tribes. 	6-year loans with the following terms: <ul style="list-style-type: none"> • Interest rate: 1.0–1.5% • Forgiveness: up to 75% • Loan term: 6 years • Time of performance: 2 years from contract execution to project completion date • Repayment commencing first October after contract execution 	Applications accepted anytime. Paper applications are accepted. To be considered for an emergency loan, an applicant must submit a completed emergency application package to the department. Contacts: Department of Health Regional Engineers or Janet Cherry 360-236-3153 Janet.cherry@doh.wa.gov Download application at the DWSRF internet site .

EMERGENCY Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Intermediate Term Loan	Water, wastewater, solid waste and stormwater facilities that primarily serve low-income rural communities.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less.	<ul style="list-style-type: none"> • For smaller capital needs, normally not to exceed \$100,000. • Typically up to a 20-year term • 5% interest rate • 1% loan fee 	Applications accepted anytime. Contact: Chuck Miller 360-253-7683 cmiller@rcac.org Applications available on-line at http://www.rcac.org/lending/environmental-loans/
RURAL WATER REVOLVING LOAN FUND Disaster area emergency loans	Contact staff for more information on emergency loans.	Public entities, including municipalities, counties, special purpose districts, Native American Tribes, and corporations not operated for profit, including cooperatives, with up to 10,000 population and rural areas with no population limits.	90-day, no interest, disaster area emergency loans with immediate turn-around.	Applications accepted anytime. Contact: Tracey Hunter Evergreen Rural Water of WA 360-462-9287 thunter@erwow.org Download application online: http://nrwa.org/initiatives/revolving-loan-fund/