



## Financial Resources for Public Water Suppliers and Communities- Quick Reference Guide

| Grant/Loan /TA | Resource Name   | Eligibility  | Source (Federal/ State) | Frequency (Annual, Once) | Scope   | Terms   | Link   |
|----------------|---|--|-------------------------|--------------------------|---|---|--|
| Loan           | <b>Massachusetts Drinking Water State Revolving Fund (SRF)</b>            | Public Water Suppliers (PWS)   | Federal/State           | Annual                   | Provides low-cost financing to help community public water suppliers <b><u>comply with federal and state drinking water requirements.</u></b>   | 2% interest for 20 years. 30-year repayment available at ~2.4% interest | <a href="#">SRF Drinking Water Program   Mass.gov</a>  |
| Loan           | <b>USDA Water and Waste Disposal Loan &amp; Grant Program</b>             | Communities <10,000 in population unable to obtain commercial credit on reasonable terms   | Federal                 | Annual                   | Provides funding for clean and reliable drinking water systems, <b><u>sanitary sewage disposal</u></b> , <b><u>sanitary solid waste disposal</u></b> , and <b><u>storm water drainage</u></b> to households and businesses in eligible rural areas. | See webpage for varying amounts, terms, and interest rates              | <a href="#">Water &amp; Waste Disposal Loan &amp; Grant Program   Rural Development (usda.gov)</a> |
| Grant          | <b>SRF- Asset Management Planning Grant</b>                               | PWS  | Federal/State           | Annual                   | Assists with completing or updating <b><u>asset management plans</u></b>  | Maximum of \$150,000 or 60% of eligible project costs                   | <a href="#">Asset Management Planning Grant Program   Mass.gov</a>                                 |
| Grant          | <b>Massachusetts Small, Underserved and Disadvantaged Community Grant</b> | PWS in small communities (<10,000) which fit Tier 1-3 of Clean Water Trust Affordability criteria and have a recent health based SDWA violation. | Federal                 | Annual                   | Supports drinking water projects and activities in <b><u>underserved, small and disadvantaged communities</u></b> that are unable to finance projects to comply with drinking water regulations under the SDWA                                      | \$20,000 – \$200,000 available per project                              | <a href="#">Mass small and underserved and disadvantaged grant</a>                                 |

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| Grant | <b>Massachusetts Drinking Water Supply Protection Grant</b>  | PWS,<br>Municipal water departments  | State   | Annual | Assists in the <b><u>purchase of land or interests in land</u></b> for the following purposes:<br>1) protection of existing MassDEP-approved public water supplies;<br>2) protection of planned future public drinking water supplies;<br>or 3) groundwater recharge. | Maximum of \$300,000   | <a href="#">Drinking Water Supply Protection Grant Program   Mass.gov</a>                 |
| Grant | <b>Massachusetts Statewide Water Management Act Grant</b>  | PWS or communities with a valid Water Management Act Permit or Registration        | State   | Annual | Assists with <b><u>Water Management Act permits</u></b> by providing funds for planning assistance, demand management, and withdrawal impact mitigation projects in local communities.  | \$1 million with 20% funding match, may vary                   | <a href="#">Water Management Act Grant Programs for Public Water Suppliers   Mass.gov</a> |
| Grant | <b>MassDEP Clean Energy Results Program</b>  | Municipal and district drinking water and wastewater treatment facilities          | State   | Annual | Assists implementing <b><u>energy efficiency and clean energy generation projects</u></b> at water and wastewater plants.   | Maximum of \$200,000 per community                             | <a href="#">Massachusetts' Gap Energy Grant Program   Mass.gov</a>                        |
| Grant | <b>Massachusetts Administered HUD Community Development Block Grant – Community Development Fund</b> | Communities <50,000 in population that do not receive CDBG funds directly from HUD | Federal | Annual | Assist small cities and towns meet a broad range of <b><u>community development</u></b> needs.  | \$100,000 - \$800,000 per project over 18-month implementation | <a href="#">Community Development Block Grant (CDBG)   Mass.gov</a>                       |

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| Grant | <b>Federally Administered HUD Community Development Block Grant – Community Development Fund</b> | Metropolitan cities with populations of at least 50,000 people, Principal cities of Metropolitan Statistical Areas (MSAs), and Urban counties with populations of at least 200,000 people (excluding the population of entitled cities) | Federal | Annual | Assists with <b><u>buying, constructing, or fixing public facilities</u></b> such as water and sewer systems.   | 70% must be spent on activities that benefit low- and moderate-income persons | <a href="#">CDBG Entitlement Program Eligibility Requirements - HUD Exchange</a> |
| Grant | <b>HUD Community Development Block Grant – Mini Entitlement Program</b>                          | Communities meeting the following criteria: (1) The percentage of low and moderate-income residents is 40% or greater; (2) a poverty rate higher than the state average of 8.0% and (3) population over 12,000                          | Federal | Annual | Helps larger non-entitlement urban communities with the highest needs improve conditions for their <b><u>low- and moderate-income residents</u></b> through comprehensive planning and predictable funding.   |   | <a href="#">Community Development Block Grant (CDBG)   Mass.gov</a>              |
| Grant | <b>FEMA Building Resilient Infrastructure and Communities Grant</b>                              | PWS, Non-Profit Organizations   | Federal | Annual | Provides grants to identify mitigation actions and implement projects that reduce risks posed by <b><u>natural hazards</u></b> , promote partnerships to enable high-impact investments, support adoption and enforcement of codes and standards to facilitate <b><u>community-wide risk reduction impacts</u></b> , and to <b><u>reduce disaster</u></b> | See webpage for cost share requirements                                       | <a href="#">Building Resilient Infrastructure and Communities   FEMA.gov</a>     |

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|       |   |  |         |        | <b><u>losses and protect life and property</u></b> from future disasters.   |  |   |
| Grant | <b>USDA Water and Waste Disposal Pre-development Planning Grant Program</b> | Communities <10,000 in population, Non-profits   | Federal | Annual | Assists <b><u>low-income communities</u></b> with initial planning and development of applications for <b><u>USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs.</u></b> | Maximum of \$30,000 or 75% of predevelopment planning costs. 25% funding match | <a href="#">Water &amp; Waste Disposal Predevelopment Planning Grants in Massachusetts   Rural Development (usda.gov)</a> |
| Grant | <b>USDA Emergency Community Water Assistance Grant</b>                      | Communities < 10,000 in population and median household income less-than state's median household income for non-metropolitan areas; non-profits | Federal | Annual | Assists <b><u>communities prepare, or recover from, an emergency</u></b> that threatens the availability of safe, reliable drinking water.  |  | <a href="#">Emergency Community Water Assistance Grants Factsheet (usda.gov)</a>  |

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| Grant | <b>Efficiency &amp; Regionalization grant program</b>                         | Municipalities, regional school districts, school districts, regional planning agencies and councils of governments.        | State | FY25/FY26 Annual | Provide financial support for governmental entities interested in implementing regionalization and other efficiency initiatives that allow for long-term sustainability.                   | Grant requests from a single government entity of up to \$100,000 will be considered. Grant requests from multi-jurisdictional applications of up to \$200,000 will be considered. | <a href="#">Efficiency &amp; Regionalization grant program   Mass.gov</a>                           |
| Grant | <b>Cybersecurity Improvements in Small or Disadvantaged Communities Grant</b> | PWS that serve a population of over 10,000 people that are disadvantaged, or small communities serving under 10,000 people. | State | Once             | Assists <b><u>disadvantaged or small communities</u></b> in improving their cybersecurity defense, mitigating the risks of cyber-attacks, and enhancing overall resiliency and compliance. | Maximum of \$50,000, grants range from \$15,000 to \$50,000 depending on PWS size.   | <a href="#">MassDEP Cybersecurity Improvement Grant for small PWS and Disadvantaged Communities</a> |

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| Grant | <b>The Mass Cyber Center: MA Municipalities-Cyber Resilient Massachusetts Grant Program</b> | All municipalities in Massachusetts are eligible to receive a one-time grant of up to \$25,000 to support cybersecurity improvements based on a vulnerability assessment conducted by a qualified provider. | State         | Once                                 | Grants will position municipalities to remediate cybersecurity vulnerabilities and be better positioned to defend against cybersecurity threats.   | Up to \$25,000 per applicant   | <a href="#">Notice of Funding Opportunity for Cyber Resilient Massachusetts Grant Program   MassTech</a>  |
| Grant | <b>Municipal Cybersecurity Awareness Grant Program</b>                                      | All PWS are eligible to apply independent of their municipality. infrastructure and services.   | State         | Once                                 | Receive Free Cybersecurity Training for Your Staff - offers funding for training and awareness initiatives to help PWS and local governments protect their systems and data from cyber threats.                                  |  | <a href="https://www.mass.gov/info-details/municipal-local-cybersecurity-grant-program">https://www.mass.gov/info-details/municipal-local-cybersecurity-grant-program</a> |
| Grant | <b>Emerging Contaminants in Small or Disadvantaged Communities (EC-SDC) Grant</b>           | Communities or a non-profit non-community TNC or NTNC PWS and the PWS must be located in a disadvantaged community and/or the PWS must be small (serving less than 10,000 population).                      | Federal/State | Several (FFY22/23 and FFY24 funding) | Non-competitive grant which assists <b>small and/or disadvantaged communities</b> to improve their drinking water by carrying out projects and activities to <b>address emerging contaminants, including PFAS and manganese.</b> | Maximum of \$5,000,000, often grants range from \$50,000 to \$250,000. | <a href="#">Emerging Contaminants in Small or Disadvantaged Communities Grant</a>   |

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|  |  | <p>Note: Small PWS that are NOT located in a disadvantaged community must demonstrate that the PWS lacks capacity to incur debt sufficient to finance the project or activity.</p> <p>Note: For-profit TNC or NTNC PWS or Medium/Large COM PWS may be eligible under certain special conditions.</p> |  |  |  |  |  |
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- ✓ For Additional Information on Grants and Financial Assistance Visit: <https://www.mass.gov/info-details/water-resources-grants-financial-assistance>
- ✓ For Information on Capacity Development & Technical Assistance Visit [Public Water System Capacity Development | Mass.gov](#)