



HOW TO USE Identify programs whose applicant, geography and eligible-use requirements appear to match your project. Compare funding form, match and timing; then confirm current terms directly with the funder.

COMBINING FUNDING Projects may use compatible sources for different eligible costs or to fill a gap. Do not reimburse the same cost twice; confirm match eligibility, schedules and federal requirements before committing funds.

PRIMARY AUDIENCE PA public/community-owned systems, generally ≤10,000 population. Programs shown may have broader eligibility.



PAGE 1 • CORE / DIRECTLY ACTIONABLE FUNDING

PROGRAM / OFFICIAL PAGE	WHO / WHERE	WHAT IT CAN FUND	ASSISTANCE	AMOUNT / MATCH / STACKING	TIMING / STATUS	KEY CONDITIONS
PENNVEST Traditional / DWSRF Official page	PA drinking-water permit holder; public entities eligible.	Treatment; mains; storage; source rehab/development; consolidation/new systems; lead/PFAS/emerging contaminants; studies through construction.	Loan; possible grant / principal forgiveness (PF); reduced rate / extended term based on affordability.	Project caps generally \$11M single municipality; higher multi-municipal. No PENNVEST match; can fill gaps / serve as match for most other sources.	Recurring PENNVEST board cycles. Next listed board: Oct. 21, 2026; then Jan./Apr. 2027.	Reimbursement. Traditional construction generally requires permits/approvals and construction readiness. PENNVEST/DEP select underlying DWSRF/BIL/state source.
PENNVEST Small Project Official page	≤12,000 population AND ≤1,000 hookups.	Acquisition/construction/improvement/repair/rehab of drinking-water system. Land/easements excluded.	State-funded low-interest loan only.	Request ≤\$500k; total project ≤\$1M. No grant/PF. Up to 3 yrs interest-only construction + 20 yrs P&I.	Ongoing through PV Portal; expedited review objective.	Permits in hand. State funds avoid several federal requirements (e.g., Davis-Bacon/AIS/DBE under this program). Reimbursement.
PENNVEST Advance Funding Official page	Municipal start-ups; systems lacking interim-financing capacity; disadvantaged/EJ communities.	Design, engineering, permits, environmental reviews needed to become construction-ready.	Preconstruction financing.	Project-specific. Can precede later PENNVEST construction financing.	PV Portal / traditional workflow.	Eligibility is narrower than Traditional. Speak with PENNVEST project specialist before applying.
USDA RD Water & Waste Disposal Official page	Rural areas/towns ≤10,000; most local governments & nonprofits; unable to obtain reasonable commercial credit.	Source, treatment, storage, distribution; land/ROW; engineering/legal; equipment; permits; certain startup costs.	Direct loan; grant may accompany loan when needed/available.	Project-specific. Loan terms may extend up to 40 yrs (limited by useful life). Rates change quarterly.	Open / applications accepted ongoing.	Rural eligibility + credit/affordability review. Coordinate with PA USDA RD office before application.
USDA Predevelopment Planning Grant Official page	Low-income rural communities ≤10,000 meeting USDA income criteria.	Planning and development of a USDA water/waste-disposal application.	Grant.	Up to \$60k or 75% of planning cost; ≥25% applicant/third-party cash match. PPG reduces later USDA grant eligibility.	OPEN; ongoing Oct. 1–Sept. 30.	No reimbursement for completed work; demonstrated need; intended for prospective USDA RD projects.
USDA SEARCH Official page	Very small, financially distressed rural communities; generally ≤2,500 + income criteria.	Feasibility, preliminary engineering/design, environmental work and technical assistance.	Grant.	Small predevelopment grant; confirm current cap with USDA RD.	Generally ongoing / contact PA USDA RD.	Designed for communities with limited financial capacity; use current USDA eligibility determination.
USDA Emergency Community Water Assistance Official page	Eligible rural communities ≤10,000 facing significant decline/loss in drinking-water quantity or quality.	Emergency water source; transmission lines; related facilities/equipment after or in anticipation of an emergency.	Grant.	Up to \$150k for transmission-line grants; up to \$1M for water-source grants (subject to current rules/funds).	Ongoing / emergency-driven.	Federal disaster declaration not necessarily required. Confirm emergency eligibility and current funding with USDA RD.

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PA Small Water & Sewer (CFA) Official page	PA municipalities & municipal authorities.	Construction, improvement, expansion, rehabilitation or repair of water supply systems; related flood/storm projects also eligible.	Grant.	Eligible total project cost \$30k–\$500k. Match/current round terms controlled by current CFA guidelines.	Periodic CFA application rounds; verify current opening.	Standing program, but not continuously open. Do not confuse with archived ARPA version.
H2O PA Water Supply / Sewer / Stormwater Official page	Municipalities & municipal authorities owning project.	Construction/repair/rehab; security measures; necessary land/ROW/easements; engineering design (limited); inspection; permits; bonds/insurance.	Grant.	\$500k minimum project; grant up to \$20M; multi-year possible. Match per current guidelines.	Periodic CFA rounds; verify current opening.	Standing H2O PA program. ARPA H2O round is archived; use current CFA guidance.
CDBG – PA Competitive / Entitlement Official page	Eligible municipalities; competitive program includes non-entitlement municipalities and certain Act 179 entities <10,000.	Water/sewer and other public infrastructure, planning and community facilities.	Grant.	Competitive request minimum \$100k; no stated ceiling on current program page.	Annual/locally administered cycles; competitive dates set by DCED.	Must meet HUD national objective (commonly LMI benefit). Utility may need municipality/county to apply/administer.
LSA Statewide / Regional LSAs Official page	Statewide: counties, municipalities, municipal authorities, others. Regional programs vary by county.	Public-interest/community projects; some regional LSAs expressly include water/wastewater infrastructure.	Grant.	Varies. Statewide FAQ anticipates substantial annual pool; awards are reimbursement-based.	Program-specific application windows; verify statewide and county LSA cycles.	Regional eligibility differs. Long lead time possible; Statewide FAQ advises planning for ≥1 year after submission.
ARC – Pennsylvania Official page	Projects in PA's 52 ARC counties; local-government/infrastructure applicants through PA/LDD process.	Water/sewer infrastructure; consolidation; management assistance; infrastructure tied to community/economic vitality.	Grant.	Project-specific; ARC funds are designed to leverage federal/state/local funds; match varies with project/county status.	Annual PA/ARC process; contact Local Development District (LDD).	Geographic + ARC strategy fit required. Economic/community-development nexus matters.
SOURCE WATER PROTECTION PRWA is the onboarding point for eligible systems pursuing PA Source Water Protection planning and can facilitate entry into the funded program and project development. Separate land/easement or implementation funding may also apply.		APPLICATION HELP PRWA can help systems identify resources. EPA RealWaterTA provides no-cost assistance with engineering/project development and funding application materials; requests are rolling.		VERIFY BEFORE APPLYING Availability, award levels, rates and requirements change. This guide is informational, not a funding recommendation. Confirm current requirements with the administering agency or lender.		

🔹 PAGE 2 • PROJECT-SPECIFIC, REGIONAL & SUPPLEMENTAL OPPORTUNITIES

PROGRAM / OFFICIAL PAGE	WHO / WHERE	WHAT IT CAN FUND	ASSISTANCE	AMOUNT / MATCH / STACKING	TIMING / STATUS	KEY CONDITIONS
SRBC Consumptive Use Mitigation Official page	Susquehanna Basin; governments, utilities/project sponsors and other eligible entities.	Leak reduction; conservation; drought resilience; projects that reduce consumptive use or increase water availability.	Competitive grant / co-funding.	SRBC anticipates \$4–6M/year total; individual awards generally \$100k+. Match per current grant guidelines.	2027 schedule forthcoming. 2026 window was Nov. 3–Jan. 30.	Must produce measurable basin water-availability/drought benefit. Example: Walker Twp Water Assn received 2026 leak-detection funding.
SRBC Stream & Watershed Enhancement Official page	Susquehanna Basin community/watershed projects.	Local watershed improvement, restoration/protection and water-resource projects/events.	Competitive grant.	Smaller-scale awards; verify current guidelines.	OPEN Sept. 15–Oct. 30, 2026.	Best for discrete watershed/resource components, not routine utility construction.
DEP Growing Greener Plus Official page	Eligible local governments, authorities/partners and watershed entities under current guidance.	Watershed restoration/protection, stream/floodplain work, stormwater/nonpoint-source projects; possible source-watershed implementation.	Competitive grant.	Project-specific; match/current priorities per annual guidance.	Annual window; 2026 round Apr. 22–Jun. 22 (closed).	Project must fit watershed/environmental objectives; not a substitute for ordinary water-main/treatment financing.
DEP Section 319 NPS Official page	Local governments, nonprofits, schools; qualifying watershed/nonpoint-source projects.	Nonpoint-source pollution reduction, including runoff, sewage-system impacts, AMD and watershed implementation.	Competitive federal pass-through grant.	Project-specific.	Annual; 2027 round shown Apr. 22–Jun. 22, 2026 (closed).	Requires qualifying NPS/watershed purpose; often component/partner funding rather than core utility construction.
DCNR Land Acquisition & Conservation Official page	County/municipal governments, eligible municipal agencies, land trusts.	Critical habitat/open space acquisition and conservation easements; may fit source-water land protection when conservation objectives independently qualify.	Grant.	Typical \$150k–\$500k; usually 1:1 match.	2027 window Jan. 11–Apr. 30.	Not for arbitrary utility property acquisition; conservation/public-resource eligibility must stand on its own.
EPA Small-System Drinking Water Resilience Official page	Public water systems serving underserved communities that are small (<10,000) or disadvantaged under program criteria.	Natural-hazard resilience; water efficiency; source protection; energy efficiency; relocation/modification; planning/design/construction.	Competitive federal grant.	Round-specific.	Periodic federal NOFO; not continuously open.	Must satisfy “underserved” plus small/disadvantaged criteria; check current NOFO before relying on program.
PEMA/FEMA BRIC / Hazard Mitigation Official page	Eligible local governments/organizations submit through PEMA; Commonwealth is applicant.	Hazard-mitigation planning/projects; flood/storm/streambank and resilience measures that reduce future disaster risk.	Federal cost-share grant via PEMA.	Project/cycle-specific; local cost share typically applies.	Annual competitive cycle. 2026 BRIC LOI deadline Apr. 24; year-round PEMA LOI accepted for annual listing.	Hazard-mitigation benefit required; not routine replacement. Coordinate early with PEMA.

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PA Coastal Zone Grant Official page	State/local agencies and nonprofits with eligible projects in Lake Erie or Delaware Estuary Coastal Zones.	Planning, studies and eligible implementation addressing coastal water/resource priorities.	Competitive grant.	Project-specific.	OPEN: Aug. 31–Oct. 19, 2026 for 2027 grants.	Strict coastal-zone geography and annual priorities.
NFWF Chesapeake Small Watershed Grants Official page	Eligible applicants/projects wholly within Chesapeake Bay watershed.	Water-quality/habitat implementation; planning/design/technical assistance; watershed and nature-based work.	Competitive grant.	Implementation \$150k–\$750k; planning/TA up to \$150k. Nonfederal match encouraged, not required.	Annual/periodic RFP; 2026 deadline Apr. 2 (closed).	Must directly advance Chesapeake program priorities; best for qualifying project components, not ordinary utility replacement.
NFWF Delaware Watershed Conservation Fund Official page	Eligible projects in Delaware River watershed.	Restoration/conservation, planning, monitoring and community/watershed projects.	Competitive grant.	\$75k–\$1.5M in 2026; 1:1 match strongly encouraged, not required.	Annual/periodic RFP; 2026 deadline Mar. 26 (closed).	Conservation/watershed framework fit required; component or partner funding.
Google Water Replenishment RFI Official page	Utilities/municipalities and other capable entities; project must be in/connected to Google priority watershed.	Voluntary leak reduction, reuse/recycling, water-quality/supply infrastructure, recharge and other measurable replenishment projects.	Corporate sponsorship grant / co-funding.	2026 non-CA range \$350k–\$6M; may combine with other funding.	Periodic RFI. 2026 window Mar. 16–Apr. 30; Google intends future rounds, schedule TBD.	Voluntary—not required by law/permit/settlement. Quantifiable water benefit; geography and reporting requirements.
LOCAL / COMMUNITY BANK FINANCING FDIC BankFind resource FDIC BankFind resource	Public authorities, municipalities and other creditworthy utility borrowers, subject to lender underwriting and legal borrowing authority.	Smaller capital improvements; equipment; engineering/design; land/easements; emergency work; interim construction costs; grant reimbursement bridge; local match; costs not eligible under a grant program.	Direct term loan, line of credit, municipal note or other negotiated bank financing where legally eligible.	Amount, rate, term and security are lender-specific. May provide local match or bridge reimbursement-based grants if both lender and funding program permit it.	Rolling / lender-based; no state or federal application cycle.	Potential advantages: faster timing, local relationship, flexible uses, and ability to finance gaps or ineligible components. Tradeoffs: no grant/PF; market-rate debt service; underwriting, borrowing authority and security/revenue pledge may be required.
PENNVEST Credit Enhancement Official page	Qualified PENNVEST applicants using third-party loan or bond financing.	Eligible water project costs financed through a third-party lender/bond issue.	PENNVEST repayment guarantee / credit enhancement.	Transaction-specific; guarantee term typically ~20 years.	Contact PENNVEST regional project specialist.	Not a grant. Useful when third-party financing is the chosen mechanism and PENNVEST eligibility is met.
USDA Water & Waste Disposal Loan Guarantee Official page	Eligible public/nonprofit rural borrowers; lender applies. Eligible areas generally <50,000.	Water construction; engineering; land/legal/environmental costs; equipment/professional services; some refinancing.	USDA guarantee of eligible private-lender financing.	Rate/term set through lender/program rules; project-specific.	Open through participating lenders / USDA RD.	Borrower asks lender about USDA guarantee. Distinct from USDA direct Water & Waste Disposal loan/grant.



GEOGRAPHY CAN UNLOCK ADDITIONAL FUNDING Check Appalachian | Susquehanna | Chesapeake | Delaware | Lake Erie/Coastal | county/regional LSA eligibility.