



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 / CWSRF Official page	PA public wastewater systems/eligible entities.	POTW construction/rehab; collection; decentralized systems; conservation/reuse; energy efficiency; security; studies through construction.	Loan; possible grant/PF; reduced rate/extended term based on affordability.	Project caps generally \$11M single municipality; higher multi-municipal. No PENNVEST match; may fill gap / serve as match for most other sources.	Recurring PENNVEST board cycles. Next listed board: Oct. 21, 2026; then Jan./Apr. 2027.	Reimbursement; permits/approvals/readiness. PENNVEST/DEP select CWSRF/BIL/state source.
PENNVEST Small Project Official page	≤12,000 population AND ≤1,000 hookups.	Collection/treatment/disposal system acquisition, construction, improvement, expansion, repair or rehab.	State-funded low-interest loan only.	Request ≤\$500k; total project ≤\$1M. No grant/PF. Up to 3 yrs interest-only + 20 yrs P&I.	Ongoing through PV Portal; expedited review objective.	Permits in hand. Land/easements excluded. Several federal requirements do not apply because state funds are used.
PENNVEST Advance Funding Official page	Municipal start-ups; systems lacking interim financing; disadvantaged/EJ communities.	Design, engineering, permits and environmental reviews to become construction-ready.	Preconstruction financing.	Project-specific; may precede later construction financing.	PV Portal / traditional workflow.	Narrower eligibility; speak with PENNVEST specialist first.
USDA RD Water & Waste Disposal Official page	Rural areas/towns ≤10,000; most local governments/nonprofits; reasonable commercial credit unavailable.	Collection, transmission, treatment; engineering/legal; land/ROW; permits; equipment; certain startup costs.	Direct loan; grant may accompany loan when needed/available.	Project-specific; loans may extend up to 40 yrs, limited by useful life. Rates change quarterly.	Open / ongoing applications.	Rural eligibility + credit/affordability review; coordinate with PA USDA RD.
USDA Predevelopment Planning Grant Official page	Low-income rural communities ≤10,000 meeting USDA income criteria.	Planning and development of USDA wastewater/waste-disposal application.	Grant.	Up to \$60k or 75%; ≥25% applicant/third-party cash match.	OPEN; ongoing Oct. 1–Sept. 30.	No completed-work reimbursement; PPG amount reduces later USDA grant eligibility.
USDA SEARCH Official page	Very small, financially distressed rural communities; generally ≤2,500 + income criteria.	Feasibility, preliminary engineering/design, environmental analysis and TA.	Grant.	Small predevelopment grant; confirm current cap.	Generally ongoing / contact PA USDA RD.	For communities with limited financial capacity.
PA Small Water & Sewer (CFA) Official page	Municipalities & municipal authorities.	Construction, improvement, expansion, rehabilitation or repair of sanitary sewer systems.	Grant.	Eligible total project cost \$30k–\$500k; match/current terms per current CFA guidelines.	Periodic CFA rounds; verify current opening.	Standing program; archived ARPA version is separate.
H2O PA Water / Sewer / Stormwater Official page	Municipalities & municipal authorities owning project.	Construction/repair/rehab; security; land/ROW/easements; limited design; inspection; permits; bonds/insurance.	Grant.	\$500k minimum project; grant up to \$20M; match per current guidelines.	Periodic CFA rounds; verify current opening.	Standing H2O PA program; ARPA round archived.

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CDBG – PA Competitive / Entitlement Official page	Eligible municipalities; competitive includes non-entitlement and certain Act 179 entities <10,000.	Water/sewer infrastructure, planning, public facilities.	Grant.	Competitive request minimum \$100k; no stated ceiling on program page.	Annual/local cycles; DCED competitive deadlines.	HUD national objective required (often LMI). Municipality/county typically applies/administers.
LSA Statewide / Regional LSAs Official page	Statewide includes municipal authorities; regional eligibility varies.	Public-interest/community projects; several regional LSAs support water/wastewater infrastructure.	Grant.	Varies; reimbursement.	Program-specific windows.	Regional rules differ; long award lead time possible.
ARC – Pennsylvania Official page	Projects in PA's 52 ARC counties through PA/LDD process.	Water/sewer infrastructure; consolidation; management assistance; infrastructure supporting community/economic vitality.	Grant.	Project-specific; designed to leverage other funds; match varies.	Annual PA/ARC process; contact LDD.	Geography + ARC strategy/economic-community development fit.
Act 537 Sewage Facilities Program (CFA) Official page	Eligible municipalities/authorities under current guidelines.	Act 537 sewage-facilities planning work.	Grant.	Up to \$100k; 50% match under current program framework.	Annual Act 13 window Feb. 1–May 31 (2026 closed).	Planning-focused; pair with separate construction financing when appropriate.
PROJECT DEVELOPMENT Planning, design and Act 537 work can sometimes be funded separately from construction. Verify whether pre-award costs are eligible before authorizing work.		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
CFA Watershed Restoration & Protection Official page	Eligible Act 13 applicants; watershed-focused projects.	Watershed BMP construction/repair, restoration and water-quality improvement.	Grant.	Up to \$300k; 15% match under current framework.	Annual Feb. 1–May 31 (2026 closed).	Watershed/BMP purpose required; component funding rather than routine treatment-plant replacement.
CFA Flood Mitigation Program Official page	Eligible public entities under Act 13 guidelines.	Flood mitigation projects that protect communities/infrastructure.	Grant.	Up to \$500k; 15% match under current framework.	Annual Feb. 1–May 31 (2026 closed).	Must be a qualifying flood-mitigation project.
DEP Growing Greener Plus Official page	Eligible local governments/authorities/partners under annual guidance.	Watershed restoration, stream/floodplain, stormwater/nonpoint-source work; complementary receiving-water projects.	Competitive grant.	Project-specific.	Annual; 2026 Apr. 22–Jun. 22 (closed).	Environmental/watershed objective required; not ordinary sewer replacement funding.
DEP Section 319 NPS Official page	Local governments, nonprofits, schools; qualifying NPS projects.	NPS pollution reduction including sewage-system impacts, runoff 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 partner/component funding.
NFWF Chesapeake Small Watershed Grants Official page	Eligible projects wholly in Chesapeake Bay watershed.	Nutrient/sediment reduction, watershed restoration, implementation, planning/design/TA; complementary wastewater outcomes.	Competitive grant.	Implementation \$150k–\$750k; planning/TA up to \$150k; match encouraged, not required.	Annual/periodic RFP; 2026 deadline Apr. 2 (closed).	Must directly advance Chesapeake priorities; not generic sewer construction.
William Penn Foundation – Sewage/GSI RFPs Official page	Greater Philadelphia / specified RFP geography and eligible applicants/partners.	Periodic RFPs have funded sewage-overflow reduction and green stormwater infrastructure, including capital improvements.	Private competitive grant.	2026 pools: \$3M sewage-overflow RFP; \$3.5M GSI RFP; project awards vary.	Periodic RFP. 2026 sewage deadline Apr. 23; GSI Jul. 30 (closed).	RFP-specific geography/purpose; useful only when a current solicitation matches project.
PA Coastal Zone Grant Official page	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 geography and annual priorities.
NFWF Delaware Watershed Conservation Fund Official page	Eligible projects in Delaware River watershed.	Restoration/conservation, planning, monitoring and watershed projects that may complement wastewater/stormwater work.	Competitive grant.	\$75k–\$1.5M in 2026; 1:1 match strongly encouraged, not required.	Annual/periodic RFP; 2026 deadline Mar. 26 (closed).	Watershed/conservation fit required.
PEMA/FEMA BRIC / Hazard Mitigation Official page	Eligible local governments/organizations via PEMA.	Flood/storm/streambank and hazard-resilience projects reducing future risk to utility/community assets.	Federal cost-share grant via PEMA.	Cycle-specific; local share typically applies.	Annual. 2026 BRIC LOI Apr. 24; PEMA accepts year-round LOI for annual listing.	Hazard-mitigation benefit required; not routine replacement.

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EPA RealWaterTA – Engineering / Funding Support Official page	Local governments and drinking water, wastewater and stormwater utilities.	No-cost project scoping, engineering support, financial readiness and development of funding application materials.	Technical assistance (not cash).	No-cost assistance; not a grant.	Rolling request form; no fixed deadline.	Not every request is accepted; TA does not guarantee funding. Useful when local application capacity is limited.
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 plant or collection-system improvements; pumps/equipment; engineering/design; emergency repairs; land/easements; 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 wastewater 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; can support third-party financing where PENNVEST eligibility is met.
USDA Water & Waste Disposal Loan Guarantee Official page	Eligible public/nonprofit rural borrowers; lender applies. Eligible areas generally <50,000.	Sewer 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.	Distinct from USDA direct loan/grant; borrower works through participating lender.
DCED Section 108 Official page	Eligible PA local governments participating in CDBG under PA initiative.	Certain public facilities and qualifying infrastructure/revitalization projects.	Federally guaranteed loan backed through CDBG.	Varies.	Program/application-specific.	Not a grant; CDBG/Section 108 eligibility and underwriting apply.
CFA Alternative & Clean Energy (ACE) Official page	Qualifying applicants/projects; verify authority/municipal applicant structure.	Eligible wastewater energy-efficiency, renewable-energy or clean-energy project components.	Grant and/or loan.	Program caps and matching investment requirements apply; verify current guidelines.	CFA program; verify current availability.	Use for independently qualifying energy component; confirm applicant and technology eligibility.



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