WIFIA Program
WATER INFRASTRUCTURE FINANCE AND INNOVATION ACT

- The WIFIA program is a federal credit program administered by the U.S. Environmental Protection Agency (EPA) for eligible water and wastewater infrastructure projects. The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established this program.

- WIFIA works separately from, but in coordination with, the State Revolving Fund (SRF) programs to provide subsidized financing for large dollar-value projects.

- The WIFIA program’s mission is to: Accelerate investment in our nation’s water and wastewater infrastructure by providing long-term, low-cost supplemental credit assistance under customized terms to creditworthy water and wastewater projects of national and regional significance.

- View a one-page summary of the WIFIA program.

Eligibility

Eligible borrowers are:
- Local, state, tribal, and federal government entities
- Partnerships and joint ventures
- Corporations and trusts
- Clean Water SRF and Drinking Water SRF programs

WIFIA can fund development and implementation activities for eligible projects:
- Wastewater conveyance and treatment projects
- Drinking water treatment and distribution projects
- Enhanced energy efficiency projects at drinking water and wastewater facilities
- Desalination, aquifer recharge, and water recycling projects
- Property acquisition if it is integral to the project or will mitigate the environmental impact of a project
- A combination of eligible projects secured by a common security pledge or submitted under one application by an SRF program
**Important Program Features**

- **$20 million**: Minimum project size for large communities
- **$5 million**: Minimum project size for small communities (population of 25,000 or less)
- **49%**: Maximum portion of eligible project costs that WIFIA can fund
- **Total federal assistance may not exceed 80% of a project’s eligible costs**
- **35 years**: Maximum final maturity date from substantial completion
- **5 years**: Maximum time that repayment may be deferred after substantial completion of the project
- **Interest rate will be equal to or greater than the U.S. Treasury rate of a similar maturity** at the date of closing
- **Projects must be creditworthy and have a dedicated source of revenue**
- **NEPA, Davis-Bacon, American Iron and Steel**, and all other federal cross-cutter provisions apply

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EPA’s WIFIA Loans are helping rebuild America’s Water Infrastructure

For more information, see [https://www.epa.gov/wifia](https://www.epa.gov/wifia)