

**WATER QUALITY CAPITAL PROJECTS  
ADDITIONAL SUBSIDY / FUNDING ELIGIBILITY CHART**

**WATER QUALITY PROJECTS**

| Fund Source                                    | System Size/Project Type  | Disadvantaged Community <sup>2</sup>  | All Others (Non-Disadvantaged Community)  |
|--|---|---|---|
| <b>WATER QUALITY STATE REVOLVING LOAN FUND</b> | PUBLIC SMALL <sup>1</sup> SYSTEM (TREATMENT WORKS OR NON-TREATMENT WORKS)             | + Up to 50% of loan amount as SRF loan principal forgiveness; maximum \$1.5 million per fiscal year per applicant<br>+ Balance of SRF loan @ 25% of Market Interest Rate with up to 30-year term (based on useful project life) | + Up to 100% as SRF loan (no SRF loan principal forgiveness)<br>+ SRF loan @ 50% of Market Interest Rate with up to 30-year term (based on useful project life) |
|  | PUBLIC LARGE SYSTEM (TREATMENT WORKS OR NON-TREATMENT WORKS)                          | + Up to 25% of loan amount as SRF loan principal forgiveness; maximum \$1.5 million per fiscal year per applicant<br>+ Balance of SRF loan @ 25% of Market Interest Rate with up to 30-year term (based on useful project life) | + Up to 100% as SRF loan (no SRF loan principal forgiveness)<br>+ SRF loan @ 50% of Market Interest Rate with up to 30-year term (based on useful project life) |
|  | PRIVATE SMALL <sup>1</sup> OR LARGE SYSTEM (NON-TREATMENT WORKS)                      | + Up to 100% as SRF loan (no SRF loan principal forgiveness)<br>+ SRF loan @ 25% of Market Interest Rate with up to 30-year term (based on useful project life)   | + Up to 100% as SRF loan (no SRF loan principal forgiveness)<br>+ SRF loan @ 50% of Market Interest Rate with up to 30-year term (based on useful project life) |
| <b>BAY RESTORATION FUND WASTEWATER GRANT</b>   | ENR UPGRADE (MAJOR OR MINOR WWTP)   | + Up to 100% of eligible ENR costs as BRF Wastewater Grant  | + Up to 100% of eligible ENR costs as BRF Wastewater Grant  |
|  | IMPROVEMENTS TO EXISTING WASTEWATER SYSTEMS (e.g., CSO/SSO abatement and sewer rehab) | + Up to 87.5% of project costs as BRF Wastewater Grant  | + Up to 87.5% of project costs as BRF Wastewater Grant  |
|  | SEWER EXTENSIONS TO CONNECT HOMES ON SEPTICS TO BNR/ENR WWTP                          | + Up to 100% (max \$20,000) per existing home connected as BRF Wastewater Grant (up to 50% for household income >\$300,000)   | + Up to 100% (max \$20,000) per existing home connected as BRF Wastewater Grant (up to 50% for household income >\$300,000)                                     |
|  | NITROGEN REDUCTION USING BEST AVAILABLE TECHNOLOGY AT SHARED COMMUNITY SEPTIC SYSTEMS | + Up to 100% per existing home connected as BRF Wastewater Grant (up to 50% for household income >\$300,000)  | + Up to 100% per existing home connected as BRF Wastewater Grant (up to 50% for household income >\$300,000)  |
|  | STORMWATER (MS4) PROJECTS BY LOCAL GOVERNMENTS WITH SYSTEM OF CHARGES                 | + Up to 50% of project costs as BRF Wastewater Grant  | + Up to 50% of project costs as BRF Wastewater Grant  |
|  | CLIMATE RESILIENCY AND FLOOD PROJECTS BY LOCAL GOVERNMENTS WITH SYSTEM OF CHARGES     | + Up to 50% of project costs as BRF Wastewater Grant  | + Up to 50% of project costs as BRF Wastewater Grant  |

<sup>1</sup> To qualify as a Small System, the project must benefit (serve) a current population < 10,000 AND that same benefitting (served) population must be responsible for the capital cost of the project.

<sup>2</sup> To qualify as a Disadvantaged Community (DAC), one of the following criteria must be met:

- a) Water or sewer (as applicable) user rate/year per Equivalent Dwelling Unit (EDU) > 1% of Community Median Household Income (MHI); or
- b) Project is physically located and benefits an MDE approved Environmental Benefit District; or
- c) Project is physically located and benefits a community with MHI less than 70% of State MHI; or
- d) Project is physically located and benefits a community in a Maryland County (including Baltimore City) with a high unemployment rate (upper 33rd percentile); or
- e) Project is physically located and benefits a community in a Maryland County (including Baltimore City) where the US Census data shows a declining population trend.

In addition to above, where the water/sewer (as applicable) user rate would need to (and subsequently does) increase by more than 20% to achieve financial capacity (as determined by MDE), the Owner may qualify for up to 25% of the loan amount as loan principal forgiveness, not to exceed \$1.5M per fiscal year per applicant.

BNR upgrade - technology capable of reducing nitrogen in wastewater effluent to not more than 8 mg/l (annual average).

ENR upgrade - technology capable of reducing nitrogen and phosphorus in wastewater effluent to not more than 3 mg/l and 0.3 mg/l, respectively (annual average).