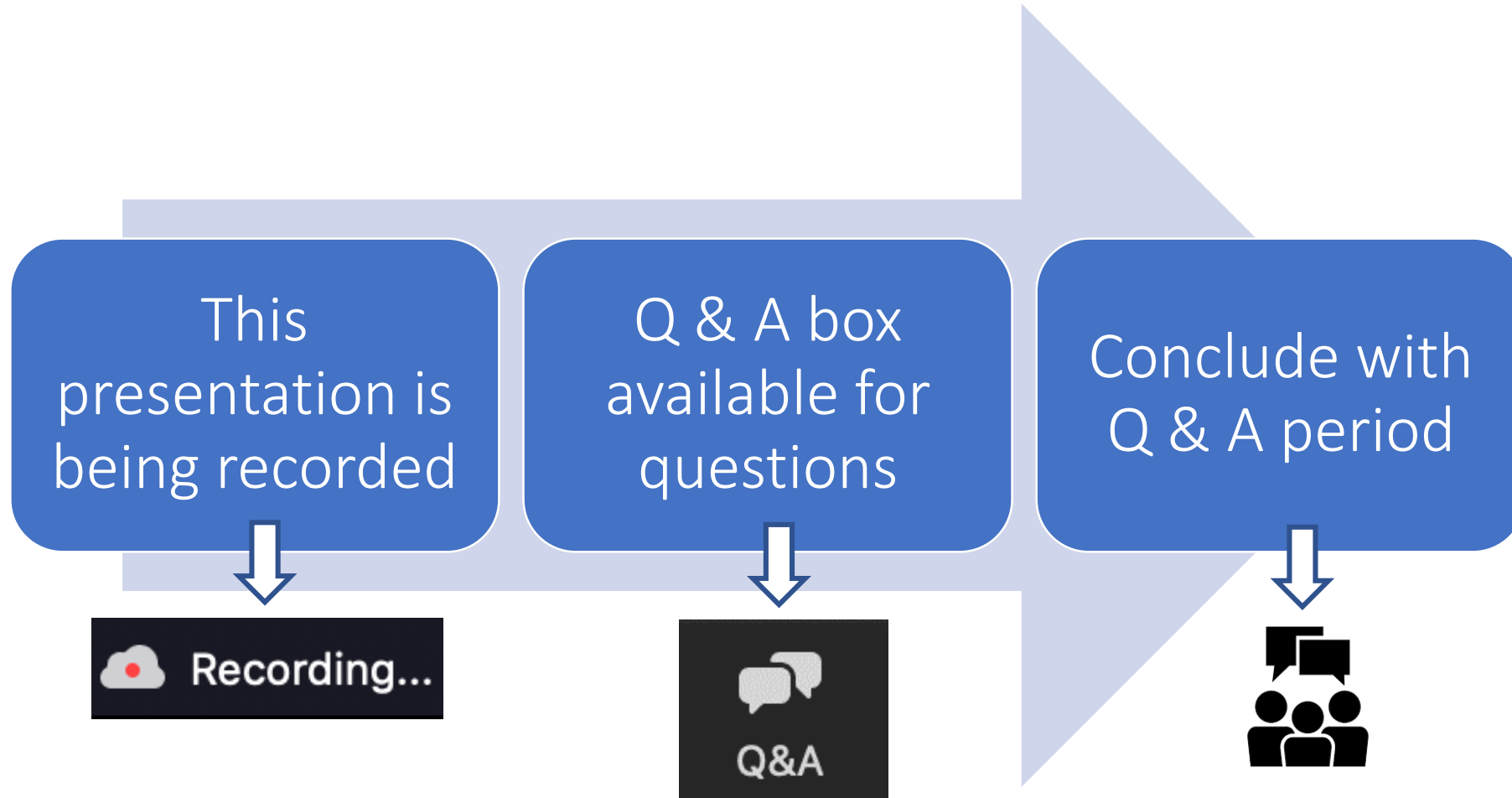


Introduction to Funding Opportunities for PA Public Water Supply Projects



Susquehanna River Basin Commission
Public Water Supply Assistance Program
September 19, 2023

Participation and Interaction



Objectives

- Share the broader spectrum of available funding programs.
- Share strategies to identify and secure funding.
- Provide a direct line of communication.



Today's Presenting Organizations



EPA Region 3 - Water Division



PENNVEST



USDA Rural Development Program



EPA Water Infrastructure Finance and Innovation Act Program



The Water Center at University of Pennsylvania

PWSS, WIIN, and BIL Funding Opportunities

**Infrastructure Investment and Jobs Act (IIJA) = Bipartisan
Infrastructure Law (BIL)**



Infrastructure Investment and Jobs Act (IIJA)
and
Bi-Partisan Infrastructure Law (BIL)

DWSRF



GENERAL SUPPLEMENTAL
49% LOAN FORGIVENESS
10% STATE MATCH



EMERGING CONTAMINANTS
100% LOAN FORGIVENESS
0% STATE MATCH



LEAD SERVICE LINE
49% LOAN FORGIVENESS
0% STATE MATCH

CWSRF

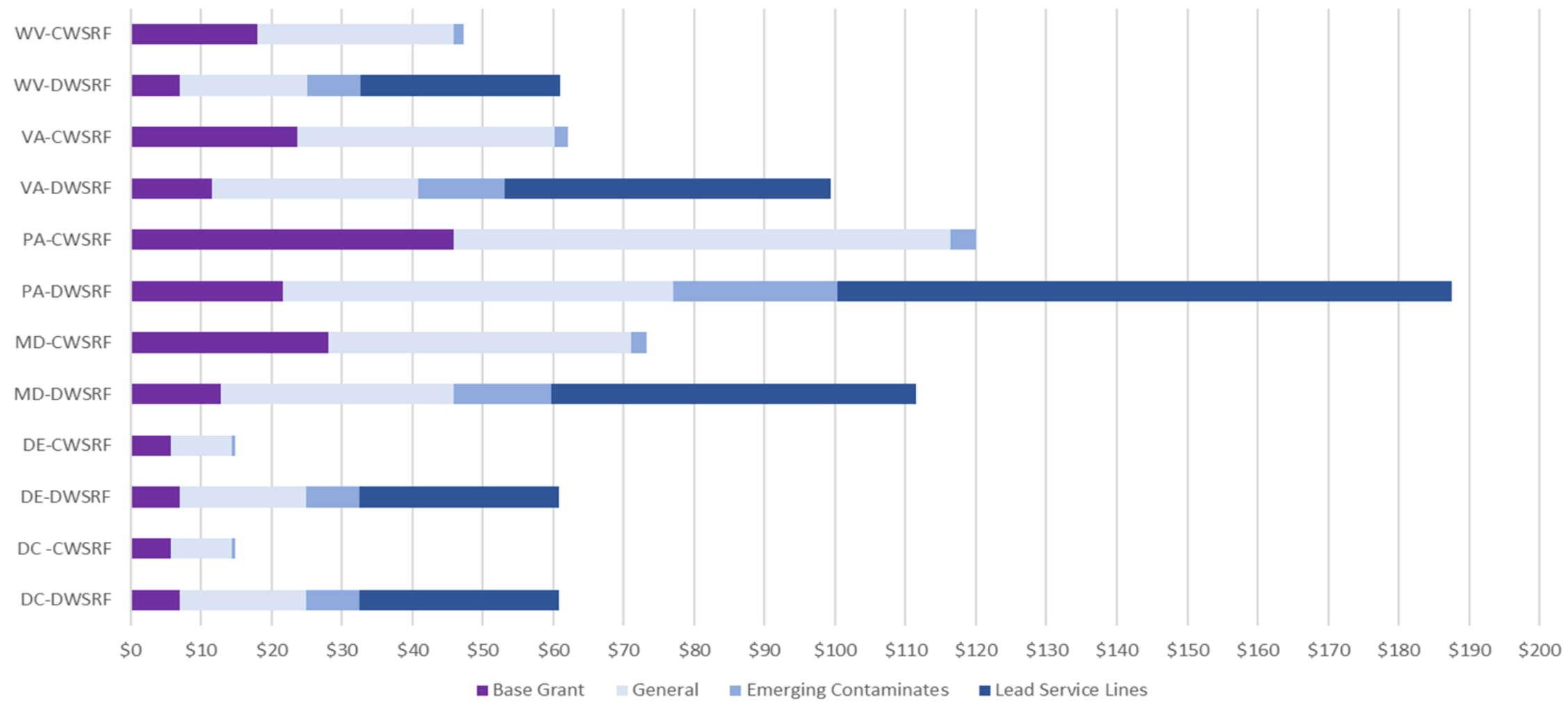


GENERAL SUPPLEMENTAL
49% LOAN FORGIVENESS
10% STATE MATCH



EMERGING CONTAMINANTS
100% LOAN FORGIVENESS
0% STATE MATCH

SRF Grant Amounts for FFY 2022 - Base & BIL
(in millions)



FFY 2022 DWSRF and CWSRF IJA/BIL Allotments

	BIL Total	DWSRF GENERAL	DWSRF Lead Service Line Replacement	DWSRF Emerging Contaminants	CWSRF GENERAL	CWSRF Emerging Contaminants
District	\$63,024,000	\$17,922,000	\$28,350,000	\$7,555,000	\$8,738,000	\$459,000
Delaware	\$63,024,000	\$17,922,000	\$28,350,000	\$7,555,000	\$8,738,000	\$459,000
Maryland	\$144,041,000	\$32,960,000	\$51,934,000	\$13,840,000	\$43,046,000	\$2,261,000
Pennsylvania	\$240,167,000	\$55,403,000	\$87,296,000	\$23,264,000	\$70,500,000	\$3,704,000
Virginia	\$126,278,000	\$29,357,000	\$46,256,000	\$12,327,000	\$36,424,000	\$1,914,000
West Virginia	\$83,099,000	\$17,992,000	\$28,350,000	\$7,555,000	\$27,745,000	\$1,457,000
SRF BIL Total	\$719,633,000					

Bipartisan Infrastructure Law and PFAS

The Bipartisan Infrastructure Law provides \$10 billion to invest in communities impacted by PFAS and other emerging contaminants.

\$4 billion	Drinking Water State Revolving Fund
\$1 billion	Clean Water State Revolving Fund
	Small or Disadvantaged Communities
\$5 billion	Drinking Water Grants

June 16 announcement:

- EPA announcement the first \$1 billion of grants to help small or disadvantaged communities on the front lines of PFAS contamination
- EPA requested states submit a letter of intent to participate


Water Infrastructure Improvements for the Nation (WIIN) Emerging Contaminants in Small / Disadvantaged Communities FFY 2022 and 2023

District of Columbia	\$18,914,000
Delaware	\$19,407,000
Maryland	\$18,914,000
Pennsylvania	\$75,086,000
Virginia	\$27,289,000
West Virginia	\$18,914,000

- Announced in February 2023
- EPA provides grants to States

Eligible Activities Include:

- Infrastructure Subgrants
- Technical Assistance
- Research and Testing
- Public Education/Outreach



Other Water Infrastructure Improvements for the Nation (WIIN) Act Grant Programs



WIIN Sections 2104, 2105, and 2107



WIIN 2104 Small, Underserved, and Disadvantaged Communities(SUDC) drinking water grant program

- FY 22/23 funding recently released to states
- Funding is allocated through PADEP
- <https://www.epa.gov/dwcapacity/wiin-grant-small-underserved-and-disadvantaged-communities-grant-program-0>

WIIN 2105 Reducing Lead in Drinking Water

- The last project selections were made in October 2022
- Competitive grant program through EPA
- Stay tuned for a new Request for Applications (RFA)
- <https://www.epa.gov/dwcapacity/wiin-grant-reducing-lead-drinking-water>

WIIN 2107 Voluntary School and Child Care Lead Testing and Reduction grant program

- FY 22/23 funding recently released to states
- Funding allocated through PADEP
- <https://www.epa.gov/dwcapacity/wiin-grant-voluntary-school-and-child-care-lead-testing-and-reduction-grant-program>

Public Water System Supervision (PWSS) Grant Program

- Since 1976 EPA has annually received a Congressional appropriation under section 1443(a) of the Safe Drinking Water Act (SDWA) to assist states, territories, and tribes in carrying out their Public Water System Supervision (PWSS) programs.
- Funding allocated to state primacy agencies from EPA
- Reoccurring, non-competitive, grant program
- More information: <https://www.epa.gov/dwreginfo/public-water-system-supervision-pwss-grant-program>

Resources/Contacts

SRF Eligibility Handbooks:

<https://www.epa.gov/cwsrf/clean-water-state-revolving-fund-cwsrf-factsheets>

<https://www.epa.gov/dwsrf/drinking-water-state-revolving-fund-eligibility-handbook>

Emerging Contaminant and SRF Programs:

<https://www.epa.gov/cwsrf/clean-water-state-revolving-fund-emerging-contaminants>

<https://www.epa.gov/system/files/documents/2023-03/Emerging%20Contaminants%20Presentation%20Jan%2031%202023.pdf>

State Contacts:

<https://www.epa.gov/cwsrf/state-cwsrf-program-contacts>

<https://www.epa.gov/dwsrf/state-dwsrf-website-and-contacts>

WIIN websites:

<https://www.epa.gov/dwcapacity/emerging-contaminants-ec-small-or-disadvantaged-communities-grant-sdc#Imp>

<https://www.epa.gov/dwcapacity/wiin-grant-reducing-lead-drinking-water>

<https://www.epa.gov/dwcapacity/wiin-grant-voluntary-school-and-child-care-lead-testing-and-reduction-grant-program>

Contact Information:

Ruby Stanmyer

Stanmyer.ruby@epa.gov

215-814-2142

Thank you, Ruby!

Ruby Stanmyer

Drinking Water Section - Water Division – EPA Region 3

Please add “Ruby” to your questions in the Q&A box

Up Next:

Robert Boos

Executive Director

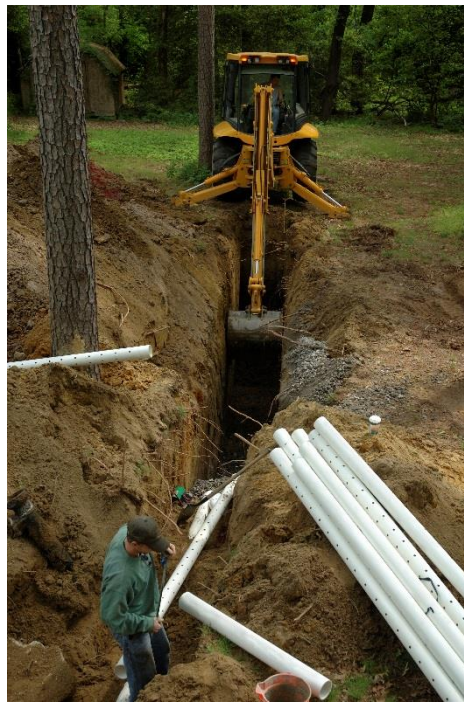
Pennsylvania Infrastructure Investment Authority - PENNVEST



PENNVEST

September 19, 2023






Overview of PENNVEST

Our History

- State affiliated entity
- Established by the General Assembly in 1988
- 13-member Board of Directors
 - Chaired by the Governor or designee
 - State legislative and executive branch representation
 - Community members
- 34 full-time employees
 - Many located across the Commonwealth

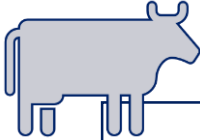
Our Programs



Traditional Projects

- Drinking Water
- Wastewater
- Stormwater


- Municipalities
- Municipal Authorities
- Counties
- Private Entities



Non-Point Source

- Agricultural BMPs
- Acid Mine
- Brownfield
- Green Infrastructure

- Municipalities
- Municipal Authorities
- Counties
- Private Entities



Residential*

- On-Lot Septic System Repairs
- Existing Sewer Lateral Repairs
- First-Time Public Sewer System Connections

- Owner-occupied primary residences

*Funding provided by PENNVEST; program administered by Pennsylvania Housing Finance Agency (PHFA)

Our Applicants and Borrowers

- We can provide financing to **most public or private entities** in the Commonwealth for projects with a positive water quality impact

Municipalities

Counties

Municipal
Authorities

School
Districts

Utility
Companies

Private
Entities

Our Funding Sources

Federal Funds

Drinking Water &
Clean Water State
Revolving Funds
(44%)

American Recovery
and Reinvestment Act
(4%)

Internal Funds

Investment Income
(8%)

Interest Earned
(8%)

State Funds

Growing Greener(7%)

Capital Budget (3%)

Marcellus Legacy(2%)

Act 218 of 2004 (1%)

General Fund (1%)

State General Obligation Bond Proceeds

2008 (7%)

1992 (6%)

1988 (5%)

1981 (4%)

Our Funding Sources

- Total of \$1 billion budgeted for FY 2023-2024
- Projects are funded with state and/or federal dollars
- Regulatory requirements included in funding offer
- PENNVEST and DEP assist through the application and settlement process

All Projects

- “Or-equal” provisions in bid documents
- Steel Products Procurement (Act 3 of 1978)
- Pennsylvania Prevailing Wage Act

All Federally-Funded Projects

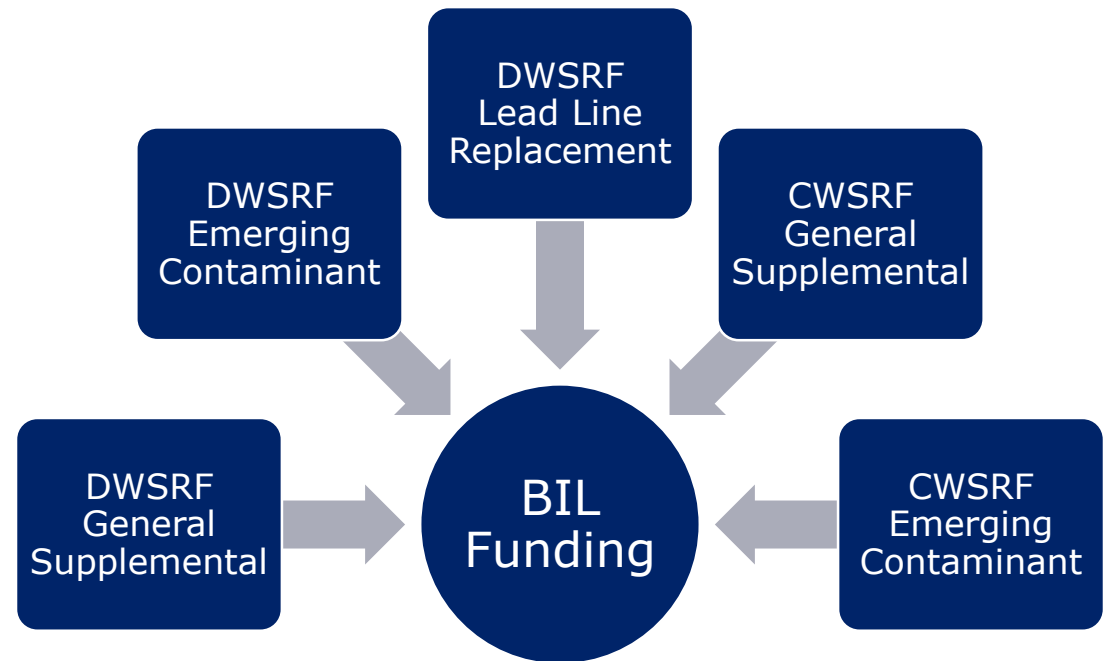
- American Iron and Steel
- Davis-Bacon Wage Rates

Federal “Equivalency” Projects

- Disadvantaged Business Enterprise (DBE)
- Build America, Buy America Act (BABA)

Our Funding Sources

- Additional funds available through the **Bipartisan Infrastructure Law (BIL)**
- Covers clean water and drinking water projects
- Factored into our current budget calculations
- Applicants automatically considered for these funds through the regular PENNVEST process



Our Statewide Project Portfolio

4,731 APPROVED PROJECTS

\$11.5 BILLION TOTAL FUNDING

1,208 Drinking Water

1,775 Wastewater

17 Brownfield Remediation

190 Non-Point Source

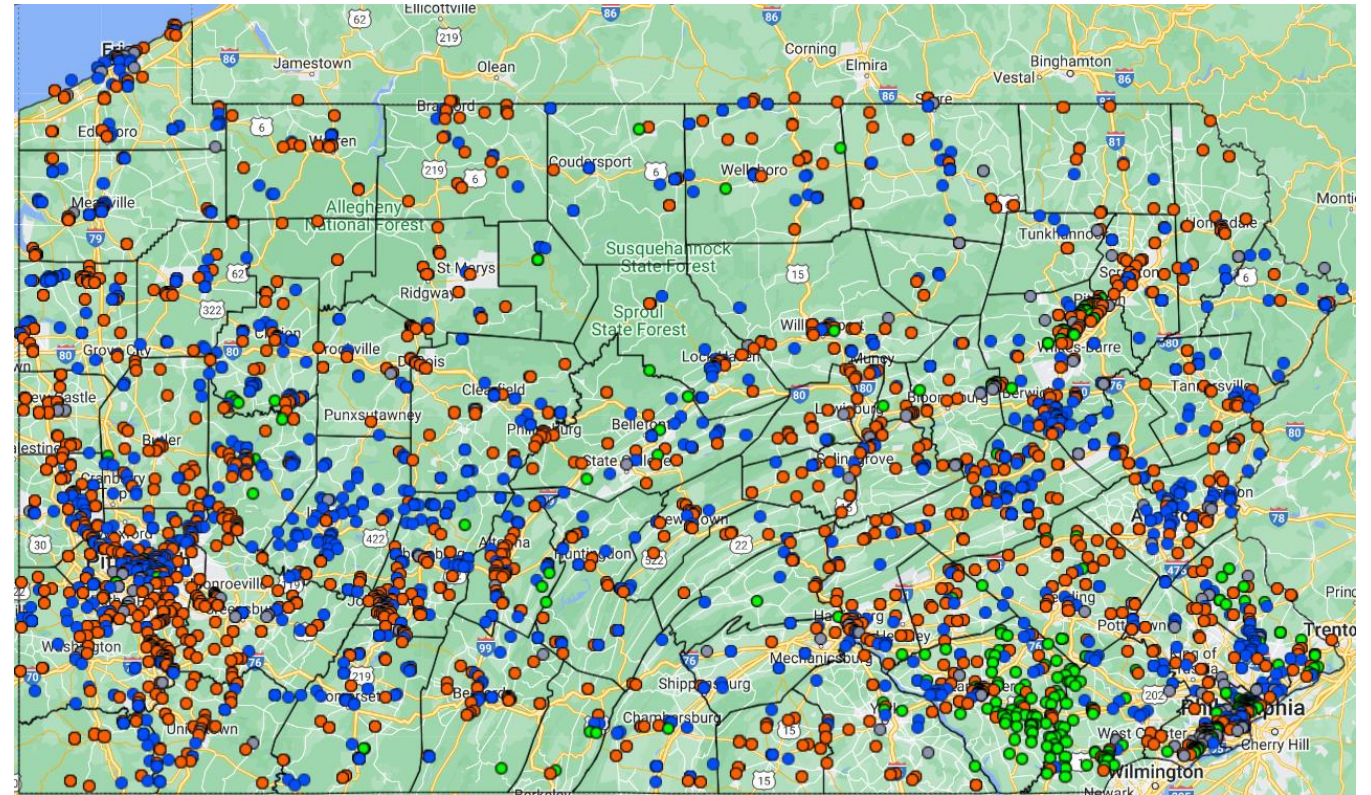
3 Acid Mine Drainage

155 Stormwater

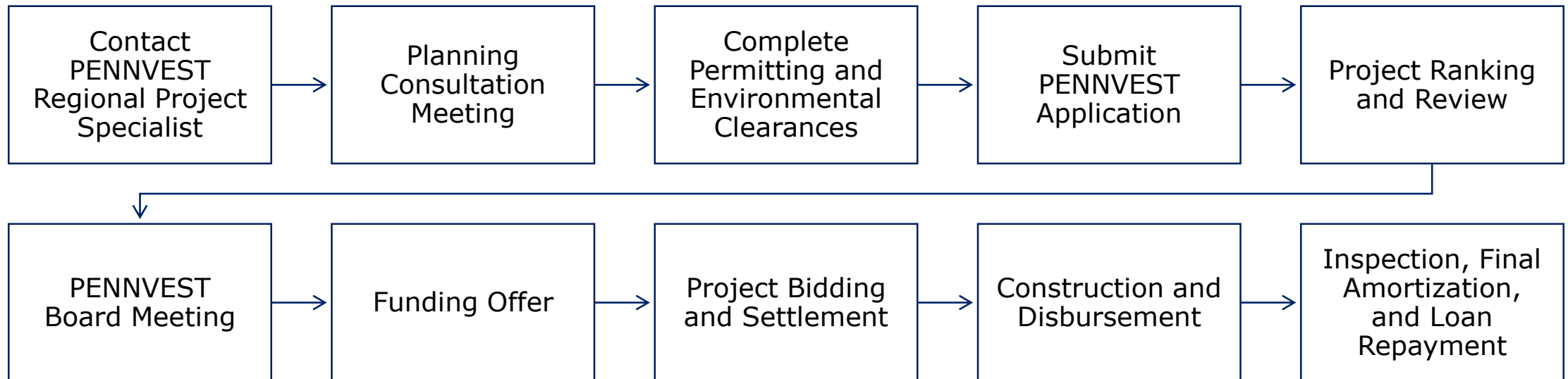
1,101 Residential Septic Repairs

37 Residential Sewer Laterals

245 Residential Sewer Connections



Application and Project Workflow



Project Ranking and Review



DEP

• TECHNICAL AND ENGINEERING

- Public Health
- Public Safety
- Environment
- Compliance
- Adequacy
- Efficiency



DCED

• ECONOMIC DEVELOPMENT

- Job Creation
- Job Growth
- Job Retention
- Industrial Expansion
- Tourism
- Community Action Team Participation



PENNVEST

• COMMUNITY CAPACITY

- Land Use
- Infill Priority
- Financial Capability
- Environmental Justice
- Funding Offer
- Collateral

Submit Electronic Application

APPLICATION CUT-OFF DATE (BY 5:00 P.M. EASTERN TIME)	PENNVEST BOARD OF DIRECTORS MEETING DATE
August 2, 2023	October 18, 2023
November 1, 2023	January 24, 2024
February 7, 2024	April 24, 2024
May 8, 2024	TBD

More details: www.pennvest.pa.gov > Spotlight > Board Meetings

Funding Determination Process

Funding Maximums

One Municipality Served

- \$11 million funding cap per application

Two or Three Municipalities Served

- \$20 million funding cap per application

Four or More Municipalities Served

- No specified cap
- Subject to approval by PENNVEST Board of Directors

*All stormwater-related projects capped at \$10 million, regardless of number of municipalities

Rate Calculations

TARGET RATE

- 0.5 to 1.25 of Median Household Income (MHI)
- Range is weighted by socioeconomic factors
- Rate of Inflation

RESULTING RATE

- Annual debt service of proposed PENNVEST loan
- Current annual debt of borrower
- Annual O&M costs of borrower's system

Rate Calculations

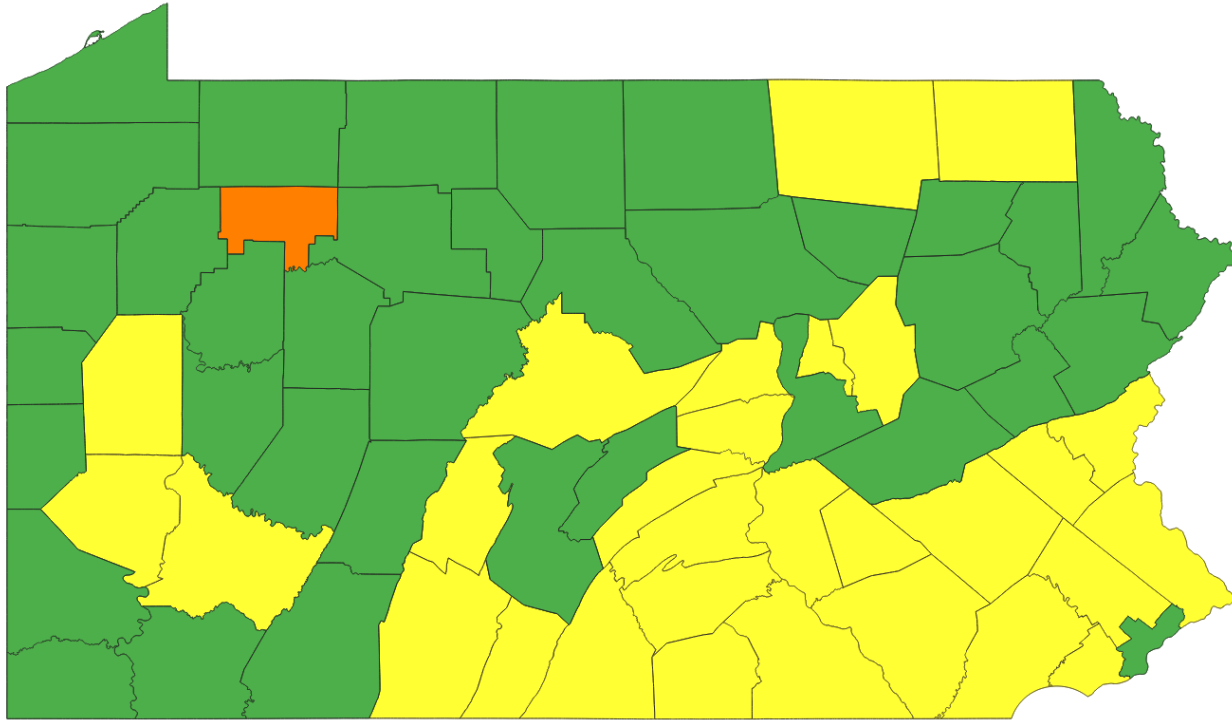
RESULTING RATE BELOW TARGET RATE

- All loan
- Fixed interest rates upon application submission
- Rates vary by county
 - Go to **www.pennvest.pa.gov** > Tools > County Cap Rate for an updated list

RESULTING RATE ABOVE TARGET RATE

- Option 1: Reduced interest rate of 1% for full term
- Option 2: Non-repayment (grant)
 - Limited funds
 - Often prorated due to demand
- Option 3: Extend loan to 30 years

Current Interest Rates (May 2023)



	YEARS 1-5	YEARS 6-20
Orange	1.000%	1.000%
Green	1.000%	1.743%
Yellow	1.743%	2.179%

Competitive Terms

\$1,000,000	Scenario 1	Scenario 2	Scenario 3
Term in Years	20	20	20
Payment Frequency	Monthly	Monthly	Monthly
Annual Interest Rate	1.00%	5.00%	7.50%
Scheduled Payment	\$4,598	\$6,600	\$8,056
Total Payments	240	240	240
Total Interest	\$103,520	\$583,894	\$933,424

Special PENNVEST Funding Opportunities

Advance Funding Program

- Excellent tool for new systems or Environmental Justice communities
- Covers upfront design costs
 - Act 537 planning costs ineligible
- Phase-specific loan **up to \$2 million** for 5-year term
- Interest only payments for 59 months in anticipation of PENNVEST construction loan
 - Design loan term extended to construction term once complete

Feasibility
Studies

Feasibility
Reports

Preliminary
Design

Preliminary
Engineering

Small Project Initiative (SPI)

- **Loan only** up to \$500,000
- Total project cost of \$1 million or less including contingency
- Quick turnaround
 - Processed outside of traditional cut-off dates
 - Apply anytime during the year
 - Goal is to make awards within 2 weeks of receiving a complete application
- State funds guaranteed
 - No federal dollars and associated regulatory requirements

Population of
12,000
people or less

Hookups of
1,000 or less

Agricultural
operation
(narrow exceptions)

Programmatic Financing (ProFi)

- Ideal for larger systems with a list of projects to implement over a maximum three-year period
- Requires an officially adopted capital improvement plan by applicant
- Allows applicants to address multiple projects at once instead of a project-by-project basis
- **Loan only**, no grant
- Locks in the county cap interest rate

Lead Service Line Replacement

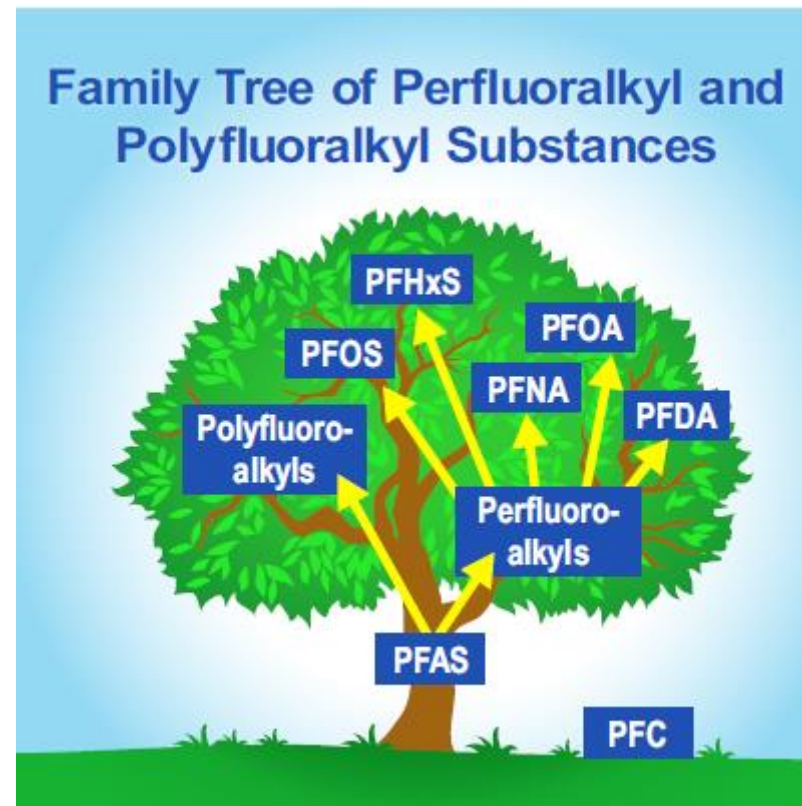
- Special incentives under BIL funding for lead service lines and goosenecks
 - Full lead line replacement required
 - Requires a separate application in the PENNVEST system
 - Can be paired with another project
- **Higher chance of grant funding** with revised financial calculation
- Risk mitigation measures must be followed per EPA and DEP rules, these are eligible PENNVEST costs



Example lead gooseneck and corroded lead service line
Erie City Water Authority - City of Erie, Erie County

Emerging Contaminant Funding

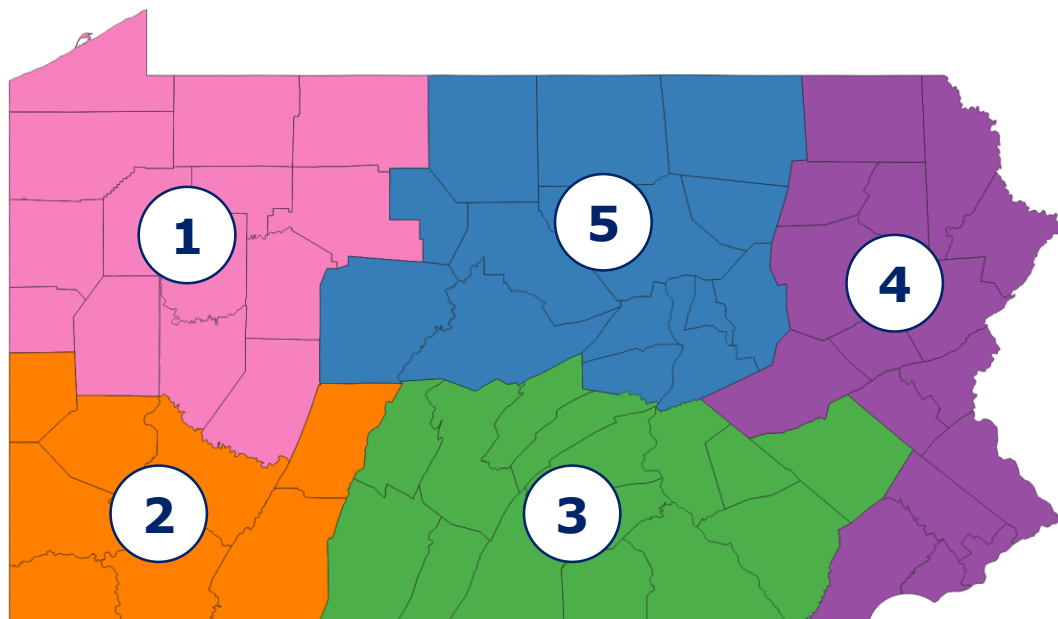
- Special funding for projects mitigating perfluoralkyl and polyfluoralkyl substances (PFAS)
- Excludes projects addressing contamination from a military installation
- Uses normal PENNVEST application
- Special funding typically available in the early spring
- **100% grant** if available



Homeowner Sewage Program

- PENNVEST provides funding to the Pennsylvania Housing Finance Agency (PHFA)
 - Repairs for existing on-lot septic systems
 - Replacement of existing sewer laterals
 - First-time connections to public sewage systems
- Design, construction, and permit costs for most primary owner-occupied residences are eligible; some narrow exceptions
- Fixed rate, currently 1.75%, up to a 20-year term
- Homeowners work directly with PHFA or a participating local bank
- Call **(855) 827-3466**, email **septic@phfa.org**, or **www.phfa.org**

PENNVEST Regional Contacts



- 1. Brendan Linton**
(717) 783-6799 · blinton@pa.gov
- 2. Dan Mikesic**
(717) 783-6673 · dmikesic@pa.gov
- 3. Tesra Schlupp**
(717) 783-8618 · tschlupp@pa.gov
- 4. Rebecca Hayden**
(717) 783-4488 · rhayden@pa.gov
- 5. Leslie Coté**
(717) 783-4489 · lecote@pa.gov

Complete list: www.pennvest.pa.gov > Services > Regional Assistance Map

QUESTIONS ?

Robert H. Boos
Deputy Executive Director for Project
Management
PENNVEST
Phone – 717.783.4493
E-mail - rboos@pa.gov

Thank you, Robert!

Robert Boos

Executive Director, PENNVEST, Pennsylvania Infrastructure Investment Authority

Please add "Rob" to your questions in the Q&A box

Up Next:

Sean McElroy

Area Specialist

Lebanon Area Office, Rural Development - USDA



Rural Utilities
Service

USDA
Rural Development

Water and
Environmental
Programs



Water and Waste Disposal Programs

Mission: “Provide loan and grant funds for water and waste projects serving the most financially needy communities...[at] reasonable user costs...”

Water and Environmental Programs (WEP) is the only federal lending program exclusively focused on the rural water and waste infrastructure needs of rural communities under 10,000 population. Direct Program finances water and waste systems to provide affordable services to rural areas with populations of 10,000 or less.

- WEP can finance the acquisition, construction or improvement of:
- o Drinking water: sourcing, treatment, storage and distribution
 - o Wastewater: collection, transmission, treatment, and disposal
 - o Solid waste: collection, disposal and closure
 - o Storm water: collection, conveyance and disposal

WEP Recipient Type*



Public Bodies
Represents 85%
of borrowers



Non-Profit
Organizations
Represents 14%
of borrowers



Native American
Tribes and
Organizations
Represents 1%
of borrowers

DIRECT LOAN INTEREST RATES

Interest Rates determined by Median Household Income (MHI) of the Service Area using the 2020 US Census

Current Interest Rates (Change Quarterly)

Poverty ⁽¹⁾	2.125% MHI	<\$55,430
Intermediate	2.875% MHI	≤\$69,288
Market	3.625% MHI	>\$69,288

⁽¹⁾ Project must also have a health and sanitary mandate

Loan Term: 40 years or useful life of the facility and/or equipment, in accordance with State Law.

WATER AND WASTEWATER GRANTS

- Grants made in conjunction with direct loans
- Achieve reasonable user rates when compared to similar systems
- Priority to smallest, most needy communities
- Priority to help communities with health and sanitary issues and State and Federal regulatory agency compliance issues
- Consideration for grant funding if monthly user rates are over 1.5% of the MHI.



Water & Wastewater Program Highlights

- Area Specialists availability throughout the entire project, from application to post construction, and after.
- Projects are to be completed within 3 years of obligation of funds.
- Application is based on a conceptual project, design and permits are not required for the application, rather prior to bid authorization.
- Subsequent funding requests are given priority if needed after bid opening.
- All applications submitted through the online application program, RD Apply.
- Rural Development can be considered as matching funds for non-federal programs.
- Rural Development can be the Basic Federal Agency (BFA) for the ARC Grant program for construction projects.

Predevelopment Grants

Special Evaluation Assistance for Rural Communities (SEARCH) Grants

Help for very small, financially distressed rural communities (2,500 or less) and have an MHI below the poverty line or less than 80% of statewide non-metro MHI

Maximum Grant is \$30,000 and no matching funds are required

Uses: Predevelopment feasibility studies, design and engineering assistance, and technical assistance for funding applications

Eligible applicants include: most state and local gov't entities, non-profits, and federally recognized tribes

Predevelopment Planning Grants (PPG)

Help for small, financially distressed rural communities (10,000 or less) and have an MHI below the poverty line or less than 80% of statewide non-metro MHI

Maximum Grant is \$60,000 or 75% of the project costs, whichever is less. 25% match required

Uses: Predevelopment feasibility studies, design and engineering assistance, and technical assistance for funding applications

Eligible applicants include: most state and local gov't entities, non-profits, and federally recognized tribes

OneRD Guarantee Loan Initiative

- **Public Entities** – Townships, Boroughs, Municipal Authorities and Non-Profit Organizations
- Population limit of less than **50,000** incorporated areas and unlimited for rural unincorporated areas
- Lender is the applicant
- Benefits to Clients:
 - 100% financing allowed up to 40 years, commercial lender
 - Interest rate (taxable) may be fixed or variable
 - Loan fees and soft costs can be included (100% financing)
 - Guaranteed Indebtedness up to \$50 million limit
 - Engineering documentation without USDA review
 - Less Government Oversight – Lenders Loan
 - Can be used to refinance existing direct loans.

Additional Rural Development Assistance

- **Technical Assistance** available to Rural Development financed systems:
 - Pennsylvania Rural Water Association (PRWA) and RCAP Solutions for the operational and managerial needs of your system.
- **Section 504 Home Repair Program** provides loans to very-low-income homeowners to repair, improve or modernize their homes or provides grants to elderly very-low-income homeowners to remove health and sanitary hazards. (can be used for water or sewer connection fees and lateral installation).
- **RCAP Solutions Individual Household Well and Septic Loans** – underwritten by Rural Development, for low to moderate income homeowners for the repair or replacement of an individual household well or septic system. <https://sercap.org/about/who-we-serve/programs-and-services-homeowners>

American Iron and Steel (AIS) Requirements

AIS started with Section 746 of Title VII of the Consolidated Appropriations Act of 2017 (Public Law 115-31) and has been included in each Consolidated Appropriations act ever since.

- Requires that iron and steel products used in projects funded by the Water and Waste Disposal programs be produced in the United States. WEP may allot up to .25% of program funds to support AIS administrative, outreach and monitoring activities

Executive Order 13788, “Buy American and Hire American” April 18, 2017. Requirements include:

- Implement Buy American laws
- Monitor compliance
- Report
- Minimize waivers

Executive Order 13858 of January 31, 2019, Strengthening Buy-American Preferences for Infrastructure Projects

- Encourages recipients to maximize use of Iron and Steel (as well as aluminum, cement, and other manufactured products) produced in the U.S.
- Applies to of all types of federal assistance
- Report

Build America, Buy America (BABA) Requirements

BABA started with Title IX of the Infrastructure Investment and Jobs Act, 2021 (Pub.L. 117-58).

- Note that BABA does not supersede the American Iron and Steel (AIS) domestic preference requirements of Section 746 Division A Title VII of the Consolidated Appropriations Act of 2017 (Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act, 2017, Pub.L.115-31) and subsequent statutes. However, compliance with BABA requirements for iron and steel items as indicated in this guidance will also address the AIS requirements.

Definitions include:

- Construction Materials
- Manufactured Products
- Produced in the United States
- Non-BABA items
- Manufacturer's, Contractor's, Engineer's, and Owner's Certifications

National Environmental Protection Act (NEPA) – 7 CFR Part 1970

CFR Part 1970.53 – Categorical Exclusions involving no or minimal disturbance without an Environmental Report

- Purchase of systems or land acquisition (where no or minimal change in the use of the land is proposed)
- Purchase of vehicles and equipment (where no or minimal change in operations is proposed). This would also include water meters, SCADA, etc.
- In-kind replacement of piping including upsizing required by Federal or State Regulations
- Upgrading/replacement an existing well and appurtenances to restore production in existing commercial well fields
- Water meters (source/master), service connections to new users (from existing systems).
- Emergency generators

CFR Part 1970.54 – Categorical Exclusions involving small-scale development with an Environmental Report

- Small-scale site-specific development includes installation of new water supply wells and associated pipelines or water storage facilities that are required by a regulatory agency. Repair, rehabilitation or restoration of treatment plants, pump stations and distribution or collection lines, but does not include creating a new or relocating an existing discharge to or a withdrawal from surface or ground waters, or cause a substantial increase in a withdrawal or discharge at an existing site.
- Small-scale corridor development includes improvement and expansion of existing water and wastewater within 1 mile of currently served areas or increasing the capacity not more than 30% of the existing user population.

Subpart C – 1970 NEPA Environmental Assessments

****Contact an Agency Specialist or one of our Environmental Protection Specialists early in the process to discuss the level of environmental review that will be required for your project or with any questions that you may have.**

Contact Information

Water and Environmental Program State Office 717-237-2188

- Linda Thomas, Water and Environmental Program Director 814-547-5941
Linda.Thomas@usda.gov
- Barb Lukens, Water and Environmental Program Loan Specialist 717-237-2294
Barbara.Lukens@usda.gov
- Amber Albright, Water and Environmental Program Loan Specialist 717-237-2295
Amber.Albright@usda.gov
- John Brady, P.E., State Engineer 717-237-2290
John.Brady@usda.gov
- Patrick Fromm, P.E., State Engineer 717-237-2182
Patrick.Fromm@usda.gov
- Kelly Greene, Environmental Protection Specialist 717-237-2176
Raquel.Greene@usda.gov
- Scott Alexander, Environmental Protection Specialist 717-601-3252
Scott.Alexander@usda.gov

www.rd.usda.gov/pa

THANK YOU!

Thank you, Sean!

Sean McElroy

Area Specialist, Lebanon Area Office, Rural Development - USDA

Please add "Sean" to your questions in the Q&A box

Up Next:

Dallas Shattuck

Senior Program Manager

Water Infrastructure Finance and Innovation Act Program - EPA





**WATER INFRASTRUCTURE
FINANCE AND
INNOVATION ACT
PROGRAM**



MISSION STATEMENT

The Water Infrastructure Finance and Innovation Act (WIFIA) program accelerates 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.



PROGRAM FEATURES

\$20
MIL

Minimum project size for large communities

5
YEARS

Maximum time that repayment may be deferred after substantial completion of the project

\$5
MIL

Minimum project size for small communities (population of 25,000 or less)



Interest rate will be equal to or greater than the U.S. Treasury rate of a similar maturity

49%

Maximum portion of eligible project costs that WIFIA can fund



Broad eligibility allows for wide variety of borrowers and projects, plus special program for SRF borrowers (SWIFIA)

35
YEARS

Maximum final maturity date from substantial completion



NEPA, Davis-Bacon, American Iron and Steel, Build America, Buy America, and all federal cross-cutter provisions apply



ELIGIBILITY

- WIFIA offers broad eligibility and can provide financing to a variety of credit-worthy borrowers, including local and tribal governments, state infrastructure financing authorities, and public-private partnerships, among others
- WIFIA can fund water infrastructure projects that support clean and safe water access and help communities address a variety of challenges, including regulatory compliance, water quality issues, drought or flooding, and aging infrastructure needs
- Eligible activities include project planning, design, development, and construction, land or equipment acquisition, a variety of carrying costs during construction, and financing-related costs



LOAN FEATURES AND BENEFITS

FAVORABLE RATES	<ul style="list-style-type: none">• Fixed interest rate locked in at closing• Interest does not accrue until loan is drawn• Borrower credit does not impact interest rate
GENEROUS TERMS	<ul style="list-style-type: none">• No penalty for prepayment• Sculpted repayment schedule to grow payments over time• WIFIA can take a subordinate lien position
FLEXIBLE FINANCING	<ul style="list-style-type: none">• Loan closing in as little as 4 months, or faster for repeat borrowers• Bespoke loan agreements that can fit into each borrower's existing indenture structure or be stand-alone issuances• Pairs well with other forms of funding and financing
BUNDLING FEATURES	<ul style="list-style-type: none">• Financing available for a combination of projects under one loan• Upfront commitment available for multiple projects taking place over time via a Master Agreement
LOAN MANAGEMENT	<ul style="list-style-type: none">• Ability to request monthly disbursements• Disbursements processed within 15 days of request• Dedicated loan management team responsive to borrower needs



LOAN PROCESS

WIFIA review process is divided into 3 stages and the program strives for efficiency and responsiveness in each

- ✓ **Letters of interest reviewed based on transparent, published criteria**
- ✓ **Opportunities for pre-application support and technical assistance**
- ✓ **Dedicated loan management team responsive to borrower needs**
- ✓ **Efficient post-close processes, including 15-day turnaround for disbursements**



FINANCING AVAILABLE

Each year, Congress appropriates funds to WIFIA

- This allows the WIFIA program to have money available on an ongoing basis
- WIFIA can finance up to 49% of the anticipated project costs **and is offering up to 80% of anticipated project costs for small communities**



PROJECT SELECTION

WIFIA and SWIFIA Letters of Interest (LOI) may be submitted at any time!

- Rolling selection provides:
 - ✓ Year-round access to WIFIA funding
 - ✓ Accelerated selection decisions allows for real-time financial decision-making by prospective borrowers
 - ✓ WIFIA LOI submission can be timed with cycles of other funding sources
 - ✓ WIFIA can provide technical assistance to prospective borrowers that need feedback on LOI package

Submission of an LOI is easy via EPA's SharePoint site!

- To request access, simply contact WIFIA@EPA.GOV



MEETING WITH WIFIA PROGRAM STAFF

EPA is happy to meet with all prospective borrowers interested in discussing the program prior to submission of a letter of interest

- Send requests to wifia@epa.gov
- Meetings may be virtual or in-person



RESOURCES

General Information

<https://www.epa.gov/wifia/about-wifia>

- What is WIFIA?
- What is SWIFIA?
- WIFIA Benefits
- WIFIA Loan Process
- Laws and Regulations

Application Materials

<https://www.epa.gov/wifia/wifia-application-materials>

- Letter of Interest form
- Letter of Interest checklist
- Sample Letter of Interest
- Sample financial pro forma

Program Resources

<https://www.epa.gov/wifia/wifia-program-resources>

- Template Term Sheet
- Federal Compliance Requirements
- Program Handbook
- FAQs

Learn More

<https://www.epa.gov/wifia/learn-more-about-wifia>

- Annual Report
- Videos
- Presentations and Factsheets



CONTACT US

Website: www.epa.gov/wifia

Sign-up to receive announcements
about the WIFIA program at
<https://tinyurl.com/wifianews>

Have questions? Want to meet with WIFIA
staff?

Contact us at wifia@epa.gov



Thank you, Dallas!

Dallas Shattuck

Senior Program Manager, WIFIA Program - EPA

Please add "Dallas" to your questions in the Q&A box

Up Next:

Brenton McCloskey

Director of Strategic Development and Communications

The Water Center at University of Pennsylvania



Water Technical Assistance Region 3: Mid-Atlantic



ENVIRONMENTAL
FINANCE CENTER

efc.umd.edu




The Water Center
UNIVERSITY of PENNSYLVANIA

watercenter.sas.upenn.edu


UMD Environmental Finance Center

Environmental Finance Center




MID-ATLANTIC CLIMATE ACTION HUB LAUNCHES WITH \$2.2M GRANT FROM ROBERT WOOD JOHNSON FOUNDATION

NEWS




UMD Sparks Partnership with Pepco on Green Projects

NEWS




Congratulations to the 2022 Sustainable Maryland Certified Communities!

NEWS




UMD Program Plants Seeds of Stormwater Relief



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Environmental Finance Center Network

Building Capacity | Innovative Resources | Practical Assistance



The Water Center at Penn



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Research

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The Water Center uses a community-led research approach, working alongside communities bringing their knowledge and expertise to the solutions addressing their water challenges, sharing power and responsibility, and encouraging them to take the lead in determining priorities, questions to be asked, and the approach to answering those questions. We share resources, education, training, and applied knowledge to support community goals.

Our work facilitating connections and conversations among stakeholders, developing capacity among stakeholders to create and implement their own solutions, analyzing information needed for critical decision making, and providing clear, actionable communications has resulted in best practices that can be replicated for use in other communities and adapted for use by broader water sector audiences.

[Focus Areas](#)

[Projects](#)

Partnering with communities to find integrated solutions to the challenges facing their water systems and watersheds.

- **Water Equity**
- **Water Resilience**
- **Water Leadership**
- **Water Innovation**

Water Infrastructure Environmental Finance Centers

EPA Region	EFC
1	University of Maine System
2	Syracuse University
3	University of Maryland
4	University of North Carolina at Chapel Hill
4	Southeast Rural Community Assistance Project Inc.
5	WSOS Community Action Commission Inc.
5	Delta Institute
6	University of New Mexico
7	Wichita State University
8	National Rural Water Association
9	Rural Community Assistance Corporation
9	Hawaii Community Foundation
10	Rural Community Assistance Corporation



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Biden-Harris Administration Announces Selection of 29 EPA Environmental Finance Centers to Help Communities Access Funds for Infrastructure Projects

November 4, 2022

Contact Information

EPA Press Office (press@epa.gov)

WASHINGTON – Today, the U.S. Environmental Protection Agency (EPA) announced the selection of 29 [Environmental Finance Centers](#) (EFCs) that will help communities across the country access federal funding for infrastructure and greenhouse gas reduction projects that improve public health and environmental protection. The EFCs will deliver targeted technical assistance to local governments, states, Tribes, and non-governmental organizations to protect public health, safeguard the environment, and advance environmental

WaterTA Provider Team

University of Maryland
Environmental
Finance Center (TEAM
LEAD)

The Water Center,
University of
Pennsylvania

Moonshot Missions

Quantified Ventures

Southeast Rural
Community
Assistance Project,
Inc. (SERCAP)

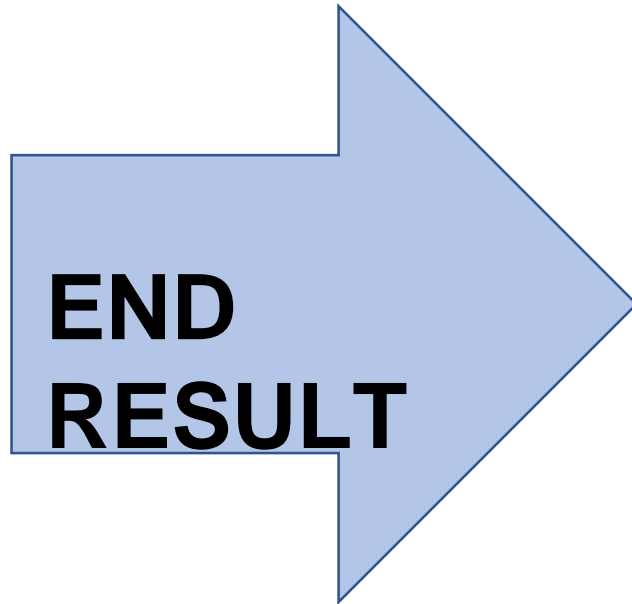
RCAP Solutions
Northeast

WV Community
Action Partnership

University of Maryland
Center for Community
Engagement,
Environmental
Justice, and Health

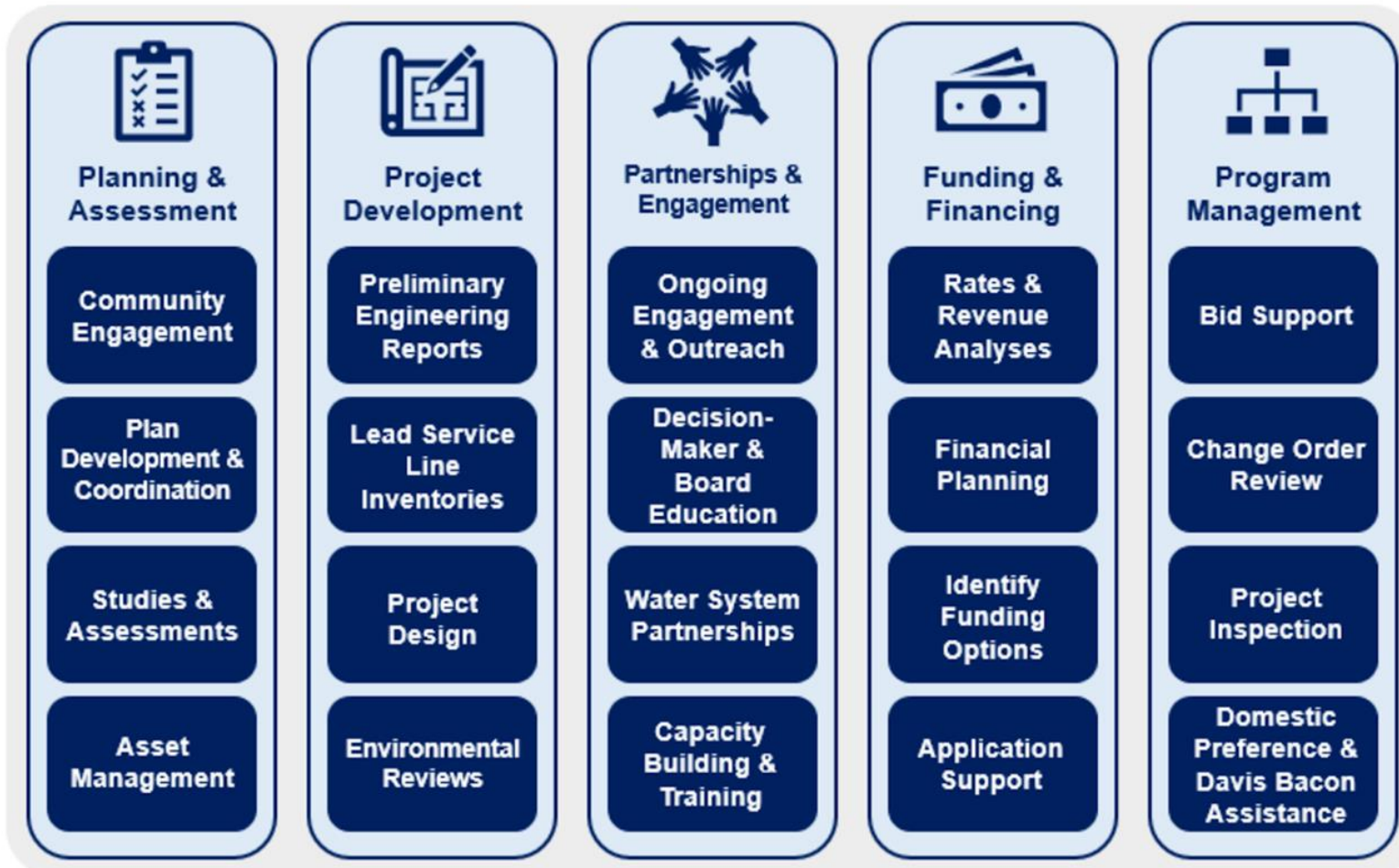


Region 3 Water TA Program: Goal



More communities with applications for federal funding, quality water infrastructure, and reliable water services.

Menu of Services

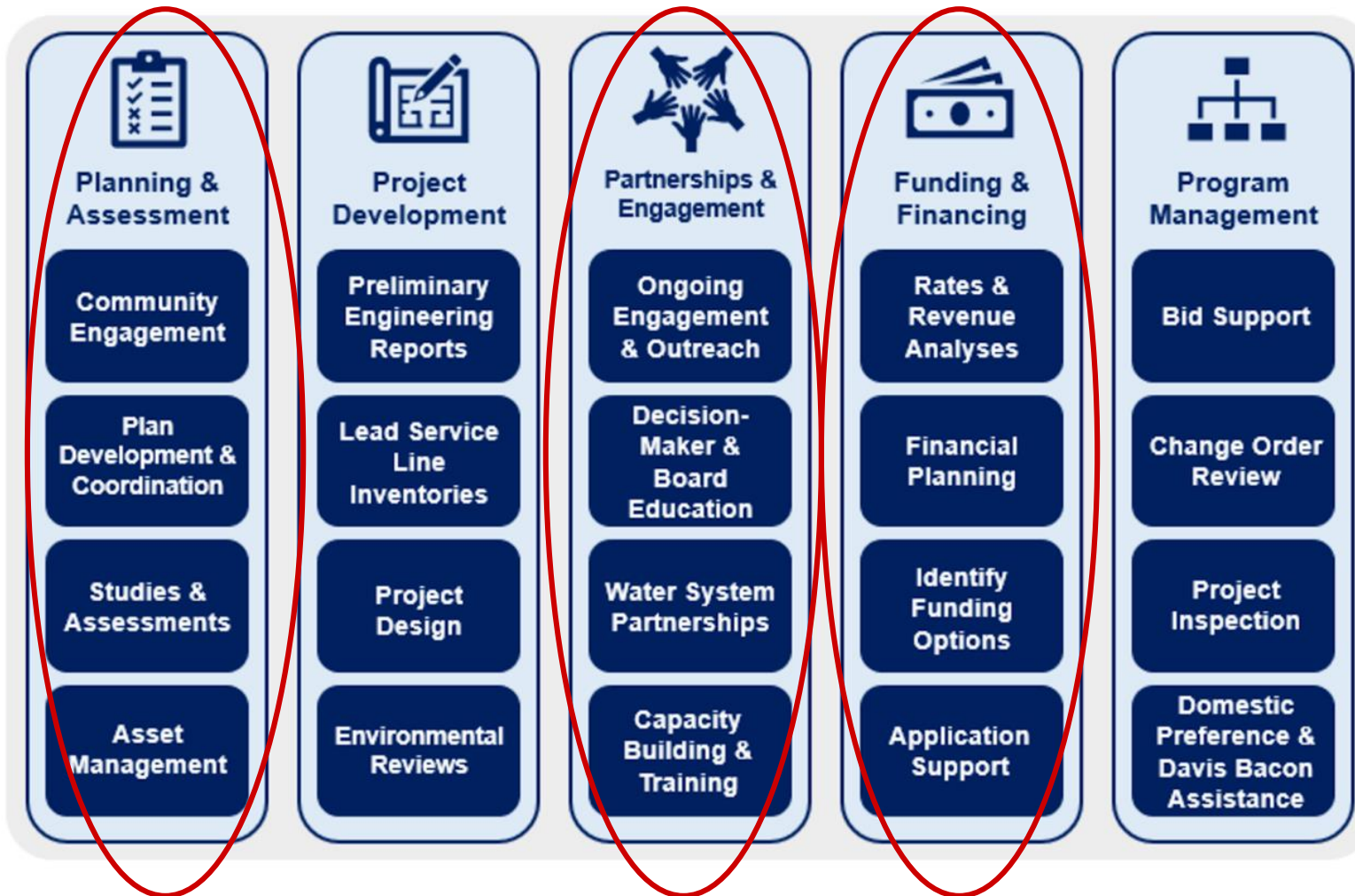


< any stage in the process

< full-spectrum or targeted

- Five-year project
- 40-60 communities assisted per year

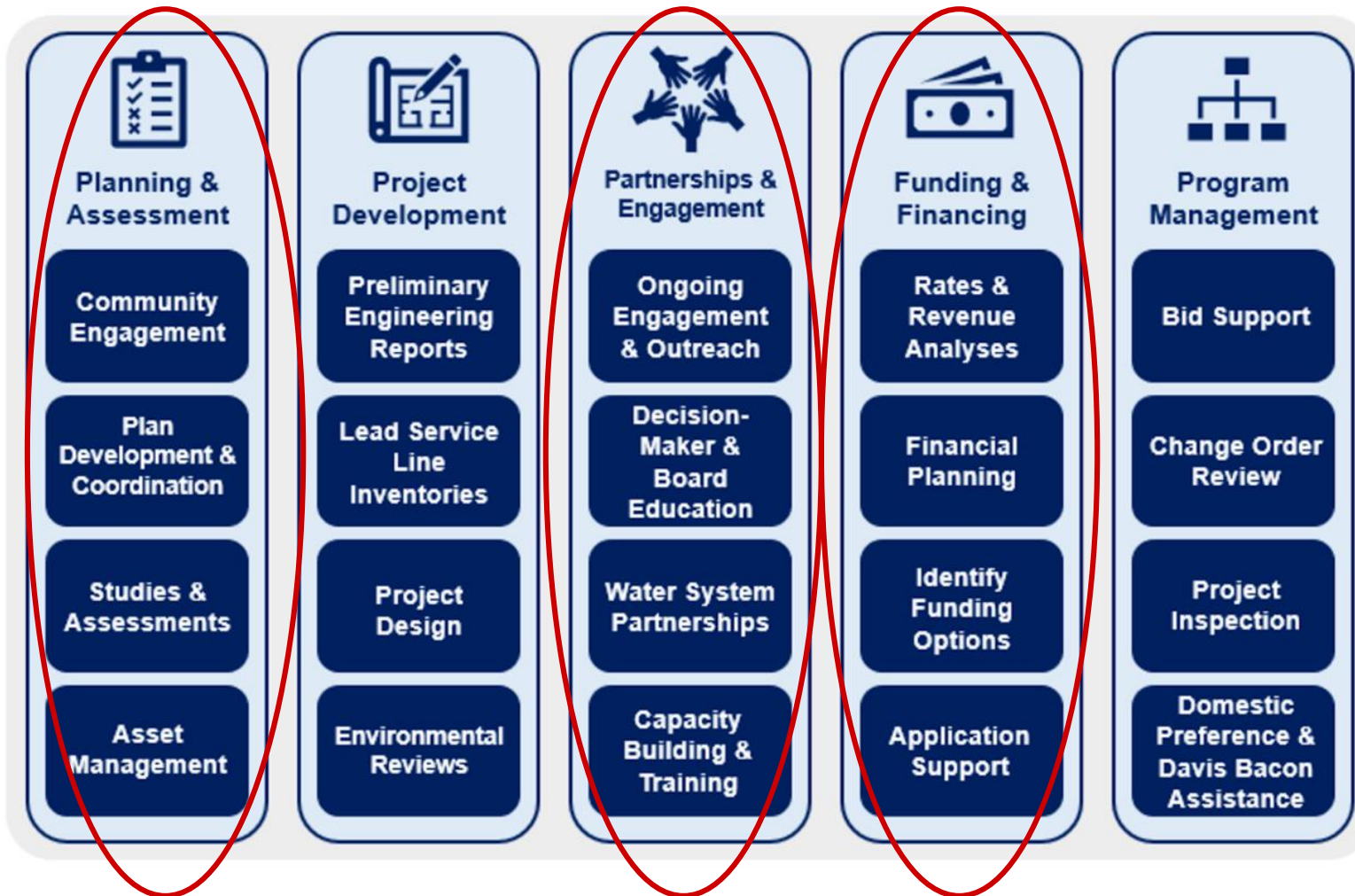
Eagle Harbor, Maryland



- Engaging elected officials
- State agency coordination
- Technical assessment support

- Community education
- Well testing
- Community science

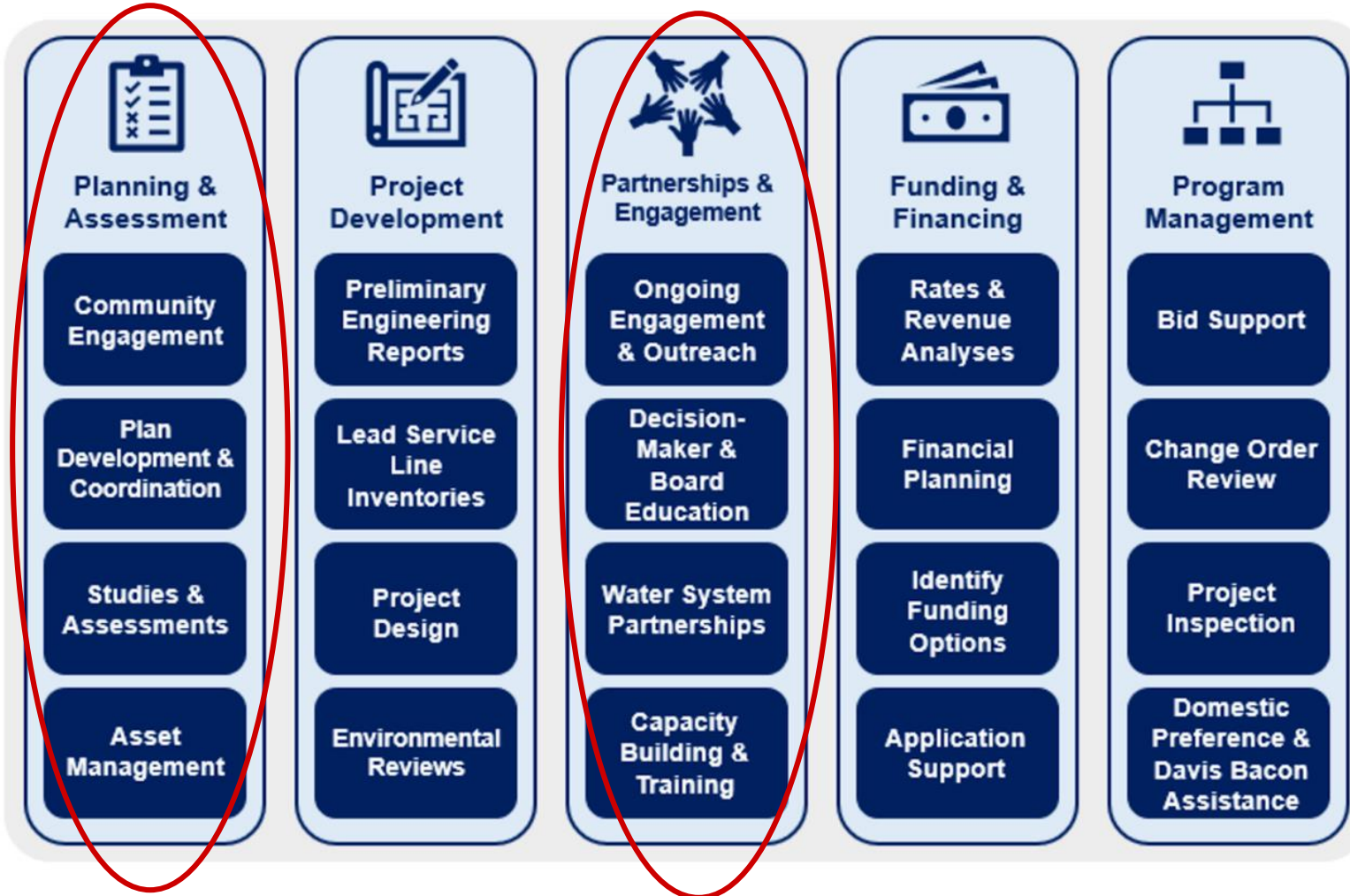
Avondale, Pennsylvania



- Assessment of existing mapping
- Identification of system challenges

- Elected officials engagement
- Developing partnerships
- Training to conduct field work

Community/NGO organization



- Informational sessions
- Community science projects

- SW PA Water Network

Contact Us

Overall Project Lead
Jen Cotting
Director, UMD EFC
jcotting@umd.edu

Pennsylvania Lead
Ellen Kohler
**Director of Applied Research
and Programs**
Water Center at Penn
ejkohler@sas.upenn.edu

[PROJECT WEBSITE](#)

Thank you, Brenton!

Brenton McCloskey

Director of Strategic Development and Communications, The Water Center at UPenn

Please add "Brenton" to your questions in the Q&A box

Up Next:

Question and Answer Period

Hosted by Todd Eaby, Manager, Project Review Program - SRBC



Question & Answer Period



SRBC PWSAP

Email: PWSAP@srbc.net

www.srbc.gov

