



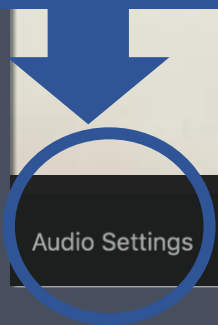
Clean Water and Drinking Water State Revolving Funds and the Bipartisan Infrastructure Law

February 2023

Zoom Controls



Adjust audio by clicking on small arrow next to audio settings



Audio Settings ^



Chat



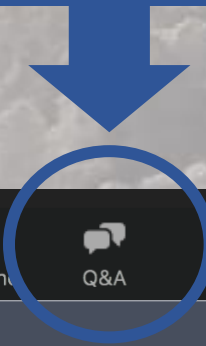
Raise Hand



Q&A

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Use the Q&A function to ask questions of the panelists



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Chat



Raise Hand

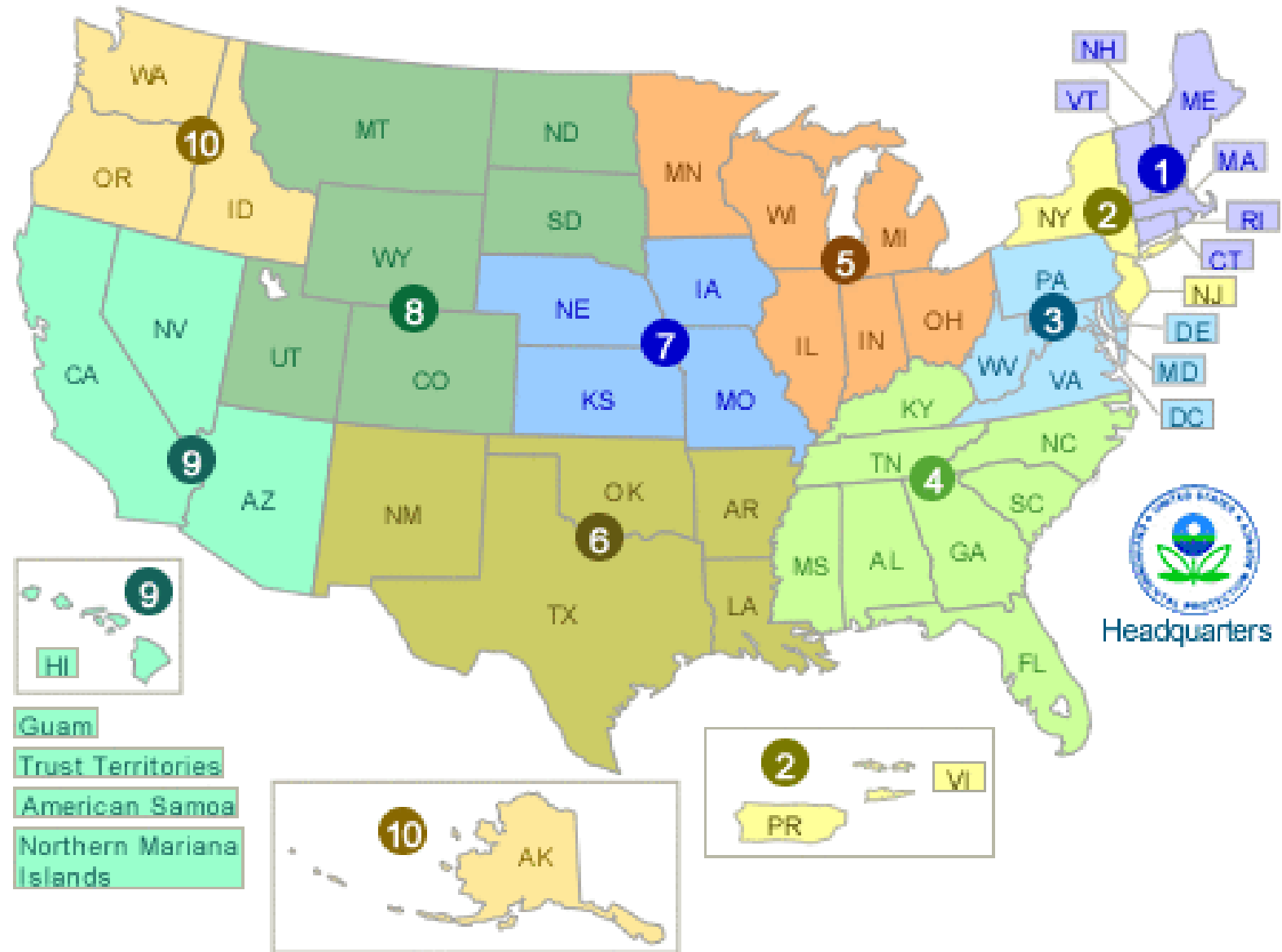


Q&A

Leave

Poll Questions

- Where are you joining us from? (*See Regional map*)
- What category of participant describes you?
- Describe your level of understanding of the State Revolving Fund program before today.



What We Will Cover

- **How state revolving fund (SRF) program funds work.**
- **The experiences of state programs and community recipients.**
- **What resources are available (current and upcoming) for information and technical assistance.**
- **Where to go for more information and to stay in the loop!**

Bipartisan Infrastructure Law

- Also known as the Infrastructure Investments and Jobs Act (IIJA).
- Signed by President Biden on November 15, 2021.
- Historic investment in key programs and initiatives implemented by the U.S. Environmental Protection Agency to build safer, healthier, cleaner communities.
- Includes \$50 billion to EPA to strengthen the nation's drinking water and wastewater systems – the single largest investment in water that the federal government has ever made.
- Approximately \$43.4B of this funding through the existing CWSRFs and DWSRFs.

Appropriation	FY 2022 (\$)	FY 2023 (\$)	FY 2024 (\$)	FY 2025 (\$)	FY 2026 (\$)	Five Year Total (\$)
CWSRF General Supplemental	1,902,000,000	2,202,000,000	2,403,000,000	2,603,000,000	2,603,000,000	11,713,000,000
CWSRF Emerging Contaminants	100,000,000	225,000,000	225,000,000	225,000,000	225,000,000	1,000,000,000
DWSRF General Supplemental	1,902,000,000	2,202,000,000	2,403,000,000	2,603,000,000	2,603,000,000	11,713,000,000
DWSRF Emerging Contaminants	800,000,000	800,000,000	800,000,000	800,000,000	800,000,000	4,000,000,000
DWSRF Lead Service Line Replacement	3,000,000,000	3,000,000,000	3,000,000,000	3,000,000,000	3,000,000,000	15,000,000,000

Available State Revolving Fund (SRF) Funding in the BIL

The State Revolving Funds (SRFs)

- **SRF role:** Increase access to low-cost financing for critical water-and wastewater-related public health and environmental needs
- Federal/state partnerships designed to create, in each state, a perpetual source of financing for drinking water and wastewater infrastructure
- Mission: reduce the cost of critical public health and environmental infrastructure
- Combines federal and state funds to provide low-cost financing to water and wastewater systems
- State implemented and operated
 - EPA provides grant terms and conditions, guidance, and program oversight

How does the SRF work?

- Congress appropriates funding to EPA for the SRF programs. EPA then awards capitalization grants (i.e., seed money) to each state and Puerto Rico.
- States may take part of their capitalization grant as set-aside funds, if desired.
- For most appropriations, each state provides a 20 percent match to those capitalization grants.
- Eligible assistance recipients apply for project funding from their state's SRF.

How does the SRF work?

- States then provide below-market rate loans and other authorized assistance to eligible assistance recipients for water infrastructure projects.
- States disburse SRF funds to those eligible assistance recipients on construction costs that are incurred.
- Assistance recipients repay their loans back into the state's SRF typically over 20-40 years.
- The state SRF programs use these “recycled” funds to make additional loans, and the “revolving” cycle continues.



Clean Water State Revolving Fund Overview

CWSRF Funding in the BIL: Overview

- EPA is making \$12,713,000,000 in additional capitalization grants available to the state CWSRFs over the next five years.
- Most of this money may fund any project eligible under the CWSRF; some funding is targeted towards projects focused on “emerging contaminants.”
- **States have the authority to waive repayment on some of this new funding** (e.g., forgive some or all of the loan’s principal or provide grants)

Clean Water for Communities	\$12.7 billion
General: Clean Water State Revolving Funds	\$11.7 billion
Addressing Emerging Contaminants: Clean Water SRFs	\$1 billion

CWSRF 2% Technical Assistance Reserve

- BIL created a new eligible use of the CWSRF.
- States may use up to 2% of this funding to nonprofit organizations or state, regional, interstate, or municipal entities to provide technical assistance to rural, small, and tribal publicly owned treatment works

CWSRF Eligibilities

Eligible Entities

- Municipalities, intermunicipal, interstate, or State agencies.
- Nonprofit entities*
- Private, for-profit entities*
- Watershed groups*
- Community groups*
- Homeowners Associations*
- Individuals*

Eligible Projects

- Centralized Wastewater Treatment – POTWs
- Climate Resiliency and Hazard Mitigation
- Energy Conservation and Water Conservation
- Water Reuse
- Decentralized Wastewater Treatment
- Stormwater Management
- Planning/Assessments
- Agricultural Best Management Practices
- Habitat and Ecosystem Restoration and Source Water Protection
- Surface Water Quality
- Groundwater Quality
- Resource Extraction Water Quality
- Landfill Water Quality
- Contaminated Site Remediation

**some states do not fund private systems/private entities.*

CWSRF Emerging Contaminants Funds

- For a project or activity to be eligible under this appropriation, it must be otherwise eligible under 603 (c) of the CWA and the primary purpose must be to address emerging contaminants
- Potential projects include:
 - Construction of POTWs
 - Stormwater Management
 - Nonpoint source pollution control
- Not Eligible: Projects that address contaminants with water quality criteria established by EPA under CWA section 304(a), except for PFAS

[Bipartisan Infrastructure Law Clean Water State Revolving Fund Emerging Contaminants Supplemental Appropriation Frequently Asked Questions](#)



Drinking Water State Revolving Fund Overview

DWSRF Funding in the BIL: Overview

- EPA is making \$30,713,000 in **additional** capitalization grants available to the state DWSRFs over the next five years.
- Some of this money may fund any project eligible under the DWSRF; some funding is targeted towards projects focused on PFAS and “emerging contaminants;” some funding is targeted towards the identification and replacement of lead service lines.
- **States have the authority to waive repayment on some of this new funding** (e.g., forgive some or all of the loan’s principal or provide grants)

Safe Drinking Water	\$30.7 billion
Lead Service Line Replacement: Drinking Water SRF	\$15 billion
General: Drinking Water SRF	\$11.7 billion
Addressing Emerging Contaminants: Drinking Water SRF	\$4 billion

DWSRF Eligibilities

Eligible Entities

- Public or private* community water systems
 - A system serving at least 15 service connections used by year-round residents, or regularly serves at least 25 year-round residents
- Nonprofit non-community water systems
 - Including schools, publicly-owned campgrounds, parks, churches

Eligible Projects

- Treatment
- Transmission & Distribution
- Storage
- Source
- Consolidation
- Creation of New Systems
- Planning & Design

**some states do not fund private systems/private entities.*

DWSRF BIL Emerging Contaminant Funds

Eligible: DWSRF-eligible projects for which the primary purpose is to address PFAS or contaminants on any of EPA's Contaminant Candidate Lists (CCL).

Not Eligible: Projects for which the primary purpose is to address contaminant(s) with a National Primary Drinking Water Regulation (with PFAS exception)

DWSRF BIL Lead Service Line Replacement Funds

- Eligible: lead service line inventories; removal and replacement of lead service lines, galvanized service lines (currently or previously downstream of lead components), lead goosenecks, pigtails, and connectors; planning and design for those infrastructure projects.
 - Any project involving the replacement of a lead service line must replace the entire lead service line, not just a portion, unless a portion has already been replaced.

Increasing Investment in Disadvantaged Communities

- **Use of Additional Subsidy (forgiveness of principal or grants)**
 - 49% must go disadvantaged communities/address affordability (DWSRF + CWSRF Supplemental, DWSRF Lead Service Line Funding)
 - At least 25% must go to disadvantaged communities or public water systems serving less than 25,000 people (DWSRF Emerging Contaminants)
- **Disadvantaged Community Definition and Affordability Criteria**
 - Each state is responsible for setting the definition of disadvantaged community and affordability criteria
- **Technical Assistance Funding**
 - Utilize full 2% set-aside in DWSRF and CWSRF for TA



What next?



How Do I Apply for SRF Funding?

- **Develop your plans and identify needs.**
 - Develop a capital improvement plan.
 - State SRFs may provide planning and development assistance.
- **Engage with your state SRF program.**
 - Each state has a process and timeline for applications.
 - Discuss funding options (SRF base, SRF BIL, state funding, etc.) to build a plan for your community.
- **Build an ongoing relationship with the state SRF.**
 - BIL funds are over FY 2022-2026.
 - Base SRF programs are ongoing.

SRF and BIL information

CWSRF: <https://www.epa.gov/cwsrf>

- [State CWSRF Program Contacts](#)

DWSRF: <https://www.epa.gov/dwsrf>

- [State DWSRF Contacts](#)

BIL:

<https://www.epa.gov/infrastructure>



Clean Water
State Revolving Fund



Webinar Speakers



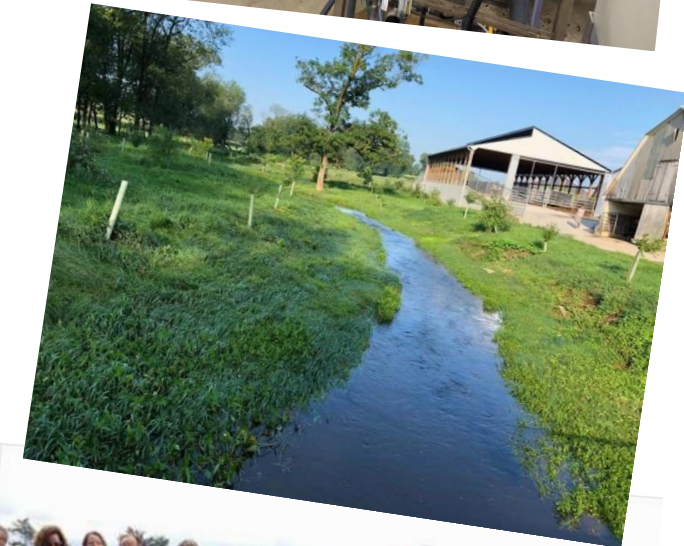
TONYA WHITE serves as the Marketing & Outreach Manager for the Oklahoma Water Resource Board's Financial Assistance Division. With over \$6.2 billion in loans and grants approved by the OWRB, this role provides a personal liaison between the OWRB and Oklahoma's Authorities and Districts, service providers and consulting professionals to facilitate an understanding of the Agency's water and wastewater loan and grant programs, details, and eligibilities.



ROBERT BOOS is the Deputy Executive Director for Project Management at the Pennsylvania Infrastructure Investment Authority where he oversees water quality infrastructure project development. Rob's career began at the Department of Environmental Protection in the Water Quality Program where he spent 15 years in compliance and sewage facilities planning. The last 10 years have been spent with PENNVEST initially overseeing the operations for the Nutrient Credit Trading Clearinghouse and now in his current capacity as Deputy Executive Director for Project Management. Rob earned his B.S. in Environmental Science with a minor in Biology from Westminster College.



Funding Clean Water Projects!!



State Revolving Fund

PENNVEST manages the State Revolving Fund to finance clean water projects. The principal and subsidized interest repaid grows the fund to finance more projects!



How Can PENNVEST Help?

- **Drinking Water – Public/Private**
- **Wastewater – Public/Private**
- **Stormwater – Public/Private**
- **Non-Point Source**
 - **Ag BMPs – Public/Private**
 - **Acid Mine – Public/Private**
 - **Brownfield – Public/Private**
 - **Green Infrastructure – Public/Private**
 - **Onlot Systems – Principal Residence**
 - **Sewer Lateral Repair/First-Time Hookup – Principal Residence**

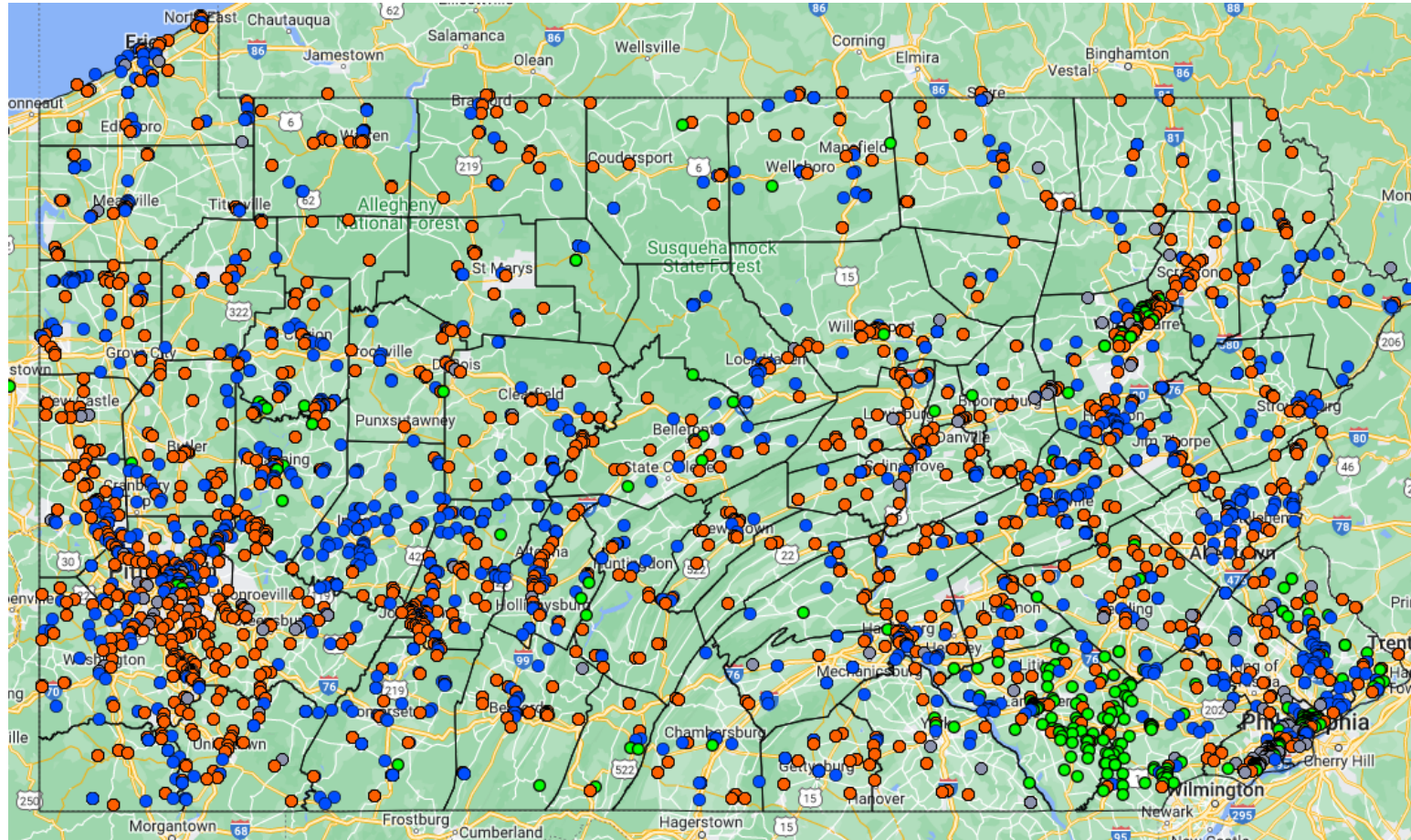
PENNVEST Financing

Projects Approved: 4,615 for a Total Funding of \$11.2 Billion

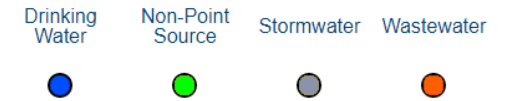
\$1.025 Billion Budgeted for 2022-2023

- **1,190 Drinking Water**
- **1,750 Wastewater**
- **17 Brownfield**
- **187 Non-Point Source**
- **3 Acid Mine Drainage**
- **154 Stormwater**
- **1,051 Onlot Repairs**
- **26 Sewer Laterals Replaced**
- **237 New Sewer Connections**

PROJECTS DISTRIBUTION STATEWIDE



LEGEND



Bipartisan Infrastructure Law Funding

Program	Funding Amount	Percent Additional Subsidy
DWSRF General Supplemental	\$55,287,000	49%
DWSRF Emerging Contaminant	\$23,217,000	100%
DWSRF lead Service Line Replacement	\$87,065,000	49%
DWSRF Total	\$165,569,000	
CWSRF General Supplemental	\$71,081,000	49%
CWSRF Emerging Contaminants	\$3,731,000	100%
CWSRF Totals	\$74,812,000	
Total Additional DWSRF/CWSRF	\$240,381,000	

PENNVEST BOARD MEETINGS

APPLICATION CUT-OFF DATES DATES

May 4, 2022

August 3, 2022

November 2, 2022

February 1, 2023

May 3, 2023

BOARD MEETING

July 20, 2022

October 19, 2022

January 18, 2023

April 19, 2023

TBD



WEB-BASED SYSTEM

APPLY **ONLINE**

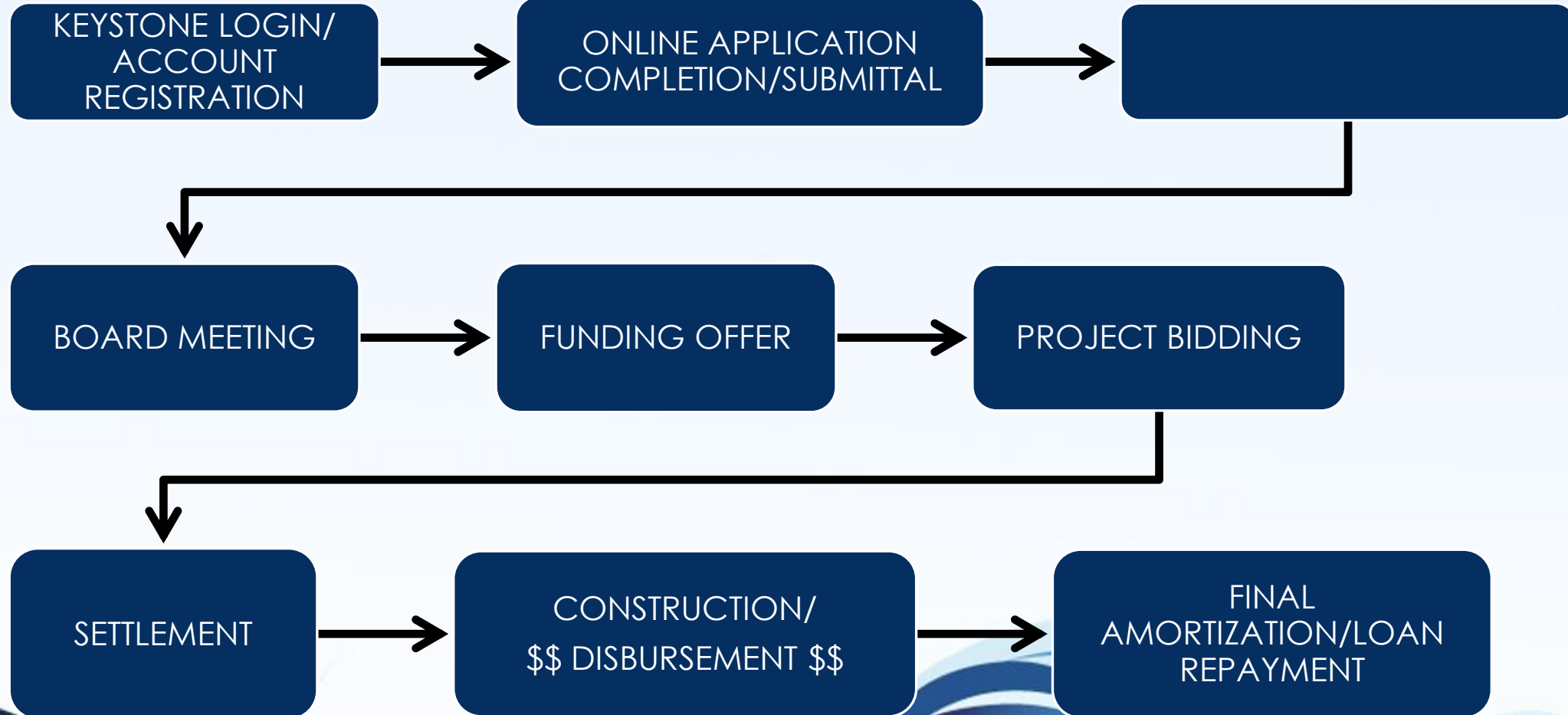
- The collection and evaluation of information for project review, ranking, and recommendation
- Submittal of bid, project costs, contracts, and documents necessary for settlement
- Submittal, review, and disbursement of eligible costs associated with implementation of construction
- PENNVEST review of change orders and project close-out
- Collection of repayments and annual financial statements
- Electronic signature

24/7 access to the information and status of your project along the way!

PROJECT STEPS

First Step

Contact Area Project Specialist for a **PLANNING CONSULTATION**



Funding Determinations

User Rate Projection is based on County Cap Rate and compared with Community Target Rate:

- Target Rate is between .5%-1.5% of the Median Household Income and is weighted based on several socio-economic factors
- If resulting rate below target – all loan
- If resulting rate above target – hardship

Hardship considerations:

- Reduced interest rate to 1.000% for full term
- Principal Forgiveness funds – principal forgiveness is often prorated
- Loan term stretched up to 30 years

PENNVEST will extend the best possible funding offer:

- No guarantees on hitting Target Rate
- In some cases, you may need to leverage other sources if affordability is an issue

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
Cumulative Interest Paid	\$103,746	\$583,894	\$933,424

Impact of Inflation

\$1,000,000	Today
2024	\$1,025,000
2025	\$1,050,625
2026	\$1,076,891
2027	\$1,103,813
2028	\$1,131,408

PENNVEST HOMEOWNER SEPTIC PROGRAM

The PENNVEST Homeowner Septic Loan Program helps qualified homeowners:

- repair or replace an **existing connection to public sewer OR** an individual, on-lot sewage disposal system;
- connect an existing home for the first time to public sewer.

This low-cost loan is funded by PENNVEST and administered by the PA Housing Finance Agency.

TERMS

- Fixed interest rate for life of loan, currently as low as 1.75 percent.
- Up to 20 years to repay the loan balance.
- Funds can be used for design, construction and permit costs.

SAMPLE PAYMENTS

- If you borrow \$15,000 at 1.75 percent (2.55 percent APR¹) for 20 years, you pay \$75 monthly.
- If you borrow \$25,000 at 1.75 percent (2.22 percent APR¹) for 20 years, you pay \$124 monthly.



LOAN ADVANTAGES

- Pay an attractive interest rate for this vital home improvement.
- No prepayment penalties if the loan is paid off early.

WHY REPLACE YOUR SEPTIC SYSTEM?

- Increase the value and marketability of your home.
- Eliminate worries about your septic system when you sell your home.
- Improve the environmental health of your property.
- Avoid or respond to citations from your municipality.

LEARN MORE AND APPLY

1. Call PHFA's Solution Center at **855-U-ARE-HOME** (855-827-3466) or visit **www.phfa.org** to learn more and view a list of participating lenders.
2. Visit or call one of the listed participating lenders to begin the loan application.
3. Work with design and construction professionals of your choice to develop an approved system.

¹ Subject to credit approval and eligibility restrictions including loan use and owner occupancy. Interest rate quoted as of 1/1/2019. The APR is fixed for the term of the loan. Borrower pays origination and closing charges. Sample payments based on \$15,000 and \$25,000 loan examples have twenty year term and 240 payments. Total finance charge for a \$15,000 loan is \$3,869 and for a \$25,000 loan is \$5,727.



Homeowner Sewage Program

- **Implemented in cooperation with the Pennsylvania Housing and Finance Agency**
- **Onlot repair**
- **First-time connection for an existing residential structure**
- **Existing lateral replacement**

Small Projects

- **\$500,000 or less for projects not exceeding \$1,000,000**
- **Quick turnaround/approvable by staff**
- **No need to wait for Board Meeting**
- **Loan monies only**

TERMS THAT DO NOT APPLY

- Davis Bacon Wage Rates
- Architectural and Engineering Services Requirements
- American Iron and Steel Requirements
- Uniform Environmental Review Requirements
- Disadvantaged Business Enterprise Requirements
- Fiscal Sustainability Plan Requirements

TERMS THAT DO APPLY

- Steel Products Procurement Act Requirements
- "Or Equal" Bidding Requirements
- Cost Effectiveness Requirements

Construction Projects Initiatives

Programmatic Financing (ProFi)

- Funding for a series of projects
- Larger projects
- Implement over a couple of years
- WIFIA/SWIFA



“TAKE A BITE OUT OF YOUR
CAPITAL IMPROVEMENT
PLAN”

Project Development Initiatives

Lead Line Removal Effort



- **Projects that replace lead service lines, lead goosenecks, pigtails, and connectors.**
- **Full line replacement required (Both the public side and private side of the lateral).**
- **Incentivized through Increased consideration for principal forgiveness dollars**

Project Development Initiatives

Emerging Contaminants

- **100% principal forgiveness dollars.**
- **Eligible Drinking Water State Revolving Fund emerging contaminant projects.**
- **Eligible Clean Water State Revolving Fund emerging contaminant projects.**



Center for Water Quality Excellence

- **Technical assistance provided through The Center for Water Quality Excellence to help landowners, local governments, businesses, and organizations navigate the world of funding opportunities in urban and agricultural stormwater management in order to reduce nutrient and sediment pollution of streams and rivers.**
- **cwqe.org**

PENNVEST CONTACTS

Region 1 – Northwest PA



Brendan Linton
717-783-6799
blinton@pa.gov

Region 3 – Southcentral PA



Tess Schlupp
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Region 4 – Northeast and Southeast PA



Rebecca Hayden
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Region 2 – Southwest PA



Dan Mikesic
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Region 5 – Northcentral PA



Leslie Cote
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lecote@pa.gov



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SPOTLIGHT



[Mission](#)

[Update Regarding COVID-19](#)

[Payment Deferral](#)

[Funding Programs](#)

PRESS RELEASES



[Gov. Wolf Announces \\$450 Million Loan Program for Financially Strained Hospitals](#)

[Governor Wolf Announces \\$119 Million Investment in Water Infrastructure Projects in 15 Counties](#)

[Governor Wolf Announces \\$98](#)

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Come join us at one of our information exchanges at a location nearest you!

PENNVEST
PENNSYLVANIA INFRASTRUCTURE INVESTMENT AUTHORITY

SPRING 2019 PENNVEST INFORMATION SESSIONS

Municipal officials, conservation districts, private landowners, authority users and staff, regulators, engineers, and others interested in learning how PENNVEST funding can help improve water quality in your community. Join PENNVEST to learn about:

PENNVEST overview (funding levels, sources of funding, timelines/milestones, etc.)

Discussion of project development:

- Architecture and engineering requirements
- Project Eligibility
- Lead line replacement program
- On-lot, lateral replacement program

New funds disbursement system

Discussion of modernizing the application process (input on the current process)

What's working & what needs improvement (settlement, disbursement, etc.)

Open forum Q&A

Adjourn

If interested in attending: register at:
<http://www.eventbrite.com/e/pennvest-information-sessions-tickets-550487>

Register soon to reserve your seat!

contact your regional Project Specialist with questions or concerns regarding the events.

East Region: Rebecca Kennedy (717) 574-8454 rkennedy@pa.gov
West Region: Dan Mikesic (717) 574-8452 dmikesic@pa.gov
West and Northcentral Regions: David Henning (717) 574-8451 dhenning@pa.gov
East and South Central Regions: Tesra Schlupp (717) 574- 8453 tschlupp@pa.gov

ALL WORKSHOPS ARE 9:30 - NOON UNLESS NOTED OTHERWISE
Parking is available on-site for all locations

11th CLEARFIELD COUNTY 9:30-NOON, at the PennDOT Training Center 101 Drive, Clearfield, PA, 16830 814 765-8828

12th Tioga County 9:30-NOON at the Mansfield, PA, Microtel Inn Suites, 90 Dr. Mansfield, PA, 16933; 570-662-9300

13th CHESTER COUNTY 9:30-NOON at the Tredyffrin Township Building, Keen Memorial Road, Berwyn, PA, 19312; 610-633-1400

14th CAMBRIA COUNTY 9:30-NOON at the PADEP Offices, 286 Industrial Park Road, PA, 15931 814-472-1905

15th WESTMORELAND COUNTY 1:00-3:30 at the PADEP Offices, 131 Broadview Road, PA, 15672 724-925-5530

16th CRAWFORD COUNTY 9:30-NOON at the Meadville Holiday Inn Express, 18240 T Lake Road, Meadville, PA, 16335; 814-724-6012

17th LEHIGH COUNTY 9:30-NOON at the offices of the Lehigh Valley Planning Commission; 960 Marcon Boulevard, Allentown, PA, 18109; 610-965-4544

18th DAUPHIN COUNTY 9:30-NOON at the offices of the Fish and Boat Commission, Harrisburg, PA, 17110 717- 705-7900

19th LACKAWANNA COUNTY 9:30-NOON at the Lackawanna County Emergency Center, View Drive, Jessup, PA, 18434; 570-307-7300

20th BEDFORD COUNTY 9:30-NOON at the Bedford County Courthouse, 200 S. Juddford, PA, 15522; 814-623-4807

21st LUZERNE COUNTY 9:30-NOON at the Top of the 80's Restaurant Meeting Room, 80's Road, Hazle Township, PA, 18202 570-454-8795

Contacts in your state

Council of Infrastructure Financing Authorities:

<https://www.cifanet.org/srf-profiels>

Clean Water State Revolving Fund:

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

Drinking Water State Revolving Fund:

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

THANK YOU!

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



OKLAHOMA Water Resources Board

February 9, 2023

Oklahoma's
State Revolving Funds (SRFs)
&
Bipartisan Infrastructure Law
(BIL) Funding

Presented by:
Tonya White
Marketing & Outreach Manager
Financial Assistance Division

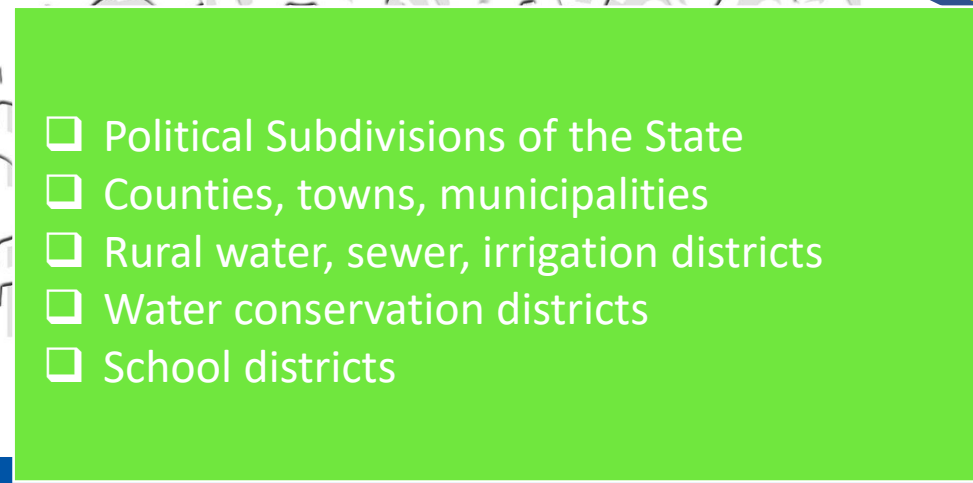




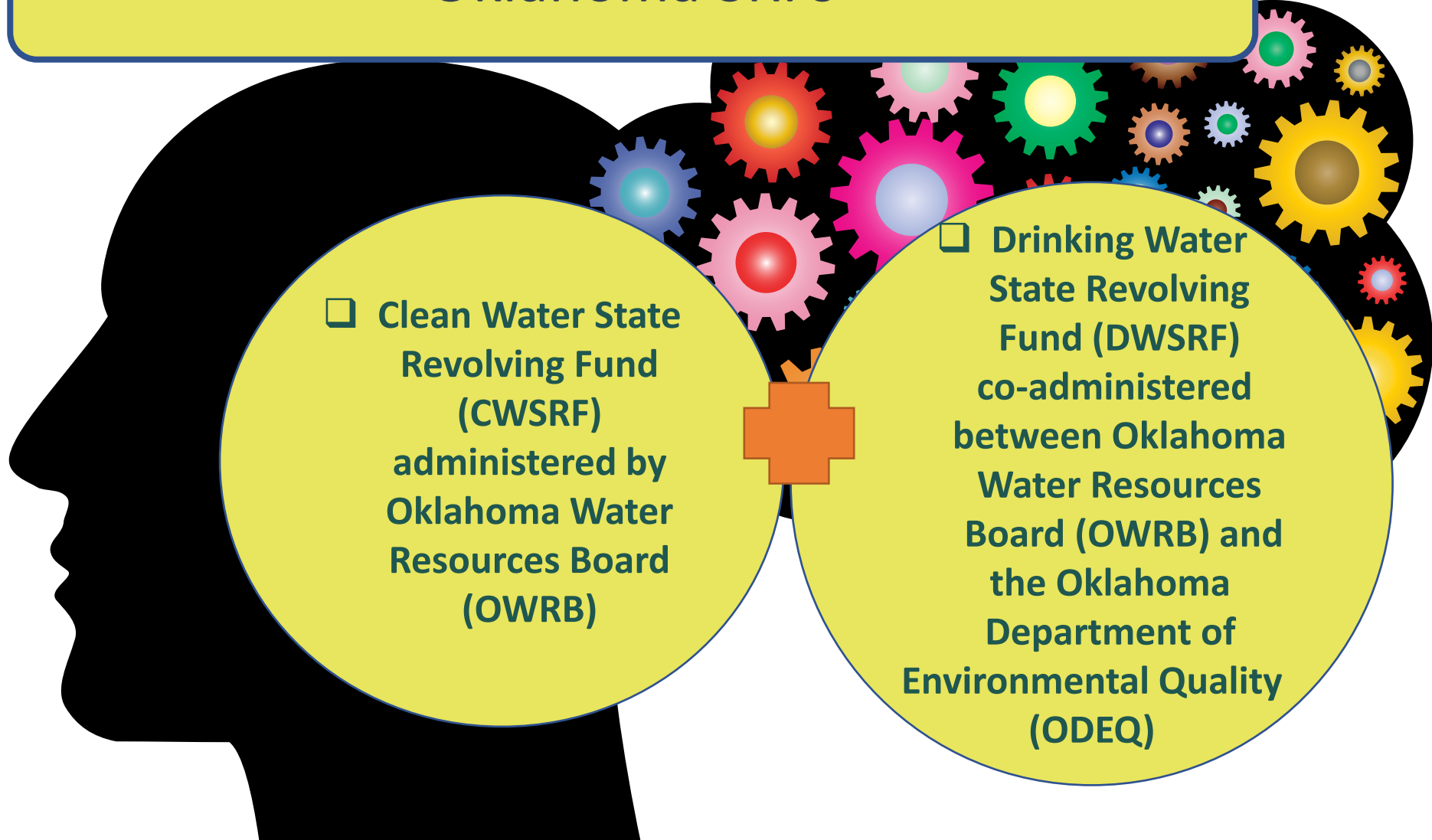
OWRB Eligibility



For All Programs

- 
- Political Subdivisions of the State
 - Counties, towns, municipalities
 - Rural water, sewer, irrigation districts
 - Water conservation districts
 - School districts

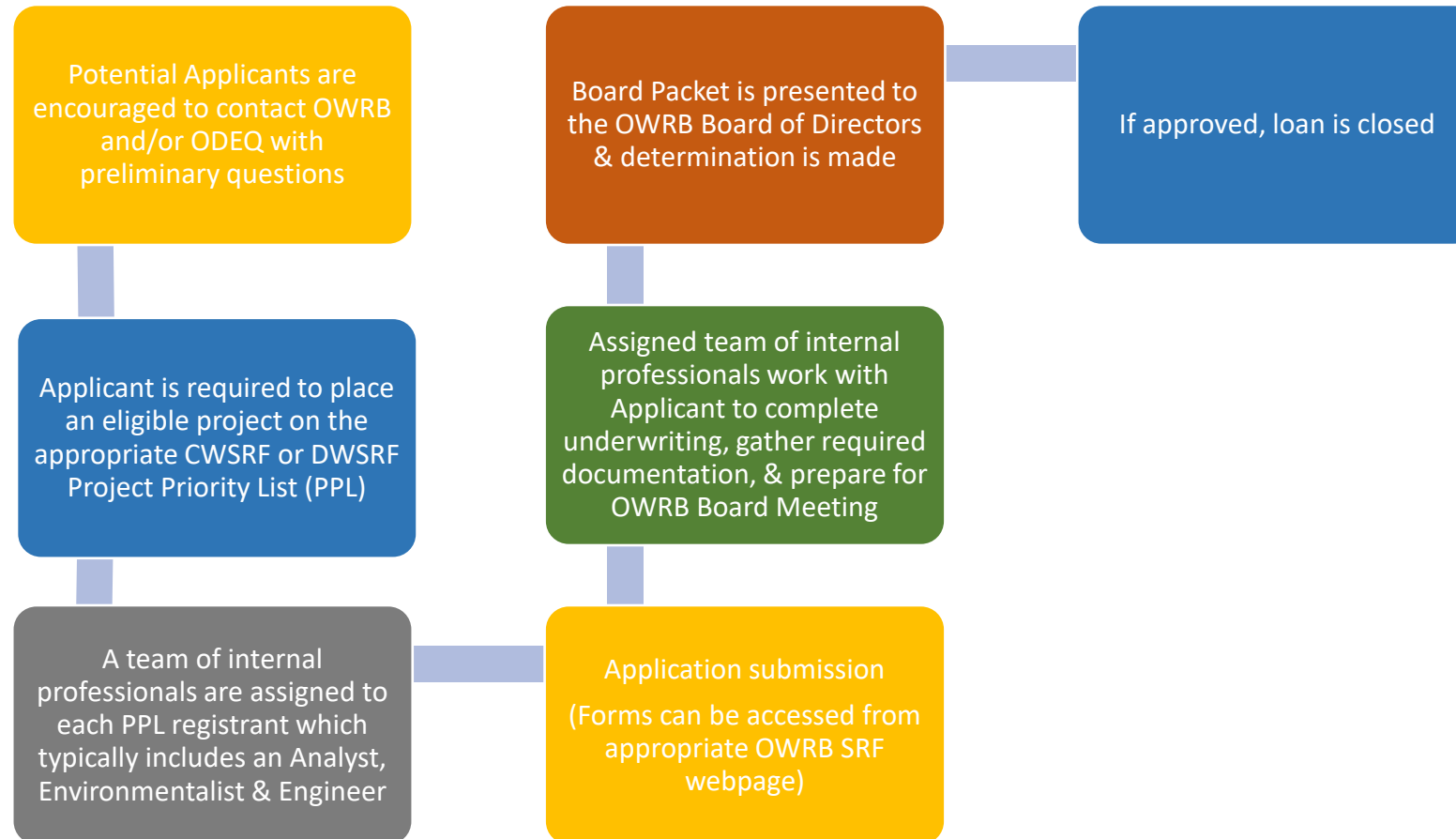
Oklahoma SRFs



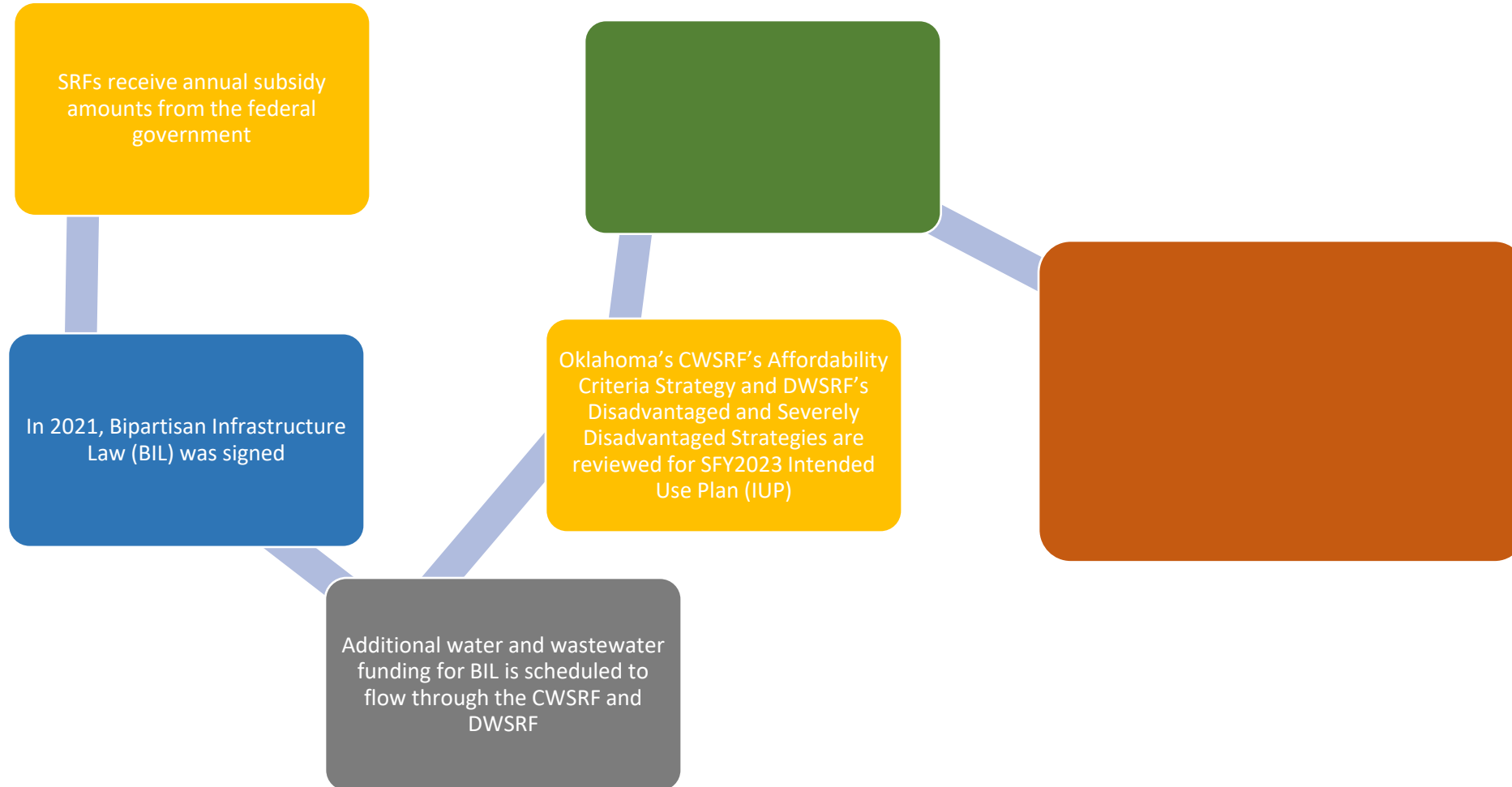
- Clean Water State Revolving Fund (CWSRF) administered by Oklahoma Water Resources Board (OWRB)

- Drinking Water State Revolving Fund (DWSRF) co-administered between Oklahoma Water Resources Board (OWRB) and the Oklahoma Department of Environmental Quality (ODEQ)

Oklahoma SRFs General Process



OWWRB's SRFs & BIL Timeline



CWSRF Tiered Affordability Criteria Strategy & SFY2023 Affordability Criteria Ranking

Oklahoma's CWSRF Affordability Criteria Strategy

EPA requires Affordability Criteria to include:

1. Income data
2. Employment data
3. Population trends
4. Any other data determined relevant by the state

Source of data:

Entity

Population <https://data.census.gov/cedsci/advanced>
 Income <https://data.census.gov/cedsci/advanced>
 Unemployment <https://data.census.gov/cedsci/advanced>
 Employment Rate Employment rate = 1-unemployment rate

Oklahoma's CWSRF Affordability Criteria Strategy
https://www.owrb.ok.gov/financing/pdf_fin/AffordabilityCriteriaStrategy.pdf

United States

Population https://data.census.gov/cedsci/all?_lang=en&_allgeo=population (Decennial Census)
 Income https://data.census.gov/cedsci/all?_lang=en&_allgeo=income (American Community Survey)
 Unemployment <https://data.census.gov/cedsci/table?q=unemployment&tid=ACSTSY2020.S2301> (American Community Survey)
 Employment Rate Employment rate = 1-unemployment rate

The CWA requires that states develop affordability criteria that assist with the identification of applicants that would have difficulty financing projects. The affordability criteria must include information regarding employment, income, population trends and may include other information as dictated by the State. For the CWSRF, OWRB calculates an entity's adjusted per capita income utilizing the above criteria comparing it to the nation's adjusted per capita income using the same data and has developed a tier system approach to determine severity of need regarding affordability. This information is identified using the American Community Survey (ACS) Data from the 2020 Census at <https://data.census.gov/cedsci/advanced>. If other data is presented to OWRB that more accurately reflects the entity's current or proposed service area, that will be evaluated on a case-by-case basis. Data submitted must include, but not limited to, PCI, employment rate, and population change trends for the proposed service area of the project.

The formulas below are how OWRB determines affordability criteria for each town/city/district in Oklahoma.

- a) Formula to determine an entity's 'adjusted per capita income (APCI)' for CWSRF
 - $APCI = PCI \times \text{employment rate} \times \text{population change trend}$ (as compared to 2010 census data)
- b) To determine an entity's percentage of adjusted per capita income, OWRB used the formula below for percentage ranking and tier determination.
 - $\% \text{ of APCI} = \frac{APCI}{U.S. APCI}$
- c) Formula to determine Rural Water & Sewer District's 'adjusted per capita income' for CWSRF and 'percentage of adjusted per capita income' used for percentage ranking and tier determination
 - Rural Water and Sewer systems are requested to contact OWRB for additional information needed to determine percentage ranking. Required data of the two largest communities served by the RW&S system will be averaged to determine RW&S percentage ranking and tier determination or data presented to OWRB that more accurately reflects the entity's current or proposed service area, that will be evaluated on a case-by-case basis. If a system serves only one community, the sole community's data will be used to determine RW&S percentage ranking and tier determination.
- d) If a community's name and percentage ranking is not represented with the Affordability Criteria for the 2023 IUP, please email fad@owrb.ok.gov with your contact information and request.

Affordability Calculation for the 2023 Intended Use Plan
 Adjusted Per Capita Income (APCI) = PCI*emp rate*pop trend (pop 2020/pop 2010)
 % of Adj PCI = adj PCI/US adj PCI
 U.S APCI = \$35,934.74

Tier	Community	Per Capita Income	Employment Rate	Population Trend	Adjusted Per Capita Income	Percent of U.S Adjusted Per Capita Income
1	Achille	\$ 22,605.00	92.70%	81%	\$ 16,951.27	47%
2	Ada	\$ 24,400.00	95.90%	98%	\$ 22,941.63	64%
2	Adair	\$ 24,144.00	96.30%	93%	\$ 21,543.66	60%
1	Addington	\$ 26,617.00	100.00%	73%	\$ 19,379.04	54%
1	Afton	\$ 16,442.00	87.60%	70%	\$ 10,078.12	28%
1	Agra	\$ 22,472.00	92.20%	92%	\$ 19,007.86	53%
1	Albion	\$ 19,945.00	82.00%	55%	\$ 8,948.91	25%
1	Alderson	\$ 22,397.00	97.40%	72%	\$ 15,786.94	44%
1	Alex	\$ 20,425.00	93.40%	88%	\$ 16,718.35	47%
2	Aline	\$ 25,517.00	97.70%	81%	\$ 20,233.13	56%
1	Allen	\$ 19,998.00	88.80%	86%	\$ 15,338.38	43%
2	Altus	\$ 25,365.00	96.10%	95%	\$ 23,042.13	64%
2	Alva	\$ 24,970.00	94.80%	102%	\$ 24,068.88	67%
1	Amber	\$ 20,019.00	95.80%	99%	\$ 18,903.57	53%
1	Ames	\$ 24,299.00	96.60%	81%	\$ 18,955.05	53%
1	Amorita	\$ 17,946.00	100.00%	103%	\$ 18,431.03	51%
1	Anadarko	\$ 18,674.00	88.80%	85%	\$ 14,088.51	39%
1	Antlers	\$ 17,987.00	90.30%	91%	\$ 14,706.10	41%
1	Apache	\$ 22,383.00	93.10%	72%	\$ 14,921.80	42%
1	Arapaho	\$ 14,042.00	100.00%	84%	\$ 11,783.99	33%
1	Arcadia	\$ 27,342.00	93.90%	68%	\$ 17,566.52	49%
2	Ardmore	\$ 26,273.00	95.00%	102%	\$ 25,413.66	71%
1	Arkoma	\$ 18,789.00	87.10%	91%	\$ 14,859.52	41%
1	Armstrong	\$ 19,299.00	95.90%	108%	\$ 19,917.85	55%
1	Arnett	\$ 22,637.00	96.00%	94%	\$ 20,528.82	57%
					\$ 32,936.73	92%
					\$ 9,975.64	28%
					\$ 9,929.63	28%
					\$ 5,508.95	15%
					\$ 5,730.44	16%
					\$ 5,503.32	15%
					\$ 8,850.53	25%
					\$ 6,670.48	19%
					\$ 6,324.12	18%
					\$ 5,023.00	14%
					\$ 4,921.51	14%
					\$ 6,730.02	19%
					\$ 7,262.17	20%
					\$ 9,745.34	27%
					\$ 25,495.89	71%
3	Bethel Acres	\$ 27,378.00	95.80%	105%	\$ 27,442.14	76%
1	Big Cabin	\$ 24,248.00	94.80%	66%	\$ 15,093.42	42%
1	Billings	\$ 14,087.00	96.70%	114%	\$ 15,468.74	43%
1	Binger	\$ 24,920.00	96.70%	65%	\$ 15,706.50	44%
4	Bixby	\$ 40,227.00	96.80%	137%	\$ 53,343.56	148%

Oklahoma's CWSRF Affordability Calculation for Oklahoma Communities
https://www.owrb.ok.gov/financing/pdf_fin/AffordabilityCalcSFY2023IUP.pdf

OWRB's SRFs & BIL Timeline



THE BIPARTISAN INFRASTRUCTURE LAW

A Historic Investment in Water for Oklahoma



The Bipartisan Infrastructure Law (BIL) will provide more than \$506 million to Oklahoma from the U.S. EPA for water and wastewater infrastructure investment over the next 5 years

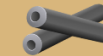
APPRX \$409 MILLION FOR SAFE DRINKING WATER

\$156 million through the Drinking Water State Revolving Fund (DWSRF) for various drinking water infrastructure projects



\$53 million through DWSRF for emerging contaminants including PFAS

\$200 million through DWSRF for lead service line identification and replacement



APPRX \$97 MILLION FOR CLEAN WATER

\$89.9 million through the Clean Water State Revolving Fund (CWSRF) for wastewater, storm water, and nonpoint source infrastructure projects



\$7.6 million through the CWSRF for emerging contaminants

With BIL funding, Oklahoma's public systems will have a significant opportunity to strengthen & rebuild our State's water & wastewater infrastructure



This funding provides a historic investment to replace water & wastewater facilities, and ensure that Oklahoma's systems are resilient for the future

Oklahoma BIL Marketing Piece

DWSRF BIL Marketing Piece

Bipartisan Infrastructure Law (BIL)

DWSRF General Supplemental

Annual Allotments


SFY23	SFY24	SFY25	SFY26	SFY27
\$25,508,000	~\$25.5M	~\$25.5M	~\$25.5M	~\$25.5M

Additional Subsidization
49% of the funds must be provided as principal forgiveness/loan forgiveness/grant to disadvantaged communities.

Disadvantaged Community
Disadvantaged Community means those system which serve a population whose median household income (MHI) greater than 80% but less than 90% of the national MHI according to the United States Census Bureau/American Community Survey. Systems serving population whose MHI is less than 80% of the national MHI according to the United States Census Bureau/American Community Survey will be designated as Severely Disadvantaged Communities and hence will receive 60 priority points instead of 40 points reserved for disadvantage communities. MHI is based on the most recent 5-year average of Median Household Income from U.S Census Data or through a household income survey acceptable to DEQ.

Amount of Subsidy for SFY23
The subsidy from this "pot" will be provided to only those communities that meet the state definition of disadvantaged community. During state FY 23, **\$12,498,920** will be available. The amount of the subsidy will be as follows:

- Disadvantaged communities as defined above serving 10,000 people or fewer will receive 100% loan forgiveness up to \$800,000 for eligible project and costs.
- Disadvantaged Communities serving more than 10,000 people will qualify for 25% of the loan amount or \$1,000,000.00, whichever is less as loan forgiveness.
- Projects for Non-Disadvantaged Communities benefiting areas of low income (below 90% of NMHI), minorities and/or people of color, will receive loan forgiveness of up to \$800,000.00 or the cost of the project in that area, whichever is less.
- Disadvantaged and severely disadvantage communities seeking funding for regionalization/consolidation may receive up to 100% loan forgiveness, if available.



Lead Service Line Replacement/Inventory

Annual Allotments

SFY23	SFY24	SFY25	SFY26	SFY27
\$40,192,000	~\$40M	~\$40M	~\$40M	~\$40M

Additional Subsidization
49% of the funds must be provided as principal forgiveness/loan forgiveness/grant to disadvantaged communities.

Amount of Subsidy for SFY23
The subsidy from this pot will be provided to only those communities that meet the state definition of disadvantaged communities. During SFY 23, **\$19,694,080** will be available. The amount of the subsidy will be as follows:

- Disadvantaged communities serving 10,000 people or fewer will receive up to 100% loan forgiveness for eligible project and costs.
- Disadvantaged communities serving more than 10,000 people will qualify for 33% of the loan amount, or \$2.5M, whichever is less as loan forgiveness.
- Projects under this category for Non-Disadvantaged Communities benefiting areas of low income (below 90% of National Median Household Income), minorities and/or people of color, will receive loan forgiveness of up to 100% of the cost for the project in that area.

Emerging Contaminates/PFAS

Annual Allotments

SFY23	SFY24	SFY25	SFY26	SFY27
\$10,711,000	~\$10M	~\$10M	~\$10M	~\$10M

Additional Subsidization
100% of the funds must be provided as principal forgiveness/loan forgiveness/grant

Amount of Subsidy for SFY23
100% of these funds will be provided as loan forgiveness to all eligible recipient with a minimum of 25% of the funds must go to communities that meet the state definition of disadvantaged community. During state SFY23, **\$10,711,000** is available as loan forgiveness, **(\$2,677,750)** of which will be directed toward disadvantaged communities.

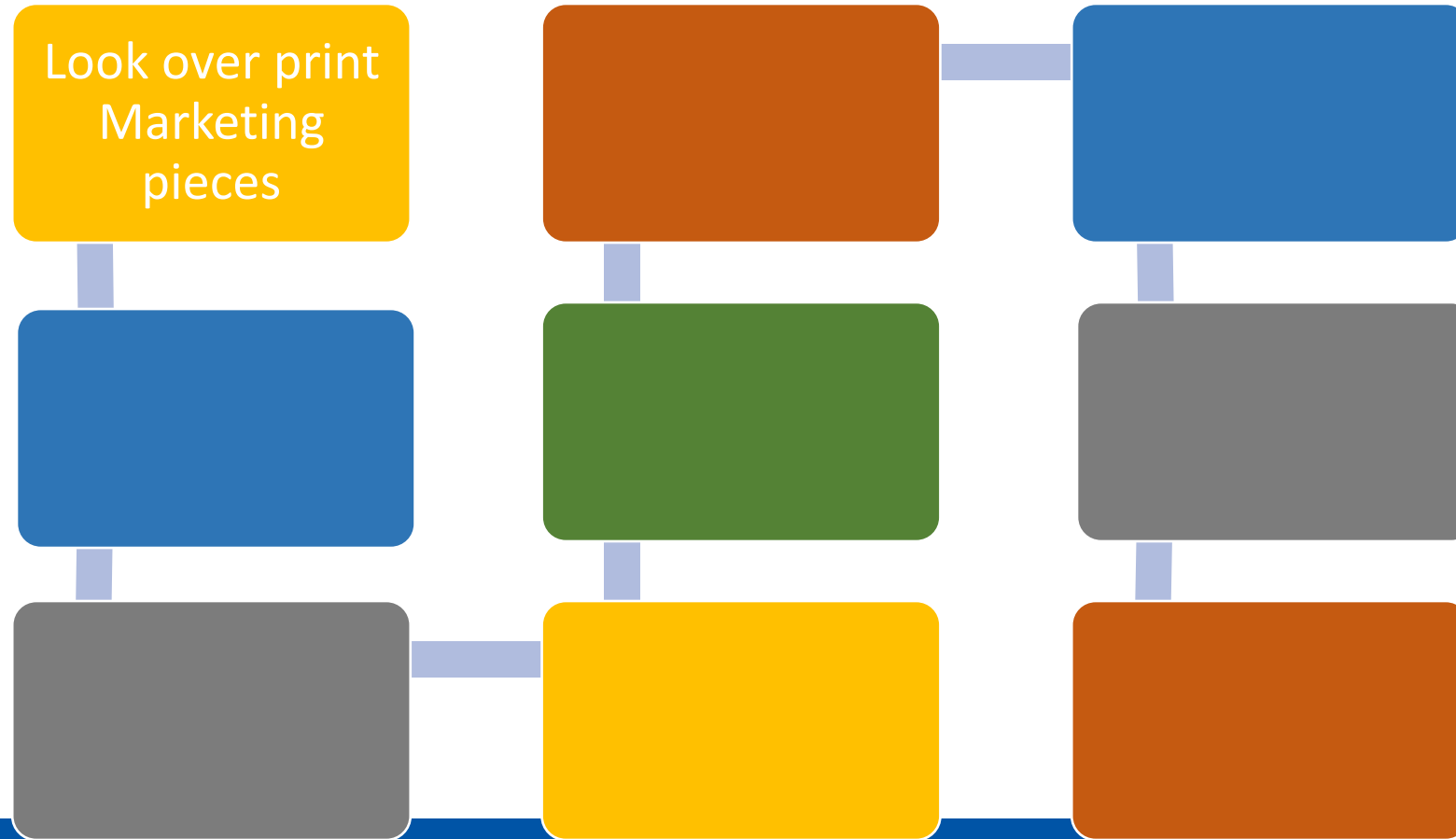
DWSRF Base Program

- \$9,935,000 allotment for the SFY23.
- 12% (**\$1,192,200**) of the Cap. Grant will be reserved for disadvantaged communities as subsidy. The amount of the of the subsidy will be 25% or \$200k whichever is less. For severely disadvantaged communities, the loan forgiveness for projects costing less than \$400k will be decided on case-by-case basis.
- 14% (**\$1,390,900**) of the Cap. Grant will be reserved as additional subsidization. Priority will be given to health-based violations and regionalization projects. These types of projects may receive up to 100% loan forgiveness.

OWWRB's SRFs & BIL Timeline



Oklahoma's SRF & BIL Resources Available For Information & Technical Assistance



Sponsorship Program

Sponsorship Program

The Oklahoma Water Resources Board's **Clean Water State Revolving Fund (CWSRF)** provides below-market interest rate loans for planning, design, and construction of projects that prevent or address water pollution and the Clean Water Act.

OWRB's Sponsorship Program offers a funding opportunity to address a water quality issue or initiative approved under the state's Nonpoint Source Management Program (NPSMP).

- Nonpoint Source (NPS) projects can have difficulty providing a revenue stream for loan repayment.
- Oklahoma's Sponsorship Program allows for NPS projects to receive a reduced interest rate when paired with a traditional treatment works project funded through the CWSRF.



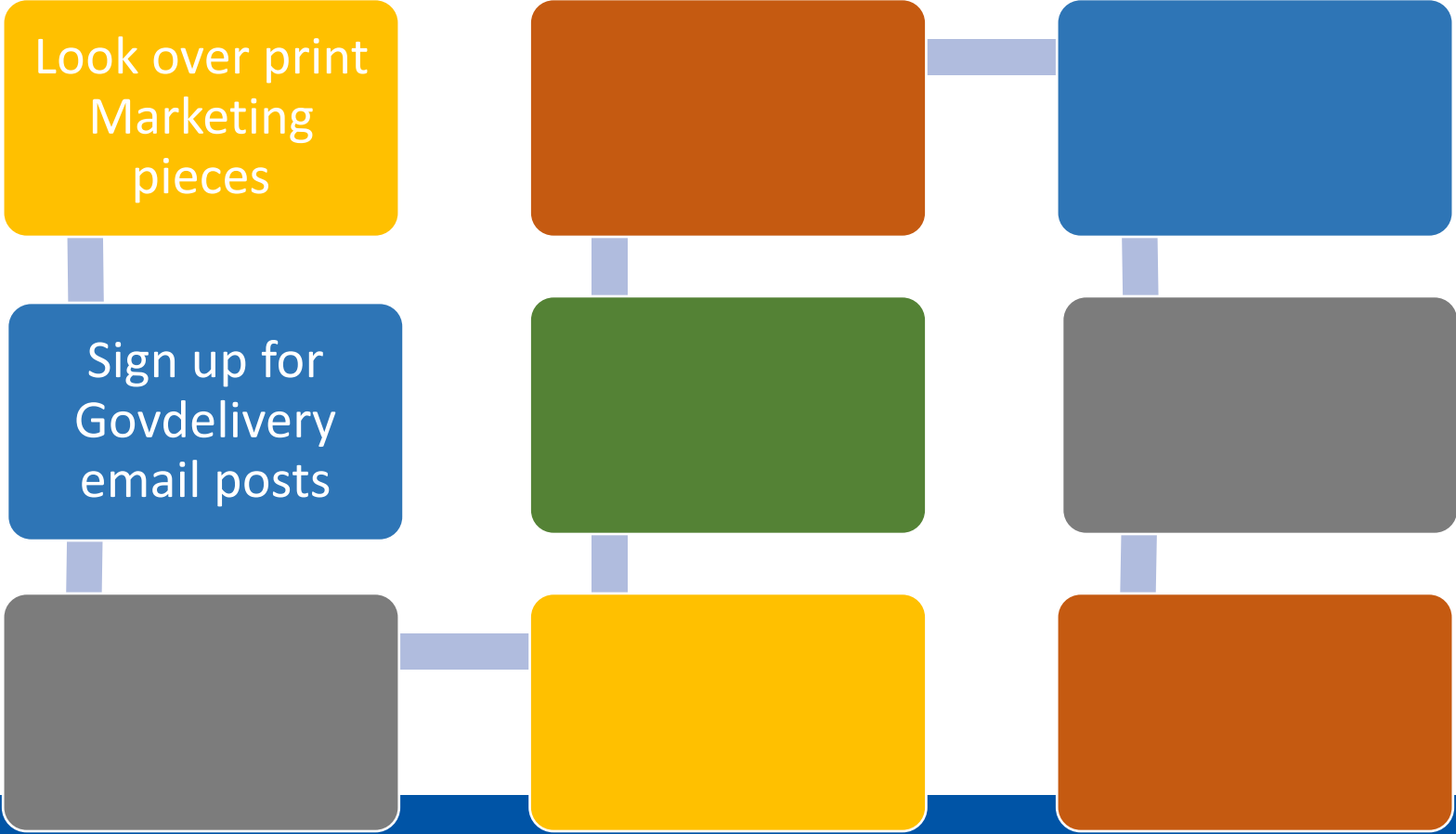
How OWRB's Sponsorship Program Works

- An eligible public entity must apply for both a traditional treatment works and NPS loan through OWRB
- NPS project must address a water quality issue or initiative and be approved under the state's NPSMP
- Sponsorship Program incentivizes NPS projects through a reduction in interest cost
- This estimated project cost may total up to approximately 90% of OWRB's estimated interest earnings of the traditional treatment works project, less the administrative fee

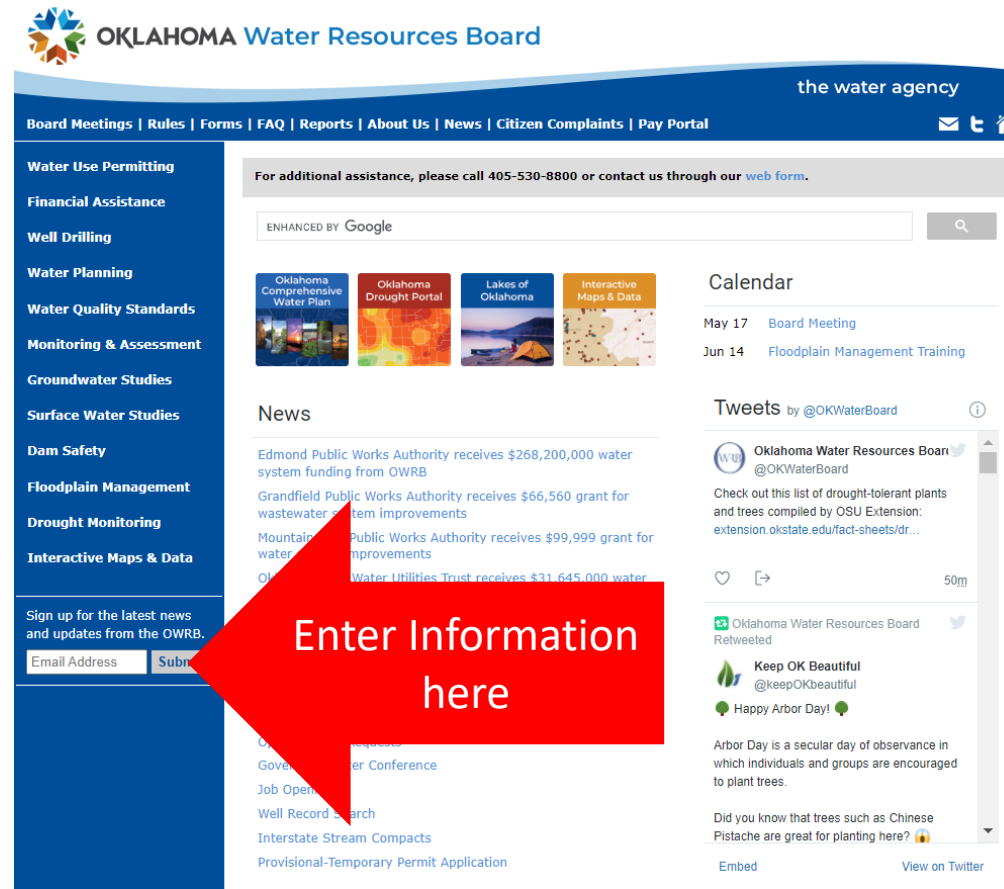
Oklahoma Water Resources Board
Financial Assistance Division
Questions?
Please contact Tonya White or Lori Johnson
405.530.8800



Oklahoma's SRF & BIL Resources Available For Information & Technical Assistance



Govdelivery Sign-Up Communication



OKLAHOMA Water Resources Board
the water agency

Board Meetings | Rules | Forms | FAQ | Reports | About Us | News | Citizen Complaints | Pay Portal

Water Use Permitting
Financial Assistance
Well Drilling
Water Planning
Water Quality Standards
Monitoring & Assessment
Groundwater Studies
Surface Water Studies
Dam Safety
Floodplain Management
Drought Monitoring
Interactive Maps & Data

Sign up for the latest news and updates from the OWRB.

Email Address

For additional assistance, please call 405-530-8800 or contact us through our [web form](#).

ENHANCED BY Google

News

Edmond Public Works Authority receives \$268,200,000 water system funding from OWRB

Grandfield Public Works Authority receives \$66,560 grant for wastewater system improvements

Mountain Public Works Authority receives \$99,999 grant for water improvements

OK Water Utilities Trust receives \$31,645,000 water

Calendar

May 17 Board Meeting

Jun 14 Floodplain Management Training

Tweets by @OKWaterBoard

Oklaohma Water Resources Board @OKWaterBoard

Check out this list of drought-tolerant plants and trees compiled by OSU Extension: extension.okstate.edu/fact-sheets/dr...

Keep OK Beautiful @keepOKbeautiful


Happy Arbor Day!

Arbor Day is a secular day of observance in which individuals and groups are encouraged to plant trees.

Did you know that trees such as Chinese Pistache are great for planting here? 🌳

Embed View on Twitter

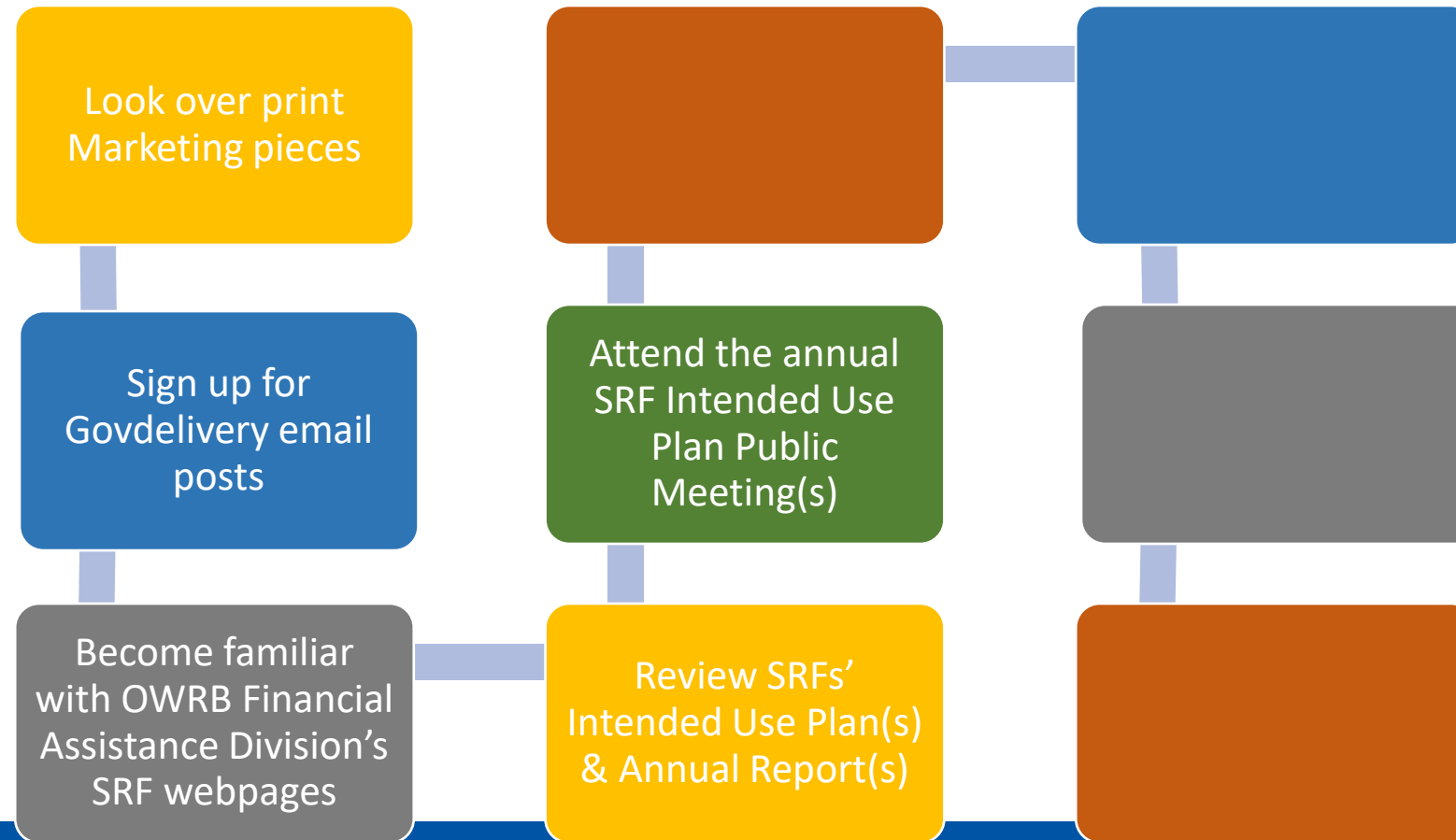
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Oklahoma's SRF & BIL Resources Available For Information & Technical Assistance



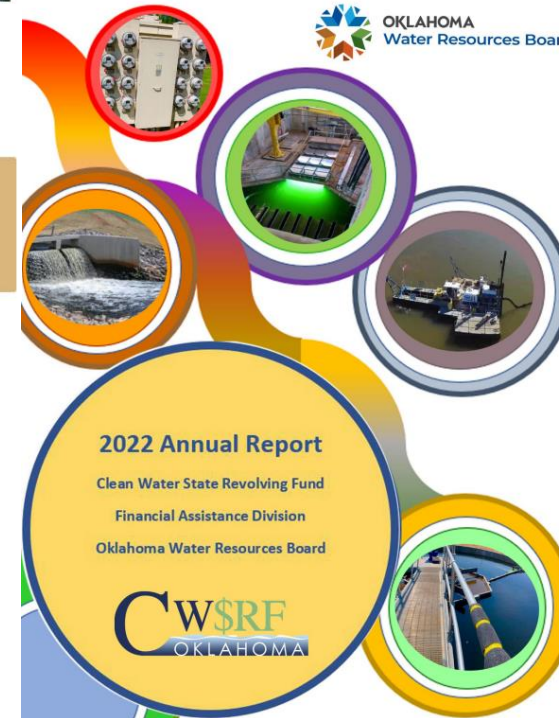
Annual Intended Use Plan (IUP) & Annual Report (AR)



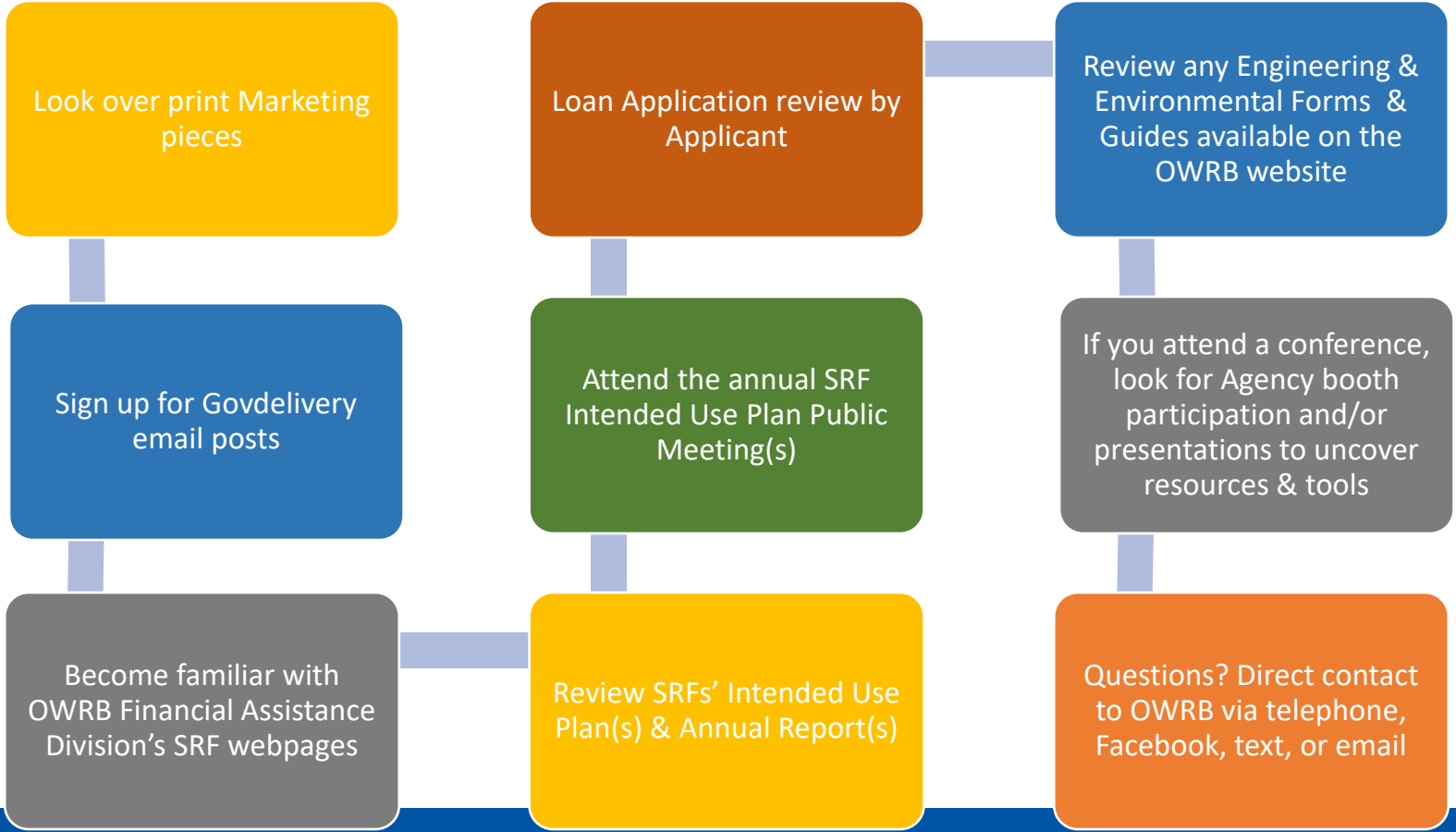
2023 Intended Use Plan
Clean Water State Revolving Fund
Financial Assistance Division



continuing to serve our citizens
across Oklahoma



Oklahoma's SRF & BIL Resources Available For Information & Technical Assistance



Where To Go For Information & To Stay In The Loop

Discover & utilize a primary method of communication delivery between eligible borrowers, service providers, etc. and the appropriate state Agency(ies) (e.g. Govdelivery)

Remember it takes 5-7 'touches' to effectively communicate and retain detail



Where To Go For Information & To Stay In The Loop

Discover & utilize a primary method of communication delivery between eligible borrowers, service providers, etc. and the appropriate state Agency(ies) (e.g. Govdelivery)

Remember it takes 5-7 'touches' to effectively communicate and retain detail

Research opportunities to gather SRFs/BIL detail through verbal delivery (presentations/conference activity), marketing pieces & required annual publications (Intended Use Plan & Annual Report)

Where To Go For Information & To Stay In The Loop

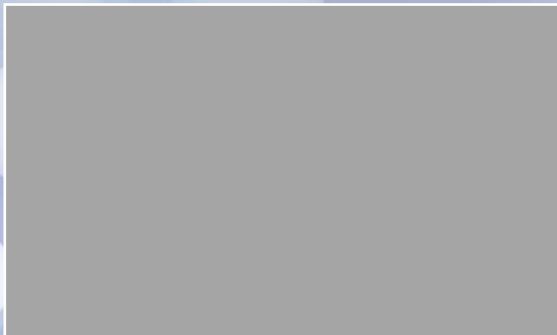
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Research opportunities to gather SRFs/BIL detail through verbal delivery (presentations/conference activity) and written (marketing) pieces

Directly contact appropriate state Agency(ies) with questions about SRF and BIL eligibilities, processes, and necessary form or resource accessibility

Reach out to other water and wastewater funding agencies & organizations for helpful names and contact detail of individuals which work within the SRFs and BIL programs



OKLAHOMA WATER RESOURCES BOARD
FINANCIAL ASSISTANCE DIVISION

Loan and Grant Resource Guide

January 2020

Includes potential funding sources for water and wastewater projects.

OKLAHOMA WATER RESOURCES BOARD
OKLAHOMA DEPARTMENT OF ENVIRONMENTAL QUALITY
OKLAHOMA DEPARTMENT OF COMMERCE
U.S. BUREAU OF RECLAMATION
U.S. DEPARTMENT OF AGRICULTURE
U.S. DEPARTMENT OF COMMERCE
U.S. ENVIRONMENTAL PROTECTION AGENCY
INDIAN HEALTH SERVICE
OKLAHOMA COUNCILS OF GOVERNMENT
COMMUNITIES UNLIMITED
OKLAHOMA RURAL WATER ASSOCIATION



Scan QR code for Loan and Grant Guide
electronic version

Oklahoma
Funding
Agency
Coordinating
Team
(FACT)

Oklahoma Strategic Alliance



OKLAHOMA STRATEGIC ALLIANCE

The Oklahoma Strategic Alliance was formed in 2019 in partnership with the Oklahoma Department of Environmental Quality, the Oklahoma Rural Water Association and Oklahoma Water Resources Board.

Together, our three organizations have pooled resources to help water and wastewater systems across Oklahoma analyze and review their systems in order to help them position themselves for the future to ensure all Oklahomans have quality water and wastewater systems in place for generations to come.

Governor Kevin Stitt ratified the Oklahoma Strategic Alliance in order to better utilize resources in order to help water systems become more sustainable and better prepared for future growth and continue to provide high-quality services to their customers.

Where To Go For Information & To Stay In The Loop

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Explore resource & tool accessibility on appropriate state Agency(ies) website

Project Speaker

Bryce Callies, Project Manager

Garver Engineering
Oklahoma City

Skilled in:
Environmental Awareness
Water Resource Management
Project Management
Administrative Streamlining
Training



Questions on **OWRB's** approach to SRFs and BIL funding?



Questions about **OWRB's** provided tools, resources, and/or procedures?

Thank you for your time

OWRB stands ready to help

Tonya White

Marketing & Outreach Manager
Financial Assistance Division

tonya.white@owrb.ok.gov

Phone: 405.530.8816





Q&A

Please enter your questions in the Q&A button on the bottom of your Zoom screen

Alison Souders and Bev Vazquez

*EPA Clean Water SRF & Water Infrastructure & Resiliency
Finance Center*

Tonya White

*Marketing and Outreach Manager, Financial Assistance Division,
Oklahoma Water Resources Board*

Robert H. Boos

*Deputy Executive Director for Project Management,
Pennsylvania Infrastructure Investment Authority*

Connect With Us

Visit <https://www.epa.gov/water-infrastructure/water-technical-assistance>

Have questions about Technical Assistance Related to
BIL Funding? E-mail: WaterTA@epa.gov.



THANK YOU FOR JOINING!

