PISCES

Performance and Innovation in the SRF Creating Environmental Success

A Program of the U.S. Environmental Protection Agency

George F. Ames

PISCES 2026 Recognition Program

FY 2026

EPA

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Cover photo credit: Wayne County Water and Sewer Authority

DIRECTOR'S **ADDRESS**

In 2026, the U.S. Environmental Protection Agency (EPA) celebrates a new group of Clean Water State Revolving Fund (CWSRF) projects recognized through the George F. Ames Performance and Innovation in the SRF Creating Environmental Success (PISCES) program. To date, the CWSRF has delivered more than $194 billion in affordable financing for water infrastructure and other water quality projects, strengthening water systems nationwide through a durable federal–state partnership.

The 26 recognized projects in this compendium span the CWSRF's broad project eligibilities, from major wastewater collection and treatment improvements to green stormwater practices and water reuse. CWSRF financing helps communities deploy modern, innovative solutions targeted to their water quality challenges, and the program's below-market interest rates and flexible terms reduce costs for households and ratepayers across the country. Taken together, the scale and complexity of the recognized projects reflect the determination and coordination that state and local partners bring to achieving water quality goals.

New in 2026, EPA is also launching the State Excellence Program to honor exceptional CWSRF program performance at the state level. Complementing the PISCES program's focus on projects, this initiative spotlights high-performing state CWSRF programs that demonstrate outstanding financial and program management and effective delivery of assistance for water quality projects.

The PISCES program affirms the CWSRF's essential role in protecting public health, economic vitality, and the environment. EPA congratulates the featured assistance recipients and thanks the state CWSRF programs for their leadership and ongoing commitment to safeguarding water quality.

Andrew Sawyers, Ph.D., Director
Office of Wastewater Management

STATE **EXCELLENCE**

The new State Excellence Recognition Program celebrates high-performing state CWSRF programs that demonstrate outstanding financial and program management and effective delivery of assistance.

State programs are recognized for their efforts in:

- **Financial Management:** The state demonstrates successful management of its resources by maintaining a consistently high fund utilization rate (pace) or demonstrated improvement in pace over time. The state adopted creative strategies to enhance financial management and build project pipeline, demonstrating tangible benefits.
- **Program Management:** The state demonstrates successful program management to achieve measurable outcomes and deliver environmental and public health benefits through one or more of the following: innovative financing mechanisms, notable outreach and marketing, improved interagency collaboration, extensive community engagement, and/or other notable practice or initiative.
- **Efficiency/Streamlining:** The state demonstrates high efficiency through process improvements, streamlined operations, and/or technical assistance to achieve faster results and improve borrower satisfaction and delivery of the program.

OKLAHOMA WATER **RESOURCES BOARD**

The Oklahoma Water Resources Board (OWRB) has been a consistent leader in the CWSRF program through its strong commitment to marketing, outreach, and a well-staffed, well-trained team. The state has maintained a very high pace of 128%, among the highest in the country, a key metric that measures how effectively a state converts available funds into loans. Oklahoma also excels at efficient program delivery, with a disbursement ratio of 0.7 years, meaning funds are quickly distributed to projects after award. OWRB attributes this success to sustained staff development and community engagement, ensuring long-term program strength.

OWRB fosters robust relationships with communities through targeted outreach, including the annual FACT Road Show, which engages local officials and residents on water and wastewater topics statewide. Partnerships with engineering firms, the bond counsel, and financial advisors further expand project identification in small and environmentally burdened communities. Collaboration with engineering firms has helped identify multiple emerging contaminants projects, enabling Oklahoma to apply for CWSRF emerging contaminants funding in the first year of availability and receive emerging contaminants reallotment funds annually. These efforts have resulted in $783.4 million in assistance over the last three years.

OWRB also invests in its people. The Financial Assistance Division is fully staffed, and hiring metrics focus on cultural fit to increase retention. Regular staff retreats build morale and cohesion, and ongoing training prepares staff for seamless advancement and leadership transitions. A proactive operational approach supports rapid project review, with internal policies targeting three-day reviews and quick resolution of application deficiencies, enabling the processing of about 70 projects per year. Accountants use cash-flow modeling to ensure funds are available; if demand spikes, OWRB taps the bond market or transfers funds between drinking water and clean water programs. This strategy supported $120 million in drawdowns over two years, $70 million in bonds, and $200 million leveraged for the capitalization grant. To counter competition from ARPA and community grants, OWRB offers attractive terms—such as 40% interest rate reductions for equivalency projects—and informs ARPA recipients that non-federal funds can cover cost-share requirements, strengthening partnerships with tribes and building a strong pipeline of future projects.

OWRB's proactive approach to project, staff, and financial management—supported by refreshed marketing, additional outreach capacity, competitive interest-rate policies, and disciplined financing tools—is a model other state CWSRF programs can emulate.

HONORABLE MENTION - **INDIANA FINANCE AUTHORITY**

The Indiana Finance Authority (IFA) has demonstrated exceptional programmatic and financial management through its Clean Water State Revolving Fund (CWSRF) program. A key highlight of Indiana's success is the impressive 480% federal return on investment and a swift disbursement pace of 0.4 years of cash on hand to average annual disbursements. This efficiency has led to a high demand that often exceeds available funds, prompting Indiana to issue bonds to increase funding capacity. In State Fiscal Year (SFY) 2025, the issuance of a 2025C bond added over $190 million to the CWSRF program, showcasing the effective integration of leveraging strategies into financial management.

One of Indiana's unique approaches is the Pooled Loan Program (PLP), which funds projects beyond the traditional SRF fundable range. This program allows communities to benefit from the state's "AAA" credit rating interest rate, resulting in significant savings for those exceeding Indiana's per-project funding maximum or ranking outside the SRF fundable range. The PLP provides access to funds for disadvantaged communities that might otherwise face economic and credit challenges. In SFY 2025, the program offered $265 million in CWSRF Pooled Loan funding to six communities, generating nearly $62 million in savings.

The approach taken by Indiana is replicable by other state programs, particularly those with a strong commitment pace and demand exceeding available funds. The pooled loan strategy offers an alternative to traditional leveraging, focusing on individual project needs rather than cash-flow modeled program needs. By establishing project-specific uses of funds and sources of repayment beforehand, the financial management process becomes more straightforward, providing a simplified entry into leveraging for non-leveraged programs.

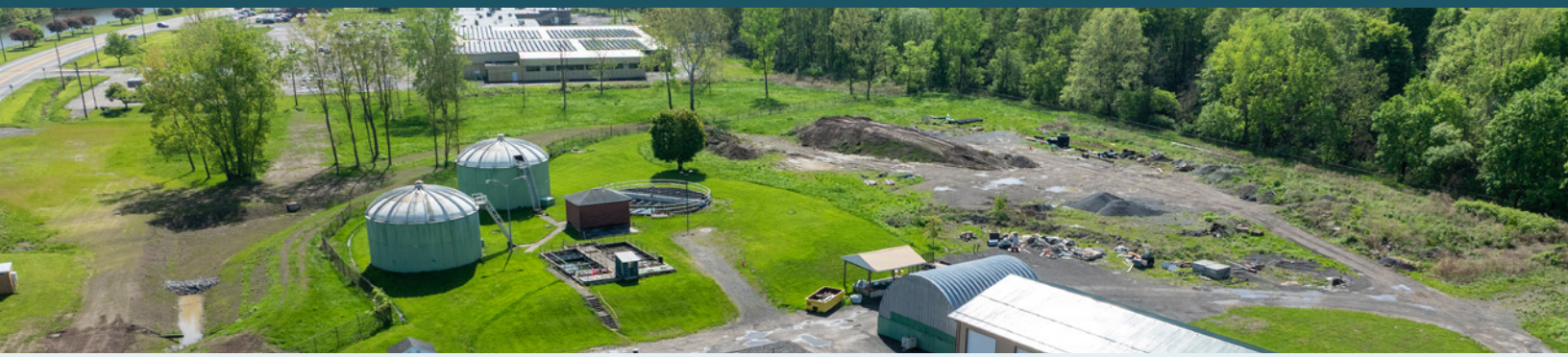


Photo credit: Wayne County Water and Sewer Authority

New York Environmental Facilities Corporation

Project: Western Wayne County Regional WWTP Improvements

Recipient: Wayne County Water and Sewer Authority

CWSRF Assistance Amount: $64,500,000

The Towns of Marion, Macedon, and Walworth, and the Village of Palmyra, located in the southwestern part of Wayne County, New York, each have their own wastewater treatment plant (WWTP) that needs significant improvements to comply with discharge permits. Community planning efforts, including public informational sessions, board meetings, and general project discussion meetings, led by the Wayne County Water and Sewer Authority (WCWSA), resulted in the determination that the most cost-effective alternative to address the needs of the four towns would be to consolidate the four WWTPs into a single regional wastewater treatment facility constructed and operated by the WCWSA.

This new facility consolidates wastewater treatment services for each municipality into one new, regional system that incorporates new, more efficient processes and equipment, with a life expectancy of 30-40 years, compared to 10-15 years if the aged infrastructure of the existing facilities were upgraded. The WCWSA was able to combine $41 million in grants from New York State water quality programs with $64.5 million in low-interest subsidized financing through the CWSRF to fund the full $105.5 million total project cost to a user base with a median household income below the state average.

Through consolidation, the combined user base will offer sustainable sewer rates and provide a financial benefit to each community by sharing capital and annual operating costs across the entire consolidated sewer district. The construction of a regional WWTP addresses compliance violations for flow, carbonaceous biochemical oxygen demand, biochemical oxygen demand, settleable solids, ammonia, and dissolved oxygen by eliminating separate WWTP discharges. Through consolidation and shared services, operation and maintenance of the proposed facilities will be greatly improved, providing a lasting benefit to critical infrastructure for this region.

Photo credit: City of Roswell

New Mexico Environment Department

Project: City of Roswell Emergency Sewer Repairs using the EPA-FEMA MOU

Recipient: City of Roswell

CWSRF Assistance Amount: $1,040,000

In late October 2024, record rainfall and historic flooding in Roswell, New Mexico, caused significant damage to the sewer collection system, which led to raw sewage spilling into the Hondo River. This situation required urgent repairs to safeguard public health and the environment.

Following the disaster, the New Mexico Environment Department (NMED) reached out to Roswell to offer assistance through the Clean Water State Revolving Fund (CWSRF) program. On November 1, 2024, the City was declared a major disaster area, enabling federal funding support. This included the use of a Memorandum of Understanding (MOU) between the EPA and Federal Emergency Management Agency (FEMA), which establishes a framework for EPA SRF programs to collaborate with FEMA disaster assistance grant programs. The CWSRF can act as a bridge loan to provide funding to a community while awaiting grant reimbursement, and NMED proposed the idea of a bridge loan to the City. NMED facilitated communication between EPA, FEMA, and the New Mexico Department of Homeland Security and Emergency Management to implement the MOU framework. NMED proceeded with utilizing the framework to prepare an emergency response CWSRF funding package for Roswell to match the FEMA Public Assistance Grant program requirements.

Utilizing this innovative funding model, CWSRF financing was swiftly provided to Roswell for emergency repairs of the damaged sewer system, including 648 linear feet of 24-inch sewer line, 112 linear feet of 8-inch sewer line, and two manholes. This enabled the City to restore its infrastructure, preventing further sewage release and protecting public health. The CWSRF bridge loan eased financial pressures, allowing Roswell to manage other flood-related damages effectively.

Photo credit: Lummi Tribal Sewer and Water District

Washington Department of Ecology

Project: Gooseberry Point Wastewater Treatment Plant Improvements

Recipient: Lummi Tribal Sewer and Water District

CWSRF Assistance Amount: $15,000,000

The Lummi Tribal Sewer and Water District's upgrade of the Gooseberry Point Wastewater Treatment Plant (WWTP) addressed long-standing water quality and public health concerns in the Hale Passage and Lummi Bay. As a sovereign nation, the Lummi Nation must comply with federal requirements through their EPA-administered National Pollutant Discharge Elimination System permit. For years, the aging Gooseberry Point WWTP was not adequately treating wastewater and the aging rotating biological contactor process caused frequent permit exceedances. Outdated technology and an undersized outfall meant that, during wet weather events and high tides, partially treated effluent backed up into the UV disinfection system, forcing them to divert the wastewater over land on an adjacent lawn to Hale Passage, a waterbody listed as impaired under Section 303(d) of the Clean Water Act.

Improvements were necessary to modernize the Lummi Tribal Sewer and Water District's facility and protect water quality, public health, and the vital shellfish resources in Hale Passage and Lummi Bay. The Lummi Tribal Sewer and Water District received a $15 million CWSRF loan to make the necessary upgrades to the WWTP. The project upgraded the plant to a reliable activated sludge process and added an effluent pump station to overcome hydraulic constraints. These improvements ensured higher quality, permit-compliant discharges through the outfall, even during high tides and storms. The upgrades were designed to meet service needs through 2037 and address hazards such as extreme weather events.

The upgrades will reduce pollution and public health risks and will restore protection for commercial and Tribal shellfish beds, which the Lummi Nation depends on for sustenance, cultural practices, and economic activity. The project improves habitat for marine species such as the Southern Resident Orca pod, marbled murrelets, and Puget Sound rockfish. This was all achieved through collaboration among the Lummi Nation, the Washington Department of Ecology, and EPA.

Photo credit: Nassau County - American Beach Water and Sewer District

Florida Department of Environmental Protection

Project: American Beach Septic Tank Phase-Out Project

Recipient: Nassau County - American Beach Water and Sewer District

CWSRF Assistance Amount: $5,400,000

The American Beach community on Amelia Island in Nassau County, Florida, is a National Register historically significant disadvantaged African American community developed in 1935. The community of American Beach has never had public wastewater collection facilities or a public drinking water supply. For over two decades, residents pressed for sewer service, but the cost was more than the residents could afford.

In 2023, the County received 79 letters of commitment from local residents indicating their willingness to connect to a new wastewater system. Once a household income survey was performed demonstrating low-income qualification, millions of dollars in low- and no-cost grant funds were made available to the American Beach community. The Community remained committed to replacing their aging septic system and the residents voted in a straw ballot election to support a per lot fee (up to a $9,000) as pledged revenue for a construction loan.

The project consists of 13,065 linear feet of gravity sewer, and 2,300 linear feet of force main with lift stations to connect 96 parcels to central municipal service. Through leveraged CWSRF funds, this project brought together eight different funding sources to pay for the approximately $12 million project, including State appropriations, a Rural Economic Development Initiative Grant, two legislative appropriations, special property assessments, and county and water management district funds.

Government partnerships and extensive community engagement, including an Advisory Board of community representatives, helped to bring this project from design to completion. The new sewer service not only protects drinking water resources for an underserved community, but it helps to safeguard local environmental resources including two estuaries and protected sand dune habitat for gopher tortoise populations.

Photo credit: City of Escondido

California Water Resources Control Board

Project: Membrane Filtration Reverse Osmosis Facility

Recipient: City of Escondido

CWSRF Assistance Amount: $45,000,000

Amid California's recurring droughts that strain the economy, the City of Escondido is prioritizing water reuse and supply diversification—especially recycled water—to reduce dependence on potable imports and strengthen reliability for residents and agriculture. The City developed a Membrane Filtration Reverse Osmosis (MFRO) facility to deliver recycled water for agricultural and landscape irrigation. The innovative facility improves regional resilience, strengthens local agriculture, and advances statewide water reuse goals.

Designed to produce Title 22-compliant recycled water for agricultural and landscape irrigation, the facility uses advanced treatment to reduce reliance on potable supplies and relieve pressure on the city's limited-capacity land outfall. By delivering a reliable source of high-quality recycled water, the project enhances regional sustainability by supporting avocado growers and other crop producers, key contributors to the local economy, while helping the city offset imported water needs and enhance long-term water reliability. The MFRO Facility adds approximately 3,800 acre-feet per year of recycled water, for agricultural use and landscape irrigation, providing substantial supply and reducing demand on potable and imported sources.

Strategically, the City of Escondido's MFRO Facility aligns with California's Water Supply Strategy by expanding recycled water production and supporting resilience amid persistent drought conditions. The project holds significant value for the community by enhancing water reliability and bolstering local agriculture. It demonstrates responsible financial stewardship by securing $45 million in low-interest CWSRF loans and grants, saving ratepayers $18.7 million. Together, these outcomes support economic resilience and work to ensure water supply for the future.

Photo credit: The Metropolitan District (MDC)

Connecticut Department of Energy and Environmental Protection

Project: North Hartford Pilot Project

Recipient: The Metropolitan District (MDC)

CWSRF Assistance Amount: $170,000,000

The North Hartford Pilot Project (NHPP) fast-tracks public and private sewer upgrades to curb sewage backups and CSOs to the Park River. North Hartford's economically disadvantaged neighborhoods have long faced basement and sewer overflows from aging combined sewers, and many rental properties lack resources to repair private lateral repairs.

The Metropolitan District received traditional CWSRF grants and loans to fund the NHPP's public infrastructure repairs, while a combination of CWSRF principal forgiveness and EPA Sewer Overflow and Stormwater Reuse Municipal Grants Program program subsidizes 50% of the private property work, costs which are usually borne by property owners. To expedite the construction work, Connecticut Department of Energy and Environmental Protection streamlined the typical design and bidding process for the NHPP contracts and allows the Metropolitan District to use its on-call sewer contractors. Since 2023, 751 properties in North Hartford have been protected against sewage backups, approximately 200 illicit inflow connections have been separated from the sewer, nearly 10,000 individual building sewer pipe laterals have been inspected, of which over 3,500 were rehabilitated and 400 were replaced.

Since sewer separation and rehabilitation construction has a direct impact on residents' properties and businesses, the NHPP does significant public outreach by MDC including the creation of an Outreach Office, mailings, door-to-door engagement, and project meetings with local neighborhood groups. The NHPP streamlines design and contracting and blends CWSRF assistance with EPA Sewer Overflow and Stormwater Reuse Municipal Grants Program to deliver faster relief from sewage backups and spills for residents and businesses, lowering out-of-pocket costs, and improving water quality in the Park River.

Photo credit: Town of Swanzey

New Hampshire Department of Environmental Services

Project: Webber Hill Slope Stabilization

Recipient: Town of Swanzey

CWSRF Assistance Amount: $285,950

The Town of Swanzey, New Hampshire, needed to address a hillside slope above the South Branch of the Ashuelot River that had been actively sloughing since 2018. A catastrophic landslide could impact the river's water quality as well as cutoff traffic to important commuter roads.

To stabilize the slope, the project design incorporated mechanically stabilized earth and a reinforced turf system with a vegetated geo-cellular confinement system to create a vegetated slope. The plants provide biodiversity and are resistant to drought and wet weather damage. Infiltration swales and catch basin were installed to convey stormwater runoff away from the Webber Hill slope and provide treatment to protect water quality in the South Branch of the Ashuelot River. During flooding conditions, infiltration swales bypass to overflow swales. A CWSRF loan was used to fund the construction phase engineering. The Town was also able to procure FEMA Hazard Mitigation funding for about $800,000 due to a 2023 storm that resulted in flooding.

The successful completion of the slope stabilization and stormwater best management practices minimized the risk of a catastrophic slope failure, thereby protecting local commuters and safeguarding the water quality of the South Branch of the Ashuelot River.

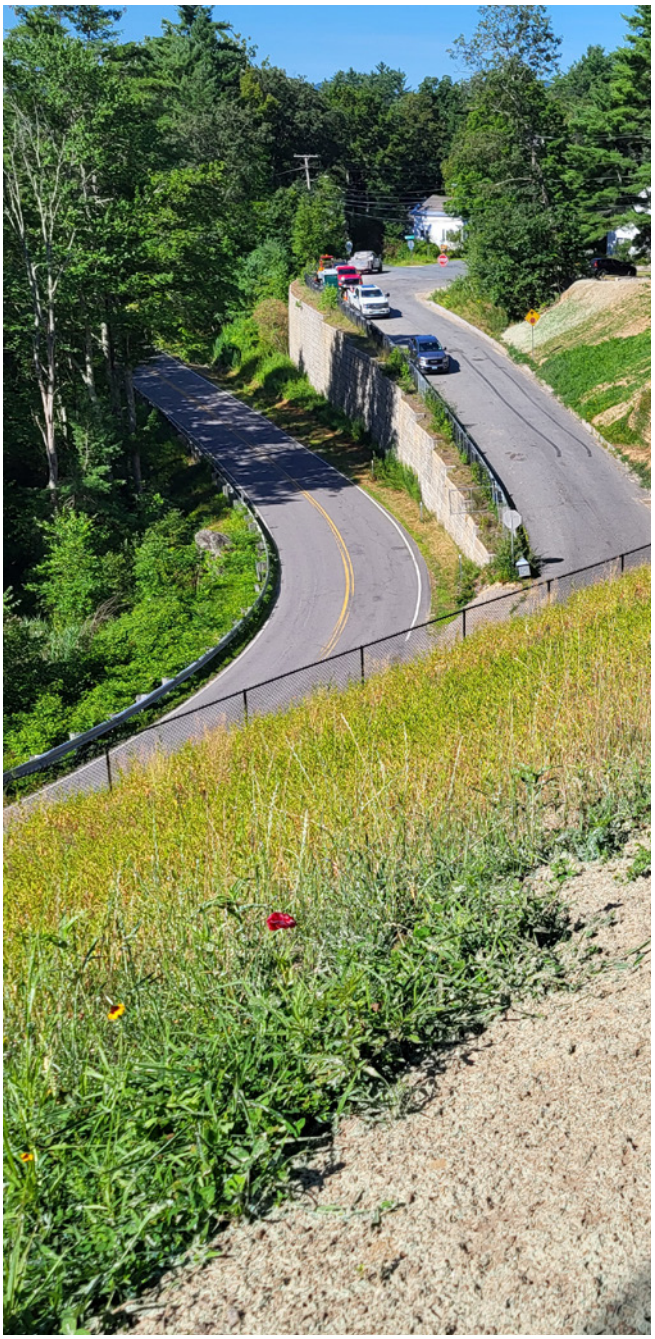


Photo credit: Narragansett Bay Commission

Rhode Island Department of Environmental Management

Project: CSO Phase IIIA Facilities – Bucklin Point WWTF Final Clarifier, UV

Recipient: Narragansett Bay Commission

CWSRF Assistance Amount: $75,359,538

The Narragansett Bay Commission (NBC) secured a $75 million dollar loan to upgrade the Bucklin Point Wastewater Treatment Facility and its combined sewer system. During major storms, combined sewer overflows can send untreated wastewater directly into the Narraganset Bay, degrading water quality and prompting shellfish bed closures.

Upgrades will expand treatment capacity to handle additional combined flows, including two new final clarifiers and a polymer feed system, improved return and waste activated sludge pumping systems, and replacement of the existing UV disinfection system with a more energy-efficient unit.

These improvements are expected to prevent what would have been 60 billion gallons of combined sewer overflows discharges to the Bay and significantly improve water quality, with an estimated 80% reduction in shellfish bed closures once Bucklin Point and related combined sewer overflows projects are complete. The new UV system will also reduce electricity costs. The $75 million project is supported by Rhode Island CWSRF financing and co-funded with a Water Infrastructure Finance and Innovation Act loan, which is expected to save NBC about $86 million.

Photo credit: City of Camden

New Jersey Environmental Infrastructure Bank

Project: City of Camden Combined Sewer Rehab/ Replacement

Recipient: City of Camden

CWSRF Assistance Amount: $6,500,000

Camden's sewer system rehabilitation project is a key component of the city's broader revitalization strategy, addressing long-standing issues with its failing sanitary and combined sewer systems. These systems had contributed to flooding, contamination risks, and public health concerns, disproportionately affecting vulnerable neighborhoods and straining city finances. By aligning with Camden's holistic redevelopment model focused on public safety, economic growth, and expanded educational opportunities, the project aimed to strengthen essential infrastructure and improve community well-being.

The project involved replacing over 112,000 linear feet of deteriorated sewer pipes and installing more than 2,300 feet of cured-in-place liners. This large-scale rehabilitation targeted chronic issues like cave-ins and basement backups, significantly reducing flooding and emergency repairs, and enhancing system reliability and public health protections. Camden leveraged affordable financing, alongside substantial principal forgiveness, to deliver a cost-effective solution that saved over $8 million, about 25% more than the project's total cost, thus strengthening the City's fiscal stability.

These improvements result in cleaner waterways, safer streets, and a more reliable sewer system, supporting Camden's redevelopment goals. Financially, the project exemplifies innovative management, freeing resources for community investments and reinforcing partnerships with local employers and cultural institutions. It serves as a model for sustainable, community-centered infrastructure investment.

Delaware Department of Natural Resources and Environmental Control

Project: Robscott Manor Park Stream Restoration

Recipient: New Castle County

CWSRF Assistance Amount: $997,000

The Robscott Manor Park Stream Restoration project, in Newark, Delaware, transformed and revitalized what was, for decades, an eroded, unstable, and failed urban stream. The project is located in the Christina River watershed, which is the only source of public surface water supply in Delaware, providing water for about 70% of the population.

This project's location and the infrastructure are owned by three jurisdictions: the City of Newark, New Castle County, and the Delaware Department of Transportation (DelDOT). These three stakeholders worked collaboratively to finance the project and received a 100% principal forgiveness loan of $997,000 from the Delaware CWSRF. The project improved water quality flowing from the Robscott Manor Park Stream to the Christina River by significantly reducing erosion and nutrient loads. The stream restoration also eliminates flooding in a residential neighborhood and has facilitated groundwater recharge. It also now has a wetland upstream and capacity to dissipate energy with natural rock riprap outfalls. Finally, the project added a trail for the community to enjoy in Robscott Manor Park.

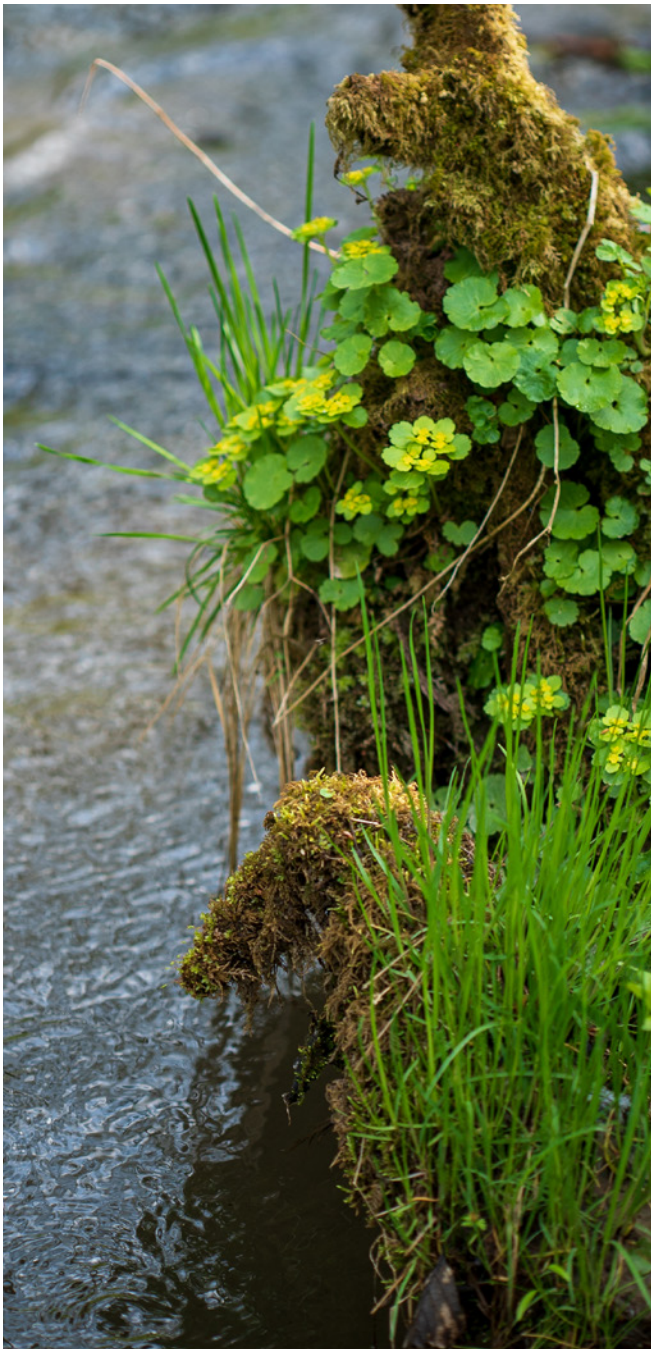


Photo credit: Washington Suburban Sanitary Commission (WSSC)

Maryland Department of Environment

Project: Piscataway Wastewater Treatment Plant Bioenergy Project Phases 2-5

Recipient: Washington Suburban Sanitary Commission (WSSC)

CWSRF Assistance Amount: $192,461,500

The Piscataway Wastewater Treatment Plant Bioenergy Project has set out to modernize their treatment capacity for biosolids in order to decrease pollution, improve water quality, and increase resilience during natural disasters. WSSC decided to modernize their facility and processes after facing stricter limits on land application of Class B biosolids, rising odors and operating costs, and the need for a more resilient power source.

The project aimed to upgrade biosolids treatment, the nutrient-rich matter produced from wastewater treatment, from Class B to Class A to continue to effectively recycle biosolids and produce higher-quality end products that can be sold as fertilizer. This will help reduce WSSC's operating costs, as well as eliminate odors and increase energy efficiency.

The updated facility saves an approximate $3.4 million annually by reducing expenses relating to biosolids treatment and generates $4 million in revenue annually from selling renewable natural gas and renewable fuel credits. Captured biogas provides backup power during power outages and natural disasters, and in turn, generates revenue for partnerships such as the Montgomery County's Ride On bus system, saving the ratepayers money.

The project delivers substantial community benefits, including hundreds of design and construction jobs and 20 new full-time facility positions. By reducing pollutant burdens, enhancing energy efficiency, and strengthening financial performance, the Piscataway Bioenergy Project offers a scalable model of future-ready infrastructure that improves environmental outcomes, supports local economies, and builds operational resilience.

Photo credit: Derry Township Municipal Authority

Pennsylvania Infrastructure Investment Authority

Project: Digester Emerging Contaminants

Recipient: Derry Township Municipal Authority

CWSRF Assistance Amount: $14,385,000

Derry Township Municipal Authority's Clearwater Road Wastewater Treatment Plant is implementing a biosolids drying and gasification system to remove PFAS and enable beneficial reuse of biosolids. PFAS, used widely in consumer and industrial products, reaches treatment plants and concentrates in biosolids, posing public health risks and undermining land-application options. Without PFAS control, communities lose a valuable soil amendment, face higher disposal costs, and risk redistributing contaminants. Removal of PFAS results in biosolids being able to be beneficially reused as a Class A biosolid without concern of spreading PFAS in different locations within the community and any resulting public or water quality harm.

To achieve their goals of Class A biosolids, Derry Township Municipal Authority installed a biosolids drying and gasification system at their Clearwater Road Wastewater Treatment Plant, treating solids downstream of the existing anaerobic digester and dewatering system. The new system reduces 36 PFAS compounds to non-detect amounts of less than 2 parts per billion in the biosolids. This has allowed Derry Township Municipal Authority to reach their goals of Class A biosolid production and help eliminate PFAS in biosolids down to non-detect amounts in a biosolids ash product, diversify end use options, reduce biosolids volume, and meet current regulatory challenges for land application.

Virginia Department of Environmental Quality

Project: Southwest Virginia Pilot Program, Falls Mills Sewer Rehab & Replacement

Recipient: Tazewell County Public Service Authority

CWSRF Assistance Amount: $2,655,925

Wastewater infrastructure is a fiscally challenging issue faced by local governments in Southwest Virginia. Sanitary systems built during the coal boom era have aged and the population has declined, leaving localities finding it increasingly more difficult to adequately serve their existing customers, much less expand service to those with inadequate wastewater treatment, without a significant financial impact on their ratepayer base. The Virginia CWSRF's Southwest Virginia Pilot Program provides technical assistance and principal forgiveness to help disadvantaged communities plan and fix priority needs while building asset management capacity. The Southwest Virginia Pilot Program is a phased, two-step process to address the growing needs and challenges of the region.

Tazewell County Public Service Authority applied to the VCWRLF's Southwest Virginia Pilot Program and received a loan for a sanitary system evaluation study. The first phase, a planning loan, identifies priority repairs needed to reduce infiltration and inflow, eliminates sanitary sewer overflows, and reduces treatment plant overload with 75% principal forgiveness. The second phase is a construction loan, with 44% principal forgiveness, rehabilitating three pump stations, the WWTP wetwell, and 200 manholes, and replaces 3,120 feet of force main. The improvements will yield 10–50% I infiltration and inflow I reduction and 3–13% annual O&M savings, critical for affordability.

Program-wide, across Southwest Virginia, 28 evaluation study reports and 26 asset management plans have been completed almost $66 million in loans have been authorized, including $29 million in principal forgiveness. This program equips rural systems to be proactive rather than reactive. Amid recent storms like Hurricane Helene, this creative financing enables sustainable wastewater management, protects rivers, and supports future economic recovery.

Photo credit: Wastewater System Improvement Project

West Virginia Department of Environmental Protection

Project: Wastewater System Improvement Project

Recipient: Town of Davis

CWSRF Assistance Amount: $3,675,500

To safeguard the Blackwater River and strengthen local infrastructure, the Town of Davis, West Virginia, is implementing a comprehensive Wastewater System Improvement Project. Historically, combined sewers and inflow and infiltration overwhelmed the 0.12-million-gallons-per-day (MGD) WWTP, driving wet-weather flows up to 0.37 MGD and sending combined sewer overflows to the river in a popular tourism area near Blackwater Falls State Park. Prior to this project, a study found that 61% of the systems manholes experienced inflow and infiltration, accounting for up to 80% of the system's flow. The project separates and rehabilitates sewers to eliminate three combined sewer overflows (CSOs), repairs and replaces inflow and infiltration sources, and installs green infrastructure bioswales to safely convey stormwater to nearby streams and/ or infiltrate into the soil. Construction included 30,000 linear feet of sanitary sewer, 110 manholes, 3,000 linear feet of storm sewer, and 37 storm inlets. Supported by CWSRF Green Project Reserve financing and state grant funding, the effort reduces wet-weather flows, protects the Blackwater River, improves public health and recreation, and keeps the Town on its CSO Long Term Control Plan schedule.

Photo credit: City of Eutaw

Alabama Department of Environmental Management

Project: 2022 Wastewater Restoration Project

Recipient: City of Eutaw

CWSRF Assistance Amount: $4,584,638

Located in the rural Blackbelt region of Alabama, the Town of Boligee's sanitary sewer collection system was failing, and the low-income community lacked resources for essential repairs, resulting in public health risks from raw sewage. Partnering with the nearby Town of Eutaw and leveraging Alabama Department of Environmental Management's CWSRF, the two communities pursued a regional solution. Eutaw assumed ownership and operations of Boligee's system and secured financing to upgrade both systems. This joint effort allowed both communities to move forward with critical infrastructure upgrades that protect public health and support long-term system success.

All six Boligee sewer pump stations were rehabilitated, 41 manholes were repaired to reduce inflow and infiltration, and the City of Eutaw assumed the routine daily maintenance activities of the combined facility. Eutaw also improved two of its own pump stations and set the stage for future enhancements to its sewer treatment lagoon.

The project eliminated raw sewage in yards and rights-of-way, improved water quality and public safety, and delivered reliable service for Boligee's 301 residents. Together, these tangible infrastructure upgrades and improved system operations mitigated longstanding health risks and ensured reliable, safe sewer service for the community.

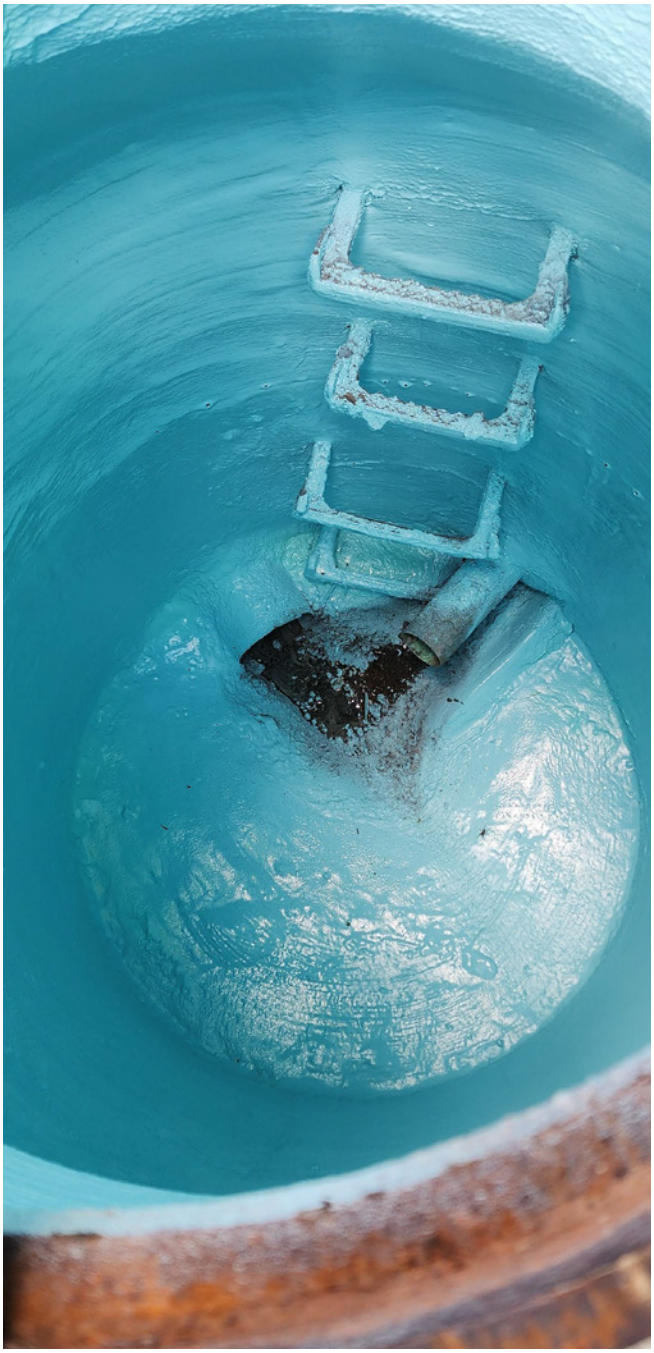


Photo credit: Citizens Water Authority

Georgetown/Scott County South Sewer Extension and Cane Run Pump Station

Project: City of Georgetown

Recipient: Citizens Water Authority

CWSRF Assistance Amount: $23,540,000

To protect water quality and residents' health, the City of Georgetown and Scott County, Kentucky, extended sanitary sewers and built the regional Cane Run Pump Station through a broad city-county-state-nonprofit collaboration supported by the CWSRF. The south side of Scott County and City of Georgetown faced an urgent problem: two failing, privately owned, 60-year-old package wastewater plants serving 10 properties were causing sanitary sewer overflows and contributing to elevated E. coli levels in Cane Run Creek. The impacted communities included two mobile home parks with approximately 500 low-income residents. The project implemented a long-term regional fix by installing a 6.4-million-gallons-per-day pump station and force main, eliminating two package plants, and consolidating seven aging pump stations down to one, among other improvements. Public outreach including holding public meetings at a nearby church and providing an interpreter at the meetings. The benefits of these investments include eliminating sewer overflows in the communities and removing an estimated 3,900 pounds of ammonia per year and 3.25 billion E. coli colonies per day from the local waterways.

Photo credit: James Island Public Service District (JIPSD)

South Carolina Department of Environmental Services

Project: Harbor View Road Force Main Capacity Upgrade Project

Recipient: James Island Public Service District (JIPSD)

CWSRF Assistance Amount: $4,485,303

The 30-year-old James Island Public Service District force main, and the 40-year-old Charleston Water System force main are at risk of rupture, threatening a significant raw sewage spill into the James Island Creek watershed and surrounding areas. Such an event would severely impact water quality in the Ashley River, Lower Charleston Harbor, and nearby tidal wetlands. These force mains are crucial for transporting James Island Public Service District wastewater to the Charleston Water System's Plum Island facility.

To address this issue, James Island Public Service District proposed installing a new parallel force main and diversions to provide emergency transmission redundancy for existing pump stations. This project aims to ensure that backup systems are in place, preventing sewage spills in the event of a main break. The existing cross-connection junctions between James Island Public Service District and Charleston Water System force mains are no longer functional, which currently hinders diversion efforts during emergencies. The new installations will restore this capability, ensuring reliable wastewater collection and transmission.

The project's completion will prevent catastrophic sewage spills, safeguarding the water quality of essential coastal marine habitats. By enhancing infrastructure reliability and resilience, the initiative protects the community and environment, ensuring cleaner waterways and preserving the area's natural resources.

Photo credit: Citizens Water Authority

Indiana Finance Authority

Project: DigIndy

Recipient: Citizens Water Authority

CWSRF Assistance Amount: $163,526,839

The DigIndy project is a crucial component of Indianapolis' Long Term Control Plan, designed to address combined sewer overflow (CSO) issues as mandated by a federal Consent Decree. Historically, CSOs have led to significant contamination of Marion County waterways, posing environmental and public health risks. The project aims to mitigate these issues by capturing and storing wet weather flow from the existing sewer system, thereby reducing the volume of CSOs discharged into local waterways, particularly the Upper Pogues Run.

The DigIndy project consists of nearly 28 miles of deep rock tunnels, each 18 feet in diameter, located approximately 250 feet beneath Indianapolis. Completed on November 29, 2022, this phase included the construction of the Brookside Park storage tank and associated infrastructure, enhancing the city's capacity to manage sewer overflows. The project significantly reduces CSO events into the White River, which is plagued by high levels of E. coli and impaired biotic communities, allowing the Citizens Water Authority to comply with their long-term control plan.

By capturing sewage that would otherwise overflow during rain events, the DigIndy project improves water quality and public health. It strengthens city infrastructure, achieving a 99% capture rate, and reduces overflow events, benefiting the community by ensuring cleaner waterways and a healthier environment.

Photo credit: City of Hurley

Wisconsin Department of Natural Resources

Project: Second Avenue Sewer Replacement

Recipient: City of Hurley

CWSRF Assistance Amount: $749,267

Hurley is a small, rural, economically disadvantaged community with sewer infrastructure at the end of its useful life. Aging pipes drove inflow and infiltration and sanitary sewer overflows, while inadequate separation between sewer and water mains posed health risks. With the Wisconsin Department of Transportation scheduled to reconstruct Highway 51 by 2026, delaying sewer work risked duplicative costs and prolonged overflows to local waterways.

Coordinating with Wisconsin's Department of Transportation timeline, the project replaced 2,000 feet of sanitary sewer and all appurtenances beneath/along Second Avenue, restored proper water–sewer separation, reduced inflow and infiltration and sanitary sewer overflows, and improved system reliability during heavy rain and flooding. To lower costs, Hurley secured $487,024 in principal forgiveness and a 1.485% interest rate over a 20-year term.

The upgrades reduce public health hazards, prevent sewer overflows to the watershed, and eliminate inflow and infiltration and its treatment costs, improving system efficiency and resilience. CWSRF subsidies lowered the project's total cost and helped the community avoid user rate increases otherwise needed to sustain the collection and treatment system, supporting affordability for Hurley residents.

Photo credit: City of Bentonville

Arkansas Department of Agriculture

Project: Bentonville Water Resource Recovery Facility Improvements

Recipient: City of Bentonville

CWSRF Assistance Amount: $97,759,381

The City of Bentonville, Arkansas has experienced high population growth. As a result, the City and surrounding communities are facing housing shortages and inadequate wastewater treatment infrastructure. To meet Bentonville's current and future wastewater needs, the City is implementing a Capital Improvement Plan to repair and replace failing infrastructure while simultaneously increasing capacity to accommodate population growth in Bentonville and surrounding communities through 2045. The project will expand treatment capacity through repairs and replacement of clarifiers, install tertiary filters, replace the UV disinfection system, and construct digester valve vaults.

Upgrades to Bentonville's Water Resource Recovery Facility through technology improvements will double treatment capacity from 4 Million Gallons per Day (MGD) to 8 MGD and increase peak flow to 30 MGD to alleviate sewer system overflows. This also assists the City in preparing for any continued population growth. The project utilized an innovative design, allowing for the facility upgrades to occur within the current treatment plant footprint, thereby saving space and unnecessary facility expansion. The improvements will allow the plant to meet its Pollutant Discharge Elimination System permit requirements and maintain the same Total Maximum Daily Load phosphorous limit to protecting water quality in the receiving stream, Town Branch Creek.

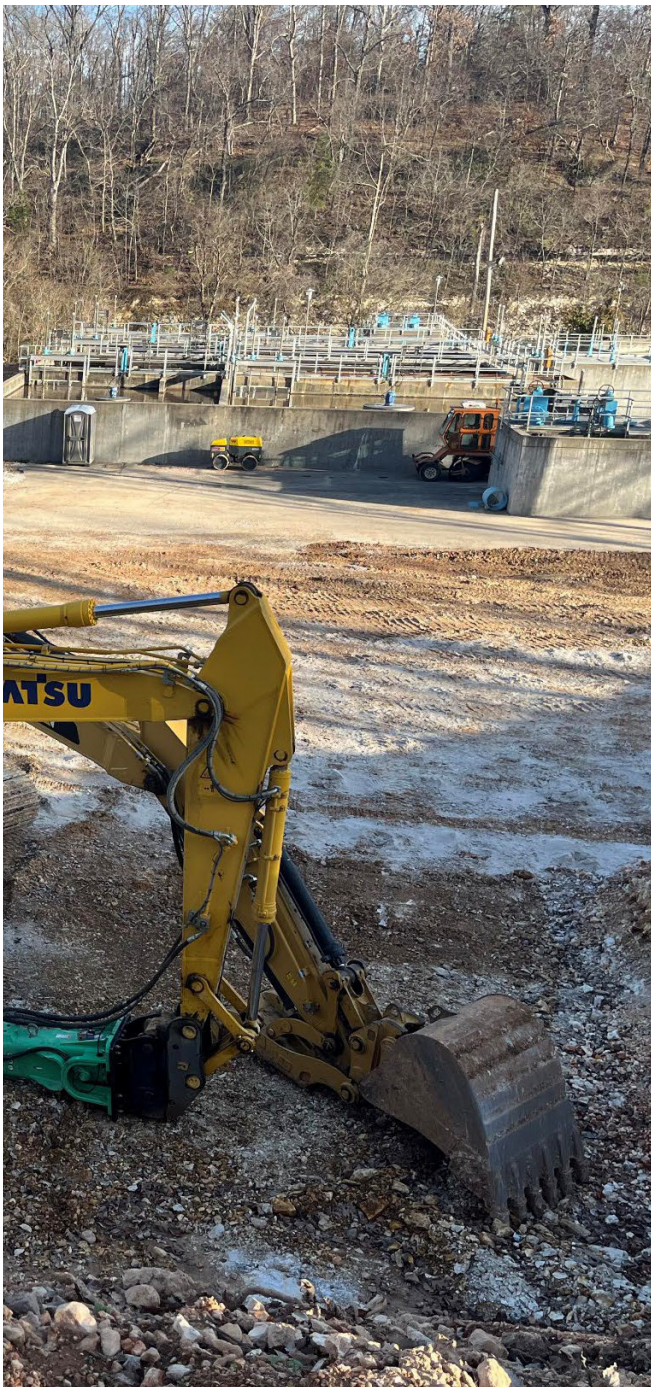


Photo credit: Louisiana State University Agricultural Center

Louisiana Department of Environmental Quality

Project: LSU AgCenter Botanic Gardens

Recipient: Louisiana State University Agricultural Center

CWSRF Assistance Amount: $400,000

On the grounds of the LSU AgCenter Botanic Gardens is a borrow pit that was utilized during the construction of the Interstate 10 and 12 interchange. This wooded area acts like a retention basin during heavy wet weather events and creates a natural litter catchment area. The Louisiana CWSRF provided the LSU AgCenter with a $400,000 grant to implement litter catchment devises to trap any litter that would otherwise overflow into the borrow pit during heavy wet weather events. The grant also supports organizing a clean-up effort to dispose of the existing litter that is trapped and settled in the borrow pit and an effort to reduce the litter. By removing litter out of the waterways, the associated waterways become healthier for the wildlife in the area and are nicer for the community to enjoy. By preventing the litter from entering the borrow pit, the AgCenter can use this area for educational purposes as well as demonstration purposes for areas with similar issues.

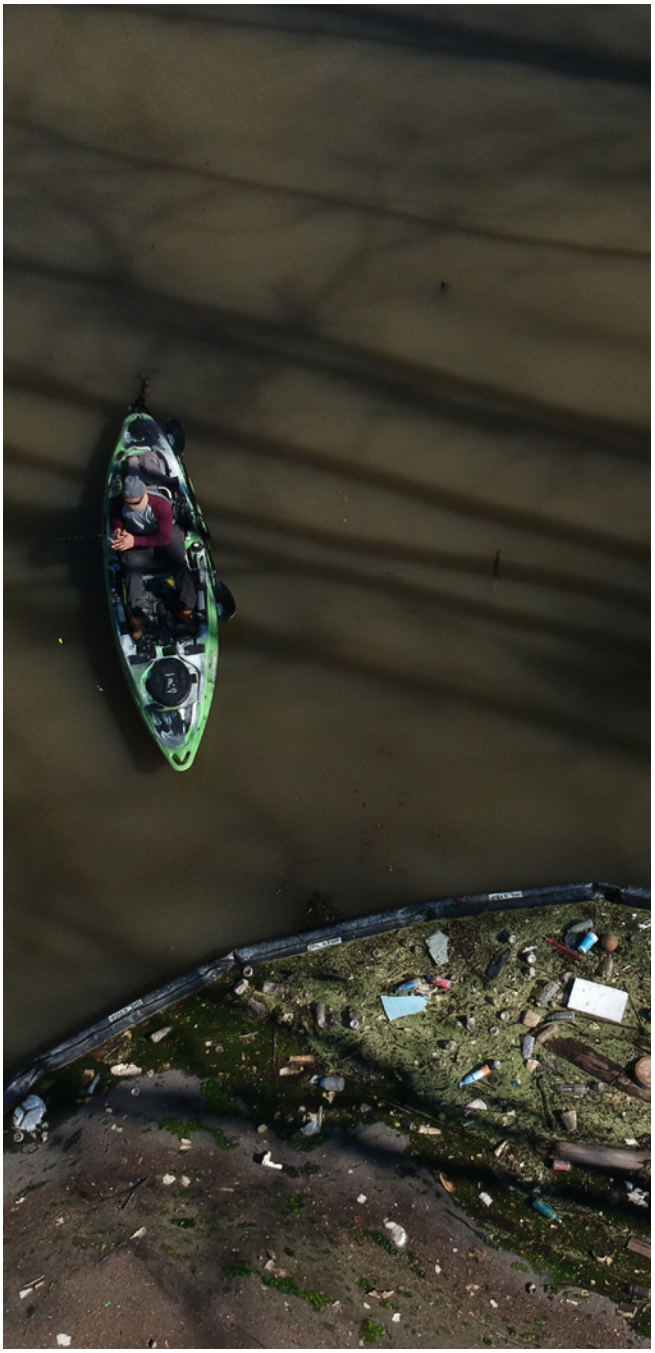


Photo credit: Oklahoma Conservation Commission

Oklahoma Water Resources Board

Project: Statewide Septic Replacement Program

Recipient: Oklahoma Conservation Commission

CWSRF Assistance Amount: $300,000

The Oklahoma Septic Remediation Program delivered a rapid, statewide fix for failing residential septic systems, protecting water quality and housing stability in rural and low-income communities. Leveraging the CWSRF, the Oklahoma Water Resources Board launched a replacement program supported by $300,000 in principal forgiveness, partnering with the Oklahoma Conservation Commission, the Grand River Dam Authority, and local conservation districts.

The project was a collaborative, locally administered program that financed and replaced failing septic systems. Oklahoma Water Resources Board provided CWSRF funding and leadership; Grand River Dam Authority coordinated program design and applications; conservation districts managed reimbursements to speed delivery and ensure accountability.

In seven months, 34 systems were replaced, $295,102 flowed into local economies, assistance reached 19 counties via 15 districts, and 19 waterbodies were protected. Three families avoided displacement and remained safely in their homes. All funds were committed with 18 households waitlisted, evidencing urgent need and program effectiveness. The model reduces nonpoint source pollution at its origin, safeguards public health, preserves housing, strengthens community resilience, and offers a scalable template for other states.

Photo credit: Metropolitan St. Louis Sewer District (MSD)

Missouri Department of Natural Resources

Project: Lower Meramec Tunnel (Phase 2)

Recipient: Metropolitan St. Louis Sewer District (MSD)

CWSRF Assistance Amount: $178,000,000

Lower Meramec Tunnel (Phase 2) is a cornerstone of the Metropolitan St. Louis Sewer District Project Clear program to protect public health and improve water quality across the St. Louis region. For decades, parts of the metro area have relied on aging combined sewers that can cause combined sewer overflows and basement backups during storms. The Fenton Wastewater Treatment Facility, located near the Meramec River, has been prone to flooding that posed a risk to nearby neighborhoods. To address these risks, the Metropolitan St. Louis Sewer District built a 6.8-mile-deep rock tunnel, about 150–200 feet underground, to reroute sanitary flows now treated at Fenton into the previously completed Phase 1 tunnel and onward to the Lower Meramec Wastewater Treatment Facility. Six new diversion structures capture wastewater along the route, and several lift stations will be eliminated. The project will significantly cut combined sewer overflows and basement backups, improve the Meramec River's water quality, and remove public health hazards tied to flooding at Fenton, all while providing more reliable wastewater service. The result is cleaner waterways and more resilient wastewater infrastructure.

Photo credit: Yavapai Apache Nation

Water Infrastructure Finance Authority of Arizona

Project: Middle Verde Water Reclamation Facility

Recipient: Yavapai Apache Nation

CWSRF Assistance Amount: $16,304,494

The Middle Verde Water Reclamation Facility is a transformational upgrade for the Yavapai Apache Nation, replacing a failing 1985 lagoon with modern treatment that protects the Verde River and strengthens regional water security.

The aging facultative lagoon posed risks to the Verde River, threatened three municipal groundwater wells and lacked capacity and pathogen/contaminant removal. For a disadvantaged Tribal community, affording a replacement was a major barrier. Through CWSRF assistance administered by the Water Infrastructure Finance Authority of Arizona, augmented by Tribal and federal support, the Nation advanced a low-cost, resilient solution.

The project constructed a packaged membrane bioreactor wastewater facility that produces Class A+ reclaimed effluent to replace the lagoon. The new facility provides advanced treatment capacity for 170+ connections and enables the production of reusable effluent, reducing the demand on limited surface and groundwater supplies. The new plant safeguards culturally and environmentally significant water resources; improves public health outcomes; and creates a dependable, scalable wastewater service platform. Reuse of Class A+ effluent lowers demand on scarce supplies, supporting agriculture and essential services. The project mitigates regulatory risk, enhances sustainability, and exemplifies how targeted CWSRF investments and partnerships deliver equitable, high-impact infrastructure for the future.

Photo credit: City and Borough of Juneau

Alaska Department of Environmental Conservation

Project: Phase 1 HESCO Flood Barrier

Recipient: City and Borough of Juneau

CWSRF Assistance Amount: $7,830,000

In 2024, the City of Juneau, Alaska, experienced a severe glacial lake outburst flood (GLOF) event that released over 16 billion gallons in less than 24 hours. This caused over $5 million in documented destruction, including damage to 322 homes and 4 wastewater collection infrastructure pump stations. A multi-agency clean-up effort was initiated to deal with the debris and environmental hazards such as dislodged or damaged home heating oil tanks.

To minimize the risk of future glacial lake outburst flood events, the City and Borough of Juneau worked with the U. S. Army Corps of Engineers to install barriers along a two-mile stretch along the Mendenhall River. These barriers are a rapidly deployable and versatile gabion structure made of wire mesh and durable fabric liner filled with soil or sand. A more severe glacial lake outburst flood occurred in 2025, but the flood barriers significantly reduced the amount of damage, with a few dozen homes sustaining minor damage.

As the City and Borough of Juneau plan and develop a more permanent solution, the flood barrier project provides short-term protection of infrastructure, water quality, and property from increasingly severe glacial lake outburst flood events. Preventing floodwater contamination by various harmful substances such as sewage, debris, and household chemicals helps to reduce the risk to human health and lessen the potential for environmental degradation of nearby waterbodies.

Photo credit: Rogue Valley Sewer Services

Oregon Department of Environmental Quality

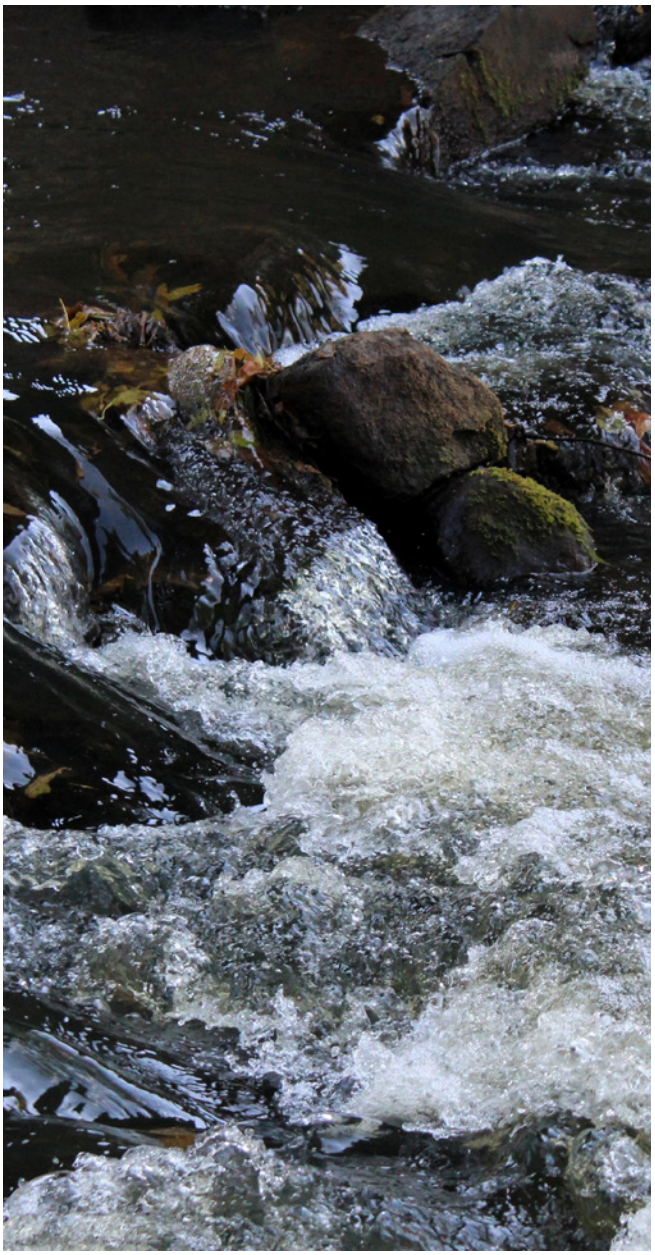
Project: Cummins Stormwater Project

Recipient: Rogue Valley Sewer Services

CWSRF Assistance Amount: $83, 329

The Cummins Stormwater Project was developed to manage stormwater and improve water quality and public health for the community of Talent, Oregon, and the Bear Creek watershed, which was impacted by the devastating Alameda Wildfire in Oregon in 2020. The new stormwater facility, designed to mimic natural hydrology, captures flow from an existing 30-inch storm drain and redirects it through a vegetated infiltration system that removes sediment, debris, and pollutants. This provides cleaner subsurface water to Bear Creek, which is an impaired stream with threatened/endangered salmon species.

The project mitigated the impacts of future extreme storm events, improved water quality by reducing peak flows, moderated water temperature, mitigated infiltration, and addressed emerging contaminants associated with heavy traffic roads and stormwater runoff into Bear Creek. With support from the Oregon CWSRF, EPA Sewer Overflow and Stormwater Municipal Reuse Grant program, and Infrastructure Investment and Jobs Act Emerging Contaminants funding, Rogue Valley Sewer Services was able to plan, design, and construct a new stormwater facility to improve water quality, public health, and infrastructure resiliency for the community of Talent and Bear Creek watershed.



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