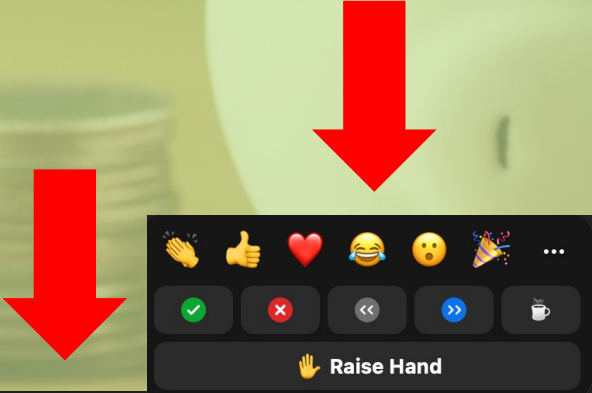


Unlocking the Power of Pennsylvania's State Revolving Funds: The Key to Innovative Financing for Sustainable Water Infrastructure Projects

May 31, 1pm EST



Housekeeping & How to Ask Questions



TODAY'S SPEAKERS



ELLEN KOHLER
Dir. Of Applied Research and
Programs
The Water Center at Penn



DANIEL MIKESIC
Region II Project Specialist
PENNVEST

TODAY'S SPEAKERS



JENNIFER COTTING
Director
University of Maryland's
Environmental Finance Center



CAROLINE KOCH
Water Policy Director
WaterNow Alliance

Agenda

- About WaterNow Alliance
- SRFs – General Overview
- Pennsylvania's SRF
- Region 3 Environmental Finance Center
- WaterNow Alliance Toolkit Snapshot
- Audience Q&A



PLEASE COMPLETE OUR WEBINAR EVALUATION!



 **waternow** alliance
water leaders. resilient solutions.

OUR MISSION

ENGAGE

our growing network and connect them to opportunities, ideas, data, resources and one another

ADVOCATE

for a sustainable water future by eliminating barriers and advancing solutions through our policy work

DEMONSTRATE

success by showcasing strategies that communities can replicate and scale

A forum and network of local water leaders advancing sustainable, affordable, equitable and climate resilient water strategies

WHAT DO WE MEAN BY SUSTAINABLE?

Providing safe, healthy, and affordable water services for people while preserving the integrity of water resources and the environment for future generations.



WHAT DO WE MEAN BY EQUITABLE?



Water equity means universal access to secure, affordable, safe, and healthy drinking water, and wastewater and stormwater management services. Equitable water infrastructure investment should support the long-term sustainability of our waterways, water systems, and utilities.





State Revolving Funds and Financing Water Infrastructure

Ellen Kohler

Director of Applied Research and Programs

31 May 2023



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Themes

Water Equity

Building
Community
Climate Resilience

Water
Leadership

Strategies

Engage

Network

Research

Empower



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The **Clean Water State Revolving Fund (CWSRF)**

program was established in 1987 through amendments to the Clean Water Act (CWA). It provides low-cost financing to communities for a water quality infrastructure projects, including **municipal wastewater facilities, nonpoint source pollution control, decentralized wastewater treatment systems, stormwater runoff mitigation, green infrastructure, estuary protection, and water reuse.**

The **Drinking Water State Revolving Fund (DWSRF)**

was established by the 1996 amendments to the Safe Drinking Water Act (SDWA). It is a financial assistance program to help water systems and states to achieve the health protection objectives of the SDWA including **fixing leaky or old pipes (water distribution), source water protection, replacing or constructing finished water storage tanks and other infrastructure projects needed to protect public health.**

States receive a capitalization grant from the federal government based on a allocation formula. States must provide a 20% match to that grant. They then have the option of taking a variety of set-asides from the federal grant to help fund state programs and provide technical assistance for example. States place the balance of their capitalization grant, together with the state match, into a dedicated revolving loan fund to provide loans and other authorized assistance to water systems for eligible infrastructure projects. As water systems repay their loans, the repayments and interest flow back into the dedicated revolving fund. These funds can then be used to make additional loans.



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THE DRINKING WATER STATE REVOLVING FUND

Protecting America's Public Health for 20 Years

HOW IT WORKS

EPA funds state DWSRFs each year and states provide a **20%** match



Loan Terms:
Up to **20 years**

(for disadvantaged communities: 30 years or design life of project, whichever is less).

Repayments begin **1 year** after project completion



For every **\$1** from federal government, **\$1.87** has gone to help communities



WHO HAS DWSRFs?



WHO IS ELIGIBLE?



Publicly or privately-owned community water systems



Non-profit non-community water systems



WHAT TYPES OF PROJECTS?

- Drinking Water Treatment
- Pipe Installation/Replacement
- Source Water Protection
- Well Construction/Rehabilitation
- Storage
- & MORE...

\$35.4 BILLION

states leveraged EPA's \$19 billion into projects over the last 20 years



14,000

loans made to repair, replace and build infrastructure since 1997



1.6%

average DWSRF loan interest rate in 2017



epa.gov/drinkingwatersrf

November 2017



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THE CLEAN WATER STATE REVOLVING FUND

Low-Cost Infrastructure Financing Since 1987

Totals:

\$111.2 billion in funding
for water quality infrastructure projects

36,159 loan agreements
(through FY 2015)

How it works:

 EPA funds state CWSRFs
each year, with **20% state match.**  + 

All 50 states and Puerto Rico have CWSRFs.

 Apply for financing
through state CWSRFs.

Who is eligible?

(Eligibility varies by state and project type.)



Terms:

Up to **30 years**



or useful life of project, whichever is less.

May also include **additional subsidies**
(e.g., principal forgiveness and grants)

Below-market rates:

1.7% average interest rate
in 2015 (market rate 3.8%)



Repayment starts **one year after** project completion.

Types of projects:

- Publicly owned treatment works
- Nonpoint source projects
- National estuary program projects
- Decentralized wastewater treatment systems
- Stormwater
- Water conservation
- Watershed projects
- Energy conservation
- Water reuse
- Security measures at publicly owned treatment works
- Technical assistance

Return on investment

For every **\$1** from federal government  **\$2.80** has gone to help communities. 

 www.epa.gov/cwsrf



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The Impact of SRF Programs

The Government Finance Officers Association (GFOA) supports the establishment and use of state revolving loan fund programs because they are **flexible** financing tools that assist local governments in paying for public capital facilities and are **adaptable** to varying state and local government needs. Additionally, SRFs complement other federal financial infrastructure assistance programs.

Affordable Investment in Water Infrastructure

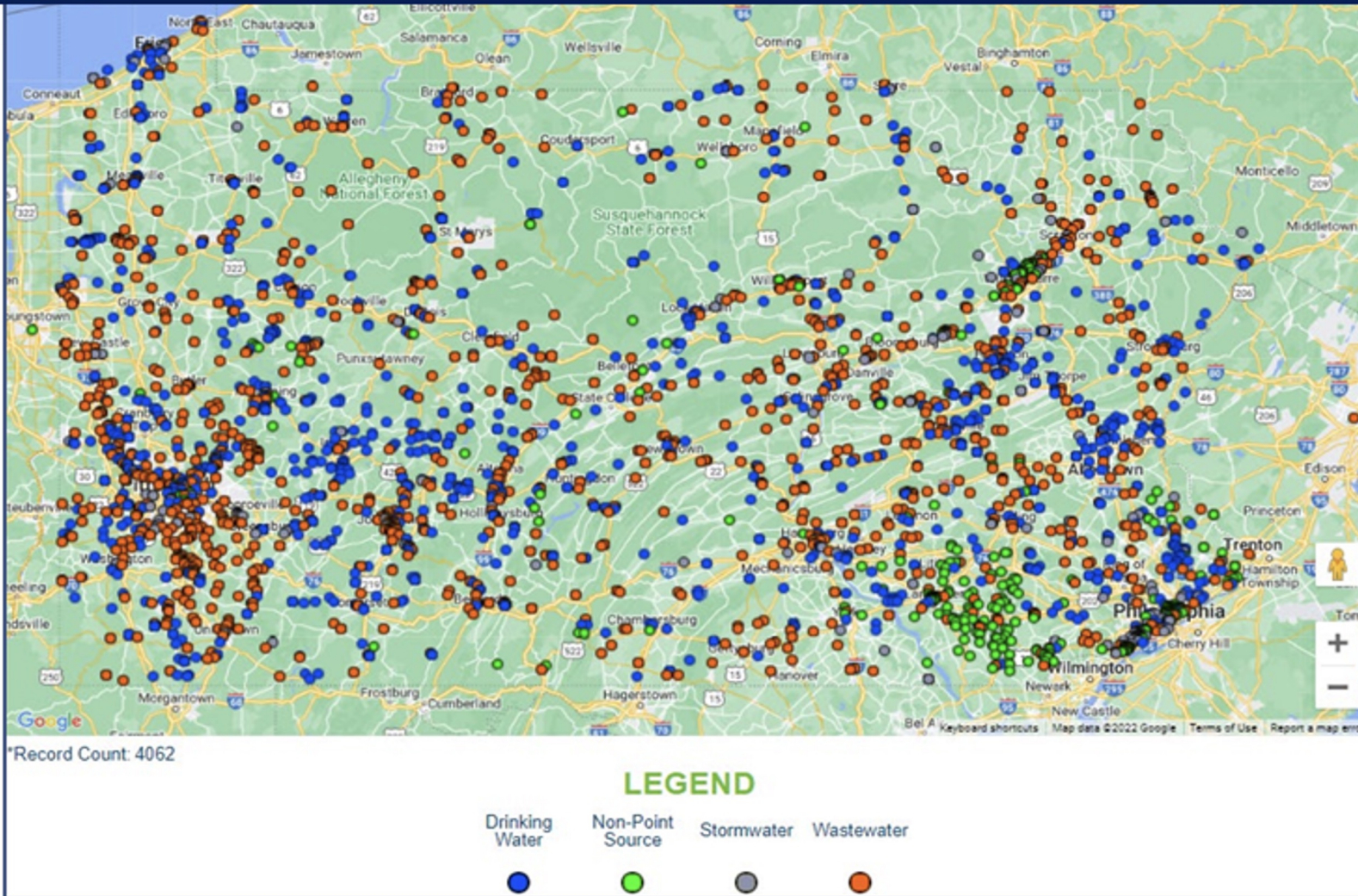
All SRF loans are subsidized. State and federal funding allows SRFs to offer loans at or below market rate, which means loan recipients pay less in interest than they would on a loan from a private lender. In 2018, the average interest rate on an SRF loan was 1.6%, compared to the average market rate of 3.3%, saving ratepayers millions of dollars in interest payments.

Council of Infrastructure Financing Authorities (CIFA)



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Board Approved Projects since 1988



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Pennsylvania State Grant Programs

CFA COVID 19 - ARPA H2O PA Program: Funded through ARPA funding and state gaming and tourism revenues; established by the General Assembly in July 2008 and provides for single-year or multi-year grants to municipalities or municipal authorities to assist with the construction of drinking water, sanitary sewer and stormwater projects. Act 54 of 2022 appropriated \$205.4 million of American Rescue Plan Act funds to the H2O PA; projects from \$500,000 to \$20 million.

CFA COVID 19 - ARPA PA Small Water and Sewer Program: Funded with ARPA funding; construction, improvement, expansion, or rehabilitation or repair of a water supply system, sanitary sewer system, and storm water system projects; projects ranging from \$30,000 to \$500,000.

CFA Act 13: Funded through Marcellus Shale gas impact fees.

- Sewage Facilities Program
- Watershed Restoration and Protection
- Flood Mitigation

Dirt and Gravel/Low Volume Road Program: Funded through the Motor Vehicle License Fund



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What We Have Learned from Engagement with Pennsylvania Communities

- CFA grants fill important funding gap especially for smaller projects
- PENNVEST used for larger projects
- Many communities need help with mapping water infrastructure and asset management
- Very few green stormwater infrastructure (GSI) projects have been funded through PENNVEST or CFA
- Hard to get in the door of either funder without planning support



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Source	Cost Coverage		Strengths	Weakness
	Capital	O&M		
General Fund	Yes	Yes	Can be used to support all program costs	Competes with other community priorities, changed from year to year, less equitably spreads costs across payers
Grants	Yes	No	Good source for “shovel ready” project implementation, demonstration projects, and initial program staff	Not guaranteed, highly competitive, suitable for demonstration projects, not sustainable in the long-term
SRF & Loan Programs	Yes	No	Can offer up-front capital for larger projects	Not guaranteed fund source, competitive, must repay – often with interest
Bond Financing	Yes	No	Can be used for large, long-term expenditures	Dependent on fiscal capacity, must repay with interest, cost of securing bond may be high
Permit, Development & Inspection Fees	Yes	No	Offers nexus to system and program expansion needs	May not sufficiently cover program costs, may impact development
Stormwater Utility Fee	Yes	Yes	Can generate sufficient revenue, sustainable, dependable, equitable depending on design, supports all program costs	Requires significant public dialogue, can create administrative challenges
Tax Districts	Yes	Yes	Can generate sufficient revenue, sustainable, dependable	Necessitates enabling statute, can have equity problems due to property value basis



Dig Once

An examination of the City of Lancaster, Pennsylvania's efforts to **incorporate green infrastructure into planned capital improvement projects** indicated costs were **45% lower** than if these green infrastructure projects had been installed outside of the CIP process.

*The Economic Benefits of Green Infrastructure:
A Case Study of Lancaster, PA*

https://www.epa.gov/sites/production/files/2015-10/documents/cnt-lancaster-report-508_1.pdf



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Collaborating is a Financing Strategy



WHO:

- Other water utilities
- County Planning Departments
- Economic Development Councils
- Watershed Organizations & Land Conservancies
- Agriculture Organizations
- Schools, College, and Universities

WHAT:

- Public Education and Outreach
- Grant writing
- Shared services agreements, shared equipment
- O & M for GSI projects



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PENNVEST

Funding Overview

Today's Agenda

- Overview of PENNVEST
- The PENNVEST Application Process
- Funding Determination Process
- Special PENNVEST Funding Opportunities
- Questions and Open Discussion

Overview of PENNVEST

Our History

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

Our Mission

To serve communities and the citizens of Pennsylvania through capital funding for drinking water, sewer, storm water, non-point source pollution prevention, and other related projects that benefit health, safety, environment, promote economic development, and improve water quality.

Our Programs

Traditional Projects

Our Applicants and Borrowers

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

Municipalities

Counties

Municipal
Authorities

School
Districts

Utility
Companies

Private
Entities

Our Funding Sources

Federal Funds

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

American Recovery
and Reinvestment Act
(4%)

Internal Funds

Investment Income
(8%)

Interest Earned
(8%)

State Funds

Growing Greener
Grants (7%)

Capital Budget (3%)

Marcellus Legacy
Grants (2%)

Act 218 of 2004 (1%)

General Fund (1%)

State General Obligation Bond Proceeds

2008 (7%)

1992 (6%)

1988 (5%)

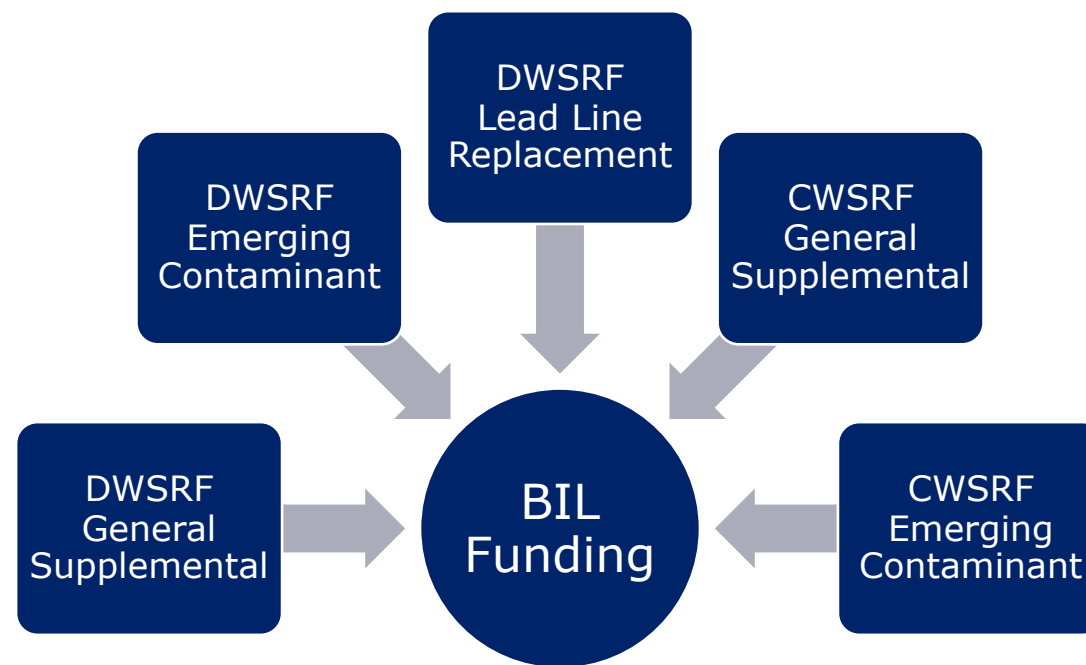
1981 (4%)

Our Funding Sources

- Projects are funded with state and/or federal dollars
- Regulatory requirements included in funding offer
- PENNVEST and DEP assist through the application and settlement process

Our Funding Sources

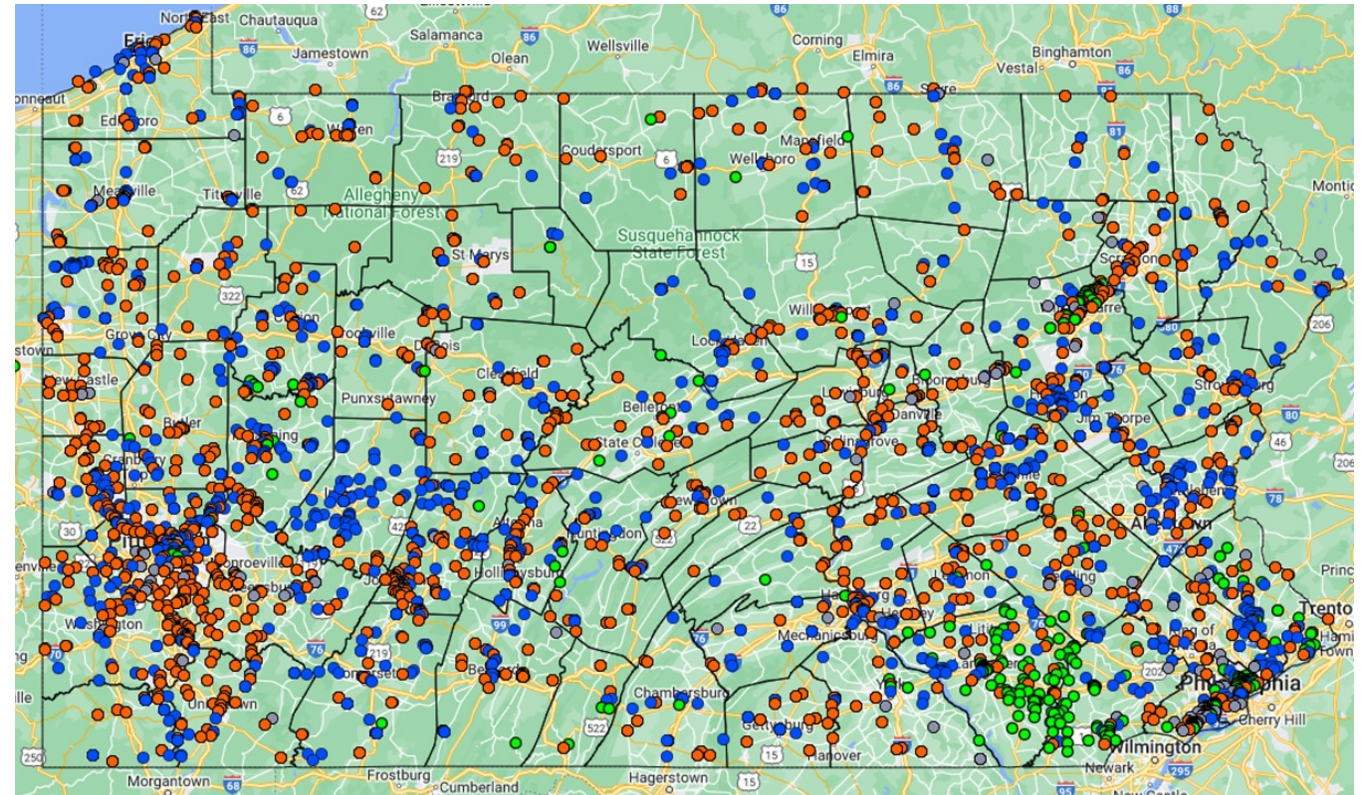
- Additional **\$240 million** available through the **Bipartisan Infrastructure Law (BIL)**
- Covers clean water and drinking water projects
- Factored into our current budget calculations
- Applicants automatically considered for these funds through regular PENNVEST process



Our Statewide Project Portfolio

4,659 APPROVED PROJECTS
\$11.4 BILLION TOTAL FUNDING

- 1,199** Drinking Water
- 1,762** Wastewater
- 17** Brownfield Remediation
- 189** Non-Point Source
- 3** Acid Mine Drainage
- 155** Stormwater
- 1,065** Residential Septic Repairs
- 29** Residential Sewer Laterals
- 240** Residential Sewer Connections

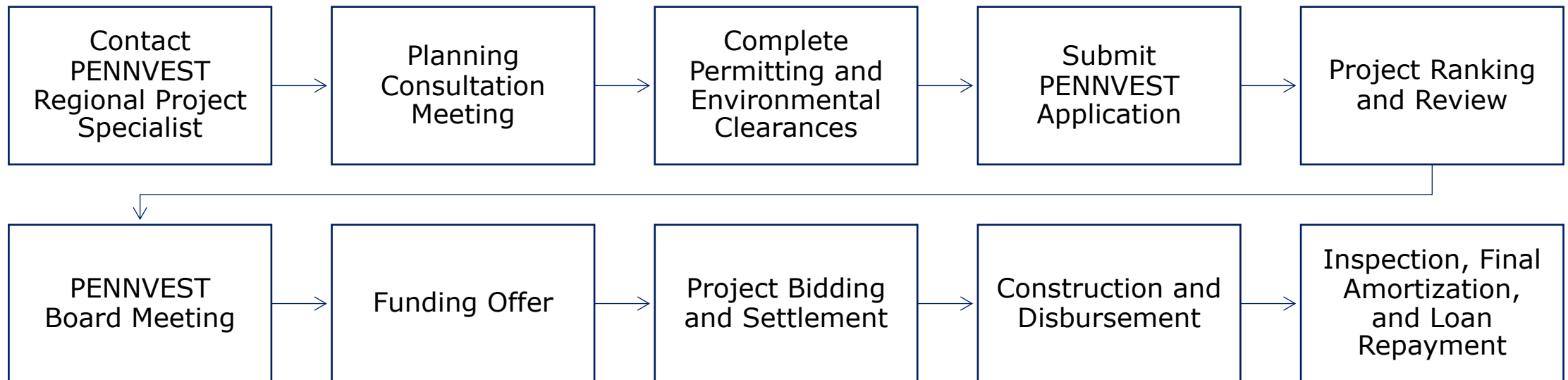


Drinking Water Non-Point Source Stormwater Wastewater

● ● ● ●

The PENNVEST Application Process

Application and Project Workflow



1

Contact PENNVEST Regional Project Specialist

- Each DEP region has a dedicated PENNVEST contact
 - Complete list online at pennvest.pa.gov > Services > Regional Assistance Map
- Provide basic information regarding project
- Complete and return intake questionnaire

PENNVEST COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA INFRASTRUCTURE INVESTMENT AUTHORITY

**PLANNING CONSULTATION MEETING QUESTIONNAIRE
DRINKING WATER OR WASTEWATER PROJECT - NORTHWEST REGION**

OVERVIEW AND INSTRUCTIONS

This document is collected by PENNVEST at the time of a planning consultation request within PENNVEST Region 1 which comprises Armstrong, Butler, Clarion, Crawford, Elk, Erie, Forest, Indiana, Jefferson, Lawrence, McKeen, Mercer, Venango, and Warren counties. Responses are used by staff at PENNVEST and the Pennsylvania Department of Environmental Protection (PADEP) to review project eligibility and provide guidance to applicants on next steps of the PENNVEST application process.

At the time of the planning consultation, PENNVEST will provide applicants instructions on how to submit the full online application for financial assistance and other required materials. This document alone does not constitute a full PENNVEST application.

Please type all responses in the spaces provided. When completed, please return the questionnaire to PENNVEST in **Microsoft Word format** along with any attachments such as maps, drawings, etc. that you feel are helpful to illustrate your proposed project.

Need help? Please contact Brendan Linton at 717-783-6799 or blinton@pa.gov.

1. What is the full name of the entity applying to PENNVEST for funding? Please enter the full legal name appearing on the entity's Articles of Incorporation and/or an IRS Form W-9 or Letter 147C.
<Type Answer Here>
2. Are you applying for funding relating to a wastewater or drinking water project?
<Type Answer Here>
3. In the table below, please list all municipalities served by your agency, system, or entity and include the number of customers in each municipality that are currently served and direct billed, separated by residential and commercial type. In the last two columns, for each municipality, please provide the number of new customers that will be served under the new project and direct billed. Add or delete additional rows if necessary.

County	Municipality (City, Township, or Borough)	Current Residential Customers	Current Commercial Customers	New Residential Customers	New Commercial Customers

4. Do you have any bulk customers? If yes, please provide the names of specific municipalities, municipal authorities, or other entities.
<Type Answer Here>
5. If you are currently serving or intend to serve a township, is/are any township(s) a township of the first class?
<Type Answer Here>
6. Please list your system's current average residential user rate and indicate if customers are billed monthly, quarterly, or annually. Do not include commercial or industrial rates.
<Type Answer Here>
7. Does your entity have current debt against revenues of your system? If yes, please list below in the provided table. Add or delete additional rows if necessary.

Annual Debt Service Payment	Year Debt Expires	Debt Holder

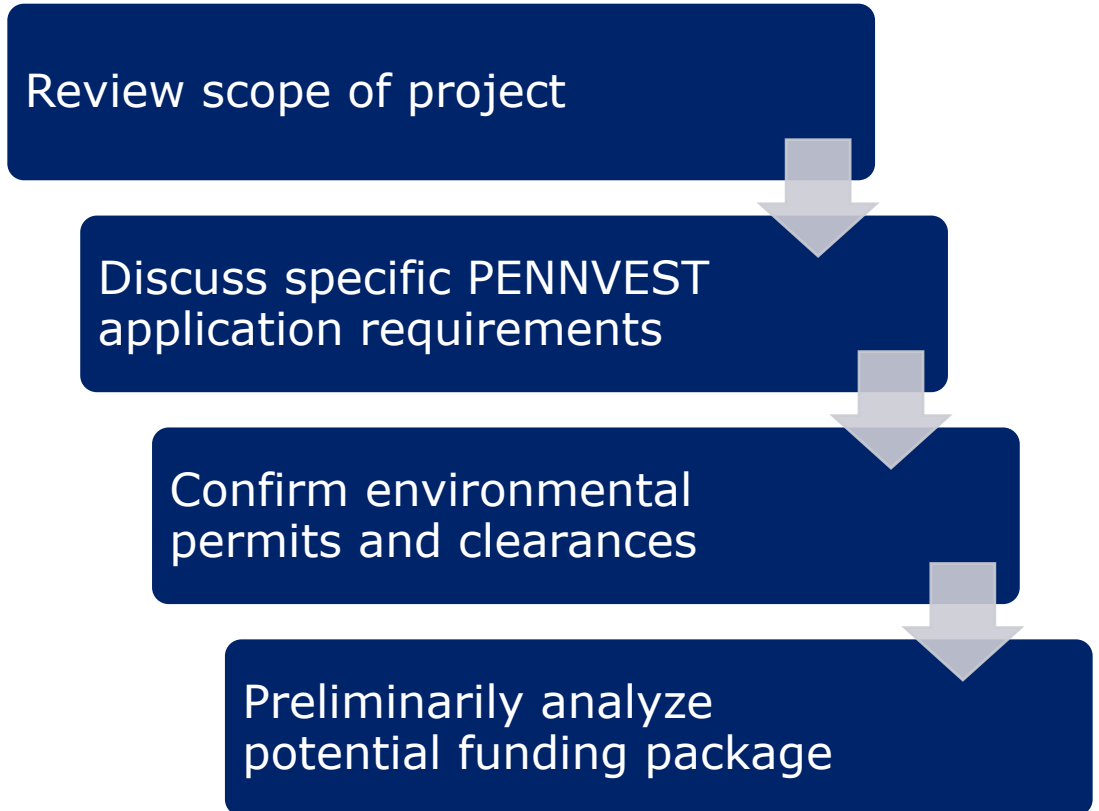
8. In a few sentences, please describe problems and issues you are currently experiencing that make this project necessary. Include any project scopes, spreadsheets, maps, etc. that you feel are helpful to illustrate your problem.
<Type Answer Here>
9. In a few sentences, please describe proposed solutions to correct the problems and issues described above. Include any project scopes, spreadsheets, maps, etc. that you feel are helpful to illustrate your proposed solutions.
<Type Answer Here>
10. What is the current estimated cost of the entire project?
<Type Answer Here>
11. Will annual O&M of the system increase substantially as a result of this project? If yes, please provide an estimated annual O&M cost of the system one year after project implementation.
<Type Answer Here>
12. Will you be applying to PENNVEST for total project funding? If no, please list all committed grants, loans, and cash reserves that your entity intends to contribute to the project. Do not list grants, etc. that have been applied for but not yet awarded or committed.
<Type Answer Here>

2

2

Planning Consultation

- Mandatory meeting prior to submission of the PENNVEST application
- Can be held in-person or virtually
 - Applicant
 - Applicant's engineer
 - PENNVEST Project Specialist
 - DEP representatives
 - Other state officials



3

Environmental Clearances

- **Projects must be “shovel ready”** at the time of application submission
- All environmental-related permits must be issued and in hand
- Biddable plans and specifications must be made available for DEP review
- Contact DEP regional office early in the process to avoid delays

Public Water
Supply
Permit

Water
Allocation
Permit

Act 537
Sewage
Planning

NPDES
Permits

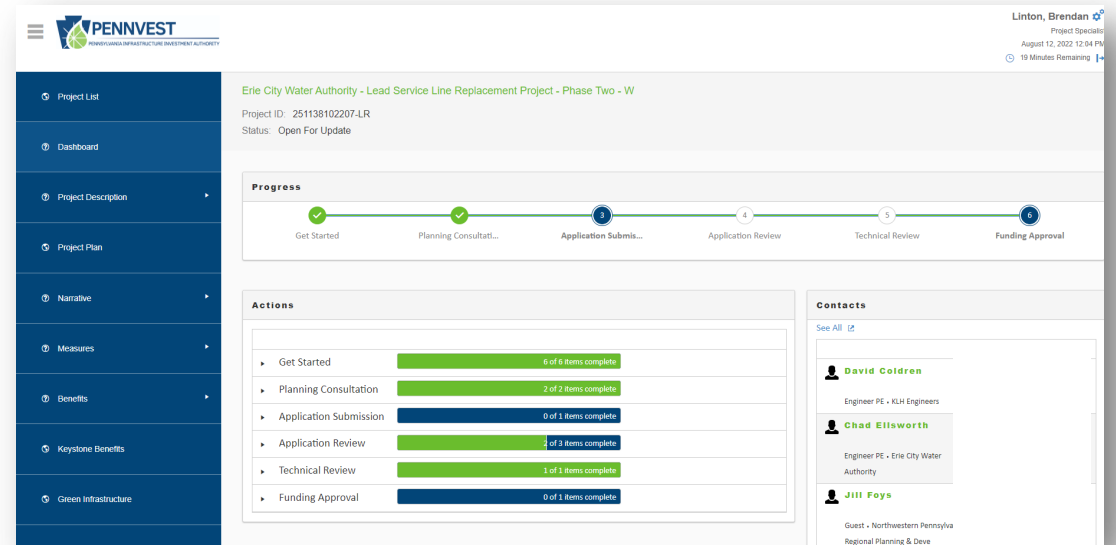
Water
Quality
Management

Chapters
102 and 105

4

Submit PENNVEST Application

- **100% electronic** from start to finish
- All “traditional” applications approved by the PENNVEST Board of Directors
- Must submit by 5:00 p.m. Eastern Time on the quarterly cut-off date
- Next cut-off is **May 3, 2023**



5

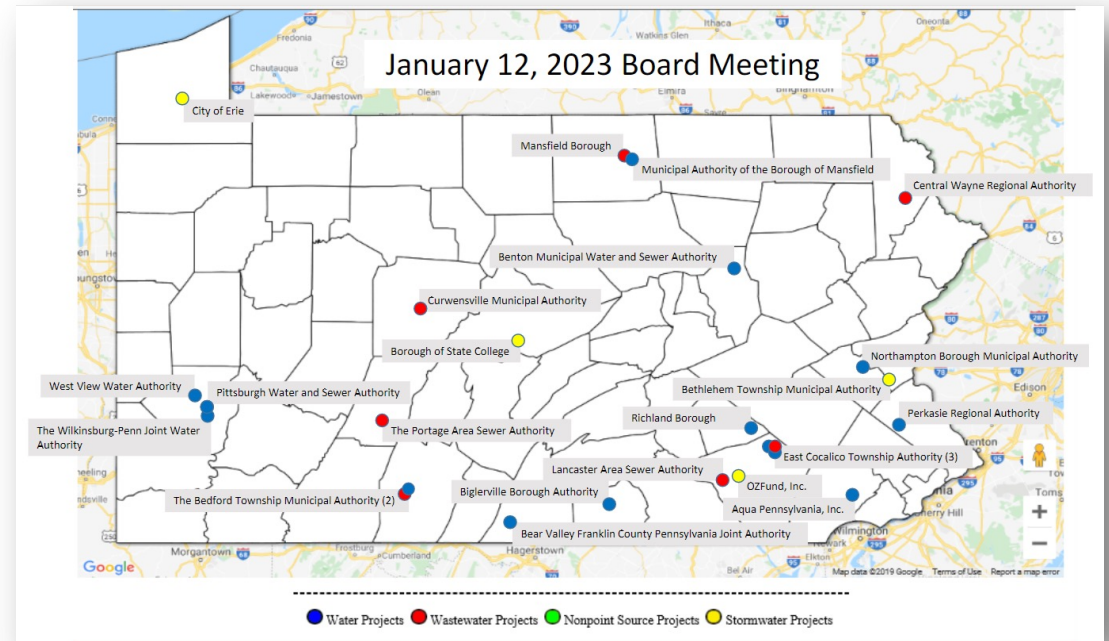
Project Ranking and Review

DEP

6

PENNVEST Board Meeting

- Board votes on funding offers at quarterly meetings
- Applicants do not need to attend in-person
- All meetings live-streamed from Harrisburg via Microsoft Teams
- Open to public participation



7

Funding Offer

- Applicant receives copy of funding paperwork via email
- Contains all terms and conditions
 - Funding source (state or federal) with associated regulatory requirements
 - Funding amount
 - Loan vs. non-repayment amounts
 - Interest rates

DocuSign Envelope ID: D735BF80-SAF0-46E6-A407-5C054573EAB7

PENNVEST Funding Offer

This Funding Offer is based upon the information submitted for consideration. This offer includes the amount of PENNVEST funding, interest rate, repayment term, as well as the standard terms and conditions that accompany the offer. You must review the offer in order to continue on to the settlement checklist and information collection process.

Description

Contact:

Project Number: 25033031907-CW

Status: Under Review

Project Title: Erie City Water Authority - Cherry Street Pump Station and Pro-Fi Improvement Projects

Company: Erie City Water Authority

Funding Offer

Board Approval Date:	10/16/2019
Loan Amount:	\$32,000,000.00
Non-Repayment Amount:	\$0.00
Credit Enhancement Amount:	\$0.00
Estimated Monthly Payments for Years 1 through 5:	\$147,166.18
Estimated Monthly Payments for Years 6 through Maturity:	\$155,296.93
Amortization Period in Months:	240
Interest Only Period:	(up to) 36
Interest Rate of Loan for Years 1 through 5:	1.000
Interest Rate of Loan for Years 6 through Maturity:	1.739
Credit Enhancement Type:	None
Credit Enhancement Fee:	\$0.00

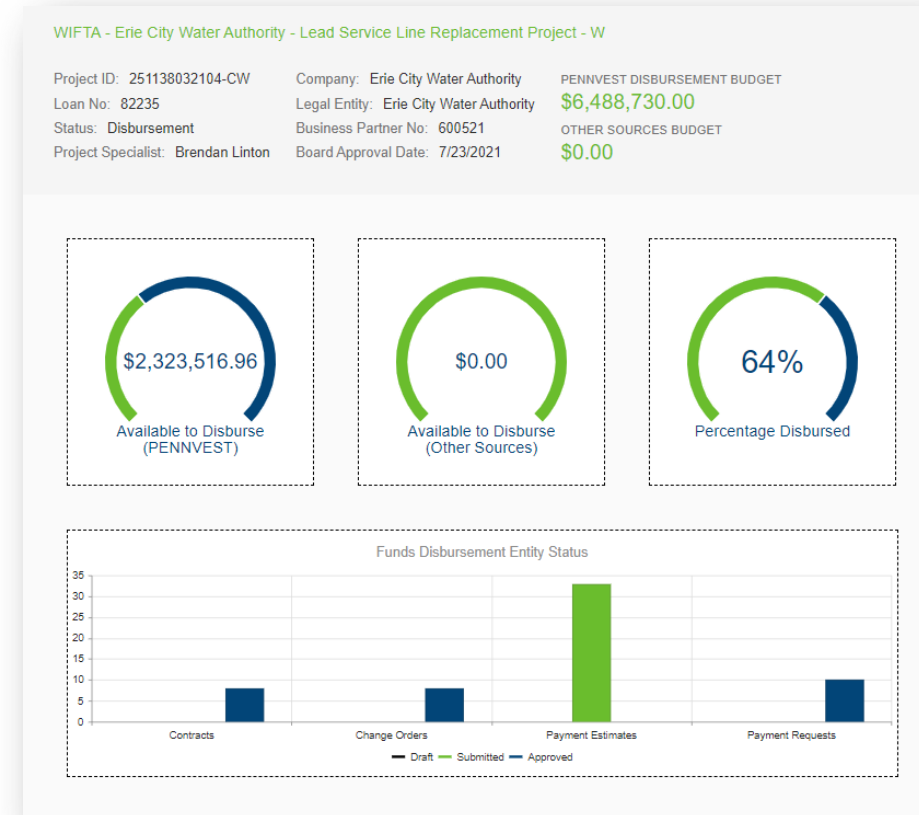
Project Bidding & Settlement



9

Construction & Disbursement

- Construction may begin the day after settlement
 - **Do not begin construction early** – renders project ineligible
 - Exceptions granted via a Letter of No Prejudice (LONP) request
- Payments and change orders processed 100% electronically via PENNVEST portal
- Interest-only payments up to 36 months during construction



10

Inspection, Final Amortization, and Loan Repayment

- Submit final payment request via PENNVEST portal
- DEP, PENNVEST, and other state/local officials will participate in on-site final inspection
- PENNVEST reconciles final costs and moves project to repayment status

Glen Campbell Borough - Water System Improvements Project - W

Project ID: 321354042101-CW Company: Borough of Glen Campbell PENNVEST DISBURSEMENT BUDGET
 Loan No: 85201 Legal Entity: Borough of Glen Campbell \$1,111,000.00
 Status: Disbursement Business Partner No: 600644 OTHER SOURCES BUDGET
 Project Specialist: Brendan Linton Board Approval Date: 7/23/2021 \$282,500.00

CLOSEOUT SUMMARY

[Archived Closeout Documents](#)

Completed	Closeout	Status	Detail	Comment	Documents	Record Audit
<input type="checkbox"/>	Final Amortization	Pending	NA			
<input type="checkbox"/>	Financial Statements	Pending	NA		[Icon]	
Edit	<input type="checkbox"/>	Final DEP Inspection	Pending	NA	[Icon]	Additional Info
Edit	<input type="checkbox"/>	Continuing Education	Pending	NA		Additional Info
Edit	<input type="checkbox"/>	Performance Audit	Pending	NA		
Edit	<input type="checkbox"/>	Nutrient Subsidy	Pending	NA		Additional Info
<input type="checkbox"/>	Release Holdback	Pending	NA			
<input type="checkbox"/>	Close-Out Completed	Pending	NA			

HOW TO ENTER A CLOSEOUT

Closeout

The Closeout tab is for PENNVEST and DEP users to track the final stages and closeout of the project. The following are the steps and process to finalize closeout:

1. DEP Final Inspection must be complete before the other items may be completed.
2. Upon inspection completion, PV's Loan Servicing Officer confirms the receipt of the most recent financial statements, then approves
3. In addition, a PV representative will ensure that a plan has been submitted to maintain required certification and licenses. DEP will verify.
4. If the project has any nutrient subsidy considerations, PV's Deputy Executive Director will upload and approve at this stage.
5. Performance audits may be required for construction and/or financial/transactional to ensure compliance with the intended use of the funding. If audit has been requested, the final documents/findings must be uploaded prior to closeout and holdback considerations.
6. PV holds back the final 5% of all funding to ensure the completion and closeout of required items, as listed above. Once all the items have been complete, PV's Funds Disbursement Manager will release the Holdback for processing.
7. Once funds have been fully disbursed, the Funds Disbursement Manager will contact the Comptroller that the loan should move to final amortization.

Funding Determination Process

Funding Maximums

Rate Calculations

TARGET RATE

Rate Calculations

RESULTING RATE BELOW TARGET RATE

- All loan
- Fixed interest rates
 - Allegheny & Westmoreland
 - 1.743% for years 1-5
 - 2.179% for years 6-20
 - Beaver, Cambria, Fayette, Greene, Somerset, & Washington
 - 1.000% for years 1-5
 - 1.743% for years 6-20
- Rates adjusted every spring and vary by county
- Fixed upon application submission

RESULTING RATE ABOVE TARGET RATE

- Option 1: Reduced interest rate of 1% for full term
- Option 2: Non-repayment (grant)
 - Requires at least **\$15/year impact** on average residential rates
 - Limited funds
 - Often prorated due to demand
- Option 3: Extend loan to 30 years

Rate Calculations

- Funding calculation is uniform across all 67 counties
- Applicants will receive the best offer PENNVEST can provide in accordance with our program limitations
- No guarantees on hitting the target rate
- We suggest exploring other funding as a backup plan

CDBG funds

Commonwealth
Finance
Authority (CFA)

Act 13 funds

County grant
programs

ARPA/COVID
federal
stimulus

USDA Rural
Development

Disadvantaged Systems

- Financial Analysis incorporates demographic data along with MHI of communities served by system
- If no 'customers' (ex. green infrastructure), Ability to repay a loan evaluated
- Disadvantaged based upon EPA and DEP Climate & EJ Screening Tool can access advanced funding for design.

Ability to
repay

Climate &
EJ
screening

Competitive Terms

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

Special PENNVEST Programs & Funding Opportunities

Technical Assistance

- Small/Rural/Disadvantaged systems
- Contracted firm to identify potential projects/issues and identify funding sources.
- No Design

Advance Funding

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

Feasibility
Studies

Feasibility
Reports

Preliminary
Design

Preliminary
Engineering

Small Project Initiative (SPI)

- Loan only up to \$500,000
- Total project cost of \$1 million or less including contingency
- Quick turnaround
 - Processed outside of traditional cut-off dates
 - Apply anytime during the year
- State funds utilized
 - No federal dollars and associated regulatory requirements

Population of
12,000 people
or less

Hookups of
1,000 or less

Agricultural
operation
(narrow
exceptions)

Programmatic Financing (ProFi)

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

Lead Service Line Replacement

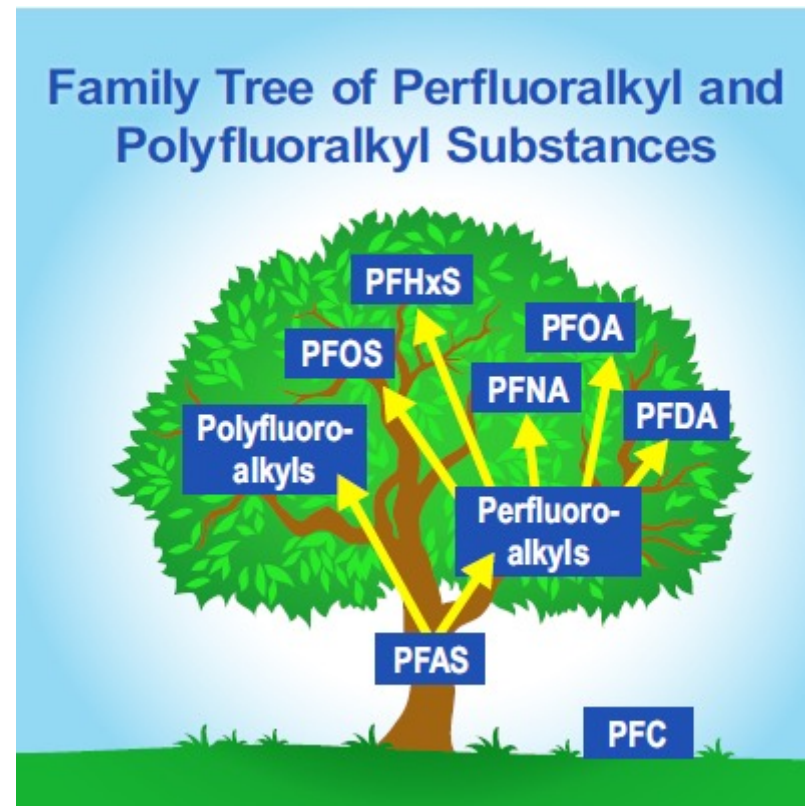
- Special incentives under BIL funding for lead service lines and goosenecks
- Full lead line replacement required
- Target rate calculated only based on customers affected
- Requires a separate application in the PENNVEST system
 - Can be paired with another project
- Risk mitigation measures must be followed per EPA and DEP rules, these are eligible PENNVEST costs



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

Emerging Contaminant Funding

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



Homeowner Sewage Program

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

Questions?

- **Region 1 - Armstrong, Butler, Clarion, Crawford, Elk, Erie, Forest, Indiana, Jefferson, Lawrence, McKean, Mercer, Venango, Warren**

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

- **Region 2 - Allegheny, Beaver, Cambria, Fayette, Greene, Somerset, Washington, Westmoreland**

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- **Region 3 - Adams, Bedford, Berks, Blair, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Perry, York**

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- **Region 4 - Bucks, Carbon, Chester, Delaware, Lackawanna, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Pike, Schuylkill, Susquehanna, Wayne, Wyoming**

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- **Region 5 - Bradford, Cameron, Centre, Clearfield, Clinton, Columbia, Lycoming, Montour, Northumberland, Potter, Snyder, Sullivan, Tioga, Union**

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Water TA

Region 3: Mid-Atlantic

University of Maryland Environmental Finance Center


efc.umd.edu



ENVIRONMENTAL
FINANCE CENTER


UMD Environmental Finance Center

Environmental Finance Center

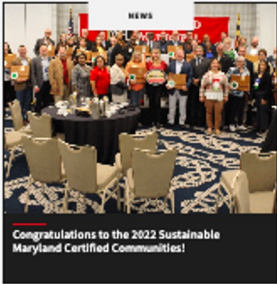


MID-ATLANTIC CLIMATE ACTION HUB LAUNCHES WITH \$2.2M GRANT FROM ROBERT WOOD JOHNSON FOUNDATION


NEWS




UMD Sparks Partnership with Pepco on Green Projects



Congratulations to the 2022 Sustainable Maryland Certified Communities!




UMD Program Plants Seeds of Stormwater Relief



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Environmental Finance Center Network

Building Capacity | Innovative Resources | Practical Assistance



Water Infrastructure Environmental Finance Centers

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



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

November 4, 2022

Contact Information

EPA Press Office (press@epa.gov)

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

Region 3 Water TA Program: Goal



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

WaterTA Provider Team

University of Maryland
Environmental Finance
Center (TEAM LEAD)

The Water Center,
University of
Pennsylvania

Moonshot Missions

Quantified Ventures

Southeast Rural
Community
Assistance Project,
Inc. (SERCAP)

RCAP Solutions
Northeast

WV Community
Action Partnership

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



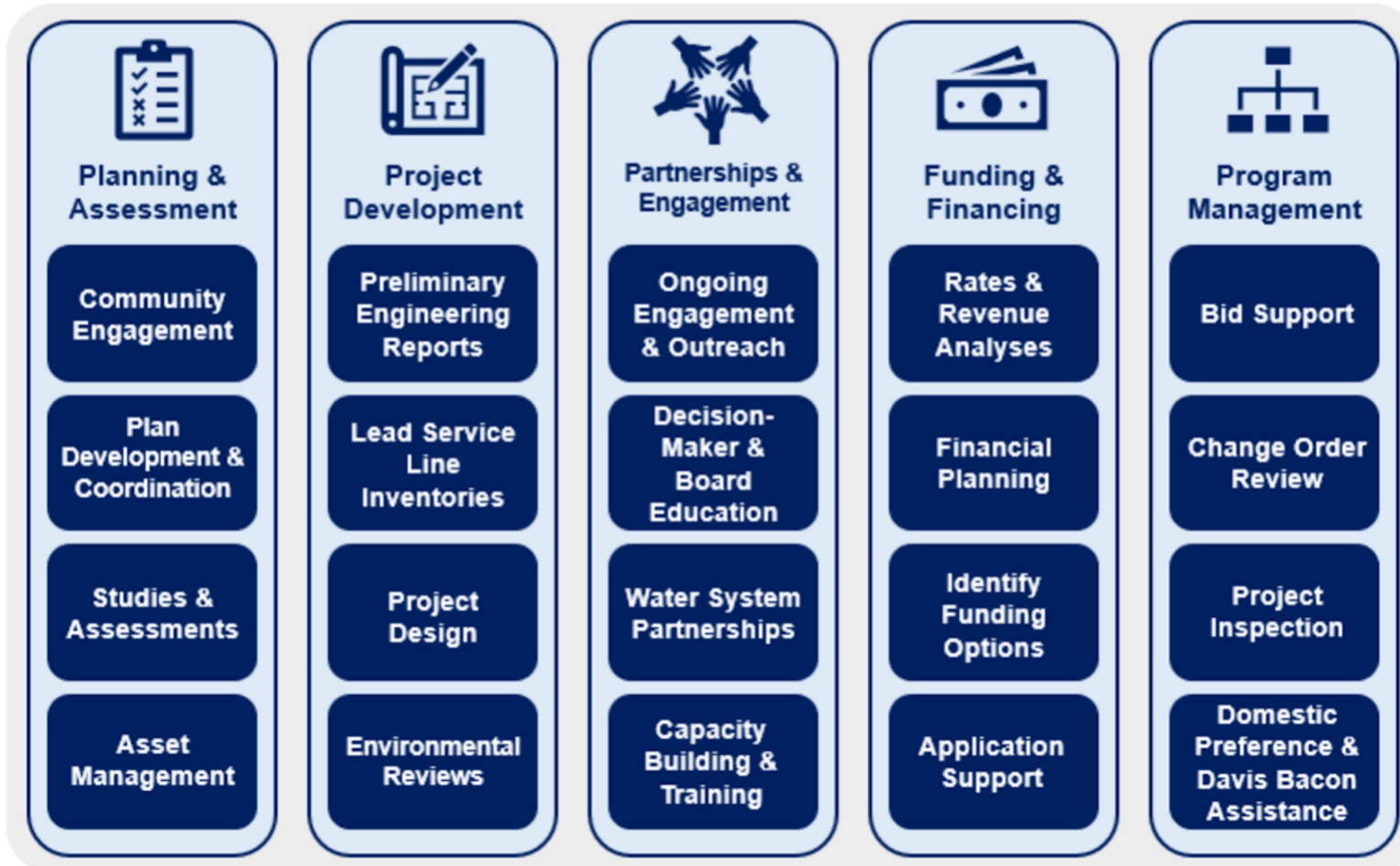
Principles of Technical Assistance

#1 - Provide direct water technical assistance to communities

#2 - Support communities to take concrete steps towards accessing water infrastructure funding

#3 - Coordinate and collaborate to support effective delivery of WaterTA

Menu of Services



< any stage in the process

< full-spectrum or targeted

Five-year project, annual outputs:

- 10 deep dive communities
- 30-50 light touch communities

Contact Us

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Director, UMD WaterTA EFC

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301-405-5495

TAP INTO RESILIENCE TOOLKIT

Do you have a
sustainability
vision for your city?

Our toolkit is
here to help.



Localized Infrastructure Decision-Making Framework

To explore lessons learned from TIR Case Studies click through WaterNow's **10-part decision-making framework** for deploying localized water infrastructure strategies at larger scale as best fit a community's particular needs.



What are my financing options?

To learn about accessing capital dollars and other revenue streams to pay for decentralized water infrastructure and solutions to common legal, financial and accounting questions that arise when increasing investments in these environmentally friendly programs click through the "What are my financing options" sections.



Localized water infrastructure implementation strategies

To learn about common challenges – and corresponding solutions – for public utilities deploying decentralized strategies on public property not directly owned or controlled by the water utility ("public non-utility property") and private property click through the "Localized water infrastructure implementation strategies" section.



Toolkit Quick Reference Library

Click here for **quick references** to Toolkit resources, example documents, and case studies.



Ask an Expert

Connect with Tap into Resilience **expert panelists**.

[Ask an Expert](#)

Visit tapin.waternow.org/toolkit to view full toolkit

State Revolving Fund



The *Clean Water and Drinking Water State Revolving Fund* programs are a federal-state partnership that provides communities a permanent, independent source of low-cost financing for a wide range of water infrastructure projects. Communities that make use of the State Revolving Funds benefit from below market interest rate loans and loan forgiveness (similar to grants) offered for both disadvantaged communities and often for “green” projects, such as water efficiency and green stormwater projects.

SRF Eligibility



SRF for private property localized infrastructure



Green project reserve



BIG PICTURE BENEFITS OF LOCALIZED STRATEGIES

- ✓ Environmentally sustainable
- ✓ Build climate resilience
- ✓ Faster to implement
- ✓ Advance social equity
- ✓ Protect public health



BIOSWALES



PERMEABLE PAVEMENT



WATERNOW ALLIANCE

GREEN ROOFS & RAIN GARDENS



WATERNOW ALLIANCE

NATIVE LANDSCAPING & TURF REPLACEMENT



PRIVATE LEAD SERVICE LINE REPLACEMENTS



The background consists of a dense, overlapping collage of rectangular sticky notes in various colors including light blue, teal, lavender, and lime green. Each sticky note features a large, dark blue question mark. The text is centered over this pattern.

DISCUSSION AND AUDIENCE Q&A

WATERNOW ALLIANCE

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