



CWSRF for Agriculture

April 28, 2022

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How the SRF Programs Work



Federal capitalization provides initial funding



States match federal capitalization grant (20 percent of capitalization)



Clean Water State Revolving Fund

Low interest loans



Loan repayments



Bond proceeds



Bond repayments

Bond holders provide additional funding



Eligible CWSRF Projects



FY 2021 Funds Available (in millions)



	CWSRF		DWSRF	
	EPA Grant	Funds Available	EPA Grant	Funds Available
DC	\$7.8	\$7.8	\$11.0	\$11.0
DE	\$7.8	\$26.3	\$11.0	\$20.8
MD	\$38.4	\$147.7	\$20.2	\$32.0
PA	\$62.9	\$182.0	\$33.9	\$104.6
VA	\$32.5	\$119.9	\$17.9	\$34.6
WV	\$24.8	\$66.2	\$11.0	\$19.5

Key Take Away:

EPA's Annual SRF Grant is normally only a fraction of what States have available to loan each year.

Additional Subsidy – Loan Forgiveness



- Principle Forgiveness or Subgrants
- The amount not repaid
- % of each SRF capitalization grant
 - 20%-55% DWSRF Base Grants (changes each year)
 - 10%-40% CWSRF Base Grants (changes each year)
 - 49% BIL-General Supplemental
 - 49% BIL-Lead Service Lines
 - 100% BIL-Emerging Contaminates
- DWSRF: Disadvantaged Communities
- CWSRF: Affordability Criteria





Eligible Borrower + Eligible Project

Eligible Costs:

- Initial Sampling
- Planning
- Design
- Construction
- Equipment
- Land Acquisition

Ineligible Costs:

- Routine Monitoring
- Operations
- Maintenance
- Fines/Penalties



DWSRF Eligibilities



Eligible Borrowers: DW Utility/ Community Water System
Publicly or Privately Owned

Eligible Projects:

- Source Water Protection
- Treatment
- Storage
- Transmission/Distribution
- Consolidation
- Creating a New System
- Security



CWSRF Eligibilities



Eligible Projects:

- Agriculture BMPs
- Atmospheric Deposition
- Brownfields
- Decentralized Wastewater
- Easements/Land Conservation
- Green Infrastructure
- Gray Storm Water Infrastructure
- Stream Restoration
- Source Water Protection
- WQ Protection/Restoration
- Wetlands
- Wastewater Treatment

Eligible Borrowers:

- Individuals/Farmers
- Conservation Districts
- Homeowner Associations
- Government Entities
- Utilities
- Nonprofit entities
- Businesses
- Watershed groups
- Community groups



CWSRF Eligibilities – Agriculture



BMPs

- Water Quality Benefit
- Manure management
- Fencing
- Composters
- Cover Crops
- Stream Restoration
- Wetland Restoration
- Land Conservation
- Riparian Buffers

Equipment

- Water Efficient Irrigation Equipment
- Conservation Tillage/No-till
- Precision Ag Equipment
- Digesters/Generators
- Manure Spreaders
- Bobcat Loaders



Success So Far in Region 3 States



- States in Region 3 fund every eligible NPS project
- Delaware was first in the country in 1994
- 54% of the Loans are for NPS projects
 - Only 5% of the Funds Available
- Over the past 5 years:
 - 125 agricultural practices
 - totaling \$16.4 million.
- CWSRFs have the capacity to do more!



Benefits to the Farmer



- No Match/Cost Share
- Can match other Federal grants
- Farmer keeps Credits
- Invoices paid quickly
- Flexible Repayment Periods
- Loans @ Below Market Rate
- Repayment delayed 1 year



Bipartisan Infrastructure Law (BIL)



DWSRF



GENERAL SUPPLEMENTAL
49% LOAN FORGIVENESS
10% STATE MATCH



EMERGING CONTAMINANTS
100% LOAN FORGIVENESS
0% STATE MATCH



LEAD SERVICE LINE
49% LOAN FORGIVENESS
0% STATE MATCH

CWSRF



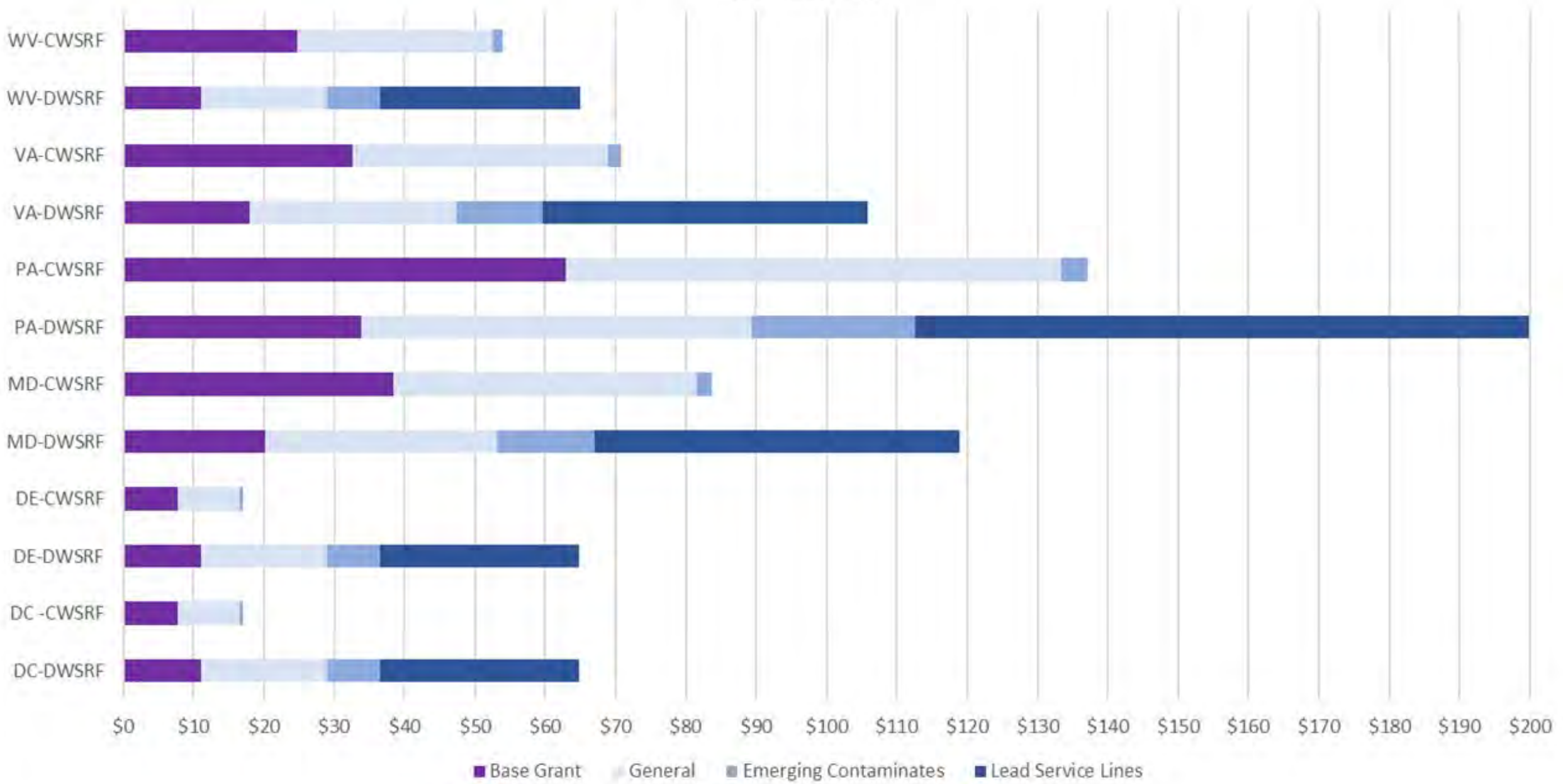
GENERAL SUPPLEMENTAL
49% LOAN FORGIVENESS
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EMERGING CONTAMINANTS
100% LOAN FORGIVENESS
0% STATE MATCH



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



FY2022 BIL Allotments



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



Questions

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

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

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

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