

Multi-Agency Funding Training for Water & Wastewater Projects

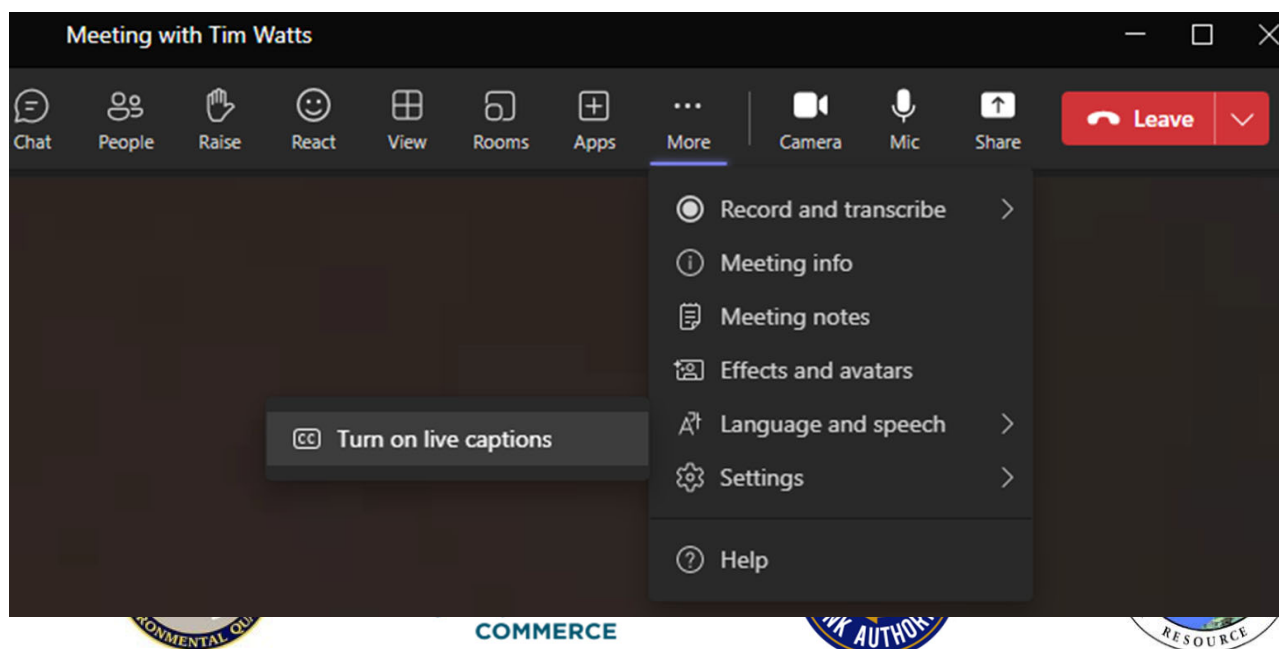
Virtual Training
Day 1 – December 5, 2023

OVER VIEWS , GRANT/LOAN ELIGIBILITY ,
APPLYING/FUNDING CYCLES , APPROVAL



Housekeeping Items

- For those who are virtual you can turn on “Live Captions”
 - To use live captions in a meeting, go to your meeting controls at the top of the screen and select More *** > Language and speech > Turn on live captions.



Housekeeping Items

- This training is being recorded and will be available for viewing.
- The slides will be made available at www.deq.idaho.gov/SRF under “Resources”, “State Revolving Fund Presentation Materials”
- All participants will be muted.
- Please add questions to the chat box (virtually) as you have them. Questions will be addressed at the end.



AGENDA

December 5, 2023 – 9:00 – 12:00 (MST)

9:00 – 9:15 – Meeting Introductions

9:15 – 10:15 – Overview of Each Agency's Program

10:15 – 10:30 – Break

10:30 – 11:30 – Grant/Loan Eligibility & Applying/Funding Cycles

11:30 – 12:00 – Approval – Now What?



Today's Speakers

- Noel LaRoque, USDA RD, _noel.laroque@usda.gov
- Dennis Porter , CDBG, Dennis.Porter@commerce.idaho.gov
- Karen Kelly, U.S. ACOE, Karen.L.Kelly@usace.army.mil
- MaryAnna Peavey, Idaho DEQ, MaryAnna.Peavey@deq.idaho.gov
- Shawn Nydegger, IBBA, Shawn.Nydegger@sto.idaho.gov
- Justin Ferguson, Idaho DWR, Justin.Ferguson@idwr.idaho.gov



Topic #1 – Agency Overviews



Financial Assistance for Small & Rural Communities

USDA RD Includes:

- Housing
- Rural Business
- **Community Facilities (Hospitals, Fire Stations, etc.)**
- Electric, Broadband
- **Water & Environmental Programs**

USDA RD Financial Assistance:

- **\$233 Billion** portfolio across programs (nation's 14th largest bank)
- Local delivery
 - **47** State Offices & Area Offices
 - Most employees live and work in rural America



Community Facilities Programs (CF)

Idaho CF Programs

- Idaho Allocation FY20:
 - **\$16.6M** loan, **\$212K** Grant
- Interest rate **3.875%**
 - Term up to 40 years, 30 years typical
- *<20,000 pop direct*
- *<50,000 pop guarantee*
- *Congressionally Directed Spending is possible*

Building capacity

Grants

Access to affordable essential community facilities for small communities

Low-interest rate loans (2-4%); up to 40 year repayment terms

Application development

Local delivery of program



Community Facilities Programs (CF)

What Does This Program Do?

Provides funding for Essential Community Facilities:

- City Hall
- Police Station & Vehicles
- Fire Station & Vehicles
- Pavement
- Community Centers
- Schools
- Medical Facilities
-and much more!



RD Water & Environmental Programs (WEP)

- Water & Waste Disposal Loan & Grants
- Emergency Community Water Assistance Grants (ECWAG)
- SEARCH, Special Evaluation Assistance for Rural Communities and Households
- PPG, Predevelopment Planning Grants
- Native American Set-aside Grants
- Water & Waste Loan Guarantees



RD WEP

FY 23 Allocations

• Regular Loan	\$12,682,000
• Regular Grant	\$ 3,549,000
• Water & Waste Loan Guarantees	\$ 485,000
• SEARCH	\$ 125,000
• PPG	\$ 125,000
• Native American (National Office)	\$17,580,741
• ECWAG (National Office)	\$17,607,685
• Congressionally Directed Spending is possible	

Idaho typically obtains more \$ from the NO Pool

FY 23 = \$40.98M

\$23.1M Regular Loan, Regular Grant \$16.6M, \$1M ECWAG



RD WEP

Rates:

- Fixed (2.375%, 3.125%, 3.875%) depends on service area Median Household Income (MHI) and if there is a Health or Sanitary Standard Violation or issue.
- Changes quarterly

Terms:

- Revenue bond - 40 years if w/ RD grant, < if loan only
- GO Bond or LID – 30 years max per State Law

Security:

- Cities & Districts – Revenue, LID, or GO Bond
- Non-Profit's - mortgage/deed of trust, UCC & note

MHI:

- 5-year, 2017-2021 - American Community Survey data



Idaho USDA Rural Development

Idaho State Director, Acting
Dale Lish

Community Program Director

Noel J. LaRoque

(208) 378-5619

Noel.laroque@usda.gov

Business Program Director

Tim Wheeler

(208) 327-6463

Tim.wheeler@usda.gov

Housing Program Director

Shawn Cafferty

(208) 690-3539

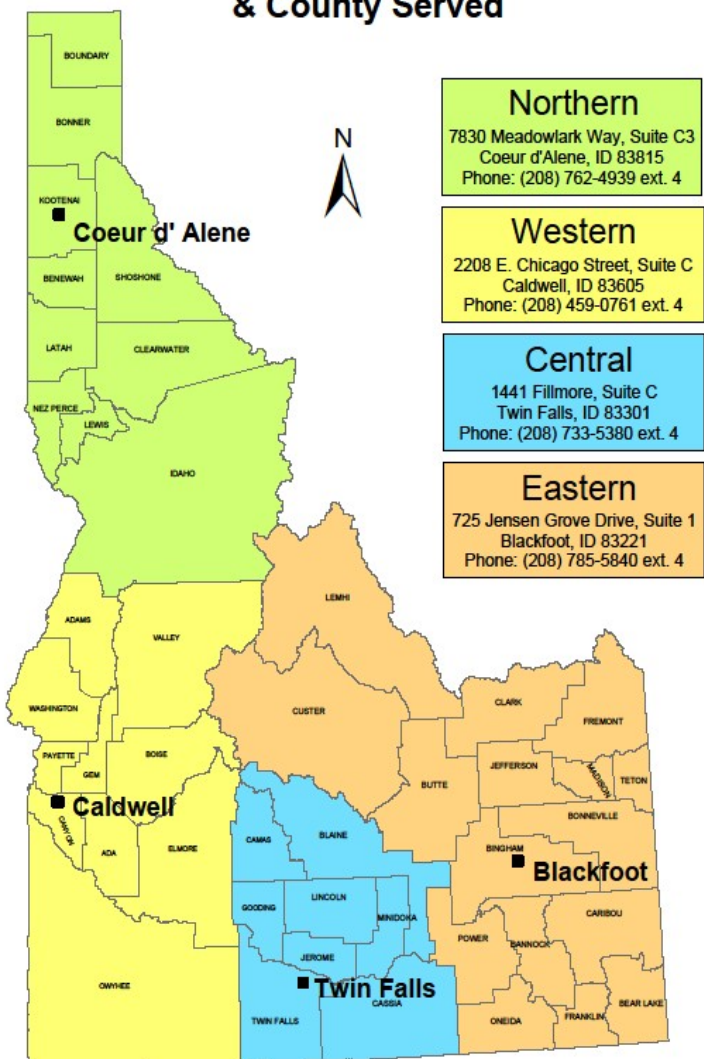
Shawn.Cafferty@usda.gov

IDAHO STATE OFFICE (BOISE)

(208) 378-5600 ext. 2



Idaho Rural Development Areas Offices & County Served



Idaho USDA Rural Development Area Offices & Specialists

NORTHERN IDAHO AREA OFFICE (COEUR D'ALENE)

Tracey Daelyn & Amanda Zweifel

tracey.daelyn@usda.gov

amanda.zweifel@usda.gov

(208) 762-4939 Ext. 4

CENTRAL IDAHO AREA OFFICE (TWIN FALLS)

Tony Ballestero

tony.ballestero@usda.gov

(208) 733-5380 Ext. 4

WESTERN IDAHO AREA OFFICE (CALDWELL)

Noe Ramirez & April Tyson

noe.ramirez@usda.gov

april.tyson@usda.gov

(208) 459-0761 Ext. 4

EASTERN IDAHO AREA OFFICE (BLACKFOOT)

Taylor Pratt

taylor.pratt@usda.gov

(208) 785-2090 x4

Idaho Rural Development Website:
<https://www.rd.usda.gov/id>

Idaho Department of Commerce

Grant Programs:

- Community Development Block Grant (CDBG)
 - Federally Funded



CDBG

- Housing and Urban Development (HUD)
Note: Housing and Urban
- \$3.0 Billion Nationwide
 - CDBG Entitlement Program (70%)
 - CDBG State Program (30%)
 - (Idaho \$7.5 million)



Cities and counties are the eligible applicants

- CDBG can be sub-granted to special districts or non-profit organizations; however, the city or county does not become just a pass through.
- Entitlement cities do not qualify for State CDBG because they get CDBG directly from HUD.
 - Entitlements cities
 - Coeur d' Alene, Lewiston, Caldwell, Nampa, Meridian, Boise, Twin Falls, Pocatello, Idaho Falls.



Set-asides and maximum CDBG

Public Facilities or infrastructure – water and sewer (\$500,000)

- Senior, Community Centers, and Public Parks (\$245,000)
- Imminent Threat (\$150,000)
- Economic Development
 - Downtown revitalization (\$500,000)
 - Public infrastructure for jobs (\$30,000 per job)



Funding Partners

- City, (sub-recipient) Water or Sewer District, DEQ, USDA-RD, USACE, Urban Renewal Districts
- Recognize that funding partners have different requirements and processes



CDBG Related Rules & Regulations

- National Objective
- Procurement
- Environmental Reviews
- Property Acquisition (Uniform Act)
- "New" - Build America Buy America (BABA)
- Labor Standards (Davis-Bacon)
- Financial Management
- Citizen Participation
- Affirmatively Furthering Fair Housing
- 504/ADA Accessibility
- Equal Access (Section 3, DBEs, LEP, EEO)

Why we recommend certified grant administrators!



CDBG Program Contacts:

- Dennis Porter (208) 287-0782
- Tony Tenne (208) 780-5147
- Dani Parmenter (208) 287-3151

Website: www.commerce.idaho

- Application Handbook
- Grant Administration Manual
- Other CDBG related Resources





Section 595 Program – Environmental Infrastructure Cost-Share Program

Karen Kelly
Project Manager
US Army Corps of Engineers
Walla Wall District





Program Goals



WRDA 1999 states “Assistance may be in the form of design and construction assistance for water-related environmental infrastructure and resource protection and development projects in rural Nevada and Montana, including projects for—

- (1) wastewater treatment and related facilities;
- (2) water supply and related facilities;
- (3) environmental restoration; and
- (4) surface water resource protection and development”

“Public Law 108-7 amended this legislation on February 20, 2003, to include the State of Idaho.”





Loans

Drinking Water SRF

Clean Water SRF

BIL LSL SRF



Grants

Planning Grants

Sewer Overflow & Stormwater (OSG)

American Rescue Plan Act

Leading Idaho Funding

Lead in Schools



Idaho Department of

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Idaho
Legislature



Idaho Code Title 39, Chapters 1, 36, 76

Idaho
DEQ



Rules for Administration of Wastewater and Drinking
Water Loan Funds,

IDAPA 58.01.12



Rules for Administration of Planning Grants for
Drinking Water and Wastewater Facilities,

IDAPA 58.01.22





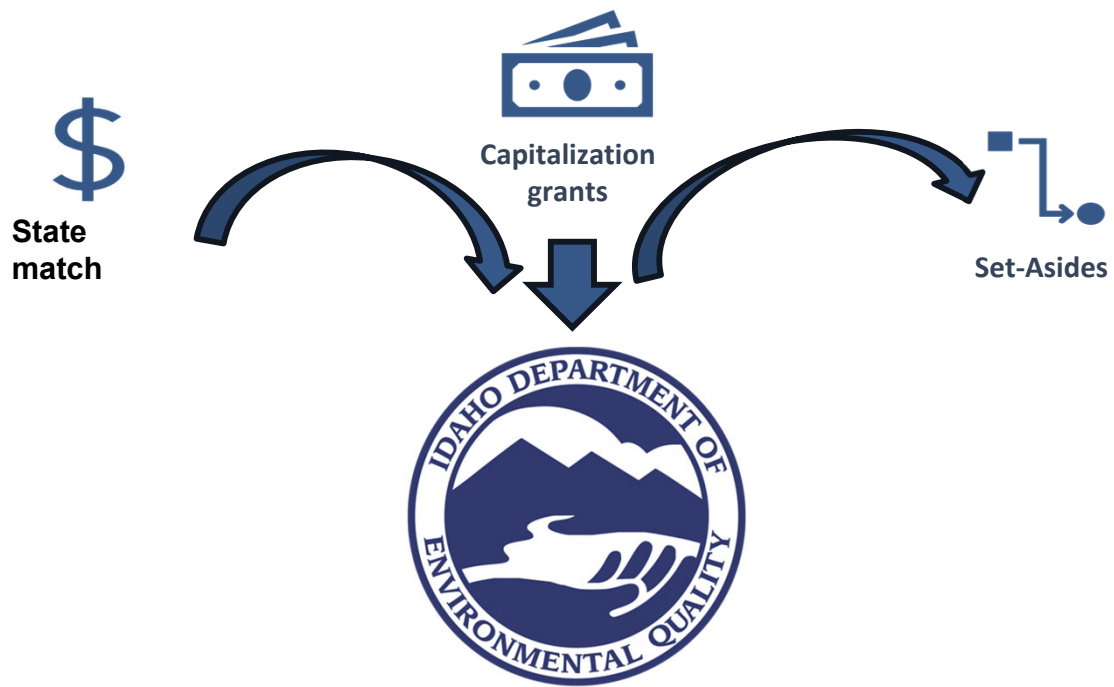
Loans

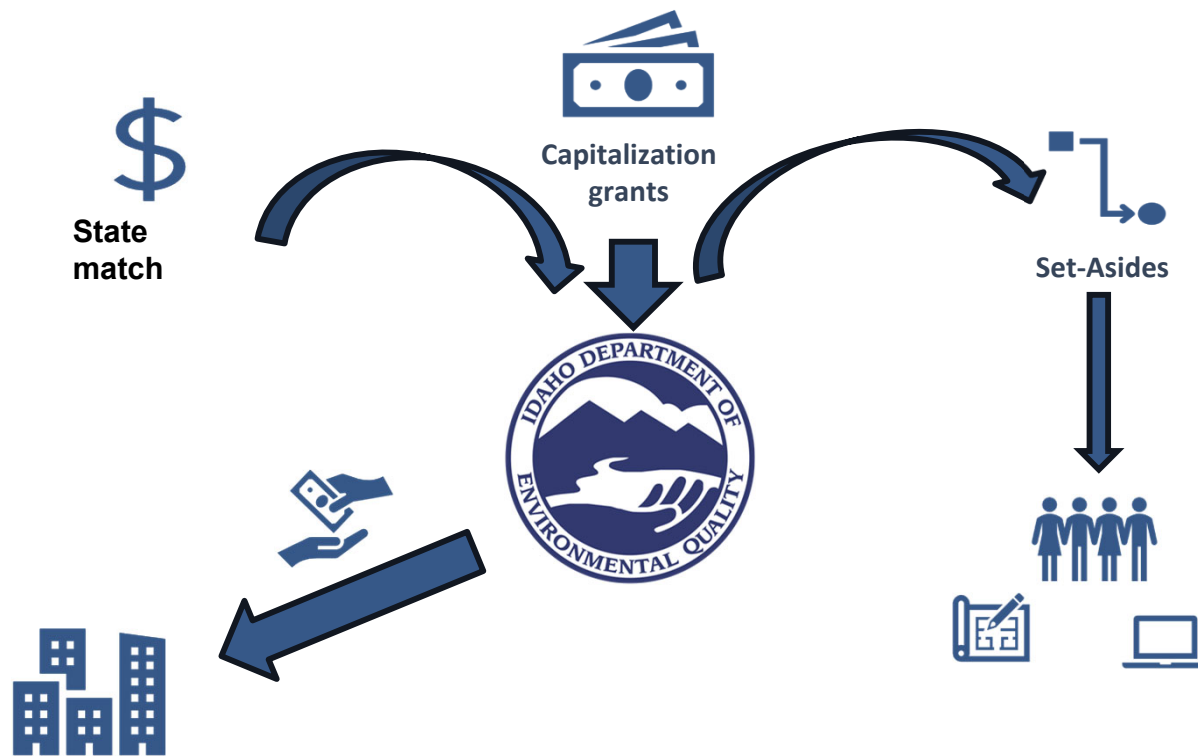
Drinking Water SRF

Clean Water SRF



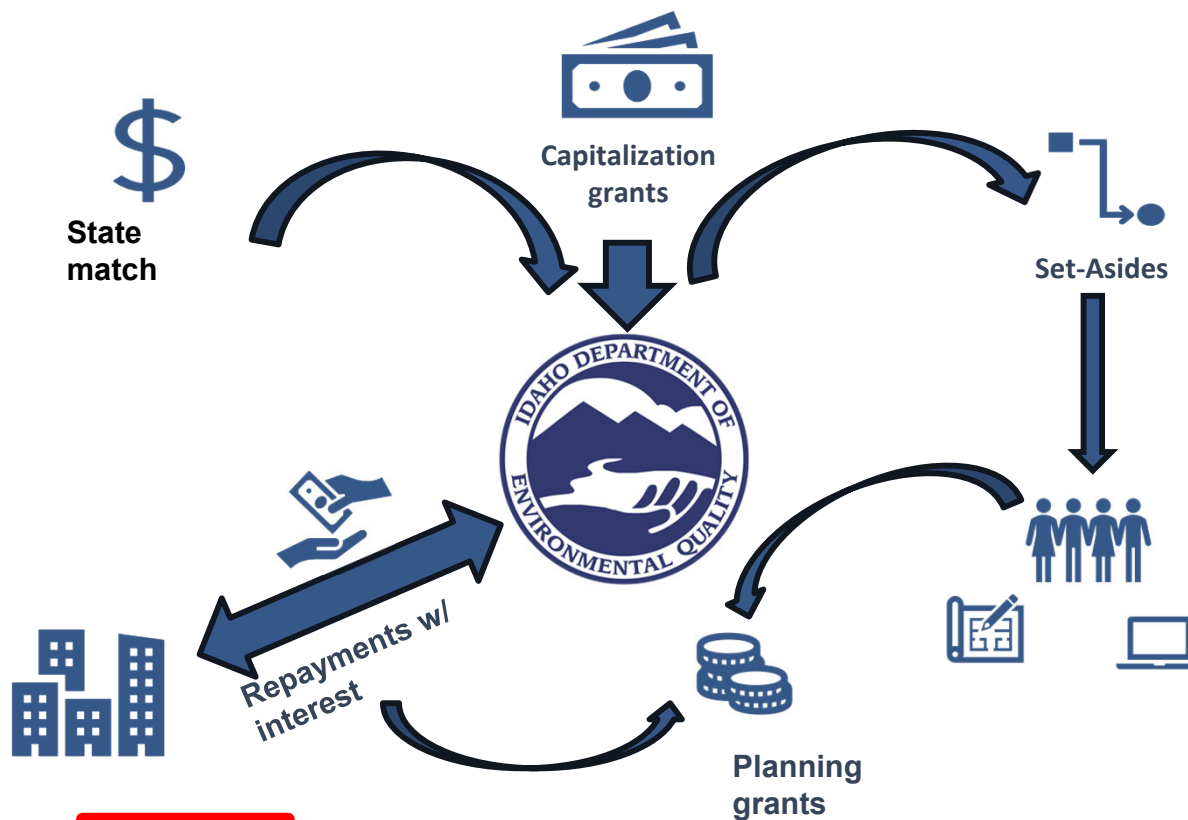






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Low Interest Loans

- Typical range 1.5% to 2.75%
- Lead Service Line 1% to 1.25%

Loans 20 to 30 years

Disadvantaged community

- Principal forgiveness
- Increased loan terms (30 years)
- Reduced interest rate

User rates

1. > 2% Median Household Income (MHI), OR
2. If >1.5% & below 2%
 - Decreasing population, and
 - Unemployment rate > state's average



Low Interest Loans

- Typical range 1.5% to 2.75%
- Lead Service Line 1.0% to 1.25%

Loans 20 to 30 years

Disadvantaged community

- Principal forgiveness
- Increased loan terms (30 years)
- Reduced interest rate



SRF Requirements



FACILITY
PLANNING/ENGINEERING
REPORTS



ENVIRONMENTAL
REVIEWS



DEBT AUTHORITY






Grants

Planning Grants



Planning Grants

 50% Matching local share

 Engineering planning documents

Facility plans

Environmental Reports

 Typical years

\$350,000 for WW with \$65,000 max

\$350,000 for DW with \$45,000 max

 Currently (ARPA/LIF)

Removed caps

All planning grants 2022, 2023

\$1M for 2024





Grants

Sewer Overflow & Stormwater Grant (OSG)



OSG Grants

\$\$ 20% Matching local share



2 focuses

I & I Testing

Stormwater Planning Documents



Typical years

~\$200,000 a year



Funding depends on Congress





Grants

BIL Emerging Containments



Emerging Containments



100% Principal Forgiveness



PFAS and Unregulated
containments

Planning documents

Construction projects



Typical years

\$7.5mil for DW projects

\$1mil for CW projects



Bipartisan Infrastructure Law

Funding through FY2028





Grants

Lead Testing in Schools





Loans

BIL LSL Replacement



Lead Service Line Replacement



100% Loan with principal forgiveness for disadvantage communities



LSL Replacement

Facility plans

Environmental Reports



Typical years

\$28 million a year



Bipartisan Infrastructure Law

Funding through FY2028



DEQ's FY2024 Funding



SRFs

Bipartisan Infrastructure Law

Leading Idaho/ARPA

- \$300M SFY2023-SFY2027
- \$23M SFY2024 ARPA
- \$93M SFY2024 General Funds

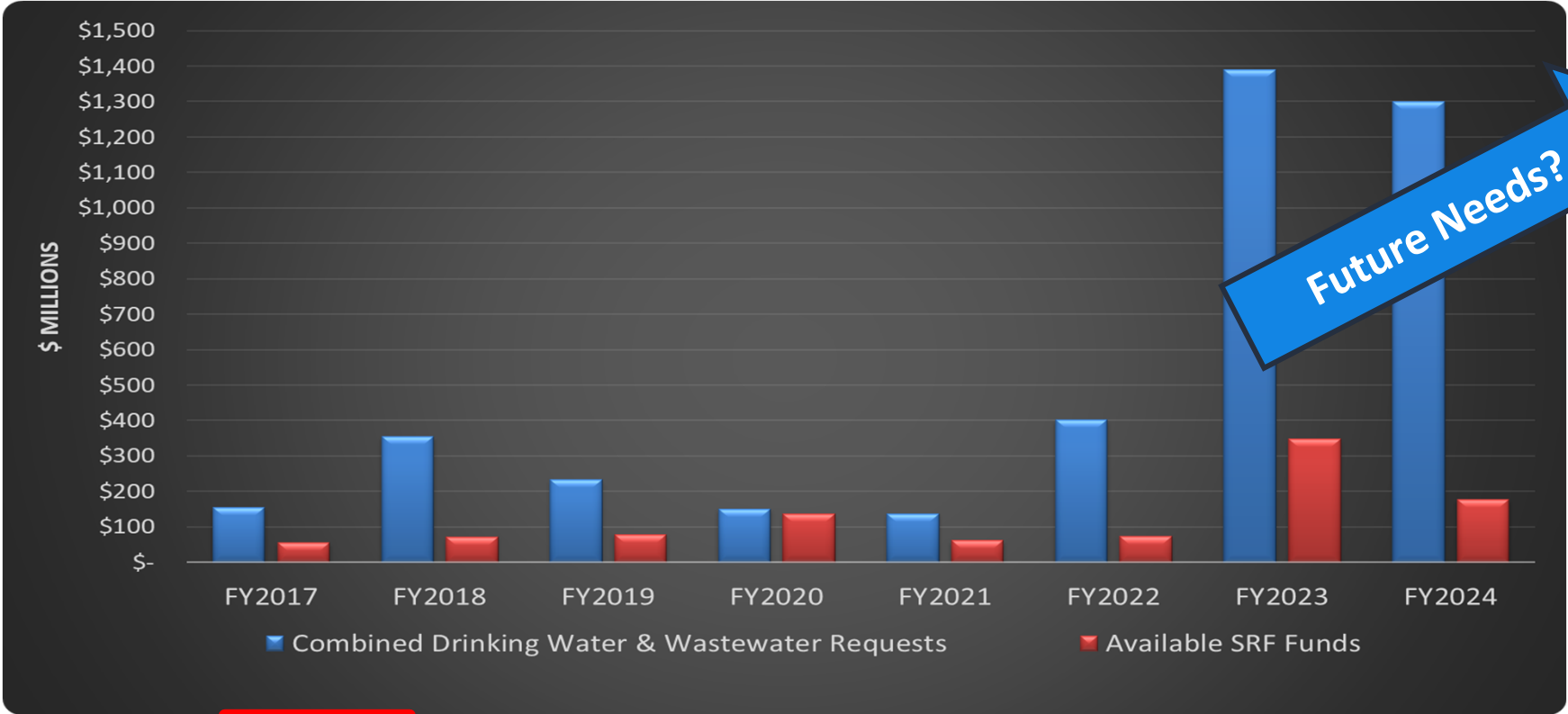
Other EPA grants



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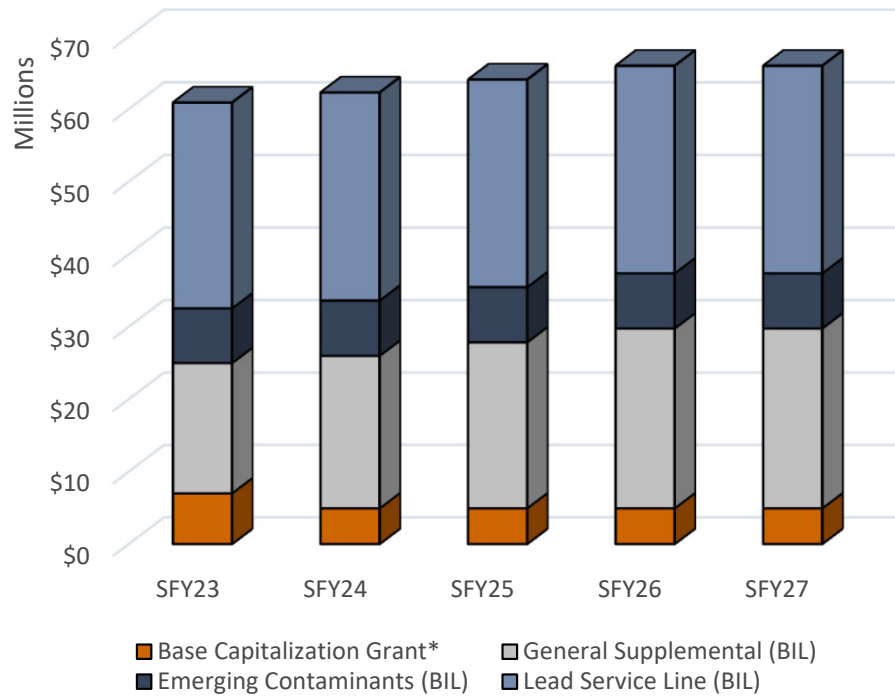


Historical Demand

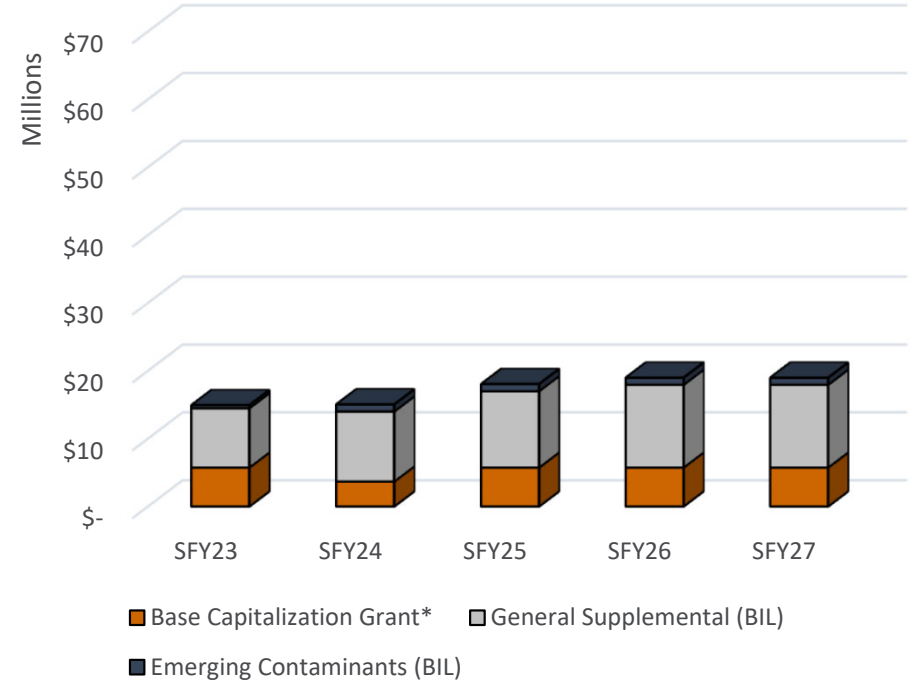


FY2025 Funding Appropriations

Drinking Water



Clean Water



Grants & Loans Program Staff:

- MaryAnna Peavey - Grants & Loans Bureau Chief
- Charlie Parkins - Grants & Loans Supervisor
- Nicolas Hiebert - Senior Water Quality Engineer
- Rosemary Regner – Senior Grant & Loan Engineer
- LaDonn Kaylor - Grants & Loans Analyst
- Alicia Tapia Campos - Grants & Loans Analyst
- Zoe McCarty - Grants & Loans Officer
- Garrett Deegear - Office Specialist

For General Questions Email –
Grants.Loans@deq.idaho.gov



Idaho Bond Bank Authority (IBBA) Overview



OFFICE OF THE IDAHO STATE TREASURER

Julie A. Ellsworth, State Treasurer

The Idaho Bond Bank Authority (IBBA) is a pooled borrowing program created by the Idaho Legislature in 2001 that is governed by the IBBA Board with the goal of providing cost effective long-term financing for Idaho municipalities.



IBBA Overview (Continued)



➤ Staff

- Shawn Nydegger, Executive Director – State Treasurer's Office
- John Faltin, Treasurer – State Treasurer's Office
- Merissa Landers, Secretary – State Treasurer's Office

➤ Board of Directors

- Julie Ellsworth, Chairman – Idaho State Treasurer
- Len Crosby, Retired Banker and Financial Consultant – Governor Appointee
- Seth Grigg, Executive Director, Idaho Association of Counties – Governor Appointee
- Josh Tanner, Idaho State Representative
- Ben Toews, Idaho State Senator

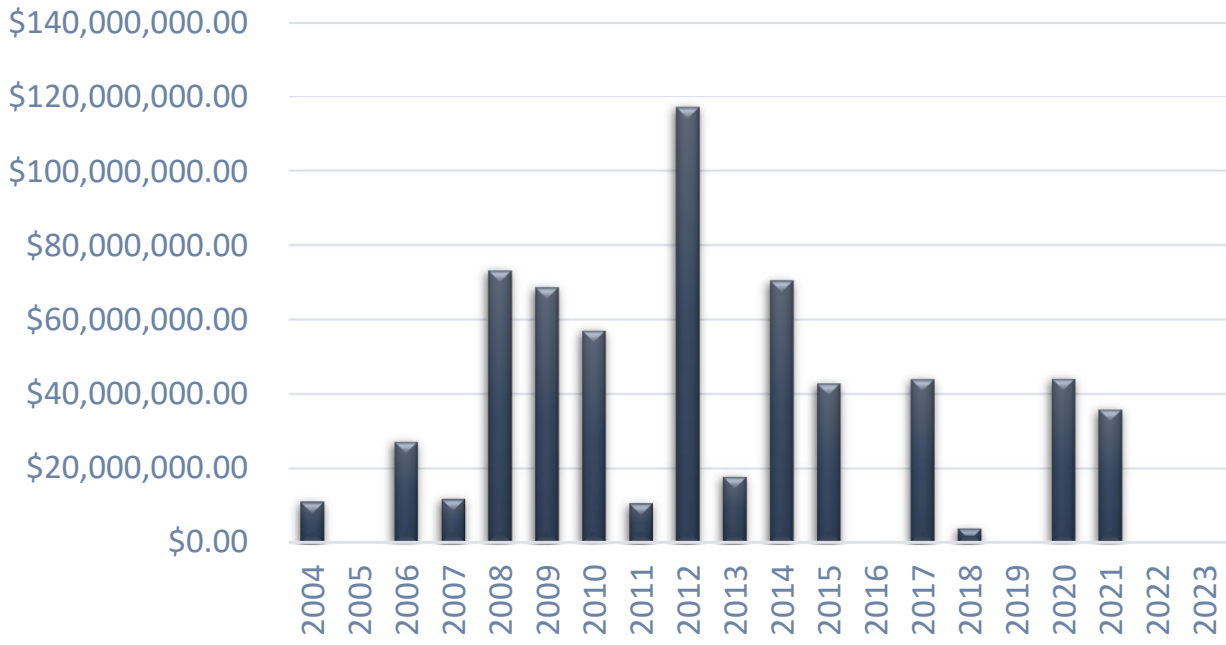


IBBA Historical Activity



➤ The IBBA has issued 37 series of bonds providing over \$636 million of funding for Idaho municipalities since 2004.

Annual Bond Issue Totals (2004-2023 to date)



IBBA Series 2021 A/B Bond Issue



Treasurer Ellsworth Announces a \$4.2 Million Savings for Idaho Taxpayers as the Idaho Bond Bank Authority finalized another substantial refinancing effort.

Boise, Idaho - Treasurer Ellsworth announces a \$4.2 million savings for Idaho Taxpayers as the Idaho Bond Bank Authority (IBBA) finalized another substantial refinancing effort.

The IBBA successfully closed a bond issue comprised of \$1,800,000 of tax-exempt bonds and \$34,090,000 of taxable bonds to refinance outstanding loans on behalf of IBBA's current taxpayer borrowers in order to lower future debt service costs. The IBBA bonds again received an Aa1 rating from Moody's this year.

IBBA, a statewide bonding authority, works to bring Idaho municipalities together in order to go to the market and leverage benefits with economies of scale and a strong credit quality.

Treasurer Ellsworth said, "I continue to be pleased with the overall results of the IBBA work. Interest rates have stayed near historical lows and investor demand was again high for such a strong credit quality, **resulting in Net Present Value (NPV) Savings of approximately \$4.2 million or a 10.7% reduction in the interest cost over the life of the loans. This deal builds on the success of the 2020 A/B refunding last Fall for a combined NPV savings of \$13.5 million.**"



IBBA Series 2021 A/B Bond Issue (Continued)



Net Present Value Savings by Borrower

	Series 2021A	Series 2021B
City of Hazelton Wastewater	\$151,665 (22%)	
Shelley-Firth Fire District	\$190,745 (14%)	
City of Burley Water		\$97,026 (11%)
City of Burley Wastewater		\$1,011,296 (11%)
City of Jerome Wastewater		\$1,442,350 (10%)
Lost Rivers Hospital District		\$406,692 (10%)
City of Rupert Water		\$75,059 (10%)
City of Rupert Wastewater		\$685,161 (10%)
City of St. Anthony Water		\$20,717 (7%)
City of St. Anthony Wastewater		\$136,732 (8%)

Source: PFM Financial





Benefits of the IBBA

➤ Lower interest rates

- Credit enhancement from IBBA pledging the State's sales tax revenue to the repayment of the bonds
- Bonds issued through the IBBA receive a "Aa1" rating from Moody's

➤ Lower up-front issuance costs

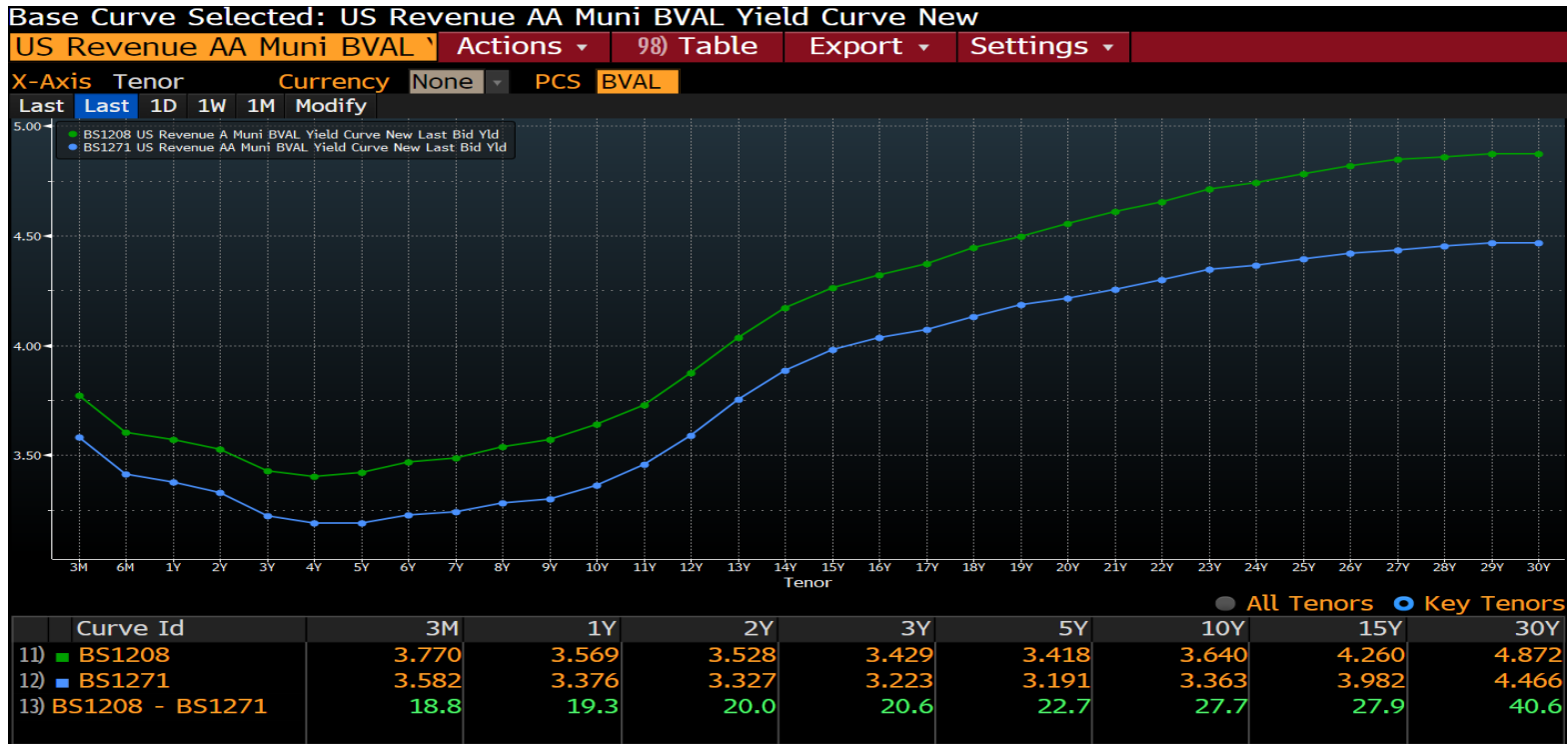
- Due to economies of scale from a pooled borrowing

➤ Access to the market for issues that otherwise may not be able to access the marketplace

- Small bond issuance



Credit Spreads



Source: Bloomberg 11/15/23



Current Credit Spreads Translated to Dollars



Term	Revenue - AA	Revenue - A	Bip Difference	Savings Per \$1MM
1-Year	3.376	3.569	0.193	1,930
2-Year	3.327	3.528	0.201	4,020
3-Year	3.223	3.429	0.206	6,180
5-Year	3.191	3.418	0.227	11,350
10-Year	3.363	3.640	0.277	27,700
15-Year	3.982	4.260	0.278	41,700
30-Year	4.466	4.872	0.406	121,800

* Rate Source – Bloomberg 11/15/23
For illustration purposes only



IDAHO Water Resource Board: Financial Programs

Justin Ferguson – Loan Program Manager



Program Overview

Water Project Loans:

- Purpose— Assist with the development of the state's water resources
 - Construction of water projects
 - Rehabilitation of existing water projects
 - Ground water conservation projects & studies
- Funding Period
 - Applications accepted year round
- Interest Rate
 - Current Federal Prime rate, updated quarterly
- Terms Available
 - From 5 to 30 years*
- Securities
 - Water rights, property, etc.
 - Must meet Idaho Code 42-1756(5)



Program Overview

Water Project Loans (Cont.):

○ Flood Management Grants

- Purpose— Preventing or reducing flood damage to Idaho's streams and rivers.
- Applications due in June
- Funding Awarded Annually in July
- ½ Cost Share up to \$200,000

○ Aging Infrastructure Grants

- Purpose –Rehabilitate or improve Idaho's water infrastructure and ensures long-term water resource stability and sustainability.
- ⅓ Cost Share up to \$2,000,000
- Applications Due December & August
- Funding Awarded Bi-Annually

○ Regional Sustainability Program

- Purpose – Provide funding for projects that provide benefits on a region, basin, or state-wide scale
- Funding is a cost share done on a project-by-project basis
- Applications Due December
- Funds Awarded August



Program Overview

Water Project Loan Overview

- Able to cover many projects that don't fit other programs
- Funding generally available within 60 days
- Open year-round
- Non-Competitive
- Broad eligibility requirements
- Flexible Securities
- Flexible Loan Term



Questions?

FUNDING AGENCY OVERVIEWS



Break

10:15 – 10:30



Topic #2 & #3 – Eligibility, Applying and Funding Cycle



Water & Environmental Programs (WEP) Loan Eligibility

- Public Bodies, Non-Profits or Native American Tribes
- <10,000 population and located in an eligible rural area
- Applicant must have legal authority to obtain, give security for, and repay the proposed loan
- Credit elsewhere is not available at reasonable rates and terms



WEP Loan Eligibility

- Applicant must have legal authority to incur debt, own, operate, and maintain facility
- Rural area is not anticipated to decline in population
- Project will serve the existing and projected population of the area and is necessary for orderly development consistent with the development plan for this area.
- Funds used to improve water or sewer system



WEP Grant Eligibility

All the loan eligibility requirements must be met

- MHI below \$64,456 to be grant eligible up to 45%

.....OR.....

- MHI below \$51,565 for up to 75% and project is necessary to alleviate a health or sanitary problem

.....AND.....

- User rates are at or above similar systems (~\$50 \$65/month)



WEP ECWAG Eligibility

Emergency Community Water Assistance Grant (ECWAG)

- Public Bodies, Non-Profits or Native American Tribes
- <10,000 population and located in an eligible rural area
- MHI below \$64,456
- Significant decline in quantity or quality of water due to but not limited to, a drought; earthquake; flood; tornado; hurricane; disease outbreak; or chemical spill, leakage, or seepage.
- Decline must have occurred within two years of the date the application was filed with the Agency, unless project is for repairs, partial replacement, or significant maintenance on an established water system



WEP PPG Eligibility

Predevelopment Planning Grant (PPG)

- Public Bodies, Non-Profits or Native American Tribes
- <10,000 population and located in an eligible rural area
- MHI below \$51,565 (80% of the SNMMHI)
- Maximum \$60k or 75% of costs



WEP SEARCH Eligibility

Special Evaluation Assistance for Rural Communities and Households Program (SEARCH)

- Public Bodies, Non-Profits or Native American Tribes
- <2,500 population and located in an eligible rural area
- MHI below \$51,565 (80% of the SNMMHI)
- Maximum \$30k or 100% of costs



WEP Native American Set-aside Eligibility

- Native American Tribes
- <10,000 population and located in an eligible rural area
- MHI below \$51,565 (80% of SNMMHI)
- Maximum \$4M
- 100% of costs



WEP Miscellaneous Requirements

- American Iron and Steel (AIS) & Buy American (BABA) required
- All Commercial or Industrial EDU calculations must be based on Residential EDU's
- Short-Lived Assets life span of less than 5, 10, or 15 years
- Must be included in the Facility Plan



WEP Applying & Funding Cycle

Federal Fiscal Year October 1st – September 30th

No application deadline

Applications through RD Apply

<https://www.rd.usda.gov/programs-services/rd-apply>



Eligibility

What can CDBG be used for?



Typical Eligible Activities

Construction or rehab of public infrastructure and facilities:

- **sewer or water systems, but also**
- fire or EMT stations (includes fire engines)
- hospitals or health facilities
- infrastructure for affordable housing
- downtown improvements
- senior & community centers
- public parks
- infrastructure for jobs
- Includes design professional and grant admin services



Kellogg Wastewater Project



Preston Water Improvement Project



IDAHO



Weston Water Project



Cities and Counties are the Eligible Applicants

- CDBG can be sub-granted to special districts or non-profit organizations; however, the city or county does not become just a pass through.
- Entitlement cities do not qualify for State CDBG because they get CDBG directly from HUD.



Application Submission Dates

- Public facilities (includes infrastructure) applications due in November, the Friday before Thanksgiving.
- Post-Disaster applications can be submitted at anytime.



Note:

CDBG is unique in that some federal programs that require non-federal match, will allow CDBG to be counted as that non-federal match or local match



Method of Distribution – Competitive Process

- Competing statewide against set-aside
- Not enough funds to cover demand
- Submit Application – staff review, EAC review, if recommended by EAC, Governor reviews



Competitive Factors

- Match – cash, bonds, assessments
- Need – higher the need the more competitive
- Readiness to Proceed – facilities study, Design Professional, Grant Administrator, other funds committed, control of property



National Objectives

Low-to-Moderate Income

- Area Wide (census or survey) this is the national objective that water and sewer projects would qualify under. The service area must be at least 51% or higher LMI.
- Limited clientele
- Jobs (taken by)
- Housing (occupied by)



National Objectives

Urgent Need (Post-Disaster)

- Typically natural event - flood, fire, landslide
- Immediate threat to community health & welfare
 - Of recent origin (within 12 months)
 - Recipient unable to finance
- Other sources of funding unable to carry out
- Official declaration of emergency by city, county, or state
- Occurrence not a result of deferred maintenance or end of life cycle



Procurement

- Objective: full and open competition for services
- Grant Administrators – Qualification Based Selection (QBS)=RFP process
- Design Professionals – QBS=RFP process
- Construction – Invitation to Bid (lowest responsive and responsible bidder).
- Supply and Delivery – Invitation to Bid (lowest responsive and responsible bidder) or RFP format



Environmental Reviews

- Objective: Notify the public and government agencies about your project. Assess your projects environmental impacts.
- The HUD Process – typical of most federal environmental reviews but HUD has added provisions – remember housing focus.
- Just because other federal agencies have completed their environmental process doesn't mean CDBG process is complete.



Property Acquisition

- Objective: Ensure seller of property is treated fairly and equitably. Minimize the displacement of persons. Required to follow the Uniform Property Acquisition and Relocation Act.
- Three acquisition transactions: Voluntary, Basic and Donation.
- Relocation



Federal Labor Standards

Objective: Protecting and ensuring the rights of construction workers related to Davis-Bacon and Related Acts – “paid a minimum rate”

- If CDBG paying for a portion of construction, Davis-Bacon is applicable
- If CDBG paying for only grant admin and design professional, Davis-Bacon not applicable



Financial Management

- Ensuring CDBG funds spent on eligible CDBG activities and grantee has proper fiscal internal controls and accounting procedures
- Audit Requirements
- Program Income
- Sub-Recipient Agreements



Citizen Participation

Objective: Ensure the public is aware of CDBG project and provide opportunity to comment and have input

- Hold public hearing prior to application submission
- Hold public hearing midway thru project



Affirmatively Furthering Fair Housing

Positively promote the Fair Housing Act: The act prohibits discrimination in the sale or rental of housing, the financing of housing or the provision of brokerage services against any person on the basis of race, color, religion, sex, national origin, handicap, or familial status.

CDBG recipients at a minimum need to:

- Designate a Fair Housing Resource Person
- Adopt Fair Housing Resolution
- Complete Fair Housing Assessment Form
- Proclaim April as Fair Housing Month
- Display Fair Housing Information
- Record and Document
- Take steps to correct identified impediments to AFFH document



ADA/504 Accessibility

Objective: CDBG grantees must take measures to ensure non-discriminatory treatment, outreach and access to program resources. This applies to employment and contracting, as well as to marketing and selection of program participants.

- Designate a Section 504 Coordinator
- Organize Review Committee
- Conduct site review of city/county owned buildings and facilities, includes sidewalks or parks
- Review Programs and Activities
- Develop Transition Plan to correct structures or programs



Equal Access

Objective: Ensure non-discriminatory treatment, outreach and access to program resources. This includes employment and contracting, as well as marketing and selection of program participants.

- Section 3 – opening of job opportunities for lower income individuals
- Disadvantage Business Enterprise (DBEs) marketing of bidding opportunities to DBE businesses
- Grantees document compliance with the Equal Employment Opportunities (EEO)
- Limited English Proficiencies (LEP)
If necessary communication of information normally provided in English





Who is Eligible?

- Publicly-Owned Entities
- Cities
- Counties
- Public School Districts
- Water and Sewer Districts
- Native American Tribes





Project Prioritization

Work closely with other Idaho funding agencies to determine priorities, based primarily on:

- Need
- Financial Capability for Cost-Share Program (75% Federal/25% Non-Federal Sponsor)





Funding Cycle



- Fiscal Year is Oct 1 through Sep 30
- Projects can be submitted throughout the year
- Projects are typically selected from July through September, based on funding availability
- Funding becomes available when the National budget is passed (earliest in October, but usually in the spring)





How To Apply



Send a Letter of Interest with the following information:

- Brief Description of the Project
- Estimate of Project Cost
- Understanding of Cost-Share Requirements

Contact Information:

US Army Corps of Engineers
Walla Walla District
ATTN: Planning Branch (Kelly)
201 North Third Avenue
Walla Walla, WA 99362

Cindy Boen, Chief, Planning Branch
509-527-7246

Cindy.A.Boen@usace.army.mil

Karen Kelly, PM, Section 595
509-527-7248

Karen.L.Kelly@usace.army.mil





Loans

Drinking Water SRF

Clean Water SRF



Grants

Planning Grants

Sewer Overflow & Stormwater
(OSG)

American Rescue Plan Act

Leading Idaho Funding

Lead in Schools



CWSRF



Government entities and nonprofit corporations that have authority to collect, treat, or dispose of sewage or industrial wastewater

Wastewater system improvements

New systems for unsewered communities

Nonpoint source pollution control

Water, energy conservation, etc.



DWSRF



Community water systems and nonprofit
noncommunity water systems

Water system
rehabilitation

Consolidations
& connections

Treatment,
storage,
distribution

Achieve or
maintain
compliance w/
SDWA*



Intended Use Plans



State Fiscal Year 2025 Letter of Interest Timeline for Grants and Loans

**October 10,
2023:**

Letters of Interest are available online for planning grants and loans.

**November 7,
2023**

Online training event for how to fill out a letter of interest.

**January 12,
2024:**

Letters of Interest due to the state.

**January and
February:**

Letters of Interest for planning grants and loans are reviewed and rated

April 2024:

Intended Use Plans for loans, planning grant priority lists, posted for public comment.

June 2024:

Board of Environmental Quality for review and approval IUPs and priority lists.

June 2024:

Notification letters sent.

July 1, 2024:

Funding available





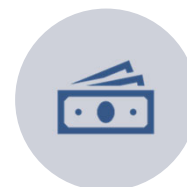
INTENDED TO RANK
HIGHEST NEED



PUBLIC HEALTH



REGULATORY
COMPLIANCE



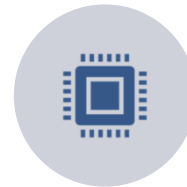
INCENTIVES



AFFORDABILITY,
DISADVANTAGED
COMMUNITIES



MANAGEMENT
EFFORTS (CAPITAL
BUDGET, FULL-COST
PRICING – UTILITY
RATES, ASSET
MANAGEMENT)



TECHNOLOGY
EFFORTS (HIGH-
EFFICIENCY
COMPONENTS, SCADA
SYSTEMS, WATER
METERS, VARIABLE
FREQUENCY DRIVES,
REUSE)

Priority Rating System



Priority List Process

Idaho Department of Environmental Quality



Idaho Department of Environmental Quality Drinking Water Loan Letter of Interest and Rating Form

Fiscal Year 2024

Section I. Project Information

Provide complete and accurate answers to receive the highest possible rating for your project. DEQ recommends that you work closely with your engineering consultant to complete this form.

If DEQ is allocated Leading Idaho Initiative grant funding, would you like this project to be considered for Leading Idaho funds?

- ☐ Yes
☐ No

See more information on Leading Idaho at <https://gov.idaho.gov/leading-idaho/>

A. System Identification

Public Water System No.

System Name

System Address City State Zip

Is system located wholly within incorporated city limits? ☐ Y ☐ N

What city?

If not, which county is it located within?

System Phone System E-mail

Population Served System Ownership ☐ For Profit ☐ Not for Profit

Owner's Name Owner's Phone

Name/Title of System Contact (if different from owner)

Contact's Address



Letters of Interest
(October – January)



Priority List Process

Idaho Department of Environmental Quality



Idaho Department of Environmental Quality Drinking Water Loan Letter of Interest and Rating Form

Fiscal Year 2024

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Letters of Interest
(October – January)



Rating (February-
March)



Priority List Process

Idaho Department of Environmental Quality



Idaho Department of Environmental Quality Drinking Water Loan Letter of Interest and Rating Form

Fiscal Year 2024

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Letters of Interest
(October – January)



Rating (February-
March)



Ranking (April)



Priority List Process

Idaho Department of Environmental Quality



Idaho Department of Environmental Quality Drinking Water Loan Letter of Interest and Rating Form

Fiscal Year 2024

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Letters of Interest (October – January)



Rating (February-March)



Ranking (April)



IUP Preparation (April/May)



Priority List Process

Idaho Department of Environmental Quality



Idaho Department of Environmental Quality Drinking Water Loan Letter of Interest and Rating Form

Fiscal Year 2024

Section I. Project Information

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Contact's Address



Letters of Interest (October – January)



Rating (February-March)



Ranking (April)



IUP Preparation (April/May)



Public Comment (May/June)



Priority List Process

Idaho Department of Environmental Quality



Idaho Department of Environmental Quality Drinking Water Loan Letter of Interest and Rating Form

Fiscal Year 2024

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Letters of Interest (October – January)



Rating (February-March)



Ranking (April)



IUP Preparation (April/May)



Public Comment (May/June)



Board Approval (May/June)



Priority List Process

Idaho Department of Environmental Quality



Idaho Department of Environmental Quality Drinking Water Loan Letter of Interest and Rating Form

Fiscal Year 2024

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Letters of Interest (October – January)



Rating (February-March)



Ranking (April)



IUP Preparation (April/May)



Public Comment (May/June)



Board Approval (May/June)



Notifications (June)



Priority List Process

Idaho Department of Environmental Quality



Idaho Department of Environmental Quality Drinking Water Loan Letter of Interest and Rating Form

Fiscal Year 2024

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Contact's Address

Letters of Interest (October – January)

Rating (February-March)

Ranking (April)

IUP Preparation (April/May)

Public Comment (May/June)

Board Approval (May/June)

Notifications (June)

Applications (July+)



2000-2023 Total Grants & Loans Funding Assistance to Communities by County

Legend

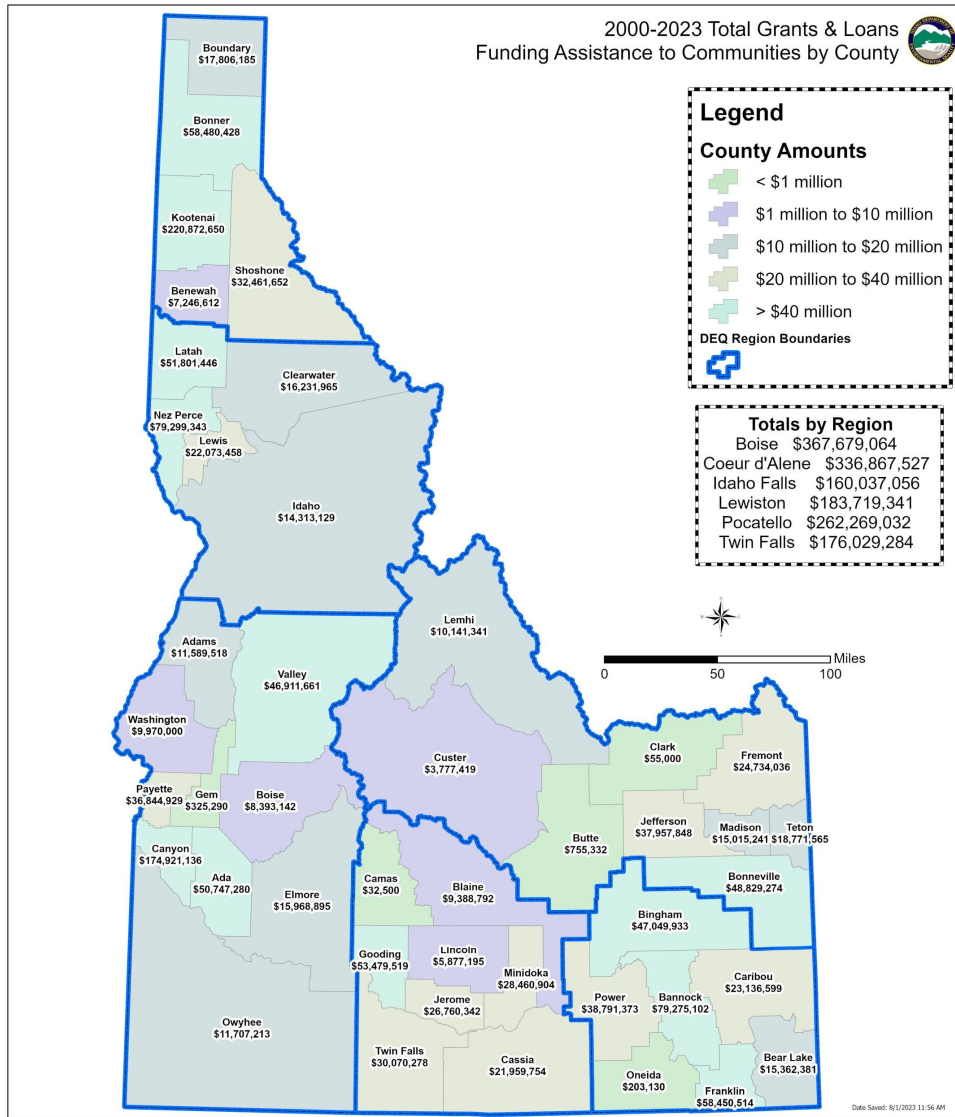
County Amounts

- < \$1 million
- \$1 million to \$10 million
- \$10 million to \$20 million
- \$20 million to \$40 million
- > \$40 million

DEQ Region Boundaries


Totals by Region

Boise	\$367,679,064
Coeur d'Alene	\$336,867,527
Idaho Falls	\$160,037,056
Lewiston	\$183,719,341
Pocatello	\$262,269,032
Twin Falls	\$176,029,284



Grant Application


- System information
 - SAM.gov registration
 - Cert. of Existence for non-profits
 - UEI#
- Project Description
- Engineering contract
- Cost breakdown
- Drinking Water fees are current
- Licensed operators
- Opting out of environmental work
- Same basic form for WW & DW

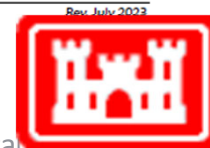
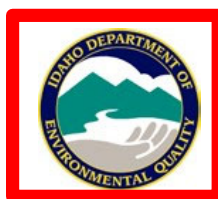
 Drinking Water and Wastewater - Grants and Loans Program Planning and OSG Grant Application – Attachment SRF-01			
Section I. Applicant Background Information			
Application Type	<input type="checkbox"/> Drinking Water (DW) Planning Grant <input type="checkbox"/> Wastewater (WW) Planning Grant	Public Water System No.: _____	<input type="checkbox"/> Sewer Overflow and Stormwater (OSG) Grant
System Name: _____			
Mailing Address: _____			
City: _____	State: _____	Zip Code: _____	
County: _____	Phone: _____	Tax ID: _____	
Fiscal Year End: _____	E-mail: _____		
Presiding Official Name/Title: _____			
Mailing Address: _____			
City: _____	State: _____	Zip Code: _____	
Phone: _____	E-mail: _____		
<input type="checkbox"/> Check if this is the system's primary contact			
Clerk/Treasurer (or similar duties) Name/Title: _____			
Phone: _____ E-mail: _____			
<input type="checkbox"/> Check if this is the system's primary contact			
Consulting Engineer Name/Title: _____			
Company Name: _____		Mailing Address: _____	
City: _____	State: _____	Zip Code: _____	
Phone: _____	E-mail: _____		
Provide the information below if someone other than your consulting engineer will be the grant administrator			
Grant Administrator Name/Title: _____			
Company Name: _____		Mailing Address: _____	
City: _____	State: _____	Zip Code: _____	
Phone: _____	E-mail: _____		
Provide the information below if someone other than your consulting engineer will manage the environmental review process.			
Environmental Review Manager Name/Title: _____			
Company Name: _____		Mailing Address: _____	
City: _____	State: _____	Zip Code: _____	
Phone: _____	E-mail: _____		
Section II. Project Background Information			
1. Project Description:			



Loan Application

- Same requirements as the grants
- Ability to incur debt
- 3 years of financials
- Annual budget
- List of other debt
- Financial Control Policy
- Environmental data

 Construction Funding Application Attachment SRF-02			
Section I. Applicant Background Information			
Application Type	<input type="checkbox"/> State Revolving Fund (SRF) Loan <input type="checkbox"/> Lead Service Line (LSL) Loan <input type="checkbox"/> Emerging Contaminant (EC) Grant <input type="checkbox"/> Leading Idaho Funding (LIF) <i>Note: Submit two separate applications if applying for SRF and LSL funding.</i>		
System Type	<input type="checkbox"/> Public Drinking Water System <input type="checkbox"/> Wastewater System <input type="checkbox"/> Other, please specify:		
Public Water System No:	IPDES/NPDES/Reuse Permit No:		
System Name (Applicant):			
Mailing Address:			
City:	State:	Zip Code:	
County:	Phone:	Tax ID:	
Fiscal Year End:	E-mail:		
Presiding Official Name:	Title:		
Mailing Address:			
City:	State:	Zip Code:	
Phone:	E-mail:		
<input type="checkbox"/> Check if this is the system's primary contact			
Clerk/Treasurer Name:	Title:		
Phone:	E-mail:		
<input type="checkbox"/> Check if this is the system's primary contact			
Consulting Engineer Name:	Title:		
Company Name:		Mailing Address:	
City:	State:	Zip Code:	
Phone:	E-mail:		
Financial Consultant Name:	Title:		
Company Name:		Mailing Address:	
City:	State:	Zip Code:	
Phone:	E-mail:		
Legal Advisor Name:	Title:		
Company Name:		Mailing Address:	
City:	State:	Zip Code:	
Phone:	E-mail:		
Bond Attorney Name/Title:	Company Name:		
Mailing Address:			
City:	State:	Zip Code:	
Phone:	E-mail:		



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Rev. July 2023

Grant Offers

- Introduction
- Description
- General Conditions
- Project Mgmt. Conditions
- Payments
- Termination/Suspension
- Access/Indemnification
- Special Conditions
- 6 pages in length



STATE OF IDAHO
DEPARTMENT OF ENVIRONMENTAL QUALITY
PLANNING GRANT OFFER, ACCEPTANCE AND AGREEMENT
FOR WASTEWATER FACILITIES

SECTION I. INTRODUCTION

The Idaho Board of Environmental Quality (Board) is authorized by the Title 39, Chapters 1 and 36 of the Idaho Code (the Act), to make and administer grants in order to provide financial assistance to municipalities to aid in the planning of public wastewater facilities. The Board, through the Department of Environmental Quality (Department), is authorized to administer the Act. The Department has found that the (System Name) (Applicant/Grantee) has established eligibility for a grant under the terms of the Act and the Rules for Administration of Planning Grants for Drinking Water and Wastewater Facilities, IDAPA 58.01.22 (the Rules).

The Department hereby offers a grant to the Applicant according to the conditions contained in the following sections of this grant agreement.

SECTION II. DESCRIPTION OF PROJECT

This grant agreement is for facility planning of the following project:

- A. Grant Project Number: XXX-XXXX-X
- B. Name and Address of Applicant: Applicant
Address
City, Idaho 83XXX
- C. Project Description: The purpose of the grant is to prepare a wastewater planning study and environmental review in accordance with IDAPA 58.01.22 to evaluate the current wastewater system and develop alternatives for any needed improvements.
- D. Estimated Project Budget:
- | | |
|--|----|
| 1. Administrative Services | \$ |
| 2. Engineering and Consulting Services | \$ |
| 3. Environmental Review | \$ |
| 4. Total | \$ |

System Name Grant #

Idaho Depa

ironmental

Loan Offers

- Section I: Introduction
- Section II: Terms-All funding sources
- Section III: General Conditions
- Section IV: Project Management
- Section V: Special Conditions
- Section VI: Security Requirements-Interim, PF
- Section VII: Loan Disbursements
- Section VIII: Repayment Terms
- Section IX: Loan Suspension
- Section X: Access and Indemnification
- Section XI: Offer



STATE OF IDAHO
DEPARTMENT OF ENVIRONMENTAL QUALITY
LEADING IDAHO FUNDING OFFER, ACCEPTANCE AND AGREEMENT
FOR DRINKING WATER FACILITIES DESIGN AND CONSTRUCTION

SECTION I. INTRODUCTION

The State of Idaho (State) is authorized by Title 39, Chapter 36 (Act), Idaho Code, IDAPA 58.01.12, and IDAPA 51.01.22 (Rules) to distribute funds to assist entities in the planning, design, and construction of drinking water facilities. The Idaho Legislature authorized the Department to receive Leading Idaho Funds (LIF) to distribute for the construction of drinking water and wastewater infrastructure improvements, pursuant to the Act (Idaho House Bill No. 361, Section 1 and 2 of the first regular session of 2023).

The <System Name> (Grantee) has applied for a LIF grant and is a public entity created for the purposes, among other purposes, of operating and maintaining the public drinking water system located <short description of location> and taking all necessary actions to ensure that the public drinking water system meets all applicable laws. The Department has established eligibility for a LIF grant and hereby offers a LIF grant to the Grantee according to the terms and conditions contained in this document and the Rules.

SECTION II. DESCRIPTION OF PROJECT

This grant agreement is for design and construction of the following project:

- | | | |
|----|----------------------------|--|
| A. | LIF Grant Project Number: | DW XXXX-LF |
| B. | Grantee Name and Address: | Applicant
address
city, Idaho 83XXX |
| C. | Project Description: | This grant is to <project description> |
| D. | Terms: | SXXX at 0% all of which is grant funding, resulting in no repayment obligation, as long as the terms of this agreement are followed. |
| E. | Estimated Project Budget:* | |
| | 1. Construction | \$0 |
| | 2. Engineering Fees | \$0 |
| | 3. Administration Costs | \$0 |
| | 4. Total | \$0 |

Idaho Depa

ironmental

Customer Handbook

Grants and Loans Program

State of Idaho
Department of Environmental Quality
September 2023







Department of E

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What type of bonds can be issued by IBBA?



- Revenue Bonds
 - Water Revenue
 - Sewer Revenue
 - General Fund
- General Obligation Bonds
- Financings authorized through judicial confirmation

Similar to selling bonds on their own, an issuer needs to have the legal authority to sell its bonds through the IBBA as evidenced by a legal opinion from their bond attorney





Preparing for an Issue

- Who can participate?
- What do you need to do to prepare for IBBA requirements?
- The application process
- A breakdown of costs



Who can participate?



- Any municipality as defined by Idaho Code 67-8702 can utilize the IBBA program
- Includes any political subdivision
 - City or Town
 - County
 - School District
 - Other Special Districts
 - Water & Sewer Districts
 - Public Health Districts
 - Irrigation Districts
 - Soil Conservation Districts
- Local Improvement Districts cannot utilize the IBBA



What you need to prepare for IBBA requirements?



➤ Obtain legal authorization to issue bonds

- Voter authorization
- Judicial confirmation

➤ Coverage

- Historical: 1.25x net system revenue
- Projected: 1.5x net system revenue or 1.25x net system revenue with professional certification

➤ Refunding requirements

- Minimum NPV savings of 5% of refunding par
- Present value savings must be greater than or equal to negative arbitrage

➤ Underwriters

- Underwriter policy

➤ Bond Counsel

➤ FAs





The Application Process

➤ Completing the application

- Provide a summary of the purpose of the borrowing, including amount needed and timing of the project
- Provide last three audited financial statements
- Provide the current and next fiscal year's budget
- Provide loan documents of any current outstanding debt with the same revenue pledge
- Provide contact information for participant representatives
 - City Officials
 - Bond Counsel
 - Underwriter
 - Financial Advisor (not required)

➤ Application Fee of \$500





A Breakdown of Costs

➤ Participant Level Costs

- Local Bond Counsel
- IBBA fee – 10 basis points on the total debt service (less the application fee)
- Local Financial Advisor (not required)
- Local Paying Agent fee (not required)

➤ Bond Bank Cost of Issuance

- Bond Counsel
- Financial Advisor
- Moody's Rating
- Underwriter Discount
- Paying Agent
- Miscellaneous Expenses





Bond Issuance

- Document Preparation – roles and responsibilities
 - Work with bond counsel to review all necessary documents and agreements
 - Work with IBBA financial advisor or local financial advisor to determine sizing and structure
- Bond Pricing
 - Competitive vs Negotiated sale
- Closing the Bond Issue
 - Provide legal counsel with signed originals
- Timing of Events



Timing of the Events



- The IBBA staff and advisors will review the application and other materials provided by the applicants
- Applications will be presented to the board (based on meeting calendar) for approval
- After approval, IBBA staff will work with participant or their representative to issue the bonds based on quarterly issuance schedule
- Approved applicants can expect to receive financing from the IBBA based on quarterly issuance schedule





Timing of the Events

Issue Month

End of January

End of April

End of July

End of October

Application Deadline

November 30th

February 28th

May 31st

August 31st

- Board meetings to approve applications will tentatively be held as follows:
 - Third Monday of December, March, June and September
- Board meetings to approve resolutions will tentatively be held as follows:
 - Third Monday of January, April, July and October



Loan Eligibility

Eligible Entities defined in Idaho Code, Section §42-1756 (1):

- Irrigation districts
- Canal or Irrigation Company
- Water Users' Association
- Municipal Corporation
- Municipality
- Private Corporation
- Aquifer Protection District
- Ground Water Districts
- Flood Management Districts
- Drainage Districts



Financial Programs



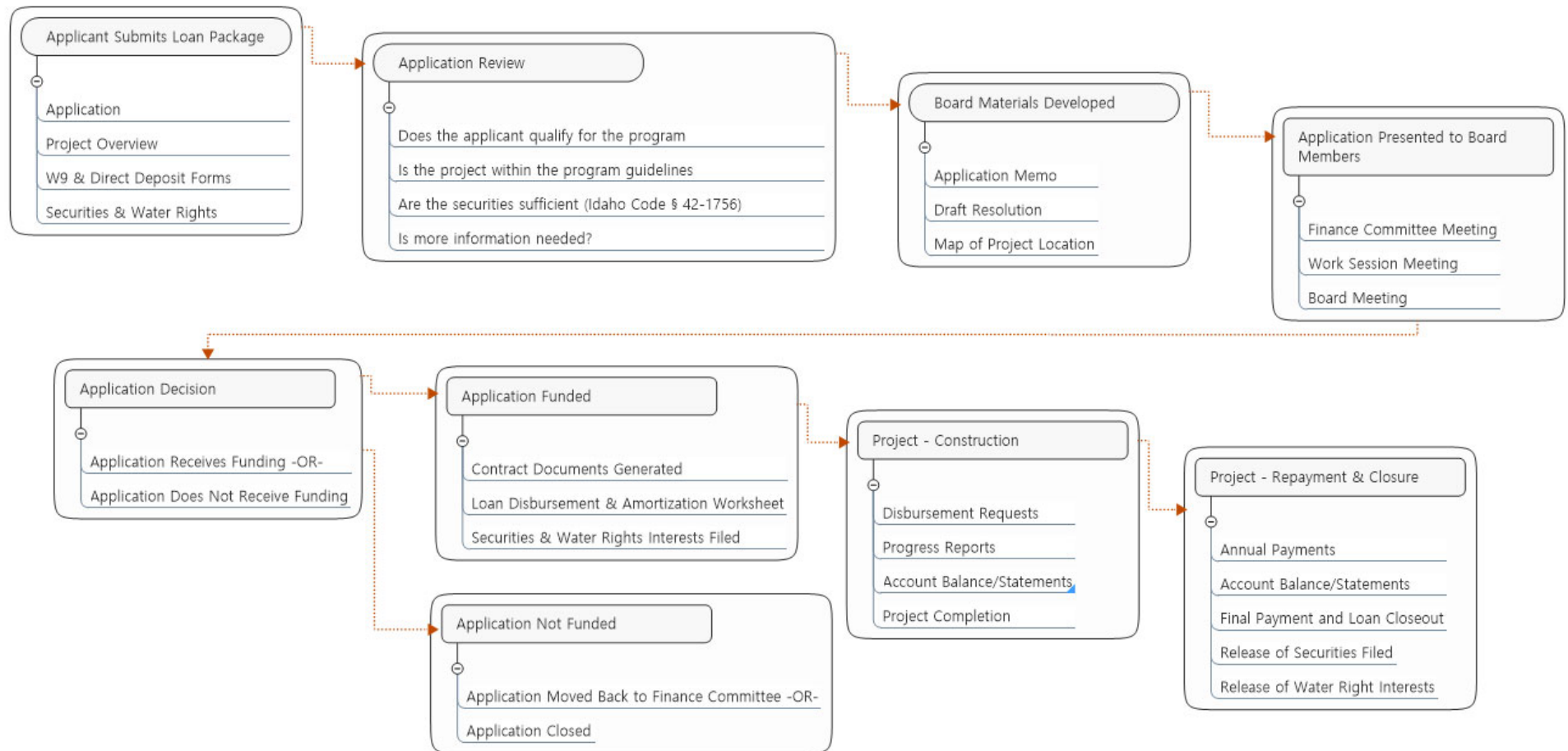
Eligible Projects (Both Potable & Non-Potable)*

- Delivery System Improvements & Maintenance
- Irrigation & Canal Delivery System Improvements
- Develop & Maintain Water Storage
- Contaminant Removal Systems
- Facilitate Financing to Acquire Real Property
 - Water Management Solutions
 - Availability/Reliability Improvements
 - Repair & Replace Existing Infrastructure
- Drainage Systems
- Etc.

**Projects must not conflict with any extant Idaho state water plan (I.C §42-1756.3(a))*



Loan Application Process



Loan Application Process

Getting Started

- Determine the Scope of the Project
- Gather Required Documentation
- Planning or Engineering Work
- Contact Staff to Talk Through Application Process



<https://idwr.idaho.gov/IWRB/programs/financial/>

Email: iwrbloans@idwr.idaho.gov

Phone: (208) 287-4800

Mail: PO Box 83720 Boise, ID 83720-0098



Loan Application Process



Required Documentation

- Completed Loan Application Package
- Project Scope
- Maps & Photos
- Articles of Incorporation & By-Laws
- Water Rights Summary
- Preliminary Design Report & Cost Estimates
- Documentation & Valuation of Securities
- Permitting Information
- Financial Statements (Last 3 Years)



Loan Application Process

Application Review

- Staff Review
- Project Team Meeting
- Prepare Materials for Committee
- Requests Must Be Received 28 Days Prior to Next Scheduled Committee Meeting

Application Approval

- Staff Present Application Recommendations to the Finance Committee
- If Approved, Staff Present Recommendations to the Board at the Bi-Monthly Board Meetings
- If Approved, Funds Are Committed via Resolution



Questions?

Grant & Loan Eligibility & Applying/Funding Cycles



Topic #4 – Approval – Now What?



Funding Approval – Now What?

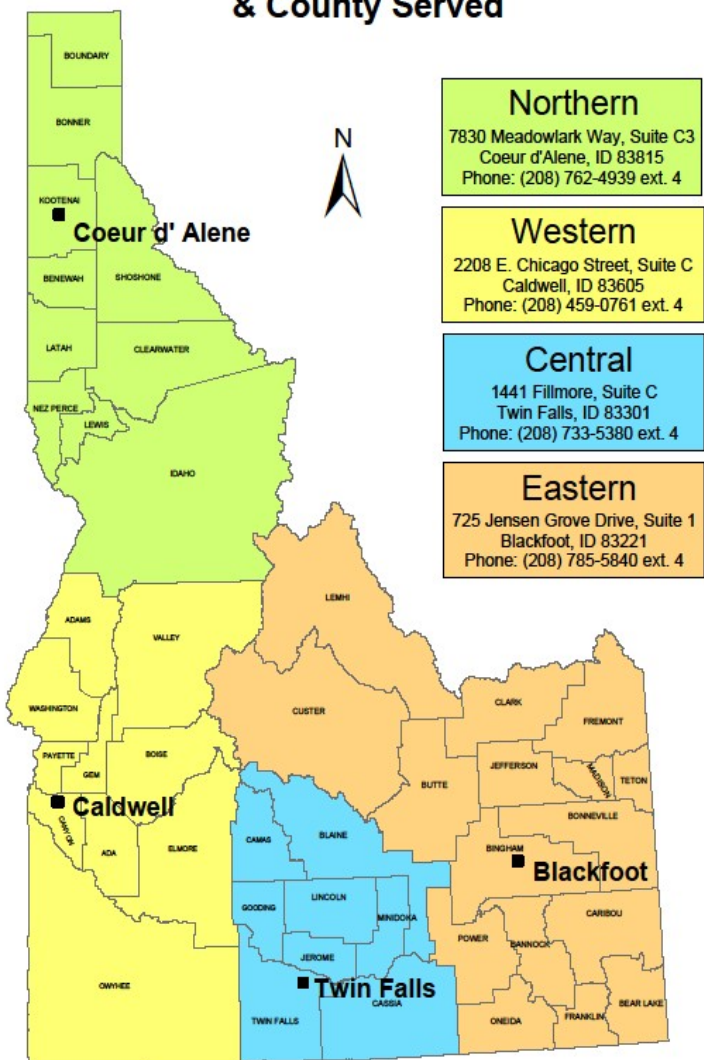
Communicate with RD Specialists!

RD is involved from beginning to end – Next steps:

- Finalize contract with Engineer
- Equipment Pre-selection
- Preliminary and Final Design
- Bid project
- Construction Contracts
- Construct the project
- Warranty Inspection



Idaho Rural Development Areas Offices & County Served



Idaho USDA Rural Development Area Offices & Specialists

NORTHERN IDAHO AREA OFFICE (COEUR D'ALENE)

Tracey Daelyn & Amanda Zweifel

tracey.daelyn@usda.gov

amanda.zweifel@usda.gov

(208) 762-4939 Ext. 4

CENTRAL IDAHO AREA OFFICE (TWIN FALLS)

Tony Ballestero

tony.ballestero@usda.gov

(208) 733-5380 Ext. 4

WESTERN IDAHO AREA OFFICE (CALDWELL)

Noe Ramirez & April Tyson

noe.ramirez@usda.gov

april.tyson@usda.gov

(208) 459-0761 Ext. 4

EASTERN IDAHO AREA OFFICE (BLACKFOOT)

Taylor Pratt

taylor.pratt@usda.gov

(208) 785-2090 x4

Idaho Rural Development Website:
<https://www.rd.usda.gov/id>

Approval, Now What?

- Applications are submitted annually – Friday before Thanksgiving
- Scored in accordance with the Application Handbook. As the application process is competitive, the applications are ranked.
- The application scores and ranks are presented to the Economic Advisory Council in January. The council will then select applications for the 2nd phase (addendum) of the review process. Those applications not selected are no longer considered for CDBG funding.



Approval, Now What?

- The applicant will be asked to submit additional information (addendum phase). The addendum are due the first Friday in March.
- The applications and their addendum are once again scored and ranked. The scores and ranks are presented to the Economic Advisory Council in April. The Council will then recommend applications for funding. Not all applications are recommended.
- Recommendations are then presented to the Governor, who will make the final decision.





You Have Funding – What's Next?

- Negotiate a project scope of work
- Sign Project Partnership Agreement
- USACE reviews:
 - Environmental Compliance
 - Engineering Design
 - Cultural Resources
 - Real Estate
- Submit reimbursement requests and receive 75% of costs until total amount is reached or project is completed



Loan Close Out

- 5% withholding (final documents, site inspection)
- Final disbursements made
- Promissory note or formal bond closing
- Amortization schedule
- Repayment – 6 mo. after closing



Grants & Loans Program Staff:

- MaryAnna Peavey - Grants & Loans Bureau Chief
- Charlie Parkins - Grants & Loans Supervisor
- Nicolas Hiebert - Senior Water Quality Engineer
- Rosemary Regner – Senior Grant & Loan Engineer
- LaDonn Kaylor - Grants & Loans Analyst
- Alicia Tapia Campos - Grants & Loans Analyst
- Zoe McCarty - Grants & Loans Officer
- Garrett Deegear - Office Specialist

For General Questions Email –
Grants.Loans@deq.idaho.gov





Post-Issuance Compliance

- What are your responsibilities after bond issuance?
 - Payment Timing
 - Continuing Disclosure – Annual Surveillance





Payment Timing

- Debt Service Payments Due to the paying agent (Zions Bank)
15 days prior to the bond payment date.
 - September 15th bond payments are due September 1st
 - March 15th bond payments are due March 1st

- State Intercept

- Sales Tax Pledge





Continuing Disclosure

- Annual Report (existing Bond Bank participants)
 - Audited financial statements, current year budget, exhibit D-1
 - Due to dissemination agent (Zions Bank) 6 months after fiscal year end
- Material Events (all Bond Bank participants)
 - See Loan Agreement for a list of material events
 - Due to dissemination agent (Zions Bank) not more than 10 business days after event





Annual Surveillance

- Annually IBBA will send out a letter with a questionnaire, including a deadline for submitting the completed questionnaire
- Questionnaire information
 - Status of your revenue pledge
 - System revenue coverage
 - Use of your debt service reserve
 - Continuing disclosure compliance
 - Arbitrage rebate compliance
 - Any litigation or regulatory issues



Contact Us



Edelene Ohman

Idaho Bond Bank Authority Idaho State
Treasurer's Office (208) 332-2941

Edelene.Ohman@sto.Idaho.gov

Shawn Nydegger

Idaho Bond Bank Authority Idaho State
Treasurer's Office (208) 332-2989

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<http://sto.idaho.gov/Services/IBBA/>



Loan Approval & Execution

- Loan Terms
 - Interest Rate, Scope, Duration
- Loan Execution
 - Contract, Security, Liens
- Disbursements
 - Invoices
- Inspections
 - During & End of Project Requirements
- Amendments
 - Change Term, Scope, Maximum, etc.



Loan Approval & Execution

Current Conditions

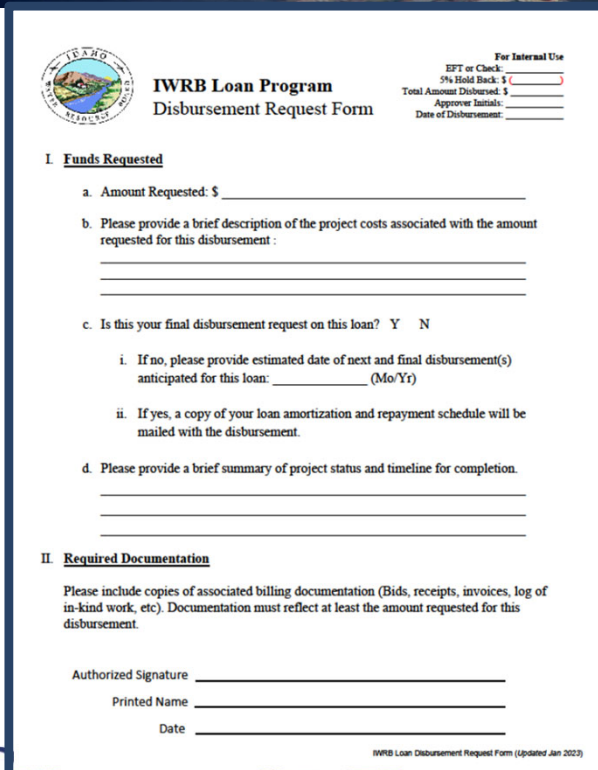
- Current Interest Rate: 8.25%
- Term: Flexible, 5-30 years
 - Extended Terms Available Pending Board Approval
- Securities
 - Liens Filed Based On Securities Provided
- 5% Holdback of Funds

Loan Documents

- Contract
- Security Agreement
- Lien Documentation



Loan Approval & Execution



IWRB Loan Program
Disbursement Request Form

For Internal Use
EFT or Check: ☐
5% Hold Back: \$
Total Amount Disbursed: \$
Approver Initials:
Date of Disbursement:

I. Funds Requested

a. Amount Requested: \$

b. Please provide a brief description of the project costs associated with the amount requested for this disbursement:

c. Is this your final disbursement request on this loan? Y N

i. If no, please provide estimated date of next and final disbursement(s) anticipated for this loan: _____ (Mo/Yr)

ii. If yes, a copy of your loan amortization and repayment schedule will be mailed with the disbursement.

d. Please provide a brief summary of project status and timeline for completion.

II. Required Documentation

Please include copies of associated billing documentation (Bids, receipts, invoices, log of in-kind work, etc). Documentation must reflect at least the amount requested for this disbursement.

Authorized Signature _____

Printed Name _____

Date _____

IWRB Loan Disbursement Request Form (Updated Jan 2022)

Loan Disbursements

- Submit Request
 - IWRB Disbursement Request Form
 - Invoices As Supporting Documents
- 5% Holdback Per Disbursement
 - Released With The Final Disbursement At Project Completion
- Monthly & Final Inspections
 - During Construction Monthly Reports May Be Requested
 - A Final Inspection At Completion



Loan Approval & Execution



Amendments

- Increase amount, change loan term, etc.
- Submit request
- Prepare recommendation
- Present request to the IWRB



Questions?

Grant & Loan Eligibility & Applying/Funding Cycles

