Clean Water State Revolving Fund Program
What is the Clean Water State Revolving Fund Program?

• It is a program that:
  • Provides low interest loans for planning, designing and constructing projects that reduce or eliminate water pollution
  • Revolves using state and federal appropriations, loan repayments, investment earnings, and bond proceeds

• What type of projects are eligible?
  • Wastewater, Reuse, Stormwater, Non-point Source Pollution Control, and Estuary Facilities
Local governments are eligible for loans to control wastewater, stormwater and non-point source pollution.

Non-governmental parties are eligible for loans to control stormwater pollution related to agricultural operations.
Eligible Stormwater Projects

- Detention ponds
- Retention ponds
- Exfiltration trenches
- Rain gardens
- Baffle boxes
Eligible Wastewater Projects

Wastewater Facilities
• New collection treatment and disposal systems
• Rehab or replacement of existing systems
• Alternative water supply projects
• Energy efficiency projects including solar and wind power
Non-traditional Projects

• Onsite system repairs and enhancements
• Decentralized systems
• Forestry Management Programs
• Agricultural projects implementing BMPs to reduce nutrients
Funding of Onsite Systems

Challenges:
• Logistics of individual agreements
• Credit analysis

Possible Solutions
• Linked Deposit System
• Local Government Partnership
Flow of Funds

1. State Match
2. Capitalization Grant
3. State Revolving Fund
4. Loan Repayments

EPA
Contractor or Vendor
Cash to Pay Invoices

State Government
Program Goals

• Protect public health, improve water quality, and promote alternative water supply projects.

• Assist local communities in correcting non-compliance.

• Facilitate small community projects that might not otherwise be built.

• Assure perpetuity of the funds.
Getting Started in the CWSRF process
The Request for Inclusion form is generally the first document submitted and provides us with:

• A basic description of the project
• Estimated project costs
• Census tract information
• Projected schedule
• Population of the area to be served by the project and the system’s population
Planning Documentation

• Executive Summary
• Cost and Effectiveness Analysis
• Discussion of Selected Alternative
• Environmental Effects
• Financial Feasibility
• Schedule
• Public Participation Process
• Environmental Review
Executive Summary

• Project Description
• Need or Justification for Project
• Project Location Map. This map must clearly show the precise location of the proposed project.
Cost Comparison and the Selected Alternative

• Describe existing and recommended facilities
• Describe the various alternatives that were evaluated and the process for choosing the selected alternative
• Lifecycle cost comparison of various alternatives
• Provide detailed cost estimate of selected alternative
Selected Alternative

- Describe existing and recommended facilities
- Provide a detailed cost estimate for the selected alternative
Environmental Effects/Benefits

• Discuss any significant adverse effects the proposed project might have on flora, fauna, threatened or endangered plant or animal species, surface water bodies, wetlands, prime agricultural lands, or undisturbed areas
  ✓ Provide a list of endangered/threatened plant and animal species for the project area (from U.S. Fish and Wildlife or the Florida Natural Areas Index)
  ✓ Provide findings from site visits/investigations performed by a qualified individual (e.g., a biologist) to determine the environmental effects of the proposed project

• Will the proposed project be in a 100- or 500-year floodplain?

• Will the proposed project have any significant adverse health or environmental effects on minority or low-income communities?
Financial Feasibility

• Identify revenues to be dedicated to repaying the loan
• Existing/Proposed User Charge System
• Complete Capital Financing Plan Worksheets
• Fiscal Sustainability Plan
  • Inventory and evaluation of critical assets
  • Plan for maintaining, repairing, and replacing assets
  • Evaluation of water and energy conservation
  • Not required for 319 projects
• Schedule for implementing the recommended facilities
• Adopting Resolution
• Specific Authorization to implement the planning recommendations.
• State Clearinghouse Review
Public Participation

• Hold public meeting to explain the project, including cost and impact on user charges; and enable public participation in evaluating project alternatives.

• Meet local requirements for advertising the public meeting.

• Provide minutes of public meeting and include a copy of the advertisement.

• For non-point source projects implementing an agricultural practice on the sponsor’s property, the public participation requirement shall be deemed to have been met as a result of the environmental review process.
Readiness to Proceed for Construction Loans

• Complete facilities planning requirements
• Expiration of the 30-day public comment period on the FEID without unresolved concerns
• Complete and biddable plans and specifications that are in conformance with the planning documentation.
• Certify the availability of sites
• Permits
Loan Terms

• Term Length
  • Useful life of the project.
  • 20 years for standard loans.
  • Up to 30 years for financial hardship communities (Affordability Index less than 100 up to the useful life of the facility).

• Repayment begins six months after project work is scheduled for completion.

• Payback consists of equal semiannual repayments.

• A dedicated revenue source to repay the loan is required.

• Excess revenue, debt service reserve and other loan security features may vary depending on the source and predictability of the pledged revenue.
Financing rate calculation:

- Financing rate – based on an affordability index, the market rate, and a population factor
- Maximum rate is the market rate
- For non-point source projects – 50% of the market rate
- Basic financing rate adjusted quarterly
- Rate fixed after agreement is signed
The affordability index uses a weighted average of the Census Data.

Determined using a community’s median household income, unemployment, and poverty index combined with a statistical analysis of the same factors for the county in which the community is located.
• Certified Payrolls
• Interviews of 10 percent of the work force across the various job classes
• Disbursement requests require a certification that the requirement was met
• Not required for 319 and 320 projects
American Iron and Steel

- Lined or unlined pipes or fittings;
- Manhole Covers;
- Municipal Castings (defined in more detail below);
- Hydrants;
- Tanks;
- Flanges;
- Pipe clamps and restraints;
- Valves;
- Structural steel (defined in more detail below);
- Reinforced precast concrete; and
- Construction materials (defined in more detail below).
Construction Materials
Includes but is not limited to:

- Wire, wire rod, bar, angles, concrete reinforcing bar, wire cloth, wire rope and cables
- tubing, framing, joists, trusses, fasteners (i.e., nuts and bolts), and welding rods
- decking, grating, railings, stairs, access ramps, fire escapes, and ladders
- wall panels,
- dome structures, roofing, and ductwork,
- surface drains
- cable hanging systems,
- manhole steps,
- fencing and fence tubing, and guardrails
- doors and stationary screens.
Municipal Castings

- Access Hatches;
- Ballast Screen;
- Benches (Iron or Steel);
- Bollards;
- Cast Bases;
- Cast Iron Hinged Hatches, Square and Rectangular;
- Cast Iron Riser Rings;
- Catch Basin Inlet;
- Cleanout/Monument Boxes;
- Construction Covers and Frames;
- Curb and Corner Guards;
- Curb Openings;
- Detectable Warning Plates;
- Downspout Shoes (Boot, Inlet);
- Drainage Grates, Frames and Curb Inlets;
- Inlets;
- Junction Boxes;
- Lampposts;
- Manhole Covers, Rings and Frames, Risers
- Meter Boxes;
- Service Boxes;
- Steel Hinged Hatches, Square and Rectangular;
- Steel Riser Rings;
- Trash receptacles;
- Tree Grates;
- Tree Guards;
- Trench Grates; and
- Valve Boxes, Covers and Risers.
Financing Rate Reductions

- To compensate loan recipients for the additional requirements, the CWSRF program offers reductions in the financing rate as follows:
  - Davis-Bacon: 0.25
  - American Iron and Steel: 0.75
  - Implementation of Asset Management: 0.10
- An additional reduction of 0.1 percent is available for projects that meet the EPA criteria for “green.”
CWSRF Program

State Revolving Fund Quick Links
- Program Contacts
- Drinking Water (CWSRF) Projects
- Wastewater and Stormwater (CWSRF) Projects
- Funded Projects (Priority Lists)
- Recent Awards

The Clean Water State Revolving Fund (CWSRF) program provides low-interest loans for planning, designing and constructing water pollution control facilities under Chapter 62-503, F.A.C. The department receives requests for funding throughout the year for wastewater, stormwater, and certain energy and other types of projects. The information gathered in the request is used to establish project priorities for listing projects in order of priority for funding at the beginning of each fiscal year and each quarter, thereafter, as funds are available.

Funds are made available for Planning Loans, Design Loans and Construction Loans. Small, disadvantaged communities may also be eligible for grants, which, once qualified, can significantly reduce the amount owed on a CWSRF loan. The loan terms include a 20-year amortization and low-interest rates. Financing rates vary based on the median household income, the poverty index, and the unemployment index, but average less than 50 percent of the market rate.

- Looking for application forms, guidance on CWSRF requirement and other documents? The Clean Water Program Manual provides all of the application forms needed for the CWSRF Loan and the Small Community Wastewater Facilities Grants program. It also includes example documents, guidance, other forms, checklists and standard loan agreements.
Contact

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Questions?