



CWSRF & Chesapeake Bay



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AGENDA

- Brief Background on How the CWSRF Works
- Available Funding
- How R3 States are using CWSRF
- Financing Methods
- Opportunities to Partner with CBPO



True or False

- CWSRF programs in Region 3 States financed \$3 Billion in Nutrient Removal Upgrades at WWTP.
- CWSRF programs fund mostly WWTP with a little bit of money left over for NPS projects.



CWSRF-NPS Projects in R3

5.6%

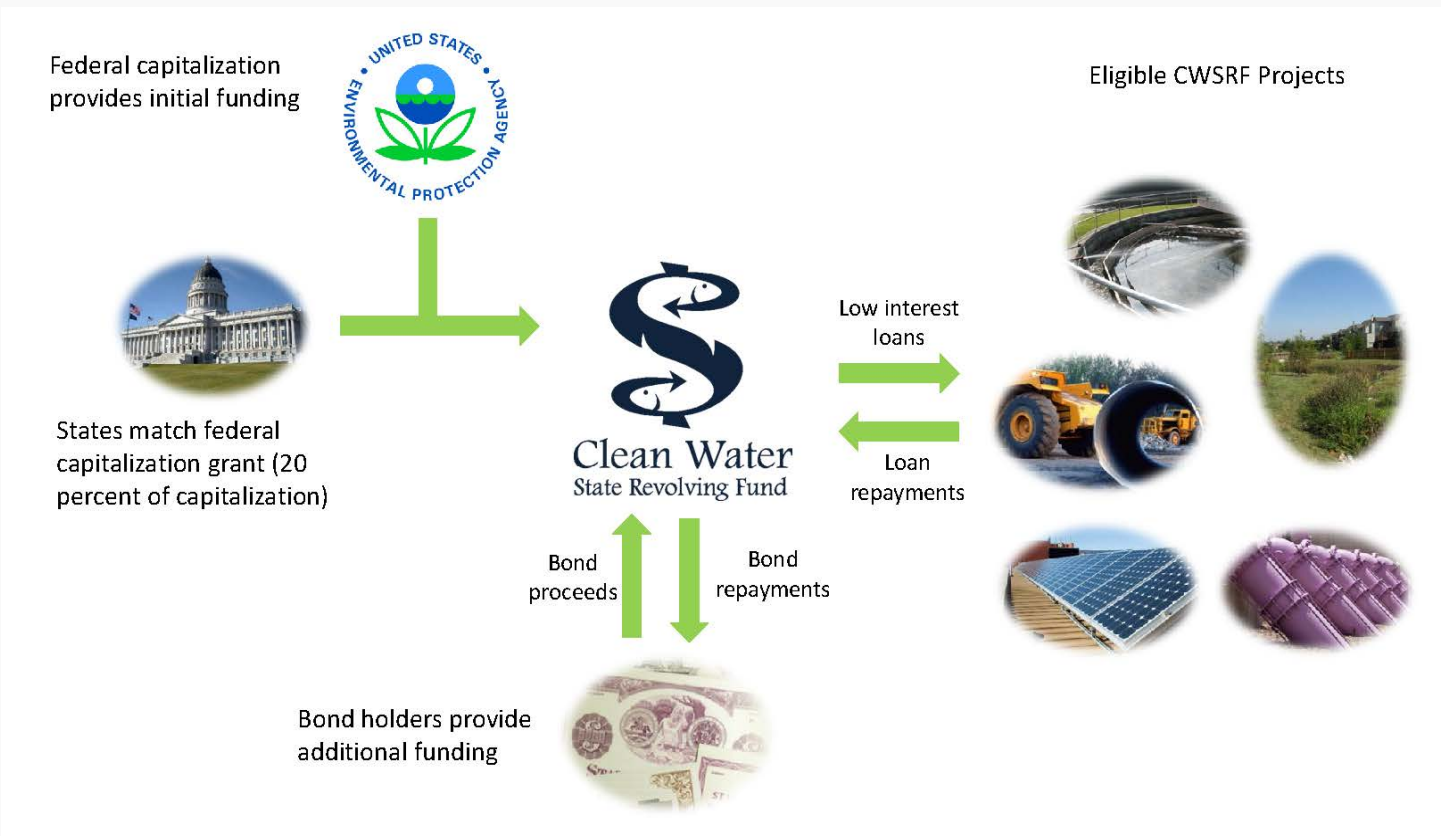
CWSRF Dollars are for NPS-type projects

54.4%

CWSRF Loans are for NPS-type projects



CWSRF: Flow of Funds





Eligible Costs

- Planning
- Design
- Construction
- Equipment
- Admin, legal (Project related)
- Assessment i.e. initial monitoring only
- Not routine monitoring
- Not Operation/Maintenance





Funds Available

Federal Capitalization Grant

State Match (20%)

Repayments (principle & interest)

Interest Earnings

Transfers (with DWSRF)

Bond Proceeds

+ Excess from Prior Year Commitments

Funds Available for this year



Funds Available – SFY2021

(in millions)

	Grants	Available
DE	\$7.8	\$85.6
MD	\$38.4	\$183.1
PA	\$62.9	\$321.5
VA	\$32.5	\$659.6
WV	\$24.8	\$120.1
R3	\$166.4	\$1,369.9





Other Funds Managed

- DE
 - CWSRF 24 septic's = \$476,145
 - Other Funds: 22 septic's = \$377,624
- MD: Bay Restoration Fund
- PA: H2O, Oil&Gas fees, Growing Greener
- VA: Stormwater State Grants
- WV: Infrastructure Jobs Development Council



CWSRF-NPS Projects in R3

1,990 Agriculture BMPs = \$104.6 million

1,862 Septic System Repairs = \$47.6 million

89 Conserv/Habitat Protection = \$66.6 million

20 Green Infrastructure = \$139.7 million

5 Forestry/Silviculture = \$69 million

65 Other = \$217 million

4,031 NPS = \$644,537,926



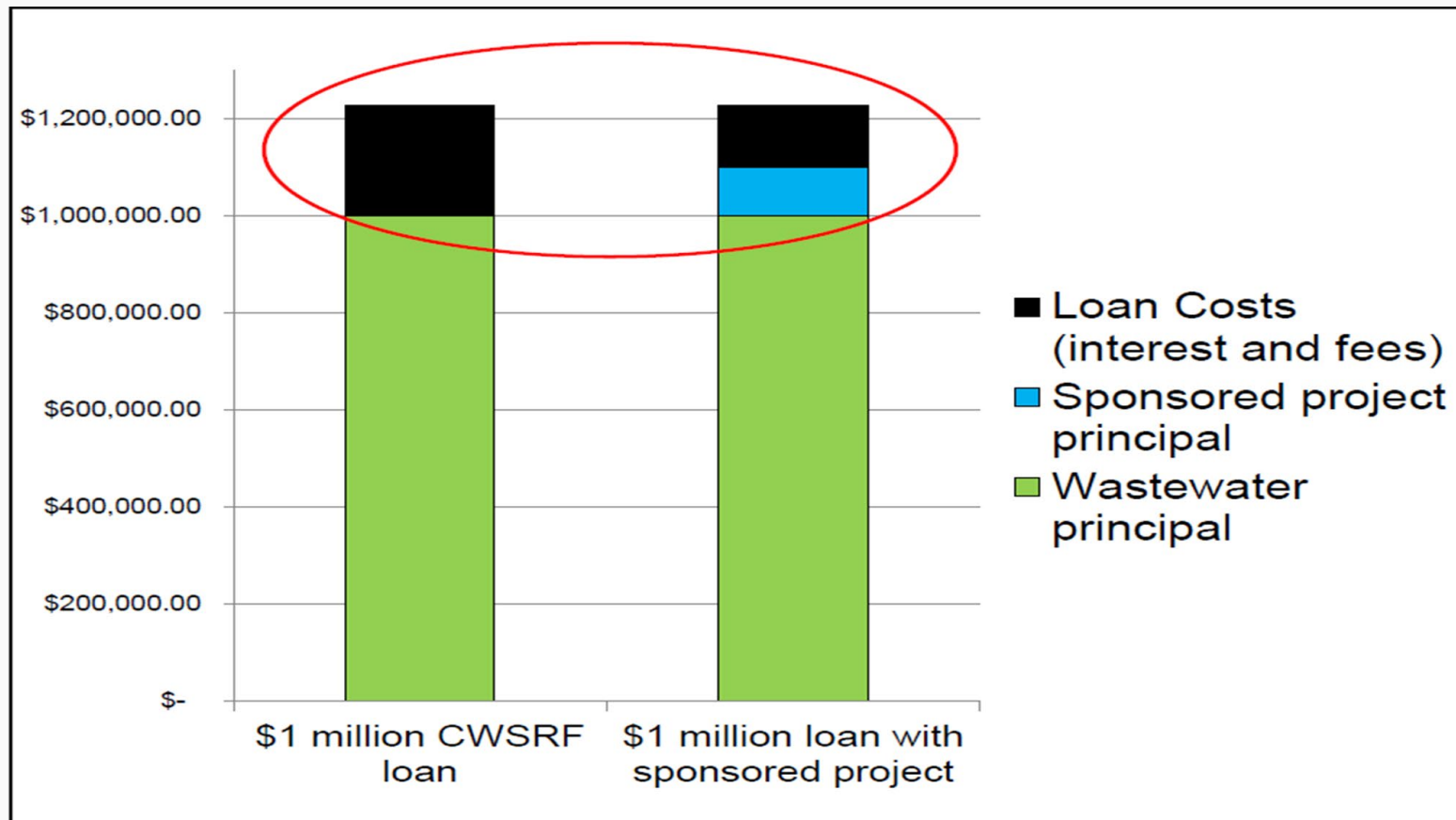
Delaware

- Agriculture bmps
Partnership w/ Integrators
- Septics
- Stormwater
- Land Conservation
Sponsorships
- Wetlands





Sponsorship Lending





Maryland

- Agriculture bmps
Linked Deposit
- Septics
Linked Deposit
- Landfill Capping
- Stormwater
Public Private Partnership
- Streambank Stabilization
- Forestry - **NEW**





Linked Deposits

- Established Agreements with local Banks
- Borrower Applies to the Bank
- Bank Determines Interest Rate based on Risk
- CWSRF Deposits Loan amount in the Bank
- Deposit is Linked to the Loan
- CWSRF waives all/portion of Interest
- Bank reduces Borrower's Interest Rate



Pennsylvania

- Septics
Conduit Lending
- Riparian Buffers
Partnership w/ DCNR
- Mussel Hatchery
Unique MOA with PDE
- Agriculture bmps
One-Stop-Shop
- Brownfields
- Forestry/Silviculture
- Stormwater





Virginia

- Septics
Sub-revolving Funds
- Agriculture bmps
- Brownfields
- Forestry/Silviculture
- Stormwater Co-Funding
- Land Conservation
- Living Shorelines
- Wetlands





Waynesboro, VA





West Virginia

- Agriculture bmps
Linked Deposit
- Septics
Conduit Lending
- Stormwater
Direct Loans





District of Columbia

- Not a CWSRF
- CWSRF Allotment
- 45% Match
- 2011 split between
 - Blue Plains WWTP
 - Dept of Energy & Enviro
- 45 GI = \$52.2 million

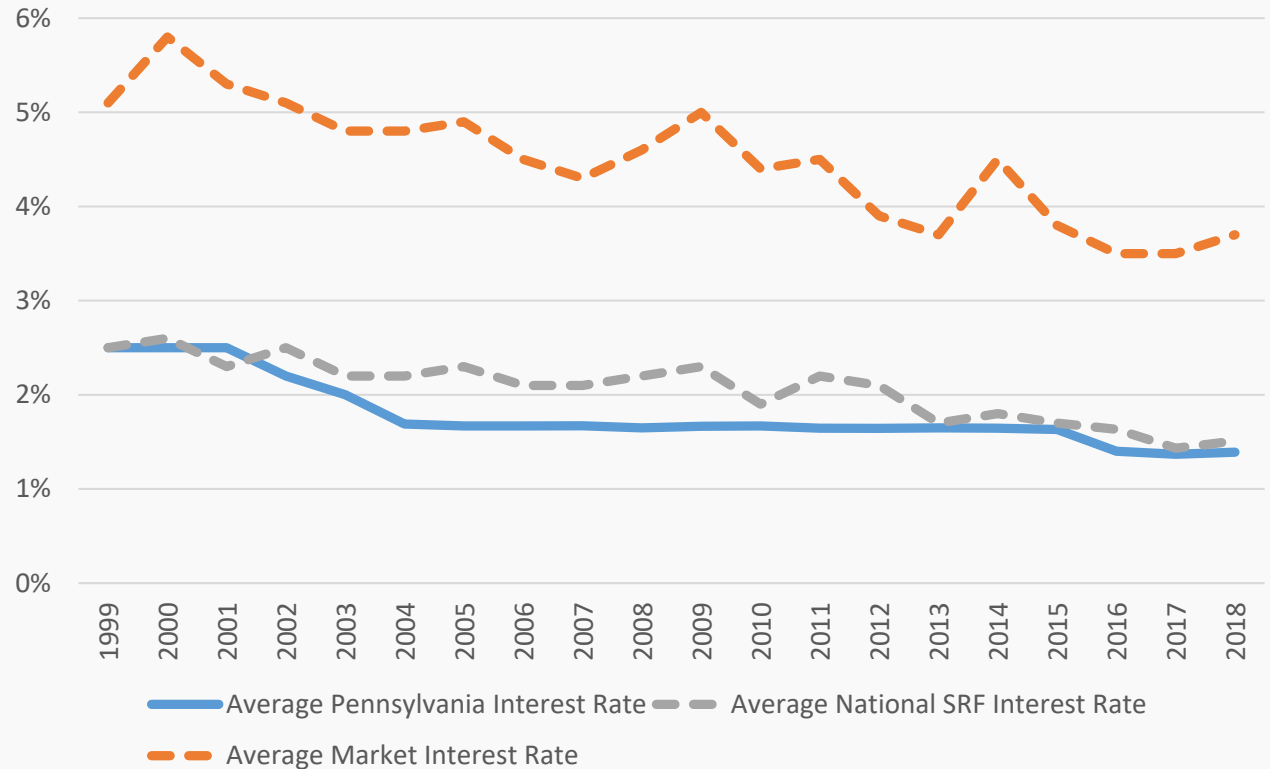


Key Features of CWSRF

- Additional Subsidy-Loan Forgiveness
- No Local Match/Cost Share
- Below Market Interest Rates
- Few requirements for NPS-type projects
- Repayment Periods – flexible
- Repayment Sources – various types
- Collateral – various types

- Pennsylvania's average interest rate in 2018 remains below the national SRF average, and well below the average market interest rate.

Pennsylvania: Interest Rates Compared to Market Average and SRF Average





Partnering Opportunities

Open Discussion



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