



## 2013 Drinking Water State Revolving Fund Program



October 2012

### Online applications available Jan. 1, 2013

Applying for a State Revolving Fund loan has never been easier! We began offering online applications in 2012, and have refined them for 2013.

Starting Jan. 1, 2013, you can submit your application online and attach all necessary paperwork. We will post more details soon at <http://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater/WaterSystemAssistance/DrinkingWaterStateRevolvingFundDWSRF.aspx>

## \$100 million to help improve drinking water infrastructure

### 1.5 percent interest rate for private and public entities

Are you planning to improve your water system? Is there an enforcement action or penalty against your system? The Drinking Water State Revolving Fund Program (DWSRF) can help finance capital construction costs to improve water quality for your consumers and your compliance with drinking water regulations.

The DWSRF Program provides low-interest loans to community and nonprofit noncommunity water systems for capital improvement projects. These projects increase public health protection and compliance with drinking water rules. Depending on the median household income, your water system may be eligible for a 30 to 50 percent loan subsidy and a reduced interest rate.

We believe our budget for 2013 will be about \$100 million. We are still waiting to learn the final amount we will receive for our capital grant from the U.S. Environmental Protection Agency. We expect it to be \$18 million to \$23 million. The rest of our funding comes from interest earnings, de-obligations, and repayments of previous years' loans.

*(Continued on Page 2)*

## 2013 DWSRF loan highlights

- About \$100 million available.
- 1.5 percent basic interest on a 20-year loan.
- Applications due March 1, 2013.
- No local match required.
- 1 percent loan fee.
- \$12 million loan limit per jurisdiction.
- \$24 million loan limit for projects involving multiple jurisdictions.
- Retroactive assistance for specific high-priority municipal projects.
- Most Group A community and nonprofit noncommunity water systems are eligible.

## Application deadline

The application deadline for the 2013 DWSRF Loan Program is March 1, 2013. We will review, score and rank applications, and publish a draft funding list in April 2013. The Public Works Board will approve the final funding list in May 2013.

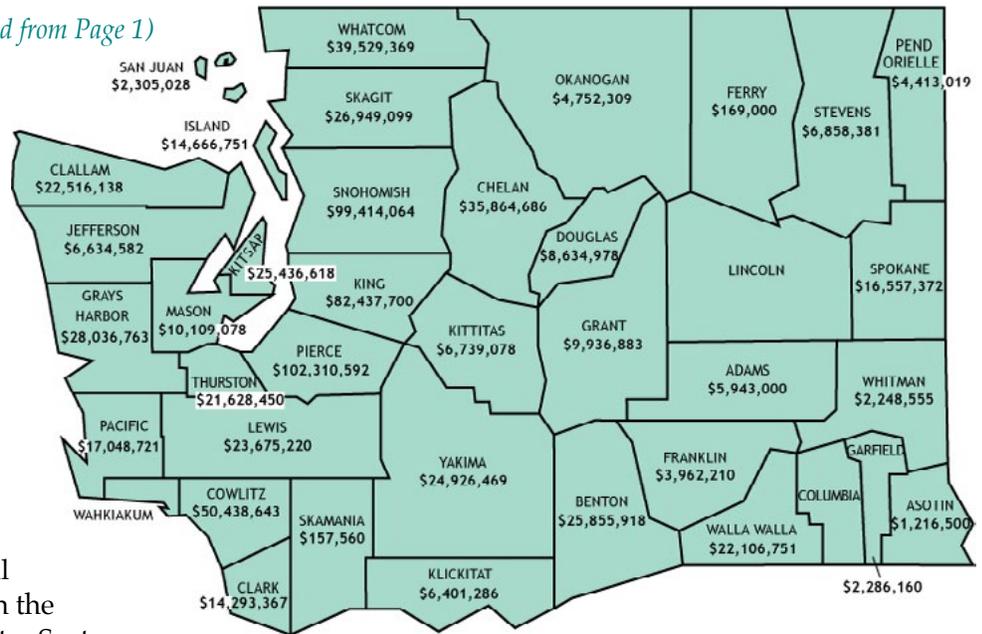
## \$100 million to help... (Continued from Page 1)

For the 2012 year, we received 105 applications requesting more than \$218 million. We reviewed and ranked all the applications by public health risk, and based supplemental subsidy designations on each water system's median household income and affordability index.

See the map at right for all DWSRF loans awarded from the program's inception in 1997 through 2012.

**You must have an approved plan to qualify.** This usually takes several months. If you want to participate in the 2013 DWSRF cycle, submit your Water System Plan, Water System Plan Amendment, or Small Water System Management Program to your regional planner as soon as possible. Contact your regional planner for assistance.

If your publicly or privately owned water system needs financial and technical assistance for infrastructure improvements, come to an application workshop. You can meet Department of Health staff and learn more about the upcoming funding cycle. To register, complete the form on [Page 9](#).



## Rural Community Assistance Corporation Support for rural communities

The Rural Community Assistance Corporation (RCAC) has grants and contracts with state and federal agencies that allow its Washington staff to focus on communities with the greatest need. RCAC technical assistance is free to communities that meet funders' requirements. Communities must be rural organizations with fewer than 3,300 people. About 1,600 water systems in Washington State meet the criteria.

RCAC technical assistance is limited to resources available in Washington State. RCAC also works closely with Evergreen Rural Water of Washington. The differing expertise and approaches of these two technical assistance organizations combine to provide a strong base of support for rural communities.

RCAC staff bring specialized skills to a community:

- Financial and management tools
- Asset inventory
- Equipment replacement table
- Water system operation and maintenance programs
- Help completing grant applications
- Help developing income surveys for funding
- Water operator training
- Engineer selection
- Water rights permitting, transfers and purchases

If the state Department of Health hasn't referred your community, call Jim Wilson at (509) 927-6748 or e-mail [jwilson@rcac.org](mailto:jwilson@rcac.org) to discuss your needs and determine whether RCAC can serve you.

# Should you apply?

## Eligible water systems and projects:

- Projects that address a public health risk.
- Most Group A community systems, including mobile home parks.
- Most Group A nonprofit noncommunity systems.
- Group B systems converting to Group A.
- Retroactive financing for specific high-priority municipal projects.
- Projects to upgrade outdated, deteriorated facilities.

## Ineligible water systems and projects:

- For-profit noncommunity systems.
- State or federally owned systems.

- Projects already receiving assistance from the DWSRF tribal set-aside.
- Projects mainly for future growth, fire flow, or dams.
- Projects for studies, assessments, operations, or maintenance.
- Point-of-use treatment devices.
- Projects that do not include a capital construction project.
- Noncommunity systems not federally recognized as nonprofit.
- Individual projects for multiple water systems submitted under one application.

For complete details, attend a workshop ([see page 9](#)).

## DWSRF Facts

### Loan fee

The loan limit does not include the nonrefundable 1 percent loan fee. For example, for a project budgeted at \$6 million, you may apply for \$6,060,000 (\$6 million for the project plus the \$60,000 loan fee). The state incorporates the loan fee into the loan. We collect our fee when you make your first loan draw.

### Water system plan requirement

To be eligible for a loan and remain on the funding list, you must have a current approved Water System Plan, Water System Plan Amendment, or Small Water System Management Program that includes the proposed project by March 1, 2013. We charge a fee for reviewing plan, design, and construction documents. You must submit your plan to us as soon as possible to ensure it's reviewed and approved by March 1.

### Separate vs. multiple applications

You must submit separate applications for projects not directly tied together. Exceptions occur when:

- Multiple project components are required to help a system comply with drinking water rules.
- Multiple components are required for the system to function effectively.
- Submitting identical projects that will receive identical scores.



### Retroactive financing

Retroactive financing may be available for eligible municipal projects built after July 1, 1993. Eligible projects may include those that address surface water issues, primary chemical contaminants, or capital construction projects related to compliance orders. Projects constructed or financed after January 1, 2011, receive a higher score.

### For more information

Please call Karen Klocke, infrastructure finance lead, at (360) 236-3116 or our regional office:

Eastern Region: (509) 329-2100

Northwest Region: (253) 395-6750

Southwest Region: (360) 236-3030

In November, the DWSRF guidelines and application will be online at <http://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater/WaterSystemAssistance/DrinkingWaterStateRevolvingFundDWSRF.aspx>

# Got problems? Need help? Call a circuit rider!

Evergreen Rural Water of Washington (ERWoW) has circuit riders that help water systems evaluate and eliminate potential health and environmental problems. Circuit riders work alongside rural system officials and operators to help them solve problems. The on-site system personnel must participate in corrective actions taken during the visit.

Using funding from the U.S. Department of Agriculture, circuit riders can help eligible systems with operations and maintenance, treatment, compliance, construction, financial management, general management and board training. Nearly 3,000 water systems in Washington State are eligible for this service.

ERWoW also offers other services to help water systems, such as conferences, an equipment expo, and fee-based classroom training. For information, visit ERWoW online at <http://www.erwow.org/>

If you'd like someone to give you a hand at your system or answer your question, call a circuit rider:

- **Eastern Region:** Mike Pendergraft (509) 322-6474
- **Southwest Region:** Derek Zock (360) 981-5736
- **Northwest Region:** Robert Krebs (360) 870-7751

## Summary of government grant and loan programs for drinking water projects

PLANNING				
Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>State Community Development Block Grant Planning-Only Grant Program</b>	<ul style="list-style-type: none"> <li>• Comprehensive plans</li> <li>• Infrastructure plans</li> <li>• Feasibility studies</li> <li>• Community action plans</li> <li>• Low-income housing assessments</li> </ul>	Projects must mainly benefit low- to moderate-income people in non-entitlement: <ul style="list-style-type: none"> <li>• Cities or towns with fewer than 50,000 people</li> <li>• Counties with fewer than 200,000 people</li> </ul>	<b>Grant</b> <ul style="list-style-type: none"> <li>• Up to \$24,000 per jurisdiction and \$40,000 for joint projects</li> <li>• Up to \$35,000 for single jurisdictions that meet certain special conditions</li> </ul>	2012 applications accepted May 2012 – April 2013 on a fund-available basis.  <b>Contact:</b> Phyllis Cole (360) 725-4001 <a href="mailto:phyllis.cole@commerce.wa.gov">phyllis.cole@commerce.wa.gov</a>
<b>Public Works Trust Fund Planning Program</b>	<ul style="list-style-type: none"> <li>• Single or multiple system plans covering eligible systems</li> <li>• Updates to existing capital facilities plans</li> <li>• Environmental studies</li> <li>• Cultural-historical review</li> </ul>	<ul style="list-style-type: none"> <li>• Counties, cities, and special-purpose districts that meet requirements</li> <li>• No school or port districts</li> </ul>	No planning funding is currently available	Future funds depend on approval by the Governor and Legislature.  For information, visit <a href="http://www.pwb.wa.gov">http://www.pwb.wa.gov</a>
<b>Community Economic Revitalization Board Project-Specific Planning Program</b>	Project-specific feasibility and pre-development studies that advance community economic development goals for industrial sector business development	<ul style="list-style-type: none"> <li>• Counties, cities, towns, port districts, special districts</li> <li>• Federally recognized tribes</li> <li>• Municipal and quasi-municipal corporations with economic development purposes</li> </ul>	<b>Grant</b> <ul style="list-style-type: none"> <li>• Up to \$50,000 per application</li> <li>• Requires 25 percent match</li> </ul>	Applications accepted year-round. The Board meets six times a year.  <b>Contact:</b> Janea Eddy (360) 725-3151 <a href="mailto:janea.eddy@commerce.wa.gov">janea.eddy@commerce.wa.gov</a>
<b>Rural Community Assistance Corporation Feasibility and Pre-Development Loans</b>	Work needed to develop an application for infrastructure improvements	<ul style="list-style-type: none"> <li>• Nonprofit organizations, public agencies, tribes</li> <li>• Low-income rural communities with up to 50,000 people. Limit of 10,000 people if guaranteed by USDA Rural Development financing</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• Up to \$50,000 for feasibility</li> <li>• Up to \$350,000 for pre-development</li> <li>• 1-year term</li> <li>• 5.5 percent interest</li> </ul>	Applications accepted anytime.  <b>Contact:</b> Josh Griff (720) 898-9463 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications online at <a href="http://www.rcac.org/">http://www.rcac.org/</a>
<b>U.S. Dept. of Agriculture Rural Development Rural Utilities Service – Pre-Development Grant (PPG)</b>	Work needed to develop an application for infrastructure improvements	Low-income small communities and systems serving fewer than 10,000 people	<b>Grants</b> <ul style="list-style-type: none"> <li>• Up to \$25,000</li> <li>• Requires 25 percent match</li> </ul>	Applications accepted year-round on a fund-available basis.  <b>Contact:</b> Gene Dobry (360) 704-7733 <a href="mailto:eugene.dobry@wa.usda.gov">eugene.dobry@wa.usda.gov</a>  <a href="http://www.rurdev.usda.gov/wa">http://www.rurdev.usda.gov/wa</a>

## Summary of government grant and loan programs (continued)

PLANNING continued				
Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>U.S. Dept. of Agriculture Rural Development</b> Rural Utilities Service – Special Evaluation Assistance for Rural Communities (SEARCH) Grants	Work needed to develop an application for infrastructure improvements	Low-income, small communities and systems serving fewer than 2,500 people	<b>Grants</b> <ul style="list-style-type: none"> <li>• Up to \$30,000</li> <li>• No match required</li> </ul>	Applications accepted anytime.  <b>Contact:</b> Gene Dobry (360) 704-7733 <a href="mailto:eugene.dobry@wa.usda.gov">eugene.dobry@wa.usda.gov</a>  <a href="http://www.rurdev.usda.gov/wa">http://www.rurdev.usda.gov/wa</a>

PRECONSTRUCTION				
Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>Public Works Trust Fund</b> Preconstruction Program	Preconstruction activities such as preliminary engineering, design, bid-document preparation, right-of-way acquisition, environmental studies, and cultural-historic project review	<ul style="list-style-type: none"> <li>• Counties, cities, and special purpose districts that meet requirements</li> <li>• No school or port districts</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• Amount to be determined</li> <li>• Must complete work within 24 months</li> <li>• 1 percent interest</li> <li>• 5-year term</li> <li>• 20-year term if construction funds acquired before first principal payment</li> </ul>	Future funds depend on approval by the Governor and Legislature.  <b>Contact:</b> Terry Dale (360) 725-3155 <a href="mailto:terry.dale@commerce.wa.gov">terry.dale@commerce.wa.gov</a>
<b>Rural Community Assistance Corporation</b> Feasibility and Pre-Development Loans	Work needed to develop an application for infrastructure improvements	<ul style="list-style-type: none"> <li>• Nonprofit organizations, public agencies, tribes</li> <li>• Low-income rural communities with up to 50,000 people. Limit of 10,000 people if guaranteed by USDA Rural Development financing</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• Up to \$50,000 for feasibility</li> <li>• Up to \$350,000 for pre-development</li> <li>• 1-year term</li> <li>• 5.5 percent interest</li> </ul>	Applications accepted anytime.  <b>Contact:</b> Josh Griff (720) 898-9463 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications online at <a href="http://www.rcac.org/">http://www.rcac.org/</a>

CONSTRUCTION				
Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>State Community Development Block Grant</b> General Purpose Grant Program	Final design and construction of wastewater, drinking water, side connections, stormwater, streets, community facility, economic development, and housing rehabilitation projects	Projects must benefit low- to moderate-income people in CDBG non-entitlement: <ul style="list-style-type: none"> <li>• Cities or towns with fewer than 50,000 people</li> <li>• Counties with fewer than 200,000 people</li> </ul>	<b>Grant</b> <ul style="list-style-type: none"> <li>• Up to \$750,000</li> <li>• No match required, but local contribution and gap financing preferred</li> </ul>	Applications due January 31, 2013 (proposed).  <b>Contact:</b> Kaaren Roe (360) 725-3018 <a href="mailto:kaaren.roe@commerce.wa.gov">kaaren.roe@commerce.wa.gov</a>
<b>Public Works Trust Fund</b> Construction Program	New construction, replacement, and repair of existing infrastructure for domestic water, sanitary sewer, stormwater, solid waste, road or bridge projects, and reasonable growth	<ul style="list-style-type: none"> <li>• Counties, cities, special purpose districts, and quasi-municipal organizations that meet requirements</li> <li>• No school or port districts</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• Amount to be determined</li> <li>• Must complete work within 60 months</li> <li>• 0.25 to 2 percent interest, based on repayment period</li> <li>• 20-year term (30 years for applicants with a high affordability index*)</li> <li>• Projects completed early may qualify for reduced rate or extended term.</li> </ul>	Applications accepted in early 2013. For information visit <a href="http://www.pwb.wa.gov">http://www.pwb.wa.gov</a>  <b>Contact:</b> Chris Gagnon, (360) 725-3158 <a href="mailto:christina.gagnon@commerce.wa.gov">christina.gagnon@commerce.wa.gov</a>  Client Service Representatives <a href="https://fortress.wa.gov/com/pwbrfa/NewAppPages/StaffListingPage1.aspx">https://fortress.wa.gov/com/pwbrfa/NewAppPages/StaffListingPage1.aspx</a>
<b>Public Works Board</b> Energy-Water Efficiency Program	Projects for existing facilities to save energy or water, including water and sewer facilities, roads with lighting, transit facilities, community centers, airports, criminal justice facilities, park lighting, and public buildings	<ul style="list-style-type: none"> <li>• Counties, cities, special purpose districts, ports, and quasi-municipal organizations that meet requirements</li> <li>• No school districts</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• Amount to be determined</li> <li>• Must complete work within 36 months</li> <li>• 0.5 to 1.5 percent interest, based on repayment period</li> </ul>	Future funds depend on approval by the Governor and Legislature.  <b>Contact:</b> Steve Dunk (360) 725-3157 <a href="mailto:stephen.dunk@commerce.wa.gov">stephen.dunk@commerce.wa.gov</a>

## Summary of government grant and loan programs (continued)

CONSTRUCTION continued				
Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>U.S. Dept. of Agriculture Rural Development</b> Rural Utilities Service - Water and Waste Disposal Direct Loans and Grants	Preconstruction and construction associated with building, repairing, or improving drinking water, solid waste facilities and wastewater facilities	<ul style="list-style-type: none"> <li>• Cities or towns with fewer than 10,000 people</li> <li>• Counties, special purpose districts, nonprofit corporations or tribes unable to get funds from other sources at reasonable rates and terms</li> </ul>	<b>Loans; Grants in some cases</b> <ul style="list-style-type: none"> <li>• Interest rates vary</li> <li>• Up to 40-year term</li> <li>• No pre-payment penalty</li> </ul>	Applications accepted year-round on a fund-available basis  <b>Contact:</b> Gene Dobry (360) 704-7733 <a href="mailto:eugene.dobry@wa.usda.gov">eugene.dobry@wa.usda.gov</a>  <a href="http://www.rurdev.usda.gov/wa">http://www.rurdev.usda.gov/wa</a>
<b>Drinking Water State Revolving Fund</b>	Drinking water system infrastructure projects to increase public health protection. The program now has dedicated funding for subsidy.  There is a limited amount of principal forgiveness for communities with a high affordability index* and water system restructuring or consolidation projects	<ul style="list-style-type: none"> <li>• Privately and publicly owned community and noncommunity water systems</li> <li>• Federal and state owned systems are not eligible</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• 1 percent loan fee (water systems receiving subsidy are not subject to loan fees)</li> <li>• \$12 million per jurisdiction per year</li> <li>• \$24 million for jointly-owned projects</li> <li>• 1 to 1.5 percent interest*</li> <li>• 20-year term or life of the project, whichever is less</li> <li>• No local match required</li> </ul> <p><i>* SFY 2014 interest rates and funding limits not yet determined.</i></p>	Applications due March 1, 2013  <b>Contact:</b> Karen Klocke (360) 236-3116 <a href="mailto:karen.klocke@doh.wa.gov">karen.klocke@doh.wa.gov</a>  <a href="http://www.doh.wa.gov/ehp/dw/our_main_pages/dwsrf.htm">http://www.doh.wa.gov/ehp/dw/our_main_pages/dwsrf.htm</a>
<b>Community Economic Revitalization Board</b> Construction Program	Projects must support significant job creation or significant private investment in the state  <ul style="list-style-type: none"> <li>• Bridges, roads and railroad spurs, domestic and industrial water, sanitary and storm sewers</li> <li>• Electricity, natural gas and telecommunications</li> <li>• General purpose industrial buildings, port facilities</li> <li>• Acquisition, construction, repair, reconstruction, replacement, rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>• Counties, cities, towns, port districts, special districts</li> <li>• Federally recognized tribes</li> <li>• Municipal and quasi-municipal corporations with economic development purposes</li> <li>• Public facility projects required by private sector expansion and job creation</li> <li>• Projects without a committed business allowed for rural areas</li> <li>• Applicants must show gap in public project funding and need for assistance</li> </ul>	<b>Loans; grants in unique cases</b> <ul style="list-style-type: none"> <li>• Up to \$1 million per project, per policy</li> <li>• 3 percent interest</li> <li>• 2.5 percent interest for distressed counties</li> <li>• Up to 20-year term</li> <li>• Requires 10 percent match</li> </ul>	Applications accepted year-round. The Board meets six times a year.  <b>Contact:</b> Janea Eddy (360) 725-3151 <a href="mailto:janea.eddy@commerce.wa.gov">janea.eddy@commerce.wa.gov</a>
<b>Rural Community Assistance Corporation</b> Construction Loans	Water, wastewater, solid waste, and stormwater facilities that mainly serve low-income rural communities. Can include pre-development costs	<ul style="list-style-type: none"> <li>• Nonprofit organizations, public agencies, tribes</li> <li>• Low-income rural communities with up to 50,000 people. Limit of 10,000 people if using Rural Development financing as the takeout</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• Up to \$2 million with commitment letter for permanent financing</li> <li>• Security in permanent loan letter of conditions</li> <li>• 1-3 year term</li> <li>• 5.5 percent interest</li> <li>• 1 percent loan fee</li> </ul>	Applications accepted anytime.  <b>Contact:</b> Josh Griff (720) 898-9463 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications online at <a href="http://www.rcac.org">http://www.rcac.org</a>
<b>Rural Community Assistance Corporation</b> Intermediate Term Loan	Water, wastewater, solid waste, and stormwater facilities that mainly serve low-income rural communities	<ul style="list-style-type: none"> <li>• Nonprofit organizations, public agencies, tribes</li> <li>• Low-income rural communities with up to 50,000 people</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>• For smaller capital needs, normally not to exceed \$100,000</li> <li>• Up to 20-year term</li> <li>• 5 percent interest</li> <li>• 1 percent loan fee</li> </ul>	Applications accepted anytime.  <b>Contact:</b> Josh Griff (720) 898-9463 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications online at <a href="http://www.rcac.org">http://www.rcac.org</a>

## Summary of government grant and loan programs (continued)

EMERGENCY				
Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>Public Works Trust Fund</b> Emergency Program	<ul style="list-style-type: none"> <li>Projects needed due to natural disaster or an immediate threat to public health and safety</li> <li>For domestic water systems, sanitary sewer, stormwater, solid waste, roads and bridges</li> </ul>	<ul style="list-style-type: none"> <li>Counties, cities, special purpose districts, and quasi-municipal organizations that meet requirements</li> <li>No school or port districts</li> </ul>	<b>No emergency funding is currently available</b>	Future funds depend on approval by the Governor and Legislature.  For information, visit <a href="http://www.pwb.wa.gov">http://www.pwb.wa.gov</a>
<b>State Community Development Block Grant</b> Imminent Threat Grant Program	Repair unanticipated water, sewer, and drainage facility damages that pose an immediate, urgent threat to public health and safety. Requires a formal disaster declaration	CDBG non-entitlement: <ul style="list-style-type: none"> <li>Cities or towns with fewer than 50,000 people</li> <li>Counties with fewer than 200,000 people</li> </ul>	<b>Grant; pending available funds</b> Reimburses only eligible costs incurred after a formal disaster declaration	Applications accepted year-round.  <b>Contact:</b> Kaaren Roe (360) 725-3018 <a href="mailto:kaaren.roe@commerce.wa.gov">kaaren.roe@commerce.wa.gov</a>
<b>U.S. Dept of Agriculture Rural Development</b> Emergency Community Water Assistance Grants (ECWAG)	Domestic water projects: <ul style="list-style-type: none"> <li>Emergency repairs</li> <li>Significant decline in potable water quantity or quality due to an emergency</li> </ul>	Public bodies, tribes and private nonprofit corporations serving rural areas with fewer than 10,000 people.	<b>Grant; pending available funds</b> <ul style="list-style-type: none"> <li>\$150,000 limit for emergency repairs to an existing water system</li> <li>\$500,000 limit to alleviate a decline in potable water supply due to an emergency</li> </ul>	Applications accepted year-round on a fund-available basis.  <b>Contact:</b> Gene Dobry (360) 704-7733 <a href="mailto:eugene.dobry@wa.usda.gov">eugene.dobry@wa.usda.gov</a>  <a href="http://www.rurdev.usda.gov/wa">http://www.rurdev.usda.gov/wa</a>
<b>Rural Community Assistance Corporation</b> Intermediate Term Loan	Water, wastewater, solid waste and stormwater facilities that mainly serve low-income rural communities	<ul style="list-style-type: none"> <li>Nonprofit organizations, public agencies, tribes,</li> <li>Low-income rural communities with up to 50,000 people.</li> </ul>	<b>Loan</b> <ul style="list-style-type: none"> <li>For smaller capital needs, not to exceed \$100,000</li> <li>Up to 20-year term</li> <li>5 percent interest rate</li> <li>1 percent loan fee</li> </ul>	Applications accepted anytime.  <b>Contact:</b> Josh Griff (720) 898-9463 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications online at <a href="http://www.rcac.org/">http://www.rcac.org/</a>

**\*Affordability Index:** *Affordability Index (AI) is a measure of the consumers' financial ability to pay for utility services. Applicants that qualify for AI terms can receive lower-cost loan terms*



### Important dates!

**November 5 to 8, 2012:** Application workshops at four locations ([see page 9](#)).

**November 2012:** Program guidelines and application form online at <http://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater/WaterSystemAssistance/DrinkingWaterStateRevolvingFundDWSRF.aspx>

**March 1, 2013:** DWSRF Application deadline.

**March 1, 2013:** Deadline for Office of Drinking Water to approve your Water System Plan, Water System Plan Amendment, or Small Water System Management Program.

**July 2013:** DWSRF funds available.

# Educational opportunities

## Web-based training

The Environmental Finance Center (EFC) and the U.S. Environmental Protection Agency offer web-based training opportunities on various aspects of water system management.

Boise State University EFC offers webinars on demand. Simply e-mail [efc@boisestate.edu](mailto:efc@boisestate.edu) to set up a session. The EFC trainer can tailor the session to fit your needs and offer it to others that may have similar interests.

EPA offers training for asset management and CUPSS (Check up Program for Small Systems). Visit EPA online for webinar dates and times <http://water.epa.gov/infrastructure/drinkingwater/pws/cupss/index.cfm>

## Earn 0.6 CEU at a small water system sustainability workshop

If you prefer classroom training, you might consider attending one of the following workshops. Sponsored by the Department of Health and the RCAC, they offer 0.6 continuing education units and they're free. If you are interested in attending any of these classes, please call Karen Klocke at (360) 236-3116 or e-mail [karen.klocke@doh.wa.gov](mailto:karen.klocke@doh.wa.gov)



Date	Location	Title
10-16-12	Mount Vernon	Asset Management, Financial Planning and Project Management
10-17-12	Mount Vernon	Council Roles & Responsibilities in Utility Management-Board Training
10-18-12	Ferndale	Asset Management, Financial Planning and Project Management
10-19-12	Ferndale	Council Roles & Responsibilities in Utility Management-Board Training
10-29-12	Vancouver	Asset Management, Financial Planning and Project Management
10-30-12	Vancouver	Council Roles & Responsibilities in Utility Management-Board Training
10-31-12	Ilwaco	Asset Management, Financial Planning and Project Management
11-1-12	Ilwaco	Council Roles & Responsibilities in Utility Management-Board Training
11-26-12	Shelton	Asset Management, Financial Planning and Project Management
11-27-12	Shelton	Council Roles & Responsibilities in Utility Management-Board Training
11-28-12	Tumwater	Asset Management, Financial Planning and Project Management
11-29-12	Tumwater	Council Roles & Responsibilities in Utility Management-Board Training

# Application Workshops

## Application Workshops for 2013 DWSRF Loans

Please indicate the session you plan to attend on the registration form.

### Spokane area November 5, 2012

Liberty Lake Water and Sewer District  
22510 E. Mission Ave.  
Liberty Lake

### Walla Walla November 6, 2012

Walla Walla Regional Airport  
Port of Walla Walla  
310 A Street  
Walla Walla

### Olympia area November 7, 2012

Washington State  
Department of Health  
Office of Drinking Water  
Town Center 3, Room 224  
243 Israel Road SE  
Tumwater

### Mount Vernon November 8, 2012

Skagit PUD  
Aqua Room  
1415 Freeway Drive  
Mount Vernon

## Four locations and dates

# Free application workshops

Attend an application workshop to learn about the Drinking Water State Revolving Fund (DWSRF) Loan Program and get technical assistance on your loan application. The workshops are free. See dates and locations listed to the left.

## WORKSHOP AGENDA

- 1:30 p.m. DWSRF overview and important application information
- 2:00 p.m. Cultural review
- 2:30 p.m. Get help with your loan application!  
DWSRF Loan Program staff can provide one-on-one assistance with your application and answer your questions

### To Register:

Please complete the form below and send it to us. Be sure to indicate your preferred workshop location and date. Seating is limited, so register early.

 *cut along line, follow instructions below*

**You can complete this form online at <https://fortress.wa.gov/doh/opinio//s?s=5262> or fill it out and mail or fax it to:**

Karen Klocke, Department of Health  
PO Box 47822,  
Olympia, WA 98504-7822  
Fax (360) 236-2252  
Phone (360) 236-3116  
Email: [karen.klocke@doh.wa.gov](mailto:karen.klocke@doh.wa.gov)

*I will attend the following workshop(s):*

- Spokane area, November 5, 2012
- Walla Walla, November 6, 2012
- Olympia area, November 7, 2012
- Mount Vernon, November 8, 2012

*Please Print*

Name \_\_\_\_\_

Phone \_\_\_\_\_

Water System \_\_\_\_\_

Water System ID \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Persons Attending \_\_\_\_\_