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ANNIVERSARY
ANNUAL **R**EPORT



OKLAHOMA
Water Resources Board

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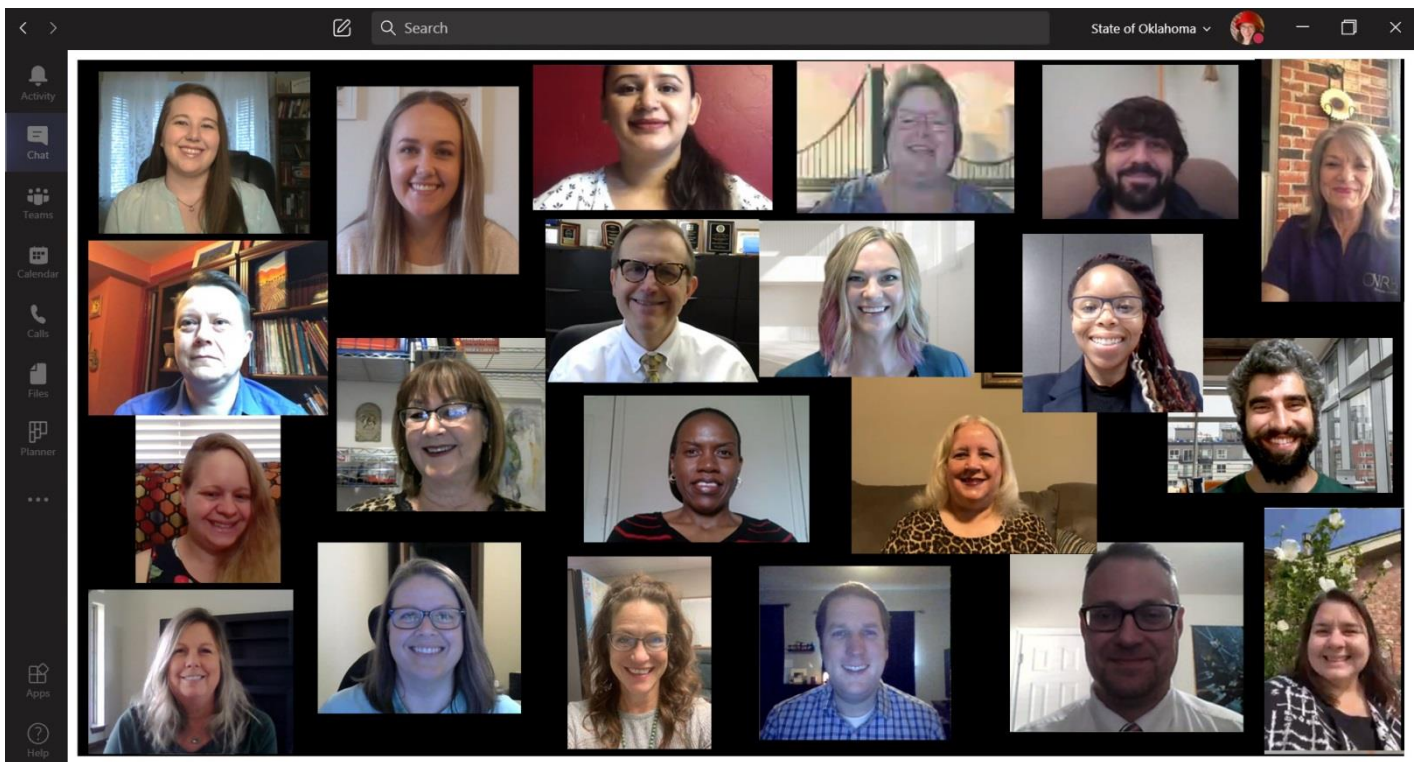
FINANCIAL ASSISTANCE DIVISION

30th Anniversary CWSRF Quote from Financial Assistance Division Chief, **Joe Freeman**

“I am humbled by and proud of the Financial Assistance Division staff who continue to work through one of the most challenging times in the CWSRF’s 30 year history. It is gratifying that in this pandemic period, the CWSRF program continues to experience tremendous growth in assisting communities across the state with critical funding needs.”

Our Mission Statement:

We Provide assistance for water and wastewater projects.



Top Row (L to R) Sarah Houck, Claire Milligan, Alpha Thapa, Kelly Jasper, Hernan Fernandez, Connie Guinn
Second Row (L to R) Charles de Coune, Joe Freeman (Division Chief), Lori Johnson (Assistant Division Chief), Claressa Bailey
Third Row (L to R) Paula Mills, Jerri Hargis, Sara Senyondo, Brenda Hansel, Bryce Callies
Bottom Row (L to R) Laura Oak, Lindy Clay, Tonya White, Andy Allen, Chris Andrews, Kate Burum



OKLAHOMA

Water Resources Board



The OWRB was created in the 1950s, during the worst drought in state history and at a time when water pollution problems were becoming a major concern due to rapid growth and development. A 1955 House Joint Resolution established a committee of legislators and citizens to travel the state gathering information on local water concerns. Their State Water Policy recommendations led to the creation of the OWRB with the charge of administering water rights, establishing water quality standards, and developing state and local projects to ensure effective use of water resources.

Through collective input and collaboration, we continue to build on this groundwork. The 2012 Oklahoma Comprehensive Water Plan (OCWP) repeated the original statewide initiative and became the most robust public engagement process in state history. Since then, the OWRB has been working diligently with many state and federal agencies, local and tribal governments, private companies, and citizens to implement OCWP recommendations.

With the goal of using no more fresh water in 2060 than in 2010, the Water for 2060 Act (2012) and several recent pieces of legislation are helping focus efforts to stretch existing water supplies, explore development of untapped marginal quality waters and aquifer storage, and identify practical conservation, efficiency, and reuse practices in every sector.

The Clean Water State Revolving Fund (CWSRF) program has been critical in helping communities ensure the beneficial uses of the state's waters are protected and maintained. The program now also provides unparalleled financial assistance for communities to construct projects focused on the goal of the Water for 2060 Act. Last year, the CWSRF program funded several innovative projects, including dam and spillway repair, automatic metering infrastructure, and streetscapes made of permeable surfaces.

Through the OWRB's financial assistance programs, we are making great strides in meeting the \$82 billion water and wastewater infrastructure need identified by the OCWP. Since 1983, the programs have continuously provided Oklahoma communities with the means to implement water resources projects at a reduced cost. I look forward to a bright future as we continue to discover innovative financing solutions.

The OWRB remains committed to promoting the value of water and fostering partnerships to leverage funding and advance research and technology. Together, we will ensure that Oklahoma moves forward as a national leader in water resources management and investment.

Sincerely,

Julie Cunningham

Executive Director



OKLAHOMA

Water Resources Board



The Financial Assistance Division of the Oklahoma Water Resources Board (ORWB) is dedicated to assisting communities and rural districts in maintaining adequate water and wastewater facilities. Since 1983, we have provided approximately 65% of all the financing for Oklahoma's water and wastewater infrastructure needs. To date, we have funded over \$4.6 billion in projects with our loan and grant programs which in turn led to savings of over \$1.5 billion for Oklahoma communities and rural districts.

SFY 2020 has proven to be a challenge, a challenge to which OWRB FAD persevered. In the midst of the pandemic, Oklahomans still needed basic services. In March of 2020, the OWRB staff was sent home due to Covid. Since then, our staff has been working mainly from home and maintained contacts with our customers, consulting engineers and others to keep projects going. FA Staff remained customer focused and service aware and we ended up having one of our biggest years since ARRA. In SFY 2020, we closed \$335 million in loans through our CWSRF, DWSRF, and state bond loan program.

The CWSRF also provided loan forgiveness in an amount equal to 10% of its capitalization grant. Our loan forgiveness structure is a phased format to assist eligible recipients in communities with a population of 3,300 or less. Phase I funding is for planning and design that results in a Permit to Construct on an eligible project. Phase II requires evidence to confirm a Permit to Construct has been submitted on an eligible project and may be eligible for up to \$200,000 or 50% of eligible costs, whichever is lower. Additional information and guidance is available on our CWSRF webpage at <http://www.owrb.ok.gov/financing/loan/callforprojects.php>.

The Division looks forward to meeting challenges set forth by the state goals of the Water for 2060 Act and the eligibilities that came out of the Water Resources Reform and Development Act (WRRDA) of 2014. We are pleased that we can play such a significant role in helping finance solutions identified in the Water for 2060 Advisory Council's final report for recommendations for encouraging efficient water use across all of Oklahoma's major water use sectors. Given the excellent rapport that we share with so many communities and water users around our state, we are in a prime position to provide public education and outreach to encourage conservation, reuse, sustainability, planning, conservation pricing, consolidation, system cooperation, and so much more.

We strive to accomplish both sound financing and unparalleled environmental protection in all of our loan and grant programs. The Financial Assistance Division is proud of our AAA ratings on all of our bond issues as well as our use of innovative means to assist in meeting Oklahoma's water resources and infrastructure needs.

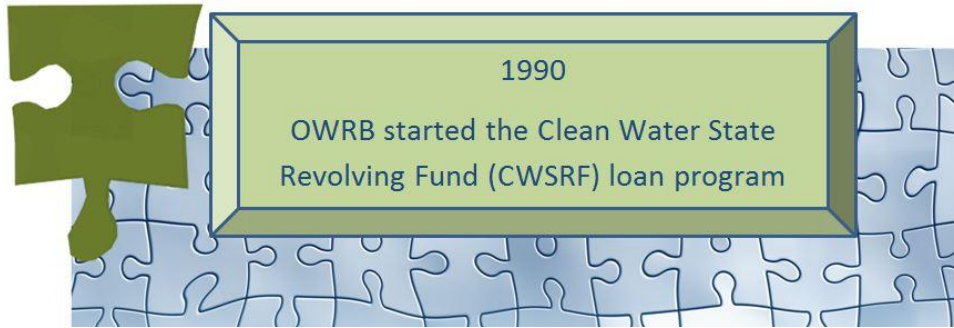
Work completed through the Oklahoma Comprehensive Water Plan process documented a tremendous need of over \$44 billion through the year 2060 for wastewater investments in Oklahoma. It will take the efforts of all of us in the industry to meet this great challenge.

We look forward to continuing our role in helping Oklahoma build its future.

Sincerely,

Joe Freeman, Chief

Financial Assistance Division



INTRODUCTION

The federal Clean Water Act (CWA) requires a report of the annual Clean Water State Revolving Fund (CWSRF) activities. The OWRB hereby submits the CWSRF Annual Report for the State Fiscal Year (SFY) 2020, July 1, 2019 through June 30, 2020.

This report describes sources and uses of funds, environmental performance of construction activities, the OWRB’s financial position, as well as the manner in which the OWRB met the SFY 2020 Intended Use Plan (IUP) goals and objectives.

The OWRB has agreed to submit this report to the Environmental Protection Agency (EPA) within 90 days following the end of the fiscal year. In addition, Oklahoma Statutes require an annual report be submitted to the Governor and Legislature within 120 days of the end of the state fiscal year. This report is intended to fulfill both requirements.

EXECUTIVE SUMMARY

Since 1990, the OWRB’s CWSRF Program has approved over \$1.7 billion in wastewater and water quality infrastructure projects throughout the state, historically providing over 60% of Oklahoma’s wastewater financing needs. Although enormous progress has been made in addressing Oklahoma’s wastewater infrastructure needs, much work is still required. Based on the 2012 Oklahoma Comprehensive Water Plan (OCWP), anticipated wastewater infrastructure needs through 2060 are more than \$44 billion (in 2010 dollars), figure 1.

The CWSRF plays a crucial role in meeting this ever-growing need by providing financing at 40% below market interest rates with standalone AAA bond ratings. The AAA rating allows the OWRB to provide access to significantly lower interest rates than those obtained through local debt issuance. Utilizing the CWSRF Program has saved Oklahomans an estimated \$469.1 million in principal and interest.

In SFY 2020, Oklahoma’s CWSRF committed approximately \$134.5 million in loans for projects listed on the SFY 2020 Project Priority List (PPL).

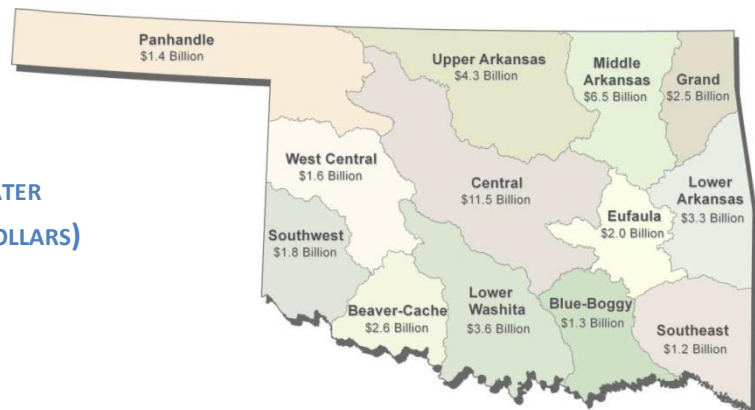


FIGURE 1: PROJECTED STATEWIDE WASTEWATER INFRASTRUCTURE COST BY REGION (2010 DOLLARS)

August 1990

OWRB funds first Clean Water State Revolving Fund (CWSRF) loan with Tulsa Metropolitan Utility Authority



Tulsa Metropolitan Utility Authority
ORF – 89 -0001 – CW
 Application Amount: \$11,100,000
 Loan Amount: \$11,100,000
 Funded Date: August 15, 1990
 Project Description: Westbank Interceptor

Tulsa Metropolitan Utility Authority Groundbreaking
 (left to right) Charles Hardt (Tulsa Public Works Director),
 Richard Sevenoaks (TMUA Board Member), unknown, unknown,
 Jon Craig (Director, Water Quality, Department of Health), unknown,
 Jim Barnett (Executive Director, OWRB),
 Bill Secrest (Vice Chairman, OWRB), unknown, unknown, unknown,
 Joan Leavitt (Oklahoma State Commissioner of Health), Roger Randle (Oklahoma State Senator)

1994

OWRB issued notes for the state match of the EPA Capitalization Grant for the Clean Water State Revolving Fund (CWSRF) loan program

PROJECT ACTIVITY

Capital financing through the CWSRF Program enables Oklahoma’s wastewater systems to meet treatment standards for wastewater. These discharges into the State’s rivers and lakes are in accordance with the National Pollutant Discharge Elimination System (NPDES), administered by the Oklahoma Department of Environmental Quality (ODEQ). For SFY 2020, the OWRB conducted twenty-three (23) environmental reviews and appropriate determinations were executed and distributed using the EPA-approved State Environmental Review Process (SERP) prior to providing assistance.

The SFY 2020 projects allowed borrowers to cost-effectively:

- Develop an engineering plan and design for infrastructure improvements;
- Rehabilitate aging treatment plants and collection lines;
- Refinance existing debt;
- Address water loss;
- Expand capacity to meet anticipated population and economic growth opportunities throughout the projects’ design life;
- Attain compliance with State effluent discharge requirements to protect Oklahoma’s water resources; and
- Aim to improve the quality of priority rivers and lakes identified as threatened or impaired by reducing pollutant loading.

Twenty three (23) Oklahoma entities received binding commitments (Table 1) totaling approximately \$134.5 million for the following activities during SFY 2020:

- Construction of new treatment and collection systems;
- Planning and design;
- Dam rehabilitation;
- Nonpoint Source;
- Rehabilitation of existing wastewater facilities; and
- Water & energy efficiency projects.

In SFY 2020, Hartshorne PWA, Waurika PWA, Haileyville PWA, Carney PUA, Inola PWA, Roland UA, Duncan PWA, Elgin PWA, Shidler PWA and Durant City UA addressed the EPA’s Green Project Reserve (GPR) initiative via the incorporation of water efficient devices and energy efficiency components.

Haileyville PWA, Carney PUA, Inola PWA, Cameron PWA, Shidler PWA, Dewar PWA, Meeker PWA, East Central Oklahoma WA, Westville UA and Pawhuska PWA received additional subsidy in the form of “Loan Forgiveness” totaling \$1.28 million. In total, systems approved by the OWRB for funding are expected to save more than an estimated \$27.3 million in principal and interest for the life of the loans.

The following pages highlight the loans which were funded by the CWSRF Program in SFY 2020. For each loan, details including the project description, binding commitment amount, assistance provided, GPR amount as well as the status of construction as of June 30, 2020 are provided.

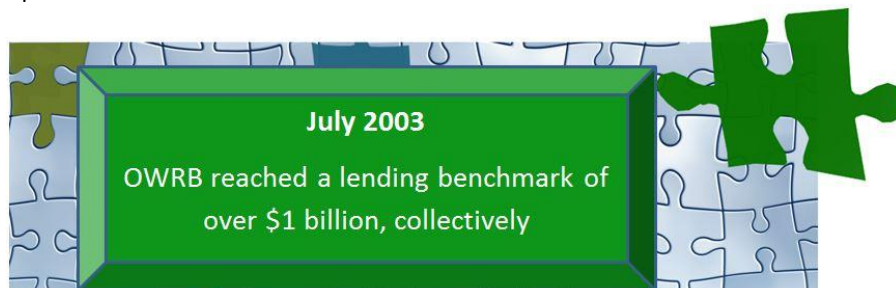


Table 1: Projects Identified for Receiving CWSRF Assistance within SFY 2020

PART 1: SECTION 212 PUBLICLY OWNED TREATMENT WORKS

BORROWER	PROJECT NUMBER	ASSISTANCE PROVIDED REPORTABLE TO NIMS 2020	BINDING COMMIT. REPORTABLE TO ANNUAL REPORT 2020	BINDING COMMIT. DATE	TYPE	LOAN CLOSING DATE	% INTEREST RATE ON LOAN***	ESTIMATED SAVINGS	LOAN MATURE DATE
Cameron Public Works Authority**	ORF-18-0015-CW	\$43,310.00	\$43,310.00	12/5/19	L	12/6/19	0.00	\$51,310.00	9/15/40
Coweta Public Works Authority*	ORF-19-0002-CW	\$11,373,000.00	\$11,373,000.00	10/15/19	L	10/17/19	2.08	\$1,862,000.00	3/15/52
Tahlequah Public Works Authority*	ORF-19-0014-CW	\$6,750,000.00	\$6,750,000.00	12/5/19	L	12/6/19	2.07	\$1,814,000.00	9/15/49
Dewar Public Works Authority**	ORF-20-0004-CW	\$209,250.00	\$209,250.00	8/20/19	L	9/30/19	0.00	\$285,250.00	3/15/40
Wagoner County RWSG & SWMD #4*	ORF-20-0008-CW	\$14,835,000.00	\$14,835,000.00	10/15/19	L	12/13/19	2.01	\$2,994,000.00	3/15/44
Meeker Public Works Authority**	ORF-20-0009-CW	\$78,000.00	\$78,000.00	12/5/19	L	12/6/19	0.00	\$90,000.00	3/15/20
East Central Oklahoma Water Authority**	ORF-20-0011-CW	\$36,130.00	\$36,130.00	12/5/19	L	12/12/19	0.00	\$51,130.00	3/15/40
Westville Utility Authority**	ORF-20-0013-CW	\$37,575.00	\$37,575.00	8/20/19	L	10/10/19	0.00	\$51,575.00	3/15/40
Inola Public Works Authority**	ORF-20-0014-CW	\$2,600,000.00	\$2,600,000.00	6/16/20	L	6/30/20	1.83	\$496,000.00	3/15/51
Enid Municipal Authority*	ORF-20-0017-CW	\$10,431,584.00	\$11,000,000.00	8/20/19	R	9/16/19	1.53	\$957,000.00	3/15/32
Shawnee Municipal Authority*	ORF-20-0018-CW	\$37,920,000.00	\$37,920,000.00	9/17/19	L	9/19/19	2.08	\$8,642,000.00	9/15/51
Duncan Public Utilities Authority*	ORF-20-0020-CW	\$20,446,000.00	\$20,446,000.00	12/5/19	L	12/6/19	2.16	\$6,862,000.00	3/15/52
Elgin Public Works Authority*	ORF-20-0021-CW	\$2,400,000.00	\$2,400,000.00	12/5/19	L	12/6/19	2.14	\$799,000.00	9/15/50
Kingfisher Public Works Authority*	ORF-20-0022-CW	\$4,328,000.00	\$4,328,000.00	4/21/20	L	5/6/20	1.89	\$731,000.00	9/15/41
Durant City Utilities Authority*	ORF-20-0024-CW	\$12,935,000.00	\$12,935,000.00	6/16/20	L	6/17/20	1.70	\$606,000.00	9/15/41
Miami Special Utilities Authority*	ORF-14-0011-CW	\$4,450,000.00	N/A	6/18/19	L	9/5/19	1.74	\$201,000.00	3/15/41
Del City Municipal Services Authority****	ORF-16-0003-CW	-\$1,224,846.00	N/A	11/15/16	L	11/15/16	2.01	N/A	3/15/33
Grand Lake Public Works Authority****	ORF-17-0018-CW	-\$135,222.00	N/A	6/20/17	R	6/20/17	2.16	N/A	3/15/37
Calumet Public Works Authority****	ORF-19-0007-CW	-\$245,036.00	N/A	8/21/18	L	8/21/18	2.58	N/A	9/15/44
PART 1 TOTAL		\$127,267,745.00	\$124,991,265.00					\$26,493,265.00	

PART 2: SECTION 319 NONPOINT SOURCE MANAGEMENT PROGRAMS

BORROWER	PROJECT	ASSISTANCE	B.C. AMOUNT	B.C. DATE	TYPE	CLOSING	% INTEREST***	EST. SAVINGS	LOAN MATURE
Pawhuska Public Works Authority**	ORF-20-0025-CW	N/A	\$190,050.00	6/16/20	L	N/A	0.00	\$20,000.00	2/15/21
Oklahoma City Water Utilities Trust*	ORF-20-0016-CW	\$1,947,000.00	\$1,947,000.00	9/17/19	L	10/9/19	2.01	\$42,000.00	3/15/50
Oklahoma City Water Utilities Trust*	ORF-20-0023-CW	\$4,650,000.00	\$4,650,000.00	5/19/20	L	6/17/20	1.80	N/A	9/15/51
PART 2 TOTAL		\$6,597,000.00	\$6,787,050.00					\$62,000.00	

PART 3: SECTION 603(c)(6) REDUCTION OF DEMAND CAPACITY THROUGH WATER CONSERVATION, EFFICIENCY AND REUSE

BORROWER	PROJECT	ASSISTANCE	B.C. AMOUNT	B.C. DATE	TYPE	CLOSING	% INTEREST***	EST. SAVINGS	LOAN MATURE
Waurika Public Works Authority*	ORF-19-0022-CW	\$400,000.00	\$400,000.00	8/20/19	L	10/17/19	1.66	\$47,000.00	3/15/35
Shidler Public Works Authority**	ORF-19-0004-CW	N/A	\$89,385.00	6/16/20	L	7/20/20	0.00	\$111,000.00	3/15/41
Haileyville Public Works Authority*	ORF-20-0005-CW	\$440,000.00	\$440,000.00	9/17/19	L	9/30/19	1.76	\$255,000.00	3/15/35
Carney Public Utilities Authority**	ORF-20-0007-CW	\$505,000.00	\$505,000.00	9/17/19	L	12/12/19	1.75	\$251,000.00	3/15/35
Roland Utility Authority*	ORF-20-0019-CW	\$740,000.00	\$740,000.00	10/15/19	L	1/30/20	1.63	\$74,000.00	9/15/35
Hartshorne Public Works Authority*	ORF-19-0013-CW	\$580,000.00	\$580,000.00	8/20/19	L	10/22/19	1.66	\$67,000.00	3/15/35
PART 3 TOTAL		\$2,665,000.00	\$2,754,385.00					\$805,000.00	

GRAND TOTAL (CWSRF Projects)₁	\$136,529,745.00	\$134,532,700.00						\$27,360,265.00	
GRAND TOTAL (All Projects)	\$136,529,745.00	\$134,532,700.00						\$27,360,265.00	

₁ , the sum of the totals of PARTS 1, 2 & 3

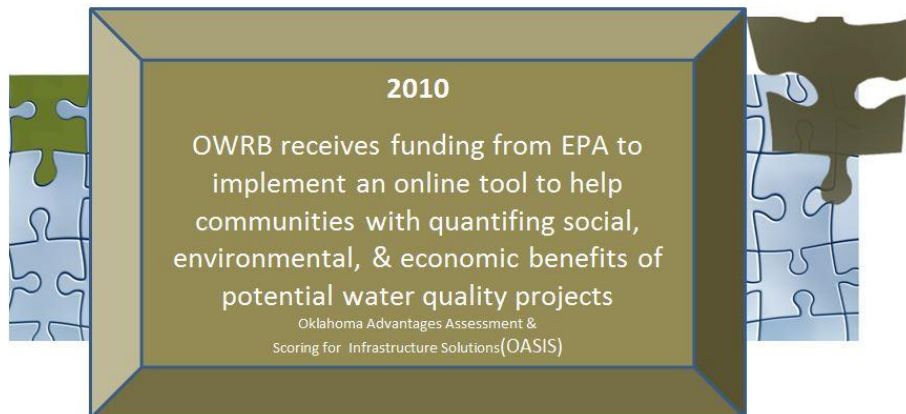
E=Equivalency; L = Direct Loans; R = Refinance ;(Incr.) = Increase in Binding Commitment amount, (Dec.) = Decrease in Binding Commitment amount

* Total estimated savings calculated includes interest saved on the Promissory Note amount using the CWSRF program vs self or private financing; rounded to the nearest thousand

** Total estimated savings calculated includes principal forgiveness plus interest saved on the Promissory Note amount

*** Interest Rate includes 0.5% administrative fee

**** Negative dollars is a De-Obligation





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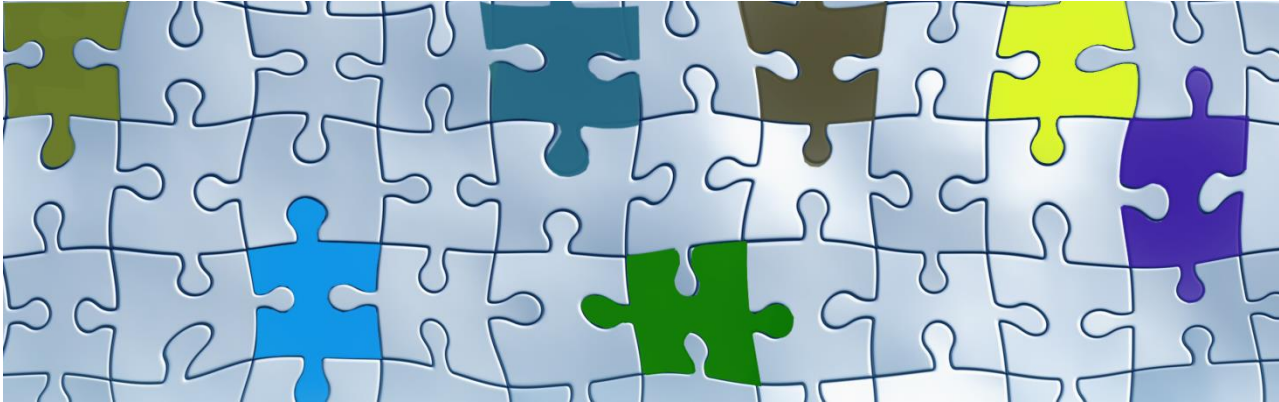
Cameron Public Works Authority ORF-18-0015-CW			
Binding Commitment			
Application Amount:	\$43,310	Approved Date:	12/5/2019
Assistance Provided			
Loan Amount:	\$43,310	Funded Date:	12/6/2019
Percentage Complete as of 6/30/2020:	39.23%	Additional Subsidization:	\$43,310
GPR:	N/A	Estimated Savings:	\$50,310

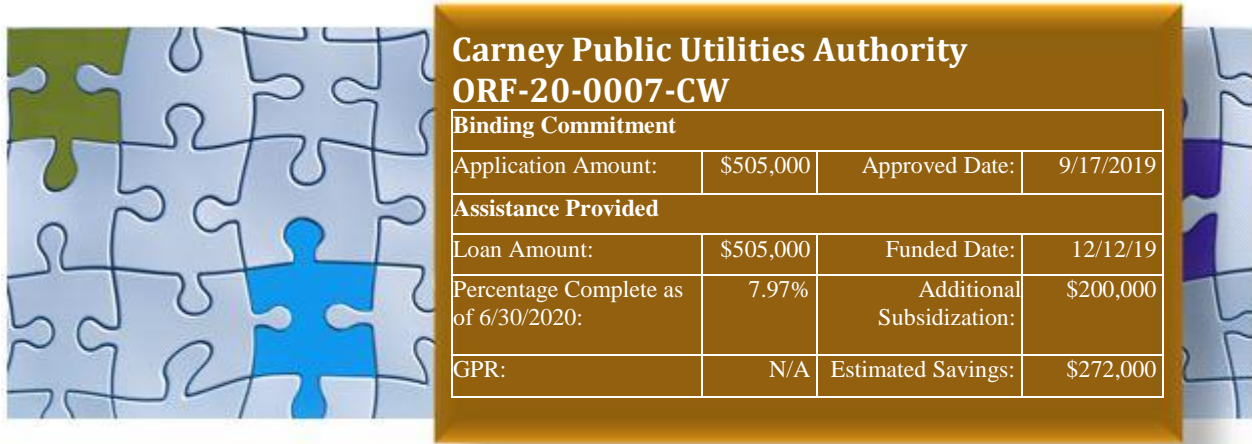
The Cameron Public Works Authority (Authority) located in LeFlore County serves 149 sewer customers and 168 water customers. According to the 2010 U.S Census the population was 302. The community is a small community and met the criteria to receive 100% loan forgiveness from the CWSRF Additional Subsidization for planning and design.

The Authority has a system that was constructed in 1980. Due to unpermitted discharges in the collection system and discharge permit violations for pH and Biological Oxygen Demand (BOD) at the plant, the Authority was issued a Consent Order Case No. 06-264(A).

The Authority’s current treatment process is a lagoon system with selective discharge. The design average daily flow is 0.055 MGD, and the receiving stream is an unnamed tributary to the Poteau River which is listed on the 303(d) list for silver, turbidity, cadmium, copper, selenium, and lead.

The proposed project is for planning and design for rehabilitation of the existing sewer system including the collection system, lift station, sewer lagoon, and chlorine/dechlorinating basin in order to address the violations listed in the Consent Order. These enhancements will increase the treatment capacity and improve the effluent being discharged into the Poteau River.





Carney Public Utilities Authority
ORF-20-0007-CW

Binding Commitment			
Application Amount:	\$505,000	Approved Date:	9/17/2019
Assistance Provided			
Loan Amount:	\$505,000	Funded Date:	12/12/19
Percentage Complete as of 6/30/2020:	7.97%	Additional Subsidization:	\$200,000
GPR:	N/A	Estimated Savings:	\$272,000

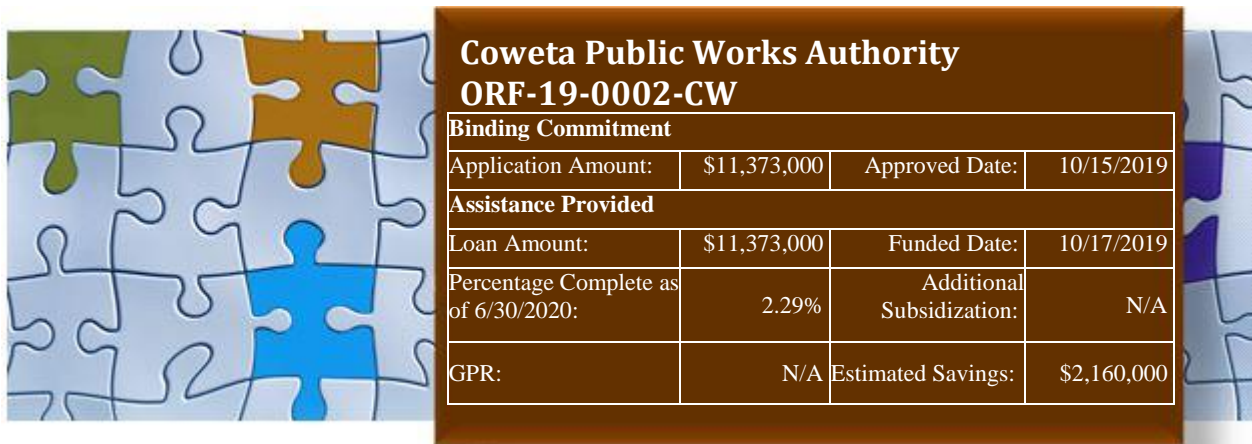
Carney Public Utilities Authority (Authority) located in Lincoln County serves 172 sewer customers and 273 water customers. According to the 2010 U.S. Census the population was 647. This community is small and fits the criteria of our principal forgiveness program. The project is Phase II of principal forgiveness funds for the construction portion of a project that received 100% principal forgiveness for Phase I planning and design.

The water supply system has water meters that no longer provide accurate readings resulting in apparent water loss to the Authority. The wastewater collection system has problems with inflow and infiltration (I/I), which often cause the system to exceed its capacity and result in sanitary sewer overflows and is currently under a consent order from the Oklahoma Department of Environmental Quality, Case No. 12-032 for unpermitted discharges from the wastewater collection system, resulting from an accumulation of sludge, trash and debris causing the discharge to bypass the WWTP (wastewater treatment plant) and discharge directly into the secondary lagoon.

The Authority’s current treatment process is a lagoon with sand filter system which has a Design Average Daily Flow of 0.105 MGD. The receiving stream is an unnamed tributary to Bell Cow Creek which is on the 303(d) list for Enterococcus.

The Authority will utilize the proceeds of the CWSRF loan to acquire and install Automatic Meter Reading (AMR) water meters; replace 4,000 linear feet of eight (8) inch sanitary sewer line, and fifteen (15) manholes. A portion of this project focuses on water conservation and efficiency by identifying water loss in Carney’s system. These improvements could lead to increased water supply reliability by providing the system officials with a better understanding of potential vulnerabilities. Additional improvements to the collection system will reduce I/I which will reduce unintended flows to the wastewater treatment plant. Finally, the project will help meet Oklahoma’s Water for 2060 goals.





Coweta Public Works Authority			
ORF-19-0002-CW			
Binding Commitment			
Application Amount:	\$11,373,000	Approved Date:	10/15/2019
Assistance Provided			
Loan Amount:	\$11,373,000	Funded Date:	10/17/2019
Percentage Complete as of 6/30/2020:	2.29%	Additional Subsidization:	N/A
GPR:	N/A	Estimated Savings:	\$2,160,000

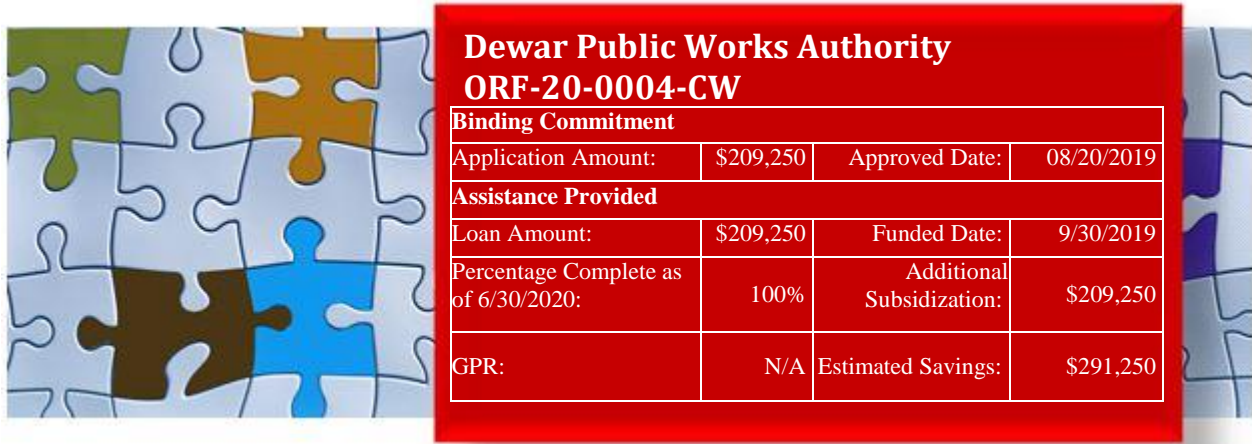
The Coweta Public Works Authority (Authority) located in Wagoner County serves 3,542 sewer customers and 3,243 water customers. According to the 2010 U.S. Census the population was 9,943.

The Authority’s wastewater treatment plant (WWTP) utilizes flow-through lagoons equipped with mechanical aeration followed by a polishing pond and disinfection basin. The growth of the City is at a pace exceeding the state average for the next 20 years, and the current WWTP is not configured or equipped to provide adequate treatment for the flow associated with population growth.

The Authority’s current treatment process is a lagoon system with a design average daily flow of 3.0 MGD. The receiving stream for the system is the Arkansas River which is on the 303(d) list for Enterococcus.

The Authority will utilize the proceeds to construct a new lift station, concrete a lagoon, construct lagoon partition walls to create two (2) aeration basins, construct two (2) aerobic sludge digesters and construct one (1) flow equalization basin, an activated sludge pump station, two (2) secondary clarifiers, and sludge drying beds along with modification of their existing disinfection basin. These enhancements will result in processing improvements to allow wastewater treatment to be more efficient and effective for community residents and businesses in and near the Authority and will help to preserve the existing aquatic habitat through improved quality of system effluent.





Dewar Public Works Authority
ORF-20-0004-CW

Binding Commitment			
Application Amount:	\$209,250	Approved Date:	08/20/2019
Assistance Provided			
Loan Amount:	\$209,250	Funded Date:	9/30/2019
Percentage Complete as of 6/30/2020:	100%	Additional Subsidization:	\$209,250
GPR:	N/A	Estimated Savings:	\$291,250

The Dewar Public Works Authority (Authority) is located in Okmulgee County and serves 343 sewer customers and 359 water customers. According to the 2010 U.S. Census the population was 888. The Town of Dewar is a relatively small community and met the criteria to receive 100% loan forgiveness from the CWSRF Additional Subsidization for planning and design.

In 2009 the Authority was issued a consent order by the Oklahoma Department of Environmental Quality Case No. 09-037 by the for permit violations including BOD₅ (biochemical oxygen demand) and TSS (total suspended solids) discharge permit exceedances, DO (dissolved oxygen) concentration below required limit, construction violations, and operational and maintenance violations.

The Authority’s current treatment process is a lagoon system with a design average daily flow of 0.14 MGD, with Coal Creek as the receiving stream which is on the 303(d) list for Fishes Bio assessments.

The Authority will utilize the proceeds for engineering, planning and design to upgrade their existing flow-through lagoon system to bring the system up to current standards. Once the project is complete the updates will help to improve water quality in Coal Creek, which is listed as stated above as recreational and/or ecological significant waters, by reducing unpermitted discharges into the creek.





**Duncan Public Utilities Authority
ORF-20-0020-CW**

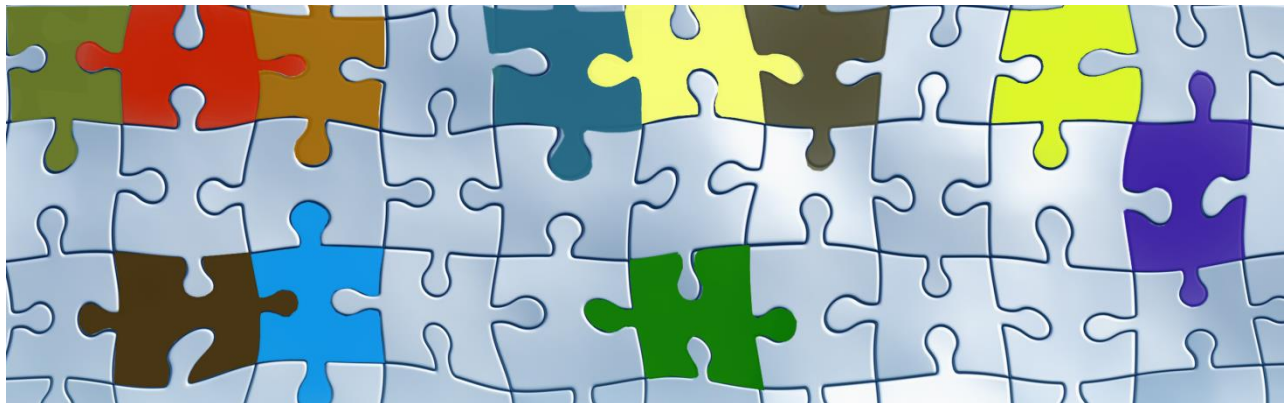
Binding Commitment			
Application Amount:	\$20,446,000	Approved Date:	12/5/2019
Assistance Provided			
Loan Amount:	\$20,446,000	Funded Date:	12/6/2019
Percentage Complete as of 6/30/2020:	6.56%	Additional Subsidization:	N/A
GPR: Energy Efficiency	\$20,400,000	Estimated Savings:	\$6,501,000

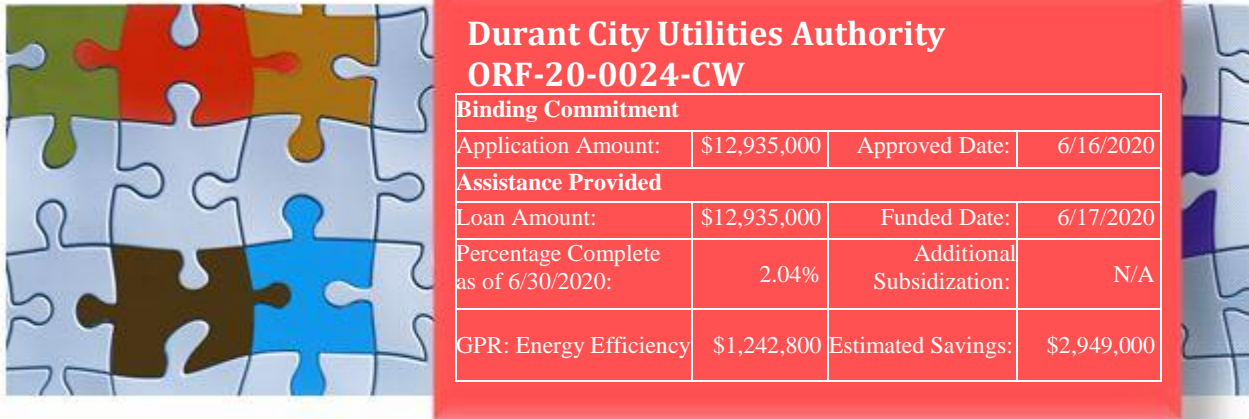
The Duncan Public Utilities Authority (Authority) located in Stephens County and serves 9,064 sewer customers and 9,418 water customers. According to the 2010 U.S. Census the population was 23,431.

The Authority’s current treatment process is a lagoon wastewater treatment plant (WWTP) that is designed for a peak flow of 6.25 MGD of wastewater. During intense rainfall events influent flows at the WWTP have exceeded 13.0 MGD. A study was conducted to identify I&I, reduce the frequency of sanitary sewer overflows (SSOs), and reduce peak wet weather flows to the wastewater treatment plant.

The system is designed for an average daily flow of 3 MGD. The receiving stream is an unnamed tributary to East Cow Creek which is on the 303(d) list for Escherichia coli, enterococcus, and turbidity.

The Authority will utilize the proceeds to begin a city-wide inflow and infiltration (I&I) multi-phased project to include: the rehabilitation of 402 manholes, replacement of 107 manholes, rehabilitation of 24,731 linear feet (lf) and the replacement of 10,539 lf of sewer lines. Phase two will consist of a sewer system evaluation survey with an expected rehab and replacement of an additional 153 manholes and rehab and replacement of 28,000 lf of sewer lines. These improvements will help to reduce unintended flows to the wastewater treatment plant.





Durant City Utilities Authority
ORF-20-0024-CW

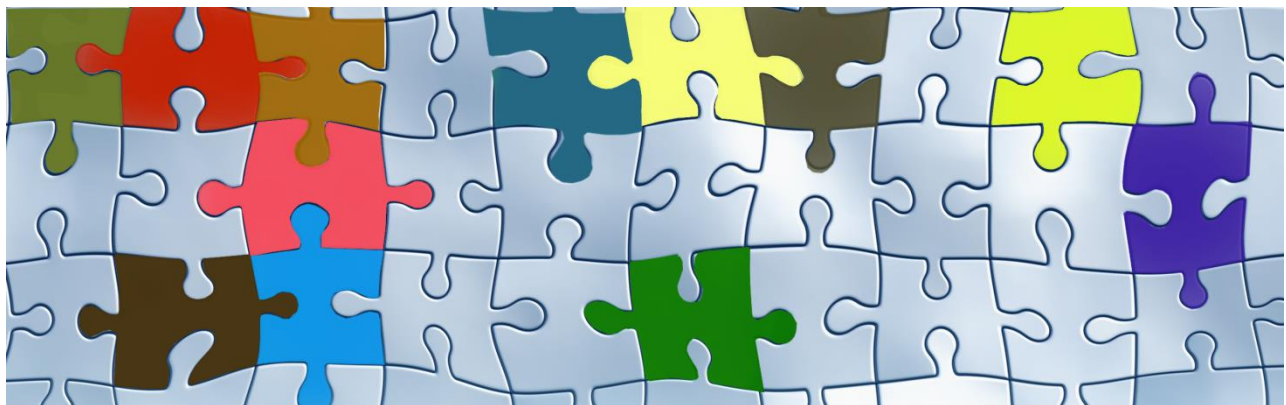
Binding Commitment			
Application Amount:	\$12,935,000	Approved Date:	6/16/2020
Assistance Provided			
Loan Amount:	\$12,935,000	Funded Date:	6/17/2020
Percentage Complete as of 6/30/2020:	2.04%	Additional Subsidization:	N/A
GPR: Energy Efficiency	\$1,242,800	Estimated Savings:	\$2,949,000

The Durant City Utilities Authority (Authority) located in Bryan County serves 6,300 sewer customers and 6,405 water customers. The population according to the 2010 U.S. Census was 15,856.

The Authority has a Wastewater Treatment Facility (WWTF) that needs to be upgraded prior to capacity being exceeded which could result in permit violations. Some of the equipment in the plant has exceeded its life capacity and is in need of rehabilitation.

The Authority's current treatment process is an extended aeration lagoon with a design average daily flow of 4.0 MGD. The receiving stream is Caney Creek, to Island Bayou, to the Red River which is on the 303(d) list for enterococcus, Escherichia coli, and macroinvertebrate bio.

The Authority will utilize the proceeds to rehabilitate the wastewater treatment facility. Project elements will include: constructing a post equalization basin, rehabilitating the UV disinfection system, constructing an additional sequential batch reactor basin, rehabilitate the existing sequential batch reactor basins, and update the blower system. Additionally, the Authority will replace their SCADA system and update the treatment plant's electrical and piping. These improvements will allow the Authority to maintain compliance with their water quality treatment permit limits and prepare the plant to expand its treatment capacity in phase II.





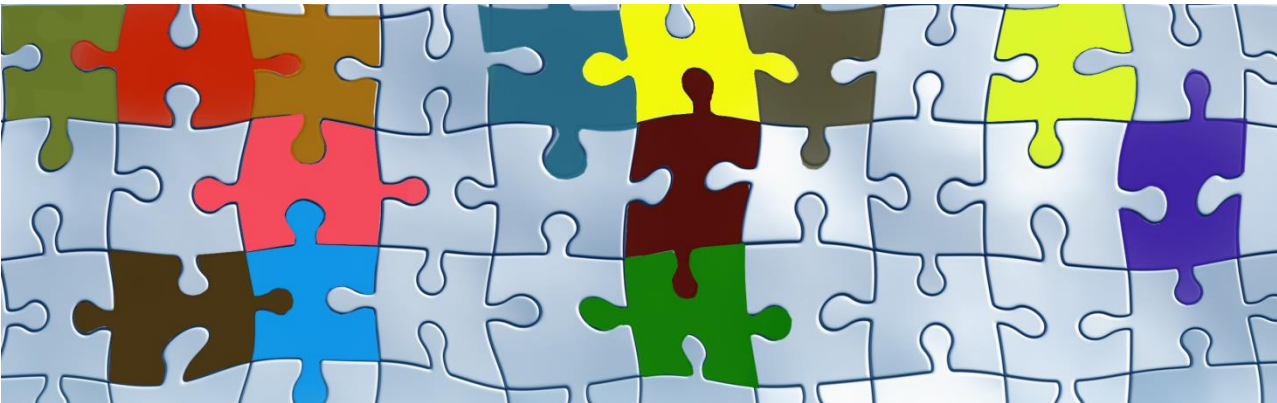
East Central Oklahoma Water Authority ORF-20-0011-CW			
Binding Commitment			
Application Amount:	\$36,130	Approved Date:	12/5/2019
Assistance Provided			
Loan Amount:	\$36,130	Funded Date:	12/12/2019
Percentage Complete as of 6/30/2020:	20.76%	Additional Subsidization:	\$36,130
GPR:	N/A	Estimated Savings:	\$50,130

The East Central Oklahoma Water Authority (Authority) located in Muskogee County serves 250 sewer customers and 629 water customers. According to the 2010 U.S. Census the population was 616. The community is a small community and met the criteria to receive 100% loan forgiveness from the CWSRF Additional Subsidization for planning and design.

The Authority’s current treatment process is a lagoon sewer system for the Town of Webbers Falls with an average daily flow of 0.045 MGD, and discharges to an unnamed tributary to Dirty Creek. The Authority is in need of sewer collection repairs and automatic meter readers (AMR’s).

Dirty Creek is on the 303(d) list for macroinvertebrate bio, enterococcus, dissolved oxygen, sulfates, fishes bio assessments, and pH.

The Authority will utilize the proceeds for planning and design for sewer collection repairs and to acquire and install Automatic Meter Reading (AMR) water meters. A portion of this project focuses on water conservation and efficiency by identifying water loss in the Authority’s system. Once completed, these enhancements will address inflow and infiltration issues helping to maintain water quality into Dirty Creek and nearby ground water sources.



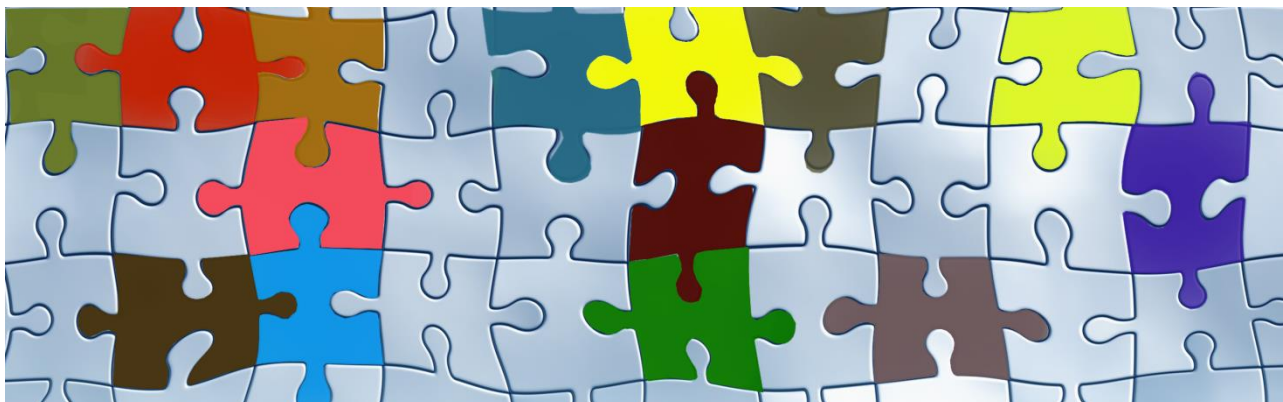
Elgin Public Works Authority			
ORF-20-0021-CW			
Binding Commitment			
Application Amount:	\$2,400,000	Approved Date:	12/5/2019
Assistance Provided			
Loan Amount:	\$2,400,000	Funded Date:	12/6/2019
Percentage Complete as of 6/30/2020:	14.56%	Additional Subsidization:	N/A
GPR: Water Efficiency & Energy Efficiency	\$1,720,000	Estimated Savings:	\$700,000

The Elgin Public Works Authority (Authority) located in Comanche County serves 942 sewer customers and 1,180 water customers. According to the 2010 U.S. Census the population was 2,156.

The Authority’s current treatment process is a wastewater treatment facility (WWTF) that utilizes lagoons to treat its wastewater, combined with slow rate application of effluent on irrigation fields located adjacent to the WWTF. The system has a design average daily flow of 0.185 MGD.

A Sanitary Sewer Evaluation Study (SSES) performed during Phase I of the Authority’s improvements to the WWTF indicated that during some rainfall events I&I can dominate flows. The proposed project for Phase II improvements provides for expanded storage lagoon and irrigation capacity to meet the anticipated growth within the city, and addresses operational concerns of debris in the existing aerated treatment lagoons. The Authority is under Consent Order No. 11-056 for unpermitted bypassing of the manhole.

The project includes the installation of a grinder at the inlet of the influent lift station, a new storage basin to the north of the treatment lagoons, and correction of inflow and infiltration in portions of the wastewater collection system, and other appurtenances required to complete the project. These enhancements will help to prevent unpermitted discharges from wet weather.

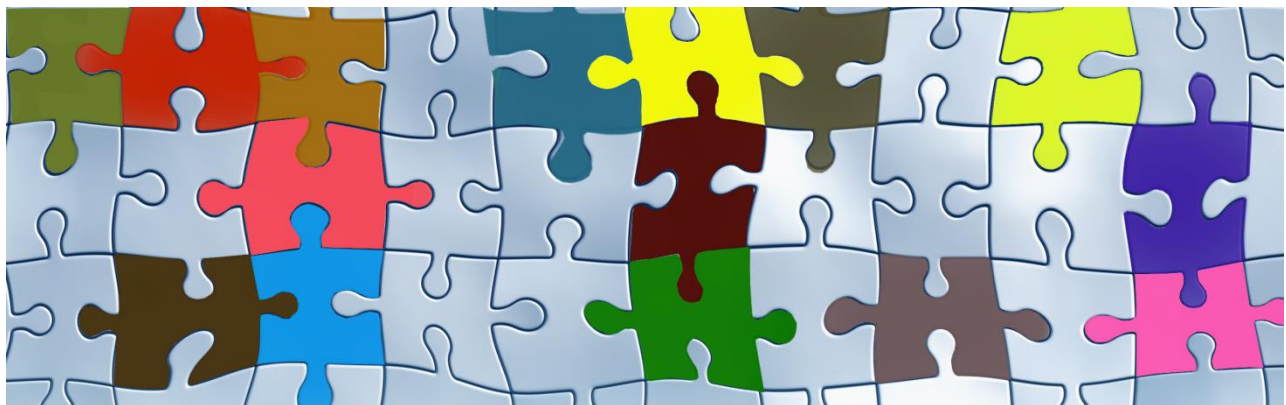


Enid Municipal Authority ORF-20-0017-CW			
Binding Commitment			
Application Amount:	\$11,000,000	Approved Date:	8/20/2019
Assistance Provided			
Loan Amount:	\$11,000,000	Funded Date:	9/16/2019
Percentage Complete as of 6/30/2020:	100%	Additional Subsidization:	N/A
GPR:	N/A	Estimated Savings:	\$825,0000

The Enid Municipal Authority (Authority) is located in Garfield County serves 18,362 sewer customers and 19,561 water customers. According to the 2010 U.S. Census the population was 49,379. .

The Authority’s current treatment system is an activated sludge system with a design average daily flow of 12.0 MGD. Koch Fertilizer purchased 4 MGD of Enid’s flow leaving a permitted discharge of 8.0 MGD. The receiving stream is Skeleton Creek which is on the 303(d) list for Enterococcus, Turbidity, Selenium, and oil and grease.

In May 2010, the Authority used CWSRF proceeds for the construction of a detention pond, headworks, primary and secondary clarifiers, a sludge pump station, a cascade aeration and UV disinfection unit, splitter boxes and an administrative building. The Authority will use the current funds to refinance a portion of the 2010 loan while maintaining the original loan term. The improvements in 2010 provide an improvement in water quality to community residents and businesses in and near the Authority.



Haileyville Public Works Authority ORF-20-0005-CW			
Binding Commitment			
Application Amount:	\$440,000	Approved Date:	9/17/2019
Assistance Provided			
Loan Amount:	\$440,000	Funded Date:	9/30/2019
Percentage Complete as of 6/30/2020:	85.87%	Additional Subsidization:	\$200,000
GPR: Water Efficiency	\$377,861	Estimated Savings:	\$259,000

Haileyville Public Works Authority (Authority) located in Pittsburg County serves 296 sewer customers and 344 water customers. According to the 2010 U.S. Census the population was 813. The community is relatively small and meets our qualifications to receive Phase II Construction principal forgiveness funds.

The water supply system has water meters that no longer provide accurate readings resulting in apparent water loss to the Authority. The collection system also has aged clay tile pipe that has broken due to ground movement and tree root intrusion. The town is currently under a consent order from the Oklahoma Department of Environmental Quality, Case No. 14-181 for unpermitted discharges from the wastewater collection system, resulting from inflow and infiltration (I/I).

The Authority’s current treatment process is an activated sludge treatment system with a design average daily flow of 0.13 MGD. The receiving stream is an unnamed tributary to Blue Creek, which flows to Brushy Creek which are both on the 303(d) list for oil and grease, turbidity, lead, enterococcus, dissolved oxygen, pH, and Escherichia coli.

The Authority will utilize the proceeds to acquire and install Automatic Meter Reading (AMR) water meters; replace 2,250 linear feet of eight (8) inch sanitary sewer line, and six (6) manholes. Part of the project focuses on water conservation and efficiency by identifying water loss in Haileyville’s system. These improvements could lead to increased water supply reliability by providing the system officials with a better understanding of potential vulnerabilities. Additional improvements to the collection system will reduce I/I thereby reducing unintended flows to the wastewater treatment plant. Finally, the project will help meet Oklahoma’s Water for 2060 goals.



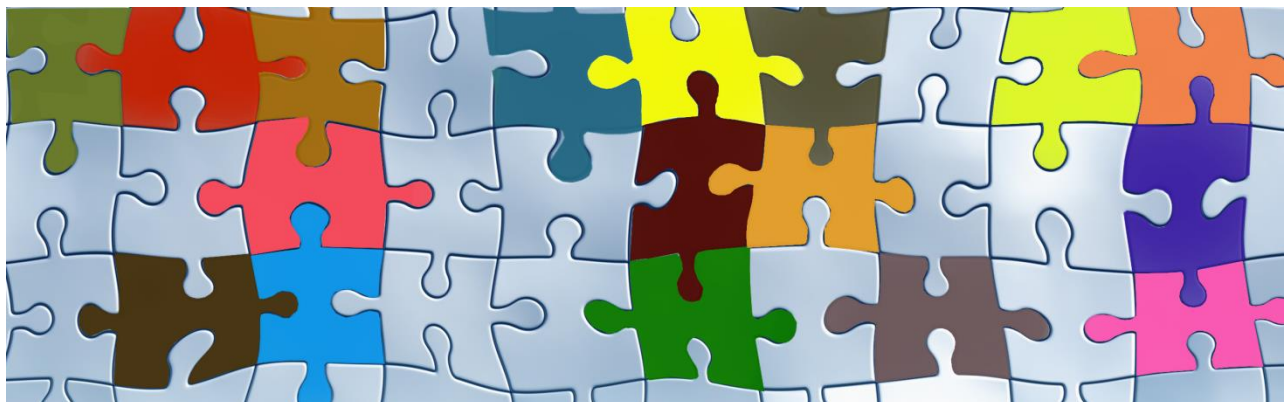
Hartshorne Public Works Authority			
ORF-19-0013-CW			
Binding Commitment			
Application Amount:	\$580,000	Approved Date:	8/20/2019
Assistance Provided			
Loan Amount:	\$580,000	Funded Date:	10/22/2019
Percentage Complete as of 6/30/2020:	14.76%	Additional Subsidization:	N/A
GPR: Water Efficiency	\$580,000	Estimated Savings:	\$74,000

The Hartshorne Public Works Authority (Authority) is located in Pittsburg County and serves 751 sewer customers and 911 water customers. According to the 2010 U.S. Census the population of the town was 2,125.

The Authority has 949 active water meters, most of which are 20 to 25 years old and have been extended past their design life. The system has a total water loss of 50% of which approximately 15% can be attributed to meter inaccuracy.

The Authority’s current treatment process is an oxidation ditch with a design average daily flow of 0.50 MGD. The receiving Stream is an unnamed tributary to Blue Creek which is on the 303(d) list for enterococcus and Escherichia coli.

The Authority will utilize the proceeds to acquire and install Automatic Meter Reading (AMR) water meters and Advanced Metering Infrastructure (AMI). This project focuses on water conservation and efficiency by reducing water loss in Hartshorne’s system. The new meters will provide leak detection alerts, thereby reducing unintended flows to the wastewater system. With this installation, it could lead to increased water supply reliability by providing the system officials with a better understanding of potential vulnerabilities. Finally, the project will help to meet Oklahoma’s Water for 2060 goals.



Inola Public Works Authority			
ORF-20-0014-CW			
Binding Commitment			
Application Amount:	\$2,600,000	Approved Date:	6/16/2020
Assistance Provided			
Loan Amount:	\$2,600,000	Funded Date:	6/30/2020
Percentage Complete as of 6/30/2020:	0%	Additional Subsidization:	\$200,000
GPR: Energy Efficiency	\$90,000	Estimated Savings:	\$800,000

The Inola Public Works Authority (Authority) located in Rogers County serves 660 sewer and water customers. According to the 2010 U.S. Census the population was 1,788. This relatively small community met the qualifications to receive principal forgiveness on Phase II, the construction of the project for which they received Phases I principal forgiveness for planning and design.

The Authority is under a Consent Order No. 16-193 from the Oklahoma Department of Environmental Quality for unpermitted discharges from the existing sanitary sewer collection system. An Inflow and Infiltration (I&I) study was conducted and outlined necessary improvements to reduce the impact of the I&I and eliminate the unpermitted sanitary sewer overflows (SSOs) within the system.

The Authority’s current treatment process is an aerated lagoon. The design average daily flow is .40 MGD. The receiving stream is the Pea Creek which is on the 303(d) list for Escherichia and enterococcus.

The Authority will utilize the proceeds for the installation of 18-inch, 15-inch, and 8-inch sewer line, 24 manholes, and repairing 6 existing manholes. Additional project elements include: a railroad bore, lift station, and an emergency generator for the wastewater treatment plant. These improvements will allow the Authority to achieve compliance with their water quality requirements by reducing the unpermitted SSOs. Furthermore, preventing unintended flows in to the wastewater treatment plant will improve treatment efficiency improving the water quality in Pea Creek for community residents and businesses.



Kingfisher Public Works Authority ORF-20-0022-CW			
Binding Commitment			
Application Amount:	\$4,328,000	Approved Date:	4/21/2020
Assistance Provided			
Loan Amount:	\$4,328,000	Funded Date:	5/6/2020
Percentage Complete as of 6/30/2020:	2.39%	Additional Subsidization:	N/A
GPR:	N/A	Estimated Savings:	\$679,000

The Kingfisher Public Works Authority (Authority) is located in Kingfisher County and serves 2,592 sewer customers and 2,700 water customers. The population, according to the 2010 U.S. Census was \$4,633.

The Authority owns and operates the wastewater treatment facility that consists of a collection system, activated sludge, and a sequencing batch reactor wastewater treatment plant (WWTP).

The Authority’s current treatment process is a Sequencing Batch Reactor (SBR), with a 0.8 MGD design average daily flow which discharges into Kingfisher Creek, which is listed on the 303(d) list as an impaired body because of enterococcus and dissolved oxygen.

The Authority will utilize the proceeds to rehabilitate and upgrade its existing wastewater treatment plant. These improvements will include headworks, sequencing batch reactor equipment, ultra violet disinfection, along with pump and laboratory building work. These improvements will allow the Authority to maintain compliance with their discharge permit requirements for discharge into Kingfisher Creek improving the water quality for community residents and businesses.



Meeker Public Works Authority			
ORF-20-0009-CW			
Binding Commitment			
Application Amount:	\$78,000	Approved Date:	12/5/2019
Assistance Provided			
Loan Amount:	\$78,000	Funded Date:	12/6/2019
Percentage Complete as of 6/30/2020:	59.61%	Additional Subsidization:	\$78,000
GPR:	N/A	Estimated Savings:	\$91,000

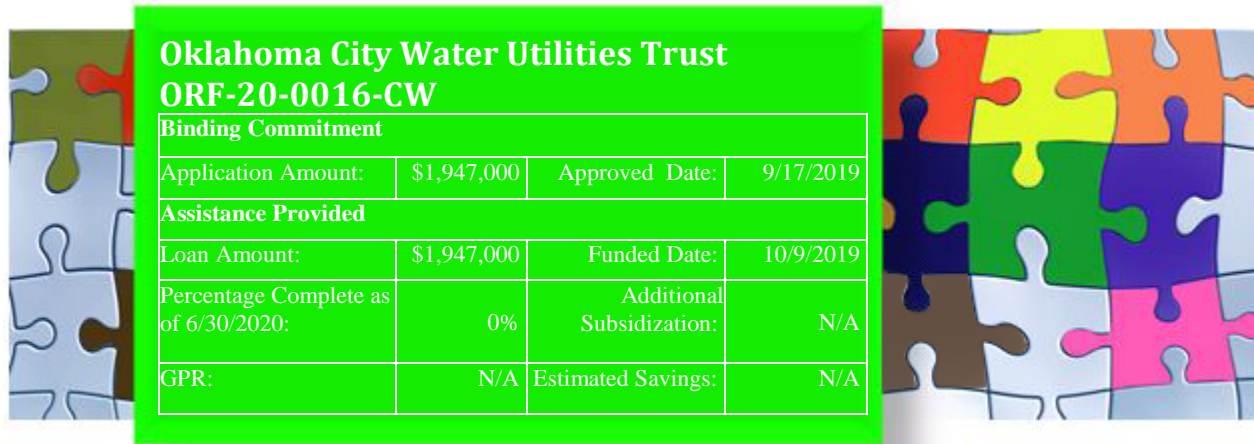
The Meeker Public Works Authority (Authority) located in Lincoln County serves 362 sewer customers and 433 water customers. According to the 2010 U.S. Census, they had a population of approximately 1,144. The community is relatively small and meets our qualifications to receive 100% principal forgiveness for planning and design.

The Authority owns and operates a sewer system where a majority of the existing sanitary lines and manholes are in poor condition resulting in inflow and infiltration (I/I). I/I decreases the efficiency and increases the cost of treatment.

The Authority’s current treatment process of the system is extended aeration, with a design average daily flow of 0.2 MGD. The receiving stream for the system is Quapaw Creek, South which is listed on the 303(d) list for enterococcus, macroinvertebrate bio, and fishes bio assessments.

The Authority will use the proceeds for design of sanitary sewer collection system enhancements. These improvements include the design of approximately 16,001 linear feet (lf) of sanitary sewer replacement and repair of fifty (50) manholes. Once completed, these enhancements will address I/I issues thereby reducing unintended flows to the wastewater treatment plant helping to maintain water quality in the South Quapaw Creek and nearby ground water sources.





Oklahoma City Water Utilities Trust ORF-20-0016-CW			
Binding Commitment			
Application Amount:	\$1,947,000	Approved Date:	9/17/2019
Assistance Provided			
Loan Amount:	\$1,947,000	Funded Date:	10/9/2019
Percentage Complete as of 6/30/2020:	0%	Additional Subsidization:	N/A
GPR:	N/A	Estimated Savings:	N/A

The Oklahoma City Water Utilities Trust (OCWUT) located in Oklahoma County serves 213,985 sewer customers and 223,777 water customers. According to the 2010 U.S. Census, the population was 579,999.

OCWUT is securing its drinking water supply and working toward providing quality outdoor recreation experiences to serve the needs of present and future generations. Some facilities have fallen into disrepair leading to erosion and contributing to water quality issues within Atoka Lake.

The CWSRF proceeds will be utilized for improvements at Lake Atoka, in southeast Oklahoma, to include: a boat ramp, courtesy dock, and fire break. The Oklahoma Conservation Commission stated in their review of these improvements that the CWSRF projects would provide a simple, localized, measurable long-term impact to the site and that the firebreak is consistent with the goals of Oklahoma’s nonpoint source management plan to protect the lake against further sedimentation and pollutant delivery that results from uncontrolled wildfires. Both projects will result in increasing dissolved oxygen, reducing turbidity and other pollutants that result from wildfires and erosion and help to meet the State of Oklahoma’s Water for 2060 goals.

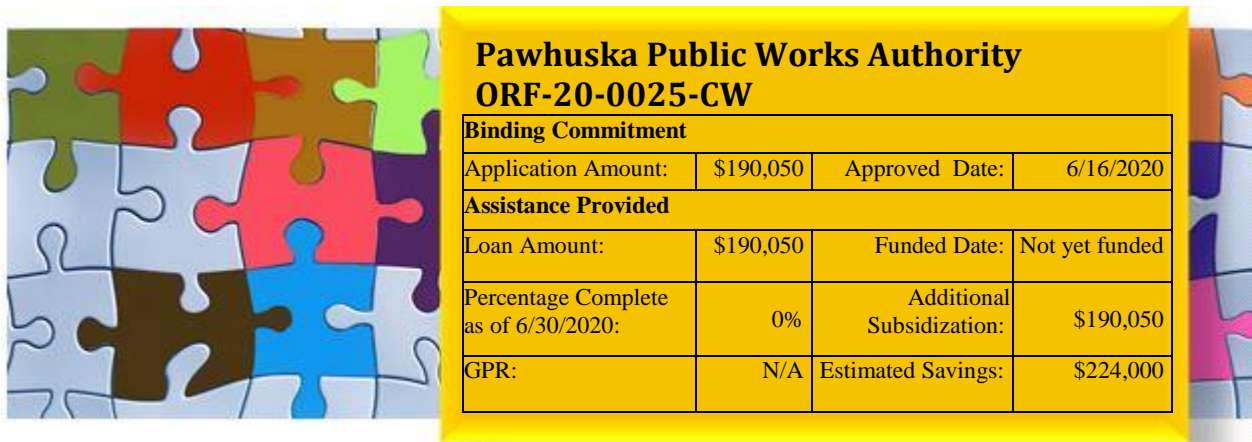


Oklahoma City Water Utilities Trust ORF-20-0023-CW			
Binding Commitment			
Application Amount:	\$4,650,000	Approved Date:	5/19/2020
Assistance Provided			
Loan Amount:	\$4,650,000	Funded Date:	6/17/2020
Percentage Complete as of 6/30/2020:	0%	Additional Subsidization:	N/A
GPR:	N/A	Estimated Savings:	N/A

The Oklahoma City Water Utilities Trust (OCWUT) located in Oklahoma County serves 213,985 sewer customers and 223,777 water customers. According to the 2010 U.S. Census the population was 579,999.

The Trust will utilize the proceeds for two road improvement projects. Both projects will restore the road surface to prevent sedimentation and minimize turbidity in two of the Trust’s reservoirs. The first provides for resurfacing of approximately two (2) miles of shoreline road along East Stanley Draper Road, from Water Plant Road to South Westminster Road. The second includes the resurfacing of approximately one and a half (1.5) miles of shoreline road along North Overholser Drive from N. County Line Road to NW 36th Street. These projects are a necessary first step by the City to help limit pollution to both Lake Overholser and Lake Stanley Draper. Both lakes’ watersheds are among the top 100 watersheds prioritized in Oklahoma’s Nonpoint Source Management Plan (NPSMP). This project is consistent with NPSMP efforts and will help to meet the State of Oklahoma’s Water for 2060 goals.





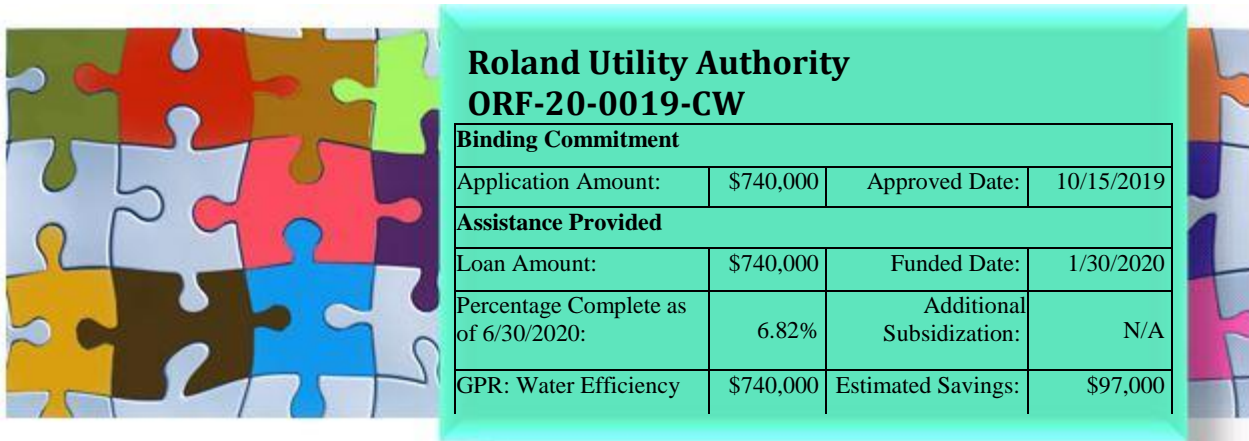
Pawhuska Public Works Authority			
ORF-20-0025-CW			
Binding Commitment			
Application Amount:	\$190,050	Approved Date:	6/16/2020
Assistance Provided			
Loan Amount:	\$190,050	Funded Date:	Not yet funded
Percentage Complete as of 6/30/2020:	0%	Additional Subsidization:	\$190,050
GPR:	N/A	Estimated Savings:	\$224,000

The Pawhuska Public Works Authority (Authority) is located in Osage County and serves 3,800 water customers and 3,000 sewer customers. The population, according to the 2010 U.S. Census was 3,516.

The Pawhuska dam has an area which has experienced shallow cracking and subsequent shallow sloughing. This has resulted in damage to the existing guardrail of the dam as a result of shifting soil around the support posts. The City is under a Consent Order No. OK-11044 from the Department of Environmental Quality for noted deficiencies including: the downstream slope is not uniform from the crest to the toe, small woody vegetation is present on the slope, and surface sloughing and seepage on the downstream slope.

The Authority will use the funding to stabilize the ground around the dam to stop further damage from occurring and replace intake structure valves to regulate the flow from the dam. These improvements have been approved as a Nonpoint Source (NPS) project through the CWSRF program as it will help to prevent further erosion and potential dam failure while protecting the health of the downstream waterbodies.





Roland Utility Authority ORF-20-0019-CW			
Binding Commitment			
Application Amount:	\$740,000	Approved Date:	10/15/2019
Assistance Provided			
Loan Amount:	\$740,000	Funded Date:	1/30/2020
Percentage Complete as of 6/30/2020:	6.82%	Additional Subsidization:	N/A
GPR: Water Efficiency	\$740,000	Estimated Savings:	\$97,000

The Roland Utility Authority (Authority) serves approximately 1190 sewer customers and 1316 water customers. According to the 2010 U.S. Census the population was 3,169.

Approximately 50% of the water meters have reached the end of their useful life. These meters do not accurately record water usage, resulting in apparent water loss to the Authority.

The Authority’s current treatment system is a lagoon system with a design average daily flow of .074 MGD. The receiving stream is a tributary to Garrison Creek which is on the 303(d) list for pH.

The Authority will utilize the proceeds to acquire and install Automatic Meter Reading (AMR) water meters. This project will focus on water conservation and efficiency by identifying water loss in Roland’s system. Increased water supply reliability could be achieved by providing the system officials with a better understanding of potential vulnerabilities and will reduce unintended flows to the wastewater treatment facility. Finally, the project will help meet Oklahoma’s Water for 2060 goals.





Shawnee Municipal Authority ORF-20-0018-CW

Binding Commitment			
Application Amount:	\$37,920,000	Approved Date:	9/17/2019
Assistance Provided			
Loan Amount:	\$37,920,000	Funded Date:	9/19/2019
Percentage Complete as of 6/30/2020:	1.51%	Additional Subsidization:	N/A
GPR:	N/A	Estimated Savings:	\$9,530,000



The Shawnee Municipal Authority (Authority) located in Pottawatomie County serves approximately 10,761 sewer customers and 12,025 water customers. According to the 2010 U.S. Census the population was 29,857.

The treatment used at the South Wastewater Treatment Plant (SWWTP) has key mechanical equipment and systems at the plant have exceeded their design service life, resulting in excessive Operations and Maintenance (O&M) requirements. Additionally various treatment process structures have cracks, leaks, or other structural issues and occasionally do not meet all of the discharge values for which it is permitted. The physical condition of the North Wastewater Treatment Plant (NWWTP) is relatively good but there are several items that need to be addressed to improve the plant performance.

The Authority's current treatment process is a trickling filter system with a design average daily flow of 3 MGD in their South treatment system. They also operate an extended aeration system with a design average daily flow of 3 MGD. The receiving stream for both of these facilities is the North Canadian River which is on the 303(d) list for Enterococcus, Turbidity, pH, and Fishes Bio assessments.

The Authority will utilize the proceeds to construct a Southside lift station and construct a new SBR treatment plant at the Northside treatment plant to better manage the influent flow of both treatment facilities allowing them to work in conjunction with one another. These projects will improve the water quality of the Authority's wastewater discharge into the North Canadian River; positively impacting the surrounding residents and businesses.



Shidler Public Works Authority			
ORF-19-0004-CW			
Binding Commitment			
Application Amount:	\$89,385	Approved Date:	6/16/2020
Assistance Provided			
Loan Amount:	\$89,385	Funded Date:	07/20/2020
Percentage Complete as of 6/30/2020:	0%	Additional Subsidization:	\$89,385
GPR: Water Efficiency	\$89,385	Estimated Savings:	\$112,000

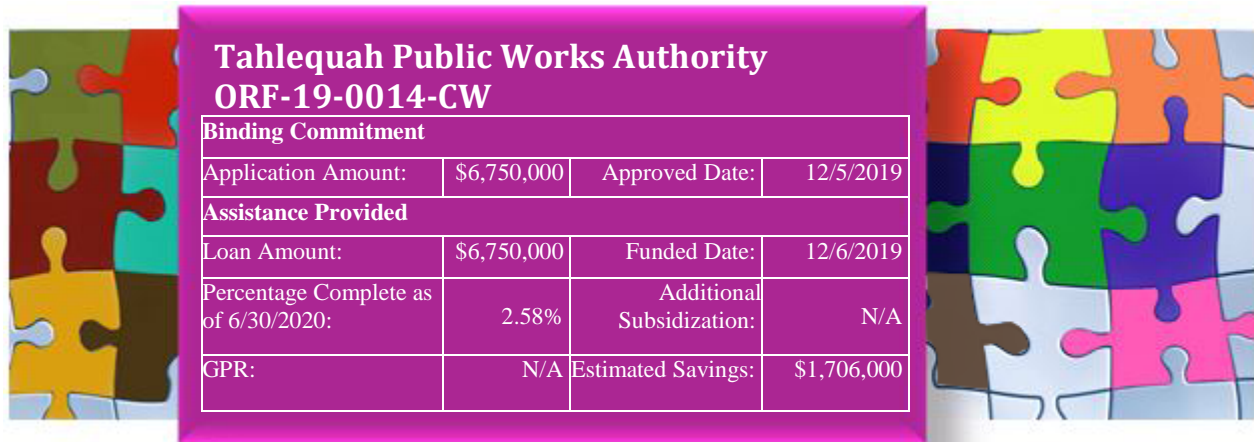
The Shidler Public Works Authority (Authority) located in Osage County serves 195 sewer customers and 202 water customers. According to the 2010 U.S. Census the population was 441. This relatively small community meets our qualifications to receive loan forgiveness.

The Authority has water meters that are at the end, or near the end, of their useful life. They have a sewer system therefore they are eligible to fund this project through the CWSRF program.

The Authority’s current treatment process is a lagoon with a design average daily flow of 0.12 MGD. The receiving stream is Salt Creek which is on the 303(d) list for enterococcus.

The Authority will utilize the proceeds to acquire and install Automatic Meter Reading (AMR) water meters and Advanced Metering Infrastructure (AMI). This project helps to meet Oklahoma's Water for 2060 goals by focusing on water conservation and efficiency and reducing unintended flows to the wastewater treatment plant.





Tahlequah Public Works Authority			
ORF-19-0014-CW			
Binding Commitment			
Application Amount:	\$6,750,000	Approved Date:	12/5/2019
Assistance Provided			
Loan Amount:	\$6,750,000	Funded Date:	12/6/2019
Percentage Complete as of 6/30/2020:	2.58%	Additional Subsidization:	N/A
GPR:	N/A	Estimated Savings:	\$1,706,000

The Tahlequah Public Works Authority (Authority) located in Cherokee County serves approximately 6,108 sewer customers and 7,653 water customers. According to the 2010 U.S. Census they had a population of 15,753.

The Authority’s wastewater treatment plant is in need of improvements to avoid bypasses following extended rainfall events. Two (2) aerobic digesters are in need of structural repairs, new aeration piping, new diffusers and new blowers. The existing headworks (screening and grit removal) are in poor condition and have served their useful life.

The Authority’s current treatment process is activated sludge. The design average daily flow is 5.27 MGD. They discharge into Tahlequah Creek, which is listed on the 303(d) list for Escherichia coli.

The Authority will utilize the proceeds to repair existing aerobic digesters, expand the wet weather pump station, construct a new headworks, and to construct a third flow equalization basin at the wastewater treatment plant. These improvements will help to regulate the inflow during wet weather events and ensure proper treatment of the wastewater before it is discharged into Tahlequah Creek, a tributary of the Illinois River.



Wagoner Co. RWSG & SWM District #4			
ORF-20-0008-CW			
Binding Commitment			
Application Amount:	\$14,835,000	Approved Date:	10/15/2019
Assistance Provided			
Loan Amount:	\$14,835,000	Funded Date:	12/13/2019
Percentage Complete as of 6/30/2020:	2.13%	Additional Subsidization:	N/A
GPR:	N/A	Estimated Savings:	\$3,775,000

Wagoner County Rural Water, Sewer, Gas & Solid Waste Management District #4 (the District) located in Wagoner County had 2,065 sewer customers and 10,897 water customers as of June 2018. According to the 2010 U.S. Census the population was 23,472.

The wastewater collection system is experiencing some corrosion in their manholes and lift stations. The buildup of corrosion causes some concern for the District. Of the eighteen lift stations in the District the following issues were identified: Rain washing surrounding gravel onto the access door, odor complaints, dialer problems, backups during large rain events, and wipes clogging the pumps. The two largest lift stations in the system receive wastewater from multiple lift stations and their capacity could be exceeded if all feeder lift stations pump simultaneously. The District is currently under Oklahoma Department of Environmental Quality Consent Order No. 11-223 for various effluent limit violations.

The District’s current treatment process is an aerated lagoon system with a design average daily flow of 0.85 MGD. The receiving stream is an unnamed tributary to Coal Creek.

The District will utilize the proceeds to construct a new wastewater treatment plant, replace manholes, and install two (2) new lift stations, equalization basins, and generators, along with odor and corrosion control. These enhancements will improve effluent discharge to Coal Creek while ensuring adequate service to community residents and businesses in and near the District.



Waurika Public Works Authority			
ORF-19-0022-CW			
Binding Commitment			
Application Amount:	\$400,000	Approved Date:	8/20/2019
Assistance Provided			
Loan Amount:	\$400,000	Funded Date:	10/17/2019
Percentage Complete as of 6/30/2020:	0%	Additional Subsidization:	N/A
GPR: Water Efficiency	\$400,000	Estimated Savings:	\$58,000

The Waurika Public Works Authority (Authority) located in Jefferson County serves 751 sewer customers and 849 water customers. According to the 2010 U.S. Census the population was 2,064.

The Authority provides potable water to 2,000 customers in the Town of Waurika, Ryan Utility Authority and Jefferson Co. RWD No. 1. All of the meters in the system are in excess of 20 years old and about 6% of the water supplied is lost through inaccurate meter readings. This has resulted in higher operation costs and loss of revenue for the Authority.

The Authority’s current treatment process is an extended aeration system with a design average daily flow of 0.3 MGD. The receiving stream is Beaver Creek to the Red River which is on the 303(d) list for Enterococcus, Turbidity, Dissolved Oxygen and Total Dissolved Solids.

The Authority will utilize the proceeds to acquire and install Automatic Meter Reading (AMR) water meters and Advanced Metering Infrastructure (AMI). This project focuses on water conservation and efficiency by reducing water loss in Waurika’s system. The new meters will provide leak detection alerts, thereby reducing unintended flows to the wastewater system. With this installation, it could lead to increased water supply reliability through providing the system officials with a better understanding of potential vulnerabilities. Finally, the project will help to meet Oklahoma’s Water for 2060 goals.



Westville Utility Authority			
ORF-20-0013-CW			
Binding Commitment			
Application Amount:	\$37,575	Approved Date:	8/20/2019
Assistance Provided			
Loan Amount:	\$37,575	Funded Date:	10/10/2019
Percentage Complete as of 6/30/2020:	82.42%	Additional Subsidization:	\$37,575
GPR:	N/A	Estimated Savings:	\$47,075

The Westville Utility Authority (Authority) located in Adair County serves 568 sewer customers and 745 water customers. According to the 2010 U.S. Census the population was 1,639. The Authority is a small community and met the criteria to receive 100% loan forgiveness from the CWSRF Additional Subsidization for planning and design.

The system needs additional centralized sanitary sewer collection in areas where septic tank systems are failing.

The Authority’s current treatment process is an aerated lagoon system with a design average daily flow of 0.28 MGD. The receiving stream is Shell Branch.

The Authority will utilize the 100% principal forgiveness proceeds for engineering studies, planning and evaluation of a centralized sanitary sewer system expansion. This project will provide service to an additional fifteen (15) new customers and allow for effluent to be transported to the wastewater treatment while reducing discharges into Shell Branch Creek.



PROGRAMMATIC HEADLINES

OVERARCHING APPROPRIATION AND PROGRAMMATIC REQUIREMENTS

Oklahoma's Capitalization Grant was awarded on August 30, 2019, and included FFY 2019 Appropriations conditions. With the acceptance of the award, OWRB agreed to comply with all requirements pertaining to the Consolidated Appropriations Act, 2017 as listed in the Grant Agreement.

The Water Resources Reform and Development Act of 2014 (WRRDA) was signed into law by President Obama on June 10, 2014, and became effective on October 1, 2014. WRRDA provided changes to Titles I, II, V, and VI of the Federal Water Pollution Control Act and, in essence, reauthorized the CWSRF Program. Some of the more significant changes to the CWSRF Program resulting from the reauthorization included: land purchase necessary for construction now being an eligible cost for wastewater infrastructure; up to a 30-year loan term for qualified projects/applicants; a fiscal sustainability plan required for infrastructure repaired or replaced as well as American Iron and Steel (AIS) and prevailing wage provisions becoming permanent requirements of the CWSRF Program.

The following WRRDA requirements became effective in SFY 2015:

- Davis Bacon §602(b)(6)
- NEPA §602(b)(6)
- Generally Accepted Accounting Principles §602(b)(9)
- Use of Fees §602(b)(11)
- Expanded Eligibilities §603(c)
- Loan Terms Up to 30 Years §603(d)(1)(A)&(B)
- Fiscal Sustainability Plans §603(d)(1)(E)
- Administrative Costs §603(d)(7)
- American Iron and Steel §608
- Definition of 212 Projects §212(2)(A)

This Annual Report documents the OWRB's compliance and implementation with both the Appropriations Act and WRRDA as well as highlights projects which were approved between July 1, 2019 and June 30, 2020.

OPERATING AGREEMENT

The Operating agreement (OA) between the State of Oklahoma and EPA incorporates required assurances, certifications and specific requirements related to the appropriate use of funds under the CWSRF. The purpose of the OA is to define and integrate rules, regulations, guidelines, policies, procedures and activities to be followed by the EPA and OWRB. In order to incorporate the new WRRDA requirements, a revised OA was executed March 26, 2015.

Table 2: Oklahoma CWSRF Sustainability

This table indicates how projects funded satisfy the intent of the EPA's Sustainability Policy.

RECIPIENT	PROJECT NUMBER	PROJECT TITLE	FUNDED AMOUNT ¹	SUSTAINABILITY CRITERIA MET ²
Cameron PWA	ORF-18-0015-CW	Planning and Design for Sewer System Improvements	\$43,310	2,3
Coweta PWA	ORF-19-0002-CW	Upgrading WWTP	\$11,373,000	1,2
Shidler PWA	ORF-19-0004-CW	Automatic Meter Readers	\$89,385	1,2,3
Hartshorne PWA	ORF-19-0013-CW	Automatic Meter Readers	\$580,000	1,2,3
Tahlequah PWA	ORF-19-0014-CW	Upgrading WWTP	\$6,750,000	1,3
Waurika PWA	ORF-19-0022-CW	Automatic Meter Readers	\$400,000	1,2,3
Dewar PWA	ORF-20-0004-CW	Planning and Design for Sewer System Improvements	\$209,250	2,3
Haileyville PWA	ORF-20-0005-CW	Automatic Meter Readers and Sewer Improvements	\$440,000	1,2,3
Carney PUA	ORF-20-0007-CW	Automatic Meter Readers and Sewer Improvements	\$505,000	1,2,3
Wagoner County RWSG & SWMD #4	ORF-20-0008-CW	Upgrading WWTP	\$14,835,000	1,2
Meeker PWA	ORF-20-0009-CW	Planning and Design for Sewer System Improvements	\$78,000	2,3
East Central Oklahoma WA	ORF-20-0011-CW	Planning and Design for Sewer System Improvements	\$36,130	2,3
Westville UA	ORF-20-0013-CW	Planning and Design for Sewer System Improvements	\$37,575	2,3
Inola PWA	ORF-20-0014-CW	Sanitary Sewer Improvements	\$2,600,000	1,2
Oklahoma City Water UT	ORF-20-0016-CW	NPS Atoka Fire Break and Boat Ramps	\$1,947,000	1,3
Enid MA	ORF-20-0017-CW	Refinance	\$11,000,000	2
Shawnee MA	ORF-20-0018-CW	Improvements to the WWTPs	\$37,920,000	1,2
Roland UA	ORF-20-0019-CW	Automatic Meter Infrastructure	\$740,000	1,2
Duncan PUA	ORF-20-0020-CW	Stormwater Infrastructure Improvements	\$20,446,000	1,3
Elgin PWA	ORF-20-0021-CW	Sanitary Sewer Improvements	\$2,400,000	1,2
Kingfisher PWA	ORF-20-0022-CW	Upgrading WWTP	\$4,328,000	1,2
Oklahoma City Water UT	ORF-20-0023-CW	NPS Draper and Overholser Road Repair	\$4,650,000	1,3
Durant City UA	ORF-20-0024-CW	WWTP Improvements	\$12,935,000	1,2
Pawhuska PWA	ORF-20-0025-CW	Dam Rehabilitation	\$190,050	1,2,3

¹Final Amount on the Promissory Note.

² Criteria are as follows: 1 = Repair, replacement and upgrade of infrastructure in existing communities 2 = Investigations, studies or plans to improve technical, managerial or financial capacity. 3 = Preliminary planning and projects that reflect life cycle costs, conservation of natural resources, alternative approaches.

DEVELOPING SYSTEM SUSTAINABILITY AND RESILIENCY

The EPA's Clean Water and Drinking Water Infrastructure Sustainability Policy stresses the need to continue working with states and water systems to promote sustainable water infrastructure. EPA efforts in the area of sustainability practices and approaches include promoting green infrastructure, repurposing byproducts rather than creating waste, developing stormwater management systems, and supporting the sustainable design of communities. Sustainable design employs robust, comprehensive planning processes to deliver projects that are cost effective over their life cycle, resource efficient, and consistent with community sustainability goals.

Oklahoma's CWSRF Program encourages system sustainability in its procedures and requirements. This begins with giving preference points in the ranking and reviewing process to projects that include green infrastructure. Once the project is slated for possible funding, OWRB engineers work closely with design

engineers to ensure that all possible energy and water use efficiency options and technology are considered in the design. In 2016, OWRB worked with other Funding Agency Coordinating Team (FACT) members to finalize the guides and checklists for preparing Engineering Reports for both water and wastewater projects. Included in the guides are different aspects of sustainability such as water and energy efficiency considerations, and cost effectiveness analysis of all alternatives considered.

In 2016, the OWRB finalized its online Oklahoma Advantages Assessment & Scoring for Infrastructure Solutions (OASIS) interface to bring sustainability ideas to both new and current applicants or entities that are considering the construction of a new project. The OASIS tool explores the benefits of these sustainability alternatives through a series of simple background questions that can be easily answered by the user.

Sustainability policy and goals were also addressed in the Wastewater Planning Guide (Guide) and Fiscal Sustainability Plan (FSP) released in July 2015. The Guide and FSP encourage systems to consider designing facilities that will be sustainable well into the future and can assist in fulfilling the new CWA requirements for asset management and system planning.

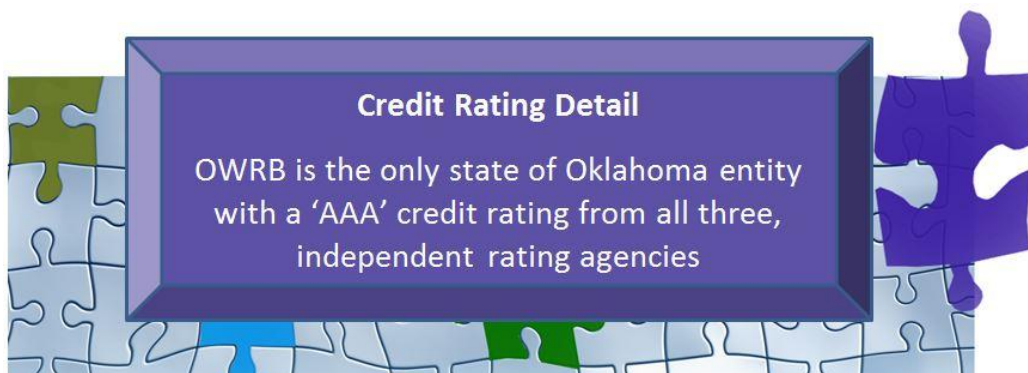
To better serve our communities, a contract between ORWA and OWRB is targeting more of a holistic approach by focusing on long range planning and sustainability. During SFY 2020, ORWA assisted more than 4 communities during different stages of developing a holistic sustainability plan which includes all FSP requirements, through an OWRB funded contract. The items addressed include, but are not limited to:

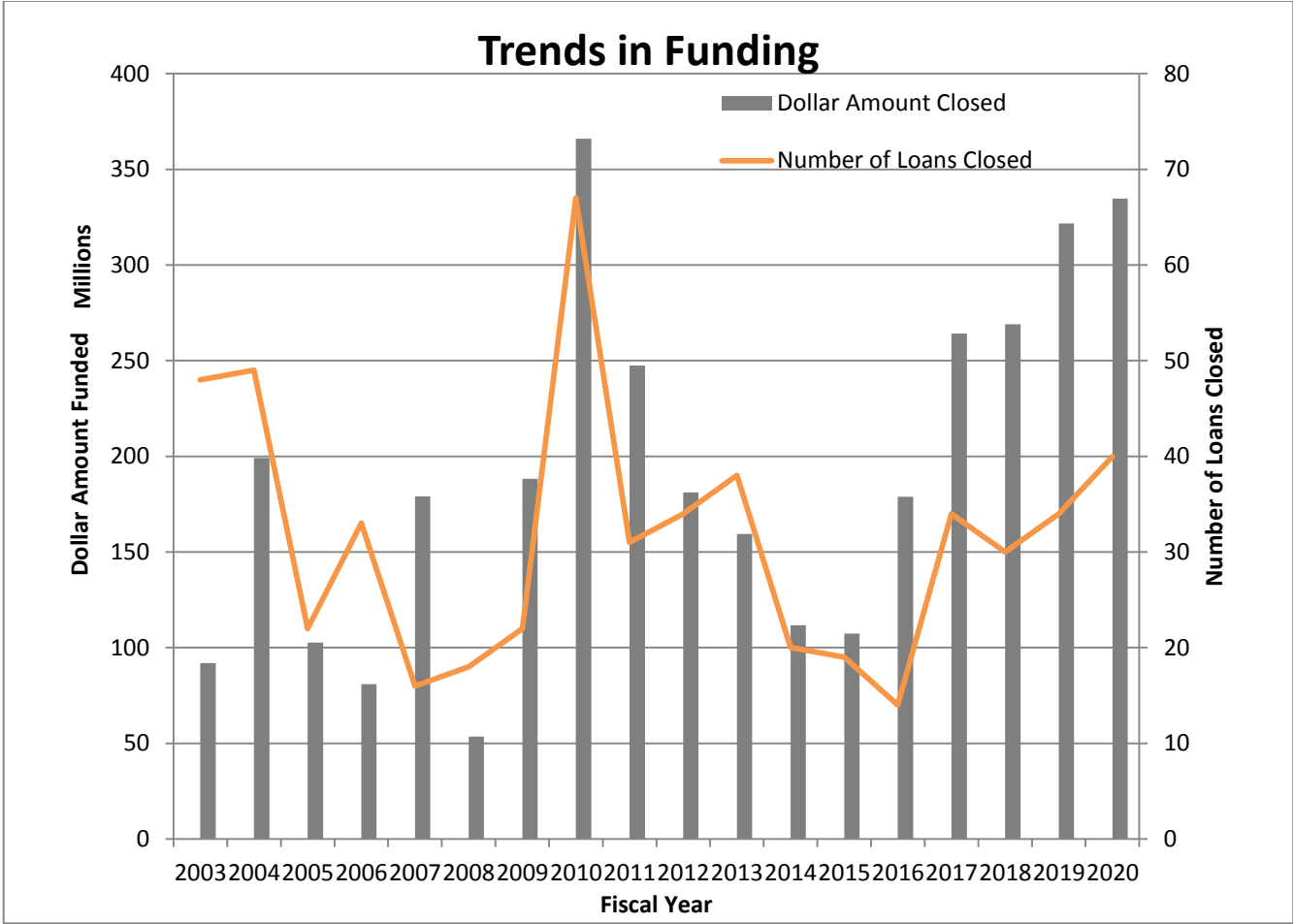
- Coordinating with ODEQ on system water audits and leak detection;
- Assist with writing policies and/or procedures;
- Sanitary sewer evaluation surveys and smoke testing; and
- Mapping water/sewer infrastructure.

RESILIENCY

Resiliency of water and wastewater systems in Oklahoma can best be attained through cooperation and connection between systems for redundancy and increased capacity. While such activities are more common in the water than in the wastewater sector, where feasible, it will be strongly encouraged by the OWRB. The OCWP further addresses climate change by providing new 2030 and 2060 demand projections for both the Municipal and Industrial sector and the Crop Irrigation sector based on a “Hot and Dry” scenario and a “Warm and Wet” scenario. Both scenarios have shown a significant increase in demand. The OCWP Executive Report summarizes that: Impacts on surface water gaps are expected to be most significant under the “Hot and Dry” scenario and are anticipated to increase in severity. Federal, state, and local water planners should continue to monitor climate change science in light of these potential impacts on Oklahoma’s supplies and demand.

Additionally, the Drought Tool for Oklahoma is an outline of drought management concepts and options with an exhaustive set of links to valuable resources available to entities and planners. www.owrb.ok.gov/drought/index.





The year 2020 has had many challenges related to the impacts of the global pandemic we are facing. Beginning in mid-March we began seeing COVID-19 cases in Oklahoma. The OWRB acted quickly and efficiently to ensure our staff was able to continue working and providing services in a safe environment. Within 2 days we had 100% of our staff able to work remotely. We are currently operating with around 90% of staff working remotely and have been able to provide the same level of service to our customers. The last quarter of our fiscal year 2020 and continuing into 2021 have provided many opportunities for growth. Adapting to virtual meetings has created new opportunities for our programs and has provided more efficiencies in our processes. This will be one of many things that we will continue post-pandemic.

PUBLIC WASTEWATER PLANNING GUIDE

Wastewater system planning decisions are local and can vary greatly by system. Since 2015, the OWRB has been presenting the Public Wastewater Planning Guide as a way to assist entities in developing plans to meet their long-term needs. The Guide is an easy-to-use document with companion online fillable forms and spreadsheets designed to assist entities in developing detailed strategies to meet both their short-term and long-term wastewater infrastructure needs.

The Guide may be most useful for smaller entities who have not prepared Capital Improvement Plans (CIP) in the past. However, the steps and processes outlined are applicable to all wastewater systems, regardless of their capacity and size. The Guide walks the user through the process of understanding what infrastructure it has in place, what its needs are, and the options it has in order to meet those needs using a question and answer format. The planning process involves several steps, including determining goals and objectives of the entity, gathering data, identifying alternatives to meet those goals, and outlining methods to implement the selected alternatives.

Planning also includes periodic reassessment to account for any changes in conditions, goals, or objectives. The Guide also provides resources to additional information that may be valuable in the planning process. The intent of the Guide is not to provide a single solution that fits every system, but to provide a framework for collecting data that is necessary for long-term wastewater system planning.

The Guide can be found online at www.owrb.ok.gov/guides includes color sections and tables for use with FSPs.

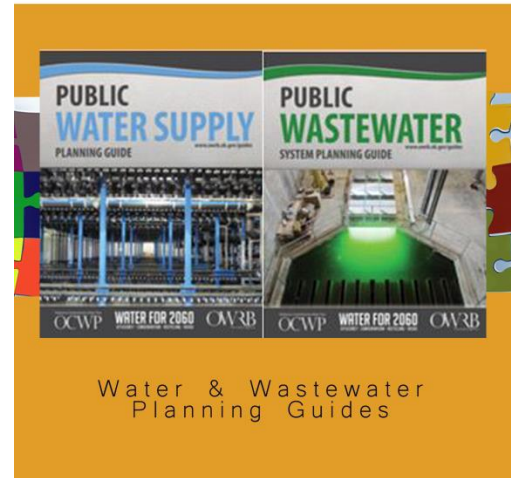
FISCAL SUSTAINABILITY PLAN (FSP) - §603(D)(1)(E)

As amended, the CWA now includes Section 603(d)(1)(E) which states that an FSP will be developed and implemented for proposed “repair, replacement, or expansion,...” of existing treatment works. Per EPA guidance, FSPs are required for projects who submitted a programmatic application on or after October 1, 2014.

The FSP includes, at a minimum:

- Inventory of critical assets (Section 4 of the Planning Guide, Asset Management: Inventory Development, System Operation and Maintenance);
- An evaluation of the condition and performance of those assets (Sections 4 and 5 of the Planning Guide, Wastewater System Administration);
- Documentation that the system has evaluated and will be implementing water and energy conservation efforts; and
- A plan to maintain, repair and replace the treatment works components over time and a plan to fund these activities (Section 8 of the Planning Guide)

With proper guidance in place, sustainability is intended to take a front seat in the design and development phase using the entity’s own FSP. An FSP is not initially required to describe an entire system, but rather be a dynamic plan of sustainability that describes the project being funded in logical sections. As new projects come online, their respective FSPs should be added to any earlier FSPs that may exist and describe how it fits into the larger system



context. The OWRB encourages that entities take a look at developing a system-wide FSP or at least doing so in stages as subsequent projects come online. Costs associated with developing an FSP are eligible under the CWSRF program.

It is not the intention that all projects heretofore require an FSP. As explained in EPA's WRRDA Interpretative Guidance Memorandum of January 6, 2015 (footnote 5, page 12):

"FSPs are not required for new treatment works (unless they are physically replacing an existing treatment works or expanding the treatment capacity of an existing system) or for projects involving an upgrade that does not involve repair/replacement or expand the treatment capacity (e.g., adding advanced treatment)."

Hence, systems that are determined by the OWRB to meet the above description will not be asked to prepare or certify that they have an FSP. The OWRB will, however, continue to encourage the use of such plans in all new projects as a valuable tool for both maintaining their existing treatment works as well as establishing a better long-term system and planning for the funds that make it possible.

For assistance recipients who submitted a programmatic application on or after October 1, 2014, as part of their loan agreement, they certified with their loan agreement that they either:

- Have a plan that fulfills the requirements of the FSP.
- Will develop an FSP as part of the CWSRF project.

ONLINE BENEFITS ASSESSMENT PROGRAM FOR WASTEWATER

The OASIS program was designed to help communities quantify the environmental, social, and economic benefits of their wastewater infrastructure investment. The information included in the resulting output statements can help community leaders make well-informed decisions regarding the types of projects that will best meet their community's short- and long-term goals. The current application was developed and made available to communities at www.owrb.ok.gov/oasis. In SFY 2020, OWRB utilized OASIS for an online Programmatic Application tool, ranking and the Project Priority List (PPL). This allows a paperless way for us to conduct business, for our borrowers to apply online, and an automated process for staff to rank and prepare the PPL.

EXPANDED ELIGIBILITIES §603(c)

With the passage of WRRDA, projects eligible for consideration for funding expanded and were promoted during marketing sessions conducted by OWRB staff.

Oklahoma's CWSRF Program eligibilities include the following types of projects:

- Construction of publicly owned treatment works (POTW); as defined by FWPCA Section 212 (2)(A)(B), which now includes land necessary for construction;
- Implementation of a nonpoint source (NPS) management program;
- Development and implementation of a conservation and management plan under CWA Section 320;
- Construction, repair or replacement of decentralized wastewater systems that treat municipal wastewater;
- Measures to manage, reduce, treat, or recapture stormwater or subsurface drainage water;
- Measures to reduce the demand of POTW capacity through water conservation, efficiency or reuse;
- Development and implementation of watershed projects consistent with Section 122 of the CWA. Eligible projects include watershed management of wet weather discharges, stormwater best management practices (BMPs), watershed partnerships, integrated water resource planning, municipality-wide stormwater management planning or increased resilience of treatment works;

- Reusing or recycling wastewater, stormwater, or subsurface drainage water. Eligible items also include the purchase and installation of treatment equipment sufficient to meet reuse standards;
- Measures to reduce the energy consumption needs for POTW; and
- Measures to increase the security of publicly owned treatment works.

INTEREST RATES AND FINANCING TERM §603 (D)(1)(A)&(B)

The interest rate on each loan reflects the current rate of approximately 60% of Municipal Market Daily (mmd) AAA scale spot rates through maturity plus 40 to 76 basis points depending on the duration of the loan. The interest rate is calculated approximately 10 days prior to loan closing.

CWSRF loans have a maximum term of 30 years or the anticipated weighted average life expectancy of the project components being financed, whichever is less. The worksheet that the OWRB uses to determine the Weighted Average Useful Life of the project components can be found online at www.owrb.ok.gov/faforms.



AFFORDABILITY

Previously, the OWRB provided extended 30-year financing to disadvantaged communities only. These communities were defined as communities with income less than 85% of the U.S. median household income. Because extended term financing is now available to all communities, not to exceed the design life of the project, the OWRB no longer considers whether a community is disadvantaged in order to approve an extended term. OWRB financial analysts consider population change, per capita income, and unemployment as part of the affordability criteria in their financial review. Applicants are scored based on a comparison between their statistics and the state’s statistics. OWRB uses the population and affordability criteria to award loan forgiveness.

GREEN PROJECT RESERVE


The FFY 2019 Capitalization Grant Conditions state that “the recipient agrees to make a timely and concerted good faith solicitation for projects that address green infrastructure, water or energy efficiency improvements or other environmentally innovative activities. A good faith solicitation must be open to all GPR eligible projects in each of the four GPR categories... The Recipient agrees to include in its IUP such qualified projects, or components of projects, that total an amount at least equal to 10% if its capitalization grant...” As a result, Oklahoma was required to allocate a minimum of \$1,283,700 to projects which met the GPR requirements. Roland UA, Elgin PWA, Duncan PUA, Haileyville PWA, Hartshorne PWA, Carney PUA, Shidler PWA, Durant City UA, Waurika PWA, and Inola PWA were the projects that met the GPR requirement and were funded for automatic meter infrastructure, Inflow and Infiltration reduction, SCADA and non-potable reuse water projects planting totaling \$25,815,378.

All projects listed on the SFY 2020 PPL were evaluated by OWRB engineers to determine if the project met GPR eligibility. As of June 30, 2020, ten (10) loans include green components totaling \$25,815,378 (Table 4). Information on these projects were available for public viewing at www.owrb.ok.gov/greenreserve within the quarter in which the loan was made.

Green components are identified in the Engineering Report (ER). The guidelines have been developed to assist consulting engineers in preparing ERs. GPR components are tracked from the planning phase of the project through design, bidding, and construction. A tracking sheet has been developed to compare the estimated cost of the green components to actual purchased and installation costs. During construction inspections, green components are identified, evaluated, and included in the inspection reports. They are reviewed again during the payment approval process.

ADDITIONAL SUBSIDIZATION

With the passage of WRRDA, the Federal Water Pollution Control Act (FWPCA) section 603(i) now includes the authority for a CWSRF Program to provide a certain percentage of its capitalization grant as additional subsidization to a municipality or intermunicipal, interstate, or State agency that meet the requirements of the section. There is no minimum amount of additional subsidization required; however, the maximum allowable is 30 percent depending on the total appropriations received. The total amount available for eligible recipients is no more than \$3,890,100 under section 603(i).



CWSRF
OKLAHOMA

NON-TRADITIONAL PROJECT ELIGIBILITIES

- Measures to manage, reduce, treat or recapture stormwater or subsurface drainage water.
- Watershed management of wet weather discharges.
- Integrated water resource planning, municipality stormwater management planning or increased resilience of treatment works.
- Measures to reduce the demand for POTW capacity through conservation, efficiency, or reuse.
- Dam rehabilitation.
- And many more!

In addition to the additional subsidy that can be used at a state’s discretion as described in WRRDA, the FFY 2019 Capitalization Grant stated that “the recipient agrees to use ten percent of the funds available in the capitalization grant to provide additional subsidy to eligible recipients in the form of forgiveness of principal, negative interest loans, or grants (or any combination of these), which shall be used only where such funds are provided as initial financing for an eligible recipient or to buy, refinance, or restructure the debt obligations of eligible recipients only where such debt was incurred after May 5, 2017.” The required amount for SFY 2020 was \$1,283,700.

For SFY 2020, OWRB awarded 10% of the capitalization grant as subsidy in the form of loan forgiveness. No additional subsidy was awarded under the authority of WRRDA. Loan forgiveness was

awarded to projects in communities with a population less than 3,300 that focused on construction or planning and design for water quality infrastructure. Funds were also awarded to an emergency dam rehabilitation project. The program had ten (10) entities that received Loan Forgiveness: Haileyville PWA, Carney PWA, Inola PWA, Cameron PWA, Shidler PWA, Dewar PWA, Meeker PWA, East Central Oklahoma WA, Westville UA and Pawhuska PWA, totaling \$1,283,700 (Table 4)

FFATA REPORTING

Reporting under the Federal Funding Accountability and Transparency Act (FFATA) was completed as required. FFATA reports were submitted monthly to the FFATA Subaward Reporting System as federal funds were drawn. The OWRB reports were based on the actual expenditure of federal funds. The amount reported to FFATA during SFY 2020 totaled \$15,409,263.19.

GENERALLY ACCEPTED ACCOUNTING PRINCIPLES § 602 (B)(9)

CWSRF recipients are required to maintain project accounts in accordance with generally accepted governmental accounting standards. All loan agreements stipulate that the “Borrower shall maintain separate Project accounts in accordance with generally accepted government accounting standards.”

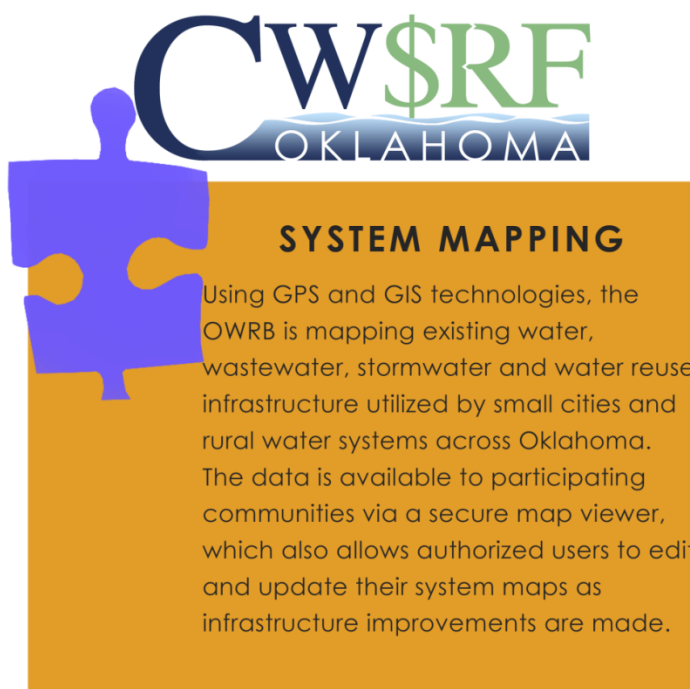
Active borrowers are required to submit financial audits to the OWRB. Annual Financial Audits were reviewed to verify that the borrowers maintained the minimum Debt Coverage Ratio required by their loan covenants. The audit’s opinions, findings and notes were also reviewed in an effort to identify risks and concerns regarding the borrower’s financial and operational situation. Issues were discussed with the borrowers or its auditor and resolved as needed. If required, CWSRF borrowers will be notified that a single audit was required. All single audits were reviewed in accordance with the revised Office of Management and Budget Guidance and internal procedures. Information pertaining to federal expenditures passed through our programs was verified for accuracy. Federal expenditure amounts were verified by internal records. Any discrepancies in federal expenditure amounts between the single audits and internal records were resolved through contact with auditors. When necessary, single audits were corrected by the auditors and resubmitted.

NEPA REVIEW §602 (B)(6)

All projects requesting funding for treatment works projects from the CWSRF Program were subject to an interdisciplinary environmental review by the OWRB consistent with the National Environmental Policy Act (NEPA) as required by the FWPCA section 511(c)(1). The Oklahoma CWSRF applies a NEPA-like State Environmental review process to all treatment works projects seeking funding through the CWSRF Program. Oklahoma’s State Environmental Review Process is memorialized as part of the OWRB’s Chapter 50 Rules and reviewed annually by the EPA. There are three basic environmental determinations which can apply to treatment works projects funded with the CWSRF. These include Categorical Exclusion (CATEX),

Finding of No Significant Impact (FONSI) following the preparation of an Environmental Assessment (EA) or a Record of Decision (ROD) following the preparation of and Environmental Impact Statement (EIS). The Board may also choose to accept determinations made by other federal agencies in lieu of conducting a formal environmental review. In this case, a Statement of Finding would be issued. Twenty three (23) environmental determinations were made during SFY 2020 and are listed in Table 5 for each project. There were several non-treatment works projects completed in SFY 2020 where no determinations were issued. Specifically, Shidler PWA, Waurika PWA, Haileyville PWA, Carney PUA, Hartshorne PWA and Roland UA were for automatic meter infrastructure; Cameron PWA, Meeker PWA, Westville UA, Dewar PWA and East Central Oklahoma WA were all planning and design projects; and Oklahoma City WUT and Pawhuska PWA were non-point source projects.

As part of the environmental review, the Oklahoma CWSRF Program required all projects in SFY 2020 to be in compliance with Federal Environmental Cross-Cutting Requirements. The requirements are those provisions in federal law, executive orders and government-wide policies which apply by their own terms to projects and activities receiving federal financial assistance. Consultants for wastewater projects which anticipated receiving a FONSI were required to send a Request for Comment letter to all cross-cutter agencies, as listed in the Funding Agency



Coordinating Team (FACT) Environmental Information Document (EID) Checklist for the preparation of the EID. A response is required from each agency responsible for the cross-cutter, confirming the project would have no impact. In the case that no response was received, the CWSRF staff made an internal determination and documented that the cross-cutter was not impacted. For projects receiving a CATEX determination, CWSRF staff sent request for comment letters and did internal determination based on information received from the project owners. Documentation for this determination was included in the CATEX determination.

BENEFITS REPORTING CBR/NIMS

The OWRB complied with reporting requirements regarding the utilization of funds under the SFY 2020 IUP. The major reporting vehicle was the CWSRF Benefits Reporting (CBR) Database. This reporting was done within 30 days of loan closing. Reporting included basic information including additional subsidization, GPR components, general data elements and environmental benefits. For SFY 2020, The National Information Management System (NIMS) reporting was completed in August 2020.

SFY 2020 loans were reported in CBR based on the loan closing amount and closing dates. These were entered as CBR data field "Initial Agreement." CBR data for SFY 2020 loans were digitally uploaded into NIMS. Loans amounts reported in the SFY 2020 Annual Report, however, are based on the Letter of Binding Commitment (Board Approval) amount and date (Table 1). Binding Commitment amounts are occasionally greater than the final "loan closing" amounts as they are generally made prior to the bidding and subsequent loan closing process.



A total of \$138,134,849 of "assistance" (amount for OWRB "closed loans") minus this year's de-obligations of \$1,605,104 gave an amount that was reported to NIMS for the SFY 2020 of \$136,529,745.



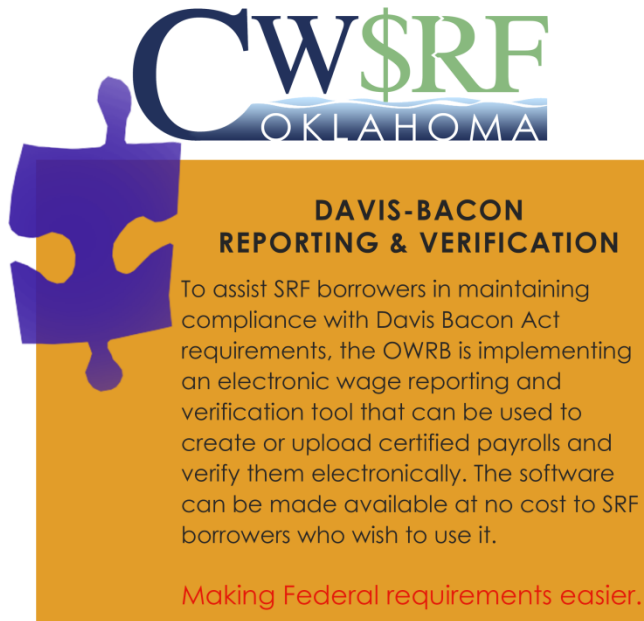
DISADVANTAGED BUSINESS ENTERPRISE

To ensure compliance with the OWRB's Capitalization Grant and the EPA's Disadvantaged Business Enterprise (DBE) requirements, the OWRB has established a DBE program in accordance with the regulations of 40 CFR Part 33. Both Loan Recipients (Project Owners) and Prime Contractors are required to implement the DBE Guidance (ORF- 267) found at www.owrb.ok.gov/forms. The OWRB submits a "Minority Business Enterprise (MBE)/Women Business Enterprise (WBE) Utilization under Federal Grants, Cooperative Agreements" report (EPA Form 5700-52A) annually to the EPA. The OWRB reported \$356,500 procured to MBEs and \$ 1,694,000 to WBEs for the FFY 2019 Capitalization Grant.

DAVIS BACON §602 (B)(6)

The FWPCA reauthorized under WRRDA section 602(b)(6) permanently applies the prevailing wage Davis-Bacon (DB) provision of the FWPCA section 513 to any projects for treatment works that are funded by a CWSRF loan. Consistent with EPA’s prior implementation of this provision, application of the Davis-Bacon Act requirements extends not only to assistance agreements funded with capitalization grants, but to all CWSRF-funded projects involving the construction of treatment works regardless of the source of funding (e.g., prior years’ appropriations, state match, bond proceeds, interest earnings, principal repayments, etc.). Any project that is considered a

“treatment works” as defined in the FWPCA section 212, now incorporated in FWPCA section 502(26), must comply with the FWPCA 513, regardless of which eligibility it is funded under. The DB requirements are included in the required information to bidders as part of the Supplemental Conditions (ORF-185) and posted on OWRB’s website at www.owrb.ok.gov/forms.



DAVIS-BACON REPORTING & VERIFICATION

To assist SRF borrowers in maintaining compliance with Davis Bacon Act requirements, the OWRB is implementing an electronic wage reporting and verification tool that can be used to create or upload certified payrolls and verify them electronically. The software can be made available at no cost to SRF borrowers who wish to use it.

Making Federal requirements easier.

For every project for which DB regulations applied, OWRB staff verified that appropriate wage rates were being utilized, and that the wage rates and DB posters were posted at the job site where it could be seen by all workers. Additionally, OWRB staff received certifications from borrowers or their authorized representatives that payroll reports were reviewed on a weekly basis and were accurate. In addition OWRB has provided its borrowers access to software to automatically compare wages with the

prevailing wage on a given SRF project. The software is offered free of charge, and only requires an internet connection. This was provided as a direct response to SFR borrower and service provider feedback.

AMERICAN IRON AND STEEL §608-ENGINEERS

Beginning with the FFY 2014 Appropriation, WRRDA further codified the requirement that funds made available from a CWSRF loan may not be used for a project for the construction, alteration, maintenance, or repair of treatment works unless all of the iron and steel products used in the project are produced in the United States. The term “iron and steel products” refers to a list of products made primarily of iron or steel that are permanently incorporated in the project. These products include lined or unlined pipes and fittings, manhole covers and other municipal castings, hydrants, tanks, flanges, pipe clamps, and restraints, valves, structural steel, reinforced precast concrete, and construction materials.

The AIS requirements were included in the required information to bidders as part of the Supplemental Conditions (ORF-185) posted on the OWRB’s website at www.owrb.ok.gov/forms and also in the advertisement information and other front end documents for loans approved in the SFY 2020. All materials that fall under the AIS requirements are inspected and checked to ensure that they are made in the USA, and have the required manufacturer’s certifications. Materials that qualify for the de minimis waiver are tracked to ensure that they do not exceed five percent of the total material cost, as approved by the National De-Minimis Waiver. Any deviations from the AIS requirements are noted in the inspection report.

LOAN CONDITIONS

The loan documents are reviewed annually to ensure that they adhere to the necessary state and federal regulations. This includes updating language that is appropriate for each new Capitalization Grant condition.

Table 3: Programmatic Application Dates and Requirements

RECIPIENT	PROJECT NUMBER	PROGRAMMATIC APPLICATION DATE	BINDING COMMITMENT DATE	FUNDED DATE	AIS	FSP (Y/N)	NEPA	GPR*	AD SUB*	DB
Miami Special Utilities Authority*	ORF-14-0011-CW	3/25/2014	6/18/2019	9/5/2019	Y	N	Y	N	N	Y
Hartshorne Public Works Authority*	ORF-19-0013-CW	6/5/2018	8/20/2019	10/22/2019	NR	NR	NR	Y	N	NR
Dewar Public Works Authority*	ORF-20-0004-CW	4/3/2019	8/20/2019	9/30/2019	NR	NR	NR	N	Y	NR
Waurika Public Works Authority*	ORF-19-0022-CW	3/19/2019	8/20/2019	10/17/2019	NR	NR	NR	Y	N	NR
Westville Utility Authority*	ORF-20-0013-CW	5/30/2019	8/20/2019	10/10/2019	NR	NR	NR	N	Y	NR
Enid Municipal Authority**	ORF-20-0017-CW	7/19/2019	8/20/2019	9/16/2019	NR	NR	NR	N	N	NR
Haileyville Public Works Authority*	ORF-20-0005-CW	3/5/2019	9/17/2019	9/30/2019	Y	Y	Y	Y	Y	Y
Carney Public Works Authority*	ORF-20-0007-CW	3/27/2019	9/17/2019	12/12/2019	Y	Y	Y	Y	Y	Y
Oklahoma City Water Utilities Trust*	ORF-20-0016-CW	7/17/2019	9/17/2019	10/9/2019	NR	NR	NR	N	N	NR
Shawnee Municipal Authority*	ORF-20-0018-CW	8/6/2019	9/17/2019	9/19/2019	Y	Y	Y	N	N	Y
Coweta Public Works Authority*	ORF-19-0002-CW	5/3/2018	10/15/2019	10/17/2019	Y	Y	Y	N	N	Y
Wagoner County RWSG&SWMD#4*	ORF-20-0008-CW	4/23/2019	10/15/2019	12/13/2019	Y	Y	Y	N	N	Y
Roland Utility Authority*	ORF-20-0019-CW	8/19/2019	10/15/2019	1/30/2020	NR	NR	NR	Y	N	NR
Cameron Public Works Authority*	ORF-18-0015-CW	8/7/2017	12/5/2019	12/6/2019	NR	NR	NR	N	Y	NR
Tahlequah Public Works Authority*	ORF-19-0014-CW	8/2/2018	12/5/2019	12/6/2019	Y	Y	Y	N	N	Y
Meeker Public Works Authority*	ORF-20-0009-CW	5/10/2019	12/5/2019	12/6/2019	NR	NR	NR	N	Y	NR
East Central Oklahoma Water Authority*	ORF-20-0011-CW	5/21/2019	12/5/2019	12/12/2019	NR	NR	NR	N	Y	NR
Duncan Public Utilities Authority*	ORF-20-0020-CW	9/20/2019	12/5/2019	12/6/2019	Y	Y	Y	Y	N	Y
Elgin Public Works Authority*	ORF-20-0021-CW	10/8/2019	12/5/2019	12/6/2019	Y	Y	Y	Y	N	Y
Kingfisher Public Works Authority*	ORF-20-0022-CW	12/9/2019	4/21/2020	5/6/2020	Y	Y	Y	N	N	Y
Oklahoma City Water Utilities Trust*	ORF-20-0023-CW	4/14/2020	5/19/2020	6/17/2020	NR	NR	NR	N	N	NR
Inola Public Works Authority*	ORF-20-0014-CW	5/29/2019	6/16/2020	6/30/2020	Y	Y	Y	Y	Y	Y
Durant City Utilities Authority*	ORF-20-0024-CW	4/15/2020	6/16/2020	6/17/2020	Y	Y	Y	Y	N	Y

*Funds were from the FFY 2019 Appropriations

**Refinances

NR=Not Required for Non-Treatment Works (examples AMRs, Non-Point Source, Engineering Study, Etc.)

Table 4: Green Project Reserve and Subsidization for SFY 2020

RECIPIENT	SMALL COMMUNITY < 3,300	APPROPRIATION YEAR	ASSISTANCE AMOUNT	GREEN AMOUNT	LOAN FORGIVENESS	PROJECT DESCRIPTION	GREEN CATEGORY
Carney Public Utilities Authority	Y	2019	\$505,000.00	\$129,332.00	\$200,000.00	AMRs and Sewer System Improvements	WE
Hartshorne Public Works Authority	Y	2019	\$580,000.00	\$580,000.00	\$0.00	Automatic Meter Reading	WE
Haileyville Public Works Authority	Y	2019	\$440,000.00	\$377,861.00	\$200,000.00	AMRs and Sewer System Improvements	WE
Roland Utility Authority	N	2019	\$740,000.00	\$740,000.00	\$0.00	Automatic Meter Reading	WE
Elgin Public Works Authority	Y	2019	\$2,400,000.00	\$1,720,000.00	\$0.00	WWTP Improvements	WE, EE
Shidler Public Works Authority	Y	2019	\$89,385.00	\$89,385.00	\$89,385.00	Automatic Meter Reading	WE
Durant City Utilities Authority	N	2019	\$12,935,000.00	\$1,242,800.00	\$0.00	WWTP Improvements	EE
Waurika Public Works Authority	Y	2019	\$400,000.00	\$400,000.00	\$0.00	Automatic Meter Reading	WE
Inola Public Works Authority	Y	2019	\$2,600,000.00	\$90,000.00	\$200,000.00	Sewer System Improvements	N/A
Duncan Public Utilities Authority	N	2019	\$20,446,000.00	\$20,446,000.00	\$0.00	I & I Reduction	EE
Cameron Public Works Authority	Y	2019	\$43,310.00	\$0.00	\$43,310.00	Planning and Design for Sewer Improvements	N/A
Meeker Public Works Authority	Y	2019	\$78,000.00	\$0.00	\$78,000.00	Planning and Design for Sewer Improvements	N/A
East Central Oklahoma Water Authority	Y	2019	\$36,130.00	\$0.00	\$36,130.00	Planning and Design for Sewer Improvements	N/A
Dewar Public Works Authority	Y	2019	\$209,250.00	\$0.00	\$209,250.00	Planning and Design for Sewer Improvements	N/A
Pawhuska Public Works Authority	N	2019	\$190,050.00	\$0.00	\$190,050.00	Dam Rehabilitation	N/A
Westville Utility Authority	Y	2019	\$37,575.00	\$0.00	\$37,575.00	Planning and Design for Sewer Improvements	N/A
TOTAL			\$41,729,700.00	\$ 25,815,378.00	\$1,283,700.00		

WE = Water Efficiency

EE = Energy Efficiency

Table 5: Environmental Determinations Issued within SFY 2020

RECIPIENT	LOAN NUMBER	ENFORCEMENT SCHEDULE ORDER	DECISION TYPE	DATE
Carney PWA	ORF-20-0007-CW	Yes	CE	9/9/2019
Duncan PUA	ORF-20-0020-CW	Yes	CE	11/19/2019
Durant City UA	ORF-20-0024-CW	Yes	CE	6/12/2020
Elgin PWA	ORF-20-0021-CW	Yes	CE	11/19/2019
Haileyville PWA	ORF-20-0005-CW	Yes	CE	10/11/2019
Lexington PWA	ORF-15-0005-CW	No	CE	8/15/2019
Oklahoma City WUT	ORF-17-0017-CW	No	CE	10/29/19 & 2/18/20
Oklahoma City WUT	ORF-19-0016-CW	No	CE	7/3/19, 9/25/19, 10/17/19, 10/31/19, 12/9/19, 3/11/20, 5/5/20
Kingfisher PWA	ORF-20-0022-CW	No	CE	3/23/2020
Shawnee MA	ORF-20-0018-CW	Yes	CE	9/11/2019
Coweta PWA	ORF-19-0002-CW	No	FONSI/EA	7/5/2019
Inola PWA	ORF-20-0014-CW	Yes	FONSI/EA	5/15/2020
Sapulpa MA	ORF-18-0020-CW	Yes	FONSI/EA	12/10/2019
Tahlequah PWA	ORF-19-0014-CW	No	FONSI/EA	10/24/2019
Wagoner County RWSG & SWMD #4	ORF-20-0008-CW	Yes	FONSI/EA	9/4/2019
Miami SUA	ORF-14-0011-CW	No	SOF	8/7/2019

CE = Categorical Exclusion FONSI/EA = Finding of No Significant Impact/Environmental Assessment

*There were four projects that are Non-Treatment Works projects and will not have an environmental decision, Pawhuska, Shidler, Roland and Oklahoma City.

2020 IUP ACCOMPLISHMENTS

PPL Revisions Report FY 2020

After the SFY 2020 IUP was published, the PPL was revised 6 times for the additions of new projects, adjustments to the loan, awarded dates, revisions to construction assistance amounts, updates to GPR amounts as well as subsidy amounts.

Report	Date	Type	Changes (in chronological order):
Initial PPL Released	6/21/2019		
Revision I	8/7/2019	Addition	Oklahoma City Water Utilities Trust, \$1,947,000, Atoka Lake NPS Project
		Addition	Shawnee Municipal Authority, \$37,920,000, North and South Side WWTP Rehab
		Addition	Enid Municipal Authority, \$11,000,000, Refinance
		Adjustment	Loan Request for Dewar PWA from \$206,750 to \$209,250
Revision II	8/14/2019	Adjustment	Loan Request for Westville UA from \$35,075 to \$37,575
Revision III	10/14/2019	Addition	Duncan PUA, \$20,446,000, I/I Project
		Addition	Roland UA, \$740,000, AMR
		Addition	Coweta PWA, \$11,400,000, Upgrade WTP
		Addition	Elgin PWA, \$2,400,000, WWTP Phase II
Revision IV	2/19/2020	Removed	TMUA - Withdrawn by entity
		Addition	Chickasha MA, \$6,690,000, Stormwater project
		Addition	Kingfisher PWA, \$4,350,000, Upgrade WWTP
		Adjustment	Loan Request for Inola PWA from \$967,033 to \$2,600,000
Revision V	4/29/2020	Adjustment	Loan Request for Shidler PWA from \$40,000 to \$90,000
		Addition	Durant UA, \$12,000,000, System Rehab
		Addition	OCWUT, \$4,650,000, Draper Dam Road Restoration
		Adjustment	Loan Request for Durant UA from \$12,000,000 to \$12,935,000
Revision VI	6/8/2020	Addition	Pawhuska PWA, \$190,050, Dam Repair

OTHER CHANGES

Several entities with projects listed on the SFY 2020 CWSRF PPL had ranking changes due to revised project items or construction estimates and/or target project approval dates. The list was revised to reflect these adjustments.

The following De-obligations were made during FY2020

Borrower	De-Obligated Amount
Del City Municipal Services Authority	\$1,224,846.27
Grand Lake Public Works Authority	135,222.20
Calumet Public Works Authority	245,035.69
TOTAL SFY2020 De-obligations	\$1,605,104.16

GOALS AND ACCOMPLISHMENTS

Goals set in the IUP provide a road map for activities conducted throughout the year. The SFY 2020 IUP included eleven (11) short-term and twelve (12) long-term goals for the year.

SHORT-TERM GOALS AND ACCOMPLISHMENTS

PROVIDE FINANCING TO ASSIST BORROWERS IN ELIMINATING WATER POLLUTION PROBLEMS THROUGH THE BEST AVAILABLE TECHNOLOGIES TO IMPROVE WATER QUALITY IN THE STATES'S WATERS.

Once constructed, all funded projects will contribute to the long-term elimination of pollution to surface and groundwater. As detailed in Table 12, loans were made to thirteen (13) communities to address consent order or enforceable schedule. Fourteen (14) projects will reduce pollutants from affected stream segments identified as threatened or impaired on the Impaired Waterbodies List, Section 303(d) (Oklahoma's Integrated Water Quality Assessment Report). Eight (8) projects are located within hydrologic basin where groundwater vulnerability is designated as "Very High" due to contamination from surface sources of pollution as designated in Oklahoma's Water Quality Standards (OWQS) or affecting source water protection areas.

PROVIDE FINANCING TO BORROWERS LISTED IN THIS PLAN THAT ARE UNDER THE NPDES OR OTHER ENFORCEMENT ORDERS TO MEET DEADLINES FOR MUNICIPAL COMPLIANCE IN ACCORDANCE WITH THE CWA.

Thirteen (13) of the twenty four (24) loans funded during SFY 2020 were proposed as a result of violations to wastewater discharge permits and/or enforceable order violations detailing a specific short-term compliance schedule. This assistance allows these communities to attain compliance with the enforceable requirements of the CWA and improve or maintain water quality in receiving streams and underlying groundwater. The OWRB continues to initiate immediate contact with municipalities receiving new consent orders to inform and work with them in determining eligibility and to provide funding in accordance with enforcement schedules.

PROACTIVELY COACH OUR BORROWERS, ENGINEERS AND SERVICE PROVIDERS THROUGH OUTREACH, WRITTEN GUIDANCE, AND SITE VISITS ON WAYS TO UTILIZE THE CWSRF OPPORTUNITIES AND MEET PROGRAM REQUIREMENTS, ESPECIALLY HOW TO BEST PLAN FOR SUSTAINABILITY IN THEIR SYSTEM OVERALL.

In SFY 2020, several meetings with applicants and service providers were conducted. The loan analysts visited 70 communities educating them on various CWSRF program requirements and answering any questions they may have on how the OWRB may help them with their system's needs. In addition, OWRB has contracted with ORWA to provide long term sustainability planning that includes financing future infrastructure needs.



PUBLIC WATER & WASTEWATER SYSTEM PLANNING GUIDES

Easy-to-use guides designed to assist entities in developing detailed strategies to meet their short and long-term water and wastewater infrastructure needs, thereby becoming more sustainable, efficient, and on track now and in the future.

MARKET THE CWSRF LOAN PROGRAM THROUGH THE DEVELOPMENT AND IMPLEMENTATION OF A SRF MARKETING PLAN.

For all of SFY 2020 there were, 15 conferences where we attended and/or presented; 5 emails were sent for projects for the SFY 2020 PPL; and eight (8) communities attended the FACT meetings. To help market the SRFs, the Financial Assistance Division implemented its Oklahoma CWSRF Marketing Plan in January 2020. This process includes strategies designed to highlight SRF eligibilities for outreach in targeted areas across the state. Marketing practices include activities for Division employees, employee training, funding program sharing with state legislatures, and a strategic approach in highlighting the CWSRF program and resources available to eligible entities.

IMPLEMENT A PROGRAMMATIC FINANCING PROCESS TO ASSIST BORROWERS WITH FUNDING CAPITAL IMPROVEMENT PLANS TO STREAMLINE THEIR FINANCES AND DISBURSEMENTS.

OWRB looked into the feasibility of changing state statutes during FY 2020 and was unable to get the language approved. We will look to the next fiscal year at internal processes and how we can implement this.

CREATE STRATEGIES AND FINANCE IMPLEMENTATION OF THE WATER FOR 2060 INITIATIVE BY ENCOURAGING NONPOINT SOURCE, STORMWATER, GREEN INFRASTRUCTURE, WATER/ENERGY CONSERVATION AND WATER REUSE PROJECTS.

The Oklahoma CWSRF Program team consults with sister state agencies periodically during the year to identify potentially eligible CWSRF projects. The CWSRF's ability to fund these types of projects is at the forefront of our presentations to systems and service providers. In SFY 2020, thirteen (13) projects were approved for nonpoint source, water and energy efficiency that met these initiatives.

MAINTAIN A LOAN FORGIVENESS STRUCTURE TARGETING COMMUNITIES WITH A POPULATION OF 3,300 OR LESS IN AN AMOUNT EQUAL TO 10% OF THE RECEIVED CWSRF CAPITALIZATION GRANT.

For the past 3 fiscal years, OWRB has targeted loan forgiveness to communities with a population of less than 3,300. This has been accomplished in a phased approach to ensure small communities receive assistance with the planning process to implement construction projects. Providing consistency year to year also allows for communities to plan better to receive loan forgiveness.

PROVIDE 25% OF ALL CWSRF LOANS, AS SYSTEM INTEREST IS RECEIVED, TO COMMUNITIES WITH A POPULATION OF LESS THAN 10,000.

In SFY 2020, approximately seventy percent (70%) of binding commitments (seventeen out of twenty four) for long-term, low-interest loans were made to Oklahoma's communities with populations under 10,000, for a total amount of approximately \$45 million. This total is above the Program's goal and the CWSRF is anticipated to continue providing below-market rate loans to help ensure project affordability and environmental health protection for small communities across Oklahoma.

APPLY FOR THE CAPITALIZATION GRANT WITHIN THE FIRST YEAR APPROPRIATED.

The FFY 2019 Capitalization grant application was submitted on May 1, 2019. The award was made August 30, 2019.

PROVIDE AT LEAST THE AMOUNT OF TRAINING AS WAS PROVIDED THE PREVIOUS YEAR IN ORDER TO EQUIP PERSONNEL WITH THE SKILL SET AND TOOLS NEEDED TO PERFORM TO MEET THE OVERALL GOALS OF THE CWSRF PROGRAM.

The OWRB provided training for employees in SFY 2020 by attending approximately 14 conferences, providing 38 staff trainings and webinars for CEUs over wastewater and job related topics.

IDENTIFY AREAS FOR IMPROVEMENT BY UNDERGOING A PROCESS IMPROVEMENT EXERCISE.

Several areas were identified and implemented for improvement within SFY 2020. These include but are not limited to:

- BondLink-Marketing tool for selling bonds
- Amend SRF Master Trust Agreement
- Converted forms online to electronic fillable forms
- Updated SOP's
- Created Tracking and accountability tools
- Applied for EPA grant to enhance CBR and IFS tools
- Created policy for private use

LONG-TERM GOALS AND ACCOMPLISHMENTS

ASSIST BORROWERS IN COMPLYING WITH THE ENFORCEABLE REQUIREMENTS OF THE CWA TO REACH THE GOAL OF ELIMINATING DISCHARGE OF POLLUTANTS INTO THE STATE'S WATERS.

This goal is accomplished on an ongoing basis. As detailed in the first short-term goal, financial assistance provided through the CWSRF focuses on providing loans to communities with wastewater discharge permit violations and/or consent orders detailing a schedule of compliance. For SFY 2020, thirteen (13) commitments were made for projects as a result of a state or federal enforceable compliance schedule. CWSRF assistance will contribute to bringing these Oklahoma communities into compliance with the enforceable requirements of the CWA. The OWRB continued to provide technical assistance to communities with projects on the SFY 2020 IUP, but were not ready to proceed to loan commitments during the year. Many of these projects not funded in SFY 2020 have been moved to the SFY 2021 IUP and are scheduled to be funded during SFY 2021.

ASSIST IN THE MAINTENANCE, RESTORATION, AND PROTECTION OF BENEFICIAL USES IDENTIFIED IN THE OWQS FOR ALL WATERS OF THE STATE.

This goal is accomplished on an ongoing basis. Loans made during SFY 2020 assist communities by funding the following improvements:

- Elimination of sewage system bypasses that degrade the integrity of surface water by repairing damaged or inoperable components and reducing system infiltration and inflow;
- An increase in system capacity;
- Additional levels of treatment to reduce pollutant loads to effluent-receiving streams; and/or
- Addressing Nonpoint Source pollution.

Loan commitments and subsequent construction directly accomplish this goal by enabling municipalities to discharge water that has been treated to meet both CWA discharge requirements for fishable/swimmable water and the OWQS for surface and groundwater. Increasing levels of treatment prior to discharge into the state's surface waters protects fish and wildlife habitats and enhances recreational uses.

ASSIST THE STATE IN MEETING WATER QUALITY GOALS IDENTIFIED IN THE CONTINUING PLANNING PROCESS AND NPS MANAGEMENT PROGRAM TO REDUCE OR ELIMINATE WATER QUALITY THREATS IN OKLAHOMA'S WATERSHEDS.

This Program goal is achieved on an ongoing basis by funding projects. Of the twenty four (24) projects approved in SFY 2020:

- Eight (8) projects implement aspects of approved water quality plans;
- Three (3) projects implemented a Nonpoint Source Management Plan;
- Fourteen (14) projects affect 303(d)-listed stream segments; and
- One (1) project was implemented in a nutrient-limited watershed.

MAINTAIN THE FISCAL INTEGRITY OF THE FUND TO ENSURE IT REMAINS VIABLE AND SELF-PERPETUATING TO MEET THE LONG-RANGE WATER QUALITY NEEDS OF THE STATE WHILE MAINTAINING NET ASSETS EQUAL TO FEDERAL CAPITALIZATION GRANTS AND STATE MATCHING FUNDS.

This goal is being achieved on an ongoing basis through stringent program procedures and financial controls as well as continuous repayment of previously issued loans that provide a renewable source of funding for future loans.

To maintain the fiscal integrity of the CWSRF, the OWRB performs a variety of processes including providing credit reviews and technical assistance to loan recipients, establishing fiscal controls, and maintaining financial accounts within the CWSRF sufficient to minimize financial risk.

The OWRB's credit review of CWSRF applications and the OWRB's procedures for monitoring loan conditions and collecting payments of interest and principal have enhanced the fiscal integrity of the program.

Traditionally, each of these processes has ensured that payments from loan recipients are billed and paid promptly, thus enhancing the fiscal integrity of the CWSRF. To date, the program has maintained a zero default loan repayment record (Table 6). Should a default occur, the cross-collateralization strategy included in the Master Trust Agreement makes CWSRF revenues available to cure any DWSRF bond payment default or reserve fund deficiency, or vice versa. The OWRB also maintains a Capacity Model, which demonstrates perpetuity and is available at www.owrb.ok.gov/audit.

ASSIST COMMUNITIES IN IMPLEMENTING SUSTAINABLE COST AND EFFECTIVE PLANNING ELEMENTS INTO THEIR PROJECTS.

The OASIS Program is a web-based application that will assist communities in making sustainable decisions. The Project Priority List (PPL) is now incorporated into OASIS. This allows for our borrowers to make those sustainable decisions and also apply online for the PPL. OWRB's wastewater planning guides have assisted systems with long-term sustainable infrastructure planning. The Guides are available online and in print. A cost curve to compare engineering and inspection fees as a percentage of overall project costs was created in collaboration with other funding agencies that make up FACT. Borrowers are able to use this curve as a negotiation tool to assure pricing is reasonable for professional services. Additionally, OWRB procures a contract with ORWA to assist borrowers with long range planning utilizing these guides.

ASSIST COMMUNITIES INTEGRATING INNOVATIVE WATER CONSERVATION PRACTICES INCLUDING REUSE, RECLAMATION, CONSERVATION INCENTIVES, WATER EFFICIENCY, STORMWATER RUNOFF MITIGATION, GREEN INFRASTRUCTURE OR OTHER MEASURES THAT WILL ASSIST OKLAHOMA IN REACHING THE GOALS OUTLINED IN THE WATER FOR 2060 INITIATIVE INTO THEIR PROJECTS.

As part of the OWRB's ongoing outreach, conservation and other Water for 2060 initiatives are continually discussed during field visits and conferences. Some of the projects that were funded in SFY 2020 were for automated meter readers, dam infrastructure improvements, watershed protection projects, and engineering studies.

MAINTAIN A MAXIMUM OF TWO (2) CAPITALIZATION GRANTS OPEN AT ANY GIVEN TIME IN ORDER TO ENSURE A LOW LEVEL OF UNLIQUIDATED OBLIGATION OF FEDERAL FUNDS.

During FY 2020, a maximum of 2 grants were open at any given time. During the SFY, FFY 2018 and 2019 were open. FFY 2019 grant was awarded on August 30, 2019 and FFY 2018 grant was closed on May 6, 2020.

OBTAIN MAXIMUM CAPITALIZATION OF THE FUND FOR THE STATE WHILE GENERATING SUFFICIENT INVESTMENT AND LOAN INTEREST EARNINGS TO RETIRE REVENUE BONDS.

During SFY 2020, \$2,567,400 was provided from the CWSRF Administrative Fund to meet the state match requirement for the 2019 Capitalization Grant.

Based on the CWSRF's projected cash flows provided by OWRB Financial Advisor Hilltop Securities, the state match debt was structured to coincide with the repayment of bonds. The intention was for total income to be slightly in excess of debt service to ensure adequate coverage. This schedule and bond sizing provides for required bond repayment while allowing the CWSRF Program sufficient operational capacity for upcoming projects. Additionally, significant cost savings are passed on to CWSRF loan recipients by leveraging federal capitalization grant monies with larger bond issuances, reducing bond issuance costs. Sufficient funds will be generated from interest and investment earnings to retire the balance of the state match bonds by April 1, 2025.

MAXIMIZE BENEFIT OF STATE FUNDING OPPORTUNITIES BY WORKING WITH OTHER FUNDING AGENCIES TO FIND FINANCING PRODUCTS THAT MOST APPROPRIATELY FIT ENTITY NEEDS.

The State is a part of a group named Funding Agency Coordinating Team (FACT). This group consists of federal and state organizations that offer financing to eligible Oklahoma public entities for water and wastewater projects. The purpose of the team was to facilitate the funding process through communication and streamlined application processes. FACT meets quarterly to discuss the status of Oklahoma community water supplies identified in DEQ's enforcement list. In SFY 2020, this team invited 6 communities to sit in this meeting to discuss ways to fund their needs.

MAINTAIN EPA APPROVAL TO RESERVE TRANSFER AUTHORITY IN AN AMOUNT UP TO 33% OF THE DRINKING WATER (DW) SRF CAPITALIZATION GRANT BETWEEN THE DWSRF AND THE CWSRF.

OWRB received approval from EPA of the transfer authority with the approval of the CWSRF 2020 IUP on July 29, 2019.

MAXIMIZE EFFICIENCIES AND VALUE TO THE STATE THROUGH COLLABORATION AND COOPERATION WITH OTHER STATE AGENCIES.

OWRB actively maintains open communication with other state agencies to address existing joint endeavors while continually striving to address public water and wastewater funding needs with innovative solutions through the unified effort of sister agencies and organizations.

ASSIST ENTITIES IN WORKING THROUGH THE RULES AND REGULATIONS, CONTINUING TO MAKE RULE COMPLIANCE AS EASY FOR THE APPLICANTS AS POSSIBLE.

This is accomplished on an ongoing basis. OWRB's FAD staff go above and beyond in assisting borrowers comply with rules and regulations. Rules are reviewed on an annual basis to identify areas to streamline and reduce burden.

Table 6: Statement of Sources and Uses of Funds and Aging Summary

SOURCES	CUMULATIVE TOTAL THROUGH JUNE 30, 2019	JULY 1, 2019 - JUNE 30, 2020	CUMULATIVE TOTAL THROUGH JUNE 30, 2020
Federal Capitalization Grants	\$332,056,600	\$12,837,000	\$344,893,600
ARRA Capitalization Grant	\$31,662,100	\$0	\$31,662,100
State Match - Appropriation/Agency Cash - Committed	\$16,447,620	\$2,567,400	\$19,015,020
State Match - Provided from State Match Bond Issues	\$50,320,129	\$0	\$50,320,129
CWSRF Bond Proceeds	\$451,777,745	\$0	\$451,777,745
Principal Repayments on Assistance Provided	\$609,304,890	\$57,572,301	\$666,877,191
Interest Repayments on Assistance Provided	\$120,761,843	\$8,872,486	\$129,634,329
Investment Earnings	\$84,330,718	\$2,597,474	\$86,928,192
TOTAL SOURCES	\$1,696,661,645	\$84,446,661	\$1,781,108,306

USES			
Loan Assistance Disbursed (Base Program)	\$1,124,851,793	\$114,626,872	\$1,239,478,665
ARRA Loan Assistance Disbursed	\$30,395,616	\$0	\$30,395,616
Leveraged Bond Debt Service - Principal	\$167,105,000	\$16,700,000	\$183,805,000
Leveraged Bond Debt Service - Interest	\$119,681,450	\$8,046,252	\$127,727,702
Bond Debt Service Reserve	\$18,631,633	-\$2,825,521	\$15,806,112
State Match Bond Debt Service - Principal	\$24,785,000	\$425,000	\$25,210,000
ARRA Administrative	\$1,266,484	\$0	\$1,266,484
Administrative Expenses (Non-ARRA)	\$2,496,721	\$0	\$2,496,721
Transfer to DWSRF Program	\$32,992,182	\$15,000,000	\$47,992,182
TOTAL USES	\$1,522,205,879	\$151,972,602	\$1,674,178,481

TOTAL SOURCES OF FUNDS FOR SFY 2020	\$84,446,661
LESS TOTAL SFY 2020 EXPENDITURES	-\$151,972,602
DIFFERENCE OF SOURCES AND FUNDS	-\$67,525,941

AGING SCHEDULE FY 2020

NAME OF LOAN RECIPIENT		OVER 30 DAYS
None	-	\$0

FUND FINANCIAL MANAGEMENT

BINDING COMMITMENTS AND ASSISTANCE ACTIVITY, NIMS

A “binding commitment” as defined by OWRB 785:50 means “legal obligations by the State to the local recipient that define the terms and the timing for assistance under the Clean Water SRF.”

As detailed in Table 1, the Oklahoma CWSRF entered into binding commitments for twenty four (24) SFY 2020 projects, all of which were distributed to §212 sewer construction, §319 nonpoint source management, and water and energy efficiency projects. There were no §320 projects funded this fiscal year. The §212 and §319 activities, including adjustments, totaled \$134.5 million exceeding the 120% requirement. Assistance provided reportable to NIMS for SFY 2020 totaled \$136.5 million.

SOURCES, USES AND GUARANTEES OF FUNDS

As shown in Table 6, sources of funds totaled approximately \$84,446,661. Federal funds are drawn as construction is completed and reimbursement requests are submitted. Federal funds are drawn down as quickly as possible using the First In First Out method.

BYPASS PROCEDURES

The OWRB has established bypass procedures within the OWRB Rules which, along with the Integrated Priority Rating System, guides project funding. The bypass procedure states “A project on the fundable portion of the list may be bypassed if it is determined that the project will not be ready to proceed during the funding year. This determination will be made on projects that are unable to meet the schedule established on the priority list. The applicant whose project is affected shall be given written notice that the project is to be bypassed. Projects that have been bypassed may be reinstated on the fundable portion of the list if sufficient funds are available, and the applicant completes the necessary tasks to proceed. Funds which become available due to the utilization of these bypass procedures will be treated in the same manner as additional allotments.” Due to the Program’s capacity, there were no bypassed priority projects in SFY 2020.

FINANCIAL SUSTAINABILITY

The OWRB and Hilltop Securities (formerly First Southwest) have developed the Clean Water SRF capacity model to gauge the long-term health of the SRF. The model is continually monitored throughout each fiscal year to assure that the perpetuity of the CWSRF Program is sustainable. A snapshot of the long-term sustainability of the fund can be found online at www.owrb.ok.gov/audit.

CWSRF PROGRAM COMPLIANCE AND FINANCIAL AUDITS

Arledge & Associates Inc., Certified Public Accountants, were retained to audit SFY 2020 CWSRF financial statements and Program compliance. The Single Audit of the Program, audited financial statements, along with the financial statements of the administrative fund held outside the CWSRF can be found at www.owrb.ok.gov/audit.

INTEREST RATE SUBSIDY-ANALYSTS

An additional indicator, “Estimated Interest Rate Savings” provides a description of the subsidy provided by the CWSRF Program’s AAA rated bonds compared to interest rates available to communities whose local debt would fit into a given credit rating category. The OWRB offers CWSRF loans at an interest rate equal to 60% of the MMD AAA scale spot rates for each year through maturity with 40 to 76 basis points added to compensate for risk. The interest rate is calculated approximately 10 days prior to loan closing and is provided to communities regardless of credit quality. CWSRF interest rates have remained low thanks to the attractive market situation. They have varied between 1.53% and 2.16% this Fiscal Year.

STATE MATCHING FUNDS

Through SFY 2020, Oklahoma received federal capitalization grant awards totaling over \$376 million matched in previous years by \$68.98 million in state funds. The 2019 capitalization grant was matched with funds transferred from the CWSRF Administrative Fund with the option to reimburse those funds at time of the next bond issue anticipated to occur in December 2020.

Since July 24, 1996, the OWRB has expended available state matching funds prior to expending federal funds for the convenience of accounting for the drawdown of state funds to ensure federal capitalization grant funds are not drawn down prior to state funds, in accordance with federal regulations. This approach is not intended to alter any relationship, legal or otherwise, that would have existed had the prescribed draw down ratio been followed.

FINANCIAL INDICATORS

In an effort to measure the pace, Oklahoma’s CWSRF Program incorporates “financial indicators” into its annual review. The Financial Indicators, on Table 7, presents seven key measures that reflect the different financial objectives of the SRF and provides broad indicators of how the CWSRF is meeting them.

GRANT PAYMENT SCHEDULE

The OWRB is committed to the timely and expeditious use of its Capitalization Grant funds by expending those funds usually within the SFY they are received. The remainder of the funds, set aside for loan forgiveness projects, should be drawn shortly after the beginning of the SFY 2021.

FEES §602(B)(12)

Administrative fees are assessed to each participating borrower at the rate of one-half of one percent (0.5%) per annum of the amount of each borrower’s loan balance outstanding. These totaled \$2,557,938 in SFY 2020. Application fee rates totaled \$6,367 for SFY 2020. As required by §602(b)(11), these fees are deposited into the CWSRF administrative account outside of the SRF operating expenses.

ADMINISTRATIVE COSTS §603(D)(7)

With WRRDA, the methodology of determining funds allowable “for the reasonable costs of administering the fund and conducting activities” has changed.

The OWRB has the option of using one of the following methods:

- An amount equal to 4 percent of all grant awards received by a state CWSRF less any amount that has been used in previous years to cover administrative expenses;
- \$400,000; or
- 1/5 percent of the current valuation of the fund.

As documented in the OWRB's OA, it is beneficial to the OWRB to continue to utilize the 4% of all grant awards received by the state.

CONSTRUCTION STARTS AND INITIATION OF OPERATIONS

The Program saw thirteen (13) projects begin construction within SFY 2020. After subtracting the total of this year's de-obligations from the total Assistance Amount of the 13 loans, a total annual assistance amount of \$29,597,505 was reported to NIMS for SFY 2020.

Five (5) projects completed construction and initiation operations within SFY 2020. After subtracting the total of this year's de-obligations and any change in assistance from the total Assistance Amount of the 5 loans, a total annual amount of \$10,473,305 was reported to NIMS for SFY 2020.

SFY2020 was a record funding year for the OWRB. For the first time since the ARRA years, the OWRB closed more than 1/3 of a Billion dollars in loans through its three lending programs, the CWSRF, the DWSRF, and a state bond conduit program. While some of the loans were refinances that do not involve any new construction, the figure remains reflective of the increase in assistance provided to the communities in our state.

With \$335 million of new loans closed in SFY2020, the OWRB reached an Unpaid Principal Balance of \$1.49 Billion by the end of the fiscal year. The \$1.5 Billion threshold was met six days later.

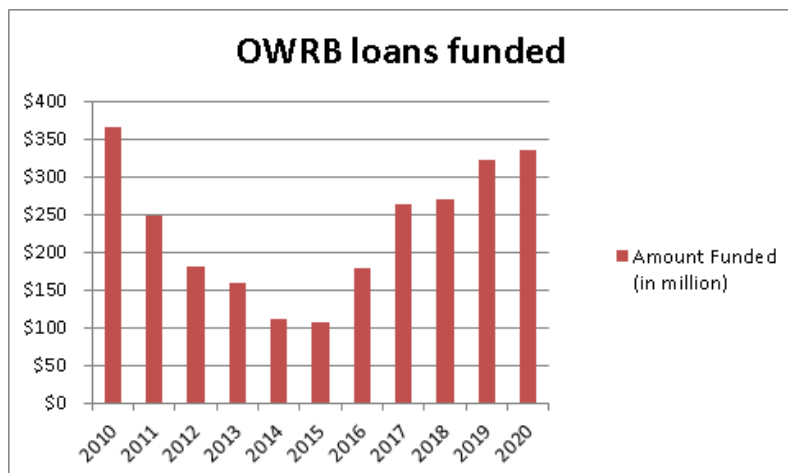


Table 7: Financial Indicators

FEDERAL RETURN ON INVESTMENT	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
306 *Annual	337%	384%	569%	644%	324%	570%	533%	1020%	296%	13736%
307 *Cumulative	253%	265%	278%	287%	289%	307%	302%	314%	313%	344%

EXECUTED LOANS AS A % OF FUNDS AVAILABLE

308 *Annual	55%	370%	31%	137%	73%	86%	381%	265%	225%	293%
309 *Cumulative	106%	111%	100%	102%	101%	101%	98%	105%	108%	114%

DISBURSEMENTS AS A % OF EXECUTED LOANS

310 *Annual	121%	174%	182%	62%	180%	183%	30%	42%	77%	84%
311 *Cumulative	75%	81%	85%	84%	86%	89%	84%	79%	79%	80%

ADDITIONAL LOANS MADE DUE TO LEVERAGING

312 *Annual	\$28,878,228	\$43,218,046	\$10,946,356	\$23,584,069	-\$6,683,421	-\$2,202,799	\$79,470,865	\$92,870,093	\$44,508,914	\$92,767,816
313 *Cumulative	\$249,168,426	\$292,386,472	\$303,332,828	\$326,916,897	\$320,233,476	\$318,030,677	\$397,161,369	\$490,031,462	\$534,540,376	\$627,308,192
314 *Cumulative Additional Loans as a % of Contributed Capital	74%	87%	87%	90%	85%	81%	99%	118%	124%	141%

SUSTAINABILITY (RETAINED EARNINGS) EXCLUDES SUBSIDY

318 *Annual	\$3,479,826	\$1,398,069	\$828,929	-\$132,198	\$2,406,234	\$361,550	-\$1,686,758	-\$188,049	\$2,890,048	\$2,998,708
319 *Cumulative	\$54,537,968	\$55,936,037	\$56,764,966	\$56,632,768	\$59,039,002	\$59,400,552	\$57,924,112	\$57,736,063	\$60,626,111	\$63,624,819
320 *Cumulative Retained Earnings as a % of Contributed Capital	18%	19%	18%	17%	17%	17%	16%	15%	16%	16%



TABLE 8: LOAN APPLICATION FEES	
Loan Request for \$249,999 or less	\$100 Fee
Loan Request for \$250,000 - \$999,000	\$250 Fee
Loan Request for \$1,000,000 or more	\$500 Fee

Table 9: Historical Funding Sources as of June 30, 2020

FISCAL YEAR	FEDERAL CAP GRANT AMOUNT	STATE MATCH AMOUNT	EXPRESS MATCH AMOUNT	BOND ISSUE PROCEEDS	NOTES	LESS 4% ADMINISTRATION FEE	TOTAL AVAILABLE FOR ASSISTANCE
1988	\$9,278,000.00	\$1,855,600.00	\$0.00	\$0.00	(1)	\$371,120.00	\$10,762,480.00
1989	\$7,597,400.00	\$1,519,480.00	\$0.00	\$0.00	(2)	\$303,896.00	\$8,812,984.00
1990	\$7,862,000.00	\$1,572,400.00	\$0.00	\$0.00	(3)	\$314,480.00	\$9,119,920.00
1991	\$16,580,619.00	\$3,316,123.80	\$0.20	\$0.00	(3)	\$663,224.76	\$19,233,518.24
1992	\$15,697,737.00	\$3,139,547.40	\$0.60	\$0.00	(4)	\$627,909.48	\$18,209,375.52
1993	\$15,528,546.00	\$3,105,709.20	-\$0.20	\$0.00	(5)	\$621,141.84	\$18,013,113.16
1994	\$9,632,600.00	\$1,926,520.00	\$0.00	\$0.00	(6)	\$385,304.00	\$11,173,816.00
1995	\$9,951,183.00	\$1,990,236.60	\$0.40	\$0.00	(7)	\$398,047.32	\$11,543,372.68
1996	\$16,300,350.00	\$3,260,070.00	-\$1.00	\$0.00	(7,8)	\$652,014.00	\$18,908,405.00
1997	\$4,986,100.00	\$997,220.00	\$21,450.00	\$0.00	(8)	\$199,444.00	\$5,805,326.00
1998	\$10,879,110.00	\$2,175,822.00	\$8,644.94	\$0.00	(9)	\$435,164.40	\$12,628,412.54
1999	\$10,880,001.00	\$2,176,000.20	\$105,646.80	\$0.00	(10)	\$435,200.04	\$12,726,447.96
2000	\$10,996,702.00	\$2,199,340.40	\$82,990.54	\$0.00	(11)	\$439,868.08	\$12,839,164.86
2001	\$10,746,747.00	\$2,149,349.40	\$677.89	\$0.00	(12)	\$429,869.88	\$12,466,904.41
2002	\$10,770,705.00	\$2,154,141.00	\$0.00	\$26,000,000.00	(12,13)	\$430,828.20	\$38,494,017.80
2003	\$10,700,700.00	\$2,140,140.00	\$0.00	\$127,500,000.00	(14)	\$428,028.00	\$139,912,812.00
2004	\$10,720,400.00	\$2,144,080.00	\$0.00	\$0.00	(14)	\$428,816.00	\$12,435,664.00
2005	\$8,693,800.00	\$1,738,760.00	\$0.00	\$0.00	(14)	\$347,752.00	\$10,084,808.00
2006	\$7,046,300.00	\$1,409,260.00	\$67,760.00	\$0.00	(14)	\$281,852.00	\$8,241,468.00
2007/2008	\$14,087,400.00	\$2,817,480.00	\$0.00	\$0.00	(15)	\$563,496.00	\$16,341,384.00
ARRA	\$31,662,100.00	N/A	\$0.00	\$0.00		\$1,266,484.00	\$30,395,616.00
2009/2010	\$21,914,200.00	\$4,382,840.00	\$0.00	\$93,534,169.20	(15,16)	\$876,568.00	\$118,954,641.20
2011	\$11,930,000.00	\$2,386,000.00	\$0.00	\$0.00	(16)	\$477,200.00	\$13,838,800.00
2012	\$11,419,000.00	\$2,283,800.00	\$0.00	\$100,000,000.00	(16,17)	\$456,760.00	\$113,246,040.00
2013	\$10,786,000.00	\$2,157,200.00	\$0.00	\$0.00	(17)	\$431,440.00	\$12,511,760.00
2014	\$11,328,000.00	\$2,265,600.00	\$0.00	\$0.00	(18)	\$453,120.00	\$13,140,480.00
2015	\$11,269,000.00	\$2,253,800.00	\$0.00	\$114,245,235.87	(19)	\$450,760.00	\$127,317,275.87
2016	\$10,795,000.00	\$2,159,000.00	\$124,800.00	\$0.00	(19)	\$431,800.00	\$12,647,000.00
2017	\$10,712,000.00	\$2,142,400.00	\$0.00	\$0.00	(20)	\$428,480.00	\$12,425,920.00
2018	\$12,967,000.00	\$2,593,400.00	\$0.00	\$0.00	(20)	\$518,680.00	\$15,041,720.00
2019	\$12,837,000.00	\$2,567,400.00	\$0.00	\$0.00		\$513,480.00	\$14,890,920.00
TOTALS	\$376,555,700.00	\$68,978,720.00	\$411,970.17	\$461,279,405.07		\$15,062,228.00	\$892,163,567.24

NOTES

- 1 FY 1988 state match appropriated by the legislature from the Statewide Water Development Revolving Fund. - 7/30/88, H.B. 1571
- 2 FY 1989 state match appropriated by the legislature from the Statewide Water Development Revolving Fund. - 4/26/89, S.B. 51
- 3 FYs 1990 and 1991 state matches appropriated by the legislature from the Special Cash Fund. - 3/20/91, S.B. 144
- 4 \$2,892,047 of FY 1992 state match appropriated by the legislature from the Constitutional Reserve Fund. - 5/28/93, S.B. 390; \$200,000 in state match provided by Ute settlement - State of New Mexico and \$47,501 in state match provided from OWRB grant account.
- 5 FY 1993 state match appropriated by the legislature from the Constitutional Reserve Fund. - 5/18/94, H.B. 2761
- 6 OWRB issued its \$1,950,000 SRF Program Notes, Series 1994 on October 25, 1994. The Series 1994 Notes were paid from monies in the Debt Service Reserve Fund for the Board's 1985 State Loan Program Bonds.
- 7 OWRB issued its \$4,050,000 CWSRF Revenue Notes, Series 1996 on May 22, 1996. The Series 1996 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans. \$1,990,237 went toward meeting the FY 1995 state match and \$2,018,545 toward the FY 1996 state match.
- 8 OWRB issued its \$2,275,000 CWSRF Revenue Notes, Series 1997 on June 26, 1997. The Series 1997 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans. \$1,241,524 went toward meeting the FY 1996 state match and \$1,018,670 toward the FY 1997 state match.
- 9 OWRB issued its \$2,200,000 CWSRF Revenue Notes, Series 1998 on June 25, 1998. The Series 1998 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans.
- 10 OWRB issued its \$2,300,000 CWSRF Revenue Notes, Series 1999 on February 15, 1999. The Series 1999 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans.
- 11 OWRB issued its \$2,300,000 CWSRF Revenue Notes, Series 2000 on June 22, 2000. The Series 2000 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans.
- 12 OWRB issued its \$4,345,000 CWSRF Revenue Notes, Series 2001 on April 11, 2001. The Series 2001 Notes were paid from investment and interest earnings on CWSRF accounts. \$2,149,349.40 went toward meeting the FY 2001 state match and \$2,154,141.00 went toward meeting the FY 2002 state match.
- 13 OWRB issued a \$28,890,000 CWSRF Interim Construction Loan Revenue Bonds, Series 2001, on August 15, 2001. The Series 2001 Bonds are to be paid from principal and interest payments made on CWSRF loans made from bond proceeds.
- 14 OWRB issued a \$204,480,000 CWSRF/DWSRF Interim Construction Loan Revenue Bonds, Series 2004, on October 26, 2004. The Series 2004 Bonds are to be paid from principal and interest payments made on CWSRF loans made from bond proceeds. Match for 2003, 2004, 2005, 2006 with \$67,760 left.
- 15 Reallocation of bond funds from the 2004 Bond Issue to state matching funds - \$3,908,100 for the 2007, 2008 and 2009 cap grants.
- 16 OWRB issued a \$85,000,000 Revenue Bond Issue, Series 2011 on April 13, 2011 with \$6,492,200 for the 2010 and 2011 cap grants and a portion of the 2012 cap grant. \$814,000 for the 2012 state match will be available from the 2011 bond issue the remainder will need to come from another source.
- 17 OWRB issued a \$86,505,000 Revenue Bond Issue, Series 2012B on November 7, 2012 with \$2,047,000 for the remainder of the 2012 cap grant. The state match for the 2013 cap grant was provided with a reallocation of the 2012B bond proceeds of \$1,500,000 and overmatch from 2006 of \$67,760 and overmatch from 2012B Bonds of \$577,200, and \$12,240 from an appropriation from the Water Infrastructure Development Fund.
- 18 Reallocation of bond funds from the 2012B Bond Issue to state matching funds.
- 19 OWRB issued a \$100,620,000 Revenue Bond Issue, Series 2015 on December 17, 2015 with \$4,537,600 for the 2015 and 2016 cap grants leaving a \$124,800 overmatch.
- 20 Reallocation of bond funds from the 2015 CWSRF Bond Issue to state matching funds.
- 21 Transferred from CW Administration Fund - may be reimbursed with bond proceeds.

Table 10: Summary of Administrative Accounts

CAP GRANT NO. CS40	CAP GRANT FUNDS	4% SET-ASIDE AMOUNT	STATE ADMIN YEAR	EXPENDED FROM 4% SET-ASIDE	BANKED 4% SET-ASIDE BALANCE CUMULATIVE	RECEIVED IN OUTSIDE ACCOUNT**	EXPENDED FROM OUTSIDE ACCOUNT	EXPENDED FROM OUTSIDE ACCOUNT/BUMP	OUTSIDE ACCT** BALANCE CUMULATIVE
0001-89-0	88	\$371,120.00	1990	\$267,260.20	\$103,859.80	\$0.00	\$0.00		\$0.00
0001-89-1	89	\$303,896.00	1991	\$317,222.55	\$90,533.25	\$6,645.85	\$0.00		\$6,645.85
0001-90-0	90	\$314,480.00	1992	\$304,224.90	\$100,788.35	\$61,038.10	\$4,845.78		\$62,838.17
0001-91-0	91	\$663,224.76	1993	\$338,973.80	\$425,039.31	\$135,268.39	\$19,201.38		\$178,905.18
0001-92-0	92	\$627,909.48	1994	\$412,302.79	\$640,646.00	\$172,677.21	\$91,539.01		\$260,043.38
0001-93-0	93	\$621,141.84	1995	\$36,317.36	\$1,225,470.48	\$198,427.36	\$374,450.40		\$84,020.34
0001-94-0	94	\$385,304.00	1996	\$370,594.21	\$1,240,180.27	\$204,594.86	\$217,803.20		\$70,812.00
0001-95-0	95	\$398,047.32	1997	\$376,309.00	\$1,261,918.59	\$110,168.75	\$81,189.13		\$99,791.62
0001-96-0	96	\$652,014.00	1998	\$283,979.00	\$1,629,953.59	\$338,310.69	\$311,939.84		\$126,162.47
0001-97-0	97	\$199,444.00	1999	\$0.00	\$1,829,397.59	\$377,880.55	\$378,995.72		\$125,047.30
0001-98-0	98	\$435,164.40	2000	\$0.00	\$2,264,561.99	\$491,889.36	\$449,188.42		\$167,748.24
0001-99-0	99	\$435,200.04	2001	\$220,545.42	\$2,479,216.61	\$601,236.58	\$507,070.09	\$1,857.93	\$260,056.80
0001-100-0	2000	\$439,868.08	2002	\$144,193.71	\$2,774,890.98	\$610,366.39	\$707,864.29	\$26,075.53	\$136,483.37
0001-101-0	2001	\$429,869.88	2003	\$128,364.98	\$3,076,395.88	\$721,147.29	\$615,566.98	\$43,131.32	\$198,932.36
40000202	2002	\$430,828.20	2004	N/A	\$3,507,224.08	\$793,865.98	\$678,699.06	\$3,935.22	\$310,164.06
40000204	2003	\$428,028.00	2005	N/A	\$3,935,252.08	\$843,271.10	\$745,075.59	\$0.00	\$408,359.57
40000205	2004	\$428,028.00	2006	N/A	\$4,363,280.08	\$874,416.19	\$778,732.54	\$0.00	\$504,043.22
40000206	2005	\$347,752.00	2007	\$61,048.30	\$4,649,983.78	\$977,081.00	\$696,811.00	\$0.00	\$784,313.22
40000207	2006	\$281,852.00	2008	\$31,751.26	\$4,900,084.52	\$959,796.00	\$875,374.00	\$0.00	\$868,735.22
40000208	2007/2008	\$563,496.00	2009	\$127,823.28	\$5,335,757.24	\$1,019,751.00	\$1,193,883.00	\$0.00	\$694,603.22
2W-96688501	ARRA	\$1,266,484.00	2010	\$742,626.65	\$5,859,614.59	\$1,179,759.31	\$1,178,736.04	\$0.00	\$695,626.49
40000210	2009/2010	\$876,564.00	2011	\$255,064.13	\$6,481,114.46	\$1,002,432.46	\$1,206,749.42	\$0.00	\$491,309.53
40000211	2011	\$477,200.00	2012	\$80,572.58	\$6,877,741.88	\$1,757,659.00	\$1,053,387.11	\$0.00	\$1,195,581.42
40000212	2012	\$456,760.00	2013	N/A	\$7,334,501.88	\$2,049,551.00	\$1,376,583.00	\$0.00	\$1,868,549.42
40000213	2013	\$431,440.00	2014	N/A	\$7,765,941.88	\$2,276,819.00	\$1,955,991.00	\$0.00	\$2,189,377.42
40000214	2014	\$453,120.00	2015	N/A	\$8,219,061.88	\$2,252,743.00	\$2,051,801.00	\$0.00	\$2,390,319.42
40000215	2015	\$450,760.00	2016	N/A	\$8,669,821.88	\$2,332,320.30	\$2,052,563.81	\$0.00	\$2,670,075.91
40000216	2016	\$431,800.00	2017	N/A	\$9,101,621.88	\$2,466,908.00	\$1,717,624.00	\$0.00	\$3,419,359.91
40000217	2017	\$428,480.00	2018	N/A	\$9,530,101.88	\$2,497,638.55	\$1,737,419.81	\$0.00	\$4,179,578.65
40000218	2018	\$518,680.00	2019	N/A	\$10,048,781.88	\$2,544,874.32	\$1,879,657.68	\$0.00	\$4,844,795.29
40000219	2019	\$513,480.00	2020	N/A	\$10,562,261.88	\$2,672,788.00	\$4,608,133.00	\$0.00	\$2,909,450.29
TOTAL	N/A	\$15,061,436.00	N/A	\$4,499,174.12	\$10,562,261.88	\$32,531,325.59	\$29,546,875.30	\$75,000.00	
AVAILABLE BANKED ADMINISTRATIVE FUNDS					\$10,562,261.88				\$10,562,261.88
TOTAL OF ALL AVAILABLE ADMINISTRATIVE FUNDS									\$21,124,523.76

**The outside account revenue is generated from a 0.5% annual administrative fee on all outstanding loans.

Table 11: Actual Federal Disbursements for SFY 2020

	QTR 1	QTR 2	QTR 3	QTR 4	TOTALS (QTR 1 - 4)
Scheduled	\$12,837,000				\$12,837,000
Actual Federal SRF Program Totals	\$2,151,253	\$925,734	\$11,962,393	\$369,883	\$15,409,263

PROGRAM INITIATIVES AND RULE CHANGES

DOCUMENT MANAGEMENT SYSTEM

The OWRB continued its efforts to streamline operations by continuing use of a document management system for the Financial Assistance Division’s documents. Program staff utilized the document management system daily to view and process documents. The repository contributes to better records management by improving staff efficiency and providing greater records integrity. The system allows for faster access to files by multiple people simultaneously and increases staff productivity by decreasing time required for retrieving files and finding misplaced files. Other advantages to document imaging include reducing risk by providing backup to critical and essential paper documents and reducing physical storage space.

OWRB is always looking to better our customer service. Since email storage size is limited, ShareBase has helped with this issue. ShareBase is an online, cloud based file sharing system that offers unlimited storage for our agency. We use this as a temporary repository for large file sizes that are not able to be shared by email. This has allowed our staff to better assist our borrowers with sharing documents in a timely manner.

Our systems are integrated with the division’s loan servicing software, Infrastructure Financing Software (IFS), to provide staff convenient access to loan documents. IFS has the added benefit of loan data and tracking as well as creating custom reports and standard for instantaneous data retrieval. Development of automated reports necessary for many CWSRF reporting requirements continued in SFY 2020 expediting CBR/NIMS reporting as well as this Annual Report.

GOALS FOR FUTURE INTENDED USE PLANS

To provide for better management and greater flexibility of the CWSRF, as well as the DWSRF, the OWRB again requested EPA approval to reserve the right to transfer funds, of up to 33% of the DWSRF capitalization grant, between the two programs. During SFY 2020, the CWSRF program transferred \$15 million to the DWSRF.

No changes in the loan interest rate subsidy are anticipated, however, the OWRB is currently utilizing an independent financial advisor to review all OWRB lending programs and identify the strategy’s long term impact on the health of the fund, along with the financial aspects of the loan application and loan monitoring processes.

RULE CHANGES

There were no rule changes in SFY 2020. A complete list of OWRB Financial Assistance Administrative Rules can be found on the Secretary of State’s website at www.oar.state.ok.us. An unofficial version can be found on the OWRB website at www.owrb.ok.gov/rules. Oklahoma state statutes can be found at www.oscn.net.

The Financial Assistance Division complies with all applicable state statutes, federal laws and administrative codes.

ENVIRONMENTAL BENEFIT AND PERFORMANCE

The CWSRF Program continues to provide affordable financing to communities, achieving its ultimate purpose of protecting public health and the environment while helping the State work towards meeting the “fishable/swimmable” goals of the CWA. Oklahoma’s integrated priority rating system prioritizes based upon multiple environmental benefit metrics to ensure that CWSRF funds are most effectively used, to provide a standardized intra-agency method for benefit comparison and reporting. Further, these metrics provide reference data that can be used to fulfill the OWRB’s reporting requirements in accordance with Environmental Results Assistance Agreement Order No. 5700.7.

Table 12 summarizes the environmental benefits addressed by each project. Nine (9) of the twenty four projects approved for funding during SFY 2020 were proposed as a result of a documented public health threat and/or NPDES discharge permit violation and assist borrowers to come into permit compliance. Fourteen (14) of the twenty four projects reduced pollutants from affected stream segments identified as threatened or impaired in Oklahoma’s Integrated Water Quality Assessment Report (303(d) listing). Additionally, eight (8) projects lie within hydrologic basins where groundwater is considered highly vulnerable, within or affecting a source water protection area, watershed designated as nutrient-limited or upstream of waters with recreational or ecological significance.

In SFY 20 OWRB FAD, to provide better customer service and improved tracking of our loan and grant programs, moved its first application to fully electronic including signatures. In FY21, FAD has plans to move the remaining three programmatic applications to similar formats and fully intergrate this data with onsite databases as well as process and store the data in the cloud to be accessible and connectable to other processes and agencies. By utilizing Microsoft 365 software, FAD has created custom made workflows and accountability tracking that have been out of reach economically or technologically before.

Table 12: Projected Environmental Benefits for Projects Funded within SFY 2020

PROJECT	Cameron PWA	Coweta PWA	Shidler PWA	Hartshorne PWA	Tahlequah PWA
Project Number	ORF-18-0015-CW	ORF-19-0002-CW	ORF-19-0004-CW	ORF-19-0013-CW	ORF-19-0014-CW
Binding Commitment Year	2020	2020	2020	2020	2020
Population	294	9,944	432	1,950	16,738
Total Assistance Provided	\$43,310	\$11,373,000	\$89,385	\$580,000	\$6,750,000
Waterbody name	Unnamed Trib to the Poteau River	Arkansas River	Salt Creek	Trib to Blue Creek	Tahlequah Creek
Affected Waterbody I.D.	OK220100010130_00	OK120410010080_00	OK621200040010_10	OK220600030020_00	OK121700030020_00

PROJECT TYPE FACTOR

Consent Order or Enforceable NPDES Permit Schedule	X				
Eliminate or reduce documented health threat or NPDES violation within watershed that is a water supply					
Eliminate or reduce documented health threat or NPDES violation	X	X			
All other projects sustaining or reducing current degree of treatment, increasing capacity, reliability, or efficiency, reclaim/reuse water, or reduce documented water quality threat			X	X	X

WATER QUALITY RESTORATION FACTOR

Affects 303d listed stream		X	X		X
NPS Priority Watershed					X
Project implements water quality plan	X				

WATER QUALITY PROTECTION FACTOR

APPENDIX A WATER	Outstanding Resource Water				X
	High Quality Water				
	Sensitive Water Supply				
	Scenic River				X
	Nutrient-limited watershed				X
	Cultural Significance				
APPENDIX B WATER	Waters with recreational and/or ecological significance				
	Source water protection area				
GROUNDWATER VULNERABILITY	Low	X		X	X
	Moderate				
	High				X
	Very High		X		

Waurika PWA	Dewar PWA	Haileyville PWA	Carney PUA	Wagoner CO. RWSG & SWMD #4	Meeker PWA	East Central Oklahoma Water Authority
ORF-19-0022-CW	ORF-20-0004-CW	ORF-20-0005-CW	ORF-20-0007-CW	ORF-20-0008-CW	ORF-20-0009-CW	ORF-20-0011-CW
2020	2020	2020	2020	2020	2020	2020
1,934	853	759	655	76,190	1,149	596
\$400,000	\$209,250	\$440,000	\$505,000	\$14,835,000	\$78,000	\$36,130
Beaver Creek to Red River	Coal Creek	Unnamed Trib to Blue Creek	Unnamed Trib to Bellcow Creek	Unnamed Trib to Coal Creek	Quapaw Creek	Trib to Dirty Creek
OK311200000030_00	OK520700010140_00	OK220600030020_00	OK520700050030_00	OK121500010270_00	OK520700040260_00	OK120400020010_00

	X	X	X	X		
				X		
	X	X	X			X
X					X	

X	X	X	X			X
			X	X	X	

		X				
		X		X		
X	X	X		X		
			X		X	
						X

Table 12: Continued

PROJECT	Westville UA	Inola PWA	Oklahoma City WUT	Enid MA	Shawnee MA
Project Number	ORF-20-0013-CW	ORF-20-0014-CW	ORF-20-0016-CW	ORF-20-0017-CW	ORF-20-0018-CW
Binding Commitment Year	2020	2020	2020	2020	2020
Population	1,552	1,817	649,021	49,585	31,434
Total Assistance Provided	\$37,575	\$2,600,000	\$1,947,000	\$11,000,000	\$37,920,000
Waterbody name	Shell Branch	Pea Creek	Atoka Lake	Skelton Creek	North Canadian River
Affected Waterbody I.D.	OK121700050180_00	OK121500020100_00	OK410400080020_00	OK620910030240_00	OK520510000110_05 OK520510000110_10

PROJECT TYPE FACTOR

Consent Order or Enforceable NPDES Permit Schedule		X			
Eliminate or reduce documented health threat or NPDES violation within watershed that is a water supply				X	
Eliminate or reduce documented health threat or NPDES violation	X	X			
All other projects sustaining or reducing current degree of treatment, increasing capacity, reliability, or efficiency, reclaim/reuse water, or reduce documented water quality threat			X		X

WATER QUALITY RESTORATION FACTOR

Affects 303d listed stream		X	X		X
NPS Priority Watershed	X		X		
Project implements water quality plan				X	

WATER QUALITY PROTECTION FACTOR

APPENDIX A WATER	Outstanding Resource Water	X			
	High Quality Water				
	Sensitive Water Supply			X	
	Scenic River	X			
	Nutrient-limited watershed	X			
	Cultural Significance				
APPENDIX B WATER	Waters with recreational and/or ecological significance				X
	Source water protection area	X	X	X	
GROUNDWATER VULNERABILITY	Low			X	
	Moderate			X	X
	High	X			
	Very High				X

Roland UA	Duncan PUA	Elgin PWA	Kingfisher PWA	Oklahoma City WUT	Durant City UA	Pawhuska PWA
ORF-20-0019-CW	ORF-20-0020-CW	ORF-20-0021-CW	ORF-20-0022-CW	ORF-20-0023-CW	ORF-20-0024-CW	ORF-20-0025-CW
2020	2020	2020	2020	2020	2020	2020
3,810	22,420	2,188	4,924	649,021	18,175	3,440
\$740,000	\$20,446,000	\$2,400,000	\$4,328,000	\$4,650,000	\$12,935,000	\$190,050
Roland Creek Garrison Creek	Claridy Creek	Ninemile Creek	Kingfisher Creek	Overholser Lake Stanley Draper Lake	Caney Creek	Pawhuska Lake
OK220200050070_00 OK220200050060_00	OK311200000110_00	OK311210000130_00	OK620910050010_00	OK520520000300_00 OK520810000130_00	OK410700000100_00	OK121300030230_00

		X				
	X	X			X	
X			X	X		X

	X		X	X		
		X		X		
X					X	X

				X		
				X		
				X		
						X
	X	X	X		X	
			X	X		X
X				X		

THE FUTURE OF OKLAHOMA'S WASTEWATER INFRASTRUCTURE

As a result of the widespread need for water pollution control infrastructure financing, and efforts by the OWRB to implement a “lower than market rate” loan program, the OWRB has received a positive response from communities across the state requesting their projects be added to the five-year CWSRF PPL. For SFY 2021, thirty four (34) communities have made requests for thirty four (34) wastewater construction, water conservation, water quality and planning and design projects totaling over \$49 million. The demand through 2026 totals over \$53 million. This number is likely low, as historically the number of projects identified on the CWSRF PPL target for future years under estimates the actual project demand due to the uncertainty of future construction schedules, the issuance of new enforcement or administrative orders, etc. The OCWP documented over \$12.5 billion in wastewater construction needs from 2010 through the year 2020. During that same time period, the CWSRF program funded just a fraction of that amount at approximately \$927 million in water quality projects. With this mark passing, the need for the next 20 years is \$22.83 billion in wastewater infrastructure needs by 2040. The OWRB looks forward to the challenge of addressing this need through our CWSRF program by providing affordable financing for water quality projects.

As the OWRB approaches the renewal of the OCWP, we will be meeting with state agencies and stakeholders to discuss any areas that need updating. This update will be focused more on water infrastructure. The projected release of this update will be in 2025.

The OWRB's Financial Assistance Division has funded Oklahoma water and wastewater infrastructure projects for over 30 years. We look forward to working with our partners to develop solutions in order to help communities address their infrastructure needs for this generation and generations to come!



LIST OF ACRONYMS

AIS	American Iron and Steel
CATEX	Categorical Exclusion
CBR	CWSRF Benefits Reporting
CIP	Capital Improvement Plan
CWA	Clean Water Act
CWSRF	Clean Water State Revolving Fund
DA	Development Authority
DB	Davis Bacon (Act)
DWSRF	Drinking Water State Revolving Fund
EA	Environmental Assessment
EID	Environmental Information Document
EIS	Environmental Impact Statement
EPA	Environmental Protection Agency
FAD	Financial Assistance Division
FACT	Funding Agency Coordinating Team
FFATA	Federal Funding Accountability and Transparency Act
FFY	Federal Fiscal Year
FONSI	Finding of No Significant Impact
FSP	Fiscal Sustainability Plan
GIS	Geographic Information Systems
GPR	Green Project Reserve
Guide	Public Wastewater System Planning Guide
IFS	Infrastructure Financing Software
IUP	Intended Use Plan
MA	Municipal Authority
MMD	Municipal Market Daily
MS4	Municipal Separate Storm Sewer System
NEPA	National Environmental Policy Act
NIMS	National Information Management System
NOI	Notice of Intent
NPDES	National Pollutant Discharge Elimination System
OA	Operating Agreement
OASIS	Oklahoma Advantages Assessment & Scoring for Infrastructure Solutions
OCWP	Oklahoma Comprehensive Water Plan
ODEQ	Oklahoma Department of Environmental Quality
PUA	Public Utilities Authority
PWA	Public Works Authority
PPL	Project Priority List
ROD	Record of Decision
SFY	State Fiscal Year
SOF	Statement of Finding
SOP	Standard Operating Procedures
SERP	State Environmental Review Process
WRRDA	Water Resources Reform and Development Act
WUT	Water Utilities Trust

Published by the
Financial Assistance Division
of the
Oklahoma Water Resources Board

- 🇺🇸 The Financial Assistance Division would like to thank our SFY 2020 assistance recipients, as well as past recipients, for helping to make Oklahoma's Clean Water State Revolving Fund program a success.
- 🇺🇸 We would like to thank our staff for their hard work over the last year.
- 🇺🇸 The program would not be the success that it is without them.

