

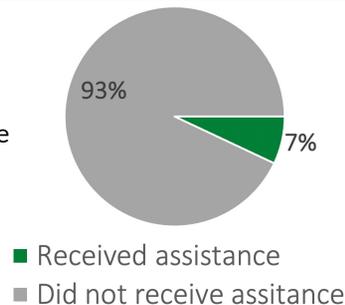
# THE FUNDING NAVIGATOR MODEL



## THE CHALLENGE

Estimates suggest that water systems must invest nearly \$1 trillion dollars to repair and replace infrastructure over the next 25 years. There are many state and federal programs to help finance these investments: on average, states have 27 different programs to assist water systems. Although the need far exceeds available assistance, many programs are difficult to access and underutilized.

Only 7 % of water systems received assistance from the Drinking Water State Revolving Fund—the largest program—in the past decade.



Why is there a mismatch between the need and use of funds? Water systems largely shoulder the burden of developing projects, finding funding sources, and complying with program requirements. Navigating these complex processes can overwhelm water systems, especially those with limited capacity, who typically serve small and low-resourced communities. Feeling overwhelmed, systems may never get started.

## A NAVIGATOR COULD HELP

A Funding Navigator, an expert who understands the obstacles systems face and how to overcome them, could help water systems secure financing and be their advocate. Rather than parsing the complexities on their own, systems would only need to know to call the Navigator who would connect them to assistance providers, engineers, and environmental scientists to find funding, complete designs, conduct environmental assessments, and other requirements.

***By shifting the burden away from water systems, a Navigator would help communities with the greatest need access assistance and build the project pipelines of funding agencies to increase the use of funds.***

The Funding Navigator Model follows successful examples in other sectors.



Realtors help homebuyers choose a lender, find a home, schedule an inspection, & make a purchase.

Water systems only occasionally need the expertise and resources to finance infrastructure. Turning to an expert that helps many systems is efficient.

## THE ROLE OF A NAVIGATOR

### ⊙ Help systems select projects

- plan projects to solve problems
- review alternatives
- involve the community in decision-making

### ⊙ Help systems find & apply for funding

- determine which funding sources a project is eligible for & explain application requirements
- engage technical assistance providers, develop a request for proposals
- complete paperwork & submit applications

### ⊙ Help systems select funding

- find which program offers the best terms
- present the short- and long-term cost implications

### ⊙ Help systems implement projects

- provide training on loan and grant management and ensure that the paperwork is filled out correctly
- assist with setting milestones, financial reporting, construction oversight, and developing an asset management program

For more information, visit the [SRF switchboard](#) or contact:

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