



Clean Water State Revolving Fund

Annual Report

Fiscal Year 2024

(July 1, 2023 to June 30, 2024)

**Prepared by the
Minnesota Public Facilities Authority
with assistance from the
Minnesota Pollution Control Agency,
Minnesota Department of Agriculture and
Minnesota Department of Employment and Economic Development**

MINNESOTA PUBLIC FACILITIES AUTHORITY
Clean Water State Revolving Fund
FY 2024 Annual Report

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I. CWSRF SUMMARY

In accordance with the federal Clean Water Act which authorizes the Clean Water State Revolving Fund (CWSRF) program, Minnesota has established its Clean Water Revolving Fund under the provisions of Minnesota Statutes Section 446A.07. The Minnesota Public Facilities Authority (PFA) manages the Fund and its assets and is also responsible for the financial administration of the point source (wastewater and stormwater) loan program. The Minnesota Pollution Control Agency (MPCA) is responsible for the technical and environmental aspects of the point source loan program. In addition, the MPCA, the Minnesota Department of Agriculture (MDA) and the Department of Employment and Economic Development (DEED) administer nonpoint source loan programs within the CWSRF.

In FY 2024, the PFA and MPFA staff continued to utilize a hybrid approach with remote and in-person work during the year and successfully met or complied with all conditions and requirements of the CWSRF Operating Agreement between the U.S. Environmental Protection Agency and the State of Minnesota.

Table 1 below summarizes the point source and nonpoint source program activity for FY 2024 including \$15 million in projects that meet Green Project Reserve criteria. Table 2 on the following page summarizes the sources and uses of funds in the CWSRF for FY 2024 and cumulatively from FY 1989 through FY 2024. Table 3 summarizes Principal Forgiveness activity for 2022-2024.

Table 1. FY 2024 CWSRF Program Activity

	Point Source Program	Ag BMP Program (MDA)	CWP Program (PCA)	Tourism Loan Program (DEED)	Totals
Binding Commitments (\$)	106,428,136	13,571,948	4,310,000	-	124,310,084
Binding Commitments (#)	18	58	7	-	83
Green Project Reserve (1):					
Binding Commitments (\$)	3,504,535	7,190,012	4,310,000	-	15,004,547
Binding Commitments (#) (2)	1	73	8	-	82
Loan Disbursements	138,535,877	13,419,905	6,448,542	-	158,404,325
PF Disbursements	3,402,996	-	-	-	3,402,996
	141,938,873	13,419,905	6,448,542	-	161,807,321
Loan Repayments:					
Interest	15,776,084	-	101,096	158	15,877,338
Principal	135,060,688	11,138,631	3,821,868	4,445	150,025,632
total repayments	150,836,772	11,138,631	3,922,964	4,603	165,902,970

(1) In FY 2024, the Point Source Program funded one binding commitment for a project that met Green Project Reserve criteria (Otsego_CW_02) for a total \$3.5 million. In addition, the Clean Water Partnership Loan Program and Agricultural's Best Management Practices Loan Program financed \$11.5 million in non-point source projects that meet Green Project Reserve criteria: decentralized wastewater solutions to replace existing deficient or failing onsite wastewater systems (\$4,295,510) and implementation of best management practices to reduce runoff in rural areas: agricultural cropland (\$3,909,862), groundwater (\$2,100,440) and hydromodification (\$1,194,200). Note: some NPS binding commitments include multiple projects.

(2) Note: Some NPS binding commitments include multiple types of projects.

Table 2. CWSRF Sources and Uses of Funds 2024 Annual Report

	Actual FY 2024	Totals, FYs 1989-2024
Sources		
Capitalization:		
Federal Capitalization Grants (1), (2)	52,099,000	1,016,061,393
State Match (3)	-	242,379,442
capitalization sub-total	52,099,000	1,258,440,835
Net Revolving Fund Reciepts:		
Net Revenue Bond Proceeds (4)	141,573,900	1,821,711,015
Loan Repayments	150,836,772	3,120,597,092
Investment Interest	13,744,473	325,329,271
Federal BABS subsidy	-	14,104,882
Advance between SFRs-interest	405,852	5,732,110
Advance between SFRs-principal	8,720,000	(2,485,000)
Bond Debt Service (4)	-	(2,306,695,994)
net revolving fund sub-total	315,280,997	2,978,293,376
Total Sources	367,379,997	4,236,734,211
Uses		
Binding Commitments:		
Loans	82,647,086	3,768,517,165
Principal Forgiveness (6)	2,392,408	88,598,815
binding commitments subtotal (5)	85,039,493	3,857,115,981
Set-Asides and nonpoint programs: (1), (2)		
CWSRF Program Admin	1,532,440	15,805,129
Tech. Assistance to Small Systems	766,220	1,420,480
Agriculture Best Mgmt Practices (MDA)		61,309,195
Clean Water Partnership (MPCA)		32,063,757
Tourism Loan Program (DEED)		250,000
Small Cities ISTS Program (DEED)		1,129,656
repayment of Small Cities allocation		(1,129,656)
set-asides and nonpoint sub-total (7)	2,298,660	110,848,561
Total Uses	87,338,153	3,967,964,541
Net Incr (Decr) to Available:	280,041,844	268,769,670

see the next page for footnotes

Table 2. CWSRF Sources and Uses of Funds 2024 Annual Report (continued)

- (1) The fiscal year 2024 amount reflects the FFY 2023 regular award and IIJA Year 2 awards. Note that the IIJA Year 2-Emerging Contaminants CWSRF grant was transferred to the DWSRF.

Capitalization Grant Allocations:	Regular FFY 2023		IIJA Year 2-Supplemental		IIJA Year 2-Emerg. Cont.
Loans	80%	11,030,400	45%	17,239,950	
Principal Forgiveness	20%	2,757,600	49%	18,772,390	
Set-asides:					
CWRP Administration			4%	1,532,440	
Tech. Assist to Small Sys			2%	766,220	
		<u>13,788,000</u>		<u>38,311,000</u>	<u>-</u>

- (2) This note is NA to the Annual Report
- (3) The fiscal year 2024 amount reflects the appropriations made in the 2024 session (none).
- (4) Revenue Bond Proceeds (net), and Bond Debt Service are net of refunding activity. Anticipated proceeds in fiscal year 2025 reflect that no anticipated bond sale is needed.
- (5) Binding commitments are recorded when the financing agreement is fully executed, after project certification by the MPCA and submittal of as-bid costs to the MPFA. Amounts shown are net of decreases to prior years' binding commitments. New binding commitments for fiscal year 2024 were \$106,428,136.
- (6) Additional subsidization provided as principal forgiveness as authorized under federal law and MN Statutes 446A.081, Subdivision 9 and 446A.072.

**Table 3. CWSRF Principal Forgiveness Activity
SFY 2022-2024**

	Cap Grant 2022	Cap Grant 2023	IIJA Y 1 Cap Grant	IIJA Y 2 Cap Grant
Total Cap Grant award	21,267,000	13,788,000	32,713,000	38,311,000
Minimum required PFG	4,253,400	2,757,600	16,029,370	18,772,390
Maximum allowed PFG	8,506,800	4,136,400	16,029,370	18,772,390
Allocated by MN PFA	4,253,400	2,757,600	16,029,370	18,772,390
Binding commitments by state FY				
2022	-	-	-	-
2023	2,139,336		-	-
2024	2,114,064	358,394	-	-
Pending Binding Commitments (1)		2,399,206	1,290,567	-
total obligated & pending	4,253,400	2,757,600	1,290,567	-
Available balance	-	-	14,738,803	18,772,390
Expended by state FY:				
2022	-	-	-	-
2023	929,156	-	-	-
2024	3,324,244	78,752	-	-
2025 to date		509,247		
total expended	4,253,400	587,999	-	-
Unliquidated balance	-	2,169,601	16,029,370	18,772,390

(1) Pending Binding Commitments: projects have been certified by PCA and applicants are completing the final bidding process; PFA is finalizing underwriting review.

II. ENVIRONMENTAL RESULTS

The following environmental results were achieved by the CWSRF in FY 2024:

- Eighteen (18) loans included funds totaling \$92.5 million to rehabilitate and/or expand wastewater treatment and conveyance facilities to insure they continue to meet water

quality standards and provide additional capacity where needed to accommodate growth.

- Four (4) loans included funds totaling \$13.9 million to upgrade existing wastewater treatment facilities to meet advanced treatment standards.
- Twenty-nine loans totaling \$4.3 million were made to local governments to help landowners replace 342 non-complying ISTS systems with new ISTS systems. Fifty (50) loans totaling \$18.3 million were made to local governments to help landowners implement 224 nonpoint source control measures including construction of small animal feedlots, agricultural cropland best management practices, and ground water protection projects, including practices under section 320.

III. GOALS OF THE CLEAN WATER STATE REVOLVING FUND

The 2024 Intended Use Plan sets short term and long-term financial, environmental, and programmatic goals: the following environmental, financial and program goals:

A. Short Term Goals – Completed

- Completed a bond sale in December 2023
- Updated basic program materials to reflect IIJA requirements.
- Continue to support MPCA efforts to identify clean water emerging contaminants project needs.
- Year 1 IIJA TA activities initiated, see Appendix C for details.

Short Term Goals – Ongoing

- Negotiate annual cash flow basis loans with larger loans (as projects proceed)
- Promote asset management for small cities.

B. Environmental Goal:

To help cities implement projects to make the water infrastructure more climate resilient; assess the effectiveness and efficiency of various uses of the funds and provide a balanced approach to improving Minnesota’s waters by financing both point and nonpoint source projects and to the maximum extent possible, provide timely funding for all projects that receive technical approval and certification from MPCA.

In FY 2024, Minnesota continued to balance the use of CWSRF resources to fund both point and nonpoint source projects. The CWSRF financed 18 point source binding commitments totaling \$106.4 million and 88 nonpoint source binding commitments totaling \$17.8 million.

In SFY 2024 the PFA did not allocate funds to the AgBMP program or to the CWP. PFA staff will continue to work with member agencies to monitor the nonpoint source programs and balance allocations and fund demand for the point source and NPS programs to ensure the programs can continue to effectively address water quality needs.

C. Financial Goals:

1) To make funds available to as many high priority projects as possible while maintaining sufficient cash flows to meet future project financing needs at a consistent level through leveraging and coordination with funding partners.

The PFA issued revenue bonds in December 2023.

Projected Revenue Certificates are required prior to each bond issuance, and are also prepared at least once each year. In order to issue bonds, the projected revenues must demonstrate that sufficient cash flows will be maintained to meet all revenue bond coverage requirements. The cash flow projections show that significant resources will be added to the fund each year thorough net revenues. Copies of the most current Projected Revenue Certificates are available upon request.

In September 2015 the PFA advanced \$77,150,000 from the CWSRF to the DWSRF to redeem callable drinking water bonds. The advance will be repaid with interest based on a schedule that will match the original principal maturity schedules of the bonds redeemed (March 1 each year from 2017 to 2025), subject to change as determined to best fit the needs of the clean water and drinking water programs. The DWSRF benefited by the ability to redeem bonds early, generating future interest savings that are nearly 4.5 times greater than the currently projected interest cost on this advance, and without any costs of issuance. In 2024 the DWSRF repaid the CWSRF \$9,125,852 including \$8,720,000 in principal and \$405,852 in interest. Additional details on the advance, including the current payment schedule, is included in Appendix A.

In many years the PFA has used its reserves and bonding authority to leverage the available funds and make loans at higher levels than are sustainable in the long term. When the Intended Use Plan (IUP) is approved for a particular year, the PFA commits to using its bonding authority, if necessary to fund all projects in the fundable range that are able to obtain the necessary approvals and proceed with construction within the fiscal year. In the long term however, without continued federal and state support for the program, funding projects beyond the Fund's average lending capacity (2024 IUP) of \$153 million decreases its future lending capacity. See number 2 of this section, below, for additional details on the Fund's capacity and modeling.

In response to Minnesota's significant wastewater needs, and the need for grant or other supplemental funding for hardship communities, state and federal agencies in Minnesota have developed a coordinated funding strategy to most effectively use the available funds. All

communities with wastewater needs are encouraged to request placement on the MPCA's Project Priority List and the agencies work together to coordinate project reviews and, if necessary, develop appropriate funding packages. Regular meetings and communication between our funding partners occurs throughout the year to coordinate funding for projects.

The approved 2024 IUP included \$570 million in requested loans, \$203 million for 42 carryover projects from the prior IUPs and \$368 million in 59 new project requests. Actual point source binding commitments in FY 2024 were \$106.4 million, including \$2.4 million in principal forgiveness.

Twenty projects from the 2024 PPL totaling \$174.1 million were funded through the coordinated efforts of the PFA through the Clean Water Revolving Fund, the state Water Infrastructure Funding program, Clean Water Legacy program funds, the U.S. Department of Agriculture Rural Development, the Small Cities Community Development Block Grant program, U. S. Army Corps of Engineers and special legislative appropriations. Nine of these eleven coordinated projects included CWSRF funding (see Exhibit 2b).

In FY 2024 one point source project (Otsego CW_02 West WWTP) was eligible for and awarded principal forgiveness funds for GPR activities. The total GPR elements of this project totaled \$4.9 million. The Otsego project also received Point Source Implementation Grant Funds.

Three FY 2024 CWSRF loan projects (Madison, Walker and Zumbro Township) triggered PFA's affordability criteria and PFA awarded principal forgiveness funds. Five other projects (Clinton, Ogilvie, Tracy, Wabasso and Winger) also triggered affordability criteria and were awarded funds from an existing state grant program, the Water Infrastructure Fund (WIF). The WIF program provides grant funds for affordability needs for clean water projects. The WIF grants are packaged with CWSRF loans following the State's established affordability criteria used for federal principal forgiveness or are provided as a matching grant with USDA Rural Development funding.

FY 2024 binding commitments and dollar amount were lower than 2023.

Steady if not higher demand for CWSRF funds is expected in FY 2025. As of this report date, the 2025 IUP will only include carryover projects as no state match was appropriated during the 2024 legislative session. The draft 2025 IUP includes 55 carryover projects for over \$368 in requested CWSRF loans and an estimated \$24 million in principal forgiveness.

2) To administer the Fund so that it's revolving nature is assured in perpetuity.

PFA has developed a capacity model which is used to estimate the CWSRF's sustainable lending capacity for point source infrastructure projects and how much can be lent each year on an ongoing basis. SFY 2024 estimated sustainable annual lending capacity is \$153 million. The following factors are the major variables in the model:

1. Existing Fund assets (loans receivable plus cash and investments) and projected receipts.
2. Existing Fund liabilities (revenue bonds) and projected payouts.
3. Assumed federal capitalization grants and state match appropriations.
4. Interest rates both the general market level.

During the annual process of preparing the IUP, staff use updated capacity projections as one of the inputs in determining recommendations regarding the IUP fundable range. This tool helps PFA keep a long-term balance between expected loan demand and fund capacity while also giving flexibility to year-to-year planning, providing information on the potential impact of any short-term deviations in lending levels. One of the goals of this planning process is to maintain a consistent annual funding level which help local units of government plan for their projects.

The Clean Water Revolving Fund continues to maintain a AAA rating from Standard & Poor's, Aaa from Moody's Investor Services, and AAA from Fitch Ratings.

C. Program Goal:

To apply a variety of delivery mechanisms, including technical assistance, to best reach and serve different types of clientele.

The point source program of the CWSRF brings together the technical expertise of the MPCA staff and the financial expertise of the PFA staff to help municipalities plan and implement projects to meet their existing and future wastewater treatment needs. For small rural communities meeting financial hardship criteria, the PFA's coordinated funding strategy also brings in the expertise and financial resources of USDA Rural Development. This strategy simplifies the application process for these smaller communities and reduces the administrative workload for PFA and MPCA.

New authority to use cap grant funds for technical assistance activities for small, rural and tribal POTWs builds on existing program strengths and allows more intensive direct technical assistance to communities. In SFY 2024, the Minnesota Pollution Control Agency (MPCA) hired two staff for outreach compliance to small, rural or Tribal POTWs. The new staff started with the MPCA on June 5, 2024, and bring extensive experience with wastewater facilities in Minnesota including work with energy efficiency optimization, tribal and municipal wastewater operations. MPCA spent \$17,827 on these staff positions in SFY 2024.

MPCA entered into an agreement with Minnesota Rural Water Association for asset management activities for small, rural and tribal POTWs. See Appendix C for additional information on the technical assistance activities.

FY 2024 was the 28th year of operation for the CWSRF nonpoint source programs, which use staff expertise and existing client relationships in three different state agencies to help clients address their water quality problems. The Agriculture Best Management Practices Loan Program, administered by the Minnesota Department of Agriculture, addresses water pollution

issues associated with agricultural practices. This is the seventh year the AgBMP funded practices to implement components of the Barataria-Terrebonne National Estuary's Comprehensive Management 320 Plan. In FY 2024, AgBMP funded \$1 million for 11 practices for 320. The Clean Water Partnership Loan Program, administered by the MPCA, finances watershed-based management projects for counties and watershed districts. The Tourism Loan Program, administered by DEED, is available to upgrade individual on-site treatment systems for water-based tourism facilities that provide overnight accommodations.

No funds were allocated to the AgBMP program in FY 2024. Two million dollars were allocated to the CWP in FY 2024. Annual discussions continue on non-point source demand and resources in the CWP and AgBMP programs.

IV. OTHER ISSUES

A. Credit Review

The Authority performs a municipal credit review of each applicant for the point source program to minimize the credit risk to the CWSRF. Review procedures include:

- evaluating the amount of municipal debt outstanding;
- examining the amounts and sources of sewer system revenues to ensure adequate coverage of operation and maintenance expenses and loan debt service;
- analyzing municipal debt ratios;
- requiring and reviewing annual audits from all borrowers; and
- anticipating other capital expenditures.

The PFA's point source loan program is a bond purchase program, with all borrowers required to issue a general obligation note to the PFA to secure the CWSRF financing, commonly referred to as a loan. Although many borrowers are unrated municipalities, all borrowers must demonstrate that they have dedicated sources of revenue in place to cover operation and maintenance costs and debt service. High cost projects are encouraged to apply to other funding sources that could be used alone or in conjunction with a CWSRF loan.

Over the past few years, a major source of additional subsidy for high cost projects has been the state Water Infrastructure Funding (WIF) Program. For projects that are eligible for funding through the U.S. Department of Agriculture's Rural Development program, the PFA uses the WIF program in partnership with the U.S. Department of Agriculture's Rural Development program. Under this partnership, small rural communities on the MPCA's priority list that meet Rural Development's eligibility criteria apply directly to Rural Development for grant and loan funding, and the Authority provides a WIF grant (based on available funds and priority ranking) for up to 65% of the eligible grant amount determined by Rural Development. This allows Rural Development to maximize the use of their funds and fund more projects than they otherwise could. It also simplifies the application process for small communities. For large projects, the CWSRF may still provide a portion of the required loan funds. For smaller projects, the loan

share will be funded solely by Rural Development, thereby allowing the projects to be funded without these weaker credits being carried in the PFA's bond portfolio.

Under the MPCA's Clean Water Partnership loan program, the local government borrower issues a general obligation note to secure the loan.

Under the Department of Agriculture's Best Management Practices loan program, a local unit of government who acts as a lender provides either a general obligation note or assigns an irrevocable cash deposit or certificate of deposit as collateral to the Minnesota Department of Agriculture (MDA) to secure the loan funds. A traditional lending institution can also act as the fiscal agent for the local unit of government, guarantying repayment of the loan from the State. To further protect the funds, traditional lending institutions are required to maintain a certain tangible equity capital to asset ratio consistent with state banking regulations. If a lender's ratio drops below the required level, hard assets must be pledged or the loan must be immediately repaid. Finally, the MDA retains security interest in all individual project loans and the pledged security for those loans until they are fully repaid.

B. Provisions of the Operating Agreement and Conditions of the Grant

The State of Minnesota has agreed to a number of conditions in the Operating Agreement and Capitalization Grant Agreement. The following conditions described in the Operating Agreement or the Capitalization Grant Agreement have been met or complied with:

- Agreement to Accept Payments
- State Laws and Procedures
- State Accounting and Auditing Procedures (The Authority complies with Generally Accepted Government Accounting Principles)
- Use of EPA-ACH
- Drug Free Workplace
- Annual Audit
- Annual Report
- Annual Review
- Assistance Recipients' use of Generally Accepted Accounting Principles

C. Eligible Activities of the CWSRF

All activities funded by the CWSRF in FY 2024 were eligible activities as certified to the PFA by the MPCA for point source projects and verified by PFA loan officers through review of invoices and summary documentation before disbursement of loan funds. Each agency administering the nonpoint source programs has agreed to use CWSRF funds only for eligible activities under the Clean Water Act.

D. Compliance with Title II Requirements

The State of Minnesota has identified and funded enough projects to satisfy all Title II equivalency requirements and has previously provided this information.

E. Green Project Reserve Requirements

Minnesota has met the requirements for Green Project Reserve (GPR) in FY 2024. Each year a notice detailing the process for the upcoming PPL and IUP is sent to municipalities and interested parties. The notice specifically solicits GPR projects and indicates that principal forgiveness funds may be available for eligible projects. Potential GPR projects and estimated eligible costs are self-identified by the proposer in their PPL/IUP requests and these projects are identified on the PPL and IUP. GPR projects are verified for eligibility as part of MPCA review process. Minnesota incentivizes GPR by offering 25% principal forgiveness for the GPR eligible costs as determined by MPCA, up to \$1,000,000, to the extent principal forgiveness funds are available. PFA funded one project with GPR components in FY 2024 (Otsego_CW_02 West WWTP). The GPR components totaled \$4.9 million and a total of \$1 million was awarded in Principal Forgiveness funds in FY 2023 for the Otsego_CW_02 project.

An additional \$11.5 million in non-point projects that meet GPR criteria were funded through the PCA Clean Water Partnership and the Department of Agriculture Best Management Practices in FY 2024. These AgBMP and Clean Water Partnership projects meet the intent of GPR by reducing agricultural runoff and providing decentralized wastewater treatment solutions to rural areas. In total Minnesota provided \$15 million in CWSRF financing to GPR projects during this reporting period.

Minnesota takes seriously the need to reduce runoff in urban and rural areas and to encourage decentralized treatment solutions. Minnesotans have adopted a constitutional amendment that provides dedicated Clean Water Legacy funding to the PFA and other state agencies to address these needs. In many cases projects that would be GPR eligible projects through the CWSRF program are instead funded from state Clean Water Legacy programs, including the PFA's Point Source Implementation Grants and Small Community Wastewater Treatment Programs.

F. MBE/WBE Requirements

Minnesota has met the requirements of the Minority Business Enterprise/Women's Business Enterprise program. All CWSRF borrowers must follow the six affirmative steps during procurement, but the reporting requirements are only applied to equivalency projects. Of the FY 2024 binding commitments, two projects (Metropolitan Council_33 and Detroit Lakes_06)) are required to file the MBE/WBE annual reports.

The MBE/WBE Utilization Report for federal FY 2024 will be provided under separate cover when available.

G. WRRDA Requirements

Minnesota has met the requirements of the Water Resources Reform and Development Act by implementing program changes or adding new requirements as follows:

- Affordability Criteria were established through an amendment to the 2015 Intended Use Plan. The criteria will be included in future IUPs.
- Architectural and Engineering Procurement (40 USC 1101) will be applied on an equivalency basis. In FY 2024, the Metropolitan Council_33 and Detroit Lakes_06 are the equivalency projects. An additional project in the amount of \$2,086,780 will be needed in SFY 2025 to meet equivalency for A&E Procurement and will be met by the Rochester treatment and upgrade project.
- Cost and Effectiveness certifications are required for all Facility Plans submitted after March 2015. Until the end of May 2018, the respective consulting engineer for the project signed the Cost and Effectiveness certification form while practicing their best professional judgement. The Minnesota Pollution Control Agency published Cost and Effectiveness Guidance, a Cost and Effectiveness Checklist, and a new Cost and Effectiveness Certification form between March and May 2018. All three of these documents are available for use on the MPCA website to guide signing the new Certification Form, and are in use by MPCA staff during facility plan review. Coordination with the Minnesota State sustainable building guidelines has been incorporated into the Guidance document.
- Fiscal Sustainability Plans do not apply to the Minnesota CWSRF because the program is structured as a bond purchase program. In its CWSRF application materials, Minnesota encourages all applicants to have asset management plans, and is working with the Minnesota Rural Water Association who has developed an asset management template for small communities. In addition, all CWSRF projects are required to have operation and maintenance manuals and applications are reviewed to assure that the recipient will have sufficient revenues to operate and maintain the system. Also, PFA loan officers annually review audits for all CWSRF point source borrowers to monitor that sufficient revenues are being generated for the life of the loan.
- The Treatment Works definition was extensively reviewed and discussed with the AgBMP and Clean Water Partnership non-point program staff to determine when federal requirements such as Davis-Bacon prevailing wages and American Iron and Steel apply.

H. Other Federal Authorities

Minnesota has met the requirements of the cross-cutting federal authorities as required in CWSRF regulations. At a minimum, wastewater loan recipients that receive CWSRF funds equal to the amount of federal capitalization grants comply with the applicable federal authorities and all loan recipients must comply with the federal anti-discrimination laws known as “super” cross-cutters.

Applicants are made aware of the applicable federal authorities and requirements through the environmental review process and the loan application process. Applicants commit in writing to compliance with applicable federal authorities in their loan application. Compliance is insured through application review and project monitoring. Although only required for the equivalency projects, PFA requires all recipients comply with the Single Audit Act.

Two FY 2024 equivalency projects (Metropolitan Council_33 and Detroit Lakes_06) were reported as FFATA projects, however these two projects are \$2,086,780 below what is needed to meet equivalency for the 2023 base and 2022 Year 1 IJA supplemental cap grants. The PFA will meet the equivalency for the balance of the 2023 base and for the 2023 Year 2 IJA supplemental cap grants in FY 2025 when the Rochester wastewater treatment and upgrade project (loan in excess of \$45 million) proceeds.

I. State Environmental Review Process

The State of Minnesota has met the requirements of the State Environmental Review Process (SERP) for all CWSRF projects funded in FY 2024.

J. CWSRF Consistency with Program Planning

All projects funded with CWSRF funds that receive Minnesota Pollution Control Agency (MPCA) Commissioner certification to the Public Facilities Authority (PFA) under Minn. Rule 7077.0281, Subp. 3 have followed the Technical Review processes outlined throughout Minn. Rule 7077. These CWSRF project technical review processes are consistent with the Continuous Planning Process (CPP) for the State of Minnesota’s Water Quality Management Program published by the MPCA dated December 2010. The CPP document is available on the MPCA website at: <https://www.pca.state.mn.us/sites/default/files/wq-s-arra1-71.pdf>

For a quick reference where Section 208 and 303 are addressed in the CPP document, go to page #69 of the document – Appendix A. There is a table with the heading “Continuous Planning Process Elements”. Element 1 and 3 shows where Section 303 is addressed in the CPP. Element 2 shows where Section 208 is addressed in the CPP.

K. Administrative Expenses

The CWSRF had total administrative expenses incurred by the PFA and MPCA in FY 2024 of \$3,518,923. This is a 22.7% increase from the FY 2023 amount of \$2,868,271 incurred as of the end of the fiscal year. No monies from within the Fund administrative set-aside were used; all of the 2024 administrative expenses were paid from loan servicing fees collected outside the Fund. The interest charged on point source loans includes a servicing fee up to 2% of each loan payment. Fee revenues are used to pay program administrative expenses. Fees are non-program income. As of June 30, 2024, the CW fee account has a balance of \$3,241,354.

Table 4. FY 2024 Incurred CWSRF Administrative Expenses

<u>Organization</u>	<u>Paid from within the CWSRF</u>	<u>Paid from outside the CWSRF (fees)</u>	<u>Total Paid</u>
Public Facilities Authority		1,058,207	1,058,207
Pollution Control Agency		2,460,716	2,460,716
totals	-	3,518,923	3,518,923

Under the terms of the February 2023 PFA and MPCA Interagency Agreement, MPCA spent \$46,478 of the \$75,000 total available on collecting influent samples and analyzing those samples for PFAS from 53 municipalities during calendar year 2023 (SFY 2024). MPCA plans to spend the remaining funds on additional PFAS sampling and analysis for 31 municipalities during the fourth quarter of calendar year 2024.

L. Financial Reports/Audit

The PFA's Financial Report and Compliance Report which together make up the Authority's independent audit for FY 2024 will be provided under separate cover upon completion.

As of the date of this report (09/30/2024), the audited financials are not yet completed.

**Binding Commitments
Point Source Program**
Exhibit 1a

Borrower	IUP Year	Binding Commit Date	CWSRF Princ Forg	CWSRF Loan	Loan Rate	Total Binding Commitment
Henning_CWRF_05	2023	07/27/23	933,582	233,396	1.00%	1,166,978
Gilbert_CWRF_04	2018	08/17/23	-	968,262	1.00%	968,262
Walker_CWRF_04	2023	09/12/23	-	193,981	1.37%	193,981
New London_CWRF_02	2023	09/25/23	538,876	134,719	1.07%	673,595
Wabasha_CWRF_02	2023	10/04/23	-	2,005,565	2.24%	2,005,565
Breitung Township_CWRF_01	2023	10/12/23	-	284,580	1.81%	284,580
Detroit Lakes_CWRF_06	2023	10/13/23	-	2,414,220	2.45%	2,414,220
Otsego_CWRF_02	2023	10/26/23	1,000,000	34,045,359	2.84%	35,045,359
Watkins_CWRF_02	2023	12/11/23	-	1,676,558	1.98%	1,676,558
Madison_CWRF_02	2023	12/14/23	-	580,000	1.00%	580,000
Zumbro Township_CWRF_01	2023	01/10/24	-	635,622	1.51%	635,622
Pipestone_CWRF_06	2023	01/22/24	-	3,060,665	2.74%	3,060,665
Metropolitan Council_CWRF_34	2024	03/03/24	-	42,000,000	1.87%	42,000,000
Long Prairie_CWRF_04	2024	05/03/24	-	2,623,500	1.68%	2,623,500
Albert Lea_CWRF_02	2024	05/22/24	-	5,098,045	2.30%	5,098,045
Tyler_CWRF_01	2024	05/30/24	-	3,467,274	1.09%	3,467,274
Winnebago_CWRF_05	2024	06/12/24	-	2,348,975	1.59%	2,348,975
East Gull Lake_CWRF_03	2024	06/13/24	-	2,184,957	1.59%	2,184,957
18	Binding Commitments		2,472,458	103,955,678		106,428,136

* Project includes GPR

FY 2024 decreases to prior binding commitments

Borrower	IUP Year	Original BC Date	Change in Princ Forg	Change in Loan Amount
Foley_CWRF_02		08/10/22	-	(6,426,102.00)
Bagley_CWRF_02		08/22/18	-	(6,412.46)
Pelican Rapids_CWRF_05		07/30/20	-	(91,485.72)
Annandale_CWRF_03		12/13/22	(80,050.33)	-
Houston_CWRF_01		05/11/21	-	(1,833.70)
Austin_CWRF_01		02/09/23	-	(14,500,000.00)
Fairmont_CWRF_02		12/21/21	-	(87,427.13)
Cokato_CWRF_02		02/13/21	-	(48,091.73)
Detroit Lakes_CWRF_05		05/23/22	-	(52,348.51)
Lake Park_CWRF_03		11/17/20	-	(94,891.14)
			(80,050.33)	(21,308,592.39)

Note: * = Project or components meets WRRDA or Green Project Reserve Criteria

Binding Commitments
Agriculture Best Management Practices Loan Program

Exhibit 1b

Borrower	Amount	Rate
Anoka County	107,857.00	0.00%
Becker Soil and Water Conservation District	134,008.00	0.00%
Big Stone County	38,500.00	0.00%
Blue Earth Soil and Water Conservation District	199,134.00	0.00%
Brown County	41,925.00	0.00%
Carlton Soil and Water Conservation District	15,000.00	0.00%
Chippewa County	152,857.00	0.00%
Clay Soil and Water Conservation District	216,162.00	0.00%
Cook County	82,702.00	0.00%
Cottonwood Soil and Water Conservation District	383,905.00	0.00%
Dodge County	73,425.00	0.00%
Douglas Soil and Water Conservation District	47,900.00	0.00%
Faribault County	235,000.00	0.00%
Fillmore Soil and Water Conservation District	174,950.00	0.00%
Freeborn County	293,000.00	0.00%
Goodhue County	552,825.00	0.00%
Houston County	51,000.00	0.00%
Hubbard County	28,889.00	0.00%
Jackson County	365,141.00	0.00%
Kandiyohi Soil and Water Conservation District	137,000.00	0.00%
Kittson County	373,000.00	0.00%
Lac qui Parle Soil and Water Conservation District	139,075.00	0.00%
Le Sueur Soil and Water Conservation District	161,825.00	0.00%
Lincoln County	546,700.00	0.00%
Lyon Soil and Water Conservation District	461,933.00	0.00%
Mahnomen Soil and Water Conservation District	200,000.00	0.00%
Martin County	422,994.00	0.00%
Meeker Soil and Water Conservation District	27,250.00	0.00%
Morrison Soil and Water Conservation District	174,850.00	0.00%
Mower County Planning and Zoning Dept	89,494.00	0.00%
Mower Soil and Water Conservation District	428,550.00	0.00%
Murray County	815,974.00	0.00%
Nicollet County	78,323.00	0.00%
Nobles County	853,127.00	0.00%
Norman Soil and Water Conservation District	174,230.00	0.00%
Northcentral Minnesota SWCD JPO	337,000.00	0.00%
Olmsted Soil and Water Conservation District	118,000.00	0.00%
Ottertail Soil and Water Conservation District	107,534.00	0.00%
Pipestone County	169,655.00	0.00%
Pope County	21,192.00	0.00%
Redwood Soil and Water Conservation District	100,000.00	0.00%
Renville County	773,935.00	0.00%
Rice County	34,337.00	0.00%
Rock Soil and Water Conservation District	971,964.00	0.00%
Scott County	92,697.00	0.00%
Sherburne County	200,000.00	0.00%

Binding Commitments
Agriculture Best Management Practices Loan Program

Exhibit 1b

Borrower	Amount	Rate
Sibley County	121,757.00	0.00%
Stearns Soil and Water Conservation District	525,998.00	0.00%
Steele County	105,000.00	0.00%
Stevens County	85,490.00	0.00%
Todd County	329,342.00	0.00%
Wabasha Soil and Water Conservation District	266,949.00	0.00%
Washington Soil and Water Conservation District	233,619.00	0.00%
Watonwan County	49,663.00	0.00%
Wilkin County	13,000.00	0.00%
Winona Soil and Water Conservation District	454,171.00	0.00%
Wright Soil and Water Conservation District	110,150.00	0.00%
Yellow Medicine County	71,990.00	0.00%
58 Binding Commitments	13,571,948.00	

Binding Commitments
Clean Water Partnership Loan Program

Exhibit 1c

Borrower	Project Name	Date	Amount	Rate
Comfort Lake-Forest Lake	CLFLWD Adaptive Management Projects, Phase 1	09/14/23	750,000.00	0.00%
City Of Waldorf	City of Waldford Inflow and Infiltration Project	10/19/23	750,000.00	0.00%
Otter Tail County	Otter Tail County SSTS Loan Program Phase 2	03/18/24	750,000.00	0.00%
City of Edgerton	Edgerton Loan Phase II	12/22/23	110,000.00	0.00%
Todd County	Todd County Septic System Replacement Initiative Part 2	01/19/24	450,000.00	0.00%
Renville County	Renville County SSTS Loan Program 2024	03/28/24	750,000.00	0.00%
Cottonwood County	Cottonwood County SSTS Loan Project 2.0	03/18/24	750,000.00	0.00%
7 Binding Commitments			4,310,000.00	

**Binding Commitments
Tourism Loan Program**

Exhibit 1d

Borrower	Date	Amount	Rate
None			
0 Binding Commitments		\$ -	

EPA Project Categories
Point Source Program

Exhibit 2a

Borrower	CWSRF Amount	(CWT) Secondary Treatment	(CWT) Advanced Treatment	(CWT) Infiltration/ Inflow	(CWT) Sewer Rehab	(CWT) New Collect. Sewers	(CWT) New Inter-ceptors	(CWT) CSO Correct.	Energy Conservation & Efficiency	Water Conservation Water Efficiency	Water Conservation Water Reuse	Stormwater-Green Infrastructure	Storm Sewers	Replace Non-Complying ISTS
Henning	1,166,978	-	-	291,745	875,234	-	-	-	-	-	-	-	-	-
Gilbert	968,262	726,197	242,066	-	-	-	-	-	-	-	-	-	-	-
Walker	193,981	-	-	96,991	96,991	-	-	-	-	-	-	-	-	-
New London	673,595	-	-	-	673,595	-	-	-	-	-	-	-	-	-
Wabasha	2,005,565	-	-	1,002,783	1,002,783	-	-	-	-	-	-	-	-	-
Breitung Township	284,580	-	-	142,290	142,290	-	-	-	-	-	-	-	-	-
Detroit Lakes	2,414,220	-	-	603,555	1,810,665	-	-	-	-	-	-	-	-	-
Otsego	35,045,359	24,531,751	7,009,072	-	-	-	-	-	1,051,361	1,051,361	1,401,814	-	-	-
Watkins	1,676,558	-	-	838,279	838,279	-	-	-	-	-	-	-	-	-
Zumbro Township	635,622	158,906	158,906	-	-	317,811	-	-	-	-	-	-	-	-
Pipestone	3,060,665	-	-	1,530,333	1,530,333	-	-	-	-	-	-	-	-	-
Madison	580,000	58,000	-	174,000	174,000	174,000	-	-	-	-	-	-	-	-
Metropolitan Council	42,000,000	25,526,700	6,500,000	1,775,000	5,752,500	683,300	1,762,500	-	-	-	-	-	-	-
Long Prairie	2,623,500	-	-	1,311,750	1,311,750	-	-	-	-	-	-	-	-	-
Albert Lea	5,098,045	5,098,045	-	-	-	-	-	-	-	-	-	-	-	-
Tyler	3,467,274	-	-	693,455	2,773,819	-	-	-	-	-	-	-	-	-
Winnebago	2,348,975	-	-	1,879,180	469,795	-	-	-	-	-	-	-	-	-
East Gull Lake	2,184,957	1,092,479	-	-	1,092,479	-	-	-	-	-	-	-	-	-
Total	106,428,136	57,192,077	13,910,043	10,339,359	18,544,511	1,175,111	1,762,500	-	1,051,361	1,051,361	1,401,814	-	-	-
Number of Projects	18	7	4	12	14	3	1	-	1	1	1	-	-	-

**Coordinated Funding For Projects on 2024 PPL
Point Source Program**

Exhibit 2b

Borrower	2024 PPL Rank	CWSRF Loan	CWSRF PF	MN Water Infrastruc- ture Fund	MN CW Legacy PSIG Grant	USDA Rural Dev Grant&Loan	Other Funds	Other Source	Total Project Cost
Albert Lea 1	17.1	5,098,045	-	-	-	-	2,000,000	SPAP	7,098,045
Bagley 1	153.1	-	-	-	-	1,604,989	-	-	1,604,989
Bagley 2	153.2	-	-	-	-	-	3,681,011	SPAP, local	3,681,011
Belview	64	-	-	-	-	2,850,250	-	-	2,850,250
Clinton	139	-	-	1,300,000	-	1,755,000	377,000	city	3,432,000
East Gull Lake	239	2,184,957	-	-	-	-	2,900,000	SPAP	5,084,957
Edgerton	46	-	-	-	-	5,500,000	-	-	5,500,000
Foley	82	13,364,326	-	-	7,000,000	-	8,000,000	SPAP	28,364,326
Madison	172	580,000	-	2,319,998	-	-	-	-	2,899,998
Ogilvie	44	-	-	3,010,804	1,118,196	1,539,000	3,450,000	COE, SCDP	9,118,000
Otsego - West WWTP	131	34,045,359	1,000,000	-	7,000,000	-	-	-	42,045,359
Saint Paul - Stormwater 1	99	-	-	-	774,577	-	193,644	city	968,221
Tracy	10	-	-	869,150	-	468,005	-	-	1,337,155
Tyler	20	3,467,274	-	-	-	-	3,792,000	SPAP	7,259,274
Vernon Center	106	-	-	-	-	1,096,000	1,858,328	SPAP, city	2,954,328
Wabasso 1	21.1	-	-	2,910,000	-	8,277,000	-	-	11,187,000
Walker	254	193,981	-	659,482	-	-	-	-	853,463
Watertown	76	16,723,450	-	-	7,000,000	-	-	-	23,723,450
Winger	160	-	-	2,200,000	-	2,605,000	-	-	4,805,000
Zumbro Township	15	635,622	-	1,760,000	7,000,000	-	-	-	9,395,622
Total		76,293,014	1,000,000	15,029,434	29,892,773	25,695,244	26,251,983		174,162,448

Binding Commitments - Project Detail
Agricultural Best Management Practices Loan Program

Exhibit 3a

Borrower (County or SWCD)	ID#	Loan Amount	Ag. Cropland BMP Projects *		Ag. Animal BMP Projects		Other Estuary Sec 320		Groundwater Protection Projects *		Hydromodification/ Erosion Cntrl Projects *		ISTS Projects *		Land Conservation	
			Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number
Aitkin County	1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Anoka County	1098	159,934	-	-	-	-	-	-	-	-	-	-	107,857	4	-	-
Becker Soil and Water Conservation District	1002	306,075	125,000	1	-	-	-	-	-	-	-	-	9,008	1	-	-
Benton Soil and Water Conservation District	1004	347,900	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Big Stone County	1006	-	38,500	1	-	-	-	-	-	-	-	-	-	-	-	-
Blue Earth Soil and Water Conservation District	1008	140,751	-	-	-	-	80,000	1	42,241	3	-	-	76,893	4	-	-
Brown County	1009	173,375	-	-	41,925	1	-	-	-	-	-	-	-	-	-	-
Carlton County Environmental Office	1010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Carlton Soil and Water Conservation District	1011	110,796	-	-	10,000	1	-	-	-	-	-	-	5,000	1	-	-
Carver County Environmental Office	1012	18,170	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Carver Soil and Water Conservation District	1013	30,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chippewa County	1015	-	152,857	1	-	-	-	-	-	-	-	-	-	-	-	-
Chisago Soil and Water Conservation District	1102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clay Soil and Water Conservation District	1016	137,020	144,762	2	71,400	2	-	-	-	-	-	-	-	-	-	-
Cook County	1018	92,020	-	-	-	-	-	-	-	-	-	-	82,702	3	-	-
Cottonwood Soil and Water Conservation District	1021	44,500	168,125	2	-	-	-	-	152,660	2	-	-	63,120	3	-	-
Dakota Soil and Water Conservation District	1023	174,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dodge County	1024	138,750	65,000	1	-	-	-	-	-	-	-	-	8,425	1	-	-
Douglas Soil and Water Conservation District	1025	254,080	-	-	-	-	-	-	47,900	1	-	-	-	-	-	-
Eastcentral Minnesota SWCD JPO	1035	160,913	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Faribault County	1027	656,997	200,000	1	35,000	1	-	-	-	-	-	-	-	-	-	-
Fillmore Soil and Water Conservation District	1028	246,831	-	-	136,900	2	-	-	-	-	-	-	38,050	2	-	-
Freeborn County	1029	215,885	-	-	93,000	2	-	-	200,000	1	-	-	-	-	-	-
Goodhue County	1030	561,555	10,000	1	512,825	4	-	-	30,000	1	-	-	-	-	-	-
Grant Soil and Water Conservation District	1099	112,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hennepin County	1032	26,350	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Houston County	1033	59,750	27,000	1	-	-	-	-	24,000	1	-	-	-	-	-	-
Hubbard County	1034	8,016	-	-	-	-	-	-	-	-	-	-	28,889	2	-	-
Itasca County	1037	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jackson County	1038	490,639	271,500	3	-	-	-	-	73,500	1	-	-	20,141	1	-	-
Kandiyohi Soil and Water Conservation District	1040	220,250	87,000	1	50,000	1	-	-	-	-	-	-	-	-	-	-
Kittson County	1041	106,300	373,000	2	-	-	-	-	-	-	-	-	-	-	-	-
Lac qui Parle Soil and Water Conservation District	1042	300,019	100,000	1	-	-	-	-	19,560	1	-	-	19,515	1	-	-
Le Sueur Soil and Water Conservation District	1043	-	-	-	-	-	-	-	-	-	-	-	161,825	5	-	-
Lincoln County	1044	331,156	233,900	3	192,800	5	-	-	120,000	1	-	-	-	-	-	-
Lyon Soil and Water Conservation District	1045	1,234,630	314,100	2	147,833	3	-	-	-	-	-	-	-	-	-	-
Mahnomen Soil and Water Conservation District	1046	-	-	-	-	-	-	-	200,000	2	-	-	-	-	-	-
Martin County	1049	849,378	50,000	1	50,000	1	284,600	3	-	-	-	-	38,394	3	-	-
McLeod Soil and Water Conservation District	1050	190,861	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meeker Soil and Water Conservation District	1051	176,152	-	-	27,250	1	-	-	-	-	-	-	-	-	-	-
Morrison Soil and Water Conservation District	1053	250,610	-	-	144,850	3	30,000	1	-	-	-	-	-	-	-	-
Mower County Planning and Zoning Dept	1054	18,314	-	-	-	-	-	-	-	-	-	-	89,494	4	-	-
Mower Soil and Water Conservation District	1055	466,900	332,550	4	75,000	2	-	-	21,000	1	-	-	-	-	-	-
Murray County	1056	651,317	160,220	2	605,754	6	-	-	50,000	1	-	-	-	-	-	-
Nicollet County	1057	194,545	-	-	-	-	-	-	-	-	-	-	78,323	4	-	-
Nobles County	1058	371,500	-	-	515,055	4	152,250	1	-	-	-	-	185,822	10	-	-
Norman Soil and Water Conservation District	1100	58,000	174,230	2	-	-	-	-	-	-	-	-	-	-	-	-
Northcentral Minnesota SWCD JPO	1060	99,552	77,000	1	40,000	1	-	-	220,000	2	-	-	-	-	-	-
Northeast Minnesota SWCD JPO	1014	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Northwest Minnesota AgBMP Loan Area	1061	1,821,125	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Olmsted Soil and Water Conservation District	1062	119,900	-	-	-	-	100,000	1	18,000	1	-	-	-	-	-	-
Ottertail Soil and Water Conservation District	1063	284,134	-	-	107,534	2	-	-	-	-	-	-	-	-	-	-
Pennington County	1064	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Pipestone County	1065	144,500	40,000	1	-	-	129,655	2	-	-	-	-	-	-	-	-
Pope County	1066	15,899	-	-	-	-	-	-	-	-	-	-	21,192	1	-	-
Ramsey	1101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Red Lake Soil and Water Conservation District	1067	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Binding Commitments - Project Detail
Agricultural Best Management Practices Loan Program

Exhibit 3a

Borrower (County or SWCD)	ID#	Loan Amount	Ag. Cropland BMP Projects *		Ag. Animal BMP Projects		Other Estuary Sec 320		Groundwater Protection Projects *		Hydromodification/ Erosion Cntrl Projects *		ISTS Projects *		Land Conservation	
			Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number
Redwood Soil and Water Conservation Dis	1068	100,000	-	-	100,000	1	-	-	-	-	-	-	-	-	-	-
Renville County	1069	689,882	387,500	4	127,691	1	28,900	1	229,844	7	-	-	-	-	-	-
Rice County	1071	52,665	-	-	-	-	-	-	-	-	-	-	34,337	2	-	-
Rice Soil and Water Conservation District	1072	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rock Soil and Water Conservation District	1073	518,376	100,763	2	748,950	8	-	-	86,130	1	-	-	36,121	2	-	-
Saint Louis County	1074	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Scott County	1075	48,000	-	-	-	-	-	-	-	-	-	-	92,697	3	-	-
Sherburne County	1076	135,000	-	-	-	-	200,000	1	-	-	-	-	-	-	-	-
Sibley County	1078	180,894	-	-	-	-	-	-	49,247	2	-	-	72,510	3	-	-
Stearns Soil and Water Conservation Distr	1080	486,000	-	-	525,998	4	-	-	-	-	-	-	-	-	-	-
Steele County	1081	294,649	105,000	1	-	-	-	-	-	-	-	-	-	-	-	-
Stevens County	1082	308,124	71,490	2	-	-	-	-	-	-	-	-	14,000	1	-	-
Swift Soil and Water Conservation District	1083	180,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Todd County	1085	460,845	-	-	329,342	5	-	-	-	-	-	-	-	-	-	-
Traverse Soil and Water Conservation Dist	1087	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wabasha Soil and Water Conservation Dis	1088	285,750	7,715	1	192,034	4	-	-	58,000	2	9,200	1	-	-	-	-
Waseca County	1090	306,292	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Washington Soil and Water Conservation I	1091	30,562	-	-	-	-	-	-	-	-	-	-	233,619	6	-	-
Watsonwan County	1092	415,891	-	-	-	-	-	-	-	-	-	-	49,663	3	-	-
West Central Minnesota SWCD JPO	1093	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wilkin County	1094	200,000	13,000	1	-	-	-	-	-	-	-	-	-	-	-	-
Winona Soil and Water Conservation Distr	1095	327,785	-	-	392,900	4	-	-	33,358	2	-	-	27,913	2	-	-
Wright Soil and Water Conservation Distri	1096	271,535	79,650	1	30,500	1	-	-	-	-	-	-	-	-	-	-
Yellow Medicine County	1097	406,078	-	-	71,990	1	-	-	-	-	-	-	-	-	-	-
		18,269,677	3,909,862	46	5,376,531	71	1,005,405	11	1,675,440	33	9,200	1	1,595,510	72	-	-

* Non-point source projects that meet Green Project Reserve criteria include implementation of best management practices to reduce runoff in rural areas; agricultural cropland, groundwater, and decentralized wastewater solutions to replace existing deficient failing onsite wastewater systems.

Binding Commitments - Project Detail
Clean Water Partnership Loan Program

Exhibit 3b

Borrower	Project Name	Loan Amount	Ag. Cropland BMP Projects *		Ag. Animal BMP Projects		Groundwater Protection Projects *		Hydromodification/ Erosion Cntrl Projects *		ISTS Projects *	
			Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number
Laq qui Parle Yellow E	Comfort Lake-Forest Lake	750,000	-	0	-	0	425,000	6	325,000	5	-	0
	City Of Waldorf	750,000	-	0	-	0	-	0	750,000	50	-	0
	Otter Tail County	750,000	-	0	-	0	-	0	-	0	750,000	75
	City of Edgerton	110,000	-	0	-	0	-	0	110,000	1	-	0
City of Lowry	Todd County	450,000	-	0	-	0	-	0	-	0	450,000	45
Stearns County	Renville County	750,000	-	0	-	0	-	0	-	0	750,000	75
Lincoln County	Cottonwood County	750,000	-	0	-	0	-	0	-	0	750,000	75
		4,310,000	-	-	-	-	425,000	6	1,185,000	56	2,700,000	270

* Non-point source projects that meet Green Project Reserve criteria include implementation of best management practices to reduce runoff in rural and urban areas; agricultural cropland, and decentralized wastewater solutions to replace existing deficient failing onsite wastewater systems.

Binding Commitments - Project Detail
Tourism Loan Program

Exhibit 3c

Borrower	Loan Amount	Ag. Cropland BMP Projects *		Ag. Animal BMP Projects		Groundwater Protection Projects *		Hydromodification/ Erosion Cntrl Projects *		ISTS Projects *	
		Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number
None	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Total	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-

* Non-point source projects that meet Green Project Reserve criteria include implementation of best management practices to reduce runoff in rural areas; agricultural cropland, groundwater, and decentralized wastewater solutions to replace existing deficient failing onsite wastewater systems.

Loan Disbursements
Point Source Program

Exhibit 4a

Date	Borrower	Source	Loans	Princ Forg
07/26/23	Ada_CWRF_02	Op Res	276,596	-
07/26/23	Babbitt_CWRF_01	Op Res	194,650	-
07/26/23	Canby_CWRF_03	Op Res	2,104	-
07/26/23	Dassel_CWRF_03	Op Res	7,020	-
07/26/23	Dawson_CWRF_02	Op Res	101,637	-
07/26/23	Grand Meadow_CWRF_01	Op Res	369,208	-
07/26/23	Lanesboro_CWRF_02	Op Res	242,590	-
07/26/23	Lanesboro_CWRF_03	Op Res	50,757	-
07/26/23	Long Prairie_CWRF_03	Op Res	430,904	-
07/26/23	Metropolitan Council_CWRF_33	Op Res	1,639,493	-
07/26/23	Moorhead_CWRF_07	Op Res	3,512	-
07/26/23	Nashwauk_CWRF_01	Op Res	31,634	-
07/26/23	Oronoco_CWRF_01	Op Res	184,075	-
07/26/23	Oronoco_CWRF_02	Op Res	52,759	-
07/26/23	Ortonville_CWRF_03	Op Res	106,247	-
07/26/23	Owatonna_CWRF_02	Op Res	5,001,292	-
07/26/23	Perham_CWRF_05	Op Res	160,698	-
07/26/23	Sherburn_CWRF_02	Op Res	45,650	-
07/26/23	Two Harbors_CWRF_04	Op Res	2,407,049	-
07/26/23	Watertown_CWRF_02	Op Res	1,048,739	-
07/26/23	Western Lake Superior SD_CWRF_38	Op Res	34,969	-
07/26/23	Western Lake Superior SD_CWRF_39	Op Res	475,135	-
07/26/23	Western Lake Superior SD_CWRF_40	Op Res	9,410	-
07/26/23	Western Lake Superior SD_CWRF_41	Op Res	1,599	-
07/26/23	Western Lake Superior SD_CWRF_42	Op Res	472,328	-
07/26/23	Worthington_CWRF_01	Op Res	278,448	-
07/26/23	Austin_CWRF_01	CW PFG F2022	-	475,419
07/26/23	Two Harbors_CWRF_04	CW PFG F2022	-	308,506
07/26/23	Western Lake Superior SD_CWRF_38	CW PFG F2022	-	3,020
08/23/23	Ada_CWRF_02	Op Res	293,821	-
08/23/23	Austin_CWRF_01	Op Res	3,300	-
08/23/23	Babbitt_CWRF_01	Op Res	68,645	-
08/23/23	CWRF_Caledonia_03	Op Res	123,248	-
08/23/23	Dassel_CWRF_03	Op Res	14,100	-
08/23/23	Dawson_CWRF_02	Op Res	216,587	-
08/23/23	Foley_CWRF_02	Op Res	351,473	-
08/23/23	Grand Meadow_CWRF_01	Op Res	148,763	-
08/23/23	Hoyt Lakes_CWRF_02	Op Res	62,066	-
08/23/23	Lanesboro_CWRF_03	Op Res	49,096	-
08/23/23	Long Prairie_CWRF_03	Op Res	39,387	-
08/23/23	Metropolitan Council_CWRF_33	Op Res	6,157,141	-
08/23/23	Oronoco_CWRF_01	Op Res	449,272	-
08/23/23	Oronoco_CWRF_01	Op Res	404,422	-
08/23/23	Oronoco_CWRF_02	Op Res	21,716	-
08/23/23	Ortonville_CWRF_03	Op Res	302,021	-
08/23/23	Owatonna_CWRF_02	Op Res	5,060	-
08/23/23	Pipestone_CWRF_04	Op Res	4,176	-
08/23/23	Sherburn_CWRF_02	Op Res	106,534	-
08/23/23	Watertown_CWRF_02	Op Res	468,683	-
08/23/23	Western Lake Superior SD_CWRF_38	Op Res	636,188	-
08/23/23	Western Lake Superior SD_CWRF_39	Op Res	439,808	-
08/23/23	Western Lake Superior SD_CWRF_40	Op Res	200,889	-
08/23/23	Western Lake Superior SD_CWRF_42	Op Res	599,780	-
08/23/23	Crosby_CWRF_02	Op Res	51,881	-
08/23/23	Henning_CWRF_05	Op Res	37,167	-
08/23/23	Worthington_CWRF_01	Op Res	353,894	-
08/23/23	Western Lake Superior SD_CWRF_38	CW PFG F2022	-	54,940
08/23/23	Henning_CWRF_05	CW PFG F2022	-	69,707
08/23/23	Henning_CWRF_05	CW PFG F2022	-	78,961
09/27/23	Ada_CWRF_02	Op Res	88,258	-
09/27/23	Babbitt_CWRF_01	Op Res	115,835	-
09/27/23	Bagley_CWRF_02	Op Res	64,932	-
09/27/23	Caledonia_CWRF_03	Op Res	28,442	-
09/27/23	Crosby_CWRF_02	Op Res	115,780	-
09/27/23	Ely_CWRF_02	Op Res	16,571	-
09/27/23	Gilbert_CWRF_03	Op Res	21,577	-
09/27/23	Gilbert_CWRF_04	Op Res	491,528	-
09/27/23	Grand Meadow_CWRF_01	Op Res	258,871	-
09/27/23	Henning_CWRF_05	Op Res	28,938	-
09/27/23	Hoyt Lakes_CWRF_02	Op Res	32,829	-
09/27/23	Lanesboro_CWRF_03	Op Res	213,093	-
09/27/23	Long Prairie_CWRF_03	Op Res	23,367	-
09/27/23	Metropolitan Council_CWRF_33	Op Res	3,181,420	-
09/27/23	Nashwauk_CWRF_01	Op Res	20,577	-
09/27/23	Oronoco_CWRF_01	Op Res	729,703	-
09/27/23	Oronoco_CWRF_02	Op Res	44,582	-
09/27/23	Ortonville_CWRF_03	Op Res	297,595	-
09/27/23	Perham_CWRF_05	Op Res	286,428	-
09/27/23	Pipestone_CWRF_05	Op Res	879,872	-
09/27/23	Sherburn_CWRF_02	Op Res	37,807	-
09/27/23	Walker_CWRF_04	Op Res	22,961	-
09/27/23	Watertown_CWRF_02	Op Res	1,179,728	-
09/27/23	Western Lake Superior SD_CWRF_38	Op Res	267,210	-
09/27/23	Western Lake Superior SD_CWRF_39	Op Res	810,714	-
09/27/23	Western Lake Superior SD_CWRF_42	Op Res	184,988	-
09/27/23	Worthington_CWRF_01	Op Res	239,255	-
09/27/23	Henning_CWRF_05	CW PFG F2022	-	115,751
09/27/23	Western Lake Superior SD_CWRF_38	CW PFG F2022	-	21,739
09/27/23	Western Lake Superior SD_CWRF_38	CW PFG F2022	-	1,337
10/25/23	Ada_CWRF_02	Op Res	28,424	-
10/25/23	Austin_CWRF_01	Op Res	1,027,133	-
10/25/23	CWRF_Caledonia_03	Op Res	85,325	-
10/25/23	Canby_CWRF_03	Op Res	3,943	-
10/25/23	Crosby_CWRF_02	Op Res	95,336	-
10/25/23	Grand Meadow_CWRF_01	Op Res	186,641	-
10/25/23	Henning_CWRF_05	Op Res	45,700	-
10/25/23	Hoyt Lakes_CWRF_02	Op Res	6,695	-
10/25/23	Lanesboro_CWRF_02	Op Res	54,757	-
10/25/23	Lanesboro_CWRF_03	Op Res	2,757	-
10/25/23	Long Prairie_CWRF_03	Op Res	31,638	-
10/25/23	Metropolitan Council_CWRF_33	Op Res	1,312,145	-
10/25/23	Nashwauk_CWRF_01	Op Res	16,124	-
10/25/23	New London_CWRF_02	Op Res	66,569	-
10/25/23	Oronoco_CWRF_01	Op Res	860,520	-
10/25/23	Oronoco_CWRF_02	Op Res	43,882	-
10/25/23	Ortonville_CWRF_03	Op Res	364,593	-
10/25/23	Owatonna_CWRF_02	Op Res	1,351,843	-
10/25/23	Pelican Rapids_CWRF_05	Op Res	61,873	-
10/25/23	Perham_CWRF_05	Op Res	483,042	-
10/25/23	Saint Cloud_CWRF_05	Op Res	1,623,296	-
10/25/23	Sherburn_CWRF_02	Op Res	64,317	-
10/25/23	Wabasha_CWRF_02	Op Res	576,798	-
10/25/23	Walker_CWRF_04	Op Res	45,591	-
10/25/23	Watertown_CWRF_02	Op Res	864,577	-

Loan Disbursements
Point Source Program

Exhibit 4a

Date	Borrower	Source	Loans	Princ Forg
10/25/23	Western Lake Superior SD_CWRF_38	Op Res	102,594	-
10/25/23	Western Lake Superior SD_CWRF_39	Op Res	248,114	-
10/25/23	Western Lake Superior SD_CWRF_40	Op Res	18,498	-
10/25/23	Western Lake Superior SD_CWRF_41	Op Res	15,406	-
10/25/23	Western Lake Superior SD_CWRF_42	Op Res	455,682	-
10/25/23	Worthington_CWRF_01	Op Res	314,771	-
10/25/23	Henning_CWRF_05	CW PFG F2022	-	182,799
10/25/23	New London_CWRF_02	CW PFG F2022	-	266,278
10/25/23	Western Lake Superior SD_CWRF_38	CW PFG F2022	-	8,860
11/29/23	Ada_CWRF_02	Op Res	3,305	-
11/29/23	Austin_CWRF_01	FIIIA-1 Suppl	1,113,469	-
11/29/23	Babbitt_CWRF_01	Op Res	316,226	-
11/29/23	Caledonia_CWRF_03	Op Res	345,927	-
11/29/23	Crosby_CWRF_02	Op Res	31,448	-
11/29/23	Dassel_CWRF_03	Op Res	50,437	-
11/29/23	Dawson_CWRF_02	Op Res	14,700	-
11/29/23	Foley_CWRF_02	Op Res	2,320	-
11/29/23	Grand Meadow_CWRF_01	Op Res	501,177	-
11/29/23	Hawley_CWRF_03	Op Res	37,465	-
11/29/23	Henning_CWRF_05	Op Res	41,770	-
11/29/23	Houston_CWRF_01	Op Res	22,910	-
11/29/23	Hoyt Lakes_CWRF_02	Op Res	13,120	-
11/29/23	Lanesboro_CWRF_03	Op Res	855	-
11/29/23	Long Prairie_CWRF_03	Op Res	46,807	-
11/29/23	Metropolitan Council_CWRF_33	FIIIA-1 Suppl	2,283,675	-
11/29/23	New London_CWRF_02	Op Res	30,160	-
11/29/23	Oronoco_CWRF_01	FIIIA-1 Suppl	812,751	-
11/29/23	Oronoco_CWRF_02	Op Res	16,056	-
11/29/23	Ortonville_CWRF_03	Op Res	352,627	-
11/29/23	Otsego_CWRF_02	FIIIA-1 Suppl	9,116,521	-
11/29/23	Perham_CWRF_05	Op Res	82,310	-
11/29/23	Saint Cloud_CWRF_05	Op Res	252,838	-
11/29/23	Sherburn_CWRF_02	Op Res	35,147	-
11/29/23	Wabasha_CWRF_02	Op Res	273,587	-
11/29/23	Walker_CWRF_04	Op Res	48,467	-
11/29/23	Watertown_CWRF_02	Op Res	342,198	-
11/29/23	Western Lake Superior SD_CWRF_38	Op Res	299,656	-
11/29/23	Western Lake Superior SD_CWRF_39	Op Res	336,072	-
11/29/23	Western Lake Superior SD_CWRF_41	Op Res	3,196	-
11/29/23	Western Lake Superior SD_CWRF_42	Op Res	486,576	-
11/29/23	Worthington_CWRF_01	Op Res	207,208	-
11/29/23	Henning_CWRF_05	CW PFG F2022	-	167,080
11/29/23	New London_CWRF_02	CW PFG F2022	-	120,642
11/29/23	Otsego_CWRF_02	CW PFG F2022	-	939,021
11/29/23	Western Lake Superior SD_CWRF_38	CW PFG F2022	-	25,878
12/20/23	Ada_CWRF_02	Op Res	(1,415,010)	-
12/20/23	Austin_CWRF_01	Op Res	(1,080,434)	-
12/20/23	Babbitt_CWRF_01	Op Res	(2,346,852)	-
12/20/23	Bagley_CWRF_02	Op Res	(64,932)	-
12/20/23	Barnesville_CWRF_03	Op Res	(25,448)	-
12/20/23	Caledonia_CWRF_03	Op Res	(848,398)	-
12/20/23	Canby_CWRF_03	Op Res	(6,047)	-
12/20/23	Crosby_CWRF_02	Op Res	(294,444)	-
12/20/23	Dassel_CWRF_03	Op Res	(121,501)	-
12/20/23	Dawson_CWRF_02	Op Res	(1,542,721)	-
12/20/23	Detroit Lakes_CWRF_05	Op Res	(1,693,622)	-
12/20/23	Elbow Lake_CWRF_04	Op Res	(274)	-
12/20/23	Ely_CWRF_02	Op Res	(56,375)	-
12/20/23	Fairmont_CWRF_02	Op Res	(187,044)	-
12/20/23	Foley_CWRF_02	Op Res	(8,426,813)	-
12/20/23	Gilbert_CWRF_03	Op Res	(21,577)	-
12/20/23	Gilbert_CWRF_04	Op Res	(491,528)	-
12/20/23	Grand Meadow_CWRF_01	Op Res	(3,568,139)	-
12/20/23	Hawley_CWRF_03	Op Res	(37,465)	-
12/20/23	Henning_CWRF_05	Op Res	(153,375)	-
12/20/23	Houston_CWRF_01	Op Res	(22,910)	-
12/20/23	Hoyt Lakes_CWRF_02	Op Res	(129,058)	-
12/20/23	Lanesboro_CWRF_02	Op Res	(723,272)	-
12/20/23	Lanesboro_CWRF_03	Op Res	(317,612)	-
12/20/23	Le Sueur County_CWRF_01	Op Res	(810)	-
12/20/23	Little Falls_CWRF_04	Op Res	(63,799)	-
12/20/23	Long Prairie_CWRF_03	Op Res	(1,988,711)	-
12/20/23	Metropolitan Council_CWRF_32	Op Res	(24,967,115)	-
12/20/23	Metropolitan Council_CWRF_33	Op Res	(25,761,728)	-
12/20/23	Moorhead_CWRF_07	Op Res	(82,305)	-
12/20/23	Mountain Lake_CWRF_02	Op Res	(61,924)	-
12/20/23	Nashwauk_CWRF_01	Op Res	(126,979)	-
12/20/23	New London_CWRF_02	Op Res	(96,730)	-
12/20/23	Oronoco_CWRF_01	Op Res	(2,813,148)	-
12/20/23	Oronoco_CWRF_02	Op Res	(376,597)	-
12/20/23	Ortonville_CWRF_03	Op Res	(1,811,683)	-
12/20/23	Otsego_CWRF_01	Op Res	(3,740)	-
12/20/23	Owatonna_CWRF_02	Op Res	(24,009,099)	-
12/20/23	Pelican Rapids_CWRF_05	Op Res	(61,873)	-
12/20/23	Perham_CWRF_05	Op Res	(1,789,247)	-
12/20/23	Pipestone_CWRF_04	Op Res	(4,176)	-
12/20/23	Pipestone_CWRF_05	Op Res	(1,421,433)	-
12/20/23	Saint Cloud_CWRF_05	Op Res	(2,240,520)	-
12/20/23	Sherburn_CWRF_02	Op Res	(1,557,302)	-
12/20/23	Two Harbors_CWRF_04	Op Res	(4,849,433)	-
12/20/23	Wabasha_CWRF_02	Op Res	(850,385)	-
12/20/23	Walker_CWRF_04	Op Res	(117,019)	-
12/20/23	Watertown_CWRF_02	Op Res	(11,111,282)	-
12/20/23	Worthington_CWRF_01	Op Res	(7,151,413)	-
12/20/23	Ada_CWRF_02	2023A	1,415,010	-
12/20/23	Austin_CWRF_01	2023A	1,080,434	-
12/20/23	Babbitt_CWRF_01	2023A	2,346,852	-
12/20/23	Bagley_CWRF_02	2023A	64,932	-
12/20/23	Barnesville_CWRF_03	2023A	25,448	-
12/20/23	Caledonia_CWRF_03	2023A	848,398	-
12/20/23	Canby_CWRF_03	2023A	6,047	-
12/20/23	Crosby_CWRF_02	2023A	294,444	-
12/20/23	Dassel_CWRF_03	2023A	121,501	-
12/20/23	Dawson_CWRF_02	2023A	1,542,721	-
12/20/23	Detroit Lakes_CWRF_05	2023A	1,693,622	-
12/20/23	Elbow Lake_CWRF_04	2023A	274	-
12/20/23	Ely_CWRF_02	2023A	56,375	-
12/20/23	Fairmont_CWRF_02	2023A	187,044	-
12/20/23	Foley_CWRF_02	2023A	8,426,813	-
12/20/23	Gilbert_CWRF_03	2023A	21,577	-
12/20/23	Gilbert_CWRF_04	2023A	491,528	-
12/20/23	Grand Meadow_CWRF_01	2023A	3,568,139	-
12/20/23	Hawley_CWRF_03	2023A	37,465	-
12/20/23	Henning_CWRF_05	2023A	153,375	-

Loan Disbursements
Point Source Program

Exhibit 4a

Date	Borrower	Source	Loans	Princ Forg
12/20/23	Houston_CWRF_01	2023A	22,910	-
12/20/23	Hoyt Lakes_CWRF_02	2023A	129,058	-
12/20/23	Lanesboro_CWRF_02	2023A	723,272	-
12/20/23	Lanesboro_CWRF_03	2023A	317,612	-
12/20/23	Le Sueur County_CWRF_01	2023A	810	-
12/20/23	Little Falls_CWRF_04	2023A	63,799	-
12/20/23	Long Prairie_CWRF_03	2023A	1,988,711	-
12/20/23	Metropolitan Council_CWRF_32	2023A	24,967,115	-
12/20/23	Metropolitan Council_CWRF_33	2023A	25,761,728	-
12/20/23	Moorhead_CWRF_07	2023A	82,305	-
12/20/23	Mountain Lake_CWRF_02	2023A	61,924	-
12/20/23	Nashwauk_CWRF_01	2023A	126,979	-
12/20/23	New London_CWRF_02	2023A	96,730	-
12/20/23	Oronoco_CWRF_01	2023A	2,813,148	-
12/20/23	Oronoco_CWRF_02	2023A	376,597	-
12/20/23	Ortonville_CWRF_03	2023A	1,811,683	-
12/20/23	Otsego_CWRF_01	2023A	3,740	-
12/20/23	Owatonna_CWRF_02	2023A	24,009,099	-
12/20/23	Pelican Rapids_CWRF_05	2023A	61,873	-
12/20/23	Perham_CWRF_05	2023A	1,789,247	-
12/20/23	Pipestone_CWRF_04	2023A	4,176	-
12/20/23	Pipestone_CWRF_05	2023A	1,421,433	-
12/20/23	Saint Cloud_CWRF_05	2023A	2,240,520	-
12/20/23	Sherburn_CWRF_02	2023A	1,557,302	-
12/20/23	Two Harbors_CWRF_04	2023A	4,849,433	-
12/20/23	Wabasha_CWRF_02	2023A	850,385	-
12/20/23	Walker_CWRF_04	2023A	117,019	-
12/20/23	Watertown_CWRF_02	2023A	11,111,282	-
12/20/23	Worthington_CWRF_01	2023A	7,151,413	-
12/27/23	Austin_CWRF_01	S2023	2,195,201	-
12/27/23	Babbitt_CWRF_01	Op Res	122,645	-
12/27/23	Caledonia_CWRF_03	S2023	697,181	-
12/27/23	Dawson_CWRF_02	Op Res	119,410	-
12/27/23	Detroit Lakes_CWRF_06	Op Res	266,763	-
12/27/23	Detroit Lakes_CWRF_06	S2023	1,652,751	-
12/27/23	Ely_CWRF_02	Op Res	22,010	-
12/27/23	Gilbert_CWRF_03	Op Res	110	-
12/27/23	Gilbert_CWRF_04	Op Res	55,485	-
12/27/23	Grand Meadow_CWRF_01	Op Res	125,831	-
12/27/23	Henning_CWRF_04	Op Res	2,151	-
12/27/23	Henning_CWRF_05	Op Res	31,900	-
12/27/23	Lanesboro_CWRF_02	Op Res	9,120	-
12/27/23	Lanesboro_CWRF_03	Op Res	368	-
12/27/23	Long Prairie_CWRF_03	Op Res	13,322	-
12/27/23	Metropolitan Council_CWRF_33	FIIJA-1 Suppl	1,904,997	-
12/27/23	Metropolitan Council_CWRF_33	2023A	4,458,316	-
12/27/23	Metropolitan Council_CWRF_33	F2023	835,282	-
12/27/23	Moorhead_CWRF_07	Op Res	134,793	-
12/27/23	Moorhead_CWRF_07	S2023	5,074,102	-
12/27/23	Moorhead_CWRF_07	F2023	2,043,244	-
12/27/23	New London_CWRF_02	Op Res	15,424	-
12/27/23	Oronoco_CWRF_01	FIIJA-1 Suppl	797,956	-
12/27/23	Oronoco_CWRF_02	Op Res	10	-
12/27/23	Oronoco_CWRF_02	Op Res	26,384	-
12/27/23	Ortonville_CWRF_03	Op Res	261,273	-
12/27/23	Saint Cloud_CWRF_05	Op Res	45,445	-
12/27/23	Sherburn_CWRF_02	Op Res	96,503	-
12/27/23	Two Harbors_CWRF_04	Op Res	191,839	-
12/27/23	Two Harbors_CWRF_04	S2023	3,406,652	-
12/27/23	Wabasha_CWRF_02	Op Res	50,824	-
12/27/23	Walker_CWRF_04	Op Res	17,897	-
12/27/23	Watertown_CWRF_02	Op Res	163,812	-
12/27/23	Watkins_CWRF_02	Op Res	152,672	-
12/27/23	Watkins_CWRF_02	S2023	736,112	-
12/27/23	Western Lake Superior SD_CWRF_38	Op Res	499,079	-
12/27/23	Western Lake Superior SD_CWRF_38	F2023	1,226,776	-
12/27/23	Western Lake Superior SD_CWRF_39	F2023	165,477	-
12/27/23	Western Lake Superior SD_CWRF_39	F2023	503,136	-
12/27/23	Western Lake Superior SD_CWRF_40	Op Res	6,529	-
12/27/23	Western Lake Superior SD_CWRF_41	Op Res	13,353	-
12/27/23	Western Lake Superior SD_CWRF_41	Op Res	3,888	-
12/27/23	Western Lake Superior SD_CWRF_42	F2023	54,829	-
12/27/23	Western Lake Superior SD_CWRF_42	F2023	2,370,586	-
12/27/23	Worthington_CWRF_01	Op Res	304	-
12/27/23	Worthington_CWRF_01	S2023	465,545	-
12/27/23	Henning_CWRF_05	CW PFG F2022	-	127,602
12/27/23	New London_CWRF_02	CW PFG F2022	-	61,697
12/27/23	Two Harbors_CWRF_04	CW PFG F2022	-	151,180
12/27/23	Western Lake Superior SD_CWRF_38	CW PFG F2022	-	43,099
12/27/23	Western Lake Superior SD_CWRF_38	CW PFG F2022	-	29,012
01/24/24	Austin_CWRF_01	S2023	172,379	-
01/24/24	Caledonia_CWRF_03	S2023	479,638	-
01/24/24	Canby_CWRF_03	Op Res	91,649	-
01/24/24	Crosby_CWRF_02	Op Res	15,371	-
01/24/24	Grand Meadow_CWRF_01	Op Res	18,664	-
01/24/24	Lanesboro_CWRF_02	Op Res	30,926	-
01/24/24	Lanesboro_CWRF_03	Op Res	192	-
01/24/24	Madison_CWRF_02	Op Res	148,736	-
01/24/24	Metropolitan Council_CWRF_33	F2023	1,029,968	-
01/24/24	Metropolitan Council_CWRF_33	S2023	1,666,828	-
01/24/24	Moorhead_CWRF_07	F2023	10,058	-
01/24/24	New London_CWRF_02	Op Res	1,789	-
01/24/24	Oronoco_CWRF_01	S2023	443,954	-
01/24/24	Oronoco_CWRF_02	Op Res	40,037	-
01/24/24	Otsego_CWRF_02	F2023	2,759,193	-
01/24/24	Sherburn_CWRF_02	Op Res	30,566	-
01/24/24	Watertown_CWRF_02	S2023	556,479	-
01/24/24	Watkins_CWRF_02	Op Res	98,843	-
01/24/24	Western Lake Superior SD_CWRF_39	F2023	31,851	-
01/24/24	New London_CWRF_02	CW PFG F2022	-	7,155
01/24/24	Otsego_CWRF_02	CW PFG F2022	-	60,979
02/28/24	Ada_CWRF_02	Op Res	4,000	-
02/28/24	Caledonia_CWRF_03	S2023	287,812	-
02/28/24	Canby_CWRF_03	Op Res	2,059	-
02/28/24	Dawson_CWRF_02	Op Res	15,767	-
02/28/24	Ely_CWRF_02	Op Res	2,121	-
02/28/24	Fairmont_CWRF_02	Op Res	221,122	-
02/28/24	Long Prairie_CWRF_03	Op Res	25,634	-
02/28/24	Madison_CWRF_02	Op Res	11,843	-
02/28/24	Metropolitan Council_CWRF_33	S2023	1,300,394	-
02/28/24	Metropolitan Council_CWRF_33	2023A	148,061	-
02/28/24	Nashwauk_CWRF_01	Op Res	5,929	-
02/28/24	Nashwauk_CWRF_01	Op Res	3,486	-
02/28/24	Oronoco_CWRF_01	S2023	173,977	-

Loan Disbursements
Point Source Program

Exhibit 4a

Date	Borrower	Source	Loans	Princ Forg
02/28/24	Oronoco_CWRF_02	Op Res	14,560	-
02/28/24	Otsego_CWRF_02	S2023	447,042	-
02/28/24	Otsego_CWRF_02	2023B	416,282	-
02/28/24	Owatonna_CWRF_02	Op Res	1,320	-
02/28/24	Perham_CWRF_05	Op Res	751	-
02/28/24	Pipestone_CWRF_05	Op Res	14,766	-
02/28/24	Pipestone_CWRF_06	S2023	1,268,834	-
02/28/24	Saint Cloud_CWRF_05	Op Res	47,325	-
02/28/24	Two Harbors_CWRF_04	S2023	364,836	-
02/28/24	Walker_CWRF_04	Op Res	2,398	-
02/28/24	Watertown_CWRF_02	S2023	400,605	-
02/28/24	Watkins_CWRF_02	S2023	31,731	-
02/28/24	Western Lake Superior SD_CWRF_38	Op Res	18,870	-
02/28/24	Western Lake Superior SD_CWRF_39	Op Res	49,192	-
02/28/24	Western Lake Superior SD_CWRF_41	Op Res	11,510	-
02/28/24	Worthington_CWRF_01	S2023	315,803	-
02/28/24	Worthington_CWRF_01	S2023	110,090	-
02/28/24	Two Harbors_CWRF_04	CW PFG F2022	-	3,583
02/28/24	Two Harbors_CWRF_04	CW PFG F2023	-	39,576
03/27/24	Austin_CWRF_01	Op Res	134,405	-
03/27/24	Austin_CWRF_01	S2023	261,908	-
03/27/24	Canby_CWRF_03	Op Res	524	-
03/27/24	Crosby_CWRF_02	Op Res	356	-
03/27/24	Ely_CWRF_02	Op Res	1,281	-
03/27/24	Madison_CWRF_02	Op Res	6,256	-
03/27/24	Metropolitan Council_CWRF_33	Op Res	610,749	-
03/27/24	Oronoco_CWRF_01	Op Res	701,499	-
03/27/24	Oronoco_CWRF_02	Op Res	66,449	-
03/27/24	Ortonville_CWRF_03	Op Res	9,134	-
03/27/24	Otsego_CWRF_02	Op Res	35,250	-
03/27/24	Otsego_CWRF_02	S2023	1,145,768	-
03/27/24	Owatonna_CWRF_02	Op Res	880	-
03/27/24	Pipestone_CWRF_06	Op Res	214	-
03/27/24	Pipestone_CWRF_06	S2023	11,537	-
03/27/24	Sherburn_CWRF_02	Op Res	2,736	-
03/27/24	Watertown_CWRF_02	Op Res	299,813	-
03/27/24	Watkins_CWRF_02	S2023	3,341	-
03/27/24	Western Lake Superior SD_CWRF_38	Op Res	431,726	-
03/27/24	Western Lake Superior SD_CWRF_39	Op Res	180,466	-
03/27/24	Western Lake Superior SD_CWRF_40	Op Res	125,831	-
03/27/24	Western Lake Superior SD_CWRF_41	Op Res	4,312	-
03/27/24	Western Lake Superior SD_CWRF_42	Op Res	867,388	-
03/27/24	Worthington_CWRF_01	Op Res	236,603	-
03/27/24	Zumbro Township_CWRF_01	Op Res	307,873	-
04/24/24	Austin_CWRF_01	Op Res	377,143	-
04/24/24	Detroit Lakes_CWRF_05	Op Res	150,814	-
04/24/24	Grand Meadow_CWRF_01	Op Res	19,671	-
04/24/24	Lanesboro_CWRF_02	Op Res	2,537	-
04/24/24	Lanesboro_CWRF_03	Op Res	402	-
04/24/24	Madison_CWRF_02	Op Res	37,247	-
04/24/24	Metropolitan Council_CWRF_34	Op Res	2,146,836	-
04/24/24	Metropolitan Council_CWRF_34	Op Res	1,685,857	-
04/24/24	Moorhead_CWRF_07	Op Res	2,404	-
04/24/24	Nashwauk_CWRF_01	Op Res	47,385	-
04/24/24	Oronoco_CWRF_01	Op Res	284,636	-
04/24/24	Oronoco_CWRF_02	Op Res	122,688	-
04/24/24	Otsego_CWRF_02	Op Res	2,206,486	-
04/24/24	Owatonna_CWRF_02	Op Res	440	-
04/24/24	Sherburn_CWRF_02	Op Res	44,580	-
04/24/24	Wabasha_CWRF_02	Op Res	56,796	-
04/24/24	Walker_CWRF_04	Op Res	4,356	-
04/24/24	Watertown_CWRF_02	Op Res	388,474	-
04/24/24	Watkins_CWRF_02	Op Res	878	-
04/24/24	Western Lake Superior SD_CWRF_38	Op Res	622,233	-
04/24/24	Western Lake Superior SD_CWRF_39	Op Res	4,722	-
04/24/24	Western Lake Superior SD_CWRF_40	Op Res	960	-
04/24/24	Western Lake Superior SD_CWRF_42	Op Res	853,635	-
04/24/24	Worthington_CWRF_01	Op Res	152,722	-
04/24/24	Zumbro Township_CWRF_01	Op Res	2,655	-
05/29/24	Austin_CWRF_01	Op Res	349,434	-
05/29/24	Caledonia_CWRF_03	Op Res	859,411	-
05/29/24	Canby_CWRF_03	Op Res	365	-
05/29/24	Foley_CWRF_02	Op Res	7,345	-
05/29/24	Grand Meadow_CWRF_01	Op Res	17,826	-
05/29/24	Lake Park_CWRF_03	Op Res	113,875	-
05/29/24	Lanesboro_CWRF_02	Op Res	62,893	-
05/29/24	Lanesboro_CWRF_03	Op Res	126	-
05/29/24	Little Falls_CWRF_04	Op Res	151,841	-
05/29/24	Long Prairie_CWRF_03	Op Res	22,232	-
05/29/24	Long Prairie_CWRF_04	Op Res	111,372	-
05/29/24	Madison_CWRF_02	Op Res	2,929	-
05/29/24	Metropolitan Council_CWRF_34	Op Res	1,444,514	-
05/29/24	Moorhead_CWRF_07	Op Res	37,103	-
05/29/24	Oronoco_CWRF_01	Op Res	685,661	-
05/29/24	Oronoco_CWRF_02	Op Res	33,385	-
05/29/24	Ortonville_CWRF_03	Op Res	12,422	-
05/29/24	Otsego_CWRF_02	Op Res	1,122,699	-
05/29/24	Owatonna_CWRF_02	Op Res	473,065	-
05/29/24	Pipestone_CWRF_06	Op Res	74,369	-
05/29/24	Sherburn_CWRF_02	Op Res	47,864	-
05/29/24	Wabasha_CWRF_02	Op Res	223,344	-
05/29/24	Walker_CWRF_04	Op Res	8,196	-
05/29/24	Watkins_CWRF_02	Op Res	879	-
05/29/24	Western Lake Superior SD_CWRF_39	Op Res	9,073	-
05/29/24	Western Lake Superior SD_CWRF_42	Op Res	1,964	-
05/29/24	Worthington_CWRF_01	Op Res	368,096	-
05/29/24	Zumbro Township_CWRF_01	Op Res	1,287	-
06/26/24	Ada_CWRF_02	Op Res	12,018	-
06/26/24	Austin_CWRF_01	Op Res	346,611	-
06/26/24	Dawson_CWRF_02	Op Res	19,443	-
06/26/24	Grand Meadow_CWRF_01	Op Res	141,539	-
06/26/24	Henning_CWRF_05	Op Res	9,794	-
06/26/24	Hoyt Lakes_CWRF_02	Op Res	3,323	-
06/26/24	Lake Park_CWRF_03	Op Res	74,978	-
06/26/24	Lanesboro_CWRF_02	Op Res	8,443	-
06/26/24	Lanesboro_CWRF_03	Op Res	13,176	-
06/26/24	Madison_CWRF_02	Op Res	8,533	-
06/26/24	Metropolitan Council_CWRF_34	Op Res	2,665,622	-
06/26/24	Oronoco_CWRF_01	Op Res	387,474	-
06/26/24	Oronoco_CWRF_02	Op Res	6,214	-
06/26/24	Ortonville_CWRF_03	Op Res	143,375	-
06/26/24	Otsego_CWRF_02	Op Res	1,768,112	-
06/26/24	Pipestone_CWRF_05	Op Res	7,329	-
06/26/24	Pipestone_CWRF_06	Op Res	195,268	-

Loan Disbursements
Point Source Program

Exhibit 4a

Date	Borrower	Source	Loans	Princ Forg
06/26/24	Starbuck_CWRF_02	Op Res	195,512	-
06/26/24	Tyler_CWRF_01	Op Res	263,055	-
06/26/24	Wabasha_CWRF_02	Op Res	123,146	-
06/26/24	Watertown_CWRF_02	Op Res	1,005,015	-
06/26/24	Watkins_CWRF_02	Op Res	4,375	-
06/26/24	Western Lake Superior SD_CWRF_38	Op Res	624,646	-
06/26/24	Western Lake Superior SD_CWRF_39	Op Res	10,943	-
06/26/24	Western Lake Superior SD_CWRF_42	Op Res	1,755,432	-
06/26/24	Winnebago_CWRF_05	Op Res	331,079	-
06/26/24	Worthington_CWRF_01	Op Res	222,326	-
06/26/24	Henning_CWRF_05	CW PFG F2023	-	39,176
			138,535,877	3,402,996
by Loan:	Ada_CWRF_02		706,423	-
	Austin_CWRF_01		5,980,983	475,419
	Babbitt_CWRF_01		818,001	-
	Bagley_CWRF_02		64,932	-
	Barnesville_CWRF_03		-	-
	Caledonia_CWRF_03		2,698,411	-
	Canby_CWRF_03		100,644	-
	Crosby_CWRF_02		310,172	-
	CWRF_Caledonia_03		208,573	-
	Dassel_CWRF_03		71,558	-
	Dawson_CWRF_02		487,543	-
	Detroit Lakes_CWRF_05		150,814	-
	Detroit Lakes_CWRF_06		1,919,514	-
	Elbow Lake_CWRF_04		-	-
	Ely_CWRF_02		42,084	-
	Fairmont_CWRF_02		221,122	-
	Foley_CWRF_02		361,137	-
	Gilbert_CWRF_03		21,687	-
	Gilbert_CWRF_04		547,014	-
	Grand Meadow_CWRF_01		1,788,190	-
	Hawley_CWRF_03		37,465	-
	Henning_CWRF_04		2,151	-
	Henning_CWRF_05		195,269	781,076
	Houston_CWRF_01		22,910	-
	Hoyt Lakes_CWRF_02		118,032	-
	Lake Park_CWRF_03		188,852	-
	Lanesboro_CWRF_02		411,265	-
	Lanesboro_CWRF_03		330,822	-
	Le Sueur County_CWRF_01		-	-
	Little Falls_CWRF_04		151,841	-
	Long Prairie_CWRF_03		633,291	-
	Long Prairie_CWRF_04		111,372	-
	Madison_CWRF_02		215,544	-
	Metropolitan Council_CWRF_32		-	-
	Metropolitan Council_CWRF_33		26,528,470	-
	Metropolitan Council_CWRF_34		7,942,829	-
	Moorhead_CWRF_07		7,305,216	-
	Mountain Lake_CWRF_02		-	-
	Nashwauk_CWRF_01		125,134	-
by Loan:	New London_CWRF_02		113,943	455,772
(continued)	Oronoco_CWRF_01		6,915,898	-
	Oronoco_CWRF_02		488,722	-
	Ortonville_CWRF_03		1,849,286	-
	Otsego_CWRF_01		-	-
	Otsego_CWRF_02		19,017,353	1,000,000
	Owatonna_CWRF_02		6,833,900	-
	Pelican Rapids_CWRF_05		61,873	-
	Perham_CWRF_05		1,013,229	-
	Pipestone_CWRF_04		4,176	-
	Pipestone_CWRF_05		901,967	-
	Pipestone_CWRF_06		1,550,223	-
	Saint Cloud_CWRF_05		1,968,903	-
	Sherburn_CWRF_02		511,704	-
	Starbuck_CWRF_02		195,512	-
	Two Harbors_CWRF_04		6,370,376	502,846
	Tyler_CWRF_01		263,055	-
	Wabasha_CWRF_02		1,304,495	-
	Walker_CWRF_04		149,866	-
	Watertown_CWRF_02		6,718,122	-
	Watkins_CWRF_02		1,028,831	-
	Western Lake Superior SD_CWRF_38		4,763,946	187,885
	Western Lake Superior SD_CWRF_39		3,264,702	-
	Western Lake Superior SD_CWRF_40		362,117	-
	Western Lake Superior SD_CWRF_41		53,264	-
	Western Lake Superior SD_CWRF_42		8,103,189	-
	Winnebago_CWRF_05		331,079	-
	Worthington_CWRF_01		3,265,064	-
	Zumbro Township_CWRF_01		311,815	-
totals			138,535,877	3,402,996
			Source	Disbursed
			2023A	141,499,882
			2023B	416,282
			F2023	11,030,400
			S2023	23,670,500
			FIIJA-1 Suppl	16,029,370
			Op Res	(54,110,558)
			totals	138,535,877
plus PFG disbursements			CW PFG F2022	3,324,244
			CW PFG F2023	78,752
			totals	3,402,996
			disb loa+pfg	141,938,873

Loan Disbursements
Agriculture Best Management Practices Loan Program

Exhibit 4b

Borrower	Total Disbursements
AgriBank FCB	3,808,187.68
American Federal Bank	213,000.00
Anoka Cty	107,856.52
Arcadian Bank	52,000.00
BankWest	79,650.00
Bell State - Hawley	330,492.00
Blue Earth Cty	106,733.44
Bremer Service Center	367,325.05
Citizens Alliance-Echo	400,257.00
Citizens Bk MN - Lafay	127,691.00
Citizens Bk MN - NULm	167,250.00
Citizens Bk MN - Watkins	30,500.00
Citizens National Bank of Park	37,897.00
Cook Cty	82,701.56
Cornerstone State Bank	15,000.00
Cottonwood Cty	75,779.81
Dacotah Bank	46,490.00
Eitzen State Bank	51,000.00
F and M Community Bank	16,900.00
Falcon National Bank-Foley	200,000.00
FF&M Bank - Luverne	226,392.97
Fillmore Cty	38,050.00
First Bk & Trt - Pipe	151,000.00
First Farmers & Merch Bank CF	203,000.00
First Independent - All	14,532.55
First Internation Bank & Trust	200,000.00
First National Bank - Fulda	524,920.00
First National Bank of Henning	23,000.00
First Security Bank- Lake Ben	40,000.00
First StBk MN	200,000.00
FM Bank - Fergus Falls	25,034.14
FM Bank-Granite Falls	100,000.00
FNB of Le Center	60,596.00
Foresight Bk	137,200.00
Frandsen-Baxter	89,364.00
Frost State Bank	12,401.00
FSB SW - Edgerton	138,654.90
FSB SW - Worthing	152,250.00
Greater Community CU	39,074.76
Home Town Bank	97,075.00
Integrity Bk plus	200,000.00
MAGNIFI Financial CU	50,000.00
Manufacturers Bank & Trust	105,000.00

Loan Disbursements
Agriculture Best Management Practices Loan Program

Exhibit 4b

Borrower	Total Disbursements
Merchants Bank - StChrls	326,825.00
Minnwest-Processing	441,313.13
Mower Cty	89,494.16
Nicollet Cty	78,323.06
Nobles Cty	185,822.24
North Cap Equip	592,564.92
OAKWOOD BANK	108,812.61
Peoples Bank - Rock Valley	36,500.00
Peoples State Bank Of Wells	235,000.00
Peoples StBk-Plainview	150,000.00
Pine Country Bank	107,500.00
Pope Cty	21,191.97
Renville Cty	132,769.44
Rice Cty	34,337.00
Riverwood Bank - Morris	14,000.00
Saint Clair StBk	80,000.00
Scott Cty	92,697.00
SECRTY SAV BK - Hills	254,480.00
Sibley Cty	121,756.70
Star Bank - Barrett	25,000.00
State Bank of Taunton	63,900.00
Stearns Bank	182,135.96
Ultima Bank Minnesota	90,000.00
United FSB	111,000.00
Unity Bank - Rush City	85,850.00
UPB - Processing	110,000.00
Washington Cty	233,618.80
Watonwan Cty	49,663.00
Welcome State Bank	221,094.00
	13,419,905.37

Loan Disbursements**Exhibit 4c****Clean Water Partnership Loan Program**

Borrower	Project Name	BC FY	Disbursed
McLeod County	McLeod County SSTS Restoration Clean Water Project	19	58,770.00
Todd County	Todd County Septic System Replacement Initiative	20	184,695.52
Otter Tail County	Otter Tail County SSTS Loan Program	20	704,135.67
Crane Lake Water & Sanitary D	CLWSD Management and Expansion Program	20	5,270.00
Pine County	Pine County Subsurface Sewage Treatment Systems	20	458,432.55
Renville County	Renville County SSTS Loan Program	20	347,170.00
Heron Lake WD	Heron Lake Phosphorus Reduction Project 3	20	135,917.57
Upper MN River WD	Whetstone River Restoration	20	241,440.12
Wright County	Wright County Septic System Low Interest Loan Project	21	243,490.15
Renville County	Lake Allie ESSD Wastewater Collection System	21	1,461,238.06
Yellow Medicine County	Yellow Medicine County Non-Conforming SSTS Abatement	21	144,959.68
City of Pipestone	Lac qui Parle-Yellow Bank SSTS Loans Phase III	22	263,919.99
Kandiyohi County	Kandiyohi County SSTS Upgrades	22	536,562.58
Swift County	Swift County SSTS Upgrades II	22	125,976.95
Chippewa County	Chippewa County Septic System Upgrades II Project	22	172,855.86
Lincoln County	CWP Lincoln County Septic Loan 2	23	122,444.00
Stearns County	Stearns County SSTS Upgrade Loan Fund	23	109,799.00
Lac qui Parle YBWD	Lac qui Parle-Yellow Bank SSTS Loans Phase III	23	128,902.68
Renville County	Renville SSTS Loan Program 2024	24	11,787.50
Todd County	Todd County Septic System Replacement Initiative Phase I	24	35,033.00
City of Edgerton	Edgerton Loan Phase II	24	110,000.00
City Of Waldorf	City of Waldorf Inflow and Infiltration Project	24	95,741.51
Comfort Lake-Forest Lake WD	CLFLWD Adaptive Management Projects, Phase C1	24	750,000.00
			6,448,542.39

**Loan Disbursements
Tourism Loan Program**

Exhibit 4d

Borrower	Date	Amount
None		
		\$ -

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
07/03/23	Osakis_CWRF_01	494.90	1,745.00	23,000.00	24,745.00
07/03/23	Osakis_CWRF_02	734.30	2,714.81	34,000.00	36,714.81
07/10/23	Aurora_CWRF_01	3,077.69	4,884.53	149,000.00	153,884.53
07/10/23	Heron Lake_CWRF_01	1,504.50	5,225.00	70,000.00	75,225.00
07/10/23	Hibbing_CWRF_02	2,224.40	2,224.40	109,000.00	111,224.40
07/10/23	Hibbing_CWRF_03	5,505.80	12,289.77	263,000.00	275,289.77
07/10/23	Melrose_CWRF_01	2,185.70	10,285.00	99,000.00	109,285.00
07/10/23	Richmond_CWRF_01	5,811.00	15,550.00	275,000.00	290,550.00
07/13/23	Atwater_CWRF_01	601.87	2,093.71	28,000.00	30,093.71
07/13/23	Atwater_CWRF_02	68.80	3,440.00	-	3,440.00
07/13/23	Bloomington_CWRF_01	2,311.90	4,595.00	111,000.00	115,595.00
07/13/23	Brooklyn_CWRF_01	2,133.40	2,670.00	104,000.00	106,670.00
07/13/23	Lake Crystal_CWRF_01	1,193.40	1,193.40	102,000.00	103,193.40
07/13/23	Paynesville_CWRF_01	3,472.60	8,630.00	165,000.00	173,630.00
07/13/23	Vernon Center_CWRF_01	384.60	1,230.00	18,000.00	19,230.00
07/14/23	Breckenridge_CWRF_01	1,868.61	6,430.59	87,000.00	93,430.59
07/14/23	Clear Lake_CWRF_02	2,381.98	4,098.92	115,000.00	119,098.92
07/14/23	Clear Lake_CWRF_03	65.70	285.00	3,000.00	3,285.00
07/14/23	Gibbon_CWRF_01	654.90	2,745.00	30,000.00	32,745.00
07/14/23	Hallock_CWRF_01	539.26	1,963.22	25,000.00	26,963.22
07/14/23	Harmony_CWRF_02	180.00	180.00	36,000.00	36,180.00
07/14/23	Lester Prairie_CWRF_01	5,589.64	6,481.80	273,000.00	279,481.80
07/14/23	Madison_CWRF_01	766.30	4,315.00	34,000.00	38,315.00
07/14/23	Nisswa_CWRF_03	3,713.50	21,675.00	164,000.00	185,675.00
07/14/23	Stewart_CWRF_02	904.50	2,225.00	43,000.00	45,225.00
07/14/23	Stewart_CWRF_03	190.10	505.00	9,000.00	9,505.00
07/14/23	Stewart_CWRF_04	325.20	1,260.00	15,000.00	16,260.00
07/17/23	Chisholm_CWRF_03	404.18	3,209.15	17,000.00	20,209.15
07/17/23	East Gull Lake_CWRF_02	3,745.00	3,745.00	373,000.00	376,745.00
07/17/23	Evansville_CWRF_02	42.19	109.25	2,000.00	2,109.25
07/17/23	Evansville_CWRF_03	359.37	1,968.58	16,000.00	17,968.58
07/17/23	Hayward_CWRF_01	229.39	469.36	11,000.00	11,469.36
07/17/23	Kasson_CWRF_02	1,133.79	4,689.72	52,000.00	56,689.72
07/17/23	Kasson_CWRF_03	3,005.39	12,269.48	138,000.00	150,269.48
07/17/23	Le Center_CWRF_02	3,170.83	3,170.83	159,000.00	162,170.83
07/17/23	Mabel_CWRF_01	495.95	495.95	91,000.00	91,495.95
07/17/23	Medford_CWRF_01	1,799.74	3,987.20	86,000.00	89,987.20
07/17/23	Minneota_CWRF_01	949.70	2,485.23	45,000.00	47,485.23
07/17/23	Minneota_CWRF_02	302.19	1,109.73	14,000.00	15,109.73
07/17/23	Mora_CWRF_01	3,506.10	11,305.00	164,000.00	175,305.00
07/17/23	New York Mills_CWRF_01	4,120.00	4,120.00	203,000.00	207,120.00
07/17/23	New York Mills_CWRF_02	144.90	245.00	7,000.00	7,245.00
07/17/23	New York Mills_CWRF_03	104.00	200.00	5,000.00	5,200.00
07/17/23	New York Mills_CWRF_04	1,325.90	4,295.00	62,000.00	66,295.00
07/17/23	Spring Lake Township_CWRF_02	12.60	630.00	-	630.00
07/17/23	Staples_CWRF_01	4,023.05	41,759.35	159,393.29	201,152.64

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
07/18/23	Clearwater_CWRF_02	9,499.64	19,982.18	455,000.00	474,982.18
07/18/23	McIntosh_CWRF_01	729.50	3,475.00	33,000.00	36,475.00
07/18/23	Wheaton_CWRF_02	1,782.26	4,112.79	85,000.00	89,112.79
07/18/23	Wheaton_CWRF_03	955.00	1,749.88	46,000.00	47,749.88
07/18/23	Wheaton_CWRF_04	507.00	2,350.00	23,000.00	25,350.00
07/20/23	Chisago Lakes JSTC_CWRF_01	14,070.18	15,509.20	688,000.00	703,509.20
07/20/23	Chisago Lakes JSTC_CWRF_02	3,410.00	3,410.00	225,000.00	228,410.00
07/20/23	Chisago Lakes JSTC_CWRF_03	99.88	3,993.86	1,000.00	4,993.86
07/20/23	Chisago Lakes JSTC_CWRF_04	732.73	3,406.15	33,230.40	36,636.55
07/20/23	Kandiyohi_CWRF_01	580.10	1,005.00	28,000.00	29,005.00
07/20/23	Kandiyohi_CWRF_02	245.50	1,275.00	11,000.00	12,275.00
07/20/23	Sturgeon Lake_CWRF_01	3,556.84	15,841.98	162,000.00	177,841.98
07/20/23	Sturgeon Lake_CWRF_02	57.35	2,867.67	-	2,867.67
07/21/23	Afton_CWRF_01	1,081.69	4,084.35	50,000.00	54,084.35
07/21/23	Afton_CWRF_02	1,341.30	5,065.22	62,000.00	67,065.22
07/21/23	Erskine_CWRF_01	287.00	1,116.69	13,233.38	14,350.07
07/21/23	Howard Lake_CWRF_01	4,174.28	6,714.24	202,000.00	208,714.24
07/21/23	Howard Lake_CWRF_02	1,866.70	8,335.00	85,000.00	93,335.00
07/21/23	Lake City_CWRF_04	4,724.20	4,724.20	316,000.00	320,724.20
07/21/23	Zimmerman_CWRF_04	2,809.22	11,461.12	129,000.00	140,461.12
07/24/23	Aitkin_CWRF_02	295.00	295.00	59,000.00	59,295.00
07/24/23	Aitkin_CWRF_03	883.03	3,151.30	41,000.00	44,151.30
07/24/23	Aitkin_CWRF_04	895.90	3,795.00	41,000.00	44,795.00
07/24/23	Cottonwood_CWRF_01	1,145.20	1,259.95	56,000.00	57,259.95
07/24/23	Duluth-North Shore SD_CWRF_03	1,069.90	1,069.90	131,276.22	132,346.12
07/24/23	East Grand Forks_CWRF_01	4,974.72	19,736.02	229,000.00	248,736.02
07/24/23	East Grand Forks_CWRF_02	7,092.75	25,637.33	329,000.00	354,637.33
07/24/23	Glyndon_CWRF_02	1,129.33	2,466.59	54,000.00	56,466.59
07/24/23	Madison Lake_CWRF_02	363.73	1,186.29	17,000.00	18,186.29
07/24/23	Moose Lake_CWRF_03	3,519.60	5,979.75	170,000.00	175,979.75
07/24/23	Moose Lake_CWRF_04	255.00	255.00	51,000.00	51,255.00
07/24/23	Moose Lake_CWRF_05	2,713.48	8,673.82	127,000.00	135,673.82
07/24/23	Mountain Iron_CWRF_01	694.18	2,708.84	32,000.00	34,708.84
07/24/23	New London_CWRF_01	1,894.90	3,745.00	91,000.00	94,745.00
07/24/23	New Prague_CWRF_01	22,915.39	430,769.73	715,000.00	1,145,769.73
07/24/23	New Richland_CWRF_01	2,302.80	5,140.00	110,000.00	115,140.00
07/24/23	Saint Hilaire_CWRF_02	887.72	1,385.98	43,000.00	44,385.98
07/24/23	Saint Hilaire_CWRF_03	41.20	60.00	2,000.00	2,060.00
07/24/23	Wadena_CWRF_01	4,228.83	14,441.41	197,000.00	211,441.41
07/24/23	Wadena_CWRF_02	5,706.90	11,345.00	274,000.00	285,345.00
07/24/23	Wadena_CWRF_03	6,102.20	12,110.00	293,000.00	305,110.00
07/24/23	West Concord_CWRF_02	1,280.00	1,280.00	127,000.00	128,280.00
07/25/23	Rice Lake_CWRF_01	60.84	161.74	2,880.26	3,042.00
07/26/23	Adams_CWRF_01	984.40	3,220.00	46,000.00	49,220.00
07/27/23	Beaver Bay_CWRF_01	307.80	1,390.00	14,000.00	15,390.00
07/27/23	Long Prairie_CWRF_02	5,582.68	27,134.07	252,000.00	279,134.07

Loan Repayments
Point Source Program

Exhibit 5a

Date	Borrower	Fee	Interest	Principal	Total Repayment To CWSRF (Int + Principal)
07/27/23	Long Prairie_CWRF_03	2,828.57	38,988.74	102,440.00	141,428.74
07/27/23	Rice County_CWRF_01	1,234.06	7,789.81	53,913.28	61,703.09
07/27/23	Rush City_CWRF_02	1,059.60	3,607.14	49,372.89	52,980.03
07/27/23	Rushford_CWRF_02	1,630.11	3,505.64	78,000.00	81,505.64
07/27/23	Rushford_CWRF_03	340.40	1,020.00	16,000.00	17,020.00
07/28/23	Ada_CWRF_01	1,183.69	5,334.25	53,850.00	59,184.25
07/28/23	Ada_CWRF_02	636.35	2,485.74	29,332.00	31,817.74
07/28/23	Annandale_CWRF_01	21,356.84	46,842.00	1,021,000.00	1,067,842.00
07/28/23	Annandale_CWRF_02	128.60	430.00	6,000.00	6,430.00
07/28/23	Annandale_CWRF_03	96.40	3,457.85	1,362.00	4,819.85
07/28/23	Cold Spring_CWRF_01	5,428.20	5,428.20	436,000.00	441,428.20
07/28/23	Mapleton_CWRF_01	1,929.50	6,475.06	90,000.00	96,475.06
07/28/23	Trimont_CWRF_01	975.00	975.00	97,000.00	97,975.00
07/31/23	Cambridge_CWRF_03	12,838.70	31,935.00	610,000.00	641,935.00
07/31/23	Dassel_CWRF_02	844.84	2,241.95	40,000.00	42,241.95
07/31/23	Dassel_CWRF_03	612.25	8,410.26	22,202.17	30,612.43
07/31/23	Frazee_CWRF_01	129.45	472.50	6,000.00	6,472.50
07/31/23	Frazee_CWRF_02	351.91	5,971.67	11,624.00	17,595.67
07/31/23	Hamburg_CWRF_01	331.06	553.19	16,000.00	16,553.19
07/31/23	Henderson_CWRF_01	4,444.65	8,232.25	214,000.00	222,232.25
07/31/23	Le Sueur_CWRF_01	18,869.20	23,460.00	920,000.00	943,460.00
07/31/23	Madelia_CWRF_02	5,515.00	5,515.00	272,000.00	277,515.00
07/31/23	Motley_CWRF_01	2,853.70	5,685.00	137,000.00	142,685.00
07/31/23	Mountain Lake_CWRF_01	7,639.50	18,975.00	363,000.00	381,975.00
07/31/23	Mountain Lake_CWRF_02	7,955.64	33,207.69	364,574.28	397,781.97
07/31/23	New Munich_CWRF_01	583.93	1,196.46	28,000.00	29,196.46
07/31/23	Oak Grove_CWRF_01	531.00	1,550.01	25,000.00	26,550.01
07/31/23	Watertown_CWRF_02	8,220.77	80,588.37	330,450.00	411,038.37
07/31/23	Watkins_CWRF_01	1,892.30	1,892.30	98,000.00	99,892.30
07/31/23	Waverly_CWRF_02	128.30	415.00	6,000.00	6,415.00
07/31/23	Waverly_CWRF_03	296.70	1,835.00	13,000.00	14,835.00
07/31/23	Waverly_CWRF_04	531.80	3,590.00	23,000.00	26,590.00
07/31/23	Waverly_CWRF_05	1,069.32	7,465.85	46,000.00	53,465.85
08/02/23	Avon_CWRF_01	3,691.78	9,588.95	175,000.00	184,588.95
08/02/23	Eden Valley_CWRF_01	724.30	2,214.88	34,000.00	36,214.88
08/02/23	Eden Valley_CWRF_02	500.67	2,033.57	23,000.00	25,033.57
08/02/23	Eden Valley_CWRF_03	717.10	2,855.00	33,000.00	35,855.00
08/02/23	Eden Valley_CWRF_04	1,713.55	8,450.00	77,227.55	85,677.55
08/02/23	Kenyon_CWRF_01	1,966.80	5,340.00	93,000.00	98,340.00
08/02/23	Rushmore_CWRF_01	254.10	254.10	24,000.00	24,254.10
08/03/23	Caledonia_CWRF_02	2,145.98	7,298.80	100,000.00	107,298.80
08/03/23	Caledonia_CWRF_03	3,086.04	4,301.97	150,000.00	154,301.97
08/03/23	Dawson_CWRF_01	1,877.05	1,877.05	108,000.00	109,877.05
08/03/23	Dawson_CWRF_02	655.36	22,739.00	10,029.00	32,768.00
08/03/23	Fountain_CWRF_01	1,146.86	2,343.06	55,000.00	57,343.06
08/03/23	Houston_CWRF_01	814.16	5,707.91	35,000.00	40,707.91

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
08/03/23	Kandiyohi County_CWRF_04	4,260.00	4,260.00	210,000.00	214,260.00
08/03/23	Kandiyohi County_CWRF_05	1,076.80	4,840.00	49,000.00	53,840.00
08/04/23	Browerville_CWRF_03	280.00	280.00	28,000.00	28,280.00
08/04/23	Browerville_CWRF_04	1,382.65	6,132.72	63,000.00	69,132.72
08/04/23	Comfrey_CWRF_01	458.30	1,915.00	21,000.00	22,915.00
08/04/23	Dover-Eyota-Saint Charles SD_CW	1,788.21	7,410.59	82,000.00	89,410.59
08/04/23	Fairmont_CWRF_01	13,865.95	13,865.95	795,000.00	808,865.95
08/04/23	Fairmont_CWRF_02	2,664.54	11,227.21	122,000.00	133,227.21
08/04/23	Grand Meadow_CWRF_01	2,239.75	16,947.30	95,040.00	111,987.30
08/04/23	Jackson_CWRF_01	2,820.20	7,010.00	134,000.00	141,010.00
08/04/23	Jackson_CWRF_02	322.20	1,110.00	15,000.00	16,110.00
08/04/23	Lanesboro_CWRF_02	3,241.77	18,088.35	144,000.00	162,088.35
08/04/23	Lanesboro_CWRF_03	148.06	1,674.98	5,728.00	7,402.98
08/04/23	Murray County_CWRF_01	9,275.85	9,275.85	483,338.80	492,614.65
08/04/23	Red Lake Falls_CWRF_01	785.70	3,285.00	36,000.00	39,285.00
08/04/23	Saint James_CWRF_02	8,640.96	27,047.97	405,000.00	432,047.97
08/04/23	Saint James_CWRF_03	3,013.80	12,690.00	138,000.00	150,690.00
08/07/23	Alexandria LASR_CWRF_01	5,530.10	8,505.06	268,000.00	276,505.06
08/07/23	Butterfield_CWRF_01	2,534.06	7,703.04	119,000.00	126,703.04
08/07/23	Eagle Bend_CWRF_01	64.86	243.00	3,000.00	3,243.00
08/07/23	Eagle Bend_CWRF_02	297.70	1,885.00	13,000.00	14,885.00
08/07/23	Eagle Bend_CWRF_03	88.64	432.00	4,000.00	4,432.00
08/07/23	Eveleth_CWRF_02	2,773.80	2,773.80	206,000.00	208,773.80
08/07/23	Eveleth_CWRF_03	26.80	26.80	2,000.00	2,026.80
08/07/23	Eveleth_CWRF_04	198.08	904.04	9,000.00	9,904.04
08/07/23	Eveleth_CWRF_05	152.84	1,361.02	6,281.00	7,642.02
08/07/23	Foley_CWRF_02	7,545.86	150,864.94	226,428.00	377,292.94
08/07/23	Hawley_CWRF_01	964.60	964.60	60,000.00	60,964.60
08/07/23	Hawley_CWRF_02	169.40	470.07	8,000.00	8,470.07
08/07/23	Hawley_CWRF_03	967.15	4,357.67	44,000.00	48,357.67
08/07/23	Midway Township (Saint Louis Co	664.03	847.36	32,354.22	33,201.58
08/07/23	Minnesota City_CWRF_01	576.13	1,331.77	27,474.70	28,806.47
08/07/23	Perham_CWRF_01	494.00	700.00	24,000.00	24,700.00
08/07/23	Perham_CWRF_02	2,154.10	10,705.00	97,000.00	107,705.00
08/07/23	Perham_CWRF_03	1,201.20	4,059.83	56,000.00	60,059.83
08/07/23	Perham_CWRF_04	991.72	2,983.02	46,603.04	49,586.06
08/07/23	Perham_CWRF_05	1,046.93	12,348.61	39,998.00	52,346.61
08/07/23	Ramsey-Washington MWD_CWRF	1,774.41	3,720.53	85,000.00	88,720.53
08/07/23	Red Wing_CWRF_05	6,797.25	7,862.40	332,000.00	339,862.40
08/07/23	Rockville_CWRF_02	6,478.90	6,478.90	480,000.00	486,478.90
08/07/23	Saint Augusta_CWRF_02	783.35	3,167.54	36,000.00	39,167.54
08/07/23	Starbuck_CWRF_01	440.00	1,000.00	21,000.00	22,000.00
08/07/23	Starbuck_CWRF_02	1,530.31	5,515.29	71,000.00	76,515.29
08/07/23	Walker_CWRF_02	2,724.27	9,213.55	127,000.00	136,213.55
08/07/23	Walker_CWRF_03	1,691.70	7,585.00	77,000.00	84,585.00
08/07/23	Welcome_CWRF_01	816.50	1,825.00	39,000.00	40,825.00

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
08/07/23	Willmar_CWRF_02	47,309.73	368,486.63	1,997,000.00	2,365,486.63
08/07/23	Willmar_CWRF_03	2,010.31	8,515.37	92,000.00	100,515.37
08/07/23	Willmar_CWRF_04	24,221.46	328,072.80	883,000.00	1,211,072.80
08/07/23	Willmar_CWRF_05	1,416.69	7,834.28	63,000.00	70,834.28
08/07/23	Willmar_CWRF_06	2,976.90	8,845.00	140,000.00	148,845.00
08/07/23	Willmar_CWRF_07	1,055.35	3,767.40	49,000.00	52,767.40
08/07/23	Willmar_CWRF_08	1,558.31	6,915.42	71,000.00	77,915.42
08/08/23	Middle River_CWRF_01	187.24	362.11	9,000.00	9,362.11
08/09/23	Faribault_CWRF_01	27,519.44	120,972.00	1,255,000.00	1,375,972.00
08/09/23	New Ulm_CWRF_02	5,381.43	14,071.50	255,000.00	269,071.50
08/09/23	Verndale_CWRF_02	62.93	146.27	3,000.00	3,146.27
08/09/23	Verndale_CWRF_03	395.50	775.00	19,000.00	19,775.00
08/10/23	Glencoe_CWRF_01	15,191.08	60,316.19	699,237.94	759,554.13
08/10/23	Mahnomen_CWRF_01	858.04	1,902.09	41,000.00	42,902.09
08/10/23	Olivia_CWRF_02	3,535.80	15,789.99	161,000.00	176,789.99
08/10/23	Rice_CWRF_01	1,395.90	1,395.90	70,000.00	71,395.90
08/10/23	Waterville_CWRF_01	4,673.00	26,650.00	207,000.00	233,650.00
08/10/23	Windom_CWRF_04	12,307.79	32,389.62	583,000.00	615,389.62
08/11/23	Arlington_CWRF_01	4,501.00	10,050.00	215,000.00	225,050.00
08/11/23	Bagley_CWRF_02	557.77	1,888.28	26,000.00	27,888.28
08/11/23	Brownton_CWRF_01	854.00	1,700.00	41,000.00	42,700.00
08/11/23	Central Iron Range SSD_CWRF_01	744.79	2,239.38	35,000.00	37,239.38
08/11/23	Central Iron Range SSD_CWRF_02	5,753.34	60,666.98	227,000.00	287,666.98
08/11/23	Central Iron Range SSD_CWRF_03	603.90	1,195.00	29,000.00	30,195.00
08/11/23	Central Iron Range SSD_CWRF_04	1,379.18	4,958.76	64,000.00	68,958.76
08/11/23	Crosby_CWRF_01	663.00	2,150.00	31,000.00	33,150.00
08/11/23	Crosby_CWRF_02	301.23	3,746.56	11,315.00	15,061.56
08/11/23	Deer River_CWRF_01	244.90	4,244.77	8,000.00	12,244.77
08/11/23	Ely_CWRF_02	653.62	2,120.15	30,561.00	32,681.15
08/11/23	Koochiching County_CWRF_01	3,700.00	3,700.00	244,000.00	247,700.00
08/11/23	Le Sueur County_CWRF_01	1,147.40	2,575.90	54,794.24	57,370.14
08/11/23	Maple Lake_CWRF_01	1,353.70	3,685.00	64,000.00	67,685.00
08/11/23	Marshall_CWRF_01	15,200.18	64,119.45	695,889.68	760,009.13
08/11/23	Ortonville_CWRF_01	572.16	1,607.91	27,000.00	28,607.91
08/11/23	Ortonville_CWRF_02	2,992.80	12,640.00	137,000.00	149,640.00
08/11/23	Pipestone_CWRF_02	2,874.31	11,715.42	132,000.00	143,715.42
08/11/23	Pipestone_CWRF_03	1,121.14	4,057.20	52,000.00	56,057.20
08/11/23	Pipestone_CWRF_04	1,304.37	6,218.37	59,000.00	65,218.37
08/11/23	Pipestone_CWRF_05	840.06	9,811.91	32,191.00	42,002.91
08/11/23	Shafer_CWRF_02	554.20	554.20	68,000.00	68,554.20
08/14/23	Babbitt_CWRF_01	4,001.37	22,068.63	178,000.00	200,068.63
08/14/23	Barnesville_CWRF_01	5,200.74	6,037.20	254,000.00	260,037.20
08/14/23	Barnesville_CWRF_02	544.80	1,240.00	26,000.00	27,240.00
08/14/23	Barnesville_CWRF_03	1,833.93	8,261.69	83,434.58	91,696.27
08/14/23	Battle Lake_CWRF_02	1,846.03	7,301.68	85,000.00	92,301.68
08/14/23	Canby_CWRF_01	3,742.78	21,138.83	166,000.00	187,138.83

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
08/14/23	Canby_CWRF_02	3,053.90	16,695.00	136,000.00	152,695.00
08/14/23	Canby_CWRF_03	3,153.18	19,658.93	138,000.00	157,658.93
08/14/23	Floodwood_CWRF_01	111.29	2,620.60	2,944.00	5,564.60
08/14/23	Henning_CWRF_02	1,830.40	9,520.00	82,000.00	91,520.00
08/14/23	Henning_CWRF_03	66.00	300.00	3,000.00	3,300.00
08/14/23	Henning_CWRF_04	153.43	671.52	7,000.00	7,671.52
08/14/23	Knife River-Larsmont SSD_CWRF_	1,003.54	1,003.54	50,000.00	51,003.54
08/14/23	Lake Lillian_CWRF_01	260.00	260.00	13,000.00	13,260.00
08/14/23	North Branch_CWRF_01	10,020.15	71,007.30	430,000.00	501,007.30
08/14/23	Pelican Rapids_CWRF_02	6,523.76	10,187.99	316,000.00	326,187.99
08/14/23	Pelican Rapids_CWRF_03	230.30	515.00	11,000.00	11,515.00
08/14/23	Pelican Rapids_CWRF_04	8,154.45	39,722.31	368,000.00	407,722.31
08/14/23	Pelican Rapids_CWRF_05	552.62	1,737.67	25,893.50	27,631.17
08/14/23	Silver Bay_CWRF_02	2,579.88	10,900.47	118,093.57	128,994.04
08/14/23	Spring Lake Township_CWRF_02	1,260.00	-	63,000.00	63,000.00
08/14/23	Springsteel Island SD_CWRF_01	902.60	1,130.00	44,000.00	45,130.00
08/14/23	Warren_CWRF_01	420.55	1,027.32	20,000.00	21,027.32
08/14/23	Warren_CWRF_02	467.70	1,384.80	22,000.00	23,384.80
08/14/23	Warren_CWRF_03	408.35	1,417.42	19,000.00	20,417.42
08/14/23	Warren_CWRF_04	156.27	3,365.26	4,448.48	7,813.74
08/15/23	Blue Earth_CWRF_02	904.92	1,246.00	44,000.00	45,246.00
08/15/23	Blue Earth_CWRF_03	833.93	3,696.26	38,000.00	41,696.26
08/15/23	Blue Earth_CWRF_04	2,555.17	2,758.44	125,000.00	127,758.44
08/15/23	Blue Earth_CWRF_05	823.07	1,153.74	40,000.00	41,153.74
08/15/23	Blue Earth_CWRF_06	560.07	1,003.67	27,000.00	28,003.67
08/15/23	Blue Earth_CWRF_07	7,843.96	37,198.13	355,000.00	392,198.13
08/15/23	Little Falls_CWRF_04	10,911.66	67,582.88	478,000.00	545,582.88
08/15/23	Lonsdale_CWRF_01	5,028.56	5,028.56	429,791.58	434,820.14
08/15/23	Otsego_CWRF_01	17,552.02	90,735.18	786,865.88	877,601.06
08/15/23	Truman_CWRF_01	442.78	1,139.21	21,000.00	22,139.21
08/16/23	Albert Lea_CWRF_01	846.90	4,345.00	38,000.00	42,345.00
08/16/23	Austin_CWRF_01	138.09	138.09	50,001.00	50,139.09
08/16/23	Bird Island_CWRF_01	5,240.00	5,240.00	258,000.00	263,240.00
08/16/23	Garrison-Kathio-WMLL SSD_CWR	3,683.18	13,158.82	171,000.00	184,158.82
08/16/23	Hudson Township_CWRF_01	3,358.12	3,905.77	164,000.00	167,905.77
08/16/23	Lake Washington SD_CWRF_01	1,420.79	1,420.79	191,998.71	193,419.50
08/16/23	Nashwauk_CWRF_01	2,441.34	10,067.17	112,000.00	122,067.17
08/16/23	Saint Cloud_CWRF_02	46,089.95	161,497.49	2,143,000.00	2,304,497.49
08/16/23	Saint Cloud_CWRF_03	8,930.00	8,930.00	440,000.00	448,930.00
08/16/23	Saint Cloud_CWRF_04	17,681.46	72,072.90	812,000.00	884,072.90
08/16/23	Saint Cloud_CWRF_05	15,497.00	22,850.01	752,000.00	774,850.01
08/16/23	Sauk Centre_CWRF_02	8,285.85	31,292.63	383,000.00	414,292.63
08/16/23	Two Harbors_CWRF_02	153.35	267.50	7,400.00	7,667.50
08/16/23	Two Harbors_CWRF_03	1,955.20	7,760.00	90,000.00	97,760.00
08/16/23	Two Harbors_CWRF_04	3,378.14	15,988.23	152,919.00	168,907.23
08/16/23	Virginia_CWRF_01	17,839.98	57,999.24	834,000.00	891,999.24

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
08/16/23	Worthington_CWRF_01	30,634.08	108,704.03	1,423,000.00	1,531,704.03
08/17/23	Appleton_CWRF_01	1,300.05	1,300.05	80,000.00	81,300.05
08/17/23	Big Lake_CWRF_01	18,108.27	75,413.36	830,000.00	905,413.36
08/17/23	Brainerd_CWRF_02	33,950.09	161,504.52	1,536,000.00	1,697,504.52
08/17/23	Detroit Lakes_CWRF_03	16,075.83	65,791.64	738,000.00	803,791.64
08/17/23	Detroit Lakes_CWRF_04	567.80	2,390.00	26,000.00	28,390.00
08/17/23	Detroit Lakes_CWRF_05	1,156.04	22,017.09	35,785.00	57,802.09
08/17/23	Elbow Lake_CWRF_01	120.53	1,026.40	5,000.00	6,026.40
08/17/23	Elbow Lake_CWRF_02	317.80	890.00	15,000.00	15,890.00
08/17/23	Elbow Lake_CWRF_03	133.40	670.00	6,000.00	6,670.00
08/17/23	Elbow Lake_CWRF_04	492.43	1,929.77	22,691.72	24,621.49
08/17/23	Fosston_CWRF_01	2,295.20	10,760.00	104,000.00	114,760.00
08/17/23	Fosston_CWRF_02	420.40	2,020.00	19,000.00	21,020.00
08/17/23	Hayfield_CWRF_01	1,850.30	5,515.00	87,000.00	92,515.00
08/17/23	Hendrum_CWRF_01	275.04	752.07	13,000.00	13,752.07
08/17/23	Hendrum_CWRF_02	290.86	543.15	14,000.00	14,543.15
08/17/23	Hoyt Lakes_CWRF_01	1,412.30	5,615.00	65,000.00	70,615.00
08/17/23	Hoyt Lakes_CWRF_02	1,237.73	7,886.43	54,000.00	61,886.43
08/17/23	Lake Park_CWRF_01	194.93	194.93	24,519.85	24,714.78
08/17/23	Lake Park_CWRF_02	1,088.40	2,420.00	52,000.00	54,420.00
08/17/23	Lake Park_CWRF_03	1,332.86	4,643.10	62,000.00	66,643.10
08/17/23	Mantorville_CWRF_01	259.68	984.07	12,000.00	12,984.07
08/17/23	Mantorville_CWRF_02	497.10	1,855.00	23,000.00	24,855.00
08/17/23	Montevideo_CWRF_01	10,615.14	52,756.95	478,000.00	530,756.95
08/17/23	Montevideo_CWRF_02	192.44	621.97	9,000.00	9,621.97
08/17/23	North Koochiching ASD_CWRF_01	6,985.19	69,259.40	280,000.00	349,259.40
08/17/23	Oronoco_CWRF_01	266.02	266.02	153,843.00	154,109.02
08/17/23	Oronoco_CWRF_02	594.55	594.55	37,000.00	37,594.55
08/17/23	Skyline_CWRF_01	92.84	92.84	18,568.95	18,661.79
08/17/23	Western Lake Superior SD_CWRF_	2,428.23	2,428.23	186,000.00	188,428.23
08/17/23	Western Lake Superior SD_CWRF_	3,184.51	4,225.50	155,000.00	159,225.50
08/17/23	Western Lake Superior SD_CWRF_	225.21	260.63	11,000.00	11,260.63
08/17/23	Western Lake Superior SD_CWRF_	491.77	588.67	24,000.00	24,588.67
08/17/23	Western Lake Superior SD_CWRF_	901.31	1,065.30	44,000.00	45,065.30
08/17/23	Western Lake Superior SD_CWRF_	4,772.86	5,642.97	233,000.00	238,642.97
08/17/23	Western Lake Superior SD_CWRF_	5,217.47	7,873.60	253,000.00	260,873.60
08/17/23	Western Lake Superior SD_CWRF_	453.83	691.60	22,000.00	22,691.60
08/17/23	Western Lake Superior SD_CWRF_	2,309.77	3,488.40	112,000.00	115,488.40
08/17/23	Western Lake Superior SD_CWRF_	7,786.41	16,320.52	373,000.00	389,320.52
08/17/23	Western Lake Superior SD_CWRF_	3,751.70	5,585.00	182,000.00	187,585.00
08/17/23	Western Lake Superior SD_CWRF_	2,947.70	4,385.00	143,000.00	147,385.00
08/17/23	Western Lake Superior SD_CWRF_	9,780.50	17,025.00	472,000.00	489,025.00
08/17/23	Western Lake Superior SD_CWRF_	2,561.70	5,085.00	123,000.00	128,085.00
08/17/23	Western Lake Superior SD_CWRF_	10,123.00	20,150.00	486,000.00	506,150.00
08/17/23	Western Lake Superior SD_CWRF_	4,438.10	9,905.00	212,000.00	221,905.00
08/17/23	Western Lake Superior SD_CWRF_	2,470.60	5,530.00	118,000.00	123,530.00

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
08/17/23	Western Lake Superior SD_CWRF_	2,701.99	9,099.54	126,000.00	135,099.54
08/17/23	Western Lake Superior SD_CWRF_	21,635.56	72,777.83	1,009,000.00	1,081,777.83
08/17/23	Western Lake Superior SD_CWRF_	965.11	3,255.68	45,000.00	48,255.68
08/17/23	Western Lake Superior SD_CWRF_	3,325.72	11,285.93	155,000.00	166,285.93
08/17/23	Western Lake Superior SD_CWRF_	2,982.81	10,140.53	139,000.00	149,140.53
08/17/23	Western Lake Superior SD_CWRF_	2,463.95	7,354.22	115,843.47	123,197.69
08/17/23	Western Lake Superior SD_CWRF_	6,524.48	19,443.90	306,780.30	326,224.20
08/17/23	Western Lake Superior SD_CWRF_	531.30	1,565.00	25,000.00	26,565.00
08/17/23	Western Lake Superior SD_CWRF_	897.88	2,894.00	42,000.00	44,894.00
08/17/23	Western Lake Superior SD_CWRF_	683.74	2,187.00	32,000.00	34,187.00
08/17/23	Western Lake Superior SD_CWRF_	2,231.48	7,574.06	104,000.00	111,574.06
08/17/23	Western Lake Superior SD_CWRF_	5,158.60	17,930.00	240,000.00	257,930.00
08/17/23	Western Lake Superior SD_CWRF_	7,679.06	48,252.03	335,701.00	383,953.03
08/17/23	Western Lake Superior SD_CWRF_	4,354.07	30,248.70	187,455.00	217,703.70
08/17/23	Western Lake Superior SD_CWRF_	1,882.15	14,539.50	79,568.00	94,107.50
08/17/23	Western Lake Superior SD_CWRF_	1,242.34	10,828.93	51,288.00	62,116.93
08/17/23	Western Lake Superior SD_CWRF_	3,685.98	3,685.98	401,063.00	404,748.98
08/17/23	Winnebago_CWRF_02	3,998.15	9,907.42	190,000.00	199,907.42
08/17/23	Winnebago_CWRF_03	1,943.40	8,170.00	89,000.00	97,170.00
08/17/23	Winnebago_CWRF_04	3,666.70	16,335.00	167,000.00	183,335.00
08/18/23	Gilbert_CWRF_01	1,416.70	2,835.00	68,000.00	70,835.00
08/18/23	Gilbert_CWRF_02	5,138.32	19,916.20	237,000.00	256,916.20
08/18/23	Gilbert_CWRF_03	374.33	1,716.57	17,000.00	18,716.57
08/18/23	Harris_CWRF_01	4,192.70	17,635.00	192,000.00	209,635.00
08/18/23	Hutchinson_CWRF_01	18,109.70	38,485.00	867,000.00	905,485.00
08/18/23	Litchfield_CWRF_02	9,311.30	42,565.24	423,000.00	465,565.24
08/18/23	Saint Francis_CWRF_01	10,370.40	69,520.00	449,000.00	518,520.00
08/18/23	Sherburn_CWRF_01	1,374.70	2,735.00	66,000.00	68,735.00
08/18/23	Sherburn_CWRF_02	1,212.80	10,640.07	50,000.00	60,640.07
08/18/23	Ulen_CWRF_01	1,103.90	5,195.00	50,000.00	55,195.00
08/18/23	Waseca_CWRF_01	11,083.25	50,162.57	504,000.00	554,162.57
08/18/23	Waseca_CWRF_02	4,823.50	13,175.00	228,000.00	241,175.00
08/18/23	Wells_CWRF_01	1,881.60	1,881.60	95,000.00	96,881.60
08/21/23	Benson_CWRF_01	5,256.90	5,256.90	263,000.00	268,256.90
08/21/23	Chandler_CWRF_01	372.45	372.45	74,490.00	74,862.45
08/21/23	Cokato_CWRF_02	896.49	3,824.54	41,000.00	44,824.54
08/21/23	Duluth_CWRF_04	1,210.94	1,210.94	61,000.00	62,210.94
08/21/23	Duluth_CWRF_05	3,872.64	3,872.64	190,000.00	193,872.64
08/21/23	Duluth_CWRF_06	11,340.87	11,340.87	593,000.00	604,340.87
08/21/23	Duluth_CWRF_07	5,082.32	5,082.32	266,000.00	271,082.32
08/21/23	Duluth_CWRF_12	750.00	750.00	75,000.00	75,750.00
08/21/23	Grand Rapids_CWRF_01	32,034.93	159,746.50	1,442,000.00	1,601,746.50
08/21/23	Mankato_CWRF_03	1,198.67	3,933.38	56,000.00	59,933.38
08/21/23	Mankato_CWRF_04	5,458.36	17,917.92	255,000.00	272,917.92
08/21/23	Mankato_CWRF_05	6,766.73	20,336.37	318,000.00	338,336.37
08/21/23	Mankato_CWRF_06	175.00	175.00	11,000.00	11,175.00

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
08/21/23	Martin County_CWRF_01	642.30	1,115.00	31,000.00	32,115.00
08/21/23	Metropolitan Council_CWRF_14	61,800.00	61,800.00	4,000,000.00	4,061,800.00
08/21/23	Metropolitan Council_CWRF_16	1,496.24	74,812.00	-	74,812.00
08/21/23	Metropolitan Council_CWRF_17	1,297.88	64,894.00	-	64,894.00
08/21/23	Metropolitan Council_CWRF_18	98,551.51	257,575.50	4,670,000.00	4,927,575.50
08/21/23	Metropolitan Council_CWRF_19	189,818.90	390,944.90	9,100,000.00	9,490,944.90
08/21/23	Metropolitan Council_CWRF_20	49,108.19	160,409.50	2,295,000.00	2,455,409.50
08/21/23	Metropolitan Council_CWRF_21	80,085.45	299,272.50	3,705,000.00	4,004,272.50
08/21/23	Metropolitan Council_CWRF_22	80,510.72	281,536.11	3,744,000.00	4,025,536.11
08/21/23	Metropolitan Council_CWRF_23	82,220.47	269,023.48	3,842,000.00	4,111,023.48
08/21/23	Metropolitan Council_CWRF_24	50,360.00	118,000.00	2,400,000.00	2,518,000.00
08/21/23	Metropolitan Council_CWRF_25	86,804.30	340,215.00	4,000,000.00	4,340,215.00
08/21/23	Metropolitan Council_CWRF_26	73,942.00	197,100.00	3,500,000.00	3,697,100.00
08/21/23	Metropolitan Council_CWRF_27	75,064.15	253,207.50	3,500,000.00	3,753,207.50
08/21/23	Metropolitan Council_CWRF_28	51,769.56	188,478.00	2,400,000.00	2,588,478.00
08/21/23	Metropolitan Council_CWRF_29	50,265.81	213,290.50	2,300,000.00	2,513,290.50
08/21/23	Metropolitan Council_CWRF_30	66,359.70	317,985.00	3,000,000.00	3,317,985.00
08/21/23	Metropolitan Council_CWRF_31	64,675.00	233,750.00	3,000,000.00	3,233,750.00
08/21/23	Metropolitan Council_CWRF_32	59,864.82	243,241.23	2,750,000.00	2,993,241.23
08/21/23	Metropolitan Council_CWRF_33	41,165.55	58,277.58	2,000,000.00	2,058,277.58
08/21/23	Monticello_CWRF_02	2,297.86	7,892.78	107,000.00	114,892.78
08/21/23	Moorhead_CWRF_05	4,069.88	4,069.88	411,099.32	415,169.20
08/21/23	Moorhead_CWRF_06	16,280.98	32,048.95	782,000.00	814,048.95
08/21/23	Moorhead_CWRF_07	18,368.16	47,407.86	871,000.00	918,407.86
08/21/23	Owatonna_CWRF_01	11,565.03	12,251.52	566,000.00	578,251.52
08/21/23	Owatonna_CWRF_02	18,143.58	137,178.92	770,000.00	907,178.92
11/15/23	Windom_CWRF_04	13,918.57	13,918.57	1,986,081.43	2,000,000.00
01/10/24	Aurora_CWRF_01	78.66	3,933.16	-	3,933.16
01/10/24	Butterfield_CWRF_01	135.78	6,789.12	-	6,789.12
01/10/24	Gibbon_CWRF_01	51.90	2,595.00	-	2,595.00
01/12/24	Hallock_CWRF_01	36.67	1,833.72	-	1,833.72
01/16/24	Big Lake_CWRF_01	1,307.91	65,395.26	-	65,395.26
01/16/24	Chisholm_CWRF_03	62.12	3,106.22	-	3,106.22
01/18/24	Rushford_CWRF_02	61.71	3,085.61	-	3,085.61
01/18/24	Rushford_CWRF_03	18.80	940.00	-	940.00
01/18/24	West Concord_CWRF_02	12.90	645.00	-	645.00
01/19/24	Minneota_CWRF_01	43.72	2,186.21	-	2,186.21
01/19/24	Minneota_CWRF_02	20.74	1,036.79	-	1,036.79
01/22/24	Browerville_CWRF_03	2.80	140.00	-	140.00
01/22/24	Browerville_CWRF_04	115.66	5,782.76	-	5,782.76
01/22/24	Erskine_CWRF_01	21.01	1,050.52	-	1,050.52
01/22/24	Glyndon_CWRF_02	43.45	2,172.56	-	2,172.56
01/22/24	Kandiyohi_CWRF_01	17.30	865.00	-	865.00
01/22/24	Kandiyohi_CWRF_02	24.40	1,220.00	-	1,220.00
01/22/24	Motley_CWRF_01	100.00	5,000.00	-	5,000.00
01/22/24	Stewart_CWRF_02	40.20	2,010.00	-	2,010.00

Loan Repayments
Point Source Program

Exhibit 5a

					Total Repayment To CWSRF (Int + Principal)
Date	Borrower	Fee	Interest	Principal	
01/22/24	Stewart_CWRF_03	9.20	460.00	-	460.00
01/22/24	Stewart_CWRF_04	23.70	1,185.00	-	1,185.00
01/22/24	Walker_CWRF_02	171.57	8,578.55	-	8,578.55
01/22/24	Walker_CWRF_03	144.00	7,200.00	-	7,200.00
01/23/24	Albert Lea_CWRF_01	83.10	4,155.00	-	4,155.00
01/23/24	Hibbing_CWRF_02	29.88	1,494.10	-	1,494.10
01/23/24	Hibbing_CWRF_03	219.50	10,974.77	-	10,974.77
01/23/24	Mountain Iron_CWRF_01	46.98	2,349.16	-	2,349.16
01/23/24	Nashwauk_CWRF_01	203.88	10,194.19	-	10,194.19
01/24/24	Avon_CWRF_01	174.28	8,713.95	-	8,713.95
01/24/24	Melrose_CWRF_01	195.80	9,790.00	-	9,790.00
01/24/24	Rice Lake_CWRF_01	60.84	147.33	2,894.67	3,042.00
01/25/24	Cottonwood_CWRF_01	12.71	635.55	-	635.55
01/25/24	Deer River_CWRF_01	85.26	4,263.19	-	4,263.19
01/25/24	Hoyt Lakes_CWRF_01	105.80	5,290.00	-	5,290.00
01/25/24	Hoyt Lakes_CWRF_02	163.46	8,172.86	-	8,172.86
01/25/24	Paynesville_CWRF_01	156.10	7,805.00	-	7,805.00
01/25/24	Sturgeon Lake_CWRF_01	297.59	14,879.70	-	14,879.70
01/25/24	Sturgeon Lake_CWRF_02	497.35	2,867.67	22,000.00	24,867.67
01/25/24	Wadena_CWRF_01	258.71	12,935.34	-	12,935.34
01/25/24	Wadena_CWRF_02	199.50	9,975.00	-	9,975.00
01/25/24	Wadena_CWRF_03	212.90	10,645.00	-	10,645.00
01/26/24	Breckenridge_CWRF_01	104.23	5,211.72	-	5,211.72
01/26/24	Hayfield_CWRF_01	101.60	5,080.00	-	5,080.00
01/26/24	Kasson_CWRF_02	84.12	4,205.86	-	4,205.86
01/26/24	Kasson_CWRF_03	230.28	11,513.93	-	11,513.93
01/26/24	Le Center_CWRF_02	31.93	1,596.73	-	1,596.73
01/26/24	McIntosh_CWRF_01	66.20	3,310.00	-	3,310.00
01/26/24	New York Mills_CWRF_01	62.10	3,105.00	-	3,105.00
01/26/24	New York Mills_CWRF_02	4.20	210.00	-	210.00
01/26/24	New York Mills_CWRF_03	3.50	175.00	-	175.00
01/26/24	New York Mills_CWRF_04	79.70	3,985.00	-	3,985.00
01/26/24	Red Lake Falls_CWRF_01	62.10	3,105.00	-	3,105.00
01/26/24	Rush City_CWRF_02	64.63	3,231.41	-	3,231.41
01/26/24	Waverly_CWRF_02	7.70	385.00	-	385.00
01/26/24	Waverly_CWRF_03	35.40	1,770.00	-	1,770.00
01/26/24	Waverly_CWRF_04	69.50	3,475.00	-	3,475.00
01/26/24	Waverly_CWRF_05	144.93	7,246.64	-	7,246.64
01/26/24	Zimmerman_CWRF_04	198.68	9,933.76	-	9,933.76
01/29/24	Adams_CWRF_01	59.80	2,990.00	-	2,990.00
01/29/24	Annandale_CWRF_01	710.18	35,508.90	-	35,508.90
01/29/24	Annandale_CWRF_02	8.00	400.00	-	400.00
01/29/24	Annandale_CWRF_03	56.70	2,835.00	-	2,835.00
01/29/24	Brooklyn_CWRF_01	43.00	2,150.00	-	2,150.00
01/29/24	Crosby_CWRF_01	39.90	1,995.00	-	1,995.00
01/29/24	Crosby_CWRF_02	105.97	5,298.74	-	5,298.74

Loan Repayments
Point Source Program

Exhibit 5a

Date	Borrower	Fee	Interest	Principal	Total Repayment To CWSRF (Int + Principal)
01/29/24	East Gull Lake_CWRF_02	37.60	1,880.00	-	1,880.00
01/29/24	Elbow Lake_CWRF_01	19.53	976.57	-	976.57
01/29/24	Elbow Lake_CWRF_02	16.30	815.00	-	815.00
01/29/24	Elbow Lake_CWRF_03	12.80	640.00	-	640.00
01/29/24	Elbow Lake_CWRF_04	36.90	1,845.00	-	1,845.00
01/29/24	Fairmont_CWRF_01	139.78	6,989.20	-	6,989.20
01/29/24	Fairmont_CWRF_02	225.65	11,282.25	-	11,282.25
01/29/24	Fosston_CWRF_01	204.80	10,240.00	-	10,240.00
01/29/24	Fosston_CWRF_02	38.50	1,925.00	-	1,925.00
01/29/24	Gilbert_CWRF_01	49.90	2,495.00	-	2,495.00
01/29/24	Gilbert_CWRF_02	385.80	19,290.00	-	19,290.00
01/29/24	Gilbert_CWRF_03	34.35	1,717.44	-	1,717.44
01/29/24	Howard Lake_CWRF_01	112.55	5,627.48	-	5,627.48
01/29/24	Howard Lake_CWRF_02	158.20	7,910.00	-	7,910.00
01/29/24	Kandiyohi County_CWRF_04	64.20	3,210.00	-	3,210.00
01/29/24	Kandiyohi County_CWRF_05	91.90	4,595.00	-	4,595.00
01/29/24	Lake Park_CWRF_02	43.20	2,160.00	-	2,160.00
01/29/24	Lake Park_CWRF_03	87.83	4,391.28	-	4,391.28
01/29/24	Lester Prairie_CWRF_01	87.05	4,352.40	-	4,352.40
01/29/24	Maple Lake_CWRF_01	67.30	3,365.00	-	3,365.00
01/29/24	Mountain Lake_CWRF_01	306.50	15,325.00	-	15,325.00
01/29/24	Mountain Lake_CWRF_02	632.10	31,605.00	-	31,605.00
01/29/24	New Munich_CWRF_01	21.05	1,052.68	-	1,052.68
01/29/24	New Richland_CWRF_01	91.80	4,590.00	-	4,590.00
01/29/24	Perham_CWRF_01	10.64	532.00	-	532.00
01/29/24	Perham_CWRF_02	204.40	10,220.00	-	10,220.00
01/29/24	Perham_CWRF_03	75.34	3,767.23	-	3,767.23
01/29/24	Perham_CWRF_04	55.00	2,750.00	-	2,750.00
01/29/24	Perham_CWRF_05	325.02	16,250.90	-	16,250.90
01/29/24	Staples_CWRF_01	819.81	40,990.37	-	40,990.37
01/31/24	Garrison-Kathio-WMLL SSD_CWR	245.49	12,274.33	-	12,274.33
01/31/24	Knife River-Larsmont SSD_CWRF_	13.52	676.04	-	676.04
01/31/24	Oronoco_CWRF_01	281.67	14,083.58	-	14,083.58
01/31/24	Oronoco_CWRF_02	40.92	2,045.98	-	2,045.98
02/02/24	Afton_CWRF_01	76.21	3,810.60	-	3,810.60
02/02/24	Afton_CWRF_02	94.52	4,726.08	-	4,726.08
02/02/24	Central Iron Range SSD_CWRF_01	39.51	1,975.48	-	1,975.48
02/02/24	Central Iron Range SSD_CWRF_02	1,161.61	58,080.32	-	58,080.32
02/02/24	Central Iron Range SSD_CWRF_03	21.00	1,050.00	-	1,050.00
02/02/24	Central Iron Range SSD_CWRF_04	92.57	4,628.52	-	4,628.52
02/02/24	Dover-Eyota-Saint Charles SD_CW	132.89	6,644.30	-	6,644.30
02/02/24	Foley_CWRF_02	2,119.59	105,979.70	-	105,979.70
02/02/24	Hendrum_CWRF_01	12.08	603.94	-	603.94
02/02/24	Hendrum_CWRF_02	8.72	436.05	-	436.05
02/02/24	Lanesboro_CWRF_02	383.51	19,175.36	-	19,175.36
02/02/24	Lanesboro_CWRF_03	60.60	3,029.75	-	3,029.75

Loan Repayments
Point Source Program

Exhibit 5a

Date	Borrower	Fee	Interest	Principal	Total Repayment To CWSRF (Int + Principal)
02/02/24	Moose Lake_CWRF_03	100.23	5,011.60	-	5,011.60
02/02/24	Moose Lake_CWRF_05	160.75	8,037.55	-	8,037.55
02/02/24	Rockville_CWRF_02	65.26	3,262.90	-	3,262.90
02/02/24	Wheaton_CWRF_02	70.94	3,547.12	-	3,547.12
02/02/24	Wheaton_CWRF_03	30.09	1,504.47	-	1,504.47
02/02/24	Wheaton_CWRF_04	44.70	2,235.00	-	2,235.00
02/05/24	Cambridge_CWRF_03	577.70	28,885.00	-	28,885.00
02/05/24	Eagle Bend_CWRF_01	4.56	228.00	-	228.00
02/05/24	Eagle Bend_CWRF_02	36.40	1,820.00	-	1,820.00
02/05/24	Eagle Bend_CWRF_03	8.24	412.00	-	412.00
02/05/24	Eden Valley_CWRF_01	38.37	1,918.40	-	1,918.40
02/05/24	Eden Valley_CWRF_02	37.31	1,865.33	-	1,865.33
02/05/24	Eden Valley_CWRF_03	53.80	2,690.00	-	2,690.00
02/05/24	Eden Valley_CWRF_04	163.20	8,160.00	-	8,160.00
02/05/24	Hamburg_CWRF_01	9.05	452.71	-	452.71
02/05/24	Henderson_CWRF_01	132.76	6,637.95	-	6,637.95
02/05/24	Le Sueur_CWRF_01	377.20	18,860.00	-	18,860.00
02/05/24	Long Prairie_CWRF_02	487.49	24,374.67	-	24,374.67
02/05/24	Long Prairie_CWRF_03	923.96	46,198.12	-	46,198.12
02/05/24	Madison Lake_CWRF_02	20.52	1,026.24	-	1,026.24
02/05/24	Medford_CWRF_01	60.48	3,024.00	-	3,024.00
02/05/24	Midway Township (Saint Louis Co	13.71	685.59	-	685.59
02/05/24	Mora_CWRF_01	209.70	10,485.00	-	10,485.00
02/05/24	Mountain Lake_CWRF_01	36.70	1,835.00	-	1,835.00
02/05/24	Pelican Rapids_CWRF_02	164.04	8,201.93	-	8,201.93
02/05/24	Pelican Rapids_CWRF_03	9.20	460.00	-	460.00
02/05/24	Pelican Rapids_CWRF_04	724.53	36,226.31	-	36,226.31
02/05/24	Pelican Rapids_CWRF_05	36.12	1,805.85	-	1,805.85
02/05/24	Red Wing_CWRF_05	79.56	3,978.00	-	3,978.00
02/06/24	Madison_CWRF_01	82.90	4,145.00	-	4,145.00
02/06/24	Pipestone_CWRF_02	207.08	10,353.84	-	10,353.84
02/06/24	Pipestone_CWRF_03	75.76	3,788.10	-	3,788.10
02/06/24	Pipestone_CWRF_04	118.88	5,943.90	-	5,943.90
02/06/24	Pipestone_CWRF_05	299.32	14,965.78	-	14,965.78
02/07/24	Alexandria LASR_CWRF_01	136.87	6,843.46	-	6,843.46
02/07/24	Eveleth_CWRF_02	27.87	1,393.60	-	1,393.60
02/07/24	Eveleth_CWRF_03	0.27	13.40	-	13.40
02/07/24	Eveleth_CWRF_04	17.18	859.04	-	859.04
02/07/24	Eveleth_CWRF_05	25.78	1,289.07	-	1,289.07
02/07/24	New Ulm_CWRF_02	213.86	10,692.75	-	10,692.75
02/07/24	Nisswa_CWRF_03	417.10	20,855.00	-	20,855.00
02/07/24	Verndale_CWRF_02	2.51	125.37	-	125.37
02/07/24	Verndale_CWRF_03	13.60	680.00	-	680.00
02/08/24	Atwater_CWRF_01	36.90	1,845.07	-	1,845.07
02/08/24	Atwater_CWRF_02	1,068.80	3,440.00	50,000.00	53,440.00
02/08/24	Battle Lake_CWRF_02	137.53	6,876.68	-	6,876.68

Loan Repayments
Point Source Program

Exhibit 5a

Date	Borrower	Fee	Interest	Principal	Total Repayment To CWSRF (Int + Principal)
02/08/24	Beaver Bay_CWRF_01	26.40	1,320.00	-	1,320.00
02/08/24	Fountain_CWRF_01	39.69	1,984.73	-	1,984.73
02/08/24	Grand Meadow_CWRF_01	424.76	21,238.22	-	21,238.22
02/08/24	Olivia_CWRF_02	299.70	14,984.99	-	14,984.99
02/08/24	Ortonville_CWRF_01	25.98	1,298.76	-	1,298.76
02/08/24	Ortonville_CWRF_02	239.10	11,955.00	-	11,955.00
02/08/24	Osakis_CWRF_01	32.60	1,630.00	-	1,630.00
02/08/24	Osakis_CWRF_02	50.90	2,544.81	-	2,544.81
02/08/24	Rice_CWRF_01	14.06	702.90	-	702.90
02/08/24	Truman_CWRF_01	20.02	1,000.92	-	1,000.92
02/08/24	Windom_CWRF_04	206.30	10,315.00	-	10,315.00
02/09/24	Marshall_CWRF_01	1,212.80	60,640.00	-	60,640.00
02/12/24	Aitkin_CWRF_03	58.78	2,938.89	-	2,938.89
02/12/24	Aitkin_CWRF_04	71.80	3,590.00	-	3,590.00
02/12/24	Arlington_CWRF_01	179.50	8,975.00	-	8,975.00
02/12/24	Bagley_CWRF_02	40.32	2,016.20	-	2,016.20
02/12/24	Blooming Prairie_CWRF_01	80.80	4,040.00	-	4,040.00
02/12/24	Caledonia_CWRF_02	130.79	6,539.30	-	6,539.30
02/12/24	Caledonia_CWRF_03	138.23	6,911.53	-	6,911.53
02/12/24	Clear Lake_CWRF_02	68.72	3,435.94	-	3,435.94
02/12/24	Clear Lake_CWRF_03	5.40	270.00	-	270.00
02/12/24	Comfrey_CWRF_01	36.20	1,810.00	-	1,810.00
02/12/24	Ely_CWRF_02	45.81	2,290.29	-	2,290.29
02/12/24	Glencoe_CWRF_01	1,136.40	56,820.00	-	56,820.00
02/12/24	Hawley_CWRF_01	12.93	646.60	-	646.60
02/12/24	Hawley_CWRF_02	7.57	378.35	-	378.35
02/12/24	Hawley_CWRF_03	84.44	4,221.97	-	4,221.97
02/12/24	Hayward_CWRF_01	8.29	414.36	-	414.36
02/12/24	Henning_CWRF_02	182.20	9,110.00	-	9,110.00
02/12/24	Henning_CWRF_03	5.70	285.00	-	285.00
02/12/24	Henning_CWRF_04	12.79	639.69	-	639.69
02/12/24	Heron Lake_CWRF_01	97.50	4,875.00	-	4,875.00
02/12/24	Jackson_CWRF_01	126.80	6,340.00	-	6,340.00
02/12/24	Jackson_CWRF_02	20.70	1,035.00	-	1,035.00
02/12/24	Kenyon_CWRF_01	97.50	4,875.00	-	4,875.00
02/12/24	Koochiching County_CWRF_01	49.60	2,480.00	-	2,480.00
02/12/24	Le Sueur County_CWRF_01	192.26	2,304.05	7,309.13	9,613.18
02/12/24	Mahnomen_CWRF_01	30.72	1,535.96	-	1,535.96
02/12/24	Mantorville_CWRF_01	17.52	875.95	-	875.95
02/12/24	Mantorville_CWRF_02	34.80	1,740.00	-	1,740.00
02/12/24	Mapleton_CWRF_01	118.42	5,921.11	-	5,921.11
02/12/24	Martin County_CWRF_01	19.20	960.00	-	960.00
02/12/24	Middle River_CWRF_01	6.34	317.11	-	317.11
02/12/24	Murray County_CWRF_01	656.42	6,834.99	25,986.05	32,821.04
02/12/24	New London_CWRF_01	65.80	3,290.00	-	3,290.00
02/12/24	New Prague_CWRF_01	8,360.07	418,003.41	-	418,003.41

Loan Repayments
Point Source Program

Exhibit 5a

Date	Borrower	Fee	Interest	Principal	Total Repayment To CWSRF (Int + Principal)
02/12/24	North Koochiching ASD_CWRF_01	1,325.41	66,270.40	-	66,270.40
02/12/24	Oronoco_CWRF_01	834.04	-	41,701.84	41,701.84
02/12/24	Saint Augusta_CWRF_02	69.97	3,498.43	-	3,498.43
02/12/24	Saint Hilaire_CWRF_02	23.17	1,158.51	-	1,158.51
02/12/24	Saint Hilaire_CWRF_03	1.00	50.00	-	50.00
02/12/24	Saint James_CWRF_02	468.10	23,404.99	-	23,404.99
02/12/24	Saint James_CWRF_03	240.00	12,000.00	-	12,000.00
02/12/24	Sauk Centre_CWRF_02	552.66	27,633.06	-	27,633.06
02/12/24	Silver Bay_CWRF_02	206.20	10,310.00	-	10,310.00
02/12/24	Spring Lake Township_CWRF_02	6.30	315.00	-	315.00
02/12/24	Starbuck_CWRF_01	17.90	895.00	-	895.00
02/12/24	Starbuck_CWRF_02	103.21	5,160.29	-	5,160.29
02/12/24	Trimont_CWRF_01	9.80	490.00	-	490.00
02/12/24	Vernon Center_CWRF_01	22.80	1,140.00	-	1,140.00
02/12/24	Waterville_CWRF_01	512.30	25,615.00	-	25,615.00
02/12/24	Welcome_CWRF_01	32.60	1,630.00	-	1,630.00
02/12/24	Willmar_CWRF_02	6,715.72	335,785.75	-	335,785.75
02/12/24	Willmar_CWRF_03	147.70	7,385.15	-	7,385.15
02/12/24	Willmar_CWRF_04	6,257.70	312,885.20	-	312,885.20
02/12/24	Willmar_CWRF_05	149.60	7,480.22	-	7,480.22
02/12/24	Willmar_CWRF_06	162.90	8,145.00	-	8,145.00
02/12/24	Willmar_CWRF_07	70.28	3,513.83	-	3,513.83
02/12/24	Willmar_CWRF_08	130.36	6,518.18	-	6,518.18
02/13/24	Austin_CWRF_01	15,582.88	17,511.93	761,632.00	779,143.93
02/13/24	Blue Earth_CWRF_02	18.76	938.00	-	938.00
02/13/24	Blue Earth_CWRF_03	64.03	3,201.69	-	3,201.69
02/13/24	Blue Earth_CWRF_04	37.07	1,853.44	-	1,853.44
02/13/24	Blue Earth_CWRF_05	17.45	872.34	-	872.34
02/13/24	Blue Earth_CWRF_06	16.83	841.40	-	841.40
02/13/24	Blue Earth_CWRF_07	698.70	34,935.00	-	34,935.00
02/13/24	Little Falls_CWRF_04	1,307.19	65,359.47	-	65,359.47
02/13/24	Minnesota City_CWRF_01	152.82	1,181.34	6,459.84	7,641.18
02/13/24	Wells_CWRF_01	19.01	950.60	-	950.60
02/14/24	Babbitt_CWRF_01	505.29	25,264.56	-	25,264.56
02/14/24	Canby_CWRF_01	400.38	20,019.16	-	20,019.16
02/14/24	Canby_CWRF_02	320.30	16,015.00	-	16,015.00
02/14/24	Canby_CWRF_03	381.25	19,062.48	-	19,062.48
02/14/24	Chisago Lakes JSTC_CWRF_01	156.76	7,838.00	-	7,838.00
02/14/24	Chisago Lakes JSTC_CWRF_02	45.70	2,285.00	-	2,285.00
02/14/24	Chisago Lakes JSTC_CWRF_03	79.78	3,988.86	-	3,988.86
02/14/24	Chisago Lakes JSTC_CWRF_04	64.80	3,240.00	-	3,240.00
02/14/24	Dawson_CWRF_01	18.86	942.85	-	942.85
02/14/24	Dawson_CWRF_02	561.89	28,094.26	-	28,094.26
02/14/24	East Grand Forks_CWRF_01	333.19	16,659.40	-	16,659.40
02/14/24	East Grand Forks_CWRF_02	478.56	23,928.17	-	23,928.17
02/14/24	Faribault_CWRF_01	2,099.42	104,970.75	-	104,970.75

Loan Repayments
Point Source Program

Exhibit 5a

Date	Borrower	Fee	Interest	Principal	Total Repayment To CWSRF (Int + Principal)
02/14/24	Madelia_CWRF_02	83.10	4,155.00	-	4,155.00
02/14/24	Otsego_CWRF_01	1,724.09	86,204.25	-	86,204.25
02/14/24	Ulen_CWRF_01	98.90	4,945.00	-	4,945.00
02/14/24	Virginia_CWRF_01	1,038.39	51,919.38	-	51,919.38
02/14/24	Worthington_CWRF_01	2,301.57	115,078.37	-	115,078.37
02/15/24	Ada_CWRF_01	101.30	5,065.00	-	5,065.00
02/15/24	Ada_CWRF_02	176.92	8,846.15	-	8,846.15
02/15/24	Bird Island_CWRF_01	79.00	3,950.00	-	3,950.00
02/15/24	Brownton_CWRF_01	29.90	1,495.00	-	1,495.00
02/15/24	Dassel_CWRF_02	40.84	2,041.95	-	2,041.95
02/15/24	Dassel_CWRF_03	108.42	5,420.96	-	5,420.96
02/15/24	Harris_CWRF_01	333.50	16,675.00	-	16,675.00
02/15/24	Houston_CWRF_01	113.26	5,662.83	-	5,662.83
02/15/24	Lake Lillian_CWRF_01	195.00	195.00	13,065.00	13,260.00
02/15/24	Montevideo_CWRF_01	917.00	45,849.85	-	45,849.85
02/15/24	Montevideo_CWRF_02	11.07	553.71	-	553.71
02/15/24	Rice County_CWRF_01	422.88	7,459.86	13,684.33	21,144.19
02/15/24	Rushmore_CWRF_01	2.18	108.90	-	108.90
02/15/24	Saint Francis_CWRF_01	1,345.50	67,275.00	-	67,275.00
02/15/24	Sherburn_CWRF_01	48.10	2,405.00	-	2,405.00
02/15/24	Sherburn_CWRF_02	261.63	13,081.36	-	13,081.36
02/15/24	Warren_CWRF_01	18.10	905.02	-	905.02
02/15/24	Warren_CWRF_02	25.50	1,274.80	-	1,274.80
02/15/24	Warren_CWRF_03	26.39	1,319.38	-	1,319.38
02/15/24	Warren_CWRF_04	66.44	3,321.80	-	3,321.80
02/15/24	Watertown_CWRF_02	2,735.74	136,787.13	-	136,787.13
02/15/24	Western Lake Superior SD_CWRF_	42.66	2,133.00	-	2,133.00
02/15/24	Western Lake Superior SD_CWRF_	3.47	173.40	-	173.40
02/15/24	Western Lake Superior SD_CWRF_	7.96	397.75	-	397.75
02/15/24	Western Lake Superior SD_CWRF_	14.31	715.50	-	715.50
02/15/24	Western Lake Superior SD_CWRF_	75.84	3,791.79	-	3,791.79
02/15/24	Western Lake Superior SD_CWRF_	119.02	5,950.80	-	5,950.80
02/15/24	Western Lake Superior SD_CWRF_	10.49	524.40	-	524.40
02/15/24	Western Lake Superior SD_CWRF_	52.74	2,637.20	-	2,637.20
02/15/24	Western Lake Superior SD_CWRF_	263.26	13,163.08	-	13,163.08
02/15/24	Western Lake Superior SD_CWRF_	93.50	4,675.00	-	4,675.00
02/15/24	Western Lake Superior SD_CWRF_	73.40	3,670.00	-	3,670.00
02/15/24	Western Lake Superior SD_CWRF_	293.30	14,665.00	-	14,665.00
02/15/24	Western Lake Superior SD_CWRF_	89.40	4,470.00	-	4,470.00
02/15/24	Western Lake Superior SD_CWRF_	354.40	17,720.00	-	17,720.00
02/15/24	Western Lake Superior SD_CWRF_	176.90	8,845.00	-	8,845.00
02/15/24	Western Lake Superior SD_CWRF_	98.80	4,940.00	-	4,940.00
02/15/24	Western Lake Superior SD_CWRF_	166.46	8,322.75	-	8,322.75
02/15/24	Western Lake Superior SD_CWRF_	1,331.15	66,557.34	-	66,557.34
02/15/24	Western Lake Superior SD_CWRF_	59.51	2,975.55	-	2,975.55
02/15/24	Western Lake Superior SD_CWRF_	206.42	10,321.05	-	10,321.05

Loan Repayments
Point Source Program

Exhibit 5a

Date	Borrower	Fee	Interest	Principal	Total Repayment To CWSRF (Int + Principal)
02/15/24	Western Lake Superior SD_CWRF_	185.51	9,275.25	-	9,275.25
02/15/24	Western Lake Superior SD_CWRF_	135.50	6,775.00	-	6,775.00
02/15/24	Western Lake Superior SD_CWRF_	358.20	17,910.00	-	17,910.00
02/15/24	Western Lake Superior SD_CWRF_	28.80	1,440.00	-	1,440.00
02/15/24	Western Lake Superior SD_CWRF_	53.68	2,684.00	-	2,684.00
02/15/24	Western Lake Superior SD_CWRF_	40.54	2,027.00	-	2,027.00
02/15/24	Western Lake Superior SD_CWRF_	141.08	7,054.06	-	7,054.06
02/15/24	Western Lake Superior SD_CWRF_	334.60	16,730.00	-	16,730.00
02/15/24	Western Lake Superior SD_CWRF_	1,161.53	58,076.56	-	58,076.56
02/15/24	Western Lake Superior SD_CWRF_	1,061.46	53,073.24	-	53,073.24
02/15/24	Western Lake Superior SD_CWRF_	434.76	21,738.04	-	21,738.04
02/15/24	Western Lake Superior SD_CWRF_	224.84	11,242.06	-	11,242.06
02/15/24	Western Lake Superior SD_CWRF_	425.09	21,254.27	-	21,254.27
02/16/24	Appleton_CWRF_01	17.44	872.05	-	872.05
02/16/24	Barnesville_CWRF_01	81.12	4,056.00	-	4,056.00
02/16/24	Barnesville_CWRF_02	22.20	1,110.00	-	1,110.00
02/16/24	Barnesville_CWRF_03	158.70	7,935.00	-	7,935.00
02/16/24	Benson_CWRF_01	53.06	2,653.20	-	2,653.20
02/16/24	Brainerd_CWRF_02	2,733.50	136,675.08	-	136,675.08
02/16/24	Detroit Lakes_CWRF_03	1,234.73	61,736.33	-	61,736.33
02/16/24	Detroit Lakes_CWRF_04	45.20	2,260.00	-	2,260.00
02/16/24	Detroit Lakes_CWRF_05	431.04	21,551.88	-	21,551.88
02/16/24	Evansville_CWRF_02	1.99	99.25	-	99.25
02/16/24	Evansville_CWRF_03	37.77	1,888.58	-	1,888.58
02/16/24	Frazee_CWRF_01	8.85	442.50	-	442.50
02/16/24	Frazee_CWRF_02	118.98	5,948.77	-	5,948.77
02/16/24	Hudson Township_CWRF_01	61.72	3,085.77	-	3,085.77
02/16/24	Hutchinson_CWRF_01	583.30	29,164.75	-	29,164.75
02/16/24	Litchfield_CWRF_02	739.13	36,956.26	-	36,956.26
02/16/24	Monticello_CWRF_02	146.48	7,324.07	-	7,324.07
02/16/24	North Branch_CWRF_01	1,308.30	65,415.15	-	65,415.15
02/16/24	Ramsey-Washington MWD_CWRF	60.00	3,000.15	-	3,000.15
02/16/24	Richmond_CWRF_01	283.50	14,175.00	-	14,175.00
02/16/24	Two Harbors_CWRF_02	4.61	230.50	-	230.50
02/16/24	Two Harbors_CWRF_03	146.20	7,310.00	-	7,310.00
02/16/24	Two Harbors_CWRF_04	908.31	45,415.39	-	45,415.39
02/16/24	Waseca_CWRF_01	870.85	43,542.53	-	43,542.53
02/16/24	Waseca_CWRF_02	240.70	12,035.00	-	12,035.00
02/16/24	Watkins_CWRF_01	25.40	1,270.00	-	1,270.00
02/16/24	Winnebago_CWRF_02	174.46	8,722.77	-	8,722.77
02/16/24	Winnebago_CWRF_03	154.50	7,725.00	-	7,725.00
02/16/24	Winnebago_CWRF_04	310.00	15,500.00	-	15,500.00
02/20/24	Clearwater_CWRF_02	322.43	16,121.50	-	16,121.50
02/20/24	Cokato_CWRF_02	72.39	3,619.54	-	3,619.54
02/20/24	Duluth_CWRF_04	12.21	610.39	-	610.39
02/20/24	Duluth_CWRF_05	39.13	1,956.49	-	1,956.49

Loan Repayments
Point Source Program

Exhibit 5a

Date	Borrower	Fee	Interest	Principal	Total Repayment To CWSRF (Int + Principal)
02/20/24	Duluth_CWRF_06	152.22	7,610.90	-	7,610.90
02/20/24	Duluth_CWRF_07	68.18	3,409.18	-	3,409.18
02/20/24	Duluth_CWRF_12	7.50	375.00	-	375.00
02/20/24	Floodwood_CWRF_01	51.77	2,588.51	-	2,588.51
02/20/24	Grand Rapids_CWRF_01	2,776.75	138,837.50	-	138,837.50
02/20/24	Mankato_CWRF_03	68.13	3,406.42	-	3,406.42
02/20/24	Mankato_CWRF_04	316.13	15,806.52	-	15,806.52
02/20/24	Mankato_CWRF_05	374.70	18,735.24	-	18,735.24
02/20/24	Mankato_CWRF_06	2.40	120.00	-	120.00
02/20/24	Metropolitan Council_CWRF_16	59,496.24	74,812.00	2,900,000.00	2,974,812.00
02/20/24	Metropolitan Council_CWRF_17	58,497.88	64,894.00	2,860,000.00	2,924,894.00
02/20/24	Metropolitan Council_CWRF_18	3,876.60	193,830.00	-	193,830.00
02/20/24	Metropolitan Council_CWRF_19	4,924.19	246,209.40	-	246,209.40
02/20/24	Metropolitan Council_CWRF_20	2,646.14	132,307.23	-	132,307.23
02/20/24	Metropolitan Council_CWRF_21	4,936.94	246,846.75	-	246,846.75
02/20/24	Metropolitan Council_CWRF_22	4,969.16	248,457.87	-	248,457.87
02/20/24	Metropolitan Council_CWRF_23	4,764.60	238,229.85	-	238,229.85
02/20/24	Metropolitan Council_CWRF_24	2,120.00	106,000.00	-	106,000.00
02/20/24	Metropolitan Council_CWRF_25	6,068.70	303,435.00	-	303,435.00
02/20/24	Metropolitan Council_CWRF_26	3,564.00	178,200.00	-	178,200.00
02/20/24	Metropolitan Council_CWRF_27	4,674.60	233,730.00	-	233,730.00
02/20/24	Metropolitan Council_CWRF_28	3,497.88	174,894.00	-	174,894.00
02/20/24	Metropolitan Council_CWRF_29	4,014.88	200,744.00	-	200,744.00
02/20/24	Metropolitan Council_CWRF_30	5,921.10	296,055.00	-	296,055.00
02/20/24	Metropolitan Council_CWRF_31	4,375.00	218,750.00	-	218,750.00
02/20/24	Metropolitan Council_CWRF_32	4,675.00	233,750.00	-	233,750.00
02/20/24	Metropolitan Council_CWRF_33	4,134.40	206,720.02	-	206,720.02
02/20/24	Moorhead_CWRF_06	485.36	24,268.05	-	24,268.05
02/20/24	Moorhead_CWRF_07	1,087.12	54,356.04	-	54,356.04
02/20/24	Oak Grove_CWRF_01	26.77	1,338.26	-	1,338.26
02/20/24	Owatonna_CWRF_01	164.49	8,224.43	-	8,224.43
02/20/24	Owatonna_CWRF_02	4,356.79	217,839.38	-	217,839.38
02/20/24	Saint Cloud_CWRF_02	2,850.42	142,521.23	-	142,521.23
02/20/24	Saint Cloud_CWRF_03	134.60	6,730.00	-	6,730.00
02/20/24	Saint Cloud_CWRF_04	1,352.54	67,627.20	-	67,627.20
02/20/24	Saint Cloud_CWRF_05	498.23	24,911.33	-	24,911.33
02/20/24	Springsteel Island SD_CWRF_01	18.20	910.00	-	910.00
04/04/24	Fountain_CWRF_01	138.04	485.16	6,416.83	6,901.99
04/17/24	Fountain_CWRF_01	9.70	140.32	344.84	485.16
		2,977,224.50	18,753,308.09	135,060,688.21	153,813,996.30

Loan Repayments
Agriculture Best Management Practices Loan Program

Exhibit 5b

Borrower	Total Repayment (Principal)
Anoka County	83,686.01
Becker Soil and Water Conservation District	98,682.44
Benton Soil and Water Conservation District	215,575.42
Big Stone County	12,598.25
Blue Earth Soil and Water Conservation District	86,736.83
Brown County	47,132.00
Carlton Soil and Water Conservation District	25,179.98
Carver County Environmental Services	37,711.00
Carver Soil and Water Conservation District	31,745.00
Chippewa County	48,464.21
Clay Soil and Water Conservation District	125,706.13
Cook County	125,189.36
Cottonwood Soil and Water Conservation District	113,183.80
Dakota Soil and Water Conservation District	60,444.00
Dodge County	75,579.00
Douglas Soil and Water Conservation District	138,400.00
Eastcentral Minnesota SWCD JPO	62,986.00
Faribault County	249,702.66
Fillmore Soil and Water Conservation District	282,855.13
Freeborn County	137,964.17
Goodhue County	288,827.44
Grant Soil and Water Conservation District	42,244.00
Hennepin County	15,806.00
Houston County	51,092.00
Hubbard County	35,525.78
Jackson County	106,573.55
Kandiyohi Soil and Water Conservation District	86,682.43
Kittson County	136,996.34
Lac qui Parle Soil and Water Conservation District	131,151.27
Le Sueur Soil and Water Conservation District	24,541.91
Lincoln County	271,544.27
Lyon Soil and Water Conservation District	591,397.20
Mahnomen Soil and Water Conservation District	35,775.00
Martin County	433,955.22
McLeod Soil and Water Conservation District	111,424.35
Meeker Soil and Water Conservation District	67,496.38
Morrison Soil and Water Conservation District	162,814.18
Mower County Planning and Zoning Dept	82,630.44
Mower Soil and Water Conservation District	325,665.05
Murray County	465,353.93
Nicollet County	32,821.07
Nobles County	398,149.45
Norman Soil and Water Conservation District	41,834.57
Northcentral Minnesota SWCD JPO	138,389.43

Loan Repayments
Agriculture Best Management Practices Loan Program

Exhibit 5b

Borrower	Total Repayment (Principal)
Northeast Minnesota SWCD JPO	6,450.00
Northwest Minnesota AgBMP Loan Area	1,065,026.11
Olmsted Soil and Water Conservation District	59,915.74
Ottertail Soil and Water Conservation District	181,342.87
Pipestone County	245,973.82
Pope County	49,911.00
Redwood Soil and Water Conservation District	75,612.00
Renville County	562,767.68
Rice County	32,841.38
Rice Soil and Water Conservation District	2,765.00
Rock Soil and Water Conservation District	661,825.00
Saint Louis County	13,149.00
Scott County	97,854.67
Sherburne County	49,834.00
Sibley County	95,023.00
Stearns Soil and Water Conservation District	313,079.28
Steele County	79,565.00
Stevens County	109,498.83
Swift Soil and Water Conservation District	38,242.00
Todd County	198,801.69
Traverse Soil and Water Conservation District	47,405.75
Wabasha Soil and Water Conservation District	237,092.13
Waseca County	43,992.16
Washington Soil and Water Conservation District	87,052.61
Watsonwan County	172,159.87
Wilkin County	36,877.00
Winona Soil and Water Conservation District	217,189.28
Wright Soil and Water Conservation District	79,848.00
Yellow Medicine County	139,323.81
	11,138,631.33

Loan Repayments
Clean Water Partnership Loan Program

Exhibit 5c

Borrower	Interest	Principal	Total Repayment
BLUE EARTH COUNTY	602.59	29,979.45	30,582.04
BLUE EARTH COUNTY	136.70	6,801.23	6,937.93
BLUE EARTH COUNTY	371.48	37,148.47	37,519.95
BUFFALO CREEK WD	1,054.81	11,259.02	12,313.83
BUFFALO CREEK WD	942.21	11,371.62	12,313.83
CAPITOL REGION WD	229.35	22,935.30	23,164.65
CARNELIAN MARINE STY CROIX W	-	15,850.00	15,850.00
CARNELIAN MARINE STY CROIX W	-	15,850.00	15,850.00
CHIPPEWA COUNTY	5,168.71	47,517.46	52,686.17
CHIPPEWA COUNTY	4,693.52	43,866.89	48,560.41
COMFORT LAKE FOREST WD	-	75,000.00	75,000.00
COMFORT LAKE FOREST WD	-	75,000.00	75,000.00
COTTONWOOD COUNTY	1,129.67	68,449.76	69,579.43
COTTONWOOD COUNTY	911.46	68,667.97	69,579.43
DOUGLAS COUNTY	129.31	2,101.87	2,231.18
DOUGLAS COUNTY	108.29	2,122.89	2,231.18
CITY OF EDGERTON	-	4,000.00	4,000.00
CITY OF EDGERTON	-	4,000.00	4,000.00
GRANT COUNTY	201.48	1,925.81	2,127.29
GRANT COUNTY	-	2,127.29	2,127.29
GRANT COUNTY	162.77	1,964.52	2,127.29
HERON LAKE WD	2,291.16	25,481.39	27,772.55
KANABEC COUNTY	3,496.05	34,402.59	37,898.64
KANABEC COUNTY	3,152.03	34,746.61	37,898.64
KANDIYOHI COUNTY	935.97	93,072.41	94,008.38
KANDIYOHI COUNTY	5,543.42	101,895.54	107,438.96
KANDIYOHI COUNTY	5,370.96	173,509.36	178,880.32
LAC QUI PARLE YELLOW BANK WD	4,290.80	78,259.54	82,550.34
LAC QUI PARLE YELLOW BANK WD	3,852.58	78,697.76	82,550.34
LINCOLN COUNTY	-	32,500.00	32,500.00
LINCOLN COUNTY	-	32,500.00	32,500.00
LINCOLN COUNTY	27.51	677.56	705.07
LINCOLN COUNTY	34.22	670.85	705.07
MCLEOD COUNTY	5,263.26	114,553.21	119,816.47
MCLEOD COUNTY	4,453.45	97,611.84	102,065.29
MEEKER COUNTY	2,093.48	15,159.93	17,253.41
MEEKER COUNTY	-	6,624.97	6,624.97
MEEKER COUNTY	-	6,624.97	6,624.97
MEEKER COUNTY	1,941.89	15,311.52	17,253.41
MIDDLE FORK CROW RIVER WD	746.36	26,419.30	27,165.66
MIDDLE FORK CROW RIVER WD	624.50	26,541.16	27,165.66
MILLE LACS COUNTY	-	10,000.00	10,000.00
MILLE LACS COUNTY	-	10,000.00	10,000.00
NICOLLET COUNTY	1,444.56	21,665.28	23,109.84
NICOLLET COUNTY	1,227.90	21,881.94	23,109.84
NOBLES COUNTY	199.13	2,403.26	2,602.39
NOBLES COUNTY	175.09	2,427.30	2,602.39
OTTER TAIL COUNTY	246.97	3,423.68	3,670.65
OTTER TAIL COUNTY	212.73	95,941.01	96,153.74
PINE COUNTY	6,556.68	43,902.48	50,459.16
PINE COUNTY	4,993.13	45,466.03	50,459.16

Loan Repayments
Clean Water Partnership Loan Program

Exhibit 5c

Borrower	Interest	Principal	Total Repayment
PIPESTONE COUNTY	168.66	2,035.51	2,204.17
PIPESTONE COUNTY	148.30	2,055.87	2,204.17
REDWOOD COUNTY	420.45	4,890.60	5,311.05
REDWOOD COUNTY	371.56	4,939.49	5,311.05
RENVILLE COUNTY	-	219,190.44	219,190.44
RENVILLE COUNTY	6,297.21	83,249.39	89,546.60
RENVILLE COUNTY	5,464.73	66,498.40	71,963.13
RENVILLE COUNTY	-	797,805.75	797,805.75
ROCK COUNTY	556.80	6,720.05	7,276.85
ROCK COUNTY	489.60	6,787.25	7,276.85
ROCK COUNTY	-	4,486.15	4,486.15
ROCK COUNTY	-	4,486.15	4,486.15
SAUK RIVER WD	1,422.66	131,432.10	132,854.76
SAUK RIVER WD	544.06	132,310.70	132,854.76
SHELL ROCK RIVER WD	-	75,000.00	75,000.00
SHELL ROCK RIVER WD	-	75,000.00	75,000.00
SIBLEY COUNTY	96.54	9,654.40	9,750.94
STEELE COUNTY	1,529.53	21,203.67	22,733.20
STEELE COUNTY	1,317.50	131,749.76	133,067.26
STEVENS COUNTY	135.97	1,451.34	1,587.31
STEVENS COUNTY	121.46	1,465.85	1,587.31
SWIFT COUNTY	-	15,966.10	15,966.10
SWIFT COUNTY	-	15,966.10	15,966.10
TOWN OF THOMSON	-	8,250.00	8,250.00
TOWN OF THOMSON	-	8,250.00	8,250.00
TODD COUNTY	-	25,942.25	25,942.25
UPPER MN RIVER WD	-	21,262.65	21,262.65
VADNAIS LAKE AREA WATERSHED	-	19,284.48	19,284.48
VADNAIS LAKE AREA WATERSHED	-	19,284.48	19,284.48
CITY OF WALDORF	-	(3,000.00)	(3,000.00)
CITY OF WALDORF	-	3,000.00	3,000.00
CITY OF WALDORF	-	3,000.00	3,000.00
WAYZATA HOME LAUNDRY	-	16.93	16.93
WAYZATA HOME LAUNDRY	-	(16.93)	(16.93)
WRIGHT COUNTY	3,580.73	41,883.07	45,463.80
WRIGHT COUNTY	-	18,180.00	18,180.00
WRIGHT COUNTY	3,161.90	34,699.03	37,860.93
YELLOW MEDICINE COUNTY	108.38	3,605.57	3,713.95
YELLOW MEDICINE COUNTY	144.07	3,569.88	3,713.95
	101,096.29	3,821,867.52	3,922,963.81

**Loan Repayments
Tourism Loan Program****Exhibit 5d**

Date	Borrower	Interest	Principal	Total Repmt
06/08/23	Pine Tree Cove Resort	74.70	608.60	683.30
07/12/23	Pine Tree Cove Resort	9.04	739.92	748.96
08/09/23	Pine Tree Cove Resort	8.14	741.46	749.60
09/12/23	Pine Tree Cove Resort	7.77	742.71	750.48
10/11/23	Pine Tree Cove Resort	7.13	743.28	750.41
06/06/24	Pine Tree Cove Resort	50.87	869.09	919.96
Totals		157.65	4,445.06	4,602.71

**MN Public Facilities Authority
Financial Statements**
**FY 2024 Annual Report
Exhibit 6a**
**Minnesota Clean Water State Revolving Fund
Statement of Net Position ¹
June 30, 2024**

	Point Source		Nonpoint Source			MN CW SRF Totals
	Bond Fund	Non-Pledged	DEED: Septic Systems-Tourism Loans	MDA: Best Mgmt Practices	MPCA: Clean Water Partnership	
ASSETS						
Current assets:						
Cash and cash equivalents	300,232,439	3,241,355	287,962	10,212,572	11,784,768	325,759,096
Investments						-
Loans receivable	133,054,055		4,300	10,569,000	3,000,000	146,627,355
Advance to DWSRF	2,485,000					2,485,000
Other	7,083,829	236,717				7,320,546
Total current assets	442,855,323	3,478,072	292,262	20,781,572	14,784,768	482,191,997
Noncurrent assets:						
Loans receivable	1,101,306,070		5,234	42,808,897	26,235,988	1,170,356,189
Advance to DWSRF	-					-
Right-to-use asset (Lease)		60,471				
Other						-
Total noncurrent assets	1,101,306,070	60,471	5,234	42,808,897	26,235,988	1,170,356,189
Total assets	1,544,161,393	3,538,543	297,496	63,590,469	41,020,756	1,652,548,186
DEFERRED OUTFLOWS OF RESOURCES						
Deferred charge on debt refunding	2,831,911					2,831,911
Deferred pension outflows		447,892				447,892
	2,831,911	447,892	-	-	-	3,279,803
LIABILITIES						
Current liabilities:						
Accounts payable & other		505,787				505,787
Interest payable on bonds	7,207,853					7,207,853
Arbitrage rebate liability						-
Compensated absences liability		46,000				46,000
Bonds payable						-
Net lease liabilities						
Total current liabilities	7,207,853	551,787	-	-	-	7,759,640
Noncurrent liabilities:						
Bonds payable	357,797,491					357,797,491
Compensated absences liability		326,000				326,000
Arbitrage rebate liability						-
Net pension liability		373,503				373,503
Net lease liabilities		62,671				
Total liabilities	365,005,344	1,313,962	-	-	-	366,256,634
DEFERRED INFLOWS OF RESOURCES						
Deferred pension inflows		355,817				355,817
Net Position						
Restricted by bond resolutions	1,181,987,960					1,181,987,960
Restricted by legislation		(476,591)	(4,445)	2,331,150	2,626,675	4,476,789
Unrestricted		2,793,247	301,941	61,259,319	38,394,081	1,211,847,000
Total Net Position	1,181,987,960	2,316,656	297,496	63,590,469	41,020,756	2,398,311,749

¹ compiled from information provided by staff
of the following entities:

MN Public Facilities Authority
MN Department of Employment and Economic Development (DEED)
MN Department of Agriculture (MDA)
MN Pollution Control Agency (MPCA)

**MN Public Facilities Authority
Financial Statements**

**FY 2024 Annual Report
Exhibit 6b**

**Minnesota Clean Water State Revolving Fund
Statement of Revenues, Expenses and Changes in Fund Net Position ¹
for the Fiscal Year Ended June 30, 2024**

	Point Source		Nonpoint Source			MN CW SRF Totals
	Bond Fund	Non-Pledged	DEED: Septic Systems-Tourism Loans	MDA: Best Mgmt Practices	MPCA: Clean Water Partnership	
Operating Revenues:						
Interest on loans	15,832,023	2,977,225	158	-	101,096	18,910,501
Interest on advance to DWSRF	405,852					405,852
Investment earnings	14,567,567					14,567,567
Net increase , fair value of investments						-
Federal grants-operating		2,706,383				2,706,383
Total operating revenues	30,805,442	5,683,608	158	-	101,096	36,590,304
Operating Expenses:						
Interest on bonds	8,217,658					8,217,658
Salaries and employee benefits		2,630,326				2,630,326
Net pension expense (income)		22,188				22,188
Other general operating	428,505	771,011				1,199,516
Grants		2,706,383				2,706,383
Lease assets-amortization and interest		30,291				30,291
Total operating expenses	8,646,164	6,160,199	-	-	-	14,806,363
Operating income (loss)	22,159,279	(476,591)	158	-	101,096	21,783,941
Capital Contributions:						
Federal Grants	27,059,770					27,059,770
State Match	23,670,500					23,670,500
Total capital contributions	50,730,270	-	-	-	-	50,730,270
Transfers in (out)						-
Change in Net Position	72,889,549	(476,591)	158	-	101,096	72,514,211
Total Net Position:						
Beginning of year	1,109,098,411	2,793,247	302,016	61,259,319	38,357,425	1,254,280,468
End of year	1,181,987,960	2,316,656	302,174	61,259,319	38,458,521	1,326,794,680

¹ compiled from information provided by staff
of the following entities:

MN Public Facilities Authority
MN Department of Employment and Economic Development (DEED)
MN Department of Agriculture (MDA)
MN Pollution Control Agency (MPCA)

**MN Public Facilities Authority
Financial Statements**
**FY 2024 Annual Report
Exhibit 6c**
**Minnesota Clean Water State Revolving Fund
Statement of Cash Flows ¹
for the Fiscal Year Ended June 30, 2024**

	Point Source		Nonpoint Source			MN CW SRF Totals
	Bond Fund	Non-Pledged	DEED: Septic Systems-Tourism Loans	MDA: Best Mgmt Practices	MPCA: Clean Water Partnership	
Operating activities:						
Interest received on loans	15,776,084	2,977,225	158		101,096	18,854,562
Principal received on loans	135,060,688		4,445	11,138,631	3,821,868	150,025,632
Payments to make loans	(138,535,877)			(13,419,905)	(6,448,542)	(158,404,324)
Federal grants - operating		3,402,996				3,402,996
Payments to employees		(2,677,376)				(2,677,376)
Payments to vendors	(428,505)	(815,326)				(1,243,831)
Payments to grantees		(3,402,996)				(3,402,996)
Net cash provided (used) by operating activities	11,872,390	(515,477)	4,603	(2,281,274)	(2,525,578)	6,554,664
Non capital financing activities:						
Capital contributions:						
federal	27,059,770					27,059,770
state	23,670,500					23,670,500
Funds deposited in refunding escrow	(75,647,000)					(75,647,000)
Payments for bond issuance costs	216,275,714					216,275,714
Interest paid on bonds	(10,010,571)					(10,010,571)
Principal paid on bonds	(43,984,000)					(43,984,000)
Interest on Inter-Fund Advance	405,852					405,852
Principal on Inter-Fund Advance	8,720,000					8,720,000
Cash transfers						-
Lease Payments		(30,222)				(30,222)
Net cash provided (used) by non capital financing activities	146,490,266	(30,222)	-	-	-	146,460,044
Investing activities:						
Investment interest	14,567,567					14,567,567
Proceeds from sale and maturities						-
Net cash provided (used) by investing activities	14,567,567	-	-	-	-	14,567,567
Net increase (decrease) in cash and cash equivalents	172,930,223	(545,698)	4,603	(2,281,274)	(2,525,578)	167,582,276
Cash and cash equivalents::						
Beginning of year	127,302,215	3,787,053	287,962	10,212,572	11,784,768	153,374,571
End of year	300,232,439	3,241,355	292,565	7,931,299	9,259,190	320,956,847

¹ compiled from information provided by staff
of the following entities:

MN Public Facilities Authority
MN Department of Employment and Economic Development (DEED)
MN Department of Agriculture (MDA)
MN Pollution Control Agency (MPCA)

**MN Public Facilities Authority
Financial Statements**

**FY 2024 Annual Report
Exhibit 6d**

**Minnesota Clean Water State Revolving Fund
Notes to the Financial Statements presented in the CW SRF Annual Report Exhibit 6
for the Fiscal Year Ended June 30, 2024**

The financial statements presented in the annual report to EPA differ from the PFA audited financial statements due to scope of the audited financial statements and to presentation.

The audited financials do not include the activity and balances in the nonpoint programs. These SRF financial statements capture the other nonpoint activity and balances including the nonpoint disbursements made from repayments monies, and the loan repayments and loans receivable balances, and cash balances from undisbursed repayment monies.

To summarize treatment and presentation in the audited Financials:

When PFA awards monies to the nonpoint programs thru board approved inter-agency agreements, we transfer the monies into the nonpoint accounts but we report that cash in the PFA accounts (as a letter-of-credit) until the funds are actually drawn for expenditure. All expenditures are treated as coming first from unspent award monies, if any, then from repayment monies.

This treatment is in accordance with GASB 33 regarding timing of recognition of grant awards.

Presentation in the audited financials vs. in these SRF financials:

The Grant Expenditures (if any, related to expenditure of awarded nonpoint \$) in the audited financials are reflected here in these CWSRF schedules as transfers. This is simply because in the scope of these statements (the entire SRF) it seems more easily understood in this context rather than presenting it as grant expenditures and grant receipts.

notes on unusual transactions or adjustments, FY 2024:

Transfers to nonpoint programs during FY 2024:	MDA: Best Mgmt Practices	-
	MPCA: Clean Water Partnership	-

MPCA capitalized \$0.00 accrued interest on loans into loans receivable balances.

Advance to the Drinking Water SRF for early debt retirement:

The PFA advanced \$77,150,000 from the CWSRF to the DWSRF to redeem callable drinking water bonds September 1, 2015. The advance is being repaid with interest based on a schedule matching the original principal maturity schedules of the bonds redeemed (March 1 each year from 2017 to 2025), subject to change as determined to best fit the needs of the clean water and drinking water programs. The DWSRF benefited by the ability to redeem bonds early, generating future interest savings nearly 4.5 times greater than original projected interest cost on this advance, and without any costs of issuance. The CWSRF will be made whole because the interest earnings on the advance will equal investment income that otherwise would have been earned.

2024 CWSRF Annual Report

Appendix A

Memorandum on CWSRF Advance to the DWSRF



Office Memorandum

Date: September 1, 2015

To: file

From: Steve Walter
Chief Financial Officer

A handwritten signature in black ink that reads 'Steve Walter'.

RE: **Advances between the SRF funds: Clean Water State Revolving Fund (CWSRF)
Drinking Water State Revolving Fund (DWSRF)**

Background:

On September 1, 2015, \$77,150,000 was advanced from the CWSRF Operating Reserve account to the DWSRF Debt Service account and used to call multiple outstanding 2004A and 2005A DW bonds. The DWSRF didn't have the available cash, and the CWSRF did; this advance allowed the calling of the bonds without having to issue refunding bonds. The bond calls reduced future DW bond interest payments by nearly \$15 million.

The CWSRF will be made whole because the principal will be repaid with interest at the rate of the state's monthly "ITC" rate that cash balances earn in the state pool. The payback schedule matches the principal to the original maturities of the called bonds. This is a typical structure for bond refundings.

Current Status:

Interest is paid thru March 1, 2024, and the outstanding balance is \$2,485,000. The following table shows actual and scheduled payments by FY:

	<u>Fiscal Yr</u>	<u>Interest *</u>	<u>Principal</u>	<u>Total *</u>
actual:	2017	\$ 1,209,497	\$ 2,200,000	\$ 3,409,497
actual:	2018	1,046,409	11,195,000	12,241,409
actual:	2019	1,396,057	12,250,000	13,646,057
actual:	2020	933,581	11,730,000	12,663,581
actual:	2021	181,403	9,775,000	9,956,403
actual:	2022	91,347	9,670,000	9,761,347
actual:	2023	467,965	9,125,000	9,592,965
actual:	2024	405,852	8,720,000	9,125,852
	2025	87,574	2,485,000	2,572,574

* Future interest amounts and totals are estimated only because the rate changes each month.

Schedule of Projected Payback of SRF Advance #1 of 1

Date	ITC mo.	Rate *	Actual and Projected Repayments			Balance
			Total repmt	Interest due	Principal	
09/01/15						77,150,000.00
10/01/15	Aug-2015	0.59%		37,644.23		77,150,000.00
11/01/15	Sep-2015	0.58%		75,245.28		77,150,000.00
12/01/15	Oct-2015	0.57%		112,141.37		77,150,000.00
01/01/16	Nov-2015	0.58%		149,329.58		77,150,000.00
02/01/16	Dec-2015	0.61%		188,545.35		77,150,000.00
03/01/16	Jan-2016	0.68%		232,197.76	-	77,150,000.00
04/01/16	Feb-2016	0.75%		280,361.68		77,150,000.00
05/01/16	Mar-2016	0.80%		332,115.47		77,150,000.00
06/01/16	Apr-2016	0.81%		384,348.97		77,150,000.00
07/01/16	May-2016	0.84%		438,460.84		77,150,000.00
08/01/16	Jun-2016	0.85%		493,255.51		77,150,000.00
09/01/16	Jul-2016	0.85%		547,689.48		77,150,000.00
10/01/16	Aug-2016	0.87%		603,611.02		77,150,000.00
11/01/16	Sep-2016	0.90%		661,572.27		77,150,000.00
12/01/16	Oct-2016	0.93%		721,543.49		77,150,000.00
01/01/17	Nov-2016	1.25%		801,894.19		77,150,000.00
02/01/17	Dec-2016	0.96%		863,481.15		77,150,000.00
03/01/17	Jan-2017	1.04%	3,130,195.19	930,195.19	2,200,000.00	74,950,000.00
04/01/17	Feb-2017	1.09%		67,814.82		74,950,000.00
05/01/17	Mar-2017	1.09%		135,814.03		74,950,000.00
06/01/17	Apr-2017	1.14%		206,852.19		74,950,000.00
07/01/17	May-2017	1.16%	279,301.66	279,301.66		74,950,000.00
08/01/17	Jun-2017	1.19%		74,058.54		74,950,000.00
09/01/17	Jul-2017	1.18%		148,009.02		74,950,000.00
10/01/17	Aug-2017	1.28%		227,887.70		74,950,000.00
11/01/17	Sep-2017	1.32%		310,530.24		74,950,000.00
12/01/17	Oct-2017	1.28%		390,616.84		74,950,000.00
01/01/18	Nov-2017	1.28%		470,283.93		74,950,000.00
02/01/18	Dec-2017	1.43%		559,578.02		74,950,000.00
03/01/18	Jan-2018	1.58%	11,853,010.21	658,010.21	11,195,000.00	63,755,000.00
04/01/18	Feb-2018	1.80%		95,811.41		63,755,000.00
05/01/18	Mar-2018	1.70%		186,026.95		63,755,000.00
06/01/18	Apr-2018	1.89%		286,548.08		63,755,000.00
07/01/18	May-2018	1.92%	388,399.19	388,399.19		63,755,000.00
08/01/18	Jun-2018	2.04%		108,647.28		63,755,000.00
09/01/18	Jul-2018	2.00%		214,928.19		63,755,000.00
10/01/18	Aug-2018	2.03%		322,519.98		63,755,000.00
11/01/18	Sep-2018	2.14%		436,373.30		63,755,000.00
12/01/18	Oct-2018	2.17%		551,872.35		63,755,000.00
01/01/19	Nov-2018	2.38%		678,427.70		63,755,000.00
02/01/19	Dec-2018	2.40%		805,982.04		63,755,000.00
03/01/19	Jan-2019	2.51%	13,189,315.00	939,315.00	12,250,000.00	51,505,000.00
04/01/19	Feb-2019	2.91%		125,067.81		51,505,000.00

Schedule of Projected Payback of SRF Advance #1 of 1

Date	ITC mo.	Rate *	Actual and Projected Repayments			Balance
			Total repmt	Interest due	Principal	
05/01/19	Mar-2019	2.56%		235,128.26		51,505,000.00
06/01/19	Apr-2019	2.65%		348,727.92		51,505,000.00
07/01/19	May-2019	2.52%	456,741.96	456,741.96		51,505,000.00
08/01/19	Jun-2019	2.58%		110,609.33		51,505,000.00
09/01/19	Jul-2019	2.44%		215,250.17		51,505,000.00
10/01/19	Aug-2019	2.28%		313,062.74		51,505,000.00
11/01/19	Sep-2019	2.23%		408,886.13		51,505,000.00
12/01/19	Oct-2019	2.05%		496,789.87		51,505,000.00
01/01/20	Nov-2019	2.01%		582,874.11		51,505,000.00
02/01/20	Dec-2019	1.84%		661,884.88		51,505,000.00
03/01/20	Jan-2020	1.79%	12,468,722.60	738,722.60	11,730,000.00	39,775,000.00
04/01/20	Feb-2020	1.92%		63,772.21		39,775,000.00
05/01/20	Mar-2020	1.61%		117,102.62		39,775,000.00
06/01/20	Apr-2020	1.39%		163,185.63		39,775,000.00
07/01/20	May-2020	0.96%	194,858.24	194,858.24		39,775,000.00
08/01/20	Jun-2020	0.83%		27,674.37		39,775,000.00
09/01/20	Jul-2020	0.64%		48,887.49		39,775,000.00
10/01/20	Aug-2020	0.57%		67,705.63		39,775,000.00
11/01/20	Sep-2020	0.56%		86,319.84		39,775,000.00
12/01/20	Oct-2020	0.47%		101,742.54		39,775,000.00
01/01/21	Nov-2020	0.47%		117,402.70		39,775,000.00
02/01/21	Dec-2020	0.43%		131,596.27		39,775,000.00
03/01/21	Jan-2021	0.37%	9,918,968.52	143,968.52	9,775,000.00	30,000,000.00
04/01/21	Feb-2021	0.43%		10,633.70		30,000,000.00
05/01/21	Mar-2021	0.37%		19,815.50		30,000,000.00
06/01/21	Apr-2021	0.37%		29,175.34		30,000,000.00
07/01/21	May-2021	0.33%	37,434.07	37,434.07		30,000,000.00
08/01/21	Jun-2021	0.31%		7,848.05		30,000,000.00
09/01/21	Jul-2021	0.28%		14,871.35		30,000,000.00
10/01/21	Aug-2021	0.30%		22,268.02		30,000,000.00
11/01/21	Sep-2021	0.30%		29,831.95		30,000,000.00
12/01/21	Oct-2021	0.28%		36,837.32		30,000,000.00
01/01/22	Nov-2021	0.30%		44,394.88		30,000,000.00
02/01/22	Dec-2021	0.29%		51,754.88		30,000,000.00
03/01/22	Jan-2022	0.26%	9,728,329.55	58,329.55	9,670,000.00	20,330,000.00
04/01/22	Feb-2022	0.35%		5,983.81		20,330,000.00
05/01/22	Mar-2022	0.39%		12,515.58		20,330,000.00
06/01/22	Apr-2022	0.54%		21,663.10		20,330,000.00
07/01/22	May-2022	0.67%	33,017.12	33,017.12		20,330,000.00
08/01/22	Jun-2022	0.92%		15,528.47		20,330,000.00
09/01/22	Jul-2022	1.26%		36,812.30		20,330,000.00
10/01/22	Aug-2022	1.67%		65,034.56		20,330,000.00
11/01/22	Sep-2022	2.09%		100,405.26		20,330,000.00
12/01/22	Oct-2022	2.58%		144,097.64		20,330,000.00

Schedule of Projected Payback of SRF Advance #1 of 1

Date	ITC mo.	Rate *	Actual and Projected Repayments			Balance
			Total repmt	Interest due	Principal	
01/01/23	Nov-2022	3.14%		197,333.40		20,330,000.00
02/01/23	Dec-2022	3.33%		253,716.71		20,330,000.00
03/01/23	Jan-2023	3.54%	9,438,739.59	313,739.59	9,125,000.00	11,205,000.00
04/01/23	Feb-2023	4.18%		39,054.52		11,205,000.00
05/01/23	Mar-2023	3.94%		75,864.83		11,205,000.00
06/01/23	Apr-2023	4.18%		114,884.08		11,205,000.00
07/01/23	May-2023	4.21%	154,224.97	154,224.97		11,205,000.00
08/01/23	Jun-2023	4.51%		42,156.44		11,205,000.00
09/01/23	Jul-2023	4.48%		83,967.56		11,205,000.00
10/01/23	Aug-2023	4.58%		126,713.20		11,205,000.00
11/01/23	Sep-2023	4.90%		172,485.08		11,205,000.00
12/01/23	Oct-2023	4.90%		218,260.55		11,205,000.00
01/01/24	Nov-2023	5.18%		266,646.90		11,205,000.00
02/01/24	Dec-2023	5.10%		314,230.58		11,205,000.00
03/01/24	Jan-2024	5.10%	9,081,811.33	361,811.33	8,720,000.00	2,485,000.00
04/01/24	Feb-2024	5.54%		11,470.73		2,485,000.00
05/01/24	Mar-2024	5.16%		22,164.25		2,485,000.00
06/01/24	Apr-2024	5.36%		33,270.77		2,485,000.00
07/01/24	May-2024	5.20%	44,041.05	44,041.05		2,485,000.00
08/01/24	Jun-2024	5.43%		11,252.92		2,485,000.00
09/01/24	Jul-2024	5.27%		22,156.00		2,485,000.00
10/01/24	Aug-2024	5.27%		33,059.08		2,485,000.00
11/01/24	Sep-2024	5.27%		43,962.16		2,485,000.00
12/01/24	Oct-2024	5.27%		54,865.24		2,485,000.00
01/01/25	Nov-2024	5.27%		65,768.32		2,485,000.00
02/01/25	Dec-2024	5.27%		76,671.40		2,485,000.00
03/01/25	Jan-2025	5.27%	2,572,574.48	87,574.48	2,485,000.00	-
9.5 years			82,969,684.73		77,150,000.00	

* note: Actual rates thru July 2024 ITC month; projected rates thereafter.

actual/ projected by FY:	FY	Interest Paid	Principal	Total
	2016			
	2017	1,209,496.85	2,200,000.00	3,409,496.85
	2018	1,046,409.40	11,195,000.00	12,241,409.40
	2019	1,396,056.96	12,250,000.00	13,646,056.96
	2020	933,580.84	11,730,000.00	12,663,580.84
	2021	181,402.59	9,775,000.00	9,956,402.59
	2022	91,346.67	9,670,000.00	9,761,346.67
	2023	467,964.56	9,125,000.00	9,592,964.56
	2024	405,852.38	8,720,000.00	9,125,852.38
	2025	87,574.48	2,485,000.00	2,572,574.48
		5,819,684.73	77,150,000.00	82,969,684.73

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Appendix B

MDA Letter of Understanding Barataria-Terrebonne National Estuary Program

Letter of Understanding

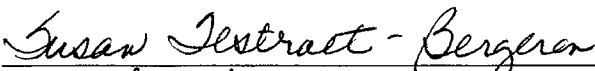
Upper Mississippi River Watershed Best Management Practices

Protecting state and national water resources is a major objective of state and federal environmental programs throughout the nation. In addition, it is recognized that pollution does not stop at political boundaries; upstream pollution load can significantly impact downstream users and resources. Day to day activities in Minnesota, located in the Mississippi River watershed, ultimately can impact the water quality in the Barataria-Terrebonne National Estuary in Louisiana through which the Mississippi River passes before reaching the Gulf of Mexico. Therefore, promoting responsible land use, even at the headwaters of Mississippi River in Minnesota, can improve downstream water quality.

This letter of understanding formalizes the intent of the Minnesota Department of Agriculture Agricultural Best Management Practices Loan Program (AgBMP) to implement pollution prevention and restoration practices that are recommended by the Barataria-Terrebonne National Estuary Program (BTNEP) in their Comprehensive Conservation and Management Plan (CCMP).


It is our mutual understanding:

1. The US EPA guidance has established project eligibilities that are different under Section 319 and Section 320. Being able to fund projects under both Sections 319 and 320 would expand the AgBMP Loan Program's ability to encourage and correct pollution problems by providing low interest financing to more potential clients.
2. In addition to 319 eligibilities, the AgBMP Loan Program may finance Section 320 practices and activities that are:
 - a. Eligible under EPA guidance,
 - b. Eligible under Minnesota rules, statutes, and policies; and
 - c. Implement components of the Section 320 BTNEP CCMP.
3. Practices implemented by the AgBMP Loan Program may include any Section 320 project identified in guidance provided by the US EPA and recommended by the BTNEP CCMP. As of this writing, components of the Action Plan EM-11 Reduction of Agricultural Pollution will be the primary emphasis of the AgBMP Loan Program as related to the BTNEP CCMP. In addition, other applicable components of the approved CCMP plan, such as Action Plan EM-10: Reduction of Sewage Pollution, may be implemented.
4. Funding for these practices will be the full responsibility of the state in which they are implemented. There is no joint or cross funding between jurisdictions.
5. The AgBMP Loan Program will report to BTNEP biennially, a summary of projects funded under Section 320 eligibility and may include other pertinent summaries of projects that impact BTNEP, but may have been funded under other eligibilities and programs, such as Section 319.
6. When BTNEP updates the CCMP, they will forward a copy of the plan to the Minnesota Department of Agriculture for comment. When preparing updates to the BTNEP CCMP, upstream and watershed contributions and potential remedial actions will be considered.
7. Any parties of this understanding may withdrawal at any time by notifying the other parties in writing.


 Susan Testroet-Bergeron, BTNEP Director

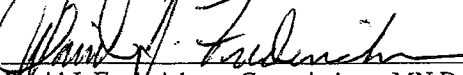
7-7-2017

Date


 Andrew Barron, BTNEP Water Resources Coordinator

7-7-2017

Date


 David J. Frederickson, Commissioner MN Department of Agriculture

8/21/17

Date

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Appendix C

MPCA End of Year Reports Technical Assistance



FY 24 Technical Assistance for Small, Rural and Tribal Wastewater Facilities Local Authority – End of Year Report

The Technical Assistance local authority funds are granted to the Minnesota Rural Water Association to fund one (1) Circuit Rider who will provide assistance and training to small, rural and tribal wastewater facilities for asset management and nutrient and/or emerging contaminants source identification and reduction work. Work completed by MPCA included preparing the Request for Proposals (RFP), soliciting applications for the grant, and preparing the contract agreement. The contract was signed July 25, 2024, so no funds were expended in FY 24.

Attachments:

1. Request for Proposal (RFP)
2. MRWA signed contract and work plan



520 Lafayette Road North
St. Paul, MN 55155-4194

Small, Rural, and Tribal Wastewater Technical Assistance Grant

Request for Proposals (RFP)

The RFP assists applicants in applying for state grants. This document describes the Small, Rural, and Tribal Wastewater Technical Assistance Grant, including information on who may apply for funding priorities, activities eligible for funding and other information that will help the applicants plan their project and submit a competitive application. Applications are due no later than **4:00PM Central Time (CT) on Friday, October 13, 2023**.

The applicant should check the [SWIFT Supplier Portal](#) for any updates, including questions, answers and addendums.

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The Grant application form, Sample Grant agreement, questions and answers, and associated documents can be found in the [SWIFT Supplier Portal](#).

1. Project overview

The MPCA is seeking a grantee to work with small, rural, or tribal publicly owned treatment works (POTWs) to develop asset management plans and provide wastewater National Pollutant Discharge Elimination System (NPDES/SDS) technical assistance.

The grantee will perform asset management activities for POTWs. They will work onsite to gather historical information, fill in the gaps where there is missing information, and produce a list (or database) of a system's complete assets. Some POTWs may use this information to input into a GIS system. POTWs that have or are

developing a drinking water asset management system through the Minnesota Department of Health's set-aside program will be prioritized and coordinated, if possible.

The grantee will also provide some NPDES/SDS permit technical assistance to evaluate small, rural or tribal POTWs, identify wastewater solutions, and help with source identification and reduction work.

The intent of this RFP is to award funding to one grantee. If multiple organizations work together, there must be one applicant.

2. Funding

Approximately \$170,000 in federal Clean Water Revolving Funds will be available starting in state fiscal year 2024 to be used by the end of state fiscal year 2025. Additional funding may be acquired, and the grant may be extended accordingly. The MPCA may choose not to award all funding. MPCA has authority to administer this RFP pursuant to Minn. Stat. § 116.03, subd.2 and 33 U.S.C. § 1383(k).

Maximum award. The maximum grant award is \$170,000. There is no minimum award.

Match requirement. There is no required match for grant applicants.

Payment schedule. Grant funding for eligible costs will be paid upon completion of the approved project with approved invoices on an agreed-upon schedule between the grant recipient and MPCA.

3. Eligible and ineligible applicants

Eligible applicants

Eligible applicants include nonprofit organizations (as defined in 2 CFR § 200.1) incorporated in the State of Minnesota that are qualified and experienced in and have the equipment, vehicles and resources for providing on-site training and technical assistance to rural, small, and tribal municipalities and/or small publicly owned treatment works.

The definition of non-profit means any corporation, trust, association, cooperative, or other organization that is operated mainly for scientific, educational, service, charitable, or similar purpose in the public interest and is not organized primarily for profit; and uses net proceeds to maintain, improve, or expand the operation of the organization.

Ineligible applicants

- Individuals.
- Institutions of Higher Education.
- For-Profit Companies
- Governmental Entities.
- Entities that are currently suspended or debarred by the State of Minnesota and/or the federal government are ineligible applicants.
- The MPCA may also deem an applicant ineligible because of, but not limited to: enforcement issues, labor standards, tax status, or other such issues.

4. Eligible and ineligible projects

Eligible projects

The Grantee will provide technical assistance to rural, small, and tribal publicly owned [treatment works](#) (POTWs) (within the meaning of [33 U.S.C §1254\(b\)\(8\)\(B\)](#)) in the state of Minnesota to enable POTWs and systems to protect water quality and achieve and maintain compliance with water pollution prevention requirements.

Rural and small wastewater treatment systems are systems that treat up to 1 million gallons per day (MGD) of wastewater or serve a population of less than 10,000 persons and may also serve operations such as, but not limited to hospitals, schools, and restaurants. Tribal systems serve populations of federally recognized tribes.

The grantee will administer the program, including the following:

1. Perform Asset Management activities, including:
 - a. Using existing resources as much as possible, create, share, and distribute an asset management plan template intended for use for POTWs.
 - b. Create, share, and distribute asset management brochure.
 - c. Offer statewide workshops dedicated to asset management and provide remote and/or in person education and assistance for asset management to small, rural, or tribal POTWs.
 - d. Develop asset management plans for at least 3-5 small, rural, or tribal POTWs.
 - e. Coordinate with the grantee for Minnesota Department of Health (MDH)'s drinking water program's "Circuit Rider" grant.
 - f. Provide updates to the MPCA, as needed.
 - g. Provide copies of the final asset management plans to the MPCA for review upon request.
2. Provide at least 5 on-site and/or remote NPDES/SDS permit technical assistance sessions in locations spread throughout the state to owners and operators of rural, small, and tribal POTWs to help them operate systems in a safe, efficient, and effective manner.
3. Report
 - a. The Grantee will communicate issues, current activities, and future plans, as needed with MPCA contacts.
 - b. Quarterly reports summarizing the hours spent, total technical assistance visits, requested visits, whether the visit were in person or remote, location of the requested visit, and the number of asset management plans finalized will be submitted to the MPCA within one month after the end of each quarter.
 - c. Written annual reports summarizing the result of the quarterly report data will be submitted to the State within one month of the end of the fiscal year.

Ineligible projects

Any project that does not fit the intention of the program as described above.

5. Eligible and ineligible costs

Eligible costs

Any cost that is directly related to the project and not deemed ineligible below or by MPCA staff.

Ineligible costs

Ineligible costs include costs that are not directly related to the project. The following costs, including but not limited to, even if they are directly related to the project, are ineligible:

- Any expenses incurred before the contract is fully executed including applicant's expense for preparing the eligibility and cost applications
- Any expenses incurred during work plan application and final work plan development
- Bad debts, late payment fees, finance charges or contingency funds, interest, and investment management fees
- Attorney fees
- Employee worksite parking

- Lobbying, lobbyists and political contributions
- Mark-up on purchases and/or subcontracts
- Taxes, except sales tax on eligible equipment and expenses
- Activities associated with permit fees
- Activities addressing enforcement actions or that involve a financial penalty
- Memberships (including subscriptions and dues)
- Reimbursement to non-staff stakeholders for their attendance at stakeholder participation meetings
- Food (other than staff per diem)
- Alcoholic refreshments
- Entertainment, gifts, prizes and decorations
- Merit awards and bonuses
- Donations and fundraising
- Computer(s), tablets, and software, unless unique to the project and specifically approved by the MPCA as a direct expense
- Purchase or rental of mobile communication devices such as pagers, cell phones, and personal data assistants (PDAs), unless unique to the project and specifically approved by the MPCA.

6. Priorities

It is the policy of the State of Minnesota to ensure fairness, precision, equity and consistency in competitive grant awards. This includes implementing diversity and inclusion in grant-making. [The Policy on Rating Criteria for Competitive Grant Review establishes](#) the expectation that grant programs intentionally identify how the grant serves diverse populations, especially populations experiencing inequities and/or disparities.

The MPCA is committed to ensuring environmental and human health risks do not have a disproportionate impact on any group of people, the principle of environmental justice. This means that all people regardless of their race, color, national origin, or income benefit from equal levels of environmental protection and have opportunities to participate in decisions that may affect their environment or health. To learn more, visit: <https://www.pca.state.mn.us/about-mpca/mpca-and-environmental-justice>.

Projects benefitting underserved communities and areas of concern for environmental justice will be rated higher. The MPCA considers communities with higher concentrations of low-income residents and people of color, including tribal communities, to be areas of concern for environmental justice. MPCA's criteria and interactive mapping tool can be found at [Understanding environmental justice in Minnesota \(arcgis.com\)](#).

Note: the map is subject to change and the MPCA will use the most current map at the time of evaluation.

7. Application instructions

All applicants must complete the Grant Application Form and the required workplan. Applicants must submit a project narrative, work plan, and budget. Applicants must submit information pertinent to the evaluation criteria.

The project narrative should detail the technical assistance and asset management approach, geographic area, and targeted POTWs, any partners, how the grantee will measure results and progress. The workplan should include a summary of tasks, milestones, quantity of technical assistance provided, and a schedule. The budget should be itemized and describe the oversight and reporting.

8. Application submission instructions

Applications must be received electronically by the MPCA **by 4:00 CT on Friday October 13, 2023**. Application submissions received after the deadline will not be considered eligible.

Applications must be submitted through the [SWIFT Supplier Portal](#). Note: The RFP is termed an “Event” within SWIFT. MPCA is not responsible for any errors or delays caused by technology-related issues.

Applicants do not need to log in to view the RFP and associated documents in the SWIFT system. Applicants interested in applying will need to register as a bidder in the system by clicking on the [SWIFT Supplier Portal](#), then *Register for an Account and Register as a Bidder*.

Note: If an applicant is already registered in the SWIFT system as a Supplier, they do not need to register as a bidder. They will need their Supplier ID.

Questions regarding submitting an application can be directed to the Vendor Assistance Help Desk at 651-201-8100, option 1 or by clicking on *Supplier Portal Help* within the [SWIFT Supplier Portal](#).

Applications submitted via any other method, including but not limited to email, fax, mail, in-person deliveries, will not be accepted.

9. Application questions

The MPCA is obligated to be transparent in all aspects surrounding grant work. To meet this obligation, all questions must be submitted in the same manner, and answers are only provided via the [SWIFT Supplier Portal](#). It is the applicant’s responsibility to check the [SWIFT Supplier Portal](#) and MPCA website for the most recent updates.

Applicants who have any questions regarding this RFP must email questions to grants.pca@state.mn.us, subject line: “**FFY 24 Wastewater Technical Assistance Grant**”, no later than **4:00 PM CT on Tuesday, October 10, 2023**. Answers to questions will be posted frequently in the [SWIFT Supplier Portal](#).

MPCA personnel are not authorized to discuss this RFP with applicants outside of the question and answer forum. Contact regarding this RFP with any MPCA personnel may result in disqualification.

10. Application review process

Formal review of applications will be conducted by a team of MPCA staff. Late proposals will not be considered for review.

In addition to the ability to partially award projects, the MPCA reserves the right to withdraw the award offer or refrain from awarding a grant in the event that program funding is made unavailable or none of the proposed projects meet the requirements of the grant. If the MPCA concludes that no project has sufficient potential to implement the desired environmental outcome in Minnesota, the MPCA may or may not reinstate the RFP process. In the event that additional funding is made available, the MPCA reserves the right to award additional grant funds to eligible applicants who were not originally funded.

In the event two applicants are tied and there isn’t sufficient funding to award both projects, the MPCA will select the applicant with the highest score in the following criteria, in descending order, until a winner is able to be determined:

- Areas of concern for environmental justice

Notification

The MPCA anticipates notifying applicants of award status within four to six weeks after closing of the application period.

11. Grantee responsibilities

Awardees are required to be a registered vendor in SWIFT and will sign the grant agreement using DocuSign.

Grant agreement

Each awardee must enter into a grant agreement. The agreement will address the conditions of the award. Once the agreement is signed, the recipient is expected to comply with all conditions.

Reporting requirements

- a. Quarterly reports summarizing the hours spent, total technical assistance visits, requested visits, whether the visit were in person or remote, location of the requested visit, and the number of asset management plans finalized will be submitted to the MPCA within one month after the end of each quarter.
- b. Written annual reports summarizing the result of the quarterly report data will be submitted to the State within one month of the end of the fiscal year.

Public data

Applications are private or nonpublic until opened. Once the applications are opened, the name and address of the applicant and the amount requested is public. All other data in an application is private or nonpublic data until all agreements are fully executed. After all agreements are fully executed, all remaining data in the applications is public with the exception of trade secret data as defined and classified in Minn. Stat. § 13.37. A statement by a grantee that the application is copyrighted or otherwise protected does not prevent public access to the application (Minn. Stat. § 13.599, subd. 3).

Conflict of interest

We will take steps to prevent individual and organizational conflicts of interest, both in reference to applicants and reviewers per [Minn. Stat. §16B.98](#) and [Conflict of Interest Policy for State Grant-Making](#).

Organizational conflicts of interest occur when:

- a grantee or applicant is unable or potentially unable to render impartial assistance or advice to the Department due to competing duties or loyalties
- a grantee's or applicant's objectivity in carrying out the grant is or might be otherwise impaired due to competing duties or loyalties

In cases where a conflict of interest is suspected, disclosed, or discovered, the applicants or grantees will be notified and actions may be pursued, including but not limited to disqualification from eligibility for the grant award or termination of the grant agreement.

Grant Monitoring

[Minn. Stat. §16B.97](#) and [Policy on Grant Monitoring](#) require the following:

- One monitoring visit during the grant period on all state grants of \$50,000 and higher
- Annual monitoring visits during the grant period on all grants of \$250,000 and higher
- Conducting a financial reconciliation of grantee's expenditures at least once during the grant period on grants of \$50,000 and higher. For this purpose, the grantee must make expense receipts, employee timesheets, invoices, and any other supporting documents available upon request by the State.

The monitoring schedule will be determined at a later date.

Grantee bidding requirements

Grantees that are non-governmental organizations (NGO's) must follow:

Any grant-funded services and/or materials that are expected to cost:

- \$100,000 or more must undergo a formal notice and bidding process

- Between \$25,000 and \$99,999 must be competitively awarded based on a minimum of three verbal quotes or bids
- Between \$10,000 and \$24,999 must be competitively awarded based on a minimum of two verbal quotes or bids or awarded to a targeted vendor

For grant-funded projects that include construction work and have a total project cost of \$25,000 or more, prevailing wage rules apply per; [Minn. Stat. §§ 177.41 through 177.44](#). The bid request must state the project is subject to *prevailing wage*.

These rules require that the wages of laborers and workers should be comparable to wages paid for similar work in the community as a whole. A prevailing wage form should accompany these bid submittals.

The grantee must take all necessary affirmative steps to assure that targeted vendors from businesses with active certifications through these entities are used when possible:

- [State Department of Administration's Certified Targeted Group, Economically Disadvantaged and Veteran-Owned Vendor List](#).
- Metropolitan Council's Targeted Vendor list: [Minnesota Unified Certification Program](#).
- Small Business Certification Program through Hennepin County, Ramsey County, and City of St. Paul: [Central Certification Program](#).

The grantee must maintain:

- Written standards of conduct covering conflicts of interest and governing the actions of its employees engaged in the selection, award, and administration of contracts.
- Support documentation of the purchasing and/or bidding process utilized to contract services in their financial records, including support documentation justifying a single/sole source bid, if applicable.

The grantee must not contract with vendors who are suspended or debarred in Minnesota:

<https://mn.gov/admin/osp/government/suspended-debarred/>.

Audits

Per [Minn. Stat. § 16B.98](#) Subdivision 8, the grantee's books, records, documents, and accounting procedures and practices of the grantee or other party that are relevant to the grant or transaction are subject to examination by the granting agency and either the legislative auditor or the state auditor, as appropriate. This requirement will last for a minimum of six years from the grant agreement end date, receipt, and approval of all final reports, or the required period of time to satisfy all state and program retention requirements, whichever is later.

Affirmative Action and Non-Discrimination requirements for all Grantees:

- A. The grantee agrees not to discriminate against any employee or applicant for employment because of race, color, creed, religion, national origin, sex, marital status, status in regard to public assistance, membership or activity in a local commission, disability, sexual orientation, or age in regard to any position for which the employee or applicant for employment is qualified. [Minn. Stat. §363A.02](#). The grantee agrees to take affirmative steps to employ, advance in employment, upgrade, train, and recruit minority persons, women, and persons with disabilities.
- B. The grantee must not discriminate against any employee or applicant for employment because of physical or mental disability in regard to any position for which the employee or applicant for employment is qualified. The grantee agrees to take affirmative action to employ, advance in employment, and otherwise treat qualified disabled persons without discrimination based upon their physical or mental disability in all employment practices such as the following: employment, upgrading, demotion or transfer, recruitment, advertising, layoff or termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. Minnesota Rules, part [5000.3500](#).
- C. The grantee agrees to comply with the rules and relevant orders of the Minnesota Department of Human Rights issued pursuant to the Minnesota Human Rights Act.

Voter Registration Requirement:

The grantee will comply with [Minn. Stat. § 201.162](#) by providing voter registration services for its employees and for the public served by the grantee.



Exhibit A: Application evaluation score sheet

A 100 – point scale will be used to evaluate eligible applications and develop final recommendations.

Category and Point Assignment	Maximum points
Project approach, impact, and outcomes <ul style="list-style-type: none"> • Technical assistance techniques address the specific needs of the audience • The approach for identifying the POTWs reaches those in the greatest need for receiving assistance • Proposes an effective process for communicating with the POTWs for both the delivery of the technical assistance and supporting materials • The grantee’s asset management proposal works in partnership with the MDH Drinking Water Asset Management technical assistance provider to efficiently implement the project • The proposal has a plan for measuring and tracking environmental impact 	50
Qualifications and experience doing similar work. Demonstrated knowledge of relevant state and local regulations and policies. <ul style="list-style-type: none"> • Highly applicable experience and qualifications = up to 30 points • Moderately applicable experience and qualifications = up to 15 points • Low applicable experience and qualifications = up to 5 points 	30
Schedule and budget <ul style="list-style-type: none"> • The proposed schedule is adequate and complete • Funds will be expended in a timeline and efficient manner • The budget is reasonable for each project component • An appropriate quantity of technical assistance will be provided 	10
Project prioritizes areas of concern for environmental justice (communities with higher concentrations of low-income residents and/or people of color, including tribal communities.)	10
Total score	100



520 Lafayette Road North
St. Paul, MN 55155-4194

Grant Agreement

State of Minnesota

Doc Type: Contract/Grant

SWIFT Contract Number: 251425

AI: 225678

Activity ID: PRO20230001

This Grant Agreement is between the state of Minnesota, acting through its Commissioner of the **Minnesota Pollution Control Agency**, 520 Lafayette Road North, St. Paul, Minnesota 55155-4194 ("MPCA" or "State"), and **Minnesota Rural Water Association**, 217 12th Avenue SE, Elbow Lake, MN 56531 ("Grantee").

Recitals

1. Under Minn. Stat. § 116.03, subd. 2, the State is empowered to enter into this grant.
2. The State is in need of the **Wastewater Asset Management Plans & Wastewater NPDES/SDS Technical Assistance** (Project).
3. Grantee will comply with required grants management policies and procedures set forth through [Minn.Stat. §16B.97](#), subd. 4 (a) (1).
4. The Grantee represents that it is duly qualified and agrees to perform all services described in this grant contract to the satisfaction of the State. Pursuant to [Minn.Stat. §16B.98](#), Subd.1, the Grantee agrees to minimize administrative costs as a condition of this grant.

Grant Contract

1. Term of Grant Contract

- 1.1 Effective date:** July 26, 2024, Per [Minn. Stat. §16B.98](#), Subd. 5, the Grantee must not begin work until this grant contract agreement is fully executed and the State's Authorized Representative has notified the Grantee that work may commence. Per [Minn.Stat. §16B.98](#) Subd. 7, no payments will be made to the Grantee until this grant contract agreement is fully executed.
- 1.2 Expiration date:** June 30, 2025 or until all obligations have been satisfactorily fulfilled, whichever occurs first.
- 1.3 Survival of Terms.** The following clauses survive the expiration or cancellation of this grant contract: Liability; State Audits; Government Data Practices and Intellectual Property; Publicity and Endorsement; Governing Law, Jurisdiction, and Venue; and Data Disclosure.

2. Grantee's Duties

The Grantee, who is not a state employee, will perform the duties specified in **Attachment A** which is attached and incorporated into this grant contract.

3. Time

The Grantee must comply with all the time requirements described in this grant contract. In the performance of this grant contract, time is of the essence.

4. Consideration and Payment

- 4.1. Consideration.** The State will pay for all services performed by the Grantee under this grant contract

as follows:

- (a) **Compensation.** The Grantee will be paid according to the breakdown of costs contained in **Attachment A**, which is attached and incorporated into this grant contract.
- (b) **Travel Expenses.** Reimbursement for travel and subsistence expenses actually and necessarily incurred by the Grantee as a result of this grant contract will not exceed the amount listed in Attachment A, which is attached and incorporated in to this grant contract; provided that the Grantee will be reimbursed for travel and subsistence expenses in the same manner and in no greater amount than provided in the current "Commissioner's Plan" promulgated by the Commissioner of Minnesota Management and Budget (MMB). The Grantee will not be reimbursed for travel and subsistence expenses incurred outside Minnesota unless it has received the State's prior written approval for out of state travel. Minnesota will be considered the home state for determining whether travel is out of state.
- (c) **Total Obligation.** The total obligation of the State for all compensation and reimbursements to the Grantee under this grant contract will not exceed **\$169,007.15 (One Hundred Sixty-Nine Thousand Seven Dollars and Fifteen Cents)**.

4.2 Payment

- (a) **Invoices.** The State will promptly pay the Grantee after the Grantee presents an itemized invoice for the services actually performed and the State's Authorized Representative accepts the invoiced services. Invoices must be submitted timely and according to the following schedule: Quarterly.

Invoices must be emailed to mpca.ap@state.mn.us, and contain the following information:

- Name of Grantee
- Grantee project manager
- Grant amount
- Grant amount available to date
- Invoice number
- Invoice date
- MPCA project manager
- SWIFT Contract No.
- Invoicing period (actual working period)
- Subcontractor costs; invoices may be requested
- Time and material breakdown of invoice. Amount billed to date for work, including itemization of actual hourly rates
- Receipts for supplies, shipping, lab fees, and any other itemized costs
- Other items as requested

If there is a problem with submitting an invoice electronically, please contact the Accounts Payable Unit at 651-757-2491.

- (b) **Unexpended Funds.** The Grantee must promptly return to the State any unexpended funds that have not been accounted for annually in a financial report to the State due at grant closeout.

4.3 Contracting and Bidding Requirements

Per [Minn. Stat. §471.345](#), grantees that are municipalities as defined in Subd. 1 must follow the law.

- (a) For projects that include construction work and have a total project cost of \$25,000 or more,

prevailing wage rules apply per [Minn. Stat. §§177.41](#) through [177.44](#). These rules require that the wages of laborers and workers should be comparable to wages paid for similar work in the community as a whole.

(b) The grantee must not contract with vendors who are suspended or debarred in MN: <https://mn.gov/admin/osp/government/suspended-debarred/>.

5. Conditions of Payment

All services provided by the Grantee under this grant contract must be performed to the State's satisfaction, as determined at the sole discretion of the State's Authorized Representative and in accordance with all applicable federal, state, and local laws, ordinances, rules, and regulations. The Grantee will not receive payment for work found by the State to be unsatisfactory or performed in violation of federal, state, or local law.

6. Authorized Representative

The State's Authorized Representative is or their successor, **Pam Foster**, 252 Lake Ave. S., Suite 400, Duluth, MN 55802, 218-302-6619, pamela.foster@state.mn.us, or successor and has the responsibility to monitor the Grantee's performance and the authority to accept the services provided under this grant contract. If the services are satisfactory, the State's Authorized Representative will certify acceptance on each invoice submitted for payment.

The Grantee's Authorized Representative is **Lori Blair**, 217 12th Avenue SE, Elbow Lake, MN 56531, 218-685-5197, lori.blair@mrwa.com, or their successor. If the Grantee's Authorized Representative changes at any time during this grant contract, the Grantee must immediately notify the State.

7. Assignment Amendments, Waiver, and Grant Contract Complete

7.1 Assignment. The Grantee shall neither assign nor transfer any rights or obligations under this grant contract without the prior written consent of the State, approved by the same parties who executed and approved this grant contract, or their successors in office.

7.2 Amendments. Any amendments to this grant contract must be in writing and will not be effective until it has been executed and approved by the same parties who executed and approved the original grant contract, or their successors in office.

7.3 Change orders. If the State's Project Manager or the Grantee's Authorized Representative identifies a change needed in the workplan and/or budget, either party may initiate a Change Order using the Change Order Form provided by the MPCA. Change Orders may not delay or jeopardize the success of the Project, alter the overall scope of the Project, increase or decrease the overall amount of the Contract/Agreement, or cause an extension of the term of this Agreement. Major changes require an Amendment rather than a Change Order.

The Change Order Form must be approved and signed by the State's Project Manager and the Grantee's Authorized Representative **in advance of doing the work**. Documented changes will then become an integral and enforceable part of the Agreement. The MPCA has the sole discretion on the determination of whether a requested change is a Change Order or an Amendment. The state reserves the right to refuse any Change Order requests.

7.3 Waiver. If the State fails to enforce any provision of this grant contract, that failure does not waive the provision or the State's right to enforce it.

7.4 Grant Contract Complete. This grant contract contains all negotiations and agreements between the State and the Grantee. No other understanding regarding this grant contract, whether written or oral, may be used to bind either party.

8. Liability

The Grantee must indemnify, save, and hold the State, its agents, and employees harmless from any claims or causes of action, including attorney's fees incurred by the State, arising from the performance of this grant contract by the Grantee or the Grantee's agents or employees. This clause will not be construed to bar any legal remedies the Grantee may have for the State's failure to fulfill its obligations under this grant contract.

9. State Audits

Under [Minn. Stat. § 16B.98](#), Subd.8, the Grantee's books, records, documents, and accounting procedures and practices of the Grantee or other party relevant to this grant agreement or transaction are subject to examination by the State and/or the State Auditor or Legislative Auditor, as appropriate, for a minimum of six years from the end of this grant agreement, receipt and approval of all final reports, or the required period of time to satisfy all state and program retention requirements, whichever is later.

10. Government Data Practices and Intellectual Property Rights

10.1 Government Data Practices. The Grantee and State must comply with the Minnesota Government Data Practices Act, [Minn. Stat. Ch. 13](#), as it applies to all data provided by the State under this grant contract, and as it applies to all data created, collected, received, stored, used, maintained, or disseminated by the Grantee under this grant contract. The civil remedies of [Minn. Stat. §13.08](#) apply to the release of the data referred to in this clause by either the Grantee or the State. If the Grantee receives a request to release the data referred to in this Clause, the Grantee must immediately notify the State. The State will give the Grantee instructions concerning the release of the data to the requesting party before the data is released. The Grantee's response to the request shall comply with applicable law.

10.2 Intellectual Property Rights.

(a) Intellectual property rights. The State owns all rights, title and interest in all of the intellectual property rights, including copyrights, patents, trade secrets, trademarks, and service marks in the Works and Documents created and paid for under this grant agreement. Works means all inventions, improvements, discoveries (whether or not patentable), databases, computer programs, reports, notes, studies, photographs, negatives, designs, drawings specifications, materials, tapes, and disks conceived, reduced to practice, created or originated by the Grantee, its employees, agents, and subcontractors, either individually or jointly with others in the performance of this grant agreement. Works includes "Documents." Documents are the originals of any databases, computer programs, reports, notes studies, photographs, negatives, designs, drawings, specifications, materials, tapes, disks, or other materials, whether in tangible or electronic forms, prepared by the Grantee, its employees, agents, or subcontractors, in the performance of this grant agreement. The Documents shall be the exclusive property of the State and all such Documents must be immediately returned to the State by the Grantee, at the Grantee's expense, upon the written request of the State, or upon completion, termination, or cancellation of this grant agreement. To the extent possible, those Works eligible for copyright protection under the United States' Copyright Act will be deemed to be "works made for hire." The Grantee assigns all right, title, and interest it may have in the Works and the Documents to

the State. The Grantee must, at the request of the State, execute all papers and perform all other acts necessary to transfer or record the State's ownership interest in the Works and Documents.

(b) Obligations.

- (1) **Notification.** Whenever any invention, improvement, or discovery (whether or not patentable) is made or conceived for the first time or actually or constructively reduced to practice by the Grantee, including its employees and subcontractors, in the performance of this grant agreement, the Grantee shall immediately give the State's Authorized Representative written notice thereof, and must promptly furnish the Authorized Representative with complete information and/or disclosure therein.
- (2) **Representation.** The Grantee must perform all acts and take all steps necessary to ensure that all intellectual property rights in the Works and Documents are the sole property of the State, and that neither Grantee nor its employees, agents, or subcontractors retain any interest in and to the Works and Documents. The Grantee represents and warrants that the Works and Documents do not and will not infringe upon any intellectual property rights of other persons or entities. Notwithstanding Clause Liability, the Grantee shall indemnify, defend, to the extent permitted by the Attorney General, and hold harmless the State, at the Grantee's expense, from any action or claim brought against the State to the extent that it is based on a claim that all or part of the Works or Documents infringe upon the intellectual property rights of others. The Grantee will be responsible for payment of any and all such claims, demands, obligations, liabilities, costs, and damages, including, but not limited to, attorney fees. If such a claim or action arises or in Grantee's or the State's opinion is likely to arise, the Grantee must, at the State's discretion, either procure for the State the right or license to use the intellectual property rights at issue or replace or modify the allegedly infringing Works or Documents as necessary and appropriate to obviate the infringement claim. This remedy of the State will be in addition to and not exclusive of other remedies provided by law.
- (3) **License.** The State hereby grants a limited, no-fee, noncommercial license to the Grantee to enable the Grantee's employees engaged in research and scholarly pursuits to make, have made, reproduce, modify, distribute, perform, and otherwise use the Works, including Documents, for research activities or to publish in scholarly or professional journals, provided that any existing or future intellectual property rights in the Works or Documents (including patents, licenses, trade or service marks, trade secrets, or copyrights) are not prejudiced or infringed upon, that the Minnesota Data Practices Act is complied with, and that individual rights to privacy are not violated. The Grantee shall indemnify and hold harmless the State for any claim or action based on the Grantee's use of the Works or Documents under the provisions of Clause 10.2(b)(2). Said license is subject to the State's publicity and acknowledgement requirements set forth in this grant agreement. The Grantee may reproduce and retain a copy of the Documents for research and academic use. The Grantee is responsible for security of the Grantee's copy of the Documents. A copy of any articles, materials or documents produced by the Grantee's employees, in any form, using or derived from the subject matter of this license, shall be promptly delivered without cost to the State.

11. Workers Compensation

The Grantee certifies that it is in compliance with [Minn. Stat. §176.181](#), Subd. 2, pertaining to workers' compensation insurance coverage. The Grantee's employees and agents will not be considered State employees. Any claims that may arise under the Minnesota Workers' Compensation Act on behalf of these employees and any claims made by any third party as a consequence of any act or omission on the part of these employees are in no way the State's obligation or responsibility.

12. Publicity and Endorsement

12.1 Publicity. Any publicity regarding the subject matter of this grant contract must identify the State as the sponsoring agency and must not be released without prior written approval from the State's Authorized Representative. For purposes of this provision, publicity includes notices, informational pamphlets, press releases, research, reports, signs, and similar public notices prepared by or for the Grantee individually or jointly with others, or any subcontractors, with respect to the program, publications, or services provided resulting from this grant contract. All projects primarily funded by state grant appropriation must publicly credit the State of Minnesota, including on the grantee's website when practicable.

12.2 Endorsement. The Grantee must not claim that the State endorses its products or services.

13. Governing Law, Jurisdiction, and Venue

Minnesota law, without regard to its choice-of-law provisions, governs this grant contract. Venue for all legal proceedings out of this grant contract, or its breach, must be in the appropriate state or federal court with competent jurisdiction in Ramsey County, Minnesota.

14. Termination

14.1 Termination by the State

The State may immediately terminate this grant contract with or without cause, upon 30 days' written notice to the Grantee. Upon termination, the Grantee will be entitled to payment, determined on a pro rata basis, for services satisfactorily performed.

14.2 Termination for Cause

The State may immediately terminate this grant contract if the State finds that there has been a failure to comply with the provisions of this grant contract, that reasonable progress has not been made or that the purposes for which the funds were granted have not been or will not be fulfilled. The State may take action to protect the interests of the State of Minnesota, including the refusal to disburse additional funds and requiring the return of all or part of the funds already disbursed.

14.3 Termination for Insufficient Funding

The State may immediately terminate this grant contract if:

- (a) It does not obtain funding from the Minnesota Legislature.
- (b) Or, if funding cannot be continued at a level sufficient to allow for the payment of the services covered here. Termination must be by written or fax notice to the Grantee. The State is not obligated to pay for any services that are provided after notice and effective date of termination. However, the Grantee will be entitled to payment, determined on a pro rata basis, for services satisfactorily performed to the extent that funds are available. The State will not be assessed any penalty if the contract is terminated because of the decision of the Minnesota Legislature, or other funding source, not to appropriate funds. The State must provide the Grantee notice of the lack of funding within a reasonable time of the State's receiving that notice.

15. Data Disclosure

Under [Minn. Stat. § 270C.65](#), Subd. 3, and other applicable law, the Grantee consents to disclosure of its social security number, federal employer tax identification number, and/or Minnesota tax identification number, already provided to the State, to federal and state tax agencies and state personnel involved in the

payment of state obligations. These identification numbers may be used in the enforcement of federal and state tax laws which could result in action requiring the Grantee to file state tax returns and pay delinquent state tax liabilities, if any.

16. Clean Water Funding.



16.1 Legacy Logo. Minn. Stat. §114D.50 Subd. 4 (f) states: “When practicable, a direct recipient of an appropriation from the clean water fund shall prominently display on the recipient's Web site home page the legacy logo required under Laws 2009, chapter 172, article 5, section 10, as amended by Laws 2010, chapter 361, article 3, section 5, accompanied by the phrase "Click here for more information." When a person clicks on the legacy logo image, the Web site must direct the person to a Web page that includes both the contact information that a person may use to obtain additional information, as well as a link to the Legislative Coordinating Commission Web site required under section [3.303, subdivision 10](#).

Clean Water Land and Legacy Amendment Logo Usage Guidelines:
http://www.legacy.leg.mn/sites/default/files/resources/Legacy_Logo_Guidelines.pdf

Download the Legacy Logo: <http://www.legacy.leg.mn/legacy-logo/legacy-logo-download>

16.2 Reporting FTEs. Minn. Stat. §3.303, Subd. 10 (2)(vi) requires that information provided on the Legislative Coordinating Commission’s Legacy Fund website must include specific information on all projects receiving funding: “(vi) the number of full-time equivalents funded under the project. For the purposes of this item, “full-time equivalent” means a position directly attributed to the receipt of money from one or more of the funds covered under this section, calculated as the total number of hours planned for the position divided by 2,088.”

Signatures

Title	Name	Signature	Date
Encumbrance Verification	Julianne LaClair	<div>DocuSigned by:  18691E17C76045F...</div>	July 25, 2024
Executive Director	Lori Blair	<div>DocuSigned by:  45AD2385CC38471...</div>	July 25, 2024

Admin ID



520 Lafayette Road North
St. Paul, MN 55155-4194

Project Workplan

Doc Type: Contract

SWIFT Contract number: 251425
Agency Interest ID: 225678
Activity ID: PRO20230001

Project title: Wastewater Asset Management Plans & Wastewater NPDES/SDS Technical Assistance

Organization: Minnesota Rural Water Association
Contractor contact name: Lori Blair
Title: Executive Director
Address: 217 12th Avenue SE, Elbow Lake, MN 56531
Phone: 218-685-5197
Email: Lori.blair@mrwa.com

Minnesota Pollution Control Agency (MPCA) contact(s):

MPCA project manager: Pam Foster
Title: Clean Water Revolving Fund Asst. Coordinator
Address: 525 Lake Ave. S Suite 400, Duluth, MN 55802
Phone: 218-302-6619
Email: pamela.foster@state.mn.us

Project information

Start date: 07/24 **End date:** 06/30/2025
Total cost: \$169,007.15

Brief project summary:

Minnesota Rural Water Association (MRWA) will develop, present, and train small, rural, and tribal systems in Minnesota on wastewater system asset management by creating, sharing, and distributing a wastewater asset management template, an asset management brochure, at least two statewide workshops specific to hands-on use of the asset management template and learning and understanding the communities wastewater assets, go on-site to proposed systems to perform three to five asset management plans each grant year in coordination with the Minnesota Department of Health's water circuit rider grant program, and provide updates and copies of the final plans to MPCA for review upon request. This asset management work would cover the entire state geographically and be offered at no charge to small, rural, and tribal systems. MRWA will also provide at least 5 on-site and/or remote wastewater technical assistance visits to rural, small, and tribal POTWs as in agreeance with MPCA upon request and provide results of such technical assistance request via phone, email, or in writing.

1. Workplan detail

Objective 1: Create, share, and distribute an updated wastewater asset management template intended for use for POTWs.

Task A: Create an Excel-based Wastewater Asset Management (AMP) Template

Subtask 1: Identify Critical Wastewater Assets to Include

Subtask 2: Create and develop formulas and charts pertaining to wastewater

Task B: Share and Distribute Wastewater Asset Management Template

Subtask 1: Share by making template available on MRWA's Website for Download & On Request

Subtask 2: Distribute template via on-site working with POTWs identified with project manager and in coordination with Drinking Water Circuit Riders working with Water AMP. Distribute at statewide workshops.

Task C: Create and Distribute Asset Management Brochure

Subtask 1: Provide reporting to MPCA as agreed upon (quarterly, annually).

Objective 2: Develop asset management plans for at least 3-5 small, rural, and tribal POTWs.

Task A: Coordinate with MPCA Project Manager and Drinking Water Circuit Riders working with AMP systems to

identify the three-to-five systems to work with.

Subtask 1: Meet in-person or remote to coordinate and identify AMP systems

Subtask 2: Contact selected AMP systems to secure participation by system

Task B: Develop three-to-five Wastewater AMP Plans using WW AMP Template

Subtask 1: Make on-site visits at the three-to-five system to gather data and information

Subtask 2: Enter data and information in AMP templates

Task C: Distribute finalized WW AMP to Systems and to MPCA

Subtask 1: Provide reporting to MPCA as agreed upon (quarterly, annually).

Objective 3: Offer Statewide workshops dedicated to asset management and provide remote and/or in person education and assistance for asset management to small, rural, and tribal POTWs.

Task A: Coordinate with MPCA Project Manager and Drinking Water Circuit Riders working with AMP systems to identify at least two workshop session locations and method of delivery.

Subtask 1: Meet in-person or remote to coordinate and identify Workshop sessions.

Subtask 2: Work with Drinking Water Circuit Riders to identify areas in most need of Workshops.

Task B: Develop at least two Wastewater AMP Workshops

Subtask 1: Develop Agenda for AMP Workshops

Subtask 2: Develop Instructional Material and Handouts for AMP Workshops

Task C: Deliver at least two Wastewater AMP Workshops

Subtask 1: Provide reporting to MPCA as agreed upon (quarterly, annually).

Objective 4: Provide at least 5 on-site and/or remote NPDES/SDS permit technical assistance sessions in locations spread throughout the state to owners and operators of rural, small, and tribal POTWs to help them operate systems in a safe, efficient, and effective manner.

Task A: Coordinate with MPCA Project Manager to identify systems in need of wastewater technical assistance.

Subtask 1: Meet in-person or remote to identify systems.

Subtask 2: Contact identified systems to offer technical assistance.

Task B: Identify and provide technical assistance guidance and support to wastewater systems.

Subtask 1: Go on-site and/or remote to provide technical assistance.

Subtask 2: Provide solutions to identified wastewater systems on issues, challenges, or needs.

Task C: Provide results of wastewater technical assistance visits to as requested and/or agreed upon.

Subtask 1: Provide reporting to MPCA as agreed upon (quarterly, annually).

2. Project budget

Salary	\$80,385.00
Fringe	\$26,510.00
Training & Supplies	\$10,000.00
Travel*	\$28,500.00
Total Direct	\$145,395.00
Indirect (Indirect Cost Rate 2023/2024 16.24%)	\$23,612.15
Total obligation will not exceed:	\$169,007.15

*Must follow the Commissioner's Plan

2024 CWSRF Annual Report

Appendix D, E, F

D. M/WBE Report

E. MPFA 2024 Independent Audit – Financial Report

F. MPFA 2024 Independent Audit – Compliance Report

**All will be provided under separate cover when
available**