



Working Together for SRF Compliance and Success

Shannon Fisher, PE

Elizabeth Tokach Duran, PE

DeAnn Ament, CPA



When Should We Consider a Project?

- Any violations
- Frequent main breaks/repairs of equipment
- Water shortages/loss/gain, quality/pressure issues
- Equipment is past its useful life
 - Meters, electrical systems, treatment equipment: 10-15 years
 - Pipes, valves, and hydrants: 35-40 years

Why Propose a Project?

Emergency repairs are expensive

Unplanned water shortages or outages don't make residents very happy

Construction costs are increasing



How Do We Get Residents on Board?



Start with an
engineering report or
PAR grant!



Then share it with
residents and hold a
public meeting.

How Can We Help Prepare for a Project?

1

Make sure the city or district is caught up on financial audits

2

Have a utility rate study done (more on this later)

3

Make sure they have a properly certified operator

PAR Grants

Political Subdivision with a population of 2,500 or less

Covers up to 80% of the report cost or a maximum \$15,000

**Comprehensive
Study of Water or
Wastewater System**

Must be eligible to borrow from the SRF programs

Report required within 180 days of the PAR award

PAR Report / Engineering Report

Before



After



Describes problem

Analysis of alternatives

Selects alternative

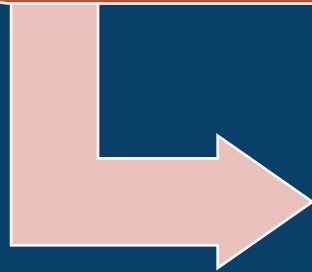
Environmental impacts

Impact mitigation

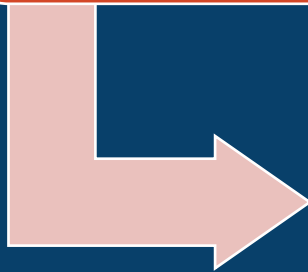
Provides cost estimates for
decision-making purposes

Can We Afford It?

Net
Operating
Revenues



minus New
Debt
Payment



Will This
Ever Cost
Less?

If it's too expensive –
consider completing the
project in phases!

Don't know
where to start?
Free technical
assistance is
available.

Your engineer should be able
to tell you how much your
rates would need to increase
or how much will be special
assessed to each property – if
they don't, ASK!

Free Help is Available



Rate Analysis



Preparing
Financial
Statements

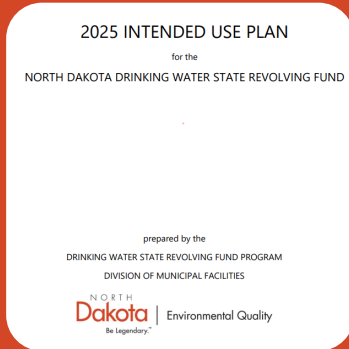


Board Training



Contact us at ndsrf@nd.gov or
ndpfa@nd.gov if interested –
we will connect you with our
technical assistance providers

What If We Are Ready Now?



Project must be on the
Intended Use Plan



Begin the two-step
application process



Using the SRF Program



**State Revolving Fund (SRF) and Planning Assistance Reimbursement (PAR) Grants
Infrastructure Dollars at Work**

NORTH Dakota Be Legendary.
Environmental Quality | Public Finance Authority

\$1.6 Billion
invested in
drinking
water and
water
infrastructure
projects in
North Dakota
since 1990*

* as of June 30, 2024



0 12.5 25 50 Miles

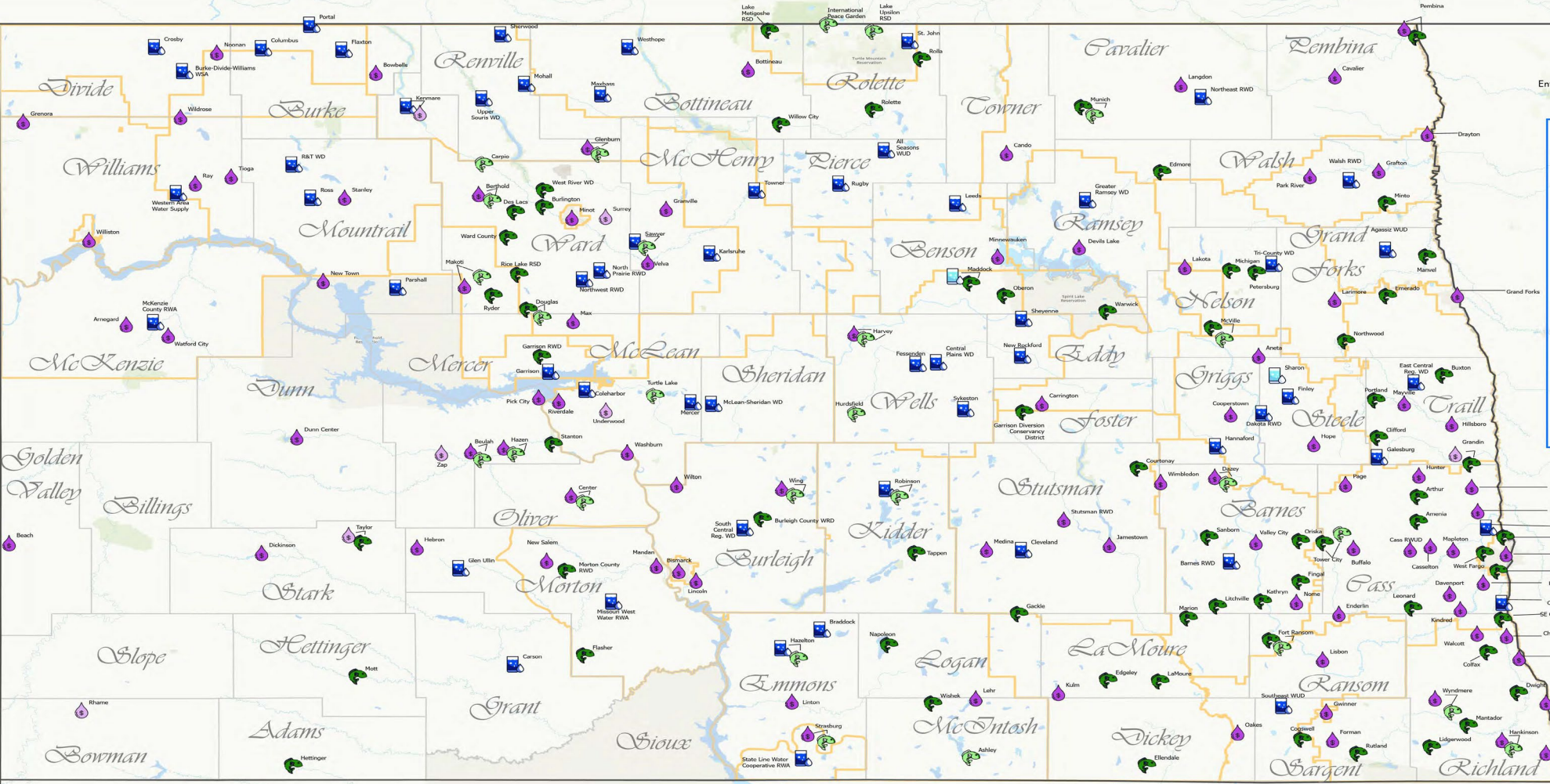
Scale: 1:950,000

Rural Water Districts (RWD),
Rural Water Associations (RWA),
Water User Districts (WUD),
Recreation Service Districts (RSD)
or Regional Water Systems

ND County Boundary

State of North Dakota, Esri,
Northrup, Garmin, Samsat, Inc.,
FAD, MET/NAASA, USGS, EPA,
NPS, USFWS

Spatial Reference: NAD 83 / North Dakota Albers



CLEAN WATER PROJECTS

\$902 million total project assistance disbursed since 1990. Eligible Clean Water projects are wastewater collection and treatment, energy conservation, stormwater, municipal landfill improvements, planning and assessment, source water protection and MORE



= SRF



= PAR

**DRINKING
WATER PROJECTS**

\$728 million total project assistance disbursed in Drinking Water projects since 1999. Projects have included drinking water treatment, source water protections, well construction and rehabilitation, storage and MORE



= SRF



= PAR

**BOTH CLEAN WATER AND
DRINKING WATER PROJECTS**

These communities, counties, water user districts, regions or associations have received funding for both Clean Water and Drinking Water projects.

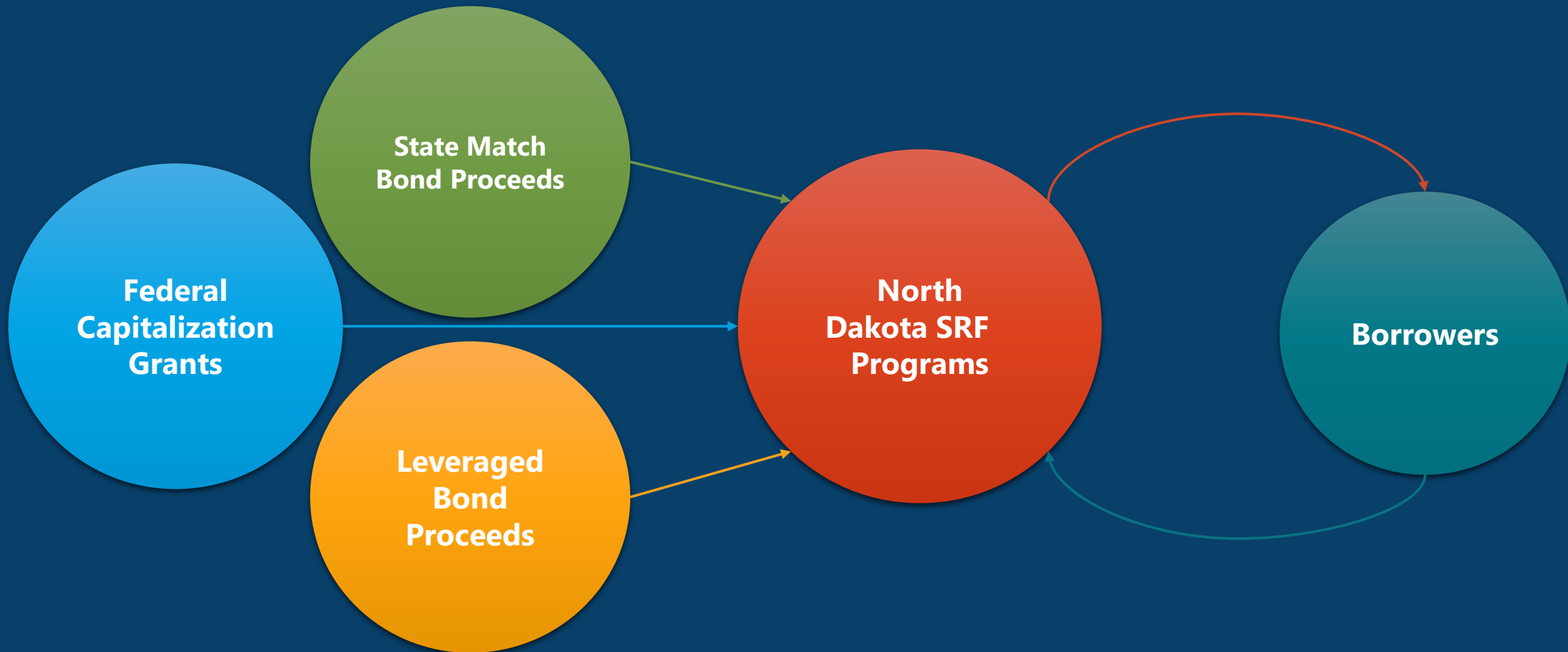


= SRF



= PAR

About the SRFs



Financial Advantages

**No penalty
for early
payment
from excess
revenues**

**Borrowers
only pay
interest on
loan as funds
are drawn**

**Bond counsel
fees are the
only cost of
issuance**

**Eligible
USDA-RD
loans can be
refinanced**

**Can be used
as co-funding
for other
state &
federal
programs**

Loan Terms

2%

Interest rate, up to

30

years

Lead
Service Line
Loans
0.5% Rate

Advantages to Using SRF Funds

	20 Year Financing			30 Year Financing		
	SRF 2.00%	Bond Market Rate		SRF 2.00%	Bond Market Rate	
		3.50%	4.50%		4.00%	5.00%
Total Project Cost	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Cost of Issuance/Underwriter's Discount	\$5,000	\$39,000	\$39,040	\$5,000	\$41,100	\$41,200
Debt Service Reserve Fund (DSRF)	\$61,463	\$81,775	\$89,175	\$44,873	\$67,000	\$75,250
Average Annual Payment	\$61,463	\$79,105	\$86,988	\$44,873	\$64,120	\$72,733
Total Principal	\$1,005,000	\$1,125,000	\$1,130,000	\$1,005,000	\$1,110,000	\$1,120,000
Total Interest	\$168,188	\$457,100	\$609,750	\$255,896	\$813,600	\$1,062,000
Total Administration	\$56,063	\$0	\$0	\$85,299	\$0	\$0
Total Principal/Interest/Admin Less DSRF	\$1,167,788	\$1,500,325	\$1,650,575	\$1,301,322	\$1,856,600	\$2,106,750
Savings Provided by SRF Financing	-	\$332,537	\$482,787	-	\$555,278	\$805,428
Percent Savings	-	28.5%	41.3%	-	42.7%	61.9%

Additional Subsidy

Based on a
percentage
of
capitalization
grant

Provided as
loan
forgiveness
to prioritized
systems that
are ready to
proceed

Up to 75%
loan
forgiveness

90% cap on
loan
forgiveness
and grant

Loan
application
and binding
commitment
deadline for
loan
forgiveness
projects

Loan Forgiveness

Clean Water 2024 Cap Grant

\$4,008,000

Loan Forgiveness **20%** of Cap Grant

\$801,600

City 1 Loan Request \$5,536,000

Up to 75% Loan Forgiveness =
\$4,152,000

Loan Forgiveness
is limited to \$801,600 for
City 1

Drinking Water 2024 Cap Grant

\$4,661,000

Loan Forgiveness **26%** of Cap Grant

\$1,211,860

City 1 Loan Request \$3,100,000

Up to 75% Loan Forgiveness =
\$2,325,000

Loan Forgiveness
is limited to \$1,211,860 for
City 1

CWSRF Eligible Projects

- ◆ Centralized Wastewater Treatment (treatment works)
 - ◆ Primary/secondary
 - ◆ Advanced
 - ◆ Sewer Systems
 - ◆ Combined sewer overflow (CSO) correction
- ◆ Renewable energy projects for POTWs (project specific)
- ◆ Water conservation projects
 - ◆ Water meters (non-treatment works)
 - ◆ Water efficient irrigation equipment (non-treatment works)
 - ◆ Water reuse (project specific)
- ◆ Stormwater (non-treatment works)
- ◆ Landfills(non-treatment works)
 - ◆ liners and leachate collection systems for cells, monitoring wells, capping systems

DWSRF Eligible Projects

- ◆ Source water: surface water intake structures, groundwater wells
- ◆ Water treatment plants
- ◆ Drinking water storage
- ◆ Distribution (mains, booster stations, service lines, water meters)

DWSRF Non-Eligible Projects

- ◆ Projects primarily for future growth
- ◆ Projects primarily intended to provide fire protection

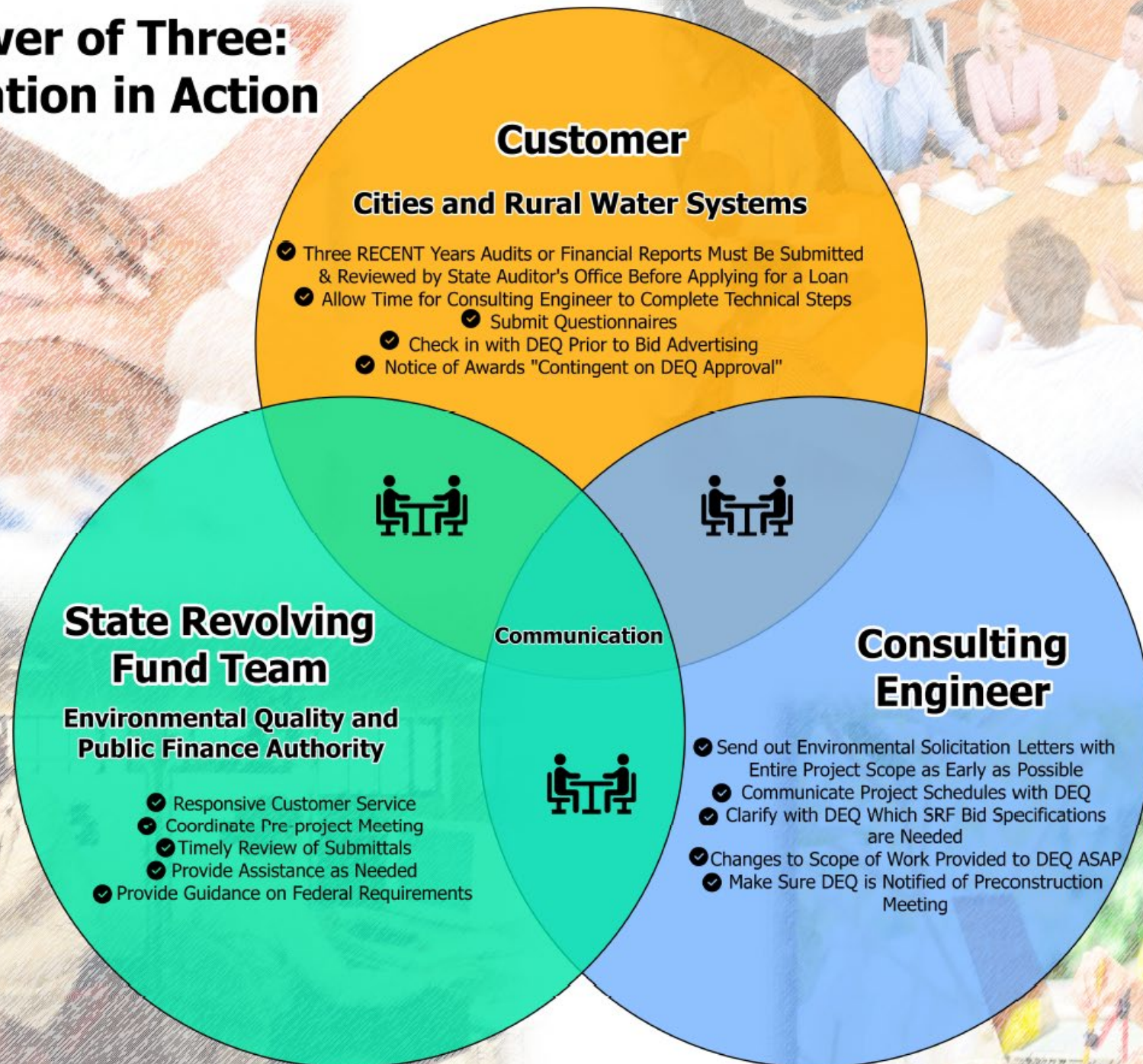
Other Eligible Projects

- ◆ Interconnection of systems/regionalization
- ◆ Security measures to protect infrastructure from vandalism
- ◆ Measures to ensure continued operation in the event of an emergency (generators, flood protection devices)
- ◆ Administration buildings for the water or wastewater system
- ◆ Lead service line replacement-entire service line needs to be replaced

What's the Catch?

	All CWSRF/ DWSRF Projects	CWSRF Treatment Works & All DWSRF Projects	SRF Equivalency Projects
Title VI of Civil Rights Act	X		
National Environmental Policy Act (NEPA)		X	
Davis Bacon wage rates		X	
American Iron and Steel		X	
Disadvantaged Business Enterprise goals			X
Single Audit Act			X
Build America Buy America			X
Architectural/Engineering Procurement			CWSRF only

The Power of Three: Collaboration in Action

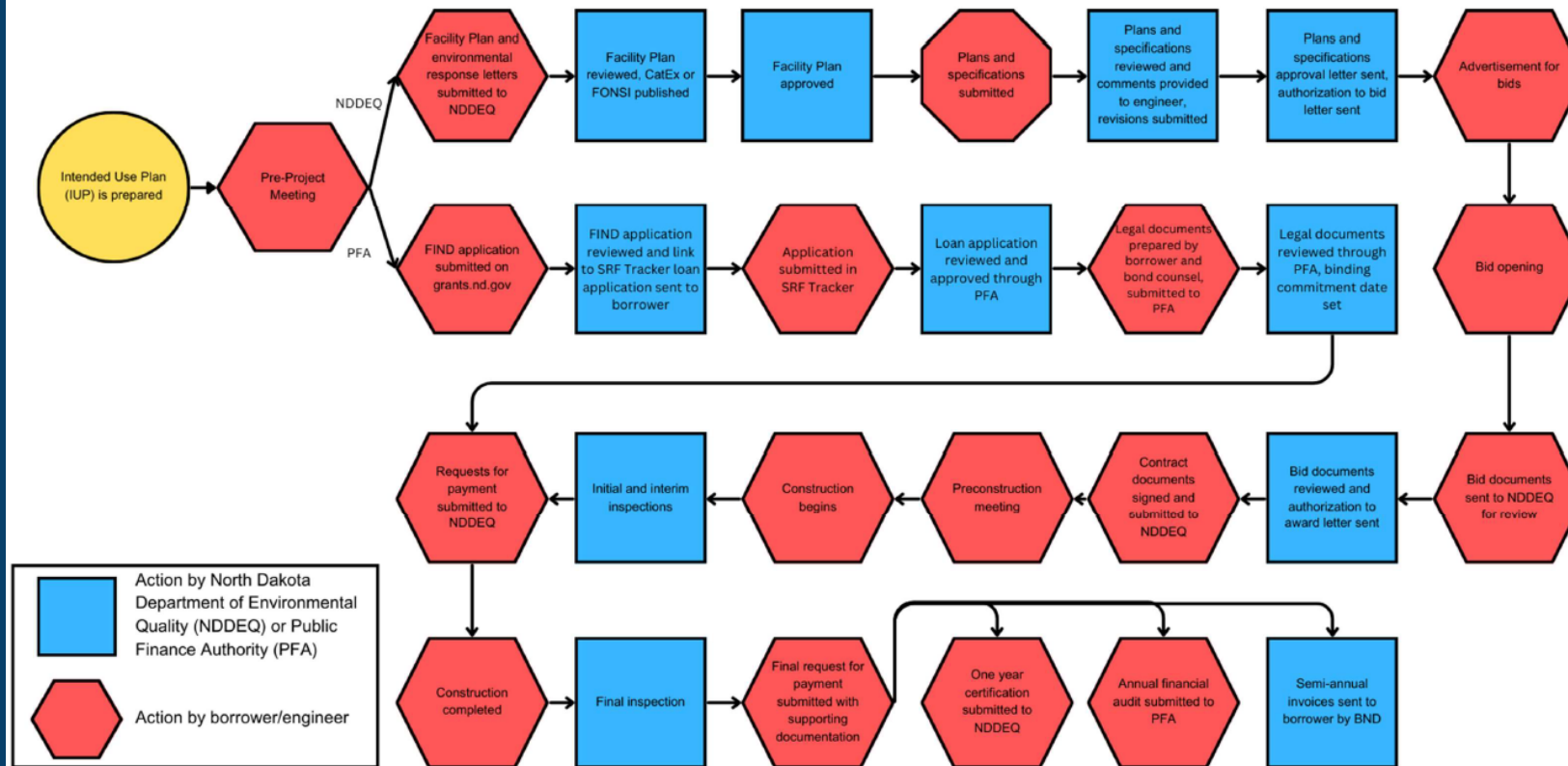


What Resources Are Available?



SRF Process

SRF Project Flowchart



CWSRF Project Ranking Questionnaire

- Available at <https://deq.nd.gov/MF/Forms.aspx>
 - New (unlisted) projects
 - Previously listed projects that do not have a CWSRF loan
 - Previously listed projects that have a CWSRF loan and will continue construction into 2026
- Ranking questionnaire must be filled out and returned to the NDDEQ by **October 31, 2025**
- This is not a loan application!
- Filling out a questionnaire does not obligate you to use CWSRF funding



CLEAN WATER STATE REVOLVING FUND (CWSRF) QUESTIONNAIRE

DEPARTMENT OF ENVIRONMENTAL QUALITY
DIVISION OF MUNICIPAL FACILITIES
9-2024

This questionnaire is required to determine project eligibility and ranking on the priority list. Only projects on the priority list can be considered for CWSRF loan assistance. Questionnaires should be submitted for new projects and projects on the current priority list that haven't started construction or will continue construction under a CWSRF loan into the next construction season. This is not an application for funding, nor does it commit a project to seek funding through the CWSRF program. If you would like to begin an application for funding through the CWSRF program visit <http://grants.nd.gov/> and apply through the Funding for Infrastructure in North Dakota (FIND) funding opportunity.

System Information

Name of City, Utility, or Sponsoring District:			
Contact Name:		Title:	
Address:		Telephone Number:	
City:	State:	Zip Code:	Email:

Consulting Engineering Firm (if any):	Engineering Firm Contact Name:
Email:	Telephone Number:

Project Information

Project Name and Description (Provide enough detail so that the scope and location of the project can be determined. Attach additional information if available, including available engineering reports):
Desired Number of Years to Repay Loan (maximum of 30 years dependent on useful life of components):
If not under construction, anticipated construction start date:
If under construction, scheduled completion date:

Project Cost & System Information

1. What is the total estimated cost for this project?	\$
2. What is the total estimated CWSRF amount?	\$
3. What is the total estimated grant amounts from other funding?	\$
4. What portion of the total project cost is related to emerging contaminants? Which emerging contaminant(s):	\$
5. What is the number of service connections/users that will be responsible for paying for the project?	
6. What is the current annual residential user charge for this system's service?	\$

DWSRF Project Ranking Questionnaire

- Available at <https://deq.nd.gov/MF/Forms.aspx>
 - Systems with new (unlisted) projects (DWSRF)
 - Update questionnaire for systems listed on previous year PPL (DWSRF)
- Ranking questionnaire was due by **October 1, 2025** (talk to Shannon if you still want to submit)
- This is not a loan application!
- Filling out a questionnaire does not obligate you to use DWSRF funding



**PROJECT QUESTIONNAIRE FOR THE DRINKING WATER
STATE REVOLVING FUND (DWSRF) PROGRAM**
NORTH DAKOTA DEPARTMENT OF ENVIRONMENTAL QUALITY
DIVISION OF MUNICIPAL FACILITIES
SFN 54458 (7-2024)

For Internal Use Only:
Date Received:
Tracking Number:

Please note: this questionnaire is required to determine project eligibility and ranking on the priority list. This is **not** an application for funding, nor does it commit a project to seek funding through the DWSRF program. If you would like to begin an application for funding through the DWSRF program, please visit <http://grants.nd.gov> and apply through the Funding for Infrastructure in North Dakota (FIND) funding opportunity.

System Information

Public Water System (PWS) Name			PWS Number ND
Contact Name			Title
Address			Telephone Number
City	State	ZIP Code	Email

Consulting Engineering Firm (if any)			Engineering Firm Contact Name
Address			Telephone Number
City	State	ZIP Code	Email

Project Information

Project Name	
Project Description (attach additional information as needed, including available engineering reports or maps)	
Is the primary purpose of this project to serve future population growth?	Yes ☐ No ☐
Is the primary purpose of this project to provide fire protection?	Yes ☐ No ☐

Application Process

Step 1

- Apply on grants.nd.gov for "FIND - Funding for Infrastructure in ND"

Step 2

- Fill out the loan application package in SRF Tracker- if funded jointly with the BND IRLF, this will also meet their requirements

FIND

← → ↻ 🏠 grants.nd.gov/index.do

Careers Imported From IE Asset Bank | Image... ND Agency by Alph... Docshare - North D... NDTA nd.gov North Dakota Legis... BND Legislative Legislative Bill Track... WebGrants - North...

NORTH
Dakota Be Legendary.™

👤 Enter your user id and password

User ID

Password

SIGN IN

🔑 ND.GOV STAFF ONLY

Click Here to Access Single Sign On Tool

📢 Announcements

**** ATTENTION ****

For applicants of DPI Funding Opportunities:

All DPI sponsored funding opportunities have moved to their own system.
The new DPI system can be reached here: <https://nddpi.grants.nd.gov/index.do>.
The State's Enterprise system will no longer work for you.

*****EXTERNAL USERS*****

You MUST follow the steps below PRIOR to logging into WebGrants!

WebGrants will not allow access until AFTER you have:

1. Log into the NDLogin app to confirm account exists or to unlock your existing account: [NDLogin Link](#)
2. If a successful login, set the recovery phone number and request a verification text to activate the account (The security phone number is not required when setting up an ND Login account, but if not populated you can't log in to WebGrants).
3. Once completed, you should enter your NDLogin login credentials to log into WebGrants

If you already have a North Dakota login that works with other ND apps, you do not need to create a new account!

If you do not have an existing NDLogin you MUST set one up prior to logging in to request access to WebGrants.

VIDEO DETAILING REGISTRATION FOR NDLOGIN AND WEBGRANTS HERE:

WebGrants uses a NDLogin authenticator and your account will be locked if you try to request WebGrants access before you have an approved NDLogin!

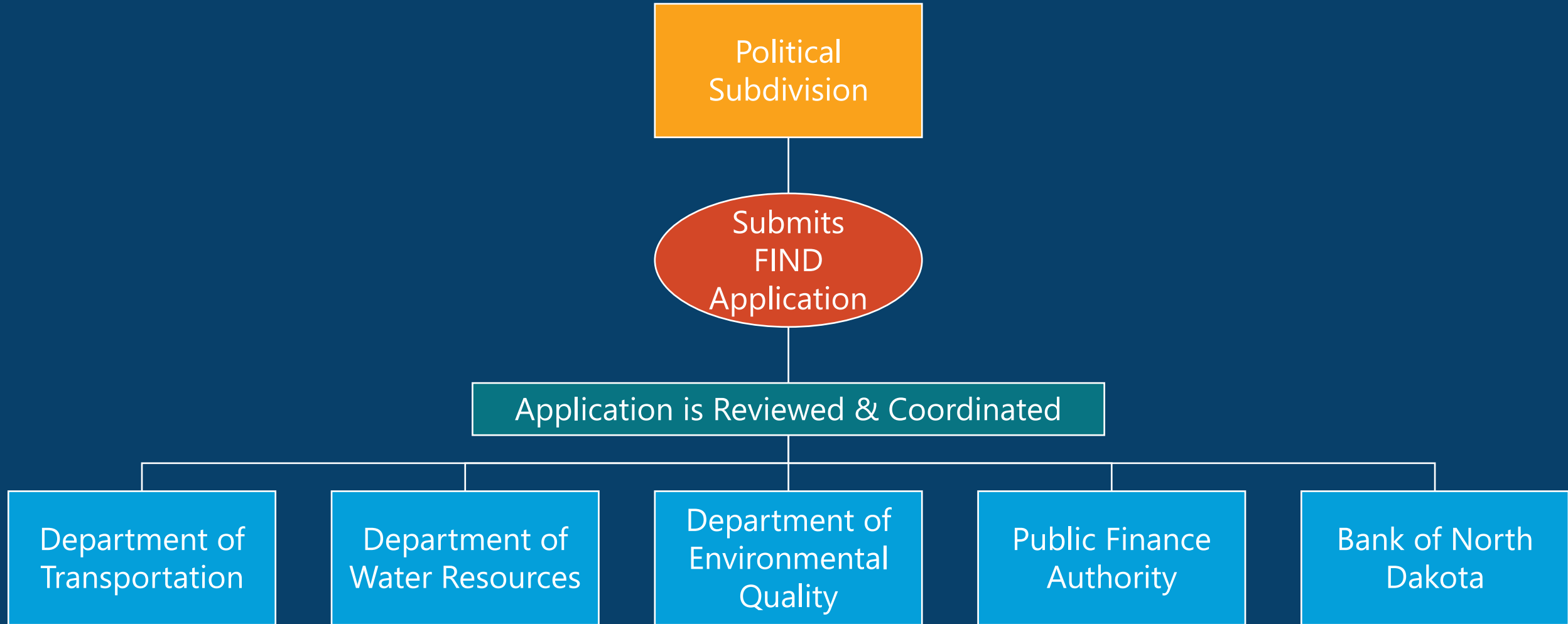
Do NOT use the dash (-) or ampersand (&) in your ND Login password, you will not be able to log into WebGrants.

NORTH DAKOTA LOGIN REGISTRATION

Login Issues? Use the links below for:

[Forgot My Login Link](#)

FIND Process



FIND Process



You will receive an email notifying you of the available funding package and next steps

Thank you for applying to Funding for Infrastructure in ND (FIND). Your application has been received and reviewed for eligibility. The following funding package is offered:

This project appears to be eligible for funding through the Cost-Share Program with the Department of Water Resources. Your project is under further review, and you will be notified by DWR if your project will appear on a future Water Commission agenda for consideration. Questions about this approval process can be directed to dwrcostshare@nd.gov or 701-328-4989.

This project is eligible for a loan through the Drinking Water State Revolving Fund (DWSRF), if the SRF requirements were followed from the start of the project. If you choose to pursue a DWSRF loan, please reach out to DeAnn Ament at dament@nd.gov or 701-426-5723 for access to SRF Tracker. If not available or if you have questions about the DWSRF PPL or other program questions feel free to contact Shannon Fisher at smfisher@nd.gov or 701-328-5220.

Please note, if you do not follow the [SRF Project Flow Chart](#), this project could be at risk of being ineligible for SRF funding! Clear, consistent communication with the assigned SRF engineer is critical from day one.

SRF Tracker

Srf.deq.nd.gov

 North Dakota SRF Tracker

Log In

ND Login ID

Log In

You MUST follow the steps below in order to gain access to SRF Tracker!

- If you don't have an NDLogin account, go to [ND Login Registration Link](#) to create an account.
- If you already have an NDLogin account, log into the [ND Login page](#) to verify that your account exists or to unlock your existing account.
- Once you have a functioning NDLogin, submit a request to have an SRF Tracker account created for you by sending an email containing your Name, Phone Number, and NDLogin ID to ndsrf@nd.gov or ndpfa@nd.gov. NOTE: send only the NDLogin ID - do NOT include the password.

You will receive a reply to your email once your SRF Tracker account has been set up and is ready to use.

Login Issues? Use the links below for:

[Forgot My Login Link](#)

[Forgot My Password Link](#)

[ND Login Registration Link](#)

Before You Log In to SRF Tracker

You need to email
ndsrf@nd.gov or
ndpfa@nd.gov to
get set up in SRF
Tracker BEFORE
you can access
the program



Email:

- ND Login
(not password)
- Email Address
- Phone Number

State Auditor's Annual Financial Review Queue



New!

Annual Financial Review Queue

Client Name	Year	Date Received	Status
Luverne	2024	9/16/2025	Received
Luverne	2022	10/14/2024	Waiting on Client
Luverne	2023	9/9/2024	Waiting on Client

<https://www.nd.gov/auditor/annual-financial-review-queue>

State Auditor's Queue Status Key

Status Key

Received - Reviews have been received but have not been assigned to a reviewer.

Waiting on Prior Year - This review has exceeded the Single Audit threshold or the \$2,000,000 threshold and is required to get an audit.

Waiting on Client - The reviewer has requested additional documentation and has been waiting for at least 1 month for requested documents.

Unresponsive - The reviewer has requested additional documentation and has been waiting for at least 2 months for requested documents.

In Review - Review has been assigned and is being worked on.

Approving - The review is being approved.

Issuing Report - Once approved, the report goes to our administrative team to prepare and send an acceptance letter to the client.

Completing - Our administration team is finalizing the report and sending it out.

Approved & Completed - The report is sent out, published on our website, and marked as completed in our system.

PFA will NOT begin reviewing a loan application if any of the 3 most recent audits contain a highlighted status.

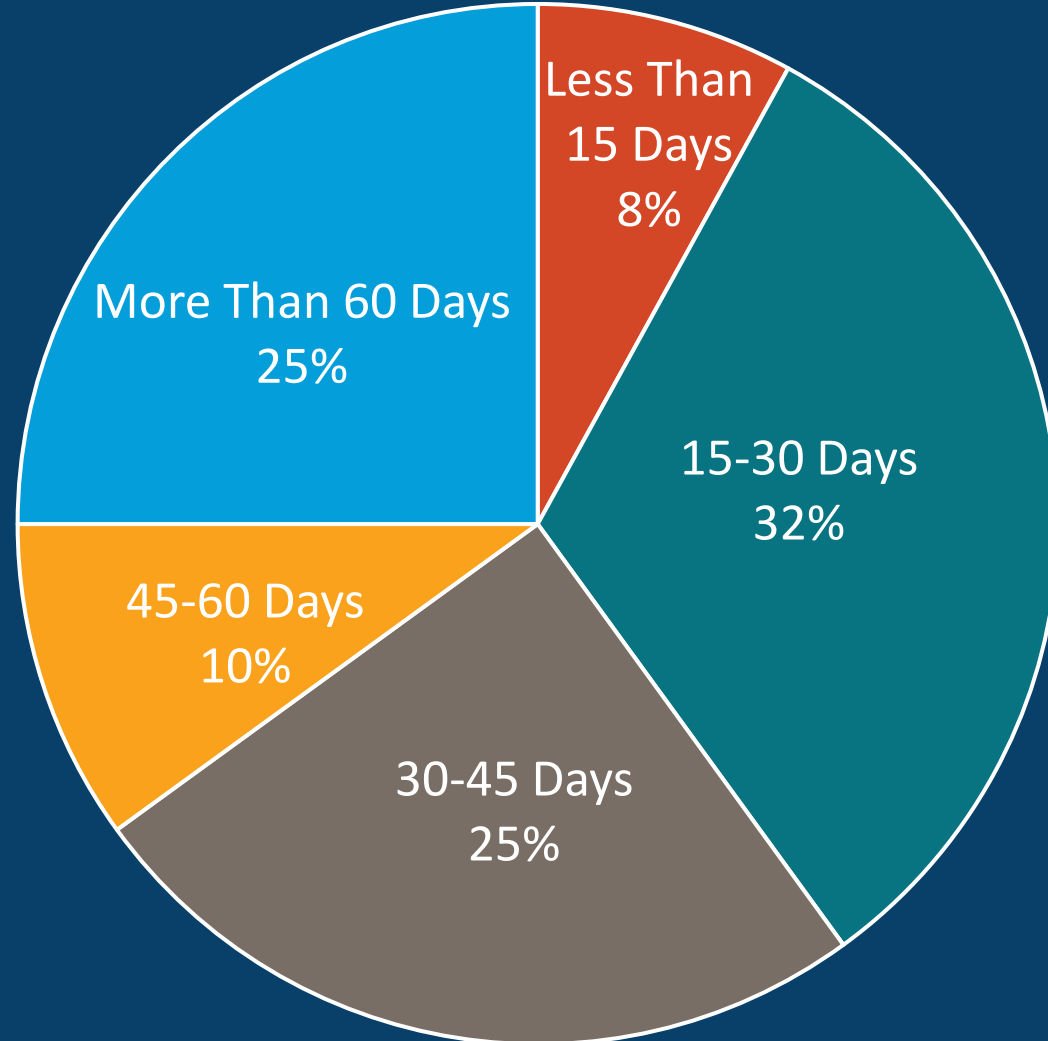
Where Does My Loan Application Go?



How Long Will It Take to Get a Loan?

Depends on
completeness of loan
application

Advisory Committee
and Industrial
Commission typically
meet once a month



What does it cost to use the SRF?

Must pay principal annually and interest
and admin fees semi-annually

**Borrower selects
and pays bond
counsel.**

Funding Partners

Include:

- North Dakota Department of Water Resources (DWR) Cost Share
- Community Development Block Grant
- USDA – Rural Development
- North Dakota Department of Transportation

You can
combine
funding
sources!

SRF programs
cap any
combination of
loan forgiveness
and grant
funding at 90%
of costs

Tips and Tricks



Your consulting engineer is a great resource, but make sure you are involved!

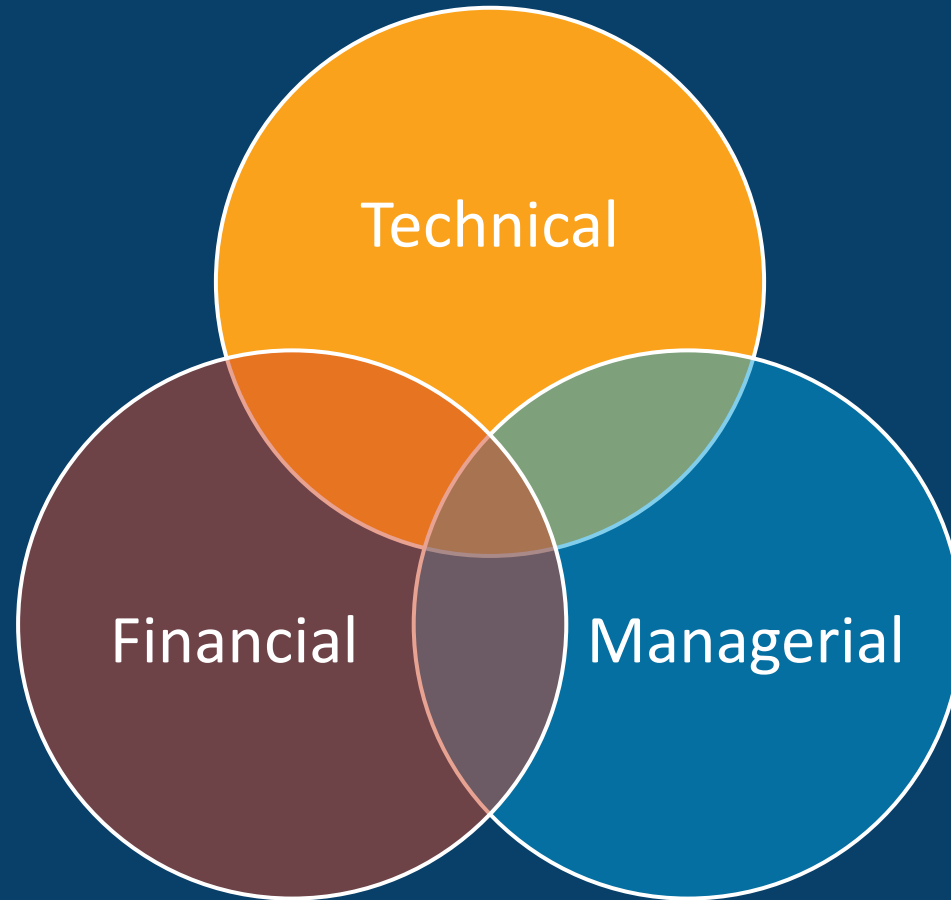


Give the SRF program(s) a heads up earlier rather than later – we can help to keep your project on schedule



Communication is key! We are here to help!

Drinking Water System Capacity



Water System Owner Roles and Responsibilities

System Operation

Work to ensure that the system as a whole is functioning properly, efficiently, and in a financially responsible way.

General Responsibilities

- Annually assess your system's technical, managerial, and financial capacity:
 - Ensure that your system's infrastructure (pumps, pipes, tanks, etc.) is in good working order.
 - Determine whether staffing levels are adequate.
 - Work with the system operator to ensure that all staff training needs are met.
 - Review your system's budget annually to assess whether your system is **collecting enough revenue** each year to cover costs of operating and maintaining the system.
- Determine and plan future infrastructure maintenance and replacement needs with the system operator.
 - Develop and maintain an **asset management plan** to inventory assets of the system.
 - Develop and maintain a **Cross Connection Control and Backflow Prevention Program**.
- Discuss treatment optimization with the system operator and develop an optimization plan that includes goals for the water system to meet.
- Identify available sources of local, state, and federal funding with help from regulators, planning departments, and technical assistance providers.

Water System Owner Roles and Responsibilities

Regulatory Compliance

Support your system in complying with all relevant regulations and protecting your customers' health.

General Responsibilities

- Make sure the system operator is **aware of all relevant regulations**, including sampling, reporting, and record keeping requirements.
- **Stay informed of sample results** and make sure all follow-up sampling, reporting, record keeping, and **public notification requirements are met**.
- Ensure the system is in compliance with existing and upcoming regulations; work with regulators as necessary.
- Communicate with state and local officials to increase your awareness of new and upcoming regulations and tools that can help promote regulatory compliance and system security (e.g., guidance material, new treatment technologies, etc.)

Water System Owner Roles and Responsibilities

Communication

Maintain a positive relationship with customers, regulators, and the system operator and keep them informed of your efforts to provide high quality drinking water.

General Responsibilities

- Maintain open channels of communication with staff concerning budget issues, regulatory changes, or planned staffing changes.
- Inform customers of the need for infrastructure investments and rate changes and the resulting link to maintaining drinking water quality.
- Confirm that annual **Consumer Confidence Reports** are accurate and delivered on time, if applicable.
- **Meet regularly with the operator** for updates on routine system inspections and scheduled maintenance.

Water System Owner Roles and Responsibilities

System Security

Protect your system against natural disasters and vandalism.

General Responsibilities

- Invest in any necessary **security upgrades** (e.g., fences around system facilities, closed-circuit television). Inspect critical facilities and components, including door locks and fencing, as part of daily inspections.
- Update the **Emergency Response Plan** and participate in exercise drills with the system operator.
- Make sure that you and the system operator know whom to contact in case of an emergency.
- Develop procedures for handling new and terminated employees (e.g., collecting keys, changing locks and computer passwords).
- Communicate with state and local officials and your community to increase your awareness of new developments and tools.

Thank You

DeAnn Ament, CPA
Executive Director
ND Public Finance Authority
701(426)-5723
dament@nd.gov
www.pfa.nd.gov

Shannon Fisher, PE
Drinking Water Manager
ND Department of Environmental Quality
701(328)-5220
smfisher@nd.gov
www.deq.nd.gov/MF

Elizabeth Tokach Duran, PE
Clean Water State Revolving Fund
Program Manager
ND Department of Environmental Quality
701(328)-5256
eTokachDuran@nd.gov
www.deq.nd.gov/MF