



Finding a Unicorn!

Small Wastewater System Funding Series

Session 5: State Revolving Funds -
Part 2, Navigating SRF
Tuesday January 27, 2026

Today's Presenters:



Kathleen Kirkpatrick
Manager, Southeast



Carmen Simpliciano
Manager, Pacific





Series Overview:

Designed to address the needs of small wastewater systems serving < 10,000, which typically have limited capability to pursue funding without assistance.

12-part series

- learn where to look for nationally available funding,
- how to craft a high-quality proposal, and
- comply with federal requirements through project completion

Every other Tuesday Jan 13 through May 5, 2026

Series Overview:



Following the project process from pre-development to closeout

Session 1 : The Funding Landscape

Session 2: Compelling Applications Pt 1

Session 3: Compelling Applications Pt 2

Session 4: SRF Pt 1 - Basics

Session 5: SRF Pt 2 - CWSRF Options

Session 6: Grants & SRF Office Hours

Session 7: Federal Award Management

Session 8: Federal Procurement Stds

Session 9: Awards & Procurement Office Hours

Session 10: Negotiating Indirect Rates

Session 11: Award Closeout & Single Audits

Session 12: Indirect Rates & Closeout Office Hrs

Session 4 Agenda:

- A Quick Poll - who's here? have you looked up \$ for your state?
- Where to find state agency and other contacts for your location
- Track SRF allocations, availability of funds
- Intended Use Plans, selection criteria, public comment periods
- Find examples of previously funded projects
- Q & A
- What's Next? - upcoming sessions

What's your SRF knowledge level?

- just getting started
- I've looked up information for my state
- what's an IUP?
- I know the CWSRF contact in my state
- I've been through the CWSRF process before

What's your interest in CWSRF?

- what's that acronym?
- I represent a small wastewater system seeking funding
- I work for a state agency but not part of the SRF program
- I work on the SRF program for a state or federal agency
- something else

Recap - How the Money Flows:

Federal

- Congressional appropriation via EPA
- EPA allotments to states, Tribes, territories
- EPA Regional SRF staff review and approve state Intended Use Plans (IUPs)

Recap - How the Money Flows:

State

- State agencies develop Intended Use Plans (IUPs) with information about project priorities
- Solicit project applications from systems, municipalities, other potentially eligible entities
- Public comment period for IUPs prior to EPA review
- Selects projects to fund from a Project Priority List (PPL)

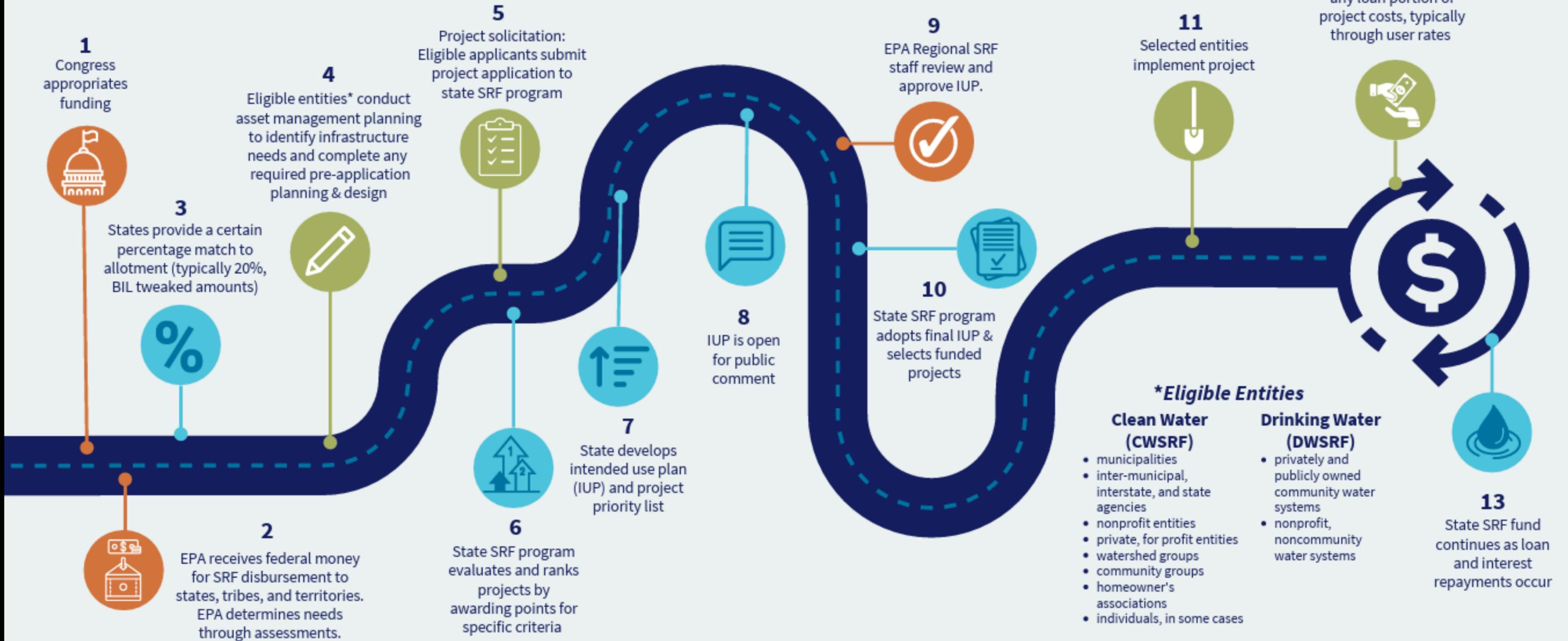
Recap - How the Money Flows:

Local

- Assess management, planning
- Develop project proposals based on local needs
- Review (and potentially comment on) state IUPs
- Engineering plans and **financial reports**
- Project implementation if selected
- Loan repayment, educating ratepayers



STATE REVOLVING FUND: THE PROCESS



used with permission from River Network - SRF Toolkit, 2024

How much funding is available?



- Congressional allocations for each fiscal year
- EPA Regions allocate to states
- State agencies fund local projects



How much funding is available?

Clean Water State Revolving Fund (CWSRF) Allotments of Federal Funds to States

Each year Congress appropriates federal funds for the CWSRF program. The tables show the amount of federal funds received by, or allotted to, each state.

- [FY 2025 CWSRF Allotments \(pdf\)](#) (1.92 MB)
 - [FY 2025 CWSRF Allotment Tables \(pdf\)](#) (526.93 KB)
- [FY 2024 CWSRF Allotments \(pdf\)](#) (290.21 KB)
 - [FY 2024 CWSRF Allotment Tables \(pdf\)](#) (1.68 MB)
- [FY 2023 CWSRF Allotments \(pdf\)](#) (468.82 KB)
- [FY 2022 CWSRF Allotments \(pdf\)](#) (1.16 MB)
- [FY 2021 CWSRF Allotments \(pdf\)](#) (183.29 KB)
- [FY 2020 CWSRF Allotments \(pdf\)](#) (182.88 KB)
- [FY 2019 CWSRF Allotments \(pdf\)](#) (40.07 KB)
- [FY 2018 CWSRF Allotments \(pdf\)](#) (40 KB)
- [FY 2017 CWSRF Allotments \(pdf\)](#) (27.8 KB)
- [FY 2016 CWSRF Allotments \(pdf\)](#) (89.31 KB)
- [FY 2015 CWSRF Allotments \(pdf\)](#) (188.82 KB)
- [FY 2014 CWSRF Allotments \(pdf\)](#) (8.29 KB)
- [FY 2013 CWSRF Allotments \(pdf\)](#) (64.96 KB)

Last updated on May 16, 2025

CWSRF Allotments of Federal Funds to States

*links to PDFs at EPA website,
last updated May 2025

Attachment I



FY25 Summary: Capitalization Grants				
Distribution of Clean Water SRF Appropriation				
State	CWSRF Base	IIJA CWSRF General Supplemental	IIJA CWSRF Emerging Contaminants	FY25 Total
Alabama	\$17,740,000	\$27,546,000	\$2,378,000	\$47,664,000
Alaska	\$9,495,000	\$14,744,000	\$1,273,000	\$25,512,000
Arizona	\$10,716,000	\$16,639,000	\$1,436,000	\$28,791,000
Arkansas	\$10,378,000	\$16,115,000	\$1,391,000	\$27,884,000
California	\$113,468,000	\$176,186,000	\$15,208,000	\$304,862,000
Colorado	\$12,691,000	\$19,705,000	\$1,701,000	\$34,097,000
Connecticut	\$19,436,000	\$30,179,000	\$2,605,000	\$52,220,000
Delaware	\$7,788,000	\$12,094,000	\$1,043,000	\$20,925,000
Florida	\$52,552,000	\$82,155,000	\$7,177,000	\$141,884,000
Wyoming	\$7,788,000	\$12,094,000	\$1,043,000	\$20,925,000
District of Columbia	\$7,788,000	\$12,094,000	\$1,043,000	\$20,925,000
American Samoa	\$8,614,000	\$13,682,000	\$1,183,000	\$23,479,000
Guam	\$6,233,000	\$9,900,000	\$855,000	\$16,988,000
Northern Marianas	\$4,004,000	\$6,359,000	\$549,000	\$10,912,000
Virgin Islands	\$4,999,000	\$7,941,000	\$686,000	\$13,626,000
Total Funds Available to States	\$1,586,556,000	\$2,464,375,000	\$212,723,000	\$4,263,654,000
Tribal Set-Aside	\$32,777,000	\$52,060,000	\$4,500,000	\$89,337,000
American Iron and Steel	\$2,000,000	\$500,500	\$0	\$2,500,500
Clean Watersheds Needs Survey	\$1,500,000	\$0	\$0	\$1,500,000
604(b) Total	\$16,028,000	\$24,894,000	\$2,152,000	\$43,074,000
OIG	\$0	\$9,110,500	\$1,125,000	\$10,235,500
EPA Admin	\$0	\$52,060,000	\$4,500,000	\$56,560,000
Total SRF Appropriation	\$1,638,861,000	\$2,603,000,000	\$225,000,000	\$4,466,861,000

Example: Colorado

\$ 12,691,000 base
\$ 19,705,000 IIJA supplement

\$ 1,701,000 IIJA EC
\$ 34,097,000 FY25 TOTAL

What about 2026 and future years?



H. R. 6938

One Hundred Nineteenth Congress
of the
United States of America

AT THE SECOND SESSION

*Begun and held at the City of Washington on Saturday,
the third day of January, two thousand and twenty-six*

An Act

Making consolidated appropriations for the fiscal year ending September 30, 2026,
and for other purposes.

*Be it enacted by the Senate and House of Representatives of
the United States of America in Congress assembled,*

SECTION 1. SHORT TITLE.

This Act may be cited as the “Commerce, Justice, Science;
Energy and Water Development; and Interior and Environment
Appropriations Act, 2026”.

- HR 6938 passed
- signed into law Jan 23, 2026
- **\$1,638,861,000** for CWSRF
- appears “flat” to FY 2025

caution: may include
special appropriations

STATE AND TRIBAL ASSISTANCE GRANTS

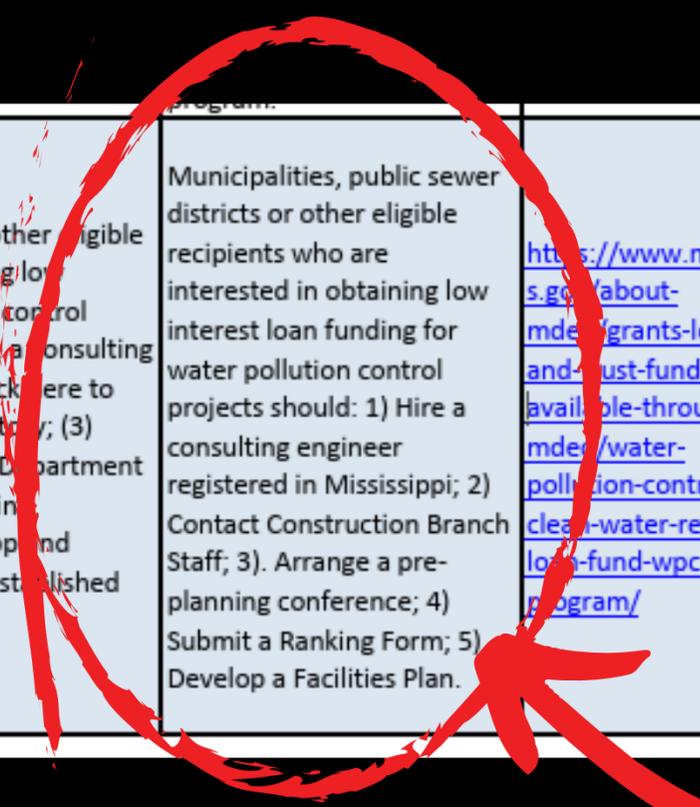
For environmental programs and infrastructure assistance,
including capitalization grants for State revolving funds and
performance partnership grants, \$4,409,609,000, to remain avail-
able until expended, of which—

(1) \$1,638,861,000 shall be for making capitalization grants
for the **Clean Water State Revolving Funds** under title VI
of the Federal Water Pollution Control Act; and of which

Example: Mississippi CWSRF

[EFCN - Funding Sources by State or Territory](#) {click on state}

Mississippi Department of Environmental Quality	Water Pollution Control (Clean Water) Revolving Loan Fund (WPCRLF) Program <i>(wastewater)</i>	✓			Municipalities, public sewer districts or other eligible recipients who are interested in obtaining low interest loan funding for water pollution control projects should do the following: (1) Hire a consulting engineer registered in Mississippi; (2) Click here to view the Construction Branch Staff Directory; (3) Arrange a pre-planning conference with Department staff; (4) Submit a Ranking Form requesting placement on the Priority List; (5) Develop and submit a Facilities Plan by the deadline established each year.	Municipalities, public sewer districts or other eligible recipients who are interested in obtaining low interest loan funding for water pollution control projects should: 1) Hire a consulting engineer registered in Mississippi; 2) Contact Construction Branch Staff; 3). Arrange a pre-planning conference; 4) Submit a Ranking Form; 5) Develop a Facilities Plan. https://www.mdeq.ms.gov/about-mdeq/grants-loans-and-trust-funds-available-through-mdeq/water-pollution-control-clean-water-revolving-loan-fund-wpcrlf-program/	Mike Freiman mfreiman@mdeq.ms.gov 601-961-5171 P.O. Box 2261 Jackson, Mississippi 39225
---	---	---	--	--	---	---	---



How to Apply

Example: Mississippi CWSRF

How to Apply (from EFCN State Table for MS CWSRF).

Municipalities, public sewer districts or other eligible recipients who are interested in obtaining low interest loan funding for water pollution control projects should:

- 1) Hire a consulting engineer registered in Mississippi;
- 2) Contact Construction Branch Staff;
- 3) Arrange a preplanning conference;
- 4) Submit a Ranking Form;
- 5) Develop a Facilities Plan.





Water Pollution Control (Clean Water) Revolving Loan Fund (WPCRLF) Program

The Federal Water Quality Act of 1987 required all states to begin the transition from the federal EPA grants program to a new State Revolving Fund loan program no later than FY 1989. Federal funds previously appropriated for the grants program were instead targeted to the SRF loan program in FY 1989 and after. These funds are being used for funding basically the same types of wastewater projects that were funded under the grants program. Loans awarded for these wastewater projects are being repaid to the SRF at an interest rate that is at or below market interest rates, and the fund is to be maintained in perpetuity. The states must provide at least a 20% match to the federal funds. The funding authorization for the SRF program expired at the end of FY-94 along with the Clean Water Act. However, Congress has continued to appropriate funds on a year-to-year basis. State legislation to establish the SRF was enacted during the 1988 legislative session and implementation was begun in FY 1989.

How To Get Started

Municipalities, public sewer districts or other eligible recipients who are interested in obtaining low interest loan funding for water pollution control projects should do the following:

- Hire a consulting engineer registered in Mississippi
- Click here to view the [Construction Branch Staff Directory](#)
- Arrange a pre-planning conference with Department staff
- Submit a Ranking Form requesting placement on the Priority List



CWSRF Program Website for MS

- History and background
- How To Get Started
- Documents
 - Public Notice
 - Draft FY 2025 IUP
 - Funding Notifications
 - Award History
 - Guidance Docs

Example: Mississippi CWSRF



MS FY 2025 Draft IUP

Public Notice

- Official announcement of the draft and public comment period
- related information about a public hearing
- how to obtain a copy

PUBLIC NOTICE

MISSISSIPPI DEPARTMENT OF ENVIRONMENTAL QUALITY
OFFICE OF POLLUTION CONTROL
P. O. BOX 2261
JACKSON, MISSISSIPPI 39225-2261
601-961-5171

The Mississippi Department of Environmental Quality (MDEQ) has established a public comment period for the Draft FY 2025 Water Pollution Control Revolving Loan Fund (WPCRLF) Intended Use Plan (IUP). The public comment period on this document extends from the date of this announcement through August 13, 2025. Written comments will be accepted on this document through August 13, 2025, and should be addressed to the attention of Greg Eiler at the above address.

MDEQ will also hold a public hearing on Wednesday, August 13, 2025, at 11:00 a.m. in the Commission Hearing Room in the offices of MDEQ located at 515 E. Amite Street in Jackson, Mississippi, to receive written or verbal comments on this document regardless of how they are received, equal consideration will be given to all comments prior to final adoption of this document.

The Draft FY 2025 IUP is available for viewing and downloading on the MDEQ website by going to www.mdeq.ms.gov/cwsrf, then choosing the related link under "Documents." Hard copies of the Draft FY 2025 IUP may also be requested by calling 601-961-5108.

Example: Mississippi CWSRF



DRAFT

FY-2025 INTENDED USE PLAN

To be Presented to the Commission on August 28, 2025



MISSISSIPPI DEPARTMENT OF
ENVIRONMENTAL QUALITY

MS FY 2025 Draft IUP

- Summary of the program
- Available funds
- Priority list(s) - tabulated with demographics
- * Planning lists for FY 2026 and beyond**
 - Proposed payment schedules

Please keep in Mind:

- results will vary by State!
- get to know your state agency
- be prepared (finances, asset mapping, project plans engineering reports, etc.)
- assistance is available!



Experience from the field:



Kathleen Kirkpatrick
Manager, Southeast



Carmen Simpliciano
Manager, Pacific



Q&A



References & Resources:

- [EPA's CWSRF Landing Page](#) – many links to good info, including the “What’s New” sidebar sharing updates about federal funding allocations.
- [EFCN - Training & Events](#) – search for “SRF” as a keyword to see past offerings, and subscribe to email notifications for additional webinars.
- [EFCN - Funding Sources by State or Territory](#) – tabulated information about CWSRF and other funding including points of contact

More References & Resources!:

EPIC SRF Policy Briefs and Explainers

- Following the Money: How Dollars Flow from Federal Appropriations Through State Revolving Fund Programs to Support Local Water Infrastructure Projects (May 2024).
- Optimizing Interest Rate and Other Loan Policies for SRF Financing (April 2025). Includes tabulated summary of rates and rate structures, by state.

River Network

- offers training about a wide range of water issues, including the State Revolving Fund Advocacy Toolkit (designed for community-based advocates, good introduction and resources for any perspective)
- SRF State Advocates Forum (in partnership with EPIC, Policy Link, and Alliance for Great Lakes)



Project Development & Proposal Support:



Finding assistance is easier than finding the unicorn!

- [EFC Network](#) Technical Assistance request (that's us!)
- [EPA Tools, Training, and TA](#) for Small Systems Directory
- Many EFCN TA Providers also offer additional services
- National & Regional Economic Development Orgs, NGOs



get to know your state agency
(they want to help and need to move the money)

Coming up next:



Register for Upcoming Office Hours:

Tuesday, February 10th 10-11am PT/1-2pm ET



Thank You!



The Capacity Collaborative

Kathleen Kirkpatrick, Manager, Southeast
kathleenk@capcollab.org

Carmen Guzman-Simpliciano, Manager, Hawai'i & Pacific Islands
carmengs@capcollab.org

