

**DRINKING WATER STATE REVOLVING FUND LOAN PROGRAM
STATE OF MISSISSIPPI
ANNUAL REPORT
FOR
FEDERAL FISCAL YEAR 2021
(10/01/2020 through 09/30/2021)**



**Prepared
for the
U.S. Environmental Protection Agency, Region IV
by**



MISSISSIPPI STATE DEPARTMENT OF HEALTH

and the

Local Governments and Rural Water Systems

Improvements Board

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**FFY-2021 OVERVIEW
DWSIRLF PROGRAM
FOR
MISSISSIPPI**

Total Federal Investment: \$261.3 million (Table 4)

New Construction Projects (Executed Assistance Agreements): 13 (Table 1)

New Project Funding (Executed Assistance Agreements): \$40.9 million (Table 1)

Total Population Served (New Construction Projects): 117,271 (Table 1)

Interest Rate for All Projects: 1.95 percent (Table 1)

Repayment Period for Standard Loans: 20 years

Repayment Period for Disadvantaged Assistance Loans: 30 years

Small Systems Funded: 11 systems for a total of \$11.1 million (Table 1)

Disadvantaged Community Funding: 12 systems for a total of \$40.1 million (Table 1)

Total Cumulative Set-Aside Assistance: \$42.3 million (Table 4)

Cumulative Assistance to Projects as a % of funds available: 94% (Table 4)

**Cumulative Assistance to Projects as a % of total Federal Grant funds received: 179%
(Table 4)**

DRINKING WATER STATE REVOLVING FUND

ANNUAL REPORT

Federal Fiscal Year (FFY) 2021

I. Introduction

The State of Mississippi is pleased to submit the Annual Report on the Drinking Water Systems Improvements Revolving Loan Fund (DWSIRLF) Program for the Federal Fiscal Year (FFY) 2021. The report outlines the operation of the DWSIRLF program during the period from October 1, 2020, through September 30, 2021.

This report outlines the accomplishments of the DWSIRLF program as related to the goals and objectives set forth in the FFY-2021 Intended Use Plan (IUP) and amendments. Provided herein are the details regarding the short-term and long-term goals of the program, funding sources, financial stability, and compliance with Federal Drinking Water State Revolving Fund requirements.

II. Executive Summary

The Safe Drinking Water Act Amendments of 1996 (SDWA) established the national Drinking Water State Revolving Fund (DWSRF) Program. The DWSRF Program allows the Environmental Protection Agency (EPA) to make capitalization (Cap) grants to states, which in turn provide low cost loans to public water systems to help them achieve or maintain compliance with SDWA requirements. Accordingly, the Mississippi State Legislature (through Section 41-3-16, MS Code of 1972 Annotated) created what is now called the Drinking Water Systems Improvements Revolving Loan Fund (DWSIRLF) Program to receive the federal DWSRF Capitalization (Cap) Grants from the EPA and in turn provide low cost loans to the state's public water systems for financing needed water infrastructure improvements. The Mississippi State Department of Health (MSDH), as the State's Drinking Water primacy agency, supplies the staff and facilities necessary to administer the DWSIRLF Program.

The state legislation also created the "Local Governments and Rural Water Systems Improvements Board" (Board) to oversee the administration of the DWSIRLF Program. The Board is composed of the following nine (9) members (each of whom may appoint a designee):

- The State Health Officer (who serves as the chairman of the Board)
- The Executive Director of the Mississippi Development Authority (MDA)
- The Executive Director of the Department of Environmental Quality (DEQ)
- The Executive Director of the Department of Finance and Administration (DFA)
- The Executive Director of the Mississippi Association of Supervisors (MAS)
- The Executive Director of the Mississippi Municipal League (MML)

- The Executive Director of the American Council of Engineering Companies of Mississippi (ACEC)
- The State Director of the United States Department of Agriculture - Rural Development (USDA-RD)
- A manager of a rural water system (RWSM)

It was the intent of the Legislature that the Board endeavor to ensure that the cost of administering the DWSIRLF Program be as low as possible to provide the water consumers of Mississippi safe drinking water at affordable prices. As a condition of receiving the EPA Cap grants, the SDWA requires that each state annually prepare an Intended Use Plan (IUP). The IUP is designed to outline how a state will utilize DWSIRLF funds to assist in protecting public health. The DWSIRLF consists of both state and federal funds. Federal funds are provided to the states in the form of an awarded Capitalization (Cap) Grant. Each state's allotment of grant funds is based on EPA's Needs Survey that is performed every four years. State matching funds totaling 20% of the federal grant amount are required to be deposited into a fund to draw down the Federal Cap grant funds.

The purpose of an IUP is to convey Mississippi's DWSIRLF plan to the EPA, other agencies, the state's public water supplies, and the public. The FFY-2021 IUP and amendments describe how the State of Mississippi will obligate the DWSIRLF Cap grant allotment.

The IUP for FFY-2021 showed the following:

- The programmatic goals (both long-term and short-term)
- The structure and financial status of the loan program
- The role of the set-aside funded activities within the state
- The distribution of funds toward public water system improvement projects and the criteria used for determining rankings within the priority system

Loans made to public water supplies are first based on the expressed need of the system; public water supplies needing loan(s) for the primary purpose of protecting the public health and compliance with the SDWA are given priority. The criteria used for ranking projects within each ranking category are intended to give priority to projects that:

- Benefit the most people per dollar expended
- Assist systems most in need on a per household affordability basis as required by the SDWA
- Consolidate an existing system with other systems to correct existing deficiencies and improve management

III. Goals and Accomplishments

The Board established goals for the DWSIRLF Program with the objective of improving the Program on an ongoing basis. The goals were classified into three categories: basic, long-term, and short-term. These goals were developed to address the necessary requirements of federal and state regulations and the state's need and desire to maintain and enhance the Program. Congress and the State of Mississippi have placed emphasis on

assisting smaller drinking water systems under the DWSIRLF to ensure that these systems have adequate technical, managerial, and financial resources to achieve or maintain compliance and provide safe drinking water.

A. Basic DWSIRLF Program Goals

1. Maintain a financially sound DWSIRLF program in perpetuity.
2. Meet a portion of the drinking water needs each year in the State and within a reasonable period of time correct problems identified.
3. Fund projects in order of public health importance.
4. Determine the interest rate and loan repayment term which will generate sufficient fund income to meet the State's needs within a reasonable period of time.

The State of Mississippi again met the established Basic Goals for FFY-2021. This was accomplished by continuing to operate the DWSIRLF Program with the approach which has proven successful in previous years. Interest rates were reviewed (and adjusted if necessary) to assure both the competitiveness and long-term financial stability of the Fund. Standard financial reports were produced, reviewed for accuracy, and reconciled monthly. During preparation of the annual IUP, a determination was made that adequate funding would be available from the federal payment schedules, state match, scheduled repayments, and projected interest earnings for all projects on the fundable portion of the priority list. Each community's financial capability summary and user charge system were reviewed and approved prior to loan award (to ensure the community could afford the project; that funds were adequate to repay the loan and operate/maintain the project). A proactive public information program was continued to assure public awareness of the DWSIRLF. The Priority System utilized is designed to assure that the most urgent needs are met first and to give priority to projects that:

- a. Address the most serious risks to public health
- b. Are necessary to bring existing drinking water facilities into compliance with national primary drinking water standards
- c. Assist systems most in need on a per household affordability basis
- d. Meet appropriation requirements

The Priority System is updated as needed to account for needs that have been met and for new public health concerns.

B. Long-Term DWSIRLF Program Goals

1. **Enhance and/or improve loan application and repayment procedures.**

During the present fiscal year, the Mississippi State Department of Health (MSDH) evaluated existing Program requirements along with state requirements. Procedures were established to streamline the DWSIRLF Program so that application and repayment procedures are more user-friendly, attractive, and

beneficial, in addition to ensuring continued compliance with all federal and state regulations and requirements.

2. Create Universal Web-based Ranking Form for all Funding Agencies within the State.

The Program staff has continued to explore the feasibility of creating a universal web-based ranking form for all lending agencies within the state. If successful, this could help potential loan recipients find the program that is right for their water utility needs.

3. Use Set-Asides to Fund Abandonment and Plugging of Inactive Wells.

The Program is using the “Local Assistance and Other State Programs” set-aside to properly abandon inactive wells and open holes around the state. These inactive wells and open holes are potential avenues of contamination to the state’s source water aquifers and a danger to human health. The “Well Abandonment Program” has been a great success. The annual sanitary surveys, prepared by MSDH Bureau of Public Water Supply’s regional engineers, have identified many wells with significant deficiencies. Old inactive wells being one. Through the “Well Abandonment Program”, many of the wells identified have been properly abandoned, allowing those water systems to regain compliance with the federal “Groundwater Rule”.

4. Develop a tracking system to manage program documents and disbursements.

Documents of closed-out projects generated by the program are currently being electronically scanned and coded. In the future, the Program intends to scan all documents during the life cycle of a project as standard operating procedure. When the improvements to the tracking system are completed, the system will provide DWSIRLF, loan recipients and loan recipients representatives an opportunity to view the status and/or location of documents mailed to the Program for review and/or processing. The system will provide verification that a project has been received and where it is in the review process. This tracking system will also assist DWSIRLF staff in tracking/monitoring program documentation reviews as well as disbursements.

5. Develop a Comprehensive Engineering Project Manager (PM) Manual.

Progress toward this goal has been slow; since the last annual report, there have been several staff changes and the new staff personnel must be trained in the Program regulations before a project manual can be completed. A comprehensive manual for project management will help ensure new Project Managers (PM) will have at their disposal all the necessary tools, reference materials, and procedures to handle both daily and special situations and thus ensure that an ongoing project will flow uninterrupted. Since regulations change periodically, once the manual is completed it will be maintained by assigned staff to remain up to date.

C. Short-Term DWSIRLF Program Goals

1. Enhance and/or improve the DWSIRLF Loan Program by making it more attractive to public water systems

Outreach and improved application processing have enhanced the DWSIRLF Program. Based on input received from visits by DWSIRLF staff at engineering firms, town conferences, and general feedback obtained from loan recipients and consulting engineers during the loan process, the DWSIRLF Loan Program has continue to improve. However, this is an ongoing process.

2. Explore the possibility of developing web-based checklists and forms to electronically store and provide project management information.

Progress has been made toward this goal. Once the web-based checklists and forms are completed, information will be stored electronically and provide project management information in a more efficient manner.

3. Assist applicants in addressing “Capacity Assessment Deficiencies” by using technical solutions afforded by the technical assistance set-aside contractors.

Progress continues to be made on this short-term goal. DWSIRLF loan applicants are required to address capacity assessment deficiencies during the facilities planning phase of their projects. Free assistance is available to applicants through technical assistance contracts funded with the capitalization grant set-asides (as described in the “Set-Aside Activity Status” section). Applicants are encouraged to use this free technical assistance by receiving additional priority ranking points for participation in the technical assistance program and additional points for implementing any resulting recommendations.

4. Train new staff members using available training sessions offered and provided by EPA

The DWSIRLF staff has attended and participated in all available training sessions provided by EPA Region IV staff and/or conference calls and those made available by other training providers. This will continue in the future.

5. Meet Special Funding Goals set forth in the Federal Appropriations

The DWSIRLF Program has been able to meet all the Special Funding Goals set forth in the Federal Appropriations even during the hard budget times when the program funds have been reduced as the State has experienced budget shortfalls.

6. Implement an Automatic Repayment Collection System

The Program is instituting a payment requirement which will ensure timely receipt of monthly repayments as well as make the repayment process more appealing and convenient to our loan recipients. This repayment/collection system is not totally in place currently, due to difficulties the state is encountering in implementing a new state-wide financial accounting system. We have entered into agreement with Mississippi Interactive to create the capability at no cost to the program.

D. Appropriation Provision Goals

1. Green Project Reserve

Since FFY-2016 federal appropriations are no longer requiring that 20% of the funds appropriated for the Revolving Funds be designated for projects that exhibit the elements of green infrastructure, water efficiency improvements, energy efficiency improvements or other environmentally innovative projects. However, projects that wished to be classified with these elements may be reported as green infrastructure to the EPA through its “Project and Benefits Report Database”. Since FFY-2016 no recipient in Mississippi has chosen to have its project classified as a project that exhibited the elements of green infrastructure, water efficiency improvements, energy efficiency improvements, or other environmentally innovative projects.

2. Principal Forgiveness

Since FFY-2012, Cap Grant agreements have required that a minimum of 20% of the appropriation, and for some years as much as 30% of the appropriation, be provided in the form of additional subsidization to a Loan Recipient (LR). The additional subsidization may be provided by either a negative interest rate, Principal Forgiveness (PF) or a combination of the two. In Mississippi, Principal Forgiveness may only be provided when Federal funds are used in a project; PF may not be provided if only State funds are used for a project. Principal Forgiveness may be awarded over a two-year period from the date it is received.

If a project is eligible for an amount greater than the amount of Federal funds provided to a project, the amount of PF that the project may receive is limited to the amount of Federal funds provided. If a project only received State funds, PF may not be provided.

IV. DWSIRLF Revolving Fund Financial Information

This section includes details concerning the sources of DWSIRLF funding and the use of the funds both within the loan program and the State set-asides. Table 3 provides a breakdown of the DWSIRLF funding sources and related uses for the reporting period.

A. Sources of DWSIRLF Funding

1. Capitalization Grant

Each year, the State of Mississippi applies for a Cap grant from the Environmental Protection Agency (EPA) in accordance with Section 1452 of the Federal Safe Drinking Water Act. The State's annual allotment is based on the EPA Drinking Water Needs Survey that is performed every four years. Since the Program's inception, Cap grants totaling \$261,305,566 (Table 4) have been received. Revenue for the current reporting period is shown in Tables 3, 4, and 5.

The FFY-2021 Cap grant in the amount of \$11,842,000 (Table 4) was awarded September 14, 2021. The FFY-2020 EPA Cap grant in the amount of \$11,853,000 was awarded September 30, 2020.

Other available sources of funds for the FFY-2021 reporting period were "Loan Repayments". Interest Earned on State Funds deposited into the Fund and Loan Decreases.

Available funding for projects since the DWSIRLF inception totals \$498.7 million (Table 4). This does not include set-asides but does include the special ARRA appropriation which was received in 2009 (Table 3 & 4). The various sources of funding for the DWSIRLF program include Federal Cap Grants, state match, interest on deposits, special appropriations, and repayments. The State of Mississippi does not utilize leveraging in funding the DWSRF Program. Further details of these funding sources are provided below and in Table 4.

2. State Match

Since the Program's inception until 2013, the State of Mississippi provided the required state match through the sale of state general obligation bonds which totaled \$29,843,000. For years 2014, 2015 and 2016 the State Legislature provided direct funding for the program. The direct appropriations from the legislature for these years were not enough to meet the required 20% State match for the EPA Cap grants. Therefore, for each year, in addition to the State appropriation, the Board authorized the use of funds from the State Drinking Water Systems Emergency Loan Fund (DWSELF) program (a state funded loan program) as additional state match for the Cap Grant funds. In 2018 the state again began to provide state match through the sale of state general obligation bonds. To date these bonds total \$36,843,000.

3. Interest Earnings

Since the Program's inception, the DWSIRLF has received interest on deposits in the State treasury totaling \$20,316,813 (Tables 3, 4 & 5). For FFY-2021, interest received totaled \$671,606 (Tables 3, 4 & 5).

4. Repayments

Since the Program's inception, the DWSIRLF has received repayments totaling \$215,076,379 (Tables 3, 4 & 5). During FFY-2021, the repayments received totaled \$18,969,774 (Tables 3, 4 & 5).

5. Administrative Fees Received and Disbursed

For FFY-2021, the total amount of Administrative Fees received from Improvement Loan Repayments equaled \$875,909 (MAGIC Revenue Report).

In FFY-2021 disbursements for DWSRF Administrative expenses totaled \$683,540 (Table 7 & MAGIC Expenditure Reports).

DWSRF Administrative expenses covered by Cap Grant set-asides equaled \$286,657 (Table 8) and DWSRF Administrative expenses covered by State Funds (Administrative Fees from Improvement Loan Repayments) equaled \$396,883 (MAGIC Expenditure Report).

B. Uses of DWSIRLF Funds

The set-asides utilized by DWSIRLF funded the administration of the DWSRF program, the Technical Assistance to Small Public Water Systems program, the Source Water Protection program, and a portion of the Public Water Systems Supervision (PWSS) program. Details of each of these uses are provided below in Section IV.B.2.

The FFY-2021 Cap grant in the amount of \$11,842,000 (Table 4) was awarded September 14, 2021. The FFY-2020 EPA Cap grant in the amount of \$11,853,000 was awarded September 30, 2020. The 2020 Cap grant used to operate the DWSRF program in FFY-2021.

In FFY-2021 the total funding available for project improvement loans was \$61,297,057. This amount is the balance of funds from the previous year (\$39,101,611) (Table 3) and the additional revenue received during the FFY-2021 reporting period (Table 3 Repayments \$18,969,774 + Interest Earned \$671,606 + Loan Adjustments 2,554,067).

1. Binding Commitments

Table 1 provides details on the projects receiving assistance during FFY-2021. During the FFY-2021 reporting period, DWSIRLF awarded twenty-four (24) loans totaling approximately \$40.8 million. Loans made during the reporting period had an interest rate of 1.95% with a 20-year repayment period, and the individual loan amounts ranged in size from \$135,523 to \$27,953,300. A combined population of 117,271 benefited from these loans. Individual populations affected by each loan ranged from 115 to 65,000.

Bypassed Projects

During FFY-2021 no projects on the “Priority List” which provided the required information were bypassed due to lack of funding.

Small Systems

During FFY-2021 approximately \$11.1 million (Table 1) in DWSIRLF loans were awarded to small water systems, serving populations of 10,000 or less. Of the \$11.1 million, approximately \$9 million (Table 1) was awarded to “extra small” water systems, serving populations of 5,000 or less. The State of Mississippi tracks the funding to the extra small systems since the smaller water systems make up the majority of the systems throughout rural portion of Mississippi.

In FFY-2021, 27.06% (Table 1) of all available DWSIRLF funds were awarded to small communities with populations of 10,000 or less; additionally, 21.98 % (Table 1) of available loan funds were awarded to very small communities with populations of 5,000 or less.

Disadvantaged Community Systems

In FFY-2021 with the Federal funds available, the funding provided by the State legislature, and the repayments from previous loans, twelve (12) initial loans were awarded to systems eligible for principal forgiveness (PF) in an amount of \$40.1 million. Of this amount, up to \$3.6 million in principal could be forgiven.

The amount of PF is determined by comparing the “median household income” (MHI) of the potential loan recipient (LR) to the MHI of the State of Mississippi. Based on the percentage calculated for the LR’s MHI, the amount of subsidy is determined as follows:

90% < LR MHI < 100%	15% Principal Forgiveness
80% < LR MHI < 90%	25% Principal Forgiveness
70% < LR MHI < 80%	35% Principal Forgiveness

LR MHI < 70%

45% Principal Forgiveness

“Principal Forgiveness” will be extended to projects until all mandated subsidy funds are obligated. The maximum amount of PF which a loan recipient may receive for a project is set at \$500,000. Once subsidy funds are depleted only standard DWSIRLF loan funds will be available for use.

MHI’s to be used for calculating PF is determined by the MSDH program (Global Information System) “Household Income Estimates within Water System Boundaries for each Public Water Supply within the State of Mississippi”. If the Household Income Estimates within Water System Boundaries for each Public Water Supply is not available, then additional data in the MSDH program will be used to determine the project’s affected area and its MHI.

If an awarded loan recipient declines their loan award which includes PF funds, the PF funds will be reallocated to other awarded projects that are eligible for PF. The returned PF will be awarded to loan recipients which did not receive PF, or which did not receive their full amount of PF, or the PF funds will be carried over to the next funding year.

2. Set-Aside Activity Status

During the FFY-2021 reporting period, the DWSIRLF program utilized the available set-asides to provide funds and services needed to help maintain safe drinking water for the citizens of the State of Mississippi.

Administration Set-Aside (4% of each Capitalization Grant)

The Administration and Technical Assistance set-aside allows states to use up to 4% of the capitalization grant, \$473,680, or 1/5th percent of the current valuation of the fund (whichever is greater), for costs associated with administering and implementing the state’s DWSRF Program and providing technical assistance to systems of all sizes. In the FFY-2021 reporting period the 4% Administrative Set-aside from the FFY-2020 Cap grant, \$474,120 (Table 4) was used to assistance the program’s administrative expenses. The Administrative Set-aside for the FFY-2021 Cap Grant is \$473,680 (Table 4).

In addition to the 4% Administrative set-aside, DWSRF Mississippi charges a 5% Administrative fee in an amount equal to 5% of the loan recipient’s (LRs) initial loan amount (principal). The administrative fee is paid back to the program as a portion of the loan repayment. This insures a continuous source of funding for the administration of the DWSRF program.

For loans executed from the Program’s inception through FFY-2009, the 5% Administrative fee was added to the loan amount, processed in the first payment

request (PR) received from the loan recipient (LR) and deposited directly into an administrative fee account. Currently, the 5% administrative fee is collected from the interest portion of the loan repayments of each loan until the 5% administrative fee is repaid.

During the FFY-2021 reporting period, \$683,540 (Table 7) was disbursed for DWSRF program administrative expenses.

Small Systems Technical Assistance Set-Aside (2% of each Capitalization Grant)

The Technical Assistance Set-aside activity, provided through contractual agreements, target technical assistance to the State's public water systems. The technical assistance includes the Comprehensive and Intermediate Technical Assistance program; the Coordination of Board Management Training program; the Hands-On Operator Training program; the Peer Review program, and Asset Management Training program. The funds expended during the FFY-2021 reporting period totaled \$113,057 (Table 8). In the FFY-2021 reporting period the Technical Assistance Set-aside from the FFY-2020 Cap grant, \$237,060 (Table 4), was used and for the FFY-2021 Cap Grant \$236,840 (Table 4) was awarded.

a. Special Assistance to Referred Systems.

Objective: The objective of this contract is to provide on-site technical support to small systems which have technical problems and deficiencies, and which are referred to the contractor by the Mississippi State Department of Health (MSDH).

This contract is based on the State Fiscal Year (SFY) July 1 through June 30. For the contract period, the contractor will provide comprehensive technical assistance to address major deficiencies in an equivalent of twelve (12) public water systems per contract period. At a minimum, the contractor will provide comprehensive assistance to at least six (6) small public water systems during the contract period. Assistance provided may be either comprehensive or intermediate in nature. The MSDH will supply the names of public water systems needing technical assistance to the contractor before the start of the contract period. Public water systems will be offered this technical assistance based upon the latest MSDH capacity assessment rating, number of violations received within a year, and other factors such as compliance with the Safe Drinking Water Act.

Accomplishments: For Contract Year 2021 (July 1, 2020 to June 30, 2021) technical assistance was provided under contract by Mississippi State University Extension to sixteen (16) public water systems referred by

MSDH. Of these systems, nine (9) received comprehensive technical assistance.

b. Coordination of Board Management Training for Water System Officials.

Objective: Contractual activities involve coordinating the Board Management Training (BMT) for Public Water System Officials. State law requires that board management training be provided to all newly elected board members of private, non-profit water supplies, to inform them of their duties. The state law also requires the training for officials of municipal systems with a population of 10,000 and less. The contractor, along with the selected training partners, provides training throughout the state for system officials. The contractor coordinates the training, gathers the training data, and maintains an up-to-date database of the individuals who received the training. The contractor shall attend a minimum of two training sessions per training provider to ensure that the basic water system operation and management for governing boards and managers of small community water systems is provided according to MSDH's approved training manual and ensure that the training sessions are conducted by approved organizations using training materials approved by the MSDH. This contract follows the state fiscal year and the information shown will be for Contract Year 2021 (July 1, 2020 to June 30, 2021).

Accomplishments: For Contract Year 2021 (July 1, 2020 to June 30, 2021) Coordination of Board Management Training was provided under contract by Mississippi State University Extension. There were nine (9) training sessions that provided training to 109 board members and managers that represented 103 water systems/municipalities. Also, there were six (6) advanced BMT sessions that provided training to 154 board members and managers that represented 91 water systems/municipalities.

Additional accomplishments included, but were not limited to, related activities such as: the establishment, distribution, and maintenance of a master calendar of training dates; the preparation and delivery of training material and notebooks in a timely manner to the training organization(s); the preparation of meeting facilities; providing qualified instructors and instruction as needed; the preparation and distribution of evaluation forms by attendees; random attendance at meetings to evaluate instructor(s) and material presented; the maintenance of a computerized database that tracks the attendance of each board member attending any board member training session(s); the preparation and distribution of reports for each training event and quarterly reports to both MSDH and Drinking Water SRF Board Members; and maintain an online training program; online Board Member Management Training.

c. Hands-On Operator Training for Small Systems.

Objective: The Hands-On Operator Training Program is designed to train existing certified operators of small systems using “hands-on” instruction with real equipment, real water supply examples and training materials approved by MSDH. For the contract year the contractor must perform a minimum of 14 “Hands-On Operator Training” sessions. This contract follows the state fiscal year and the information shown will be for Contract Year 2021 (July 1, 2020 to June 30, 2021).

Accomplishments: Due to the Pandemic and the in-person nature of these session the Hands-On Operator Training program was put on hold for SFY 2021.

d. Peer Review Program.

Objectives: The objective of the Peer Review Program is to train experienced operators and managers to perform a peer review, advertise the Peer Review Program, and conduct the Peer Reviews for systems which request assistance. For the Contract Year the contractor must conduct a minimum of 13 “Peer Reviews”. This contract follows the state fiscal year and the information shown will be for Contract Year 2021 (July 1, 2020 to June 30, 2021).

Accomplishments: For the period July 1, 2020 to June 30, 2021, MS Rural Water Association was contracted to oversee the Peer Review Program. Reports for this program were compiled and provided to both MSDH and the Drinking Water SRF Board. Nine (9) Peer reviews were conducted. This program was impacted by COVID. The contractor reached out to approximately 20 additional system in the contract year, but all declined.

e. Asset Management Program.

Objectives: The objective of Asset Management Program is to offer training sessions covering Assets, Service Level, Criticality, Life Cycle & Funding topics around the state of MS. For the Contract Year the contractor must provide two (2) days of seven hours (7) hour training in at least three (3) locations, one in each region of the Mississippi State Department of Health Public Health Regions.

Accomplishments: Due to the Pandemic and the in-person nature of these session the Asset Management program was put on hold for SFY 2021.

State Program Management Set-Aside (10% of each Capitalization Grant)

In the FFY-2021 reporting period the 10% State Program Management Set-aside from the FFY-2020 Cap grant, \$1,185,300 (Table 4) was used to assistance the State Management program. The State Program Management Set-aside for the FFY-2021 Cap Grant is \$1,184,200 (Table 4) was awarded on September 30, 2021.

During the FFY-2021 reporting period, the State Program Management Set-asides were budgeted to fund the Public Water Systems Supervision (PWSS) program functions. During FFY-2021, State Program Management Set-aside provided \$628,809 in salary reimbursements to the Public Water Systems Supervision (PWSS) program (Table 8).

PWSS Program activities include:

1. State Primacy Requirements
2. Non-primacy Requirements
3. Auxiliary Services

In FFY-2021, the State Program Management set-aside funded the salaries, fringe benefits, and indirect costs associated with the operation of this program.

Capacity Assessment Program Actives:

The Capacity Assessment Program (which began in July 1, 2000) takes the form of an assessment of the technical, managerial, and financial capacities of a system and was performed during the water supply's annual inspection. Each year this program undergoes a review by stakeholders and departmental staff to determine its effectiveness and whether changes are needed. Costs associated with the annual report preparation, mailings to the public, and program planning are funded through PWSS.

Local Assistance and Other State Programs Set-Aside (Maximum 15% of each Capitalization Grant)

The Local Assistance and Other State Programs set-aside funds were used for wellhead protection projects throughout the state. The Well Decommissioning Program provides for the proper decommissioning and abandonment of inactive wells that pose risks to the state's existing active public water supply source water wells.

Only \$750,000 (Table 4) is taken from each Capitalization Grant for the Local Assistance and Other State Programs Set-aside. In FFY-2021 the set-aside from

the FFY-2018 & 2020 Cap Grants were budgeted for use; the FFY-2021 Cap Grant was not awarded until September 14, 2021.

During the FFY-2018 reporting period only one contract, Well Decommissioning Coordinator, was executed. The other contract the Well Decommissioning Contractor was not executed due to a change in State Contracting procedures which has caused a delay. The contract operates on the State Fiscal Year (SFY) July 1 of the present year to June 30 of the next year.

There were only \$10,002 disbursements for the Local Assistance and Other State Programs set-aside during the FFY-2021 reporting period (October 1, 2020 through September 30, 2021) due to prior year expenditures. See Table 8. The contract issue from FFY 2018 is still pending.

V. Financial Summary

This section provides additional details on the financial management activities of the DWSIRLF.

A. Loan Completion Status

Since the Program's inception 369 DWSIRLF improvement loans totaling \$490.9 million (Table 3) have been awarded. These loans have subsequently been reduced by \$64.1 million. In FFY 2021, DWSIRLF awarded thirteen (13) (Tables 1 & 3) improvement loans totaling \$40,858,645. Table 3 provides a summary of the source and use of the DWSIRLF project funds and Table 1 shows the status of all DWSIRLF project assistance provided during the FFY-2021 reporting period. Information provided includes the total loan amount, interest rate, binding commitment date, population served, principal forgiveness, and community type.

B. Loan Disbursements/Cash Draw Proportionality

Table 5 lists the total disbursements, cash draw totals, and fund balances since the inception of the DWSIRLF program.

During the FFY-2021 reporting period, disbursements from the DWSIRLF to the various loan recipients totaled \$14,212,953 (Table 5). Of these disbursements, \$10.1 million (MAGIC report) was made from Federal funds and \$4.1 million was disbursed from State funds. Mississippi has disbursed \$348.3 million (Table 5) since the Program's inception.

In FFY-2021, \$7,604,350 (Table 5) in funds were drawn from the Automated Clearing House (ACH) for project funding. The ACH draws reimburse the DWSIRLF for the Federal share of disbursements for project costs and are distinguished from other funds. The State draws cash from Federal Cap Grants in a manner consistent with the Cap Grant Agreements.

C. Administrative Disbursements

During the FFY-2021 reporting period (October 1, 2020 through September 30, 2021) Administrative expenses for the DWSIRLF Program totaled \$683,540 (Table 7). The amount of disbursements from federal grant funds equaled \$286,657 (Table 8).

DWSIRLF program administrative expenses may also be covered by the administrative fees received from the interest portion of the improvement loan repayments in lieu of the Administrative Set-asides. The DWSIRLF Program used \$396,883 of administrative fees in FFY-2021 to cover various administration costs (Table 8).

D. Annual Repayments

Table 3 shows that the DWSIRLF Program has received \$215,076,379 in loan repayments through the end of the FFY-2021 reporting period, of which \$18,969,774 was received in FFY-2021.

E. Loan Portfolio Analysis

The State of Mississippi does not perform a credit rating of the loan applicants receiving a Drinking Water SRF loan currently. For municipalities, the applicant's records are checked to confirm that enough sales tax revenue is generated to cover the estimated amount of monthly and semi-annual repayments which will be withheld by the State Department of Revenue. Loans are not made to municipalities which do not meet the State's funding criteria.

For other loan recipients, a financial capability analysis is performed during the facilities planning phase to verify that enough revenue is generated by the sale of water to cover the amount of estimated monthly repayments. If the analysis shows that there will be a shortfall in revenue, the loan recipient must enter into an agreement to increase their rates to cover the necessary repayments. Loans are not made to systems that do not meet the State's funding criteria.

F. Investments

As outlined in the FFY-2021 IUP, the Mississippi State Treasurer manages the DWSIRLF funds in compliance with State investment practices. The DWSIRLF Program staff monitors the DWSIRLF investments monthly to confirm that the Treasurer credits interest to the DWSIRLF account in a timely fashion.

Interest accrued in the DWSRF Fund through the end of the FFY-2021 totaled \$20,316,812 (Table 3) of which, \$671,606 (Table 3) was received in FFY-2021. The Mississippi Department of Finance and Administration manages these funds in compliance with state investment regulations.

G. Audits/Financial Statements

A financial audit and a federal compliance audit of the DWSIRLF Program are currently being performed for SFY-2021 (July 1, 2020 through June 30, 2021) by a contracted CPA auditor, BKD, LLP.

As of the date of this report, the audit has not been finalized. The final audit report will be made available once finalized.

VI. Operating Agreement Provisions and Capitalization Grant Conditions

In the Intended Use Plan (IUP) and the Operating Agreement, the State of Mississippi made several assurances and accepted certain conditions in the Cap Grant Agreement. Some of the more important assurances are discussed below.

A. Provide a State Match

The State of Mississippi, as a condition for operating the Program, has provided matching funds for the EPA's Cap grants (see Tables 3 & 4). Beginning in FFY-1997 with a deposit of \$10,000,000 into the DWSIRLF Program by the issuance of State General Obligation Bonds. To date the State has issued \$36,843,000 in General Obligation Bonds to serve as state match for the Program. In the 2021 regular session the State Legislature authorized a \$3,200,000 appropriation that will be available until in FFY-2022.

In SFYs 2014 (\$1,000,000), 2015 (\$1,200,000), & 2016 (\$1,220,000) the state issued direct appropriations for state match totaling \$3,420,000. Due to shortfalls in match over the years, the Board has approved transfers from our emergency funds in the amount of \$2,034,611 (\$620,000 in FFY 2013, 180,000 in FFY 2014, 734,611 in FFY 2016, & 500,000 in FFY 2017) and the legislature has authorized (SFY 2014) the use of \$2 million in an existing Mississippi State Department of Health fund. At the end of FFY 2021, \$44,297,611 has been deposited into the DWSIRLF Program for state match.

B. Binding Commitments within One Year

Federal regulations require the State to make binding commitments in an amount equal to 120% of each quarterly Cap Grant payment within one year of the payment. The State of Mississippi has entered into binding commitments which provide assistance from the DWSIRLF in amounts substantially exceeding the required 120% of each quarterly grant payment within the one-year time frame. Table 6 lists Federal letter of credit (LOC) payments received by quarter and the cumulative binding commitments. Cumulative payments into the Federal LOC at the end of the FFY-2021 reporting period totaled \$240,782,166 (includes ARRA) with the state having made

\$531,773,971 in binding commitments; thus, exceeding the 120% binding commitment requirement of \$274,714,999 (Table 6).

C. Expeditious Construction and Timely Disbursements

The State of Mississippi has disbursed DWSIRLF funds in a timely and expeditious manner. During FFY-2021 disbursements totaling \$14,212,953 (Table 5) were provided to loan recipients.

When a loan is executed, the date is set for the first repayment based on the scheduled completion date contained in the project agreement. Program staff monitors each projects' construction moves expeditiously and timely to ensure completion on schedule within the loan agreement and to ensure timely expenditure of funds.

D. MBE/WBE Participation

The State of Mississippi is committed to the fair share objectives for MBE/WBE participation in projects financed by the State Revolving Fund. Due to the limitations of available MBE/WBE contractors within the state the fair share objectives for Mississippi were negotiated to 3.1% for MBE and 1.1% for WBE. These goals were included as a condition in the FFY-2021 DWSRF Cap grant.

As calculated for the "MBE/WBE Annual Report" for contract amounts through September 30, 2021, the "MBE/WBE Utilization Under Federal Grants, Cooperative Agreements, and Interagency Agreements", the WBE participation achieved was 0% and the MBE participation achieved was 1.46%. Both percentages have fallen short of our negotiated goals.

E. Assurances of Compliance with OMB Uniform Guidance (2 CFR part 200)

Mississippi continues to comply with the requirements of the OMB Uniform Guidance by having a Program Audit conducted each year. We are also ensuring compliance of loan recipients by reviewing the Single Audit reports of any loan recipient who is subject to a Single Audit.

F. State Environmental Review Process (SERP)

Environmental reviews, like those required for projects under the National Environmental Protection Act, are conducted for all construction projects. During FFY-2021 the State of Mississippi conducted environmental reviews on all funded projects in accordance with the SERP. The staff determined that no Environmental Impact Statements were necessary. The State has issued either an Environmental Assessment and a Finding of No Significant Impact or a Categorical Exclusion for each construction project.

G. Eligible Activities of the DWSIRLF

Eligible Activities of the DWSIRLF are described in Section III of the IUP.

H. Compliance with Federal Cross-Cutters

All FFY-2021 projects met the requirements of the federal cross-cutting laws and authorities. The State requires all projects to meet the cross-cutting requirements and thus bank the loan award amounts in excess of the federal Cap Grants toward meeting equivalency requirements.

I. Other Federal Authorities

The State of Mississippi and all recipients of DWSIRLF funds have complied with applicable federal authorities. Recipients of DWSIRLF assistance must agree to this condition as set forth in the loan agreement between the recipient and the State of Mississippi.

J. Cash Draw Procedures

The State has drawn cash from Federal Cap Grants in a manner consistent with the Cap Grant Agreements. In FFY-2021, \$7,604,350 (Table 5) was drawn from the Automated Clearing House (ACH) for project funding. A total of \$902,445 (MAGIC Revenue Report) was drawn from the ACH for all set-aside funds. In total there were \$8,506,795 in Cap grant moneys drawn from the ACH during FFY-2021.

K. Disbursement Schedule/Commitment

Table 6 shows the Federal LOC disbursements made in FFY-2021 to the disbursement projections submitted to EPA in the FFY-2021 IUP.

L. State Attorney General Certification

During FFY-2021 the State submitted the Attorney General's Certification with the FFY-2021 Capitalization Grant Application.

M. Administration Funding

Table 4 identifies the portion of the FFY-2021 EPA Cap grant (\$473,680) which was set-aside to fund administration costs.

Administrative fees received from loan repayments in FFY-2021 totaled \$875,909 (from MAGIC Revenue Report). The Administrative fees were captured from the interest portion of the loan repayments.

N. Attendance at EPA Approved/Sponsored Seminars

DWSIRLF staff members attended all EPA approved/sponsored seminars, workshops, conferences, etc., in 2021 that were determined to be useful by the State.

O. Annual Audit

A financial audit of the DWSIRLF Program is currently being performed for State Fiscal Year (SFY-2021). As of the date of this report, the audit has not been finalized. The final audit report will be made available once finalized.

P. Procedures to Assure Borrowers Have a Dedicated Source of Revenue

The State of Mississippi agrees that it shall determine whether an applicant has the ability to repay a loan, according to its terms and conditions, prior to making that loan. The State has developed EPA-approved criteria to evaluate an applicant's financial ability to repay the loan, in addition to paying for operation and maintenance costs, and other necessary expenses.

Tables

TABLE 1: PROJECTS FUNDED IN FFY-2021

NO.	PROJECT NAME COMMUNITIES SERVED	LOAN NUMBER	TOTAL ASSISTANCE AMOUNT	AWARD DATE	* AGREEMENT TYPE	INTEREST RATE	POPULATION SERVED	ELIGIBLE PRINCIPAL FORGIVENESS	AWARDED** PRINCIPAL FORGIVENESS
1	Central Yazoo W/A	DWI-L820004-03	\$2,075,000	9/30/2021	L/S	1.95%	9,960	\$500,000	\$0
2	City of Jackson	DWI-L250008-03	\$27,953,300	9/30/2021	L/S	1.95%	65,000	\$500,000	\$0
3	City of Lexington	DWI-L260012-01	\$326,350	9/30/2021	L/S	1.95%	1,735	\$146,858	\$0
4	City of Pearl	DWI-L610017-07	\$1,850,000	9/30/2021	L/S	1.95%	26,500	\$462,500	\$0
5	Days W/A	DWI-L170005-02	\$733,290	9/30/2021	L	1.95%	3,500	\$0	\$0
6	Leesburg W/A	DWI-L610013-03	\$2,505,000	9/30/2021	L/S	1.95%	4,182	\$500,000	\$0
7	Plum Point Community W/A	DWI-L540032-01	\$308,532	9/30/2021	L/S	1.95%	115	\$46,280	\$0
8	Rose Hill W/A	DWI-L310011-01	\$506,623	9/30/2021	L/S	1.95%	1,188	\$177,318	\$0
9	St Thomas Water Association	DWI-L250024-01	\$135,523	9/30/2021	L/S	1.95%	549	\$20,328	\$0
10	Sylvarena W/A	DWI-L650010-01	\$711,000	9/30/2021	L/S	1.95%	786	\$177,750	\$0
11	Thomasville Water Association	DWI-L610029-02	\$1,800,000	9/30/2021	L/S	1.95%	1,294	\$270,000	\$0
12	Town of Mount Olive	DWI-L160003-01	\$1,032,027	9/30/2021	L/S	1.95%	1,000	\$464,413	\$0
13	Town of Raleigh	DWI-L650008-01	\$922,000	9/30/2021	L/S	1.95%	1,462	\$322,700	\$0
							117,271	\$3,588,146	\$0

Total Funding for FFY-2021 Loans \$40,858,645

Net Funding for FFY-2021 Loans \$38,304,578

Large Communities - Total Funding for Communities with Populations Greater than 10,000 \$29,803,300 2 Communities

Small Communities - Total Funding for Communities with Populations of 10,000 or Less \$11,055,345 11 Communities

Extra Small Communities - Total Funding for Communities with Populations of 5,000 or Less \$8,980,345 10 Communities

Funds for Small Communities with Populations of 10,000 or Less as a % of Binding Commitments 27.06%

Funds for Extra Small Communities with Populations of 5,000 or Less as a % of Binding Commitments 21.98%

Notes:

* Codes for Assistance Type: L - Loan; S - Subsidy

** Amount of Principal Forgiveness received by the Loan Recipient

TABLE 2: PROJECT ACTIONS in FFY-2021

ACTION DATE	QUARTER	LOANEE	POPULATION	PROJECT NUMBER DWI	ACTION DESCRIPTION	LOAN AMENDMENTS AMOUNT	INITIAL LOANS	INITIAL PRINCIPAL FORGIVENESS	FINAL PRINCIPAL FORGIVENESS	ADDITIONAL PRINCIPAL FORGIVENESS
10/2/2020	1st	City Of Mccomb	6,589	DWI-L570004-01-1	Final	-\$264,551		\$309,000	\$309,000	\$0
11/6/2020	1st	Jayess-Topeka Tilton Water Assocaiton	3,753	DWI-L390001-02-2	Final	-\$7,608		\$42,063	\$42,063	\$0
11/6/2020	1st	Kokomo-Shiloh Water Association	2,394	DWI-L460014-01-2	Final	-\$12,516		\$424,075	\$424,075	\$0
11/13/2020	1st	Magnolia Rural Water Association	3,395	DWI-L570015-01-1	Amendment	-\$71,228				\$0
11/13/2020	1st	North Pike Water Association	5,016	DWI-L570008-01-3	Amendment	-\$66,398				\$0
12/23/2020	1st	Town Of Puckett	660	DWI-L610021-01-1	Final	-\$28,400		\$28,800	\$33,000	\$4,200
1/8/2021	2nd	City Of Jackson	174,382	DWI-L250008-01-2	Final	-\$299,991		\$500,000	\$500,000	\$0
1/22/2021	2nd	Town Of Sumner	316	DWI-L680011-01-1	Final	-\$151,357		\$0	\$0	\$0
2/12/2021	2nd	City Of Wiggins	1,055	DWI-L660005-02-1	Amendment	53,358				\$0
2/19/2021	2nd	City Of Natchez	15,109	DWI-L010002-01-2	Final	-63,641		\$500,000	\$399,245.00	-\$100,755
2/26/2021	2nd	Harland Creek Wa	1,338	DWI-L260022-01-1	Final	-\$33,069		\$183,088	\$183,088.00	\$0
3/26/2021	2nd	West Madison Utility District	1,261	DWI-L450016-01-2	Final	-\$56,697		\$206,876	\$206,876	\$0
9/1/2021	4th	Central Rankin Water Association	2,613	DWI-L610081-03	Final	-\$31,500		\$0	\$0	\$0
9/7/2021	4th	West Marion Water Association	1,800	DWI-L460013-02-1	Amendment	\$183,806				\$0
9/30/2021	4th	Magnolia Rural Water Association	3,395	DWI-L570015-01	Final	-\$56,075		\$500,000	\$500,000	\$0
9/30/2021	4th	Glendale Utility District	4,150	DWI-L180007-01-1	Amendment	\$47,268				\$0
9/30/2021	4th	Improve Water Association	2,658	DWI-L740002-03-1	Amendment	\$27,778				\$0
9/30/2021	4th	West Jackson County Utility District	24,937	DWI-L300156-08-1	Amendment	-\$1,661,377.00				\$0
9/30/2021	4th	Jayess-Topeka Tilton Water Association	3,753	DWI-L390001-03-1	Amendment	-\$61,869.00				\$0
9/30/2021	4th	Central Yazoo W/A	9,960	DWI-L820004-03	Initial		\$2,075,000		\$0	\$0
9/30/2021	4th	City of Jackson	65,000	DWI-L250008-03	Initial		\$27,953,300		\$0	\$0
9/30/2021	4th	City of Lexington	1,735	DWI-L260012-01	Initial		\$326,350		\$0	\$0
9/30/2021	4th	City of Pearl	26,500	DWI-L610017-07	Initial		\$1,850,000		\$0	\$0
9/30/2021	4th	Days W/A	3,500	DWI-L170005-02	Initial		\$733,290		\$0	\$0
9/30/2021	4th	Leesburg W/A	4,182	DWI-L610013-03	Initial		\$2,505,000		\$0	\$0
9/30/2021	4th	Plum Point Community W/A	115	DWI-L540032-01	Initial		\$308,532		\$0	\$0
9/30/2021	4th	Rose Hill W/A	1,188	DWI-L310011-01	Initial		\$506,623		\$0	\$0
9/30/2021	4th	St Thomas Water Association	549	DWI-L250024-01	Initial		\$135,523		\$0	\$0
9/30/2021	4th	Sylvarena W/A	786	DWI-L650010-01	Initial		\$711,000		\$0	\$0
9/30/2021	4th	Thomasville Water Association	1,294	DWI-L610029-02	Initial		\$1,800,000		\$0	\$0
9/30/2021	4th	Town of Mount Olive	1,000	DWI-L160003-01	Initial		\$1,032,027		\$0	\$0
9/30/2021	4th	Town of Raleigh	1,462	DWI-L650008-01	Initial		\$922,000		\$0	\$0
					Year:	-\$2,554,067	\$40,858,645	\$2,693,902	\$2,597,347	-\$96,555
					4th Quarter:	-\$1,551,969	\$40,858,645	\$500,000	\$500,000	\$0
					3rd Quarter:	\$0	\$0	\$0	\$0	\$0
					2nd Quarter:	-\$551,397	\$0	\$1,389,964	\$1,289,209	-\$100,755
					1th Quarter:	-\$450,701	\$0	\$803,938	\$808,138	\$4,200

TABLE 2: PROJECT ACTIONS in FFY-2021

ACTION DATE	QUARTER	LOANEE	POPULATION	PROJECT NUMBER DWI	ACTION DESCRIPTION	LOAN AMENDMENTS AMOUNT	INITIAL LOANS	INITIAL PRINCIPAL FORGIVENESS	FINAL PRINCIPAL FORGIVENESS	ADDITIONAL PRINCIPAL FORGIVENESS
						-\$2,554,067	\$40,858,645	\$2,693,902	\$2,597,347	-\$96,555

TABLE 2: PROJECT ACTIONS in FFY-2021

Calculations:

Initial Funding for Loans:	\$40,858,645
Total Funding for Small Communities:	\$11,055,345
Loan Decreases for Small Communities:	(529,058)
Net Loan Amount to Small Communities:	\$10,526,287
Total Funding for Large Communities:	\$29,803,300
Loan Decreases for Large Communities:	(2,025,009)
Net Loan Amount to Large Communities:	\$27,778,291
Total Net Funding:	\$38,304,578

TABLE 3: SOURCE AND USE OF FUNDS for FFY-2021

DWSRF Program Funds by Fiscal Year						DWSRF Project Loans by Fiscal Year					
Federal Fiscal Year A	***Beginning Balance B	*Federal Capital C	State Appropriations D	Interest Earned on Fund E	Repayments F	Initial Loan Awards G	Loan Decreases H	Net Loan Awards I	Number of Loans J	Population Benefiting K	Fund Balance B+C+D+E+F-I
1997	\$0	\$1,505,152	\$10,000,000	\$0	\$0	\$10,297,670	\$0	\$10,297,670	17	92,886	\$1,207,482
1998	\$1,207,482	\$8,240,000	\$0	\$541,668	\$27,708	\$5,502,190	(\$774,742)	\$4,727,448	9	122,033	\$5,289,410
1999	\$5,289,410	\$8,501,874	\$0	\$593,954	\$425,450	\$8,614,140	(\$1,085,309)	\$7,528,831	14	172,635	\$7,281,857
2000	\$7,281,857	\$7,631,094	\$0	\$807,675	\$1,037,720	\$12,327,484	(\$1,168,746)	\$11,158,738	17	181,210	\$5,599,607
2001	\$5,599,607	\$7,893,500	\$5,000,000	\$782,161	\$1,620,836	\$22,365,070	(\$986,752)	\$21,378,318	28	203,830	(\$482,214)
2002	(\$482,214)	\$15,694,350	\$0	\$450,125	\$3,856,538	\$20,820,563	(\$3,033,337)	\$17,787,226	24	193,183	\$1,731,572
2003	\$1,731,572	\$3,802,418	\$0	\$258,188	\$3,097,324	\$13,055,216	(\$1,177,146)	\$11,878,070	12	179,365	(\$2,988,568)
2004	(\$2,988,568)	\$7,989,100	\$0	\$173,422	\$5,228,781	\$10,132,582	(\$1,725,679)	\$8,406,903	11	144,040	\$1,995,832
2005	\$1,995,832	\$13,567,084	\$1,740,000	\$420,431	\$5,455,940	\$8,333,321	(\$429,107)	\$7,904,214	11	60,817	\$15,275,073
2006	\$15,275,073	\$416,600	\$4,003,000	\$830,827	\$5,434,026	\$11,766,802	(\$1,814,627)	\$9,952,175	13	110,559	\$16,007,351
2007	\$16,007,351	\$8,395,972	\$0	\$1,580,179	\$6,047,052	\$15,888,454	(\$1,632,273)	\$14,256,181	17	160,392	\$17,774,373
2008	\$17,774,373	\$6,325,640	\$4,000,000	\$1,665,021	\$7,291,214	\$33,569,703	(\$1,791,356)	\$31,778,347	11	130,170	\$5,277,901
**2009	\$5,277,901	\$12,490,140	\$0	\$1,561,383	\$7,667,390	\$37,475,118	(\$3,521,678)	\$33,953,440	21	150,864	(\$6,956,626)
2010	(\$6,956,626)	\$28,815,980	\$1,400,000	\$965,854	\$8,341,654	\$14,994,884	(\$6,456,640)	\$8,538,244	15	68,475	\$24,028,618
2011	\$24,028,618	\$4,323,760	\$2,700,000	\$645,318	\$10,093,087	\$20,169,446	(\$1,914,716)	\$18,254,730	10	130,256	\$23,536,054
2012	\$23,536,054	\$5,158,980	\$620,000	\$409,962	\$12,033,417	\$24,265,329	(\$2,397,461)	\$21,867,868	10	78,611	\$19,890,545
2013	\$19,890,545	\$1,206,926	\$1,000,000	\$559,551	\$21,132,301	\$13,506,644	(\$829,876)	\$12,676,768	9	88,909	\$31,112,555
2014	\$31,112,555	\$18,955,251	\$3,180,000	\$443,681	\$12,269,098	\$21,136,914	(\$1,711,306)	\$19,425,608	16	137,357	\$46,534,977
2015	\$46,534,977	\$6,936,956	\$2,644,131	\$598,937	\$12,311,407	\$20,323,503	(\$5,005,390)	\$15,318,113	13	191,408	\$53,708,295
2016	\$53,708,295	\$6,498,320	\$1,010,480	\$790,199	\$13,103,177	\$31,968,116	(\$3,634,673)	\$28,333,443	14	285,314	\$46,777,028
2017	\$46,777,028	\$6,359,920	\$0	\$879,811	\$14,171,495	\$36,808,606	(\$4,095,705)	\$32,712,901	19	192,123	\$35,475,353
2018	\$35,475,353	\$9,287,880	\$3,000,000	\$1,137,625	\$14,436,476	\$22,795,471	(\$6,285,441)	\$16,510,030	13	108,904	\$46,827,304
2019	\$46,827,304	\$9,209,488	\$1,000,000	\$1,849,217	\$15,685,251	\$33,990,860	(\$4,507,184)	\$29,483,676	8	225,927	\$45,087,583
2020	\$45,087,583	\$9,206,520	\$3,000,000	\$1,700,018	\$15,339,265	\$40,807,240	(\$5,575,465)	\$35,231,775	24	176,168	\$39,101,611
2021	\$39,101,611	\$9,197,280	\$3,200,000	\$671,606	\$18,969,774	\$40,858,645	(\$2,554,067)	\$38,304,578	13	117,271	\$32,835,692
TOTALS		\$217,610,185	\$47,497,611	\$20,316,812	\$215,076,379	\$531,773,971	(\$64,108,676)	\$467,665,295	369	3,702,707	

State Appropriations Less Current Year: **\$44,297,611 \$285,424,609**

* "Federal Capital" is based on the fiscal year in which ACH/ASAP deposit was made; only Federal funds for "Projects" are reported here.

** ARRA - FFY-2009 Cap Grant Total: \$19,500,000

*** Fund Balance From Previous Year

TABLE 4: SUMMARY OF REVENUE AND COMMITMENTS for FFY-2021

FEDERAL FISCAL YEAR (FFY)	CAP GRANT TOTALS (A)	Set-Asides					Funds Available for Projects						BALANCE OF FUNDS AVAILABLE FOR PROJECTS	TOTAL PROGRAM REVENUE (A + H + I + J)
		ADMIN. (B)	SMALL SYSTEMS TECHNICAL ASSISTANCE (C)	SOURCE WATER & LOCAL ASSISTANCE (D)	STATE PROGRAMS (F)	TOTAL SET ASIDES (B+C+D+F)	TOTAL FUNDS IN CAP GRANT FOR PROJECTS (G)	INTEREST INCOME (H)	LOAN REPAYMENTS (I)	TOTAL STATE MATCH (J)	TOTAL PROJECT REVENUE FOR AWARDS (G + H + I + J)	NET LOAN AWARDS		
1997	\$16,474,200	\$658,968	\$329,484	\$827,630	\$0	\$1,816,082	\$14,658,118	\$0	\$0	\$10,000,000	\$24,658,118	\$10,297,670	\$14,360,448	\$26,474,200
1998	\$8,271,700	\$330,868	\$165,434	\$0	\$0	\$496,302	\$7,775,398	\$541,668	\$27,708	\$0	\$8,344,774	\$4,727,448	\$17,977,774	\$8,841,076
1999	\$8,669,500	\$346,780	\$173,390	\$0	\$268,156	\$788,326	\$7,881,174	\$593,954	\$425,450	\$0	\$8,900,578	\$7,528,831	\$19,349,521	\$9,688,904
2000	\$9,010,100	\$360,404	\$180,202	\$0	\$300,000	\$840,606	\$8,169,494	\$807,675	\$1,037,720	\$0	\$10,014,889	\$11,158,738	\$18,205,671	\$10,855,495
2001	\$9,047,400	\$361,896	\$180,948	\$0	\$350,000	\$892,844	\$8,154,556	\$782,161	\$1,620,836	\$5,000,000	\$15,557,552	\$21,378,318	\$12,384,906	\$16,450,396
2002	\$8,052,500	\$322,100	\$161,050	\$0	\$400,000	\$883,150	\$7,169,350	\$450,125	\$3,856,538	\$0	\$11,476,012	\$17,787,226	\$6,073,692	\$12,359,162
2003	\$8,004,100	\$0	\$160,082	\$0	\$600,000	\$760,082	\$7,244,018	\$258,188	\$3,097,324	\$0	\$10,599,530	\$11,878,070	\$4,795,152	\$11,359,612
2004	\$8,303,100	\$0	\$166,062	\$0	\$830,310	\$996,372	\$7,306,728	\$173,422	\$5,228,781	\$0	\$12,708,931	\$8,406,903	\$9,097,180	\$13,705,303
2005	\$8,285,500	\$331,420	\$165,710	\$0	\$828,550	\$1,325,680	\$6,959,820	\$420,431	\$5,455,940	\$1,740,000	\$14,576,191	\$7,904,214	\$15,769,157	\$15,901,871
2006	\$8,229,300	\$329,172	\$164,586	\$0	\$822,930	\$1,316,688	\$6,912,612	\$830,827	\$5,434,026	\$4,003,000	\$17,180,465	\$9,952,175	\$22,997,447	\$18,497,153
2007	\$8,229,000	\$329,160	\$164,580	\$0	\$822,900	\$1,316,640	\$6,912,360	\$1,580,179	\$6,047,052	\$0	\$14,539,591	\$14,256,181	\$23,280,857	\$15,856,231
2008	\$8,146,000	\$325,840	\$162,920	\$0	\$814,600	\$1,303,360	\$6,842,640	\$1,665,021	\$7,291,214	\$4,000,000	\$19,798,875	\$31,778,347	\$11,301,385	\$21,102,235
2009	\$8,146,000	\$0	\$162,920	\$0	\$814,600	\$977,520	\$7,168,480	\$1,561,383	\$7,667,390	\$0	\$16,397,253	\$33,953,440	(\$6,254,802)	\$17,374,773
2009 ARRA	\$19,500,000	\$300,000	\$390,000	\$0	\$1,462,500	\$2,152,500	\$17,347,500	\$0	\$0	\$0	\$17,347,500		\$11,092,698	\$19,500,000
2010	\$14,125,000	\$282,500	\$282,500	\$0	\$1,412,500	\$1,977,500	\$12,147,500	\$965,854	\$8,341,654	\$0	\$21,455,008	\$8,538,244	\$24,009,462	\$23,432,508
2011	\$9,811,166	\$0	\$196,040	\$500,000	\$980,200	\$1,676,240	\$8,134,926	\$645,318	\$10,093,087	\$1,400,000	\$20,273,331	\$18,254,730	\$26,028,064	\$21,949,571
2012	\$9,341,000	\$322,100	\$186,820	\$500,000	\$934,100	\$1,943,020	\$7,397,980	\$409,962	\$12,033,417	\$2,700,000	\$22,541,359	\$21,867,868	\$26,701,555	\$24,484,379
2013	\$8,764,000	\$350,560	\$175,280	\$500,000	\$876,400	\$1,902,240	\$6,861,760	\$559,551	\$21,132,301	\$620,000	\$29,173,612	\$12,676,768	\$43,198,399	\$31,075,852
2014	\$9,159,000	\$332,124	\$183,180	\$500,000	\$915,900	\$1,931,204	\$7,227,796	\$443,681	\$12,269,098	\$1,000,000	\$20,940,575	\$19,425,608	\$44,713,366	\$22,871,779
2015	\$9,099,000	\$320,164	\$181,900	\$750,000	\$909,900	\$2,161,964	\$6,936,956	\$598,937	\$12,311,407	\$3,180,000	\$23,027,300	\$15,318,113	\$52,422,553	\$25,189,344
2016	\$8,607,000	\$325,840	\$172,140	\$750,000	\$860,700	\$2,108,680	\$6,498,320	\$790,199	\$13,103,177	\$2,644,131	\$23,035,827	\$28,333,443	\$47,124,937	\$25,144,507
2017	\$8,534,000	\$400,000	\$170,680	\$750,000	\$853,400	\$2,174,080	\$6,359,920	\$879,811	\$14,171,495	\$1,010,480	\$22,421,706	\$32,712,901	\$36,833,742	\$24,595,786
2018	\$11,957,000	\$484,280	\$233,140	\$750,000	\$1,195,700	\$2,663,120	\$9,287,880	\$1,137,625	\$14,436,476	\$0	\$24,861,981	\$16,510,030	\$45,185,693	\$27,531,101
2019	\$11,845,000	\$473,800	\$236,900	\$1,184,500	\$740,312	\$2,635,512	\$9,209,488	\$1,849,217	\$15,685,251	\$3,000,000	\$29,743,956	\$29,483,676	\$45,445,972	\$32,379,468
2020	\$11,853,000	\$474,120	\$237,060	\$1,185,300	\$750,000	\$2,646,480	\$9,206,520	\$1,700,018	\$15,339,265	\$1,000,000	\$27,245,803	\$35,231,775	\$37,460,000	\$29,892,283
2021	\$11,842,000	\$473,680	\$236,840	\$1,184,200	\$750,000	\$2,644,720	\$9,197,280	\$671,606	\$18,969,774	\$3,000,000	\$31,838,659	\$38,304,578	\$30,994,082	\$34,483,379
TOTALS:	\$261,305,566	\$8,235,776	\$5,219,848	\$9,381,630	\$19,493,658	\$42,330,912	\$218,968,574	\$20,316,813	\$215,076,379	\$44,297,611	\$498,659,377	\$467,665,295	\$640,548,912	\$540,996,369

Total Cumulative Revenue Available for Projects Since Beginning of Program: **\$498,659,377**

Total Cumulative Net Loan Obligations for Projects Since Beginning of Program: **\$467,665,295**

Balance: **\$30,994,082**

Total Cumulative Assistance as a % of Total Cumulative Available Funds for Projects: **94%**

Total Cumulative Assistance Provided as a % of Total Federal Grant Funds Provided for Projects: **179%**

Note: The Cap Grant and Set-asides did not become available until after the end of the reporting period; the program operated on the previous year's.

TABLE 5: DISBURSEMENTS / CASH BALANCES through FFY-2021

Federal Fiscal Year (FFY)	Deposits of State Match	ACH Draws for Projects	Disbursed To Projects	Interest Earned on Account	Repayment Deposits	Year's Balance	Cumulative Balance
	A	B	C	D	E	(A+B+D+E) - C	
1997	\$10,000,000	\$0	\$441,669	\$0	\$0	\$9,558,331	\$9,558,331
1998	\$0	\$6,048,786	\$7,443,882	\$541,668	\$27,708	(\$825,720)	\$8,732,611
1999	\$0	\$5,024,163	\$6,124,876	\$593,954	\$425,450	(\$81,309)	\$8,651,302
2000	\$0	\$7,971,833	\$9,436,490	\$807,675	\$1,037,720	\$380,738	\$9,032,039
2001	\$5,000,000	\$8,498,589	\$10,349,303	\$782,161	\$1,620,836	\$5,552,282	\$14,584,322
2002	\$0	\$13,592,430	\$16,593,795	\$450,125	\$3,856,538	\$1,305,297	\$15,889,619
2003	\$0	\$15,845,693	\$19,502,287	\$258,188	\$3,097,324	(\$301,082)	\$15,588,537
2004	\$0	\$3,383,013	\$10,302,333	\$173,422	\$5,228,781	(\$1,517,117)	\$14,071,420
2005	\$1,740,000	\$5,771,303	\$5,984,665	\$420,431	\$5,455,940	\$7,403,009	\$21,474,429
2006	\$4,003,000	\$7,541,353	\$9,056,139	\$830,827	\$5,434,026	\$8,753,067	\$30,227,496
2007	\$0	\$6,443,789	\$9,509,832	\$1,580,179	\$6,047,052	\$4,561,188	\$34,788,684
2008	\$4,000,000	\$7,342,052	\$12,458,165	\$1,665,021	\$7,291,214	\$7,840,122	\$42,628,806
2009	\$0	\$7,018,243	\$15,758,218	\$1,561,383	\$7,667,390	\$488,798	\$43,117,604
2010	\$0	\$19,239,171	\$34,967,414	\$965,854	\$8,341,654	(\$6,420,735)	\$36,696,869
2011	\$1,400,000	\$25,856,165	\$31,466,489	\$645,318	\$10,093,087	\$6,528,081	\$43,224,951
2012	\$2,700,000	\$5,746,527	\$15,471,367	\$409,962	\$12,033,417	\$5,418,539	\$48,643,490
2013	\$620,000	\$4,124,353	\$13,747,267	\$559,551	\$21,132,301	\$12,688,938	\$61,332,428
2014	\$1,000,000	\$5,790,827	\$7,887,862	\$443,681	\$12,269,098	\$11,615,744	\$72,948,172
2015	\$3,180,000	\$6,432,977	\$12,403,418	\$598,937	\$12,311,407	\$10,119,902	\$83,068,074
2016	\$2,644,131	\$7,781,545	\$16,257,985	\$790,199	\$13,103,177	\$8,061,067	\$91,129,142
2017	\$1,010,480	\$3,935,781	\$14,174,223	\$879,811	\$14,171,495	\$5,823,344	\$96,952,486
2018	\$0	\$11,401,911	\$18,245,382	\$1,137,625	\$14,436,476	\$8,730,630	\$105,683,116
2019	\$3,000,000	\$9,641,862	\$19,029,018	\$1,849,217	\$15,685,251	\$11,147,311	\$116,830,427
2020	\$1,000,000	\$6,790,332	\$17,476,074	\$1,700,018	\$15,339,265	\$7,353,540	\$124,183,967
2021	\$3,000,000	\$7,604,350	\$14,212,953	\$671,606	\$18,969,774	\$16,032,776	\$140,216,743
TOTALS:	\$44,297,611	\$208,827,048	\$348,301,108	\$20,316,813	\$215,076,379		

Table 6: Binding Commitments and Federal Payments to the Federal Letter of Credit (LOC) for FFY-2021

Capitalization Grant Payments into ACH																						
Federal FY (FFY)	Quarter	FFY-2007 Cap Grant	FFY-2008 Cap Grant	FFY-2009 Cap Grant	FFY-2009 ARRA	FFY-2010 Cap Grant	FFY-2011 Cap Grant	FFY-2012 Cap Grant	FFY-2013 Cap Grant	FFY-2014 Cap Grant	FFY-2015 Cap Grant	FFY-2016 Cap Grant	FFY-2017 Cap Grant	FFY-2018 Cap Grant	FFY-2019 Cap Grant	FFY-2020 Cap Grant	FFY-2021 Cap Grant	Cumulative Deposits into LOC	Required Binding Commitments	Year's Total Loan Awards	Cumulative Actual Binding Commitments	
1997-2005		FFY1997-2005																	\$75,020,100	\$71,554,980	\$111,448,236	\$111,448,236
2006	1																	\$75,020,100	\$73,714,980			
	2																	\$75,020,100	\$76,570,980			
	3																	\$75,020,100	\$79,306,980			
	4																	\$75,020,100	\$90,024,120	\$11,766,802	\$123,215,038	
2007	1																	\$77,020,100	\$90,024,120			
	2																	\$79,436,700	\$90,024,120			
	3																	\$81,936,700	\$90,024,120			
	4	\$2,800,000																\$86,466,000	\$90,024,120	\$15,888,454	\$139,103,492	
2008	1	\$3,000,000																\$89,466,000	\$92,424,120			
	2	\$2,400,000																\$91,866,000	\$95,324,040			
	3	\$29,000																\$91,895,000	\$98,324,040			
	4																	\$91,895,000	\$103,759,200	\$33,569,703	\$172,673,195	
2009	1	\$2,200,000																\$94,095,000	\$107,359,200			
	2	\$2,200,000																\$96,295,000	\$110,239,200			
	3	\$1,800,000			\$5,000,000													\$103,095,000	\$110,274,000			
	4	\$1,800,000			\$5,000,000													\$109,895,000	\$110,274,000	\$37,475,118	\$210,148,313	
2010	1		\$146,000	\$275,000	\$5,000,000													\$115,316,000	\$112,914,000			
	2			\$1,650,000	\$4,500,000													\$121,466,000	\$115,554,000			
	3			\$4,950,000		\$8,000,000												\$134,416,000	\$123,714,000			
	4			\$1,271,000		\$6,125,000												\$141,812,000	\$131,874,000	\$14,994,884	\$225,143,197	
2011	1																	\$141,812,000	\$138,379,200			
	2																	\$141,812,000	\$145,759,200			
	3																	\$141,812,000	\$161,299,200			
	4						\$8,000,000											\$149,812,000	\$170,174,400	\$20,169,446	\$245,312,643	
2012	1						\$1,802,000											\$151,614,000	\$170,174,400			
	2																	\$151,614,000	\$170,174,400			
	3							\$3,300,000										\$151,614,000	\$170,174,400			
	4																	\$154,914,000	\$179,774,400	\$24,265,329	\$269,577,972	
2013	1						\$9,166											\$154,923,166	\$181,936,800			
	2																	\$154,923,166	\$181,936,800			
	3																	\$154,923,166	\$181,936,800			
	4							\$6,041,000										\$160,964,166	\$185,896,800	\$13,506,644	\$283,084,616	
2014	1							\$8,423,000										\$169,387,166	\$185,907,799			
	2							\$341,000										\$169,728,166	\$185,907,799			
	3																	\$169,728,166	\$185,907,799			
	4																	\$169,728,166	\$193,156,999	\$21,136,914	\$304,221,530	
2015	1									\$1,823,000								\$171,551,166	\$203,264,599			
	2																	\$171,551,166	\$203,673,799			
	3																	\$171,551,166	\$203,673,799			
	4									\$7,336,000								\$178,887,166	\$203,673,799	\$20,323,503	\$324,545,033	
2016	1										\$2,162,044							\$181,049,210	\$205,861,399			
	2																	\$181,049,210	\$205,861,399			
	3																	\$181,049,210	\$205,861,399			
	4										\$6,936,956							\$187,986,166	\$214,664,599	\$31,968,116	\$356,513,149	
2017	1											\$2,151,750						\$190,137,916	\$217,259,052			
	2											\$2,151,750						\$192,289,666	\$217,259,052			
	3											\$2,151,750						\$194,441,416	\$217,259,052			
	4												\$2,151,750					\$196,593,166	\$225,583,399	\$36,808,806	\$393,321,755	
2018	1											\$2,133,500						\$198,726,666	\$228,165,499			
	2											\$2,133,500						\$200,860,166	\$230,747,599			
	3											\$2,133,500						\$202,993,666	\$233,329,699			
	4												\$2,133,500					\$205,127,166	\$235,911,799	\$22,795,471	\$416,117,226	
2019	1												\$2,989,250					\$208,116,416	\$238,471,999			
	2												\$2,989,250					\$211,105,666	\$241,032,199			
	3												\$2,989,250					\$214,094,916	\$243,592,399			
	4												\$2,989,250					\$217,084,166	\$246,152,599	\$33,990,860	\$450,108,086	
2020	1													\$2,961,250				\$220,045,416	\$249,739,699			
	2													\$2,961,250				\$223,006,666	\$253,326,799			
	3													\$2,961,250				\$225,967,916	\$256,913,899			
	4													\$2,961,250				\$228,929,166	\$260,500,999	\$40,807,240	\$490,915,326	
2021	1															\$2,963,250		\$231,892,416	\$264,054,499			
	2															\$2,963,250		\$234,855,666	\$267,607,999			
	3															\$2,963,250		\$237,818,916	\$271,161,499			
	4															\$2,963,250		\$240,782,166	\$274,714,999	\$40,858,645	\$531,773,971	
2022	1																\$2,960,500	\$240,782,166	\$278,270,899			
	2																\$2,960,500	\$240,782,166	\$281,826,799			
	3																\$2,960,500	\$240,782,166	\$285,382,699			
	4																\$2,960,500	\$240,782,166	\$288,938,599		\$531,773,971	
TOTALS		\$8,229,000	\$8,146,000	\$8,146,000	\$19,500,000	\$14,125,000	\$9,811,166	\$9,341,000	\$8,764,000	\$9,159,000	\$9,099,000	\$8,607,000	\$8,534,000	\$11,957,000	\$11,845,000	\$11,853,000	\$11,842,000					

TABLE 7: DWSRF Administrative Expenses for FFY-2021 Annual Report

	Direct Salaries	Fringe	Total Salaries & Fringe	Indirect Costs	Other	Total Administrative Expenditures
FFY- 2021 Expenditures	\$392,757	\$136,915	\$529,672	\$129,240	\$24,627	\$683,540

TABLE 8: Actual DWSIRLF/PWSS Expenses for FFY-2021

October 1, 2020 through September 30, 2021

CATEGORY	DWSRF Administrative		Public Water Systems Supervision (PWSS)	Small Systems Technical Assistance	Source Water & Local Assistance	TOTAL
	Federal* (Set-aside)	State (Admin Fee)	Federal* (Set-aside)	Federal* (Set-aside)	Federal* (Set-aside)	
Personnel (Salaries)	\$168,054	\$224,703	\$0	\$0	\$0	\$392,757
Fringe	\$55,582	\$81,333	\$0	\$0	\$0	\$136,915
Total Direct:	\$223,636	\$306,037	\$0	\$0	\$0	\$529,672
Total Indirect:	\$54,567	\$74,673	\$0	\$0	\$0	\$129,240
TOTAL Costs:	\$278,203	\$380,710	\$0	\$0	\$0	\$658,912
Contracts	\$0	\$0	\$628,809	\$113,057	\$10,002	\$751,868
Travel	\$2,430	\$5,306	\$0	\$0	\$0	\$7,737
Other	\$6,024	\$10,867	\$0	\$0	\$0	\$16,891
TOTAL ALL COSTS:	\$286,657	\$396,883	\$628,809	\$113,057	\$10,002	\$1,435,408

Total DWSRF Admin.
Expenses all sources: \$683,540

Appendix A

2021 Program Audits

Audited DWSIRLF Financial Statement & Compliance Review

(to be added when reports are available)