



State of Utah

SPENCER J. COX
Governor

DEIDRE HENDERSON
Lieutenant Governor

Department of Environmental Quality

Tim Davis
Executive Director

DIVISION OF WATER QUALITY
John K. Mackey, P.E.
Director

Water Quality Board

James Webb, Chair
Michelle Kaufusi, Vice Chair
Jeannie Simmonds
Robert Fehr
Michela Harris
Joseph Havasi
Trevor Heaton
Jill Jones
Tim Davis
John K. Mackey, P.E.
Executive Secretary

Utah Water Quality Board Finance Committee Meeting

****Via [Zoom](#)****

or

**Great Salt Lake East Room 3rd Floor
(Limited Seating)
195 North 1950 West
Salt Lake City, Utah 84116**

**September 16, 2025
Meeting Begins at 10:00 AM**

AGENDA

FUNDING:

1. Review of Applicants
2. Discussion of Projects

DWQ Engineering Section
Water Quality Board

**Next WQ Board Meeting
September 24, 2025, at 8:30 am
MASOB & Via [Zoom](#)
195 North 1950 West
Salt Lake City, Ut 84116**

DWQ-2025-007194



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MEMORANDUM

TO: Utah Water Quality Board

THROUGH: John Mackey, P.E., Director

FROM: Engineering Section

DATE: September 16, 2025

SUBJECT: Finance Committee Meeting – FY 2026 Funding Requests

BACKGROUND

Due to limited fund balances the Water Quality Board has moved from bringing projects in on a first come first serve basis, to reviewing projects in batches. Applications over the past few years have exceeded available fund balances necessitating the need for the Finance Committee to meet and discuss options with staff. This meeting is used to help form staff recommendations that utilize the available funds in a way to best support the interest of Utah's communities and protecting their waters for beneficial use.

Due to federal grant uncertainty, staff no longer projects funds coming from EPA grants in the financial report until grant agreements are awarded. Staff did include some discussion of future bipartisan infrastructure law grants.

BACKGROUND ON EQUIVALENCY REQUIREMENTS

Equivalency requirements are Build America, Buy America (BABA), American Iron and Steel (AIS), Davis-Bacon wages, Disadvantaged Business Enterprises (DBE) and Environmental Review sometimes referred to as CWSRF "first round funding requirements". Non-Equivalency requirements are reduced to AIS, Davis-Bacon wages, and Environmental Review, and these sometimes referred to as CWSRF "second round funding requirements." As part of the award of the Capitalization Grant and General Supplemental Grants from EPA, the CWSRF program must award projects funded by these grants with Equivalency requirements. In general, equivalency requirements are expected to be fulfilled within two years of the grant award.

These projects must close their funding loans during the fiscal year of the grant and projects may be used to fulfill equivalency requirements of previous years but not future years. For this cycle, **\$4,129,920 in project funding must be authorized with equivalency requirements.** Staff believes that the Enoch and Hinkley projects are suitable Equivalency projects. The USDA-RD has stated that only American Iron-Steel (AIS) will be required for their funding with Lewiston and thus, Lewiston would need to be a Non-Equivalency project. Since Salem can only be partially funded by the Board, Utah Wastewater Loan Funding would make the most sense at this time.

AVAILABLE BALANCES EVALUATION

Attachment 1 to this memorandum is a current Financial Report showing available fund balances. Utah Wastewater Loan Funds can be used to supplement projects funded CWSRF requirements. Thus, in analyzing funding alternatives, staff can consider the total available fund balances. Due to equivalency requirements, the Board cannot award future capitalization grants until they are received. If projects will not require funds until a later fiscal year the Board may authorize loan repayment funds, also known as revolved balances, which is approximately \$17 million in FY27. In addition, the Board has reserved \$5 million in Utah Wastewater Loan Funding annually for emergency projects should they arise. Table 1 shows the projected available funds through FY29 with reserve amounts deducted. the amount with the reserve subtracted from the available funds and without consideration of future capitalization grants. Projected FY25 and FY26 General Supplemental Grants are expected to become available in FY27 and FY28; these amounts are shown separately in the table as explained below. Hardship Grant balances not included Table 1.

Table 1: Projected Available Fund (in millions)

Funding Fiscal Year	FY26	FY27	FY28	FY29
Total Available Funds (without future Cap Grants)	\$32.1	\$53.0	\$89.5	\$126.3
Reserve (cumulative at \$5/year)	\$0	-\$5	-\$10	-\$15
Available Funds minus reserve	\$32.1	\$48.0	\$79.5	\$111.3
Projected FY25 & FY26 General Sup. Grant - Loan portion	\$0	\$6	\$6	\$0
Projected FY25 & FY26 General Sup. Grant - PF portion	\$0	\$6	\$6	\$0
Project available funds	\$32.1	\$60.0	\$91.5	\$111.3

Staff recommends the Board authorize at least \$25 million but not greater than \$32 million in funding during FY26. The two-year average of the fund is about \$30 million per year and the four-year average is \$28 million per year. Staff believes the two-year average is a reasonable value to use in considering authorizations. Authorizations beyond \$32 million would need to recognize that those additional amounts would not be available until FY27.

AVAILABLE PRINCIPAL FORGIVENESS BALANCES EVALUATION

The August 2025 Financial Report includes an estimate of unobligated balances for Additional Subsidization (AKA Principal Forgiveness (PF)). These are available funds that the Board can authorize to projects that will result in user fees greater than the State Affordability Criteria. The available principal forgiveness balances are shown in Table 2. **Staff recommends the Board authorize \$4.2-\$4.6 million in principal forgiveness.** This funding would be part of the available fund total in Table 1, not in addition to it. Table 2 shows a summary of Principal Forgiveness balances by year, as presented in the August Board meeting.

Table 2: Summary of Principal Forgiveness Balances (in millions)

Funding Fiscal Year	FY26	FY27	FY28	FY29
Remaining PF FY24 General Supplemental Grant	\$4.6	\$0	\$0	\$0
Projected PF FY25 & FY26 General Supplemental Grant	\$0	\$6	\$6	\$0
Total Projected Principal Forgiveness Balances	\$4.6	\$10.6	\$16.6	\$16.6

AVAILABLE HARDSHIP GRANT FUND BALANCES EVALUATION

The August 2025 Financial Report includes an estimate of unobligated balances for Hardship Grant Fund. These are available balances the Board can authorize to projects that will result in user fees greater than the State Affordability Criteria. The available Hardship Grant balances are shown below. **Staff recommends the Board authorize about \$3 million in Hardship Grant including \$1.5 million for Millville explained in more detail below.** This would reserve approximately \$1.8 million for future planning and projects. This funding is separate from the available balances shown in Table 1. Table 3 shows current, estimated Hardship Grant balances by year, as presented in the August Board meeting.

Table 3: Summary of Hardship Grant Balances (In millions)

Funding Fiscal Year	FY26	FY27	FY28	FY29
Total Projected Hardship Grant Fund Balance	\$4.8	\$4.7	\$4.7	\$4.5

PROJECTS FOR WATER QUALITY BOARD CONSIDERATION

In June 2025, the Board received applications with the requested funding of over \$90 million exceeding the funds available to the Board. Staff has prepared a brief summary of each project in Enclosure 1 and a cost model for each project included as Attachments 3 through 10.

ADDITIONAL POTENTIAL FUNDING REQUEST - MILLVILLE

Millville is a community in Cache Valley that is constructing a new sewer system. Substantial effort and funding have gone into completing this project. Previously, Millville had negotiated with Hyrum City to connect to their wastewater treatment plant without requiring an impact fee but instead connecting as a partner and assuming some of the existing debt service. However, recently Millville was recently informed that Hyrum will require a \$1.5 million capacity purchase to be paid over not more than five years. Staff was informed of this issue the first week of September 2025. Staff is exploring options to utilize other existing funding that has been awarded to Millville, however, staff thought this issue important enough to bring it to the Board’s attention. Millville has approximately 672 existing ERUs so this would be approximately \$2,230 per connection or if repaid over five years a monthly increase of \$37 per month per ERU. In 2022, rates in Millville’s cost model were projected at \$97 per month. If the Board considered a funding request from Millville for this need, the funds would likely have to come from the Hardship Grant Fund.

Table 4 shows a summary of the funding requests. Historically, when the Board funds Planning, Engineering, or construction management services it is done from the Utah Wastewater Loan Fund or Hardship Grant Fund to simplify architectural and engineering procurement requirements.

Table 4 Summary of Project Requests

Entity	Planning, Engineering, & CMS	Construction & Other Costs	Total Project Cost	Total Requested Funding
Enoch City	\$835,800	\$4,910,000	\$5,745,800	\$5,545,800
Dutch John (Daggett County)	\$155,000	\$374,000	\$529,000	\$479,000
Hinckley Town	\$380,000	\$1,770,000	\$2,150,000	\$2,091,000
Lewiston City	\$892,000	\$5,253,000	\$6,145,000	\$2,660,000
Richmond City	\$1,092,000	\$8,340,000	\$9,581,447	\$8,226,000
Salem City	\$8,629,000	\$63,850,000	\$72,479,000	\$25,000,000
Millville	\$0	\$1,500,000	\$1,500,000	Not yet received

PRIORITIZATION OF APPLICANTS

To evaluate how to authorize funds, the Board must establish priorities. Staff recommends evaluating the applicants under three Tiers. Tier 1 is rural communities unable to bond on their own and without a significant growth component. Tier 2 is rural communities likely unable to bond but with a growth component. Tier 3 is communities large enough to bond on their own.

Tier 1 - Dutch John, Hinckley Town, Lewiston City, Millville

Tier 2 - Enoch City, Richmond City

Tier 3 - Salem City

STAFF EVALUATED FUNDING SCENARIOS

Staff has come up with three possible scenarios using different levels of funding. The tables below note the funding sources including: Clean Water State Revolving Funds (CWSRF), Utah Wastewater Loan Fund (UWLF), Principal Forgiveness (PF), and Hardship Grant Fund (HGF) are all listed below. The First Scenario is presented in Table 5. This scenario would authorize funding at or below the funds available through FY 26 or about **\$26.5 million** in total fund leaving a reserve of about \$8.6 million in loan and \$1.9 million in HGF.

Table 5: Funding Scenario 1

Entity	CWSRF	PF	UWLF	HGF
Dutch John (Daggett County)	\$0	\$0	\$240,000	\$239,000
Hinckley Town	\$961,000*	\$750,000	\$0	\$380,000
Lewiston City	\$960,000	\$1,700,000	\$0	\$0
Enoch City	\$4,710,000*	\$0	\$0	\$835,800
Richmond City	\$6,526,000	\$1,700,000	\$0	\$0
Salem City	\$0	\$0	\$6,000,000	\$0
Millville	\$0	\$0	\$0	\$1,500,000
Total	\$13,157,000	\$4,150,000	\$6,240,000	\$2,954,800

* - Project will be funded as an Equivalency Project to meet EPA Grant Requirements.

The second scenario is presented in Table 6 and would authorize the funds available through FY 26 at about **\$29.5 million** in total fund leaving a reserve of about \$5.6 million in loan and \$1.9 million in HGF.

Table 6: Funding Scenario 2

Entity	CWSRF	PF	UWLF	HGF
Dutch John (Daggett County)	\$0	\$0	\$240,000	\$239,000
Hinckley Town	\$9610,000*	\$750,000	\$0	\$380,000
Lewiston City	\$960,000	\$1,700,000	\$0	\$0
Enoch City	\$4,710,000*	\$0	\$0	\$835,800
Richmond City	\$6,526,000	\$1,700,000	\$0	\$0
Salem City	\$0	\$0	\$9,000,000	\$0
Millville	\$0	\$0	\$0	\$1,500,000
Total	\$13,157,000	\$4,150,000	\$9,240,000	\$2,954,800

* - Project will be funded as an Equivalency Project to meet EPA Grant Requirements.

The third scenario is presented in Table 7 and would authorize the funds available through FY 26 at about **\$32.5 million** in total fund leaving a reserve of about \$2.6 million in loan and \$1.9 million in HGF.

Table 7: Funding Scenario 3

Entity	CWSRF	PF	UWLF	HGF
Dutch John (Daggett County)	\$0	\$0	\$240,000	\$239,000
Hinckley Town	\$961,000*	\$750,000	\$0	\$380,000
Lewiston City	\$960,000	\$1,700,000	\$0	\$0
Enoch City	\$4,710,000*	\$0	\$0	\$835,800
Richmond City	\$6,526,000	\$1,700,000	\$0	\$0
Salem City	\$0	\$0	\$12,000,000	\$0
Millville	\$0	\$0	\$0	\$1,500,000
Total	\$13,157,000	\$4,150,000	\$12,240,000	\$2,954,800

* - Project will be funded as an Equivalency Project to meet EPA Grant Requirements.

ENCLOSURE 1

ENOCH CITY

Enoch City (The City) requests a total of **\$5,545,800** for a construction project, including planning and design advances for the sewer outfall pipeline project. This funding includes two fund parts: a Planning & Design Advance, Engineering, CMS, and right-of-way easement purchase of \$835,800, and construction funding of \$4,710,000.

The City's sewer collection system was installed in 1990. The City has a proactive maintenance program, including cleaning, inspecting, and maintaining the collection system each year.

In June 2017, the City completed a Wastewater Masterplan and Impact Fee Facilities Plan conducted by Sunrise Engineering. The City plan indicated several sections of the City's sewer line that would become over-capacity with the projected 20-year growth. This growth has occurred faster than anticipated, and wastewater system modeling, which involves modeling each new development proposed within the City, has shown that these lines are reaching capacity much quicker, with some lines already at capacity. Due to the lack of slope in the city's topography, replacing the existing pipes with larger pipes requires larger pipeline sizes. Where this line also serves as the sewer outfall, it experiences high flow rates and constant usage, resulting in a high cost of bypass pumping. This proposed project includes a separate parallel outfall line to increase the outfall capacity without extensive bypass pumping.

The City is proposing to construct approximately 3.5 miles of parallel 24" PVC sewer outfall pipeline with related manholes. The City is requesting a planning and design advance to support the sewer outfall project.

Staff are supportive of this project.

FUNDING OPTION:

1. The Board could fund the project with a loan or a combination of a loan and a grant.
2. The Board could partially fund the project with a loan or a combination of a loan and a grant. Enoch would need to obtain funding from other sources for the remaining project funds.

DUTCH JOHN (DAGGETT COUNTY)

Daggett County (Dutch John) is requesting \$479,000 of funding assistance to improve the sewer collection system.

This project will implement critical upgrades to the Dutch John wastewater system, including trenchless rehabilitation (CIPP lining) of aging sewer lines, replacement of deteriorated segments,

and installation of new manholes to meet current recommended standards. These improvements are intended to improve system integrity, reduce infiltration/exfiltration, and increase long-term service reliability.

Staff are supportive of this project.

FUNDING OPTION:

1. The Board could fund the project with a combination of a Utah Wastewater Loan Fund loan and/or grant mix.

HINCKLEY TOWN

Hinckley Town is requesting funding from the Water Quality Board in the amount of **\$2,091,000** to rehabilitate their lagoons for current and future populations.

The Town developed a sanitary sewer master plan in April 2025 which outlined alternatives to repair the current issues with their lagoons. The current issues include hydraulic conductivity, a new flow meter, and the need for culinary water to maintain lagoon operating depth. The facility currently has two lagoons of equal size (7.17 acres). The sewer master plan selected splitting the existing northern cell into two equal sized cells (3.4 acres each) and keeping the existing southern cell as is. The two equal sized cells would receive a rehabilitated liner. This would help the town maintain an operating depth in the two lagoons by decreasing the amount of surface area while increasing the depth of water in the lagoons which would reduce the amount of evaporation in the cells. This rehabilitation will include the installation of a splitter, inlets and piping to allow both of the new cells to operate as the primary lagoon if needed.

Staff believes that the lagoon rehabilitation is necessary for the town to meet R317-3-10 for hydraulic conductivity of the lagoon liner and will help the town create an operating depth without the need for culinary water. Staff is supportive of this project.

FUNDING OPTION:

1. The Board could fund the project with a combination of loan and grant.

LEWISTON CITY

Lewiston City (Lewiston) is requesting **\$2,660,000** in funding to install a sewer lift station and to improve its lagoon treatment system. This request includes a design advance of **\$563,000** to ensure sufficient funds to cover the full extent of the preconstruction costs.

Lewiston owns and operates wastewater collection and lagoon treatment systems. The system as currently configured, is not capable of meeting the capacity and the future needs of the city. The lagoon treatment system was constructed in 1974 and was designed as a three-cell total containment facultative lagoon treatment system.

Chlorine disinfection and sulfur dioxide dechlorination were added to the treatment facility in 1999. The lagoons discharge intermittently to the Cub River. Lewiston completed a Wastewater Collection System and Treatment Facilities Plan in January 2020. The Facilities Plan recommended updated collection, treatment, and land application to address future capacity and nutrient limits resulting from the Cub River Total Maximum Daily Load (TMDL), the technology-based phosphorus effluent limits rule, and growth in the community.

Lewiston is planning to improve the lagoon treatment system in its proposed project. The proposed project has partial funding through the U.S. Department of Agriculture - Rural Development (USDA- RD). Lewiston has made extensive efforts to design, value-engineer, bid, and construct the funded project. Still, bid prices on two separate occasions were not favorable to the funding amounts, so no construction contract awards were made. The proposed project is outlined in Lewiston's Master Plan, but was not initially chosen as the preferred alternative. The project will consist of a new headworks, Aerators in Lagoon Cell 1, new Lagoon transfer structures, chlorination and dechlorination systems, a reaeration system, a new lagoon, and a new lift station.

Staff is supportive of this project, but with current balances, the entire project cannot be funded.

FUNDING OPTION:

1. The Board could partially fund the project with a combination of a loan and a principal forgiveness.

RICHMOND CITY

Richmond City is requesting funding from the Water Quality Board in the amount of **\$8,226,000** for upgrades to their wastewater treatment plant in order to meet the requirements of their UPDES permit and produce Type I Reuse water.

The City of Richmond first installed their membrane bioreactor (MBR) wastewater treatment plant (WWTP) in 2007. The MBR system is reaching the end of its design life, and needs to be upgraded to meet the future demands of increasing flow from Richmond City, as well as meet the total phosphorus limits required of the facility through the TMDL. The proposed project will upgrade the existing WWTP performance as well as address some of its aging infrastructure in order to meet future flows. The improvements are recommended to begin immediately due to existing hydraulic capacities and the hydraulic limitations to maintain service during construction. The proposed treatment improvements will keep the WWTP in compliance with the current UPDES permit and to produce Type I reuse water.

The City proposes to upgrade and refurbish the treatment plant with headworks improvements such as a heater in the grit room, explosion proof lighting upgrades, and HVAC upgrades to comply with code. For influent pumping they plan to replace both influent pumps, VFDs and controls as well as pump discharge piping improvements. For the MBR and Biological Treatment, they plan to demolish the existing blowers and MBR equipment.

They also plan to install new blowers and air system piping, install new MBR equipment including membranes, WAS/RAS/Recycle pumps, permeate pumps, and chemical injection systems. They will also have the manufacturer evaluate the existing disinfection system and install SCADA upgrades. They also plan to dredge lagoon No. 1 to remove solids.

Staff is supportive of this project as Richmond City is being proactive in financing their infrastructure by working on a new Impact Fee Facility Plan, yet they are still in a High Burden when bonding on the open market. Also, Richmond City is working with the USDA Rural Development program as well as Zions Bank to identify potential grant, loan, and bonding options.

FUNDING OPTION:

1. The Board could fully fund the project with a loan or a combination of loan and grant.
2. The Board could partially fund the project with a loan or a combination of loan and grant. Richmond would need to obtain funding for the remaining project funds from USDA RD or other financing.

SALEM CITY

Salem City is requesting funding from the Water Quality Board in the amount of **\$72,029,000** to increase the capacity of the Water Reclamation Facility. This request appeared to be revised to a needed assistance amount of \$25,000,000 at the August 2025 Board meeting.

Salem's water reclamation facility is nearing capacity, and anticipated growth will soon exceed available capacity, even with the short-term upgrades that are currently in progress to buy time to complete a more comprehensive expansion. This project is primarily necessary to address the unprecedented growth that the City is experiencing. The project would consist of plant expansion to allow for community growth and to accommodate flows up to 4.4 million gallons per day (MGD) while still meeting permitted effluent limits. Some of the anticipated major upgrades include a third influent wet well with two additional pumps, a new headworks facility with two added headworks screens and two grit removal units, a second oxidation ditch and accompanying anaerobic preselector, a third secondary clarifier, one additional RAS and one additional WAS pump, two additional banks of UV lamps to existing UV Disinfection Channel No. 3, a new Dewatering Building with expanded dewatering capacity, and a new electrical building and a second backup generator.

Staff is supportive of this project, as it is necessary to increase capacity to keep up with growth. However, with current balances the entire project cannot be funded by the Board. It is worth noting that without impact fees they will have a medium burden, but with impact fees they would have a low burden, regardless of the funding scenario. Also, the local contribution is reliant on the early payment of impact fees by developers, which would impact the amount of impact fees that could be dedicated to debt service.

FUNDING OPTION:

1. The Board could partially fund the project with a loan or a combination of loan and grant. Salem would need to obtain private funding for the remaining project funds.
2. The Board could direct Salem to pursue other funding sources and return the Board at a later time to consider alternatives such as interest or debt buy-down opportunities.

ATTACHMENT 1- Financial Status Report

	State Fiscal Year	State Fiscal Year
STATE REVOLVING FUND (SRF)	2026	2027
CAP Grant Base Program		
Capitalization Grant Awards (FY23-FY24)	\$ 8,254,000	
Future Capitalization Grant	\$ -	
State Cap Grant Match	\$ 1,650,800	
Future State Cap Grant Match	\$ -	
CAP Grant General Supplemental		
General Supplemental Grant (FY23-FY24)	\$ 21,274,800	
Future General Supplemental Grant	\$ -	\$ -
State General Supplemental Grant Match	\$ 2,396,600	
Future State Gen. Sup Grants Match	\$ 6,751,900	\$ -
SRF - 2nd Round		
Account Balance	\$ 25,072,361	\$ 9,435,167
Interest Earnings at 4.4692%	\$ 1,120,534	\$ -
Loan Repayments (5255)	\$ 13,338,484	\$ 17,284,536
Total Funds Available	\$ 79,859,479	\$ 26,719,703
CWSRF Program Obligations		
Admin Expenses for all CAP Grant Awards	\$ (1,315,672)	\$ (400,000)
Cap Grant Principal Forgiveness (PF) (FY20-24)	\$ (4,198,300)	
Future Cap Grant (PF portion)	\$ -	\$ -
General Supplemental Grants (PF portion FY22-24)	\$ (9,415,340)	\$ -
Future General Supplemental Grants (PF portion)	\$ -	\$ -
Project Obligations		
Brian Head	\$ (1,825,000)	\$ -
Moab City	\$ (80,000)	\$ -
Payson City	\$ (13,425,000)	\$ -
Wolf Creek	\$ (4,850,000)	\$ -
Loan Authorizations		
North Logan	\$ (3,500,000)	\$ -
Mt. Pleasant	\$ (2,535,000)	\$ -
Ash Creek SSD - Virgin	\$ (6,876,000)	\$ -
Corinne City	\$ (500,000)	\$ -
Provo City	\$ (4,500,000)	\$ -
Grantsville City	\$ (16,000,000)	\$ -
Wolf Creek	\$ (1,404,000)	
Planned Projects		
Dutch John (\$475,000)	\$ -	\$ -
Hinckley (2,066,000)	\$ -	\$ -
Lewiston (\$2,660,000)	\$ -	\$ -
Enoch (\$5,485,800)	\$ -	\$ -
Richmond (\$8,266,000)	\$ -	\$ -
Salem (\$25,000,000)	\$ -	\$ -
CWSRF Obligations	\$ (70,424,312)	\$ (400,000)
CWSRF Remaining Loan Balance	\$ 9,435,167	\$ 26,319,703

Addt'l Subsidy - Principal Forgiveness		
PF Balances (max for FY20-24)	\$ 4,198,300	\$ 4,601,140
Future Cap Grant PF Balances	\$ -	\$ -
General Supplemental PF Balances (FY22-24)	\$ 9,415,340	
Future General Supplemental Grants PF Balances	\$ -	\$ -
Project Obligations		
South Salt Lake City (A)	\$ (1,512,500)	\$ -
Payson City	\$ (1,000,000)	\$ -
Addt'l Subsidy Authorizations		
Corinne City	\$ (4,000,000)	\$ -
Provo City	\$ (2,500,000)	\$ -
Planned Projects		
		\$ -
Principal Forgiveness Obligations	\$ (9,012,500)	\$ -
Principal Forgiveness Remaining Balance	\$ 4,601,140	\$ 4,601,140
	State Fiscal Year	State Fiscal Year
UTAH WASTEWATER LOAN FUND (UWLF)	2026	2027
Funds Available		
UWLF	\$ 37,429,305	\$ 18,108,507
Sales Tax Revenue	\$ 3,587,500	\$ 3,587,500
Loan Repayments (5260)	\$ 2,436,827	\$ 2,484,545
Total Funds Available	\$ 43,453,632	\$ 24,180,552
General Obligations		
State Match Transfers Base Cap Grant	\$ (1,650,800)	\$ -
State Match Transfers Gen. Supplemental Grant	\$ (2,396,600)	\$ -
State Future Match Transfers Gen. Supplemental Grant	\$ (6,751,900)	\$ -
DWQ Administrative Expenses	\$ (2,110,700)	\$ (2,110,700)
Project Obligations		
South Salt Lake City (B)	\$ (4,891,000)	\$ -
South Salt Lake City (C)	\$ (982,000)	\$ -
Grantsville	\$ (327,125)	\$ -
Loan Authorizations		
Long Valley	\$ (1,470,000)	\$ -
North Fork SSD	\$ (3,551,000)	\$ -
Monticello	\$ (1,214,000)	\$ -
Planned Projects		
		\$ -
Total Obligations	\$ (25,345,125)	\$ (2,110,700)
UWLF Remaining Loan Balance	\$ 18,108,507	\$ 22,069,852
TOTAL LOAN FUND BALANCE	\$ 32,144,813	\$ 52,990,695
PROJECT RESERVE		\$ (5,000,000)
TOTAL AVAILABLE LOAN FUNDS	\$ 32,144,813	\$ 47,990,695

HARDSHIP GRANT FUNDS (HGF)	State Fiscal Year 2026	State Fiscal Year 2027
Funds Available		
Beginning Balance	\$ -	\$ 4,874,151
Federal HGF Beginning Balance (5250)	\$ 1,003,517	\$ -
State HGF Beginning Balance (5265)	\$ 10,473,632	\$ -
Hardship Grant Assessments (5255)	\$ 746,115	\$ 710,478
Interest Payments - (5260)	\$ 286,292	\$ 267,739
Advance Repayments	\$ -	\$ -
Total Funds Available	\$ 12,509,556	\$ 5,852,368
St George Appropriation		
Beginning Balance	\$ 13,066,000	
Authorizations		
St. George Graveyard Wash Res	\$ (13,066,000)	
Total Funds Available	\$ -	\$ -
Financial Assistance Project Obligations		
Corinne - Planning Advance	\$ (20,716)	\$ -
Daggett County Dutch John - STL	\$ (9,115)	\$ -
Eagle Mountain City - Construction Grant	\$ (510,000)	\$ -
Fairfield Town - Planning Grant	\$ (33,290)	\$ -
Grantsville - Design Advance	\$ (300,000)	\$ -
Hinckley Town - Design Advance	\$ (106,800)	\$ -
Kanab City Planning Advance	\$ (29,800)	\$ -
Kane County - Hardship Grant	\$ (221,428)	\$ -
Millville City - Construction Grant	\$ (1,000,000)	\$ -
Rockville Town - Hardship Grant	\$ (18,832)	\$ -
Virgin Town - Short Term Loan	\$ (60,000)	\$ -
Non-Point Source/Hardship Grant Obligations		
OSG Cost Share Balances (FY20-21)	\$ (1,750)	\$ -
McKees ARDL interest-rate buy down	\$ (55,261)	\$ -
Munk Dairy ARDL interest-rate buy down	\$ (16,017)	\$ -
(FY17) DEQ - Utah Lake Water Quality Study	\$ (348,301)	\$ -
FY 2019 TO 2025 - Remaining Payments	\$ (1,779,695)	\$ -
FY 2026 - Remaining Payments	\$ (1,000,000)	\$ -
Future NPS Annual Allocations		\$ (1,000,000)
Authorizations		
Ash Creek SSD Virgin - Design Grant	\$ (230,400)	\$ -
Elwood - Planning Grant	\$ (18,200)	\$ -
Hyrum - Short Term Loan	\$ (74,900)	\$ -
Long Valley - Design Advance	\$ (84,300)	\$ -
Mt. Pleasant - Hardship Grant	\$ (135,000)	\$ -
Richmond - Short Term Loan	\$ (99,800)	\$ -
Henefer Planning Advance	\$ (60,000)	\$ -
Upper Ogden Valley Planning	\$ (265,000)	\$ -
Enoch Planning (PER/Environment) ADVANCE	\$ (100,800)	\$ -
Enoch Design ADVANCE	\$ (430,000)	\$ -
Planned Projects		
Lewiston Design Advance*	\$ (563,000)	\$ -
Bear Lake Septic Density*	\$ (63,000)	\$ -
Total Obligations	\$ (7,635,405)	\$ (1,000,000)
HGF Unobligated Funds	\$ 4,874,151	\$ 4,852,368

ATTACHMENT 2-Financial Status Report – Potential Authorization Scenario 3

	State Fiscal Year	State Fiscal Year
STATE REVOLVING FUND (SRF)	2026	2027
CAP Grant Base Program		
Capitalization Grant Awards (FY23-FY24)	\$ 8,254,000	
Future Capitalization Grant	\$ -	
State Cap Grant Match	\$ 1,650,800	
Future State Cap Grant Match	\$ -	
CAP Grant General Supplemental		
General Supplemental Grant (FY23-FY24)	\$ 21,274,800	
Future General Supplemental Grant	\$ -	\$ -
State General Supplemental Grant Match	\$ 2,396,600	
Future State Gen. Sup Grants Match	\$ 6,751,900	\$ -
SRF - 2nd Round		
Account Balance	\$ 25,072,361	\$ (3,721,833)
Interest Earnings at 4.4692%	\$ 1,120,534	\$ -
Loan Repayments (5255)	\$ 13,338,484	\$ 17,284,536
Total Funds Available	\$ 79,859,479	\$ 13,562,703
CWSRF Program Obligations		
Admin Expenses for all CAP Grant Awards	\$ (1,315,672)	\$ (400,000)
Cap Grant Principal Forgiveness (PF) (FY20-24)	\$ (4,198,300)	
Future Cap Grant (PF portion)	\$ -	\$ -
General Supplemental Grants (PF portion FY22-24)	\$ (9,415,340)	\$ -
Future General Supplemental Grants (PF portion)	\$ -	\$ -
Project Obligations		
Brian Head	\$ (1,825,000)	\$ -
Moab City	\$ (80,000)	\$ -
Payson City	\$ (13,425,000)	\$ -
Wolf Creek	\$ (4,850,000)	\$ -
Loan Authorizations		
North Logan	\$ (3,500,000)	\$ -
Mt. Pleasant	\$ (2,535,000)	\$ -
Ash Creek SSD - Virgin	\$ (6,876,000)	\$ -
Corinne City	\$ (500,000)	\$ -
Provo City	\$ (4,500,000)	\$ -
Grantsville City	\$ (16,000,000)	\$ -
Wolf Creek	\$ (1,404,000)	
Planned Projects		
Hinckley (2,066,000)	\$ (961,000)	\$ -
Lewiston (\$2,660,000)	\$ (960,000)	\$ -
Enoch (\$5,485,800)	\$ (4,710,000)	\$ -
Richmond (\$8,266,000)	\$ (6,526,000)	\$ -
CWSRF Obligations	\$ (83,581,312)	\$ (400,000)
CWSRF Remaining Loan Balance	\$ (3,721,833)	\$ 13,162,703

Add'l Subsidy - Principal Forgiveness		
PF Balances (max for FY20-24)	\$ 4,198,300	\$ 451,140
Future Cap Grant PF Balances	\$ -	\$ -
General Supplemental PF Balances (FY22-24)	\$ 9,415,340	
Future General Supplemental Grants PF Balances	\$ -	\$ -
Project Obligations		
South Salt Lake City (A)	\$ (1,512,500)	\$ -
Payson City	\$ (1,000,000)	\$ -
Add'l Subsidy Authorizations		
Corinne City	\$ (4,000,000)	\$ -
Provo City	\$ (2,500,000)	\$ -
Planned Projects		
Hinckley (2,066,000)	\$ (750,000)	
Lewiston (\$2,660,000)	\$ (1,700,000)	
Richmond (\$8,266,000)	\$ (1,700,000)	\$ -
Principal Forgiveness Obligations	\$ (13,162,500)	\$ -
Principal Forgiveness Remaining Balance	\$ 451,140	\$ 451,140
	State Fiscal Year	State Fiscal Year
UTAH WASTEWATER LOAN FUND (UWLF)	2026	2027
Funds Available		
UWLF	\$ 37,429,305	\$ 5,868,507
Sales Tax Revenue	\$ 3,587,500	\$ 3,587,500
Loan Repayments (5260)	\$ 2,436,827	\$ 2,484,545
Total Funds Available	\$ 43,453,632	\$ 11,940,552
General Obligations		
State Match Transfers Base Cap Grant	\$ (1,650,800)	\$ -
State Match Transfers Gen. Supplemental Grant	\$ (2,396,600)	\$ -
State Future Match Transfers Gen. Supplemental Grant	\$ (6,751,900)	\$ -
DWQ Administrative Expenses	\$ (2,110,700)	\$ (2,110,700)
Project Obligations		
South Salt Lake City (B)	\$ (4,891,000)	\$ -
South Salt Lake City (C)	\$ (982,000)	\$ -
Grantsville	\$ (327,125)	\$ -
Loan Authorizations		
Long Valley	\$ (1,470,000)	\$ -
North Fork SSD	\$ (3,551,000)	\$ -
Monticello	\$ (1,214,000)	\$ -
Planned Projects		
Dutch John (\$475,000)	\$ (240,000)	
Salem (\$25,000,000)	\$ (12,000,000)	\$ -
Total Obligations	\$ (37,585,125)	\$ (2,110,700)
UWLF Remaining Loan Balance	\$ 5,868,507	\$ 9,829,852
TOTAL LOAN FUND BALANCE	\$ 2,597,813	\$ 23,443,695
PROJECT RESERVE		\$ (5,000,000)
TOTAL AVAILABLE LOAN FUNDS	\$ 2,597,813	\$ 18,443,695

HARDSHIP GRANT FUNDS (HGF)	State Fiscal Year 2026	State Fiscal Year 2027
Funds Available		
Beginning Balance	\$ -	\$ 2,988,351
Federal HGF Beginning Balance (5250)	\$ 1,003,517	\$ -
State HGF Beginning Balance (5265)	\$ 10,473,632	\$ -
Hardship Grant Assessments (5255)	\$ 746,115	\$ 710,478
Interest Payments - (5260)	\$ 286,292	\$ 267,739
Advance Repayments	\$ -	\$ -
Total Funds Available	\$ 12,509,556	\$ 3,966,568
St George Appropriation		
Beginning Balance	\$ 13,066,000	
Authorizations		
St. George Graveyard Wash Res	\$ (13,066,000)	
Total Funds Available	\$ -	\$ -
Financial Assistance Project Obligations		
Corinne - Planning Advance	\$ (20,716)	\$ -
Daggett County Dutch John - STL	\$ (9,115)	\$ -
Eagle Mountain City - Construction Grant	\$ (510,000)	\$ -
Fairfield Town - Planning Grant	\$ (33,290)	\$ -
Grantsville - Design Advance	\$ (300,000)	\$ -
Hinckley Town - Design Advance (\$267,000) Convert to Grant	\$ (106,800)	\$ -
Kanab City Planning Advance	\$ (29,800)	\$ -
Kane County - Hardship Grant	\$ (221,428)	\$ -
Millville City - Construction Grant	\$ (1,000,000)	\$ -
Rockville Town - Hardship Grant	\$ (18,832)	\$ -
Virgin Town - Short Term Loan	\$ (60,000)	\$ -
Non-Point Source/Hardship Grant Obligations		
OSG Cost Share Balances (FY20-21)	\$ (1,750)	\$ -
McKees ARDL interest-rate buy down	\$ (55,261)	\$ -
Munk Dairy ARDL interest-rate buy down	\$ (16,017)	\$ -
(FY17) DEQ - Utah Lake Water Quality Study	\$ (348,301)	\$ -
FY 2019 TO 2025 - Remaining Payments	\$ (1,779,695)	\$ -
FY 2026 - Remaining Payments	\$ (1,000,000)	\$ -
Future NPS Annual Allocations		\$ (1,000,000)
Authorizations		
Ash Creek SSD Virgin - Design Grant	\$ (230,400)	\$ -
Elwood - Planning Grant	\$ (18,200)	\$ -
Hyrum - Short Term Loan	\$ (74,900)	\$ -
Long Valley - Design Advance	\$ (84,300)	\$ -
Mt. Pleasant - Hardship Grant	\$ (135,000)	\$ -
Richmond - Short Term Loan	\$ (99,800)	\$ -
Henefer Planning Advance	\$ (60,000)	\$ -
Upper Ogden Valley Planning	\$ (265,000)	\$ -
Enoch Planning (PER/Environment) Convert to Grant	\$ (100,800)	\$ -
Enoch Design Advance Convert to Grant	\$ (430,000)	\$ -
Planned Projects		
Lewiston Design Advance*	\$ -	\$ -
Hinckley Town - Construction Management Grant*	\$ (113,000)	
Enoch Engineering and CMS*	\$ (835,800)	
Salem* (\$25,000,000)	\$ -	
Bear Lake Septic Density*	\$ (63,000)	
Millville Treatment Plant Capacity*	\$ (1,500,000)	\$ -
Total Obligations	\$ (9,521,205)	\$ (1,000,000)
HGF Unobligated Funds	\$ 2,988,351	\$ 2,966,568

ATTACHMENT 3- Enoch City Cost Model

Enoch City Collection Improvement - Water Quality Board										
Project Costs					Current Customer Base & User Charges					
Engineering - Planning		\$	50,800		Initial Total Customer (ERU's)		2,632			
Engineering - Environmental Review		\$	50,000		MAGI for Enoch City 2022):		\$55,000			
Legal/Bonding		\$	20,000		Affordable Monthly Rate at 1.4%		\$64.17			
Legal/Right of Way & Easement		\$	200,000		Impact Fee (per ERU):		\$738			
DWQ Loan Origination Fee		\$	60,000		Current Monthly Fee (per ERU)		\$25.00			
Engineering - Design		\$	230,000		Existing Sewer Debt Service		\$16,500			
Engineering - CMS		\$	300,000							
Engineering - other		\$	5,000							
Construction		\$	4,200,000							
Contingency (approx. 10% const. cost)		\$	630,000							
Total Project Cost:		\$	5,745,800							
Project Funding										
Local Sewer Fund		\$	200,000							
Requested Funding by WQB			5,545,800							
Total Project Cost:		\$	5,745,800		Loan Repayment Term:		20			
					Reserve Funding Period:		6			
					Existing & New Annual O&M expensive		\$594,900			
ESTIMATED COST OF SEWER SERVICE										
WQB Grant	WQB Loan	WQB Loan	WQB Loan	WQB Loan	Annual Sewer	Existing	Total Annual	Monthly Sewer	sewer Cost as	Financial
Amount	Amount	Interest Rate	Debt Service	Reserve	O&M Cost	Debt Service	Sewer Cost	Cost/ERU	% of MAGI	Burden
-	5,545,800	0.75%	299,643	74,911	594,900	\$16,500	985,954	31.22	0.68%	LOW
835,800	4,710,000	0.75%	254,484	63,621	594,900	\$16,500	929,505	29.43	0.64%	LOW
1,000,000	4,545,800	0.75%	245,612	61,403	594,900	\$16,500	918,416	29.08	0.63%	LOW
2,000,000	3,545,800	0.75%	191,582	47,895	594,900	\$16,500	850,877	26.94	0.59%	LOW
3,000,000	2,545,800	0.75%	137,551	34,388	594,900	\$16,500	783,339	24.80	0.54%	LOW
4,000,000	1,545,800	0.75%	83,521	20,880	594,900	\$16,500	715,801	22.66	0.49%	LOW
5,000,000	545,800	0.75%	29,490	7,372	594,900	\$16,500	648,262	20.53	0.45%	LOW
-	5,545,800	0.50%	292,078	73,019	594,900	\$16,500	976,497	30.92	0.67%	LOW
835,800	4,710,000	0.50%	248,059	62,015	594,900	\$16,500	921,474	29.18	0.64%	LOW
1,000,000	4,545,800	0.50%	239,411	59,853	594,900	\$16,500	910,664	28.83	0.63%	LOW
2,000,000	3,545,800	0.50%	186,745	46,686	594,900	\$16,500	844,831	26.75	0.58%	LOW
3,000,000	2,545,800	0.50%	134,078	33,520	594,900	\$16,500	778,998	24.66	0.54%	LOW
4,000,000	1,545,800	0.50%	81,412	20,353	594,900	\$16,500	713,165	22.58	0.49%	LOW
5,000,000	545,800	0.50%	28,745	7,186	594,900	\$16,500	647,332	20.50	0.45%	LOW
Enoch City Financial Need Indicator					Table 3 Financial Burden Matrix					
Indicators	Local Value	State Value	Score	Weighting Factor	Weighted Score					
unemployment rate	3.3%	3.4%	1.95	4.00	7.80	FNI	Below 1.4%	1.4% to 1.75%	1.75% to 2.1%	2.1% to 2.45%
Poverty Rate	5.7%	8.6%	1.00	2.50	2.50	Below 1.5	Low	Low	Medium	High
Threshold LQI	\$38,231.00	\$43,645.00	1.50	2.50	3.75	1.5 to 2.5	Low	Medium	Medium	High
Population Growth Rate	33.3%	18.4%	1.00	1.00	1.00	Above 2.5	Medium	High	High	High
Financial Need Indicator (Sum of weighted Scores/10)					1.51					

ATTACHMENT 4- Dutch John (Daggett County) Cost Model

ATTACHMENT 1 - STATIC COST MODEL										
Dutch John										
Project Costs					Current Customer Base & User Charges					
Funding Advance Sewer PER	\$	90,000			Initial Total Customer (ERU's)		116			
Legal Bonding	\$	16,000			MAGI for Dutch John (2022):		\$50,000			
DWQ Loan Origination Fee	\$	4,000			Affordable Monthly Rate at 1.4%		\$58.33			
Engineering - Design	\$	20,000			Impact Fee (per ERU):		\$0			
Engineering - CMS	\$	25,000			Current Monthly Fee (per ERU)		\$40.00			
Construction - Sewer	\$	312,000			Existing Sewer Debt Service		\$12,000			
Contingency (approx. 10% const. cost)		62,000								
Total Project Cost:		529,000								
Project Funding					Loan Repayment Term:					
Local Sewer Fund	\$	50,000			Reserve Funding Period:		6			
Requested Funding by WQB		479,000			New Annual O&M expensive		\$64,000			
		529,000								
ESTIMATED COST OF SEWER SERVICE										
WQB Grant Amount	WQB Loan Amount	WQB Loan Interest Rate	WQB Loan Debt Service	WQB Loan Reserve	Annual Sewer O&M Cost	Existing Debt Service	Total Annual Sewer Cost	Monthly Sewer Cost/ERU	Sewer Cost as a % of MAGI	Financial Burden
\$ -	\$ 479,000	4.25%	\$ 36,030	\$ 9,008	\$ 64,000	\$12,000	\$ 121,038	\$ 86.95	2.09%	Medium
\$ -	\$ 479,000	2.50%	\$ 30,726	\$ 7,682	\$ 64,000	\$12,000	\$ 114,408	\$ 82.19	1.97%	Medium
\$ -	\$ 479,000	0.00%	\$ 23,950	\$ 5,988	\$ 64,000	\$12,000	\$ 105,938	\$ 76.10	1.83%	Medium
\$ 75,000	\$ 404,000	1.00%	\$ 22,388	\$ 5,597	\$ 64,000	\$12,000	\$ 103,985	\$ 74.70	1.79%	Medium
\$ 150,000	\$ 329,000	1.00%	\$ 18,232	\$ 4,558	\$ 64,000	\$12,000	\$ 98,790	\$ 70.97	1.70%	Medium
\$ 239,000	\$ 240,000	1.00%	\$ 13,300	\$ 3,325	\$ 64,000	\$12,000	\$ 92,625	\$ 66.54	1.60%	Medium
Modified MAGI										
FNI	Below 1.4%	1.4% to 1.75%	1.75% to 2.1%	2.1% to 2.45%	Above 2.45%					
Below 1.5	Low	Low	Medium	Medium	High					
1.5 to 2.5	Low	Medium	Medium	High	High					
Above 2.5	Medium	High	High	High	High					
Table 3 Financial Burden Matrix										
Financial Need Indicator										
Indicators	Local Value	State Value	Score	Weighting Factor	Weighted Score					
unemployment rate	0.0%	3.4%	1.00	4.00	4.00					
Poverty Rate	58.8%	8.6%	3.00	2.50	7.50					
Threshold LQI	\$21,000.00	\$43,645.00	3.00	2.50	7.50					
Population Growth Rate	-87.7%	18.4%	3.00	1.00	3.00					
Weighted Scores/10)					2.20					

ATTACHMENT 5- Hinckley Town Cost Model

Project Costs

Legal/Bonding	\$ 15,000
Loan Origination Fee	\$ 25,000
Planning Advance	
Engineering - Design	\$ 267,000
Engineering - CMS	\$ 113,000
Wastewater Treatment Plant	\$ 1,429,500
Contingency (20%)	\$ 300,000
Total Project Cost:	\$ 2,149,500

Project Funding

Local Contribution	\$ 59,000
Amount to be Funded	\$ 2,090,500
WQB Grant	\$ -
Total Project Cost:	\$ 2,149,500

Current Customer Base & User Charges

Initial Total Customer (ERU's)	217
MAGI for Hinckley Town (2022):	\$54,000
Affordable Monthly Rate at 1.4%	\$63.00
Impact Fee (per ERU):	\$0
Current Monthly Fee (per ERU)	\$42.00
Debt Service	\$0
Annual O&M expense	\$136,250

Funding Conditions

Reserve Funding Period:	6
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ESTIMATED COST OF SEWER SERVICE

Design Advance Forgiveness	Hardship Grant Fund	Principal Forgiveness	WQB Loan	Private Loan Amount	Loan Repayment Term	WQB Loan Interest Rate	Private Loan Interest Rate*	WQB Loan Debt Service	WQB Loan Reserve	Private Loan Debt Service	Annual Sewer	Existing Debt Service	Total Annual Sewer Cost	Monthly Sewer Cost/ ERU	Sewer Cost as % of MAGI	Financial Burden
\$0	\$ -	\$0	0	2,090,500	20	0.75%	5.20%	0	0	170,604	136,250	0	306,854	117.84	2.62%	HIGH
\$267,000	\$ 113,000	\$0	1,710,500	0	20	0.75%	5.20%	92,419	23,105	0	136,250	0	251,774	96.69	2.15%	HIGH
\$267,000	\$ 113,000	\$0	1,710,500	0	20	0.75%	5.20%	92,419	23,105	0	136,250	0	251,774	96.69	2.15%	HIGH
\$267,000	\$ 113,000	\$250,000	1,460,500	0	20	0.75%	5.20%	78,912	19,728	0	136,250	0	234,890	90.20	2.00%	MEDIUM
\$267,000	\$ 113,000	\$750,000	960,500	0	20	0.75%	5.20%	51,896	12,974	0	136,250	0	201,121	77.24	1.72%	MEDIUM
\$267,000	\$ 113,000	\$750,000	960,500	0	30	0.75%	5.20%	35,873	8,968	0	136,250	0	181,091	69.54	1.55%	MEDIUM
\$267,000	\$ 113,000	\$1,000,000	710,500	0	30	0.75%	5.20%	26,536	6,634	0	136,250	0	169,420	65.06	1.45%	MEDIUM
\$267,000	\$ 113,000	\$1,250,000	460,500	0	30	0.75%	5.20%	17,199	4,300	0	136,250	0	157,749	60.58	1.35%	LOW

FNI Calculation

	Local Value	State Value	Score	Weighting Factor	Weighting Score
Unemployment Rate	4.2%	3.6%	2.30	4	9.20
Poverty Rate	3.9%	9.1%	1.00	2.5	2.50
Threshold LQI	\$ 51,250	\$ 35,445	1.00	2.5	2.50
Population Growth Rate	2.9%	18.6%	2.69	1	2.69
Financial Need Indicator (Sum of weighted Scores/10)					1.69

Financial Burden Matrix

Modified MAGI					
FNI	Below 1.4%	1.4% to 1.75%	1.75% to 2.1%	2.1% to 2.45	Above 2.45
Below 1.5	Low	Low	Medium	Medium	High
1.5 to 2.5	Low	Medium	Medium	High	High
Above 2.5	Medium	Medium	High	High	High

Table **

S2301

S1701

B19080

B01003

Shoot for 1.4-2.45%

2020 5 year ACS Table

[** https://data.census.gov/cedsci/](https://data.census.gov/cedsci/)

2020 5 year ACS Table

** <https://data.census.gov/cedsci/>

ATTACHMENT 6- Lewiston City Cost Model

ATTACHMENT 1

Lewiston City - Design Advance - Water Quality Board

30 Year Loan Static Cost Model - Lewiston's Collection and Lagoon treatment system

Project Costs					Current Customer Base & User Charges				
Engineering - Design			\$	375,000	Initial Total Customer (ERUs)				280
Engineering - Design			\$	188,000	MAGI for Lewiston City (2022):				\$56,000
Engineering - Design & CMS			\$	235,000	Affordable Monthly Rate at 1.4%:				\$65.33
Engineering - Design			\$	47,000	Impact Fee (per ERU):				\$8,065
Construction (Lift Station & Lagoon Treatment System)			\$	4,690,000	Current Monthly Fee (per ERU)				\$60.00
Contingency (10%)			\$	469,000	Debt Service				\$0
Environmental			\$	47,000	Annual O&M expense				\$193,900
Legal Services			\$	47,000					
Bond counsel			\$	47,000					
Total Project Cost:			\$	6,145,000					
Project Funding					Funding Conditions				
Local Sewer Fund			\$	950,000	Loan Repayment Term:				30
WQB Funding			\$	2,660,000	Reserve Funding Period:				10
USDA-RD Existing Grant			\$	483,000					
USDA-RD Existing Loan			\$	2,052,000					
Total Project Cost:			\$	6,145,000					

ATTACHMENT 7- Richmond City Cost Model (Without Impact Fees)
Richmond City - Water Quality Board
19 Year Loan Static Cost Model without Impact Fee Revenue

Project Costs

Legal/Bonding	\$ 68,000
DWQ Loan Origination Fee	\$ 81,447
Engineering - Design	\$ 873,000
Engineering - CMS	\$ 219,000
Construction	\$ 6,570,000
Contingency (27%)	\$ 1,770,000
Total Project Cost:	\$ 9,581,447

Project Funding

Local Contribution	\$ 1,355,447
Loan	\$ 8,226,000
WQB Grant	\$ -
Total Project Cost:	\$ 9,581,447

Current Customer Base & User Charges

Initial Total Customer (ERU's)	913
MAGI for Richmond City (2022):	\$62,000
Affordable Monthly Rate at 1.4%	\$72.33
Impact Fee (per ERU):	\$5,600
Current Monthly Fee (per ERU)	\$83.00
2025-2029 Sewer Debt Service	\$185,000
Annual O&M expense	\$653,050

Funding Conditions

Loan Repayment Term:	19
Reserve Funding Period:	6

ESTIMATED COST OF SEWER SERVICE

WQB Grant	WQB Loan	WQB Loan Interest Rate	WQB Loan Reserve	New WQB Debt Service	Annual Sewer O&M Cost	2030 Debt Service	Impact fees per year	Total Annual Sewer Cost	Monthly Sewer Cost/ ERU	Sewer Cost as % of MAGI	FINANCIAL BURDEN
\$ -	\$ 8,226,000	4.81%	\$ 167,540	\$ 670,161	\$ 653,050	-	-	\$ 1,490,752	\$ 136.07	2.63%	HIGH
\$ -	\$ 8,226,000	2.00%	\$ 131,167	\$ 524,669	\$ 653,050	-	-	\$ 1,308,886	\$ 119.47	2.31%	MEDIUM
\$ -	\$ 8,226,000	0.00%	\$ 108,237	\$ 432,947	\$ 653,050	-	-	\$ 1,194,234	\$ 109.00	2.11%	MEDIUM
\$ 500,000	\$ 7,726,000	1.00%	\$ 112,127	\$ 448,508	\$ 653,050	-	-	\$ 1,213,685	\$ 110.78	2.14%	MEDIUM
\$ 1,000,000	\$ 7,226,000	1.00%	\$ 104,870	\$ 419,482	\$ 653,050	-	-	\$ 1,177,402	\$ 107.47	2.08%	MEDIUM
\$ 1,700,000	\$ 6,526,000	1.00%	\$ 94,711	\$ 378,846	\$ 653,050	-	-	\$ 1,126,607	\$ 102.83	1.99%	MEDIUM
\$ 2,200,000	\$ 6,026,000	1.00%	\$ 87,455	\$ 349,820	\$ 653,050	-	-	\$ 1,090,325	\$ 99.52	1.93%	MEDIUM

Financial Burden Matrix

FNI	Modified MAGI				
	Below 1.4%	1.4% to 1.75%	1.75% to 2.1%	2.1% to 2.45	Above 2.45
Below 1.5	Low	Low	Medium	Medium	High
1.5 to 2.5	Low	Medium	Medium	High	High
Above 2.5	Medium	Medium	High	High	High

FNI Calculation

	Local Value	State Value	Score	Weighting	Weighting
Unemployment	1.0%	3.6%	1.00	4	4.00
Poverty Rate	2.7%	9.8%	1.00	2.5	2.50
Threshold LQI	\$ 56,536	\$ 33,773	1.00	2.5	2.50
Population Gro	19.1%	18.4%	1.00	1	1.00
Financial Need Indicator (Sum of weighted Scores/10)					1.00

ATTACHMENT 8- Richmond City Cost Model (With Impact Fees)

Richmond City - Water Quality Board 19 Year Loan Static Cost Model with Impact Fees

Project Costs

Legal/Bonding	\$ 68,000
DWQ Loan Origination Fee	\$ 81,447
Engineering - Design	\$ 873,000
Engineering - CMS	\$ 219,000
Construction	\$ 6,570,000
Contingency (27%)	\$ 1,770,000
Total Project Cost:	\$ 9,581,447

Current Customer Base & User Charges

Initial Total Customer (ERU's)	913
MAGI for Richmond City (2022):	\$62,000
Affordable Monthly Rate at 1.4%	\$72.33
Impact Fee (per ERU):	\$5,600
Current Monthly Fee (per ERU)	\$83.00
2025-2029 Sewer Debt Service	\$185,000
Annual O&M expense	\$653,050

Project Funding

Local Contribution	\$ 1,355,447
Loan	\$ 8,226,000
WQB Grant	\$ -
Total Project Cost:	\$ 9,581,447

Funding Conditions

Loan Repayment Term:	19
Reserve Funding Period:	6

ESTIMATED COST OF SEWER SERVICE

WQB Grant	WQB Loan	WQB Loan Interest Rate	WQB Loan Reserve	New WQB Debt Service	Annual Sewer O&M Cost	2030 Debt Service	Impact fees per year	Total Annual Sewer Cost	Monthly Sewer Cost/ ERU	Sewer Cost as % of MAGI	FINANCIAL BURDEN
\$ -	\$ 8,226,000.22	4.81%	167,540	670,161	653,050	-	103,040	\$ 1,387,712	126.66	2.45%	HIGH
\$ -	\$ 8,226,000.22	2.00%	131,167	524,669	653,050	-	103,040	\$ 1,205,846	110.06	2.13%	MEDIUM
\$ -	\$ 8,226,000.22	0.00%	108,237	432,947	653,050	-	103,040	\$ 1,091,194	99.60	1.93%	MEDIUM
\$ 500,000	\$ 7,726,000.22	1.00%	112,127	448,508	653,050	-	103,040	\$ 1,110,645	101.37	1.96%	MEDIUM
\$ 1,000,000	\$ 7,226,000.22	1.00%	104,870	419,482	653,050	-	103,040	\$ 1,074,362	98.06	1.90%	MEDIUM
\$ 1,700,000	\$ 6,526,000.22	1.00%	94,711	378,846	653,050	-	103,040	\$ 1,023,567	93.43	1.81%	MEDIUM
\$ 2,200,000	\$ 6,026,000.22	1.00%	87,455	349,820	653,050	-	103,040	\$ 987,285	90.11	1.74%	LOW

Financial Burden Matrix

FNI	Modified MAGI				
	Below 1.4%	1.4% to 1.75%	1.75% to 2.1%	2.1% to 2.45	Above 2.45
Below 1.5	Low	Low	Medium	Medium	High
1.5 to 2.5	Low	Medium	Medium	High	High
Above 2.5	Medium	Medium	High	High	High

FNI Calculation

	Local Value	State Value	Score	Weighting	Weighting
Unemployment	1.0%	3.6%	1.00	4	4.00
Poverty Rate	2.7%	9.8%	1.00	2.5	2.50
Threshold LQ	\$ 56,536	\$ 33,773	1.00	2.5	2.50
Population Growth	19.1%	18.4%	1.00	1	1.00
Financial Need Indicator (Sum of weighted Scores/10)					1.00

ATTACHMENT 9- Salem City Cost Model (Without Impact Fees)

Salem City											
20 Year Static Cost Model											
Project Costs						Current Customer Base & User Charges					
Admin/Legal/Bonding			\$ 450,000			Total ERC			3,432		
Pre-Construction Engineering			\$ 5,180,000			MAGI (Salem City 2022):			\$ 79,000		
Construction Engineering Services			\$ 2,999,000			1.4% MAGI Sewer Bill:			\$ 92.17		
Construction			\$ 54,528,000			*Current Sewer Bill			\$ 47.44		
Contingency			\$ 9,322,000			EXISTING DEBT			\$ 793,000		
Total Project Cost:			\$ 72,479,000			O&M Expenses			\$ 840,000		
Requested Project Funding						Funding Conditions					
Local Contribution			\$ 25,000,000			Market Loan Repayment Term:			20		
Market Financing			\$ 22,479,000			Market Loan Interest:			4.86%		
WQB Funding Requested			\$ 25,000,000			Loan Repayment Term:			20		
Total Project Cost:			\$72,479,000			Loan Reserve Period			6		
ESTIMATED COST OF SEWER SERVICE											
DWQ Grant	DWQ Loan Amount	Interest Rate	DWQ Debt Service	DWQ Reserve	Market Loan Ammount	Market Debt Service	Total Annual Sewer Cost	Monthly Sewer Cost/ERU	Sewer Cost as a % of MAGI	Financial Burden	
\$ -	\$25,000,000	1.96%	\$1,523,023	\$380,756	\$22,479,000	\$1,782,423	\$ 5,319,201	129.16	1.96%	Medium	
\$ -	\$6,000,000	0.56%	\$317,952	\$79,488	\$41,479,000	\$3,288,987	\$ 5,319,427	129.16	1.96%	Medium	
\$ -	\$6,000,000	2.00%	\$366,940	\$91,735	\$41,479,000	\$3,288,987	\$ 5,380,662	130.65	1.98%	Medium	
\$ -	\$6,000,000	3.00%	\$403,294	\$100,824	\$41,479,000	\$3,288,987	\$ 5,426,105	131.75	2.00%	Medium	
\$ -	\$9,000,000	1.19%	\$508,332	\$127,083	\$38,479,000	\$3,051,108	\$ 5,319,523	129.16	1.96%	Medium	
\$ -	\$9,000,000	2.00%	\$550,410	\$137,603	\$38,479,000	\$3,051,108	\$ 5,372,122	130.44	1.98%	Medium	
\$ -	\$9,000,000	3.00%	\$604,941	\$151,235	\$38,479,000	\$3,051,108	\$ 5,440,285	132.10	2.01%	Medium	
\$ -	\$12,000,000	1.50%	\$698,949	\$174,737	\$35,479,000	\$2,813,230	\$ 5,319,916	129.17	1.96%	Medium	
\$ -	\$12,000,000	2.00%	\$733,881	\$183,470	\$35,479,000	\$2,813,230	\$ 5,363,581	130.23	1.98%	Medium	
\$ -	\$12,000,000	3.00%	\$806,588	\$201,647	\$35,479,000	\$2,813,230	\$ 5,454,466	132.44	2.01%	Medium	
Monticello City Financial Need Indicator											
Indicators	Local Value	State Value	Score	Weighting Factor	Weighted Score						
unemployment rate	4.00%	3.40%	2.30	4.00	9.20						
Poverty Rate	4.10%	8.60%	1.00	2.50	2.50						
Threshold LQI	\$70,842	\$43,645	1.00	2.50	2.50						
Population Growth Rate	50.0%	18.4%	1.00	1.00	1.00						
Financial Need Indicator (Sum of weighted Scores/10)						1.52					
Table 3 Financial Burden Matrix											
	Modified MAGI										
FNI	Below 1.4%	1.4% to 1.75%	1.75% to 2.1%	2.1% to 2.45	Above 2.45						
Below 1.5	Low	Low	Medium	Medium	High						
1.5 to 2.5	Low	Medium	Medium	High	High						
Above 2.5	Medium	Medium	High	High	High						

ATTACHMENT 10- Salem City Cost Models (With Impact Fees)

Salem City											
20 Year Static Cost Model With Impact Fees											
Project Costs						Current Customer Base & User Charges					
Admin/Legal/Bonding		\$	450,000			Total ERC		3,432			
Pre-Construction Engineering		\$	5,180,000			Anticipated Growth (ERC/YR)		600			
Construction Engineering Services		\$	2,999,000			MAGI (Salem City 2022):		\$ 76,000			
Construction		\$	54,528,000			1.4% MAGI Sewer Bill:		\$ 88.67			
Contingency		\$	9,322,000			*Current Impact Fee		\$ 10,762.94			
Total Project Cost:			\$ 72,479,000			-Impact Fee related to Phase 3		\$ 7,794.58			
						-Anticipated IF revenue (growth X IF)		\$ 4,676,748.00			
						*Current Sewer Bill		\$ 47.44			
						EXISTING DEBT		\$ 793,000			
						O&M Expenses		\$ 840,000			
Project Funding						Funding Conditions					
Local Contribution		\$	25,000,000			Market Loan Repayment Term:		20			
Market Financing		\$	22,479,000			Market Loan Interest Rate:		4.86%			
WQB Funding Requested		\$	25,000,000			Loan Repayment Term:		20			
Total Project Cost:			\$ 72,479,000			Loan Reserve Period		6			
ESTIMATED COST OF SEWER SERVICE											
DWQ Grant	DWQ Loan Amount	Interest Rate	DWQ Debt Service	DWQ Reserve	Market Loan Ammount	Market Debt Service	*Net Loan Debt Service	Total Annual Sewer Cost	Monthly Sewer Cost/ERU	Sewer Cost as a % of MAGI	Financial Burden
\$ -	\$25,000,000	1.96%	\$1,523,023	\$380,756	\$ 25,000,000	\$1,982,321	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$6,000,000	0.56%	\$317,952	\$79,488	\$ 44,000,000	\$3,488,884	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$6,000,000	2.00%	\$366,940	\$91,735	\$44,000,000	\$3,488,884	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$6,000,000	3.00%	\$403,294	\$100,824	\$44,000,000	\$3,488,884	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$9,000,000	1.19%	\$508,332	\$127,083	\$41,000,000	\$3,251,006	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$9,000,000	2.00%	\$550,410	\$137,603	\$41,000,000	\$3,251,006	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$9,000,000	3.00%	\$604,941	\$151,235	\$41,000,000	\$3,251,006	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$12,000,000	1.50%	\$698,949	\$174,737	\$38,000,000	\$3,013,127	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$12,000,000	2.00%	\$733,881	\$183,470	\$38,000,000	\$3,013,127	\$ -	\$ 1,633,000	39.65	0.63%	Low
\$ -	\$12,000,000	3.00%	\$806,588	\$201,647	\$38,000,000	\$3,013,127	\$ -	\$ 1,633,000	39.65	0.63%	Low
* Net Loan Debt Service = DWQ Debt service + reserve+ market debt service - IF Revenue, however if Impact Fee (IF) revenue exceeds debt service debt service is adjusted to \$0. to offset other costs.											
Because Impact Fee revenue can't be used											
Monticello City Financial Need Indicator											
Indicators	Local Value	State Value	Score	Weighting Factor	Weighted Score						
unemployment rate	4.00%	3.40%	2.30	4.00	9.20						
Poverty Rate	4.10%	8.60%	1.00	2.50	2.50						
Threshold LQI	\$70,842	\$43,645	1.00	2.50	2.50						
Population Growth Rate	50.0%	18.4%	1.00	1.00	1.00						
Financial Need Indicator (Sum of weighted Scores/10)					1.52						
Table 3 Financial Burden Matrix											
Modified MAGI											
FNI	Below 1.4%	1.4% to 1.75%	1.75% to 2.1%	2.1% to 2.45	Above 2.45						
Below 1.5	Low	Low	Medium	Medium	High						
1.5 to 2.5	Low	Medium	Medium	High	High						
Above 2.5	Medium	Medium	High	High	High						