



Financial Programs

Idaho Water Users Association 85th Annual Convention





Program Overview

Water Project Loans

- Authorization– Idaho Code §42-1756
 - Loans
 - Revolving Development Account §42-1752
- Purpose– Assist with development of the state’s water resources
 - Construction of water projects
 - Rehabilitation of existing water projects
 - Ground water conservation projects and studies
- Available Funding– Variable

For more information, please visit:
<https://idwr.idaho.gov/IWRB/programs/financial/>
Or send inquiry to iwrbloans@idwr.idaho.gov

Flood Management Grants

- Authorization– House Bill No. 712
 - Grants
 - Water Management Account §42-1760
- Purpose– Preventing or reducing flood damage to Idaho’s streams and rivers.
 - Flood damaged stream channel repair
 - Stream channel improvement
 - Flood risk reduction & prevention projects
- Available Funding– Annual Appropriation

For more information, please visit:
<https://idwr.idaho.gov/IWRB/programs/financial/>
Or send inquiry to iwrbgrants@idwr.idaho.gov

Loan Program Overview

Water Project Loan– Benefits

- Flexible
- Quick Access to Funding
- Cost Effective





Loan Eligibility

Who Can Apply

- Guided by Idaho Code §42-1756 (1)

Eligible Projects

- Potable Water Systems
- Non-Potable Water Systems

Loan Eligibility

☐ Who Can Apply

- Irrigation districts
- Canal or Irrigation Company
- Water Users' Association
- Municipal Corporation
- Municipality
- Private Corporation
- Aquifer Protection District
- Ground Water Districts
- Flood Management Districts
- Drainage Districts





Loan Eligibility

☐ Eligible Projects

- Potable Water Systems
 - Wells
 - Storage
 - Delivery Systems
 - Contaminant Removal Systems
- Non-Potable Water Systems
 - Irrigation Ditches and Canals
 - Delivery Systems
 - Storage
 - Irrigation Systems
 - Drainage



Loan Application Process

- Staff Contact
- Submit Application & Loan Documents
- Loan Review
- IWRB Loan Approval
- Loan Administration



Loan Application Process

Staff Contact

- Scope
- Required Documentation
- Planning or Engineering Work
- Outline Application Process



Loan Application Process

□ Application Requirements

- Loan Application (Potable OR Non-Potable)

IDAHO WATER RESOURCE BOARD
322 East Front Street, Statehouse Mail
Boise, Idaho 83720
Tel: (208) 287-4800
FAX: (208) 287-6700

APPLICATION FOR FINANCIAL ASSISTANCE FOR POTABLE WATER SYSTEM CONSTRUCTION PROJECT

Answer the following questions and provide the requested material as directed. All pertinent information provided. Additional information may be requested by the Idaho Water Resource Board (IWRB) depending on the scope of the project and amount of funding requested. For larger funding amounts an L.I.D. may be required.

Incomplete documents will be returned and no further action taken will be taken by IWRB staff. All paperwork must be in twenty-eight (28) working days prior to the next bi-monthly Board meeting.

Board meeting agendas can be found at: <http://www.idwr.idaho.gov/waterboard/>

I. Prepare and attach a "Loan Application Document"
The Loan Application Document requirements are outlined in the Water Project Loan Program Guidelines. The guidelines can be found at: <http://www.idwr.idaho.gov/waterboard/Financial%20Program/financial.htm>. You can also obtain a copy by contacting IWRB staff.

II. General Information:
A. Type of organization: (Check box)
 Municipality
 Water and/or Sewer District
 Non-Profit Water Company
 For-Profit Water Company
 Homeowner's Association
 Water Association
 Other
 Explain: _____

Organization name _____ Name and title of Contact Person _____
 PO Box/Street Address _____ Contact telephone number _____
 City, County, State, Zip Code _____ e-mail address _____
 Project location legal description _____

B. Is your organization registered with the Idaho Secretary of State's office? Yes No

IWRB Drinking Water Form 610

IDAHO WATER RESOURCE BOARD
322 East Front Street, Statehouse Mail
Boise, Idaho 83720
Tel: (208) 287-4800
FAX: (208) 287-6700

APPLICATION FOR FINANCIAL ASSISTANCE FOR NON-POTABLE WATER SYSTEM CONSTRUCTION PROJECT

Answer the following questions and provide the requested material as directed. All pertinent information provided. Additional information may be requested by the Idaho Water Resource Board (IWRB) depending on the scope of the project and amount of funding requested. For larger funding amounts an L.I.D. may be required.

Incomplete documents will be returned and no further action taken will be taken by IWRB staff. All paperwork must be in twenty-eight (28) working days prior to the next bi-monthly Board meeting.

Board meeting agendas can be found at: <http://www.idwr.idaho.gov/waterboard/>

I. Prepare and attach a "Loan Application Document"
The Loan Application Document requirements are outlined in the Water Project Loan Program Guidelines. The guidelines can be found at: <http://www.idwr.idaho.gov/waterboard/Financial%20Program/financial.htm>. You can also obtain a copy by contacting IWRB staff.

II. General Information:
A. Type of organization: (Check box)
 Irrigation District
 Canal Irrigation Company
 Lateral Association
 Flood Control District
 Homeowners Association
 Water User's Association
 Municipality
 Reserve Company
 Other
 Explain: _____

Organization name _____ Name and title of Contact Person _____
 PO Box/Street Address _____ Contact telephone number _____
 City, County, State, Zip Code _____ e-mail address _____
 Project location legal description _____

B. Is your organization registered with the Idaho Secretary of State's office? Yes No

IWRB Non-Drinking Water Form 200



Loan Application Process

□ Application Requirements

- Loan Document
 - Articles of Incorporation & By-Laws
 - Water Right Summary
 - Preliminary Design Report & Cost Estimates
 - IWRB Loan Application
 - Financial Statements & Budget (3YR)
 - Documentation of Securities

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Project Service Area and Facilities.....
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Implementation Schedule.....
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Institutional Considerations.....
Financial Analysis.....
Credit Worthiness.....
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Economic Analysis.....
Social and Physical Impacts.....
Conclusions.....



Loan Application Process

Loan Review & Recommendations

- Submit Application and Loan Documents – 28 days prior to next scheduled meeting
- Staff Review
 - Meet with Staff (questions concerns, walk through next steps)
- Prepare recommendation to the IWRB



Loan Application Process

IWRB Loan Approval

- Present Request to IWRB, *IWRB Staff*
 - IWRB Finance Committee*
 - IWRB Bi-Monthly Meeting
 - If approved, the Board will pass a resolution



Loan Approval

Loan Conditions

- Current Rate: 3.25%
 - Based on the Federal Prime Rate, adjusted quarterly
 - Reduced Rate incentive for Aging Infrastructure Repair projects
 - 80% of program rate, currently 2.6%
 - Must have term of 15 years or less
 - Interest rate modifications of an existing loan not authorized
- Term: Flexible, 5-30 years
- Securities
- 5% Holdback of Funds
- Must maintain reserve fund equal to 1 annual loan payment
 - Waived for entities with a statutory assessment authority (i.e. irrigation districts)



Loan Administration

- Loan Execution
- Disbursements
- Inspections
- Amendments



Loan Administration

Loan Execution

- Contract
- Security Documents
 - Assignment of water rights
 - Promissory note
 - Other



Loan Administration

Disbursements

- Submit Request
 - Statement of Request
 - Invoice/Billing
 - Optional multiple disbursements
- 5% Holdback
- Final Inspection

Loan Administration

Inspections

- Progress
- Completion





Loan Administration

Amendments

- Increase amount, change loan term, etc.
 - Submit request and supporting documentation
 - Present request to the IWRB
 - Contract amendments

Loan Closeout

- Repayment**
- Release of Securities**



Loan Program - Project Examples

- Project to replace lining of main canal
- Authorized \$5,200,000
- 3 Phases



Loan Program - Project Examples

- Project to upgrade water supply system; slow sand filtration
- Authorized \$600,000



Loan Program - Project Examples

- Project to abandon domestic wells and connect to Suez
- Contamination
- Authorized \$236,000





Flood Management Grant Program

Program Objective

Provides financial assistance for flood damaged stream channel repair, stream channel improvement, flood risk reduction, and flood prevention projects.

Available Funding: Annual Appropriation

- 2018 - \$1,000,000
- 2019 - \$ 800,000
- 2020 - \$ 800,000
- 2021 - \$ 800,000



Flood Management Grant Program

Funding Awards

- Up to \$200,000 per project
- Awarded on a competitive statewide basis
- One project per application
- No more than 50% of total annual allocation may be spent within a single IWRB District (waived if no competing funding)

Required Match: 50%, *nonstate dollars*



Flood Districts

- **District No. 1:** Boundary, Bonner, Kootenai, Shoshone, Benewah, Latah, Clearwater, Nez Perce, Lewis and Idaho counties.
- **District No. 2:** Adams, Valley, Washington, Payette, Gem, Boise, Canyon, Ada, Elmore and Owyhee counties.
- **District No. 3:** Camas, Gooding, Jerome, Twin Falls, Cassia, Blaine, Lincoln, Minidoka, Lemhi, Custer and Butte counties.
- **District No. 4:** Clark, Fremont, Jefferson, Madison, Teton, Bingham, Bonneville, Power, Bannock, Caribou, Oneida, Franklin and Bear Lake counties.

Flood Grant Eligibility

□ Who Can Apply

- Flood Control Districts
- Drainage Districts
- Irrigation Districts
- Canal Companies
- Municipalities
- Counties
- Other public entities





Flood Grant Eligibility

☐ Eligible Projects

- **Riverine Channel Damage Projects**
 - Streambank Erosion
 - Gravel Deposits
 - Major Woody Debris Accumulation
- **Overland Flooding Projects**
 - Drainages
 - Canals
- **Projects Related to Public Infrastructure**
 - Riverside Parks and Pathways
 - Roads & Bridges
 - Utilities
- **Private Property Projects**
 - Farms, Irrigation Facilities
 - Homes, Commercial Developments



Flood Grant Application Process

- Application Deadline: First Friday of June
- Staff evaluation
- Finance Committee Recommendations (June/July)
- Funding Awards: July IWRB Meeting



Flood Grant Evaluations

Evaluation Criteria

- Projects that are evaluated, scored (*135-point scale*), and ranked according to the following criteria:
 - Effectiveness of Project (*65 pts*)
 - Readiness of the Project (*70 pts*)



Flood Grant Evaluations

Effectiveness of Project (65 Points)

- First time applicant (*5 points*)
- Can this project be described as one of the following (if so, please explain how): flood damaged stream channel repair, stream channel improvement, flood risk reduction, or flood prevention project (*20 points*)
- What is the urgency of the project and anticipated costs (*20 points*)
- What are the benefits of the project and how will success be measured? (*10 points*)
- Is the proposed budget and schedule realistic and is the budget appropriate for the scope of work provided? Has the applicant provided detailed construction expenses documenting how money will be spent? (*10 points*)



Flood Grant Evaluations

☐ Readiness of Project (70 Points)

- Lead sponsor of project is identified and there is a description of other affected stakeholders and jurisdictions. *(10 points)*
- Project sponsors will provide documentation that affected local stakeholders and jurisdictions have been consulted. If the project is located within a Flood Control District, the sponsor must provide documentation showing the Flood Control District supports the project, otherwise the project will be declared ineligible. *(20 points)*
- Specify cash matching funds that will be provided for the project, including any in-kind services. Indicate what funding sources are secured or pending. *(20 points)*
 - In-kind services can be used for 30% of the total project costs.
 - Legal/Administrative in-kind services are limited to 5% of total project costs.
- Projects that propose matching cost-share amounts above 50% will receive additional points in the ranking
 - *1 point* for each additional 1% increase up to 70% to receive up to 20 additional points).

Flood Grant Program - Project Examples

Cassia County – River Channel Project



West bridge abutment rip rap installation

- \$42,336 for river channel flood mitigation project
- Debris removal, stream channel repairs and improvements, installation of rip rap, and planting of willows for bank stabilization.
- Initial project goal to implement the stream channel repairs and improvements for approximately 700-feet of the Raft River channel; due to extensive permitting requirements, the footprint of the project was reduced to 70-feet upstream of the bridge.

Flood Grant Program - Project Examples

Twin Falls County – Pond/Wetland Flood Reduction Project



- \$85,340 for Pond/Wetland Flood Reduction Project
- Consisted of 24-acre flood mitigation pond and wetland facility to reduce the magnitude and duration of flooding of agricultural land and subdivisions downstream.
- Project will act as a buffer to reduce flooding impacts downstream and remove an estimated 3,000 tons of sediment and associated nutrients annually prior to discharging to the Snake River. The removal of the sediments and nutrients will assist in meeting Clean Water Act TMDL water quality targets in the Snake River.

Flood Grant Program - Project Examples

Clearwater County – Culvert Replacement Project



- \$155,220 to for Quartz Creek project
- Replacement of 16 undersized and unsuitable drainage culverts to reduce the risk of flood damage to a major secondary road.