



Maine's CWSRF Funding Opportunities

Brandy M. Piers, P. Eng., P.E.
Senior Environmental Engineer

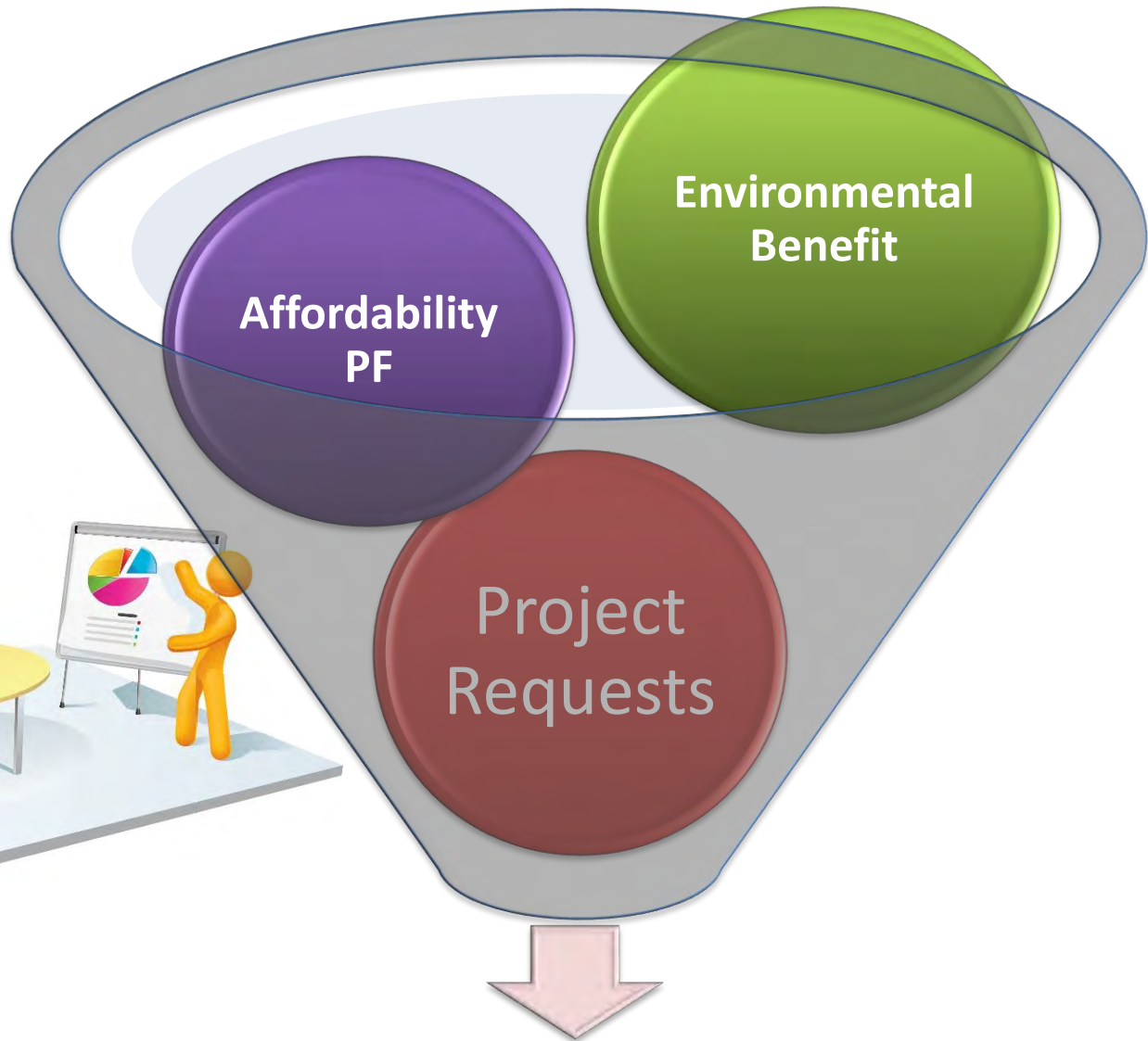
MAINE DEPARTMENT OF ENVIRONMENTAL PROTECTION

Protecting Maine's Air, Land and Water

This Is What Maine Is Doing?

- ✓ Project Prioritization
- ✓ Fiscal Sustainability Plan
- ✓ Climate Adaptation Plan
- ✓ Silviculture
- ✓ Compliance Assistance Loan Program





Project Prioritization



Project Requests



- ✓ Project Description
- ✓ Fiscal Sustainability Plan (FSP)
- ✓ Climate Adaptation Plan (CAP)



Affordability Principal Forgiveness

- Unemployment Data
- Population Trends
- Income
- Sewer user rate as a percentage of the MHI
- Poverty Rate

*Can you
Afford it?*

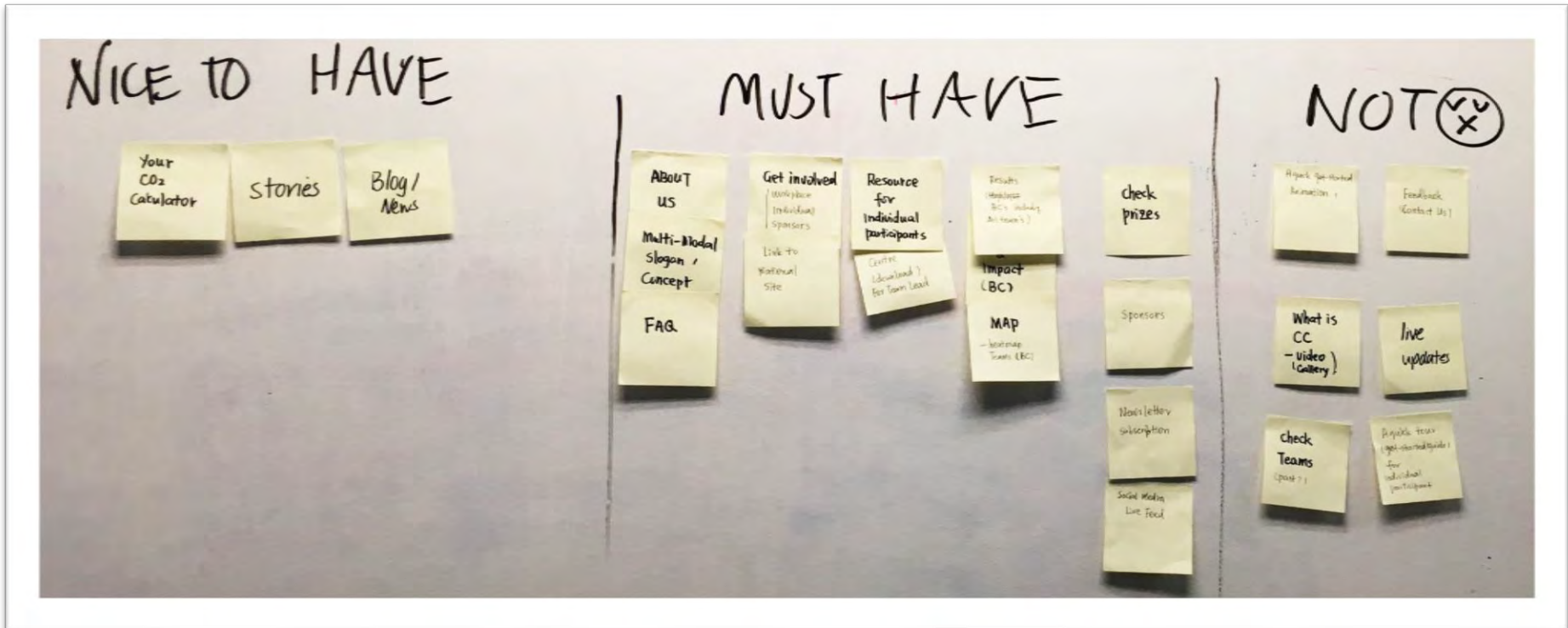


Environmental Benefit

- Water Supply Protection
- Lakes Protection
- Shellfishery Protection
- Water Quality Concerns
- Facility Needs

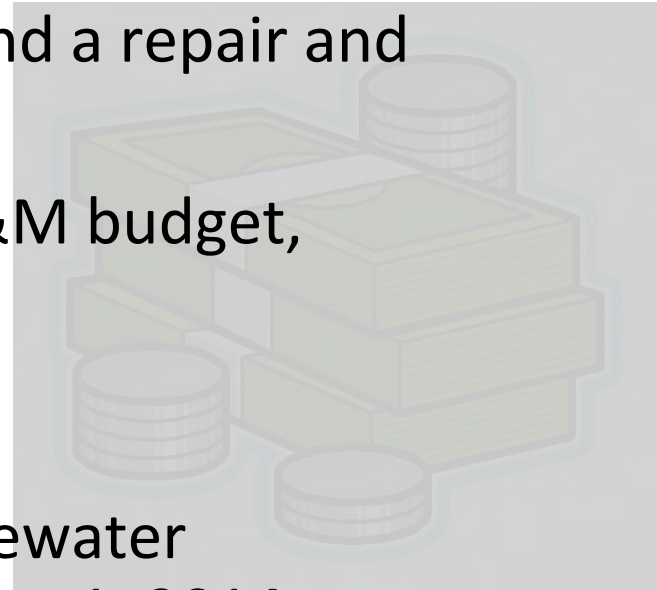


Projects Prioritized



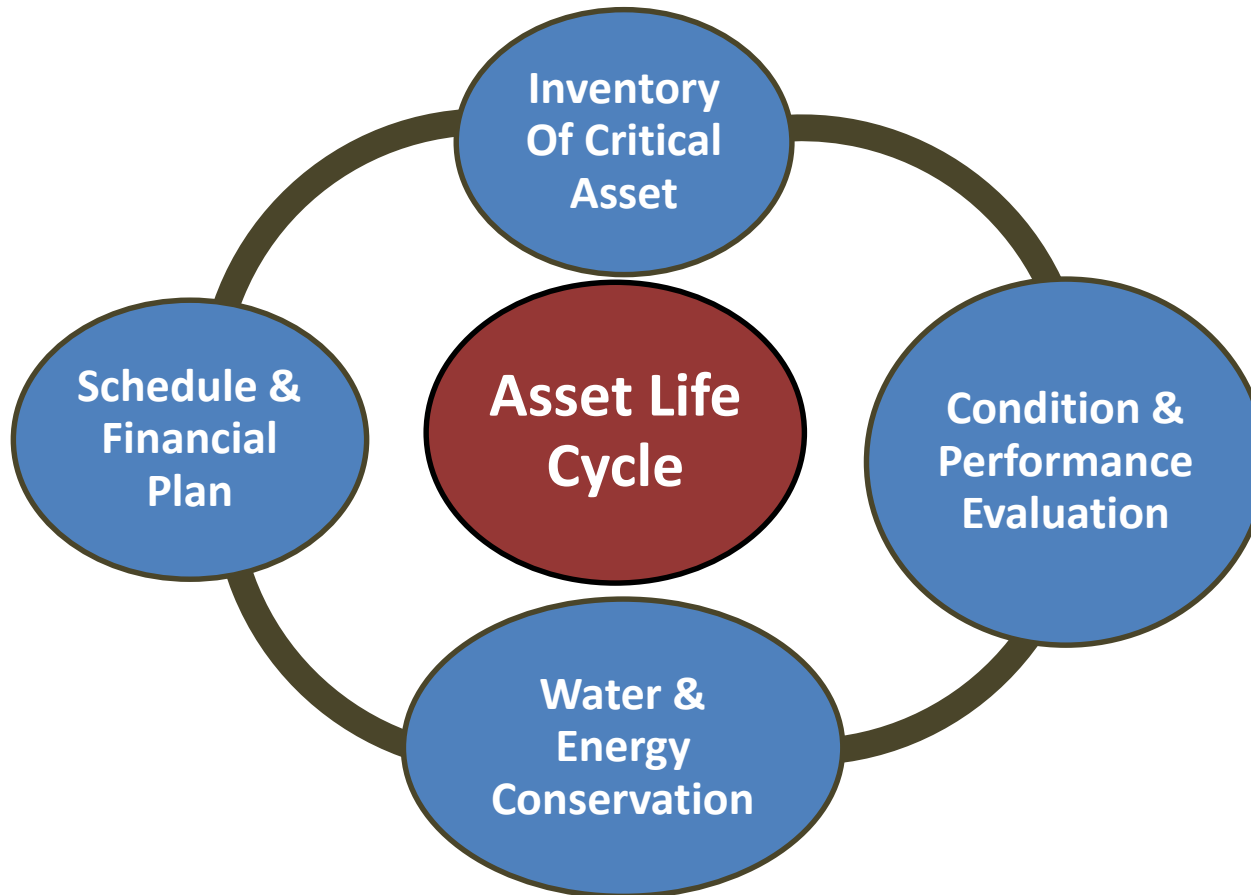
Fiscal Sustainability Plan (FSP)

- ✓ CWSRF Funding 2010 – 2014
 - ✓ Offered principal forgiveness on loans to develop an asset management plan and fund a repair and replacement reserve account
 - ✓ Reserve account was 2% of the O&M budget, deposited yearly for 5 years
- ✓ WRRDA
 - ✓ Required for CWSRF Funded Wastewater Infrastructure Projects after October 1, 2014



FSP

What's under your Roof ?



FSP Principal Forgiveness Incentive

- ✓ 2014: Offered Only with an Infrastructure Project
 - ✓ ≤ \$50,000 in Loan Principal Forgiveness (PF)
 - ✓ Requiring 100% Match by Client
- ✓ 2017: Optional for Clients
 - ✓ Stand-Alone FSP
 - ✓ ≤ \$50,000 in Loan PF
 - ✓ Requiring 100% Match by Client



Climate Adaptation Plan (CAP)

Develop a plan for wastewater treatment system's assessment to climate vulnerability and system resiliency

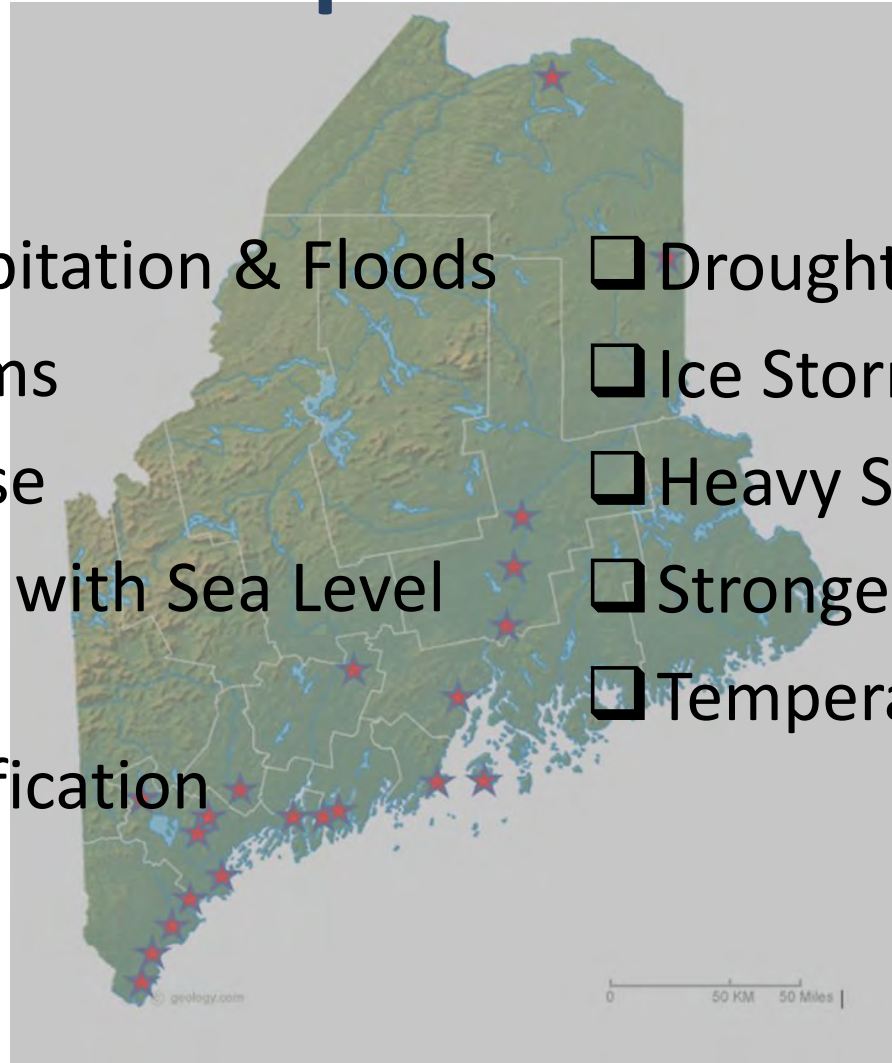


<http://www.maine.gov/dep/water/grants/srfparag.html>



Climate Adaptation Planning:

- Heavy Precipitation & Floods
- Severe Storms
- Sea Level Rise
- Storm Surge with Sea Level Rise
- Ocean Acidification
- Drought
- Ice Storms
- Heavy Snowfall
- Stronger Winds
- Temperature Changes



Climate Adaptation Plan

Incentive for development of a CAP
(maximum of **\$20,000 per borrower**)

The Financing **CAP options** offered:

- ✓ CAP with a Capital project
- ✓ Standalone CAP without Capital project



What do you need to include in the CAP?



What do you need to include in the CAP?



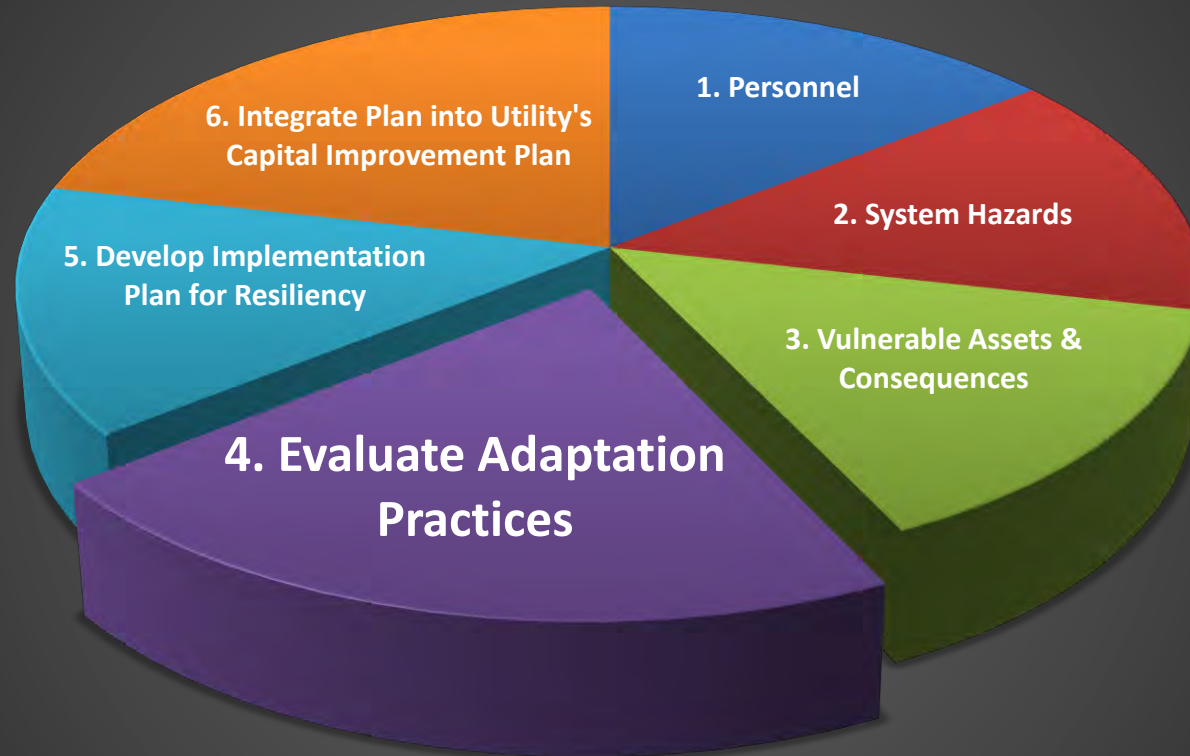
What do you need to include in the CAP?



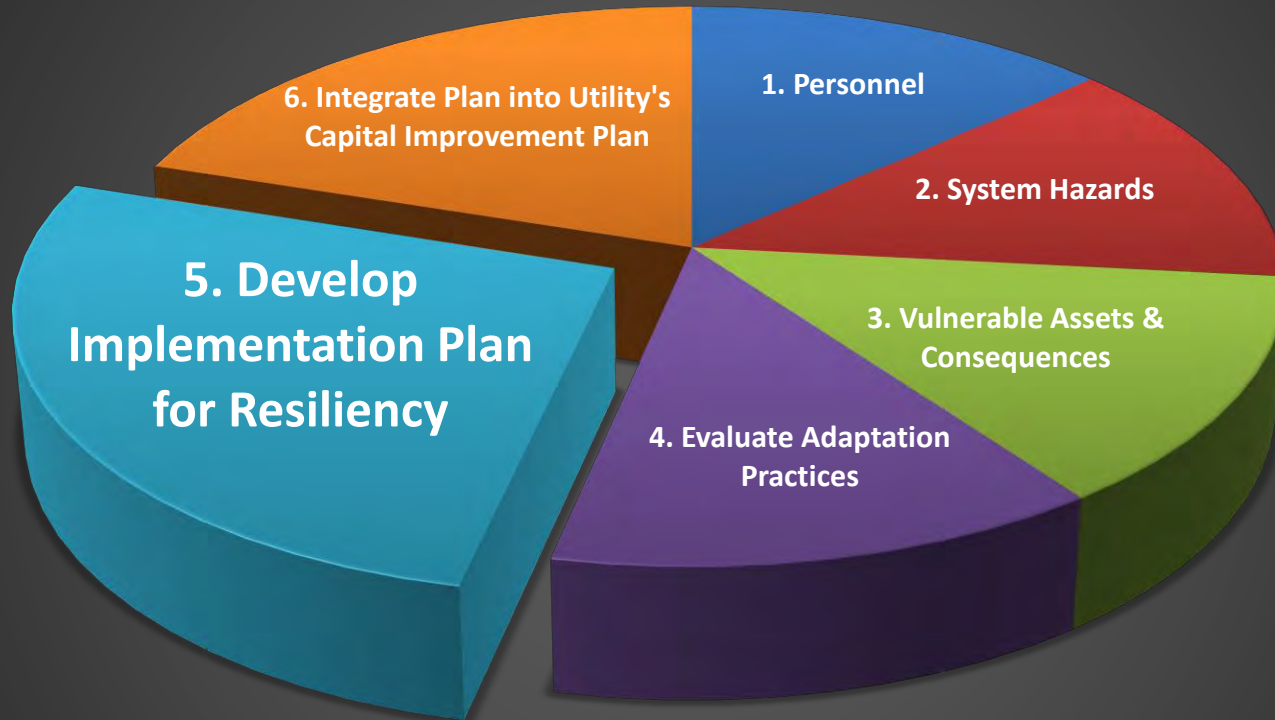
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What do you need to include in the CAP?



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What do you need to include in the CAP?



Silviculture - Maine Forestry Direct Link Loan

- MFS and Commercial Banks
- 2% below market, term < 5 years
- To help loggers reduce non-point source pollution risk on timber harvests in Maine
- All Financed Equipment must remain in Maine for the length of the loan



Silviculture - New & Retrofit Equipment

New Equipment

- Forwarders
- Harvesters
- Tree planter and assoc. equipment
- Mulching machines
- Cut-to-length harvesters
- Feller buncher
- Swing machines

Retrofit Existing Equipment

- Floatation tires
- Bogey wheels
- GPS equipment tracking systems
- Harvester and processor heads



Silviculture - Miscellaneous

Miscellaneous Purchases

- Metal bridges
- Wooden bridges
- Bottomless trenches
- Sediment and erosion control practices



Compliance Assistance Loan Program (CALP)

Financing for above ground and underground oil storage facilities owned by Small Businesses to:

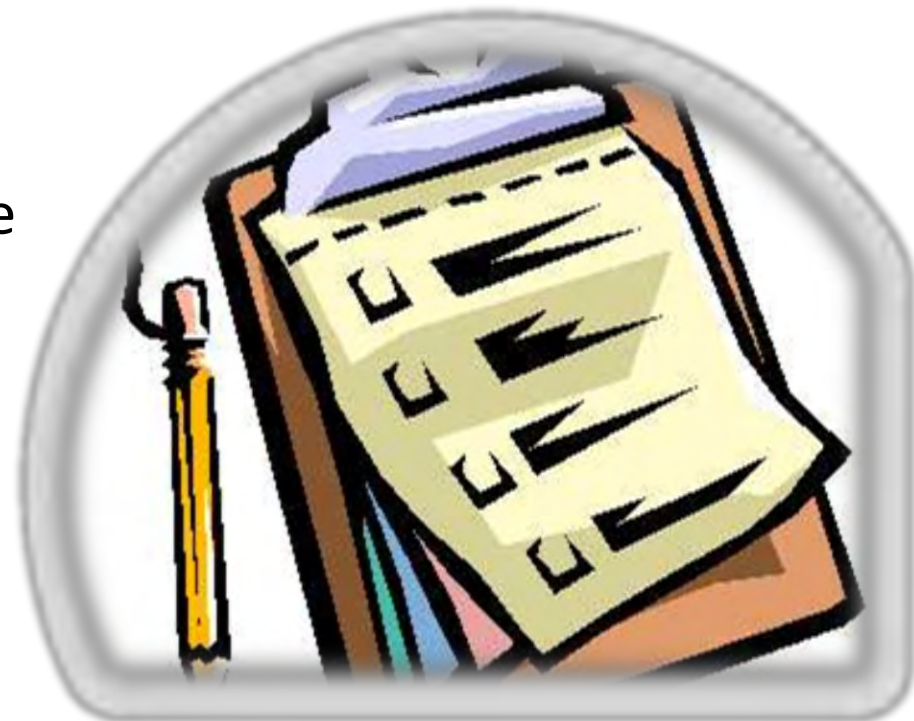
- ✓ Renovate
- ✓ Removal
- ✓ Disposal or Replacement

DEP certifies that the borrower has a state licensed oil storage facility



Compliance Assistance Loan Program (CALP)

- ✓ A pass through loan program administered by FAME
- ✓ Borrower must have a Debt Service Coverage (DSC) ratio of less than 3.0 and a maximum net worth of less than \$750,000





Compliance Assistance Loan Program (CALP)

- ✓ Maximum loan rate is set at the high prime rate and subsidized a maximum of 6% below the high prime rate (minimum rate of 1.0%)
- ✓ Rate varies inversely with the borrower's Debt Service Coverage
- ✓ Maximum loan of \$400,000 for 15 years





Questions ?





Contact:

Brandy M. Piers, P. Eng., P.E.

(207) 287-6093

Brandy.m.piers@maine.gov

www.maine.gov/dep