



Funding Webinar Q&A

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SAM.gov

Why can't I register with SAM.gov?

It appears [SAM.gov](#) is not working during the federal government shutdown. You may get error messages when logging in. This means you cannot register with SAM.gov nor update your registration. Customer service is not available during this shutdown.

Am I still able to apply for funding?

Yes, you may apply for funding without a Unique Entity Identifier (UIE) or the SAM.gov expiration date. You need this information before a contract is generated next spring.

Will I have to re-register with SAM.gov when it comes back online?

No, you should be able to go through their update process to get a new expiration date. SAM.gov registrations are only good for 12 months.

Federal Funding

How secure is the federal funding for this year's cycle? Is there any potential of appropriated funds being frozen or withdrawn?

We have funding for this year. Even if the DWSRF base grant is withdrawn or reduced, we have the Bipartisan Infrastructure Law (BIL) funding that makes up the majority of our current funding plus the repayment account. We will have funding next year, the amount available may be decreased.

Tribal Water Systems

Do Tribes have to be recognized as an entity by Washington State?

Tribes must be federally recognized to be eligible for State Revolving Fund (SRF) funding.

Emerging Contaminants

Is there formal guidance on what chemicals are considered "emerging contaminants"?

EPA finalized five Contaminant Candidate Lists (CCL) and one draft CCL. You can find these on [EPA's Drinking Water Contaminant Candidate List \(CCL\) and Regulatory Determination webpage](#). Any contaminant on any one of these lists that do not have a national primary regulation (maximum contaminant level, action level, or maximum contaminant goal) qualifies as an emerging contaminant. Any contaminants on these six lists are eligible to be funded by the Bipartisan Infrastructure Law

Emerging Contaminants (BIL EC) funding which is 100 percent loan principal forgiveness and acts like a grant.

Priorities for the Emerging Contaminants for Small or Disadvantaged Communities (EC-SDC) grant funding.

Washington State Contaminant Priorities

1. PFAS.
2. Manganese
3. Cyanobacteria

Washington State Water System Priorities

1. Group A Community
2. Group A Non-transient Non-community (NTNC)
3. Group A Transient Non-Community (TNC) in an area of concern

Washington State Community Priorities

1. Disadvantaged
2. Small

DWSRF presentation: [Emerging Contaminants in Small or Disadvantaged Communities Grant \(PDF\)](#) .

Washington Loan Tracking (WALT)

Are we able to have multiple staff access our organization's application in WALT?

Sort of. Each application must have one Main Contact. This is the person authorized within the water system to submit the application. Consultants, technical assistants, and other staff may have editing access to the application. Contact [Jason Cammarano](#) and let him know who needs access to your application. Each person must have a WALT profile in order to access WALT through their own Secure Access Washington (SAW) account.

Do the governing board/ownership meeting minutes have to include the amount in the application approval minutes?

Yes, the application approval minutes must include the name of the person submitting the application (main contact), the project title or name, and the approximate amount of the funding being requested. The amount can say "approximately" or "up to". The minutes uploaded with the application can be draft minutes,

Do applicants need to submit the EZ-1 form for each project in the separate applications?

Yes, submit an EZ-1 form with each application that describes that project.

An EZ1 is needed for all projects unless you have previously completed a Section 106 Cultural Review for that project with the DWSRF or a Federal agency. The environmental review process follows the SEPA process and is separate from the cultural review. If you have completed the cultural and

environmental reviews through the DWSRF we will send you a letter stating such. If the project you are submitting is the same as the project you completed your cultural review for, you will not need to submit a new EZ1.

Is WALT used after the loan is made, too?

WALT is used for receiving, reviewing, and scoring applications. Once applications are processed, they are moved to Contract Managers in Financial Services. The contract is sent and signed through DocuSign and comes from DOH. Once the scope of work is approved, the Contract Manager becomes your primary point of contact for the contract.

What questions are on the application?

Please download the Application Worksheet for the [Construction Loan](#) or the [Lead Service Line Loan](#). Each worksheet provides you with each question and box from the online application and identifies where you need to upload supporting documents. Please save your online application frequently. The worksheets on the website at the time of the Q&A were not updated.

How do I know I submitted my application?

Once your online application is complete, click "Submit". If you do not receive a confirmation email from WALT within 24 hours, contact DWSRF@doh.wa.gov so someone can determine why the application did not submit correctly.

Funding Cycles

When is the next funding cycle open for people who are not ready for the November 30 deadline?

We have annual construction and lead service line loan funding cycles. If a water system is not ready for this year's deadline of November 30, 2025, they can apply next year. We accept applications year-round. Applications submitted by November 30, 2026, will be reviewed in December 2026.

All other applications are reviewed twice a year, November 30 for review in December and April 30 for review in May. This applies to Planning and Engineering (P&E), Consolidation Feasibility Study grant (CFSG), and Emerging Contaminants in Small or Disadvantaged Communities (EC-SDC).

When are applications due through the online process?

Applications through the Construction Loan application and the Lead Service Line Loan application will be accepted until 11:59 pm PST on November 30, 2025. Please do not wait until the last day to submit your application.

Construction and Lead Service Line Replacement

What is required to be eligible for a Construction loan?

1. Planning document (Water System Plan or Small Water System Management Program) must be current, approved by the Office of Drinking Water, and identify the project in the plan. You must upload the document's approval letter and the pages from the document that identify the project. Don't upload the entire document, just the pages.

2. Have water rights assigned through a permit or certificate for any source or consolidation project. You must upload the water right permit, certificate, or report of examination.
3. Control the project site through a deed, lease, or easement for the duration of the loan or longer. You must upload the documentation. For Lead Service Line Replacements, you need easements or agreements from each property owner who will have their service line replaced.
4. Have no substantial outstanding audits as determined by our underwriter. If you have not had an audit, that is the same as a clean audit.
5. The governing body of the water system must hold a meeting that approves the submittal of the application, identifies the person to submit the application, and the approximate amount of the loan. You must upload the meeting minutes with your application so don't wait until the last two weeks of November to hold the meeting.

Can construction funds be used for connection fees?

Only if connection fees are part of a construction project (water main replacement, consolidation, or restructuring). Connection fee-only projects can only be funded with a Consolidation Feasibility Study grant.

How do I use the Construction Loan or the Lead Service Line Loan to install or replace service meters?

DWSRF cannot pay for meter-only projects. If you are replacing a water main, you may install or replace the water meters along the main line. If you are replacing lead service lines, you may replace meters that predate the June 1986 federal lead ban and the meters contain lead components.

What does it mean to "restructure" a water system to get the restructuring/consolidation bonus points?

Restructuring a water system means the water system changes ownership. Consolidation means a water system physically connects to a Group A water system. The system to be consolidated is no longer an active water system.

Can I use the DWSRF loan to build a new warehouse, maintenance shop, or operations building?

No. DWSRF can pay for buildings that house active water infrastructure such as a well house, treatment building, booster pump station, pump house, treatment building with a lab, and inventory storage area as part of an infrastructure building. The building must be part of a DWSRF eligible project and not a stand alone project.

Can I drill a well if water rights are not assigned?

Not with a Construction loan. If you need to drill a well in order to get water rights, you may apply for a Planning and Engineering loan up to \$200,000 to drill the well, perform the pump test, complete the source water quality sampling, and cap the well while you apply for water rights.

Can I go out to bid before the bid documents are approved by ODW?

If you go out to bid without the approval from ODW and the Contract Manager, there is potential for a major addendum based on comments from ODW or having to rebid the project to meet all the requirements of DOH and DWSRF. We realize some items have long procurement times (9 months or more), but bidding these items before you get approvals may increase the costs of the project.

Planning Document Requirements

How specifically does the planning document have to detail the proposed project?

Please work with your planner assigned to your county. This is a great question to ask during the pre-plan meeting BEFORE you write the planning document. The planning document must identify the project (water main replacement on specific streets, new 500,000-gallon reservoir, drill a new well) in the narrative and be included in the Capital Improvement Plan or project list.

If my planning document is under review by the Office of Drinking Water, how do I answer the question, "Is your Water System Plan (WSP) or Small Water System Management Program (SWSMP) approved and current?"

Answer No. You can provide narrative in your scope of work that the planning document is under review. This includes plan amendments to get a project added to the approved planning document. The planning document must be current, approved, and identify the project in order to be eligible for the Construction loan or Lead Service Line Replacement loan. It is not required for the Planning and Engineering funding, unless eligible for EC-SDC. It is not required for the Consolidation Feasibility Study grant.

How do I determine if my planning document is current and approved?

Contact your [planner](#) to determine if your planning document is current and approved. The Water System Plan must not expire on or prior to November 30, 2025. If your Small Water System Management Program is more than 6 years old, contact your planner. Please note that planners require a pre-plan meeting prior to acceptance of a planning document.

Is there a requirement to update the SWSMP?

No, the SWSMP does not expire like a WSP. It is only required to be up to date for the use of the community and to be current and approved when you are applying for DWSRF funding. SWSMP must be approved after November 30, 2019.

How do I find out who my planner is?

There are six planners assigned by county. [Go to our Contacts webpage](#) for a list of staff assigned to counties.

Median Household Income and Affordability

Can you discuss when a separate Median Household Income (MHI) study needs to have been completed?

If a water system does not think the county MHI applies to their community, they may complete an Income Survey following the IACC Income Survey Method. Data must be within 18 months of application submittal and have a 90 percent participation rate.

Which Median Household Income (MHI) is used to determine affordability?

DWSRF uses the 2024 Projection for the county MHI from the [Office of Financial Management's \(OFM\) spreadsheet](#). A water system may submit an income survey if the report is dated within 18 months at the time of application. The income survey data, if accepted, will be used instead of the OFM MHI projection.

Funding Terms and Subsidy

Does the 30-year loan term have to be a DAC?

Not necessarily. SRF underwriter may offer a reduced interest rate and consider longer payback periods of up to 30 years, even if a water system does not qualify as a DAC.

If a water system is not a DAC, what does project funding look like?

Funding will be a straight loan, unless it qualifies as small system under the BIL EC funding, serves less than 25,000 people. Depending on the affordability of the project, the interest rate may be reduced or the scope of the loan may be reduced.

Is loan principal forgiveness a grant?

No. Loan principal forgiveness occurs once the project is completed. You are expected to make annual loan payments every October 1 after signing the loan agreement. Upon completion of the construction project, we will forgive the remaining principal. You must successfully go through underwriting in order to sign your loan agreement. DOH must be able to loan you money.

How do I apply for loan subsidy or a specific pot of funding such as the Emerging Contaminant funding?

You do not apply for specific funding. You describe the project, the reason for the project, and the budget. DWSRF Leadership will determine which pots of funding will be used to pay for the project. Similarly, you do not apply for loan subsidy. We review the financial need of the water system and determine if any loan principal forgiveness will be awarded and how much. Loan principal forgiveness will be from zero percent up to 100 percent. Few water systems will receive 100 percent loan principal forgiveness. You do select the funding application: Construction, Lead Service Line, Planning & Engineering, Consolidation Feasibility Study, Emergency, or Drinking Water System Rehabilitation and Consolidation grant (DWSRC).

DWSRC and EC-SDC are by invite only. You must receive an email that invites you to apply and provides steps for applying.

What are the terms for the Construction loan? The Lead Service Line Replacement loan?

The standard interest rate for the Construction loan and the Lead Service Line Replacement loan is 2.25 percent for 20 years. For water systems with affordability issues, the interest rate may be reduced to 1.75 percent. Loan fee is 1 percent. This fee is waived if the water system receives subsidy (loan principal forgiveness). The design engineer can certify the life of the infrastructure is greater than 20 years and the loan payback period can be extended to the life of the infrastructure, but no more than 30 years.

What are the terms for the Planning and Engineering loan? The Lead Service Line Inventory loan?

The Planning and Engineering loan and the Lead Service Line Inventory loan is zero percent interest for 10 years. For water systems with affordability issues, the interest rate may be reduced to 1.75 percent. Loan fee is 2 percent. There is potential for loan subsidy for the LSLI loan for disadvantaged communities.

What are the loan fees?

Construction and Lead Service Line Replacement loan fees are 1 percent of the loan request. For a \$15 million loan, the fee is \$150,000. Planning and Engineering and Lead Service Line Inventory loan fees are 2 percent of the loan request. For a \$500,000 loan, the fee is \$10,000. Emergency loan fee is 1.5 percent of the loan request. For a \$500,000 loan, the fee is \$7,500.

Can I include the loan fee in my loan request?

Yes. The maximum loan request is \$15 million. The 1 percent loan fee can be added to the loan request. Total maximum request is \$15,150,000.

Financials

For the question, Applicant has no outstanding audit findings related to technical, managerial, or financial capacity?

The answer should be Yes. If you have an audit finding, please contact Michael.Copeland@doh.wa.gov or call him at (360) 263-3083 to determine if the finding makes you ineligible.

Is my water system required to do an audit?

Audits that we see most often are triggered when a recipient spends more than \$750,000 in federal funds in a year. Federal funds can be a combination of DWSRF and any other federally funded grant/loan.

What water rates do I use in filling out the rate table in the application?

Use the average base rate for your residential connections if there are multiple base rates. Use an average usage rate based on average usage for your residential connections. Do the best you can to complete the water-rate information. Start with the rates adopted and project future rates.

Is the water system required to have a set amount of reserves to be eligible?

The water rates must cover operations and maintenance of the water system, loan repayment of the DWSRF loan, repayment of any other outstanding debt, and a reserve to replace the infrastructure. Existing debt service and reserves are reviewed during the underwriting process.

When do I have to start paying back the loan?

Your first loan payment is due October 1 after signing the loan agreement. The first payment typically includes the loan fee. Interest and principal are not paid back until you begin submitting for reimbursements.

Why do I have to make loan payments if I receive subsidy?

All loan recipients will be billed for interest (unless waived) and principal each September with payment due October 1, even during design and construction of the project. Once construction is completed, loan principal forgiveness will be applied to the remainder of the principal.

How is interest calculated?

Interest is simple interest calculated annually based on the reimbursements made to date

How can I learn more about the requirements of the loan and my responsibilities as a borrower?

Please read the [Drinking Water State Revolving Fund Loan Customer Handbook](#).

How do I request to pay off my loan early?

Send a written request to DWSRFInvoicing@doh.wa.gov. They will provide you with a payoff amount. There are no penalties for paying a loan off early.

General Application Questions

What is considered “technical assistance” for help with the application?

If Rural Community Assistance (RCAC), Evergreen Rural Water of Washington (ERWOW), Small Communities Initiative, Celerity, or your engineering consultant helped you complete the application (fill out, provide documentation for uploading, etc.) then list them on the application.

Consultant work on your Water System Plan or engineering design does not qualify as technical assistance since a professional engineer licensed in the state of Washington is required to complete these documents.

Does the word “company” in the application apply to all applicants?

Yes. Where it says company, it means the water system.

We are having trouble with the Census Tract map portion of the application. How do we get this map and what should it look like?

The federal government edited some links so the link in the application had to be updated. That should be fixed, [Index of /geo/maps/DC2020/PL20/st53_wa/censustract_maps](#). If you have issues, contact Jason.Cammarano@doh.wa.gov or call him at 360-867-3991.

Do all the listed activities in the budget need a date? Is it okay if we leave a few blank?

You do not have to include a cost and date for every item in the budget, just the items that will be covered by the DWSRF funding. Estimate the date you might spend the funding for the particular item, even a year gives us an estimate of cash flow we report to EPA.

How do I verify how many operators the water system is required to have?

Log into Sentry. Go to the "Operators" tab. If there are numbers under "Position Number", that is the number of operators required for the water system. If there are no numbers, then none are required. The positions required will be listed under "Certification Level Required". The options will be "Water Distribution Specialist", "Water Distribution Manager 1 through 4", or "Water Treatment Plant Operator 1 through 4".

Operator Name	Operator Number	Position Number	Certification Level Required	Certification Type
Name	Number	1	WDM 3	Regular or Contract
Name	Number	2	WTPO 2	Regular or Contract

Where do we upload the water rights information?

In WALT, for the Construction application under "Applicant Copy of Water Rights". Select "Yes" from the dropdown menu then a box to upload documentation will appear. For the Planning & Engineering application, upload water right documentation under "Applicant Owns Project Site" or in the Document Attachments tab.

In the DWSRF application, the question asking if there is a "treatment technique" issue—would we select "yes" if the facility's existing treatment train is incapable of treating EC's (e.g. cyanobacteria)?

Yes, if the water system received a letter from the Office of Drinking Water (ODW) that a treatment technique was issued. Upload a copy of that letter as part of your application.

If the system has not received a letter from ODW, the water system would select "No" to this question.

If a customer/property owner refused to have the private side of the lead service line replaced, can I replace the utility side of the lead service line?

No. If the property owner or customer refuses to have the private side of a lead service line replaced, the water system should not replace the utility side of the lead service line only. Document the refusal. Try to convince the property owner/customer to have the service line replaced due to the health impacts of lead in the drinking water. If utility customer outreach does not work, the water system may request technical assistance by submitting a [Technical Request Form](#).

How do I submit documents that need ODW review and approval?

Planning documents and engineering designs (project report, construction documents, and bid documents) need to be submitted to ODWOperations@doh.wa.gov. If documents are too large to

email, send a note to ODWOperations@doh.wa.gov that you have documents to upload to Box.com. If you have a Box.com folder, upload your documents. If you do not have a Box.com folder, request in your email for a folder.

What does property control mean?

The water system must own the property through a deed or other legal document, have a long term lease or easement at least the life of the loan, preferably the life of the asset. Access to your source should be perpetual.



To request this document in another format, call 1-800-525-0127. Deaf or hard of hearing customers, please call 711 (Washington Relay) or email doh.information@doh.wa.gov. If in need of translation services, call 1-800-525-0127.