With more than $42 billion in assets and continuing financial support from USEPA, the Clean Water State Revolving Fund (CWSRF) program is the largest water quality funding program in the country. However, many other federal and state assistance programs have similar water quality or public health objectives. For this reason, some state CWSRF programs have worked with federal and state financial assistance programs to develop "one-stop shopping" initiatives that provide one point of contact for water quality improvement projects.

CWSRF programs have developed many variations of the one-stop shopping concept. Some states have developed internet sites that help potential applicants identify funding for which they are eligible. Other states have developed funding committees that help applicants identify which funding sources are most applicable to their needs. Some states have developed application materials and environmental review documents that can be used for many federal and state assistance programs. Finally, the most integrated example of a one-stop shopping program uses a single application process for multiple programs.

One-stop shopping initiatives provide many benefits:

- Joint funding packages can provide borrowers with greater amounts of funding, helping borrowers afford appropriate water quality solutions
- Coordinated funding initiatives can help CWSRF programs support more projects and use more of their available loan funds
- One-stop shopping programs ensure that assistance programs support projects that address a state's highest priority water quality problems and help eliminate competition with other programs
- Applicants find a one-stop shopping funding process to be easier and more convenient. Projects are able to navigate the process quickly and move forward with project implementation
- Both the financial assistance programs and the applicants in one-stop shopping initiatives reduce administrative costs because water quality projects are directed to the most appropriate funding sources

This document highlights one-stop shopping initiatives in Washington, Arizona, and Montana. Washington's single application method is highly efficient for applicants and funding programs, but the joint application only serves three financial assistance programs. Arizona's funding committee method...
Marina pump-out station

directs applicants to more than ten financial assistance programs, but if a project's most appropriate financing solution involves funding from multiple programs, the project has to complete multiple applications. Montana uses a funding committee method similar to that used by Arizona to direct applicants to appropriate funding programs. Montana also developed a uniform application for their programs, but the funding process for each program remains separate.

Washington

The State of Washington coordinates loan and grant funding from three water quality programs – the Clean Water State Revolving Fund loan program, the §319 Nonpoint Source Grants program, and the state's Centennial Clean Water Fund loan and grant program. Washington's Department of Ecology manages all three programs (www.infrafunding.wa.gov). In state fiscal year 2002, these programs supported $107.0 million in water quality projects ($80.4 million, $2.3 million, and $25.1 million, respectively.)

Washington's water quality financial assistance programs support projects sponsored by Indian Tribes, state agencies, local governments, and special districts. Loans and grants have supported many types of projects:

• Planning, design and construction of wastewater and stormwater treatment facilities
• Water reuse planning and facilities
• Agricultural best management practices
• Public boat pump-out construction
• Lake restoration
• Stream and salmon habitat

restoration
• Wetland habitat acquisition
• Wellhead protection
• Watershed planning
• Water quality monitoring
• Public information and education

Joint funding process

Washington's Department of Ecology tries to manage these three financial assistance programs as one. The programs share one funding cycle, one application form, and one offer list. In each funding cycle, the Department reviews all proposed projects and places them on a priority-ordered offer list. If a project is in the fundable portion of the offer list, the Department identifies the most appropriate funding source for the project.

Washington's Department of Ecology identifies the most appropriate funding source(s) for each project by considering six questions:

• Does the project have a revenue stream that could repay a loan?
• How do project objectives match the
slightly different objectives of the three funding programs?
• How much assistance is each program offering this year?
• Will the CWSRF program meet its goal of using 20 percent of its available resources for nonpoint source and estuary projects?
• Have legislative budget provisos directed to the Department to award Centennial loans and grants to specific projects?
• Do project sponsors suffer financial hardships that would be alleviated with partial grant support?

Projects have one year to accept funding offers.

Coordinated Information on the Internet and in Environmental Review Documentation

Washington's Infrastructure Assistance Coordination Council (IACC) is a nonprofit organization that identifies ways of streamlining and coordinating the delivery of infrastructure-related financial and technical assistance to communities. This Council is composed of staff from state and federal agencies, nonprofit organizations, local government associations, and universities that provide assistance to local governments in Washington State. Two of the IACC's greatest successes have been the development of a web-based directory of assistance programs (www.infrafunding.wa.gov) and a standardized approach to environmental documentation for water and sewer infrastructure.

The web-based directory of assistance programs allows potential assistance recipients to identify assistance programs for which they may be eligible. The directory sorts assistance programs by type of borrower, type of water quality project, type of assistance, and match requirements.

The standardized approach to environmental documentation for water and sewer infrastructure adopted the most encompassing requirements of the National Environmental Policy Act, the State Environmental Policy Act, and the State Environmental Review Process. As a result of this coordination, communities are not required to complete multiple environmental review processes.
**Integration of the funding programs**

Washington developed a joint application for the CWSRF loan program and the Centennial Fund loan and grant program as a pilot project in 1995. This joint application process received positive feedback from applicants, and the §319 Nonpoint Source Grants Program was added to the joint application in 1997. The funding programs required similar information and used similar evaluation methods—the joint application meets the needs of all three programs. Washington further streamlined the programs by combining program guidelines.

**Arizona**

Arizona's Rural Water Infrastructure Committee (RWIC) is an informal partnership that works to improve the wastewater and drinking water infrastructure in Arizona. This committee

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### A RWIC Success Story

The experience of Fredonia, Arizona provides a typical example of the packaging of multiple funding sources through the efforts of the RWIC. Fredonia was one of the first RWIC participants to participate in the project meeting process. Town officials came to RWIC meetings several times over a period of 2 to 3 years to seek technical and funding consultation and advice. The RWIC partners worked together and with the town to develop a funding plan.

Fredonia is a small community located on the north rim of the Grand Canyon; it has a population of just over 1100 people. When the town first came to the RWIC, it had no sewer system and many of the septic tanks in the community were failing. In addition, the local economy was declining because its main logging industry had closed. This situation was compounded by a low median household income.

The community decided to build a new sewer system with sewerage lagoons and also came up with a plan to attract industry. Town leaders pursued an aggressive campaign to fund the $3.9 million project.

With the assistance of the RWIC, the following funding was procured for the sewer system and economic development:

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Dept. of Commerce Economic Development Administration Grant (Industrial Park development)</td>
<td>$1,035,900</td>
</tr>
<tr>
<td>US Dept. of Agriculture RD Grant</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>US Dept. of Agriculture RD Loan</td>
<td>$828,200</td>
</tr>
<tr>
<td>Local Funding</td>
<td>$232,500</td>
</tr>
<tr>
<td>WIFA Hardship grant</td>
<td>$150,000</td>
</tr>
<tr>
<td>WIFA CWSRF Loan</td>
<td>$660,120</td>
</tr>
<tr>
<td></td>
<td><strong>$3,936,720</strong></td>
</tr>
</tbody>
</table>
of federal, state, local, and private sector organizations meets regularly to coordinate financial and technical assistance. RWIC partners include the following groups:

Arizona Commission of Indian Affairs
Arizona Corporation Commission
Arizona Department of Emergency Management
Arizona Department of Environmental Quality
Arizona Department of Commerce
Arizona Department of Water Resources
Arizona State Environmental Training and Technology Center
Arizona Small Town Environment Program
Arizona Small Utilities Association
Arizona Water and Pollution Control Association
Border Environment Cooperation Commission
Greater Arizona Development Authority Intertribal Council
North American Development Bank
Rural Community Assistance Corporation
U.S. Department of Agriculture, Rural Development

U.S. Department of Commerce,
Economic Development Administration
U.S. Department of Housing and Urban Development
U.S. Department of Interior, Bureau of Reclamation
Water Infrastructure Finance Authority of Arizona (includes Clean Water State Revolving Fund and Drinking Water State Revolving Fund)

The RWIC meeting process

Arizona's Rural Water Infrastructure Committee has considered projects from almost every rural community in the state within its structured format. Each project sponsor spends 75 minutes discussing its project with the committee. The sponsor first describes its situation and its proposed project. The committee then offers technical advice and recommends further sources of technical and financial support for the project. At the end of each meeting, the chair of the Rural Infrastructure Committee summarizes the discussion and recommended "next steps" for the project.

The RWIC most often suggests that communities constructing wastewater treatment projects apply for funding from the Water Infrastructure Financing Authority of Arizona (CWSRF) or the U.S. Department of Agriculture (Rural Development Program). To a lesser extent, other partners, including the Greater Arizona Development Authority, the Economic Development Administration, the North American Development Bank, the Department of Housing and Urban Development, and the Arizona Department of Emergency Management also support construction projects. Technical assistance is provided by many sources, as well. The RWIC identifies financial assistance
program that are most appropriate for each proposed project, and it offers advice on how to develop a funding package that coordinates multiple funding sources.

Development of the RWIC

The Rural Water Infrastructure Committee formed in 1990 as an informal organization of state and federal funding programs. Committee participants discussed how they could best meet the infrastructure needs of rural communities, and the funding programs implemented many of the committee's ideas. The committee first hosted project-oriented meetings in 1994, and this format blossomed in 1996 when funding programs increased their participation in RWIC activities. Since 1996, RWIC meetings have assisted almost every rural jurisdiction in Arizona and more than 200 projects.

Montana

Montana's Water, Wastewater, and Solid Waste Action Coordinating Team (W²ASACT) is a group of state, federal, and nonprofit organizations that provides financial and technical assistance to communities and to water and sewer districts. The following five organizations coordinate six funding programs (including the CWSRF) through their participation in W²ASACT.

- Montana Board of Investments
- Montana Department of Commerce
- Montana Department of Environmental Quality
- Montana Department of Natural Resources and Conservation
- U.S. Department of Agriculture

W²ASACT meets on a bimonthly basis to coordinate program efforts, and subcommittees pursue program improvements between meetings. A series of workshops around the state in the spring and the fall allow W²ASACT programs to provide face-to-face advice and assistance to communities as they develop and finance water, wastewater, and solid waste infrastructure projects. These workshops
steer projects to appropriate sources of funding and help them complete the application process.

W²ASACT has also developed a uniform application form, environmental checklist, and preliminary engineering report that is accepted by the six federal and state funding programs. While the application process remains separate for each funding program, and while each program does require some supplementary information, the uniform materials reduce the time, effort, and expense that local governments incur when they apply to multiple agencies for financial assistance.

Development of W²ASACT and uniform application materials

W²ASACT was created in 1983 as a forum for water and wastewater financing professionals in Montana. This coordinating team was created in response to new state-funded grant programs for infrastructure financing. In the early years of W²ASACT's existence, this forum discussed the progress of local infrastructure projects, especially problem projects where local governments were struggling. W²ASACT has hosted workshops for local governments since its creation in 1983, but in 1990 W²ASACT agencies expanded their outreach and hosted workshops in three or four communities across the state.

In 1995, W²ASACT developed a common preliminary engineering report format that was acceptable to each of the agencies that fund water, wastewater, and solid waste projects in Montana. Spurred by this success, some of the state agencies also adopted a common application summary form and environmental checklist that same year. In 1997, W²ASACT members adopted a uniform publication that contains a common application form, environmental checklist and preliminary engineering report. Critical to these efforts was the identification of the core information that must be provided for all projects that receive assistance from any of these funding sources.

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For more information about the Clean Water Revolving Fund, or for a program representative in your State, please contact:

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U.S. Environmental Protection Agency
1201 Constitution Avenue, NW (Mailcode 4204M)
Washington, DC 20004

Phone: (202) 564-0752 Fax: (202) 501-2403

Internet: http://www.epa.gov/owm/cwfinance/index.htm