



# Clean Water State Revolving Fund

Annual Report  
State Fiscal Year 2025



**OKLAHOMA**  
Water Resources Board

The Federal Clean Water Act (CWA) requires a report of the annual Clean Water State Revolving Fund (CWSRF) activities. The OWRB hereby submits the CWSRF Annual Report for the State Fiscal Year (SFY) 2025, July 1, 2024, through June 30, 2025.

This report describes sources and uses of funds, environmental performance of construction activities, the OWRB's financial position, as well as the manner in which the OWRB met the SFY 2025 Intended Use Plan (IUP) goals and objectives.

The OWRB has agreed to submit this report to the Environmental Protection Agency (EPA) within 90 days following the end of the fiscal year. In addition, Oklahoma Statutes require an annual report to be submitted to the Governor and Legislature within 120 days of the end of the state fiscal year. This report is intended to fulfill both requirements.



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Wagoner County Rural Water, Sewer, and  
Solid Waste Management District No. 4  
Wastewater Treatment Plant  
Wagoner, OK



# MEET THE FINANCIAL ASSISTANCE DIVISION

The Financial Assistance Division assists communities in their efforts to protect and conserve Oklahoma's water resources for current and future generations through cost-effective financial products, technical assistance, and high-quality customer service.



**Lori Johnson**  
*Division Chief*



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*Assistant Chief*



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**Laura Oak**  
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**Brendan Bradford**  
*Accountant*



**Ariel LaMontagne**  
*Marketing and Outreach Manager*

# LETTER FROM THE CHIEF

The Financial Assistance Division of the Oklahoma Water Resources Board (OWRB) remains steadfast in its mission to help communities and rural districts maintain and improve their water and wastewater infrastructure. Since 1983, our programs have provided nearly 65% of the financing for Oklahoma's water and wastewater needs—delivering more than \$8.3 billion in loans and grants and generating over \$2.5 billion in savings for communities across the state.

There have been historic investments made in our nation's water systems including the passage of the Infrastructure Investment and Jobs Act (IIJA). With more than \$50 billion allocated to the Environmental Protection Agency, this legislation strengthens water infrastructure nationwide. A key provision directs grant funding in the form of loan forgiveness, providing communities the necessary funding to complete critical infrastructure projects. In State Fiscal Year 2025, the OWRB awarded over \$10.9 million in CWSRF loan forgiveness, with 15 disadvantaged communities receiving this funding for vital planning, design, and construction projects.



We are proud to finance projects that make a lasting difference across Oklahoma. Our strong partnerships with communities, municipalities, and water users allow us not only to deliver funding but also to lead critical outreach and education efforts that encourage conservation, sustainability, system cooperation, and innovation. These efforts reflect our broader commitment to forward-looking strategies such as water reuse, conservation pricing, and regional consolidation, ensuring that Oklahoma's water systems remain resilient, efficient, and future-ready.

The Financial Assistance Division will continue to uphold the highest standards of financial management and environmental stewardship. We are proud to maintain AAA ratings on all bond issues and to pursue innovative approaches to meeting Oklahoma's growing infrastructure needs. The 2025 Oklahoma Comprehensive Water Plan highlights the urgency of this mission, identifying more than \$6.9 billion in wastewater system investments needed by 2030. Meeting this challenge will require the collective commitment and collaboration of stakeholders across the state.

Together, we will rise to the challenge and secure a sustainable water future for Oklahoma.

Sincerely,

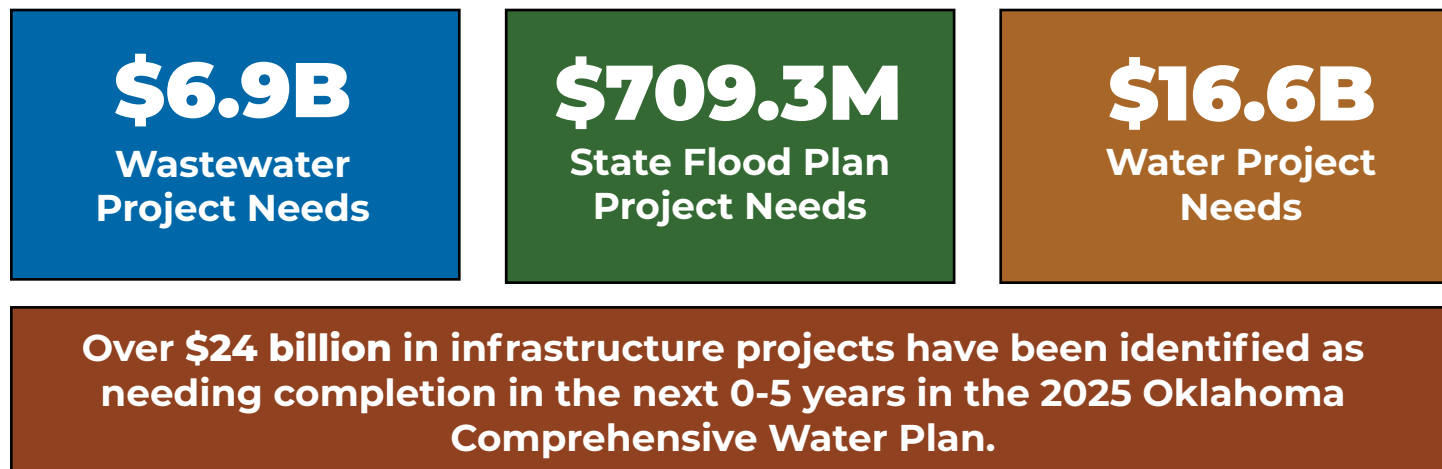
A handwritten signature in black ink that reads "Lori Johnson". The script is fluid and cursive.

**Lori Johnson,**  
**Chief, Financial Assistance Division**

# EXECUTIVE SUMMARY

Since 1990, the OWRB's CWSRF Program has approved over \$2.9 billion in wastewater and water quality infrastructure projects throughout the state, historically providing over 65% of Oklahoma's wastewater financing needs. Although enormous progress has been made in addressing Oklahoma's wastewater infrastructure needs, much work is still required. Based on the 2025 Oklahoma Comprehensive Water Plan (OCWP), anticipated wastewater infrastructure needs through 2030 are more than \$6.9 billion, Figure 1.

## ► Figure 1: 2025 OCWP INFRASTRUCTURE NEEDS



*Source: OWRB Activities and Infrastructure Needs by Legislative District dashboard as of 9/15/2025.*

The CWSRF plays a crucial role in meeting this ever-growing need by providing financing approximately 40% below market interest rates with stand-alone AAA bond ratings. The AAA rating allows the OWRB to provide access to significantly lower interest rates than those obtained through local debt issuance. Utilizing the CWSRF Program has saved Oklahomans an estimated \$861 million in principal and interest.

In SFY 2025, Oklahoma's CWSRF committed approximately \$117.7 million in loans for projects listed on the SFY 2025 Project Priority List (PPL). In total, systems approved by the OWRB for funding are expected to save more than an estimated \$48 million in principal and interest for the life of the loans.

## PROJECT ACTIVITY

Capital financing through the CWSRF program enables Oklahoma's wastewater systems to meet treatment standards for wastewater. These discharges into the State's rivers and lakes are in accordance with the National Pollutant Discharge Elimination System (NPDES), administered by the Oklahoma Department of Environmental Quality (ODEQ).



For SFY 2025, the OWRB conducted fifteen (15) environmental reviews and appropriate determinations were executed and distributed using the EPA-approved State Environmental Review Process (SERP) prior to providing assistance.

The SFY 2025 projects allowed borrowers to cost-effectively:

- Develop an engineering plan and design for infrastructure improvements;
- Rehabilitate aging treatment plants and collection lines;
- Address water loss;
- Rehabilitate dam structures;
- Study emerging contaminants;
- Expand capacity to meet anticipated population and economic growth opportunities throughout the projects' design life;
- Attain compliance with State effluent discharge requirements to protect Oklahoma's water resources; and
- Aim to improve the quality of priority rivers and lakes identified as threatened or impaired by reducing pollutant loading.

Twenty (20) binding commitments (Table 1) were made to Oklahoma entities totaling approximately \$117.7 million for the following activities during SFY 2025:

- Construction of new treatment and collection systems;
- Planning and design;
- Nonpoint Source;
- Sanitary sewer evaluation surveys;
- Master Drainage Plans;
- Dam rehab;
- Stormwater infrastructure improvements;
- Address emerging contaminants;
- Rehabilitation of existing wastewater facilities and collection systems; and
- Water efficiency, energy efficiency, and environmentally innovative projects.

In SFY 2025, Arapaho PWA, Arkoma MA, Crescent PWA, Custer City PWA, Glenpool USA, Grove MSA, Hollis PWA, Midwest City MA, Minco MA, Pawnee PWA, and Warr Acres PWA addressed the EPA's Green Project Reserve (GPR) initiative via the incorporation of water and energy efficient devices and environmentally innovative projects.

Arapaho PWA, Arkoma MA, Boynton PWA, Cherokee DA, Crescent PWA, Custer City PWA, El Reno MA, Fairmont PWA, Hollis PWA, Mannford PWA, Midwest City MA, Minco MA, Okmulgee MA, Pawnee PWA, Warr Acres PWA, and Wynnewood UA received additional subsidy in the form of "Loan Forgiveness" totaling \$12,761,699.

The following pages highlight the loans which were approved for CWSRF funding in SFY 2025. These pages consist of the project description, binding commitment amount, assistance provided, additional subsidization, estimated savings, and GPR amount.

# TABLE 1: PROJECTS IDENTIFIED FOR RECEIVING CWSRF ASSISTANCE WITHIN SFY 2025 (PART 1)

PART 1: SECTION 603(c)(1) 212 PUBLICLY OWNED TREATMENT WORKS									
BORROWER	PROJECT NUMBER	ASSISTANCE PROVIDED REPORTABLE TO NIMS 2025	BINDING COMMIT. REPORTABLE TO ANNUAL REPORT 2025	BINDING COMMIT. DATE	TYPE	LOAN CLOSING DATE	% INTEREST RATE ON LOAN***	ESTIMATED SAVINGS	LOAN MATURE DATE
Fairmont Public Works Authority**	ORF-22-0019-CW	\$221,500.00	\$221,500.00	8/20/2024	LF	8/28/2024	0.00	\$278,200.00	9/15/44
Okmulgee Municipal Authority**	ORF-23-0012-CW	\$352,500.00	\$352,500.00	7/16/2024	LF	7/23/2024	0.00	\$456,100.00	9/15/44
Glenpool Utility Services Authority*	ORF-23-0055-CW	\$33,009,700.00	\$35,000,000.00	12/17/2024	L	12/20/2024	2.93	\$11,956,900.00	3/15/57
Edmond Public Works Authority*	ORF-23-0097-CW	\$30,000,000.00	\$30,000,000.00	9/17/2024	L, E	9/24/2024	2.17	\$7,275,700.00	9/15/55
Boynton Public Works Authority**	ORF-23-0171-CW	\$1,295,000.00	\$1,295,000.00	7/16/2024	LF	7/23/2024	0.00	\$2,041,100.00	9/15/44
Arkoma Municipal Authority**	ORF-24-0008-CW	\$275,000.00	\$400,000.00	8/20/2024	LF	8/28/2024	0.00	\$520,700.00	9/15/44
Mannford Public Works Authority**	ORF-24-0049-CW	\$191,550.00	\$191,550.00	8/20/2024	LF	9/30/2024	0.00	\$236,750.00	9/15/48
Wynnewood Utilities Authority**	ORF-25-0006-CW	\$1,500,000.00	\$1,500,000.00	7/16/2024	LF	8/14/2024	0.00	\$1,895,200.00	9/15/44
Cherokee Development Authority**	ORF-25-0014-CW	\$467,500.00	\$467,500.00	7/16/2024	LF	7/23/2024	0.00	\$589,500.00	9/15/44
Midwest City Municipal Authority**	ORF-25-0030-CW	\$2,252,000.00	\$2,252,000.00	9/17/2024	LF,E, EC	10/31/2024	0.00	\$2,838,200.00	9/15/48
Lindsay Public Works Authority****	ORF-22-0065-CW	-\$198,326.00	N/A	10/19/2021	L	12/21/2021	1.47	N/A	3/15/38
Arkoma Municipal Authority****	ORF-22-0067-CW	-\$2.46	N/A	11/16/21	L	12/10/21	1.71	N/A	3/15/52
Stillwater Utilities Authority****	ORF-21-0025-CW	-\$486,637.64	N/A	12/8/2022	L	1/10/2023	2.93	N/A	3/15/54
<b>PART 1 TOTAL</b>		<b>\$68,879,783.90</b>	<b>\$71,680,050.00</b>					<b>\$28,088,350.00</b>	

## TABLE 1: PROJECTS IDENTIFIED FOR RECEIVING CWSRF ASSISTANCE WITHIN SFY 2025 (PART 2)

PART 2: SECTION 603(c)(2) 319 NONPOINT SOURCE MANAGEMENT PROGRAMS									
BORROWER	PROJECT	ASSISTANCE	B.C. AMOUNT	B.C. DATE	TYPE	CLOSING	% INTER-EST***	EST. SAVINGS	LOAN MATURE
Lawton Water Authority*	ORF-26-0006-CW	\$39,000,000.00	\$39,000,000.00	3/18/2025	L	4/4/2025	3.25	\$11,787,800.00	9/15/56
<b>PART 2 TOTAL</b>		<b>\$39,000,000.00</b>	<b>\$39,000,000.00</b>					<b>\$11,787,800.00</b>	

## TABLE 1: PROJECTS IDENTIFIED FOR RECEIVING CWSRF ASSISTANCE WITHIN SFY 2025 (PART 3)

PART 3: SECTION 603(c)(6) REDUCTION OF DEMAND CAPACITY THROUGH WATER CONSERVATION, EFFICIENCY AND REUSE									
BORROWER	PROJECT	ASSISTANCE	B.C. AMOUNT	B.C. DATE	TYPE	CLOSING	% INTER-EST***	EST. SAVINGS	LOAN MATURE
Glenpool Utility Services Authority*	ORF-23-0055-CW	\$190,300.00	See Above	12/17/2024	L	12/20/2024	2.93	See Above	3/15/57
<b>PART 3 TOTAL</b>		<b>\$190,300.00</b>	<b>\$0.00</b>					<b>\$0.00</b>	

## TABLE 1: PROJECTS IDENTIFIED FOR RECEIVING CWSRF ASSISTANCE WITHIN SFY 2025 (PART 4)

PART 4: SECTION 603(c)(7) DEVELOPMENT AND IMPLEMENTATION OF WATERSHED PROJECTS									
BORROWER	PROJECT	ASSISTANCE	B.C. AMOUNT	B.C. DATE	TYPE	CLOSING	% INTER-EST***	EST. SAVINGS	LOAN MATURE
El Reno Municipal Authority**	ORF-24-0001-CW	\$1,500,000.00	\$1,500,000.00	8/20/2024	LF	8/28/2024	0.00	\$1,889,600.00	9/15/44
<b>PART 4 TOTAL</b>		<b>\$1,500,000.00</b>	<b>\$1,500,000.00</b>					<b>\$1,889,600.00</b>	



# TABLE 1: PROJECTS IDENTIFIED FOR RECEIVING CWSRF ASSISTANCE WITHIN SFY 2025 (PART 5)

PART 5: SECTION 603(c)(8) REDUCTION OF THE ENERGY CONSUMPTION NEEDS FOR PUBLICLY OWNED TREATMENT WORKS									
BORROWER	PROJECT	ASSISTANCE	B.C. AMOUNT	B.C. DATE	TYPE	CLOSING	% INTER-EST***	EST. SAVINGS	LOAN MATURE
Glenpool Utility Services Authority*	ORF-23-0055-CW	\$1,800,000.00	See Above	12/17/2024	L	12/20/2024	2.93	See Above	3/15/57
Arkoma Municipal Authority**	ORF-24-0008-CW	\$125,000.00	See Above	8/20/2024	LF	8/28/2024	0.00	See Above	9/15/44
Minco Municipal Authority**	ORF-24-0009-CW	\$1,010,000.00	\$1,010,000.00	7/16/2024	LF	7/23/2024	0.00	\$1,295,200.00	9/15/44
Crescent Public Works Authority**	ORF-24-0011-CW	\$332,500.00	\$332,500.00	8/20/2024	LF	8/28/2024	0.00	\$536,300.00	9/15/44
Custer City Public Works Authority**	ORF-24-0012-CW	\$999,999.00	\$999,999.00	7/16/2024	LF	7/23/2024	0.00	\$1,267,799.00	9/15/44
Hollis Public Works Authority**	ORF-24-0021-CW	\$332,500.00	\$332,500.00	8/20/2024	LF	8/28/2024	0.00	\$526,600.00	9/15/44
Grove Municipal Services Authority*	ORF-24-0058-CW	\$810,400.00	\$1,000,000.00	1/21/2025	L/Dec	2/6/2025	2.87	\$240,800.00	9/15/45
Pawnee Public Works Authority**	ORF-25-0015-CW	\$402,500.00	\$402,500.00	7/16/2024	LF	7/23/2024	0.00	\$530,700.00	9/15/44
Arapaho Public Works Authority**	ORF-25-0018-CW	\$285,000.00	\$285,000.00	8/20/2024	LF	8/28/2024	0.00	\$360,800.00	9/15/44
Warr Acres Public Works Authority**	ORF-25-0026-CW	\$1,219,150.00	\$1,219,150.00	7/16/2024	LF	7/23/2024	0.00	\$1,547,250.00	9/15/44
<b>PART 5 TOTAL</b>		<b>\$7,317,049.00</b>	<b>\$5,581,649.00</b>					<b>\$6,305,449.00</b>	
<b>GRAND TOTAL (All Projects)<sup>1</sup></b>		<b>\$116,887,132.90</b>	<b>\$117,761,699.00</b>					<b>\$48,071,199.00</b>	
E=Equivalency; EC=Emerging Contaminants; L = Direct Loans; R = Refinance; LF= Loan Forgiveness									
(Incr.) = Increase in Binding Commitment amount; (Dec.) = Decrease in Binding Commitment amount									
* Total estimated savings calculated includes interest saved on the Promissory Note amount using the CWSRF program vs self or private financing; rounded to the nearest thousand									
** Total estimated savings calculated includes principal forgiveness plus interest saved on the Promissory Note amount									
*** Interest Rate includes 0.5% administrative fee									
**** Negative dollars is a De-Obligation									
<sup>1</sup> , the sum of PARTS 1, 2 & 3									

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# ARAPAHO PUBLIC WORKS AUTHORITY

ORF-25-0018-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$285,000.00	APPROVED DATE	AUG. 20, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$285,000.00	FUNDED DATE	AUG. 28, 2024
GPR: EE	\$285,000.00	ADDITIONAL SUBSIDIZATION	\$285,000.00
		ESTIMATED SAVINGS	\$360,800.00

The Arapaho Public Works Authority (Authority), located in Custer County, serves 300 sewer customers and 300 water customers as of 2024. According to the 2020 U.S. Census the community's population was 668.

The Authority owns and operates a wastewater treatment plant (WWTP) and collection system. The WWTP has a design average daily flow of 0.065 MGD and the current treatment process is a total retention lagoon. The sanitary sewer system consists of 117 manholes, 3 lift stations, and 9.53 miles of sewer mains.

The Authority is not currently under an Oklahoma Department of Environmental Quality (ODEQ) consent order for the wastewater system, however, the collection system has inflow and infiltration issues. The funds will support a system-wide sanitary system evaluation survey (SSES) along with the planning, design, and engineering needed for recommended improvements. Once implemented, these upgrades aim to reduce or eliminate system bypasses and minimize unintended flows to the WWTP. The full amount of loan proceeds is forgiven.

# ARKOMA MUNICIPAL AUTHORITY

ORF-24-0008-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$400,000.00	APPROVED DATE	AUG. 20, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$400,000.00	FUNDED DATE	AUG. 28, 2024
GPR: EE	\$125,000.00	ADDITIONAL SUBSIDIZATION	\$400,000.00
		ESTIMATED SAVINGS	\$520,700.00

The Arkoma Municipal Authority (Authority), located in LeFlore County, serves 759 sewer customers and 772 water customers as of 2023. According to the 2020 U.S. Census the community's population was 1,806.

The Authority owns and operates a wastewater collection system but does not currently have a wastewater treatment system. Instead, the Authority has an agreement with the City of Fort Smith, Arkansas to discharge directly into their wastewater collection system. Both wastewater treatment and disposal occur in Arkansas, with the final discharge point being the Arkansas River. The Authority is not currently under a consent order from the Oklahoma Department of Environmental Quality (ODEQ) for the wastewater collection system; however, it faces operational challenges. A major lift station serving much of the system still uses the original dry pit submersible pumps and other equipment installed in the 1980s and is at the end of its useful life.

This project will prepare plans and specifications to rehabilitate the lift station by upgrading pumps, drives, electrical systems, piping, appurtenances, and telemetry. Funds will also support sewer line inspections and engineering for recommended improvements. Once implemented, these upgrades aim to reduce inflow and infiltration. The full loan amount is forgiven.

# BOYNTON PUBLIC WORKS AUTHORITY

ORF-23-0171-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$1,295,000.00	APPROVED DATE	JULY 16, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$1,295,000.00	FUNDED DATE	JULY 23, 2024
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$1,295,000.00
		ESTIMATED SAVINGS	\$2,041,100.00

The Boynton Public Works Authority (Authority), located in Muskogee County, serves 77 sewer customers and 198 water customers as of 2024. According to the 2020 U.S. Census the community's population was 247.

The Authority owns and operates a wastewater treatment plant (WWTP) where the current treatment process utilizes lagoons. The design average daily flow is 0.065 MGD, and the receiving waterbody is an unnamed tributary to Cloud Creek which is listed on the 303(d) list for Enterococcus. The Authority is under Consent Order (CO) 23-029 – Addendum A from the Oklahoma Department of Environmental Quality (ODEQ) for discharge without a permit, reporting violations, operation and maintenance violations, permit violation and construction without a permit. The CO refers back to Consent Order 23-029 which details unpermitted discharges due to lift station failures. To comply with the CO, the Authority is in need of certain improvements including submission of an engineering report as well as construction improvements on force main, lagoons, fencing, pump stations, effluent control systems, etc.

The proposed project will be to upgrade the existing flow through lagoons through improvements including constructing a new 80 gpm transfer pump station with standby power to pump effluent of primary lagoons to the secondary lagoons, construct a new 4-inch force main from primary to secondary lagoons, slope repair of secondary lagoon, addition of effluent discharge flow measurement, addition of fencing to the secondary lagoon, and addition of standby power to influent pump station. The full amount of loan proceeds is forgiven.

# CHEROKEE DEVELOPMENT AUTHORITY

ORF-25-0014-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$467,500.00	APPROVED DATE	JULY 16, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$467,500.00	FUNDED DATE	JULY 23, 2024
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$467,500.00
		ESTIMATED SAVINGS	\$589,500.00

The Cherokee Development Authority (Authority), located in Alfalfa County, serves 764 sewer customers and 764 water customers as of 2023. According to the 2020 U.S. Census the community's population was 1,476 .

The Authority owns and operates a wastewater treatment plant (WWTP), where the current treatment process consists of a four-cell facultative lagoon system with approximately 130 days of detention time at the design flow of 0.4 million gallons per day (MGD). The facility discharges treated wastewater into Clay Creek, which is a tributary to the Great Salt Plains Reservoir. The receiving waterbody, Clay Creek (East), is not listed on Oklahoma's 303(d) impaired waters list, however, the Authority, is currently under Consent Order (CO) 24-013 from the Oklahoma Department of Environmental Quality (ODEQ) for not complying with the compliance schedule for new permit limits. These new limits require compliance with more stringent standards for five-day biochemical oxygen demand (BOD5) and total suspended solids (TSS) levels. The point of discharge is located within five river miles upstream of the conservation pool of Great Salt Plains Reservoir, requiring compliance with more stringent technology-based effluent limitations.

The Authority will utilize the funds for a preliminary engineering report, preliminary design, final plans for submission to the ODEQ, an environmental information document, design survey services, and geotechnical engineering. These tasks are intended to address the CO. The full amount of loan proceeds is forgiven.

# CRESCENT PUBLIC WORKS AUTHORITY

ORF-24-0011-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$332,500.00	APPROVED DATE	AUG. 20, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$332,500.00	FUNDED DATE	AUG. 28, 2024
GPR: EE	\$332,500.00	ADDITIONAL SUBSIDIZATION	\$332,500.00
		ESTIMATED SAVINGS	\$536,600.00

The Crescent Public Works Authority (Authority), located in Logan County, serves 500 sewer customers and 700 water customers as of 2024. According to the 2020 U.S. Census the community's population was 1,299 .

The Authority currently owns and operates a wastewater treatment facility (WWTF) and a sanitary sewer collection system. The WWTF uses a total retention lagoon system with three cells (two primary and one storage) for biological treatment of domestic sewage. There is no receiving waterbody. The facility is permitted to supply Category 5 reclaimed water for land application on pasture land owned and operated by the Authority. The Authority is not currently under a consent order from the Oklahoma Department of Environmental Quality (ODEQ) for the wastewater system, however, the Authority is experiencing inflow and infiltration issues in its sanitary sewer collection system, leading to unintended excess flow to the wastewater lagoons.

Loan proceeds will be used for the planning and design of improvements to the collection system, including approximately 23,000 linear feet of sewer main replacements and upgrades or retrofits to the primary lift station. These improvements, when implemented, are expected to reduce unintended flows to the lagoons. The full amount of loan proceeds is forgiven.



# CUSTER CITY PUBLIC WORKS AUTHORITY

ORF-24-0012-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$999,999.00	APPROVED DATE	JULY 16, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$999,999.00	FUNDED DATE	JULY 23, 2024
GPR: EE	\$999,999.00	ADDITIONAL SUBSIDIZATION	\$999,999.00
		ESTIMATED SAVINGS	\$1,267,799.00

The Custer City Public Works Authority (Authority), located in Custer County, serves 212 water connections and 169 sewer connections as of 2024. According to the 2020 U.S. Census the community's population was 367.

The Authority owns and operates a wastewater treatment facility (WWTF), whose current treatment process is a total retention lagoon. The design average daily flow is 0.06 MGD, and the receiving waterbody is Beaver Creek, which is listed on the 303(d) list for Sulfates and Total Dissolved Solids. The Authority also owns a collection system that serves both residential and commercial users within the town. The system is antiquated and includes numerous brick manholes throughout. The Authority is not currently under an Oklahoma Department of Environmental Quality (ODEQ) Consent Order for the wastewater system; however, the sanitary sewer system experiences frequent failures, causing periodic overflows and creating health concerns for the community. The sewer system also requires upgrades to meet ODEQ requirements under OAC 252:656, Water Pollution Control Facility Construction Standards, specifically regarding its brick manholes.

The Authority will utilize the proceeds to replace approximately 3,580 linear feet of new 8" PVC SDR 26 sanitary sewer line along three different streets. The improvements will reduce and eliminate overflows and minimize unintended flows to the WWTF. The full amount of loan proceeds is forgiven.

# EDMOND PUBLIC WORKS AUTHORITY

ORF-23-0097-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$30,000,000.00	APPROVED DATE	SEPT. 17, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$30,000,000.00	FUNDED DATE	SEPT. 24, 2024
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$0.00
		ESTIMATED SAVINGS	\$7,275,700.00

The Edmond Public Works Authority (Authority), located in Oklahoma County, serves 33,876 sewer customers and 33,208 water customers as of 2024. According to the 2020 U.S. Census the community's population was 94,428 .

The Authority owns and operates a wastewater treatment plant (WWTP) where the current treatment process utilizes extended aeration. The design average daily flow is 16 MGD, and the receiving waterbody is Coffee Creek, which is not listed on the 303(d) list. The Authority also owns and operates a sewer collection system with aging sewer mains and manholes, including aging creek crossings. The Authority is not currently under an Oklahoma Department of Environmental Quality (ODEQ) Consent Order for the wastewater system; however, its sewer collection system is in a deteriorating condition and needs attention.

The Authority will use loan proceeds to address portions of the system in two main projects. The Chisholm Creek project will replace approximately 22,000 linear feet of aging ductile iron force main sewer pipeline with high density polyethylene (HDPE) pipes from the Chisholm Creek lift station to the Coffee Creek interceptor. The Spring Creek project will replace approximately 9,125 linear feet of interceptor sewer line, including two aerial crossings, replace 44 manholes and rehabilitate 55 manholes, along with all appurtenances required to complete the two projects. These projects will help reduce or eliminate bypasses, reduce unintended flows to the wastewater treatment plant, and help improve effluent discharge to Coffee Creek.

# EL RENO MUNICIPAL AUTHORITY

ORF-24-0001-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$1,500,000.00	APPROVED DATE	AUG. 20, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$1,500,000.00	FUNDED DATE	AUG. 28, 2024
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$1,500,000.00
		ESTIMATED SAVINGS	\$1,889,600.00

The El Reno Municipal Authority (Authority), located in Canadian County, serves 6,300 water connections and 5,650 sewer connections as of 2023. According to the 2020 U.S. Census the community's population was 16,989.

The Authority's stormwater management, which is comprised of natural creeks and channels, roadside ditches, and culverts is aging and outdated, causing severe flooding. Although the Authority is not currently under a consent order from the Oklahoma Department of Environmental Quality (ODEQ), it faces increasing stormwater challenges. The Authority is located within the Central North Canadian watershed and is one of the largest towns in the watershed and has experienced significant growth over the last decade.

The Authority will use the proceeds to prepare a comprehensive Drainage Master Plan aimed at identifying system deficiencies, documenting unmapped drainage areas, and formulating solutions for the five most pressing drainage challenges. While the Authority is not currently a regulated MS4 stormwater discharger, improvements to the local stormwater infrastructure can help control urban runoff pollution, improve erosion control, and reduce flood risks for the community. The full amount of loan proceeds is forgiven.

# FAIRMONT PUBLIC WORKS AUTHORITY

ORF-22-0019-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$221,500.00	APPROVED DATE	AUG. 20, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$221,500.00	FUNDED DATE	AUG. 28, 2024
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$221,500.00
		ESTIMATED SAVINGS	\$278,200.00

The Fairmont Public Works Authority (Authority), located in Garfield County, serves 59 sewer customers and 64 water customers as of 2023. According to the 2020 U.S. Census the community's population was 132.

The Authority owns and operates a wastewater treatment plant (WWTP) that utilizes a lagoon system for treatment. The design average daily flow is 0.042 MGD, and the receiving waterbody is an unnamed tributary to Skeleton Creek which is listed on the 303(d) list for enterococcus, turbidity, and selenium. The Authority is under Consent Order (CO) 21-049 from the Oklahoma Department of Environmental Quality (ODEQ) due to violations including failure to install a flowmeter, inadequate protection from stormwater inflow, failure to maintain required freeboard, and incomplete monthly operating reports.

The Authority will use the loan proceeds for the planning and design of lagoon system improvements, specifically a retrofit or expansion involving raising the existing lagoons in their current location. These enhancements are intended to improve treatment efficiency, enhance discharge quality to protect the receiving water, and ensure regulatory compliance. The full amount of loan proceeds is forgiven.

# GLENPOOL UTILITY SERVICES AUTHORITY

ORF-23-0055-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$35,000,000.00	APPROVED DATE	DEC. 17, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$35,000,000.00	FUNDED DATE	DEC. 20, 2024
GPR: WE, EE	\$1,990,300.00	ADDITIONAL SUBSIDIZATION	\$0.00
		ESTIMATED SAVINGS	\$11,956,900.00

The Glenpool Utility Services Authority (Authority), located in Tulsa County, serves 5,106 water connections, 282 commercial connections, and 4,668 sewer connections as of 2024. According to the 2020 U.S. Census the community's population was 13,690.

The Authority owns and operates a wastewater treatment plant (WWTP) where the current process comprises of bar screens, comminutors, flow-through lagoon, chlorination/dechlorination and an aerated lagoon. The design average daily flow is 3.0 MGD, and the receiving waterbody is the Arkansas River which is listed on the 303(d) list for Enterococcus, Lead, and Turbidity. The Authority is currently under Consent Order (CO) 19-289 from the Oklahoma Department of Environmental Quality (ODEQ) for exceeding Oklahoma Pollution Discharge Elimination System (OPDES) permit violations of 5-day Biochemical Oxygen Demand (BOD<sub>5</sub>) from their WWTP.

The Authority is facing challenges due to aging infrastructure and a growing population. The existing aerated lagoon has reached its useful life and is no longer suitable to meet current and future growth for the City of Glenpool. ODEQ's current regulations will not allow the expansion of an aerated lagoon system. In response to a growing population, the stress on the existing WWTP, and CO, the Authority plans to utilize project funding to construct a new Sequencing Batch Reactor (SBR) WWTP. The SBR will include a new grinder and screening auger station, an influent pump station, headworks grit removal facility, lagoon sludge removal and disposal, an ultraviolet disinfection system, and all necessary appurtenances to complete the project. This project will address both capacity and compliance issues, ensuring reliable and effective wastewater treatment for Glenpool's growing community.



# GROVE MUNICIPAL SERVICES AUTHORITY

ORF-24-0058-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$1,000,000.00	APPROVED DATE	JAN. 21, 2025
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$810,400.00	FUNDED DATE	FEB. 6, 2025
GPR: EE	\$810,400.00	ADDITIONAL SUBSIDIZATION	\$0.00
		ESTIMATED SAVINGS	\$240,800.00

The Grove Municipal Services Authority (Authority), located in Delaware County, serves 6,189 water connections, 870 rural water connections, and 2,368 sewer connections as of 2021. According to the 2020 U.S. Census, the community's population was 6,956.

The Authority owns and operates a wastewater treatment plant (WWTP), where the current treatment process is activated sludge. The WWTP is comprised of bar screens, a flow equalization, stormwater holding pond, sequencing batch reactors, sludge drying beds, mechanical dewatering units and a chlorination/dechlorination station. The design average daily flow is 0.97 MGD, and the receiving waterbody is Grand Lake O' the Cherokees, which is listed on the 303(d) list for Dissolved Oxygen and Lead. The Authority is not currently under a consent order from the Oklahoma Department of Environmental Quality (ODEQ), however, it faces significant operational challenges at the WWTP.

The Authority's dewatering facilities at the WWTP consist of two belt presses that treat the WWTP biosolids. Currently, only one belt has been operational and the current system is experiencing high maintenance and operational demands. The Authority will utilize the proceeds to demolish and install a new belt press, as well as install a screw press at the WWTP. These improvements will improve odor control, reduce energy consumption , and enhance the plant's ability to meet discharge standards for effluent entering Grand Lake O' the Cherokees.

# HOLLIS PUBLIC WORKS AUTHORITY

ORF-24-0021-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$332,500.00	APPROVED DATE	AUG. 20, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$332,500.00	FUNDED DATE	AUG. 28, 2024
GPR: EE	\$332,500.00	ADDITIONAL SUBSIDIZATION	\$332,500.00
		ESTIMATED SAVINGS	\$526,600.00

The Hollis Public Works Authority (Authority), located in Harmon County, serves 695 sewer customers and 974 water customers as of 2024. According to the 2020 U.S. Census, the community's population was 1,795.

The Authority operates a wastewater treatment facility (WWTF), whose current treatment process is a total retention lagoon. The design average daily flow is 0.296 MGD, and the receiving waterbody is Sandy Creek, West Fork (Lebos), which is listed on the 303(d) list for macroinvertebrate bio, chloride, fish bioassessments, selenium, sulfate, and total dissolved solids. The Authority is not currently under an Oklahoma Department of Environmental Quality (ODEQ) Consent Order for its wastewater system; however, it owns an aging collection system that is experiencing failures in portions of its sewer mains and manholes. These failures have caused obstructions and problems related to infiltration and inflow.

The proposed project is planning and design of sanitary sewer collection system improvements including approximately 22,000 L.F. of sanitary sewer main replacements, manholes replacements, and upgrade or retrofit of the primary lift station. Improvements to the collection system will help reduce or eliminate bypasses and reduce unintended flows to the wastewater treatment plant and improve discharge to Lebos Creek. The full amount of loan proceeds is forgiven.

# LAWTON WATER AUTHORITY

ORF-26-0006-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$39,000,000.00	APPROVED DATE	MARCH 18, 2025
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$39,000,000.00	FUNDED DATE	APRIL 4, 2025
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$0.00
		ESTIMATED SAVINGS	\$11,787,800.00

The Lawton Water Authority (Authority), located in Comanche County, serves 29,585 sewer customers and 29,885 water customers as of 2024. According to the 2020 U.S. Census, the community's population was 90,381.

The Authority owns and operates Lake Ellsworth Dam, Gondola Lake Dam, and Lake Lawtonka Dam. Lake Ellsworth and Lake Lawtonka provide water to the City of Lawton and to Comanche County. Downstream of Lake Lawtonka Dam and Gondola Lake Dam is Medicine Creek which is not on the 303(d) list. However, Lake Lawtonka is listed on the 303(d) list for Chlorophyll-A. Downstream of Lake Ellsworth dam is Cache Creek East, which is listed on the 303(d) list for Sulfate and Dissolved Oxygen. However, Lake Ellsworth is listed on the 303(d) list for Chlorophyll-A and Turbidity. All of the lakes have become sediment laden in the 60+ years since their construction.

Currently, Lake Ellsworth Dam has an overall condition rating of unsatisfactory. This rating is primarily due to the condition of spillway gates, panels, guide walls, and drainage system. Condition assessment of the spillway determined that several sections of the apron have become damaged due to supporting expansive soil uplifting causing damage to the concrete.

Lake Lawtonka Dam has an overall condition rating of fair, with notable defects including cracks and leaking in the gallery walls; cracks, leaking, efflorescence, and leaching in joints in the spillway; and erosion in the downstream spillway. Gondola Lake Dam is in a

deteriorating condition and its potential failure poses a threat to downstream water quality in Medicine Creek.

The rehabilitation measures for Lake Ellsworth Dam include adding more robust rock anchors, adding additional drains under the apron, and casting a new reinforced concrete slab over the existing apron. Rehabilitation for Lake Lawtonka Dam will consist of repairing cracks and abandoned anchor holes. Gondola Lake Dam will have the concrete cap replaced for all three segments of its structure.

The Oklahoma Conservation Commission has determined all three of these dam rehabilitation projects to be consistent with Oklahoma's Nonpoint Source Management Program and therefore eligible as Nonpoint Source projects under the Clean Water State Revolving Fund. Rehabilitation of Lake Lawtonka Dam and Gondola Lake Dam will reduce the risk of failure, and safeguard the water quality and recreational activities of Medicine Creek by decreasing sedimentation and pollutant loading. Rehabilitation of Lake Ellsworth Dam would ensure the dam's integrity, prevent potential failure, and reduce pollutant loading in 303(d) listed downstream segments and tributaries, including Cache Creek East.

# MANNFORD PUBLIC WORKS AUTHORITY

ORF-24-0049-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$191,550.00	APPROVED DATE	AUG. 20, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$191,550.00	FUNDED DATE	SEP. 30, 2024
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$191,550.00
		ESTIMATED SAVINGS	\$236,750.00

The Mannford Public Works Authority (Authority), located in Creek County, serves 1,187 sewer customers and 1,534 water customers as of 2024. According to the 2020 U.S. Census, the community's population was 3,076.

The Authority owns and operates a wastewater treatment plant (WWTP) where the current treatment process is Activated Sludge. The design average daily flow is 0.23 MGD, and the receiving waterbody is the lower Cimmaron River Arm of Keystone Lake, which is listed on the 303(d) list for Turbidity. The Authority also operates a total retention lagoon with land application that is owned by the Keystone Development Authority (KDA). The Authority and KDA are under consent order (CO) No. 23-134 from the Oklahoma Department of Environmental Quality (ODEQ) for failure to prevent bypasses from the total retention lagoon system, failure to provide an influent flow measurement device or method, failure to maintain at least 3 feet of freeboard, failure to maintain biological growth in the primary lagoon, failure to maintain monthly operating reports (MORs), and failure to report bypasses and unpermitted discharges. The CO includes Task e, which has multiple alternative parts, to construct a pump station to send KDA's wastewater to the Authority's WWTP and either rehabilitate or closeout KDA's total retention lagoon.

The proposed project will include planning and design of the construction of a lift station and installation of approximately 7,000 linear feet of 6" force main to divert flow from the total retention lagoon and land application system to the WWTP. These upgrades will address several of the environmental issues mentioned in the CO. The full amount of loan proceeds is forgiven.



# MIDWEST CITY MUNICIPAL AUTHORITY

ORF-25-0030-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$2,252,000.00	APPROVED DATE	SEPT. 17, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$2,252,000.00	FUNDED DATE	OCT. 31, 2024
GPR: EI	\$2,252,000.00	ADDITIONAL SUBSIDIZATION	\$2,252,000.00
		ESTIMATED SAVINGS	\$2,838,200.00

The Midwest City Municipal Authority (Authority), located in Oklahoma County, serves 19,963 sewer customers and 20,294 water customers as of 2023. According to the 2020 U.S. Census, the community's population was 58,409.

The Authority owns and operates a water resources recovery facility (WRRF) where the current treatment process is a rotating bio contact (bio-disc). The design average daily flow is 12 MGD, and the receiving waterbody is Crutch Creek, which is listed on the 303(d) list for dissolved oxygen. The Authority is not under consent order or notice of violation from Oklahoma Department of Environmental Quality (ODEQ), however, it has issues related to microplastics.

The Authority treats the influent using a Moving Bed Biofilm which utilizes suspended plastic media as a carrier for biofilm. Over time this media can break down, resulting in microplastics entering into the effluent stream that is being discharged into the receiving waterbody. Microplastics are an unregulated contaminant of emerging concern due to the environmental and health risks they pose. The Authority will utilize the proceeds to perform a pilot study to determine if the WRRF could be a source of microplastics and, if so, to recommend treatment process modifications that can minimize the discharge of these pollutants to the environment. The full amount of loan proceeds is forgiven.

# MINCO MUNICIPAL AUTHORITY

ORF-24-0009-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$1,010,000.00	APPROVED DATE	JULY 16, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$1,010,000.00	FUNDED DATE	JULY 23, 2024
GPR: EE	\$1,010,000.00	ADDITIONAL SUBSIDIZATION	\$1,010,000.00
		ESTIMATED SAVINGS	\$1,295,200.00

The Minco Municipal Authority (Authority), located in Grady County, serves 720 active water connections and 580 sewer connections as of 2023. According to the U.S. Census the community's population was 1,500.

The Authority owns and operates a wastewater treatment facility (WWTF) that utilizes a lagoon treatment process. The design average daily flow is 0.215 MGD, and the receiving waterbody is Buggy Creek, which is listed on the 303(d) list for Enterococcus, Sulfate, and Total Dissolved Solids. The Authority is currently under Consent Order (CO) 24-034 from the Oklahoma Department of Environmental Quality (ODEQ) for exceeding discharge permit limits of five-day Biochemical Oxygen Demand (BOD<sub>5</sub>) and Total Suspended Solids (TSS).

The Authority operates a sanitary sewer collection system with aging vitrified clay pipes and brick manholes, which require regular auguring to remove tree roots and obstructions. The system also suffers from inflow and infiltration (I/I) issues, which cause frequent failures and increased hydraulic loading on the lagoon system. The Authority will utilize the proceeds by replacing approximately 5,020 linear feet of 8 and 10-inch clay pipe with an 8-inch HDPE pipe, plus all appurtenances to complete the project. These improvements will reduce unintended flows to the WWTF, assist in addressing the consent order tasks by achieving ODEQ compliance with all permitted effluent limits, and improve discharge quality into Buggy Creek. The full amount of loan proceeds is forgiven.

# OKMULGEE MUNICIPAL AUTHORITY

ORF-23-0012-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$325,500.00	APPROVED DATE	JULY 16, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$325,500.00	FUNDED DATE	JULY 23, 2024
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$352,500.00
		ESTIMATED SAVINGS	\$456,100.00

The Okmulgee Municipal Authority (Authority), located in Okmulgee County, serves 4,242 sewer customers and 4,918 water customers as of 2023. According to the 2020 U.S. Census, the community's population was 11,322.

The Authority owns and operates a wastewater treatment plant (WWTP) and a collection system. The current treatment process at the WWTP is Activated Sludge. The design average daily flow is 3.02 MGD and the receiving waterbody is Okmulgee Creek which is listed on the 303(d) list for Microinvertebrate Bio. The Authority is currently under Consent Order (CO) 20-166 from the Oklahoma Department of Environmental Quality (ODEQ) for violating Oklahoma Pollutant Discharge Elimination System (OPDES) permit limits due to unpermitted discharges from the collection system. The CO requires an assessment to determine whether an additional wet weather flow equalization basin is necessary, to prevent future unpermitted discharges.

To comply, the Authority is requesting funds for planning and design of a flow equalization basin east of the WWTP including piping, earthwork, liner, fencing, and aeration. The project is intended to control sewer overflows during heavy rainfall, ensure proper treatment prior to discharge, and fulfill the CO requirement to prevent further unpermitted releases from the collection system. The full amount of loan proceeds is forgiven.

# PAWNEE PUBLIC WORKS AUTHORITY

ORF-25-0015-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$402,500.00	APPROVED DATE	JULY 16, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$402,500.00	FUNDED DATE	JULY 23, 2024
GPR: EE	\$402,500.00	ADDITIONAL SUBSIDIZATION	\$402,500.00
		ESTIMATED SAVINGS	\$530,700.00

The Pawnee Public Works Authority (Authority), located in Pawnee County, serves 809 sewer customers and 882 water customers as of 2023. According to the 2020 U.S. Census the community's population was 1,936.

The Authority owns and operates a wastewater treatment plant (WWTP) where the current treatment process is extended aeration. The design average daily flow is 0.5 MGD and the receiving waterbody is Black Bear Creek, which is listed on the 303(d) list for enterococcus, Escherichia coli, and turbidity.

The Authority also owns and operates a sanitary sewer system in need of improvements. The current system consists of clay pipe and brick manholes and is experiencing inflow and infiltration (I/I) issues throughout the collection system. Although the entity is not under permit violations from the Oklahoma Department of Environmental Quality (ODEQ), the proposed project involves Sanitary System Evaluation Survey (SSES) to identify areas within the system for planning and design of components needing rehabilitation or replacement. The full amount of loan proceeds is forgiven.

# WARR ACRES PUBLIC WORKS AUTHORITY

## ORF-25-0026-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$1,219,150.00	APPROVED DATE	JULY 16, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$1,219,150.00	FUNDED DATE	JULY 23, 2024
GPR: EE	\$1,219,150.00	ADDITIONAL SUBSIDIZATION	\$1,219,150.00
		ESTIMATED SAVINGS	\$1,547,250.00

The Warr Acres Public Works Authority (Authority) located in Oklahoma County, serves 3,573 sewer customers as of 2023. According to the 2020 U.S. Census the community's population was 10,452.

The Authority operates a publicly owned wastewater treatment facility (WWTF) where the current treatment process is activated sludge. The design average daily flow is 5 MGD, and the receiving waterbody is Bluff Creek, which is listed on the 303(d) list for Enterococcus. The Authority also owns and operates a collection system consisting of approximately 43.5 miles of sewer lines, manholes, and lift stations. The Authority is currently under Consent Order (CO) 23-296, issued by the Oklahoma Department of Environmental Quality (ODEQ), due to unpermitted discharges and operations and maintenance violations.

The sanitary sewer system has been experiencing excessive infiltration and inflow (I/I) throughout the system. The Authority will utilize the proceeds to continue conducting a Sanitary Sewer Evaluation Study (SSES) to examine the system and identify where I/I may be entering, using closed-circuit television inspection. This amendment will include engineering plans and designs for manhole repair and replacement and line upgrades. These improvements will address I/I issues, outlined in the consent order through a comprehensive flow study of the collection system for incorporation into an approvable Engineering Report, help reduce or eliminate bypasses, and decrease unintended flows to the wastewater treatment facility (WWTF). The full amount of loan proceeds is forgiven.

# WYNNEWOOD CITY UTILITIES AUTHORITY

## ORF-25-0006-CW

BINDING COMMITMENT			
APPLICATION AMOUNT	\$1,500,000.00	APPROVED DATE	JULY 16, 2024
ASSISTANCE PROVIDED			
LOAN AMOUNT:	\$1,500,000.00	FUNDED DATE	AUG. 14, 2024
GPR:	\$0.00	ADDITIONAL SUBSIDIZATION	\$1,500,000.00
		ESTIMATED SAVINGS	\$1,895,200.00

The Wynnewood City Utilities Authority (Authority), located in Garvin County, serves 993 sewer customers and 993 water customers as of 2024. According to the 2020 U.S. Census, the community's population was 1,927.

The Authority owns and operates a wastewater treatment plant (WWTP) whose current treatment process is a Trickling Filter. The design average daily flow is 0.473 MGD and the receiving waterbody is Washita River, which is listed on the 303(d) list for Enterococcus. The Authority is currently under a Notice of Violation (NOV) S-10832-24-1 for E. coli levels exceeding the discharge permit limits by the Oklahoma Department of Environmental Quality (ODEQ) for the WWTP.

The Authority is requesting funds for planning and design of improvements at their WWTP, establish baseline operations, and prepare an Engineering Report evaluating alternatives to address Oklahoma Pollutant Discharge Elimination System (OPDES) Permit and other ODEQ violations, including elevated E. coli levels. Proposed improvements would address deficiencies and help improve discharge to the Washita River. The full amount of loan proceeds is forgiven.



# PROGRAMMATIC HEADLINES

Warr Acres  
Wastewater Line  
Replacement  
*Warr Acres, OK*



# OVERARCHING APPROPRIATION AND PROGRAMMATIC REQUIREMENTS

Oklahoma's Federal Fiscal Year (FFY) 2024 Capitalization Grants were awarded in September 2024 and included FFY 2024 Appropriations conditions. With the acceptance of the awards, OWRB agreed to comply with all requirements pertaining to the Consolidated Appropriations Act, 2024 and the Infrastructure Investment and Jobs Act (IIJA) as listed in the Grant Agreements.

On November 15, 2021, President Joe Biden signed Infrastructure Investment and Jobs Act (IIJA) into law. The IIJA included an appropriation to the EPA for more than \$50 Billion to strengthen the Nation's drinking water and wastewater systems. A significant portion flowed through the Clean Water and Drinking Water State Revolving Funds to address water challenges facing communities. There were two new grants issued under the IIJA for the Clean Water SRF, the Emerging Contaminants and General Supplemental. These additional grants provide funding for 5 years to the SRFs.

## SFY 2025 INFRASTRUCTURE INVESTMENT AND JOBS ACT (IIJA) GOALS

1. Define affordability criteria as it relates to the CWA;
2. Build America Buy America (BABA) which extended AIS;
3. Allowed for states to use up to 2% of their base grant for technical assistance;
4. Expanded the Clean Watershed Needs Survey;
5. Allocated more loan forgiveness to the SRFs from the IIJA grants; and
6. Fund projects targeting emerging contaminants.

This Annual Report documents the OWRB's compliance and implementation with the Appropriations Act, Clean Water Act, and IIJA as well as highlights projects which were approved between July 1, 2024, and June 30, 2025.

# DEVELOPING SYSTEM SUSTAINABILITY AND RESILIENCY

To better serve our communities, OWRB competitively procured a contract with Oklahoma Alliance Consultants in March 2025 to provide long-range planning, sustainability training, and technical assistance to communities across the State of Oklahoma. Assistance provided through this contract includes, but is not limited to:

- Development and implementation of asset management plans;
- Creation and execution of capital improvement plans;
- Facilitation of cybersecurity measures in cooperation with relevant partners;
- System mapping;
- Succession and apprenticeship planning;
- Development of mutual aid strategies to promote regional planning;
- Rate analysis and implementation of revised rate structures;
- Development and implementation of operations and maintenance plans;
- Assistance with addressing compliance and sustainability issues; and
- Performing water loss audits, including controlling leaks and analyzing meters.

During SFY 2025, OWRB contracted with the Oklahoma Rural Water Association (ORWA) to provide 68 board member training courses throughout the State of Oklahoma. Trainings included topics covering financing, law, and the ethics, duties, and responsibilities of board members. OWRB also supported ORWA through the Oklahoma Strategic Alliance to assist seventeen (17) systems in successfully adopting a fiscal sustainability plan as part of the Long-Range Sustainability Plan program to date.

## ► **Figure 2: TECHNICAL ASSISTANCE IMPACT**

### **68 Board Member Trainings**

**46+ hours of  
dedicated  
technical  
assistance**

#### **Assistance Provided:**

- **Water Renewal Classes**
- **Wastewater Renewal Classes**
- **Capital Improvement Plans**
- **Rate Studies**

# FISCAL SUSTAINABILITY PLAN-§603(D)(1)(E)

The CWA states that a Fiscal Sustainability Plan (FSP) will be developed and implemented for proposed “repair, replacement, or expansion” of existing treatment works. The FSP includes, at a minimum:

- Inventory of critical assets (Section 4 of the [Planning Guide, Asset Management: Inventory Development, System Operation and Maintenance](#));
- An evaluation of the condition and performance of those assets (Sections 4 and 5 of the Planning Guide, Wastewater System Administration);
- Documentation that the system has evaluated and will be implementing water and energy conservation efforts; and
- A plan to maintain, repair, and replace the treatment works components over time and a plan to fund these activities (Section 8 of the Planning Guide).

It is not the intention that all projects heretofore require an FSP. As explained in EPA's WRRDA Interpretative Guidance Memorandum of January 6, 2015 (footnote 5, page 12):

“FSPs are not required for new treatment works (unless they are physically replacing an existing treatment works or expanding the treatment capacity of an existing system) or for projects involving an upgrade that does not involve repair/replacement or expand the treatment capacity (e.g., adding advanced treatment).”

Assistance recipients that meet this criterion (Table 3) must certify as part of their loan agreement that they either:

- Have a plan that fulfills the requirements of the FSP; or
- Will develop an FSP as part of the CWSRF project.

## EXPANDED ELIGIBILITIES §603(C)

With the passage of WRRDA, projects eligible for consideration for funding expanded and were promoted during marketing sessions conducted by OWRB staff.

Oklahoma's CWSRF Program eligibilities include the following types of projects:

- Construction of publicly owned treatment works (POTW); as defined by FWPCA Section 212 (2)(A)(B), which now includes land necessary for construction;
- Implementation of a nonpoint source (NPS) management program;
- Development and implementation of a conservation and management plan under CWA Section 320;
- Construction, repair, or replacement of decentralized wastewater systems that treat municipal wastewater;

- Measures to manage, reduce, treat, or recapture stormwater or subsurface drainage water;
- Measures to reduce the demand of POTW capacity through water conservation, efficiency, or reuse;
- Development and implementation of watershed projects consistent with Section 122 of the CWA. Eligible projects include watershed management of wet weather discharges, stormwater best management practices (BMPs), watershed partnerships, integrated water resource planning, municipality-wide stormwater management planning or increased resilience of treatment works;
- Reusing or recycling wastewater, stormwater, or subsurface drainage water. Eligible items also include the purchase and installation of treatment equipment sufficient to meet reuse standards;
- Measures to reduce the energy consumption needs for POTW; and
- Measures to increase the security of publicly owned treatment works.

## INTEREST RATES AND FINANCING TERM §603 (D)(1)(A)&(B)

The interest rate on each loan reflects the current rate of approximately 60% of Municipal Market Daily (mmd) AAA scale spot rates through maturity plus 40 to 76 basis points depending on the duration of the loan. The interest rate is calculated approximately 10 days prior to loan closing.

CWSRF loans have a maximum term of 30 years, or the anticipated weighted average life expectancy of the project components being financed, whichever is less. The worksheet that the OWRB uses to determine the Weighted Average Useful Life of the project components can be found online at <https://oklahoma.gov/owrb/financing/forms-and-guidance.html>.

## AFFORDABILITY CRITERIA

The CWA requires that states develop affordability criteria that assist with the identification of applicants that would have difficulty financing projects. The affordability criteria must include information regarding employment, income, population trends and may include other information as dictated by the state. For the CWSRF, OWRB calculates an entity's adjusted per capita income by the use of criteria for comparison to the Nation's adjusted per capita income with same data. A tier system approach was developed to determine the severity of need in regard to affordability. This information is identified using the American Community Survey (ACS) Data from the 2020 Census at <https://data.census.gov/cedsci/advanced>. If other data is presented to OWRB, which more accurately

reflects the entity’s current or proposed service area, re-evaluation on a case-by-case basis may be performed. Data submitted must include, but not be limited to, per capita income (PCI), employment rate, and population change trends for the proposed service area of the project.

The formulas below are how OWRB determines affordability criteria for each town in Oklahoma.

**Formula to determine an entity’s adjusted per capita income (APCI) for CWSRF.**  
**APCI = PCI\*employment rate\*population change trend (as compared to 2010 census data)**

**To determine an entity’s percentage of adjusted per capita income, OWRB used the formula below for percentage ranking and tier determination.**  
**• % of APCI = APCI/U.S. APCI**

There are 4 tiers to determine affordability criteria as outlined below. The lower the tier number the greater financial need of the community based on the affordability criteria percentage where tier 4 does not meet the state’s affordability criteria. A majority of entities in Oklahoma have an affordability criteria tier calculation which can be viewed on the [OWRB’s website](#).

**AFFORDABILITY CRITERIA TIERS**

TIER	Community APCI as % of US APCI
1	APCI 55% ≤ of U.S. APCI
2	APCI ≥ of 56%, ≤ 71% of the U.S, APCI
3	APCI ≥ of 71%, ≤ 81% of the U.S. APCI
4	APCI ≥ 81% of U.S. APCI

**GREEN PROJECT RESERVE**

The FFY 2024 Capitalization Grants for the base program and Infrastructure Investments and Jobs Act (IIJA) grant conditions state that “the recipient agrees to make a timely and concerted good faith solicitation for projects that address green infrastructure, water or energy efficiency improvements or other environmentally innovative activities. A good

faith solicitation must be open to all GPR eligible projects in each of the four GPR categories. The recipient agrees to include in its IUP such qualified projects, or components of projects, that total an amount at least equal to 10% of its capitalization grant..." With the IJJA general supplemental grant, IJJA emerging contaminant, and the base grant all having a 10% requirement, Oklahoma was required to allocate a minimum of \$2,722,000 to projects which met the GPR requirements.

As of June 30, 2025, eleven (11) loans to Arkoma MA, Arapaho PWA, Crescent PWA, Custer City PWA, Glenpool USA, Grove MSA, Hollis PWA, Midwest City MA, Minco MA, Pawnee PWA, and Warr Acres PWA had approved green components for water efficiency, energy efficiency, and environmentally innovative. GPR goals were met through wastewater treatment plant rehabilitation, wastewater collection system improvements, planning and design for Inflow and Infiltration reduction, and emerging contaminants reduction assessment on wastewater effluents. GPR components for SFY 2025 total \$9,759,349.00 (Table 2). Information on these projects are available for public viewing on [OWRB's Green Project Reserve webpage](#) within the quarter in which the loan was made.

Green components within the projects are identified through a GPR checklist, or determined by the in-house engineer's expertise, based on EPA's GPR Project Eligibility Guidance. GPR components are tracked from the planning phase of the project through design, bidding, and construction. A tracking sheet has been developed to compare the estimated cost of the green components to actual purchase and installation costs. During construction inspections, green components are identified, evaluated, and included in the inspection reports. They are reviewed again during the payment approval process. Final GPR amounts are reported in OWSRF at project close-out.

## ADDITIONAL SUBSIDIZATION

The Federal Water Pollution Control Act (FWPCA) section 603(i) now includes the authority for a CWSRF Program to provide a minimum of 10 percent and a maximum 30 percent of its capitalization grant as additional subsidization to a municipality or intermunicipal, interstate, or State agency that meet the requirements of the section. Additionally, the FFY 2024 base capitalization grant stated that "the recipient agrees to use ten percent of the funds available in the capitalization grant to provide additional subsidy to eligible recipients in the form of forgiveness of principal, negative interest loans, or grants (or any combination of these), which shall be used only where such funds are provided as initial financing for an eligible recipient or to buy, refinance, or restructure the debt obligations of eligible recipients only where such debt was incurred after December 29, 2022." These two are separate requirements for additional subsidization of the base program and are additive. Therefore, States must provide 20 percent and up to 40 percent of the base capitalization grant as additional subsidy. The required amount for SFY 2025 was \$1,319,000 for the base grant.

Under the Infrastructure Investments and Jobs Act, the IJJA general supplemental grant stated, "the recipient agrees to use 49 percent of the funds available in the capitalization grant to provide additional subsidy to eligible recipients in section 603(i) of the CWA the form of forgiveness of principal, or grants (or any combination of these), which shall be used only where such funds are provided as initial financing for an eligible recipient or to buy, refinance, or restructure the debt obligations of eligible recipients only where such debt was incurred after November 15, 2021." This amount totaled \$9,002,770. The IJJA emerging contaminants grant reads the same as above with the exception of this being a 100 percent of the funds given as additional subsidy totaling \$1,734,000.

For SFY 2025, the Oklahoma CWSRF provided additional subsidy in the form of loan forgiveness to eligible recipients, as described above, from the FFY 2024 grant. Additionally, OWRB utilized the remaining funds of \$518,000 from the FFY 2023 emerging contaminant grant. With the addition of the FFY 2023 emerging contaminant grant, the total additional subsidy for emerging contaminants totaled \$2,252,000.

For SFY 2025, OWRB awarded 22.8% of the base grant, 49% of the IJJA general supplemental grant and 100% of the IJJA emerging contaminants grant as additional subsidy in the form of loan forgiveness. Loan forgiveness was awarded to projects in communities that met the affordability criteria or other eligible categories. The program had sixteen (16) entities that received Loan Forgiveness: Arapaho PWA, Arkoma MA, Boynton PWA, Cherokee DA, Crescent PWA, Custer City PWA, El Reno MA, Fairmont PWA, Hollis PWA, Mannford PWA, Midwest City MA, Minco MA, Okmulgee MA, Pawnee PWA, Warr Acres PWA, and Wynnewood UA totaling \$12,761,699 (Table 2).



**The OWRB has maintained AAA ratings for over 30 years, consistently demonstrating financial stability and effective management of our loan programs.**

**This long-standing achievement underscores our dedication to responsible fiscal stewardship in supporting water infrastructure projects across the state.**





Newcastle Wastewater  
Treatment Plant  
Newcastle, OK

## TABLE 2: GREEN PROJECT RESERVE AND SUBSIDIZATION FOR SFY 2025

RECIPIENT	AFFORDABILITY CRITERIA TIER	APPROPRIATION YEAR	ASSISTANCE AMOUNT	GREEN AMOUNT
Glenpool Utility Services Authority	4	2024	\$35,000,000.00	\$1,990,300.00
Arkoma Municipal Authority	1	2024	\$400,000.00	\$125,000.00
Minco Municipal Authority	2	2024	\$1,010,000.00	\$1,010,000.00
Crescent Public Works Authority	1	2024	\$332,500.00	\$332,500.00
Custer City Public Works Authority	1	2024	\$999,999.00	\$999,999.00
Hollis Public Works Authority	1	2024	\$332,500.00	\$332,500.00
Grove Municipal Services Authority	4	2024	\$810,400.00	\$810,400.00
Pawnee Public Works Authority	1	2024	\$402,500.00	\$402,500.00
Arapaho Public Works Authority	1	2024	\$285,000.00	\$285,000.00
Warr Acres Public Works Authority	2	2024	\$1,219,150.00	\$1,219,150.00
Midwest City Municipal Authority	3	2024	\$2,252,000.00	\$2,252,000.00
Fairmont Public Works Authority	2	2024	\$221,500.00	
Okmulgee Municipal Authority	1	2024	\$352,500.00	
Boynton Public Works Authority	1	2024	\$1,295,000.00	
El Reno Municipal Authority	2	2024	\$1,500,000.00	
Mannford Public Works Authority	2	2024	\$191,550.00	
Wynnewood Utilities Authority	1	2024	\$1,500,000.00	
Cherokee Development Authority	2	2024	\$467,500.00	
TOTAL			\$48,572,099.00	\$9,759,349.00
WE = Water Efficiency EE= Energy Efficiency EI=Environmentally Innovative				

**TABLE 2: GREEN PROJECT RESERVE AND SUBSIDIZATION FOR SFY 2025**

LOAN FORGIVNESS BASE	LOAN FORGIVNESS IJA	LOAN FORGIVNESS IJA-EC	PROJECT DESCRIPTION	GREEN CATEGORY
			Construct a new SBR WWTP	WE,EE
	\$400,000.00		P&D related to Wastewater System Improvements	EE
	\$1,010,000.00		Sewer System Improvements	EE
	\$332,500.00		Planning & Design	EE
	\$999,999.00		Sewer Collection Improvements	EE
	\$332,500.00		Planning & Design	EE
			Install screw press and belt press	EE
	\$402,500.00		P&D Sewer System Improvements	EE
	\$285,000.00		Plan & Design Sewer System Improvements	EE
	\$1,219,150.00		SSes and design for collection system	EE
		\$2,252,000.00	P&D Emerging Contaminants microplastics	EI
\$6,929.00	\$214,571.00		P&D lagoon and stormwater issues	
	\$352,500.00		P&D WWTP improvements	
	\$1,295,000.00		WWTP Project	
\$1,500,000.00			Planning and Design of Drainage Improvements	
	\$191,550.00		P&D Satellite System Connection Project	
	\$1,500,000.00		WWTP Evaluation P&D	
	\$467,500.00		P&D WWTF Improvements	
\$1,506,929.00	\$9,002,770.00	\$2,252,000.00		

# FFATA REPORTING

Reporting under the Federal Funding Accountability and Transparency Act (FFATA) was completed as required. An amount reported for funded projects, equal to the capitalization grant amount, was submitted to the FFATA database during SFY 2025.

The FFY 2024 capitalization grant amount was \$6,595,000 and the FFY 2024 IJJA General Supplemental grant amount was \$18,373,000. The Edmond project, ORF-23-0097-CW, was used for FFATA reporting for both grants during FY 2025. The Edmond project exceeded the reporting maximum, so only a total of \$24,968,000 was reported to FFATA for FY 2025. The Midwest City Municipal Authority study was reported for the FFY 2023 Emerging Contaminants grant totaling \$518,000. The Midwest City Municipal Authority study was also reported to FFATA for the FFY 2024 Emerging Contaminants grant totaling \$1,734,000 during FY 2025.

## GENERALLY ACCEPTED ACCOUNTING PRINCIPLES § 602 (B)(9)

CWSRF recipients are required to maintain project accounts in accordance with generally accepted governmental accounting standards. All loan agreements stipulate that the “Borrower shall maintain separate Project accounts in accordance with generally accepted government accounting standards.”

Active borrowers are required to submit financial audits to the OWRB. Those audits were reviewed to verify that the borrowers maintained the minimum Debt Coverage Ratio (DCR) required by their loan covenants. The OWRB requires those audits to be received within five (5) months of the borrowers’ Fiscal Year End. As of June 30, 2025, 46% of the borrowers were late in submitting their audit. OWRB staff worked with those borrowers in an effort to receive their audits. Among the CWSRF borrowers for which audits had been received, 100% met DCR requirements, either based on the original audited financials, or after adjustments were made and discussed with OWRB.

The audit’s opinions, findings, and notes were also reviewed in an effort to identify risks and concerns regarding the borrower’s financial and operational situation. Issues were discussed with the borrowers or their auditor and resolved as needed. If required, CWSRF borrowers were notified that a single audit was to be completed.



## NEPA REVIEW §602 (B)(6)

All projects requesting funding for treatment works projects from the CWSRF Program were subject to an interdisciplinary environmental review by the OWRB consistent with the National Environmental Policy Act (NEPA) as required by the FWPCA section 511(c) (1). The Oklahoma CWSRF applies a NEPA-like State Environmental review process to all treatment works projects seeking funding through the CWSRF Program. Oklahoma's State Environmental Review Process is memorialized as part of the OWRB's Chapter 50 Rules and reviewed annually by the EPA.

There are three basic environmental determinations which can apply to treatment works projects funded with the CWSRF. These include Categorical Exclusion (CATEX), Finding of No Significant Impact (FONSI) following the preparation of an Environmental Assessment (EA) or a Record of Decision (ROD) following the preparation of an Environmental Impact Statement (EIS). The Board may also choose to accept determinations made by other federal agencies in lieu of conducting a formal environmental review. In this case, a Statement of Finding (SOF) would be issued. Fifteen (15) environmental determinations were made during SFY 2025 and are listed in Table 3 for each project. There were several non-treatment works projects completed in SFY 2025, where no determinations were issued. Specifically, Arapaho PWA, Arkoma MA, Cherokee DA, Crescent PWA, El Reno MA, Fairmont PWA, Hollis PWA, Mannford PWA, Midwest City MA, Okmulgee MA, Pawnee PWA, Warr Acres PWA, and Wynnewood UA were all planning and design projects; and Ardmore PWA and Lawton WA were nonpoint source projects.

As part of the environmental review, the Oklahoma CWSRF Program required all projects in SFY 2025 to be in compliance with Federal Environmental Cross-Cutting Requirements. The requirements are those provisions in federal law, executive orders, and government-wide policies which apply by their own terms to projects and activities receiving federal financial assistance. Consultants, for wastewater projects which anticipated receiving a FONSI, were required to send a Request for Comment letter to all crosscutting agencies, as listed in the Funding Agency Coordinating Team (FACT) Environmental Information Document (EID) Checklist for the preparation of the EID. A response is required from each agency responsible for the crosscutting, confirming the project would have no impact.

In the case that no response was received, the CWSRF staff made an internal determination and documented that the crosscutting was not impacted. For projects receiving a CATEX determination, CWSRF staff sent request for comment letters or did internal determinations based on information received from the project owners. Documentation for this determination was included in the CATEX determination. No projects were received that required a ROD determination.

**Table 3: ENVIRONMENTAL DETERMINATIONS ISSUED  
WITHIN SFY 2025**

RECIPIENT	LOAN NUMBER	ENFORCEMENT SCHEDULE ORDER	DECISION TYPE	DATE
Muskogee Municipal Authority	ORF-17-0019-CW	NO	CE	1/8/2025, 4/22/2025
Durant City Utilities Authority	ORF-19-0019-CW	NO	CE	10/3/2024
Oklahoma City Water Utilities Trust	ORF-22-0002-CW	YES	CE	9/23/2024, 9/24/2024 (2)
Glenpool Utility Services Authority	ORF-23-0055-CW	YES	EA/FONSI	10/14/2024
Mannford Public Works Authority	ORF-23-0141-CW	YES	CE	2/4/2025
Warr Acres Public Works Authority	ORF-23-0164-CW	NO	CE	5/15/2025
Boynton Public Works Authority	ORF-23-0171-CW	YES	CE	7/10/2024
Minco Municipal Authority	ORF-24-0009-CW	YES	CE	7/15/2024, 4/3/2025
Lawton Water Authority	ORF-24-0050-CW	YES	CE	12/19/2024
Tishomingo Municipal Authority	ORF-26-0031-CW	YES	CE	6/23/2025
Roff Public Works Authority	ORF-26-0037-CW	YES	CE	6/30/2025

**CE = Categorical Exclusion**

**FONSI/EA = Finding of No Significant Impact/Environmental Assessment**

**\*There were two projects that are Non-Treatment Works projects and will not have an environmental decision: Ardmore PWA and Lawton WA.**



# BENEFITS REPORTING OWSRF/NIMS

The OWRB complied with reporting requirements regarding the utilization of funds under the SFY 2025 IUP. The major reporting vehicle was the Office of Water State Revolving Funds (OWSRF) Database. This reporting was completed quarterly through the SFY. Reporting included basic information including additional subsidization, GPR components, general data elements and environmental benefits.

SFY 2025 loans were reported in OWSRF based on the loan closing amount and closing dates. These were entered as OWSRF data field “Initial Agreement.” OWSRF data for SFY 2025 loans will be digitally uploaded into NIMS. Loan amounts reported in the SFY 2025 Annual Report, however, are based on the Letter of Binding Commitment (Board Approval) amount and date (Table 1). Binding Commitment amounts are occasionally greater than the final “loan closing” amounts as they are generally made prior to the bidding and subsequent loan closing process.

A total of \$117,572,099.00 of “assistance” (amount for OWRB “closed loans”) minus this year’s de-obligations of \$684,966.10 gave an amount that will be reported to NIMS for the SFY 2025 of \$116,887,132.90.

## DE-OBLIGATIONS DURING SFY 2025

Borrower	Loan Number	De-Obligated Amount
Lindsay Public Works Authority	ORF-22-0065-CW	\$198,326.00
Arkoma Municipal Authority	ORF-22-0067-CW	\$2.46
Stillwater Utilities Authority	ORF-21-0025-CW	\$486,637.64
<b>TOTAL SFY 2025 DE-OBLIGATIONS</b>		<b>\$684,966.10</b>

## DISADVANTAGED BUSINESS ENTERPRISE

To ensure compliance with the OWRB’s Capitalization Grant and EPA’s Disadvantaged Business Enterprise (DBE) requirements, the OWRB has established a DBE program in accordance with the regulations of 40 CFR Part 33. Both Loan Recipients (Project Owners) and Prime Contractors are required to implement the DBE Guidance (ORF- 267) found at [oklahoma.gov/content/dam/ok/en/owrb/documents/financing/forms-and-guidance/ORF-267DBEGuidance.pdf](https://oklahoma.gov/content/dam/ok/en/owrb/documents/financing/forms-and-guidance/ORF-267DBEGuidance.pdf). The OWRB submits a “Minority Business Enterprise (MBE)/Women Business Enterprise (WBE) Utilization under Federal Grants, Cooperative Agreements” report (EPA Form 5700-52A) annually to the EPA. DBE is an equivalency requirement for



The prime contractor on the Edmond equivalency project made \$98,203.50 of MBE/WBE procurement for the FFY 2024 Capitalization Grant. OWRB confirmed the prime contractor followed the “Six Good Faith Efforts,” and MBE/WBE subcontractors were contacted in solicitation of services.

## DAVIS BACON §602 (B)(6)

The FWPCA reauthorized under WRRDA section 602(b)(6) permanently applies the Davis-Bacon (DB) provision in the FWPCA section 513 to any projects for treatment works that are funded by a CWSRF loan. Consistent with EPA’s prior implementation of this provision, application of the DB Act requirements extends not only to assistance agreements funded with capitalization grants, but to all CWSRF-funded projects involving the construction of treatment works regardless of the source of funding (e.g., prior years’ appropriations, state match, bond proceeds, interest earnings, principal repayments, etc.). Any project that is considered a “treatment works” as defined in the FWPCA section 212 (now incorporated in FWPCA section 502(26)), must comply with the FWPCA 513, regardless of the eligibility under which it is funded. The DB requirements are included in the required information to bidders as part of the Supplemental Conditions (ORF-185), which can be found in the Combined Bid Packet for CWSRF, and posted on OWRB’s website at <https://www.oklahoma.gov/owrb/financing/forms-and-guidance>.

For every project that DB regulations applied (Table 3), OWRB staff verified that appropriate wage rates were being utilized and that the wage rates and DB posters were posted at the job site where they could be seen by all workers. Additionally, OWRB staff received certifications from borrowers or their authorized representatives that payroll reports were reviewed on a weekly basis and complied with the approved DB wages.

## AMERICAN IRON AND STEEL §608

Beginning with the FFY 2014 Appropriation, WRRDA further codified the requirement that funds made available from a CWSRF loan may not be used for a project for the construction, alteration, maintenance, or repair of treatment works unless all the iron and steel products used in the project are produced in the United States. The term “iron and steel products” refers to a list of products made primarily of iron or steel that are permanently incorporated in the project. These products include lined or unlined pipes and fittings, manhole covers and other municipal castings, hydrants, tanks, flanges, pipe clamps, and restraints, valves, structural steel, reinforced precast concrete, and construction materials.

For CWSRF treatment works projects (Table 3), the American Iron and Steel (AIS) requirements were included in the required information to bidders as part of the

Supplemental Conditions (ORF-185), which can be found in the Combined Bid Packet for CWSRF, posted on the OWRB's website at <https://oklahoma.gov/owrb/financing/forms-and-guidance> and in the advertisement information and other front-end documents for loans approved in the SFY 2025. All materials that fall under the AIS requirements are inspected and checked to ensure that they are made in the USA and have the required manufacturer's certifications. Materials that qualify for the de minimis waiver are tracked to ensure that they do not exceed five percent of the total material cost, as approved by the National De-Minimis Waiver.

## **BUILD AMERICA, BUY AMERICA**

On November 15, 2021, Infrastructure Investment and Jobs Act (IIJA), Pub. L. No. 117-58, which includes the Build America, Buy America Act (BABA). Pub. L. No. 117-58, §§ 70901-52, was signed into law strengthening Made in America Laws to bolster America's industrial base, protect national security, and support high-paying jobs. The law requires that no later than May 14, 2022, 180 days after the enactment of the IIJA, the head of each covered Federal agency shall ensure that "none of the funds made available for a Federal financial assistance program for infrastructure, including each deficient program, may be obligated for a project unless all of the iron, steel, manufactured products, and construction materials used in the project are produced in the United States." This expands domestic sourcing requirements to include all steel, iron, manufactured products, non-ferrous metals, plastic, and polymer-based products (including polyvinylchloride, composite building materials, and polymers used in fiber optic cables), glass (including optic glass), lumber, and drywall used in infrastructure projects for federal financial assistance programs must be produced in the United States.

Specifically, the OWRB ensured that the projects under the loan agreement selected as equivalency for FFY 2024, Edmond Public Works Authority, fully complied with BABA requirements (Table 3). All materials that fall under the BABA requirements are inspected to ensure that they are made in the USA and have the required manufacturer's certifications. Materials that qualify for the de minimis waiver are tracked by the resident inspector to ensure that they do not exceed five percent of the total project cost, as approved by the De Minimis General Applicability Waiver.

## **LOAN CONDITIONS**

The loan documents are reviewed annually to ensure that they adhere to the necessary State and Federal regulations. This includes updating language that is appropriate for each new Capitalization Grant condition.

## TABLE 4: PROGRAMMATIC APPLICATION DATES AND REQUIREMENTS

RECIPIENT	PROJECT NUMBER	PROGRAMMATIC APPLICATION DATE	BINDING COMMITMENT DATE	FUNDED DATE	AIS	FSP	NEPA
Fairmont Public Works Authority	ORF-22-0019-CW	4/16/2021	8/20/2024	8/28/2024	NR	NR	N
Okmulgee Municipal Authority	ORF-23-0012-CW	4/13/2022	7/16/2024	7/23/2024	NR	NR	N
Glenpool Utility Services Authority	ORF-23-0055-CW	4/21/2022	12/17/2024	12/20/2024	Y	Y	Y
Edmond Public Works Authority	ORF-23-0097-CW	5/17/2022	9/17/2024	9/24/2025	Y	Y	Y
Boynton Public Works Authority	ORF-23-0171-CW	2/21/2023	7/16/2024	7/23/2024	Y	Y	Y
El Reno Municipal Authority	ORF-24-0001-CW	6/13/2022	8/20/2024	8/28/2024	NR	NR	N
Arkoma Municipal Authority	ORF-24-0008-CW	1/31/2023	8/20/2024	8/28/2024	NR	NR	N
Minco Municipal Authority	ORF-24-0009-CW	3/12/2024	7/16/2024	7/23/2024	Y	Y	Y
Crescent Public Works Authority	ORF-24-0011-CW	2/3/2023	8/20/2024	8/28/2024	NR	NR	N
Custer City Public Works Authority	ORF-24-0012-CW	2/3/2023	7/16/2024	7/23/2024	Y	Y	Y
Hollis Public Works Authority	ORF-24-0021-CW	3/31/2023	8/20/2024	8/28/2024	NR	NR	N
Mannford Public Works Authority	ORF-24-0049-CW	3/10/2023	8/20/2024	9/30/2024	NR	NR	N
Grove Municipal Services Authority	ORF-24-0058-CW	2/9/2023	1/21/2025	2/6/2025	Y	Y	Y
Wynnewood Utilities Authority	ORF-25-0006-CW	1/30/2024	7/16/2024	8/14/2024	NR	NR	N
Cherokee Development Authority	ORF-25-0014-CW	3/2/2024	7/16/2024	7/23/2024	NR	NR	N
Pawnee Public Works Authority	ORF-25-0015-CW	3/1/2024	7/16/2024	7/23/2024	NR	NR	N
Arapaho Public Works Authority	ORF-25-0018-CW	2/26/2024	8/20/2024	8/28/2024	NR	NR	N
Warr Acres Public Works Authority	ORF-25-0026-CW	3/13/2024	7/16/2024	7/23/2024	NR	NR	N
Midwest City Municipal Authority	ORF-25-0030-CW	3/15/2024	9/17/2024	10/31/2024	NR	NR	N
Lawton Water Authority	ORF-26-0006-CW	1/22/2025	3/18/2025	4/4/2025	NR	Y	N
*Funds were from the FFY 2024 Appropriations							
NR= Not Required for Non-Treatment Works (examples AMRs, Non-Point Source, Engineering Study, Etc.)							
IJA-General Supplemental Grant, Base-CWSRF Cap Grant, EC-Emerging Contaminants							

## TABLE 4: PROGRAMMATIC APPLICATION DATES AND REQUIREMENTS

RECIPIENT	GPR*	AD SUB*	SIGNAGE	EQUIVALENCY	BABA	DB	FIRST TIME BORROWER
Fairmont Public Works Authority	N	Base	NR	N	NR	NR	Y
Okmulgee Municipal Authority	N	IJA	NR	N	NR	NR	N
Glenpool Utility Services Authority	Y	N	Y	N	NR	Y	N
Edmond Public Works Authority	N	N	Y	Y	Y	Y	N
Boytnton Public Works Authority	N	IJA	Y	N	NR	Y	Y
El Reno Municipal Authority	N	Base	NR	N	NR	NR	N
Arkoma Municipal Authority	Y	IJA	NR	N	NR	NR	N
Minco Municipal Authority	Y	IJA	Y	N	NR	Y	N
Crescent Public Works Authority	Y	IJA	NR	N	NR	NR	Y
Custer City Public Works Authority	Y	IJA/ Base	Y	N	NR	Y	Y
Hollis Public Works Authority	Y	IJA	NR	N	NR	NR	Y
Mannford Public Works Authority	N	IJA	NR	N	NR	NR	Y
Grove Municipal Services Authority	Y	N	Y	N	NR	Y	N
Wynnewood Utilities Authority	N	IJA	NR	N	NR	NR	Y
Cherokee Development Authority	N	IJA	NR	N	NR	NR	N
Pawnee Public Works Authority	Y	IJA	NR	N	NR	NR	N
Arapaho Public Works Authority	Y	IJA	NR	N	NR	NR	Y
Warr Acres Public Works Authority	Y	IJA	NR	N	NR	NR	N
Midwest City Municipal Authority	Y	EC	NR	Y	NR	NR	Y
Lawton Water Authority	N	N	NR	N	NR	NR	N



# 2025 IUP ACCOMPLISHMENTS

The OWRB used an online Project Priority List (PPL) request process in SFY 2025. Using Survey 123, this allowed entities to apply directly to the OWRB. The process consisted of OWRB staff reviewing submissions and ranking them using our rating system. Once the ranking was complete, an email notification was sent to the requesting entity with a link to view their placement on the PPL list. The new PPL was updated as new loans were added, closed, or withdrawn and when loan amounts change.

## PPL Revisions Report SFY 2025

After the SFY 2025 IUP was published, the PPL was revised continually in real time for the additions of new projects, adjustments to the loan request, estimated board dates, revisions to construction assistance amounts, updates to GPR amounts as well as subsidy amounts. As such the changes are listed below without revision numbers as it is an ongoing process.

### PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
July 1, 2024	Warr Acres Public Works Authority	Adjustment	Loan request from Warr Acres PWA changed from \$1,500,000 to \$1,219,150
July 1, 2024	Cherokee Development Authority	Adjustment	Loan request from Charokee DA changed from \$632,500 to \$467,500
July 9, 2024	Chouteau Public Works Authority	Addition	Planning and Design Sewer System
July 24, 2024	Hollis Public Works Authority	Adjustment	Loan request from Hollis PWA changed from \$350,000 to \$332,500
August 26, 2024	Edmond Public Works Authority	Adjustment	Loan Request from Edmond PWA changed from \$15,000,000 to \$30,000,000
August 26, 2024	Edmond Public Works Authority	Removed	Edmond PWA - Withdrawn by entity
October 4, 2024	Wayne Public Works Authority	Adjustment	Loan Request from Wayne PWA changed from \$52,500 to \$1,369,400
December 5, 2024	Cole Public Works Authority	Addition	Meter Replacement
December 6, 2024	Stillwater Utilities Authority	Removed	Stillwater UA - Withdrawn by entity
January 9, 2025	Arapaho Public Works Authority	Addition	Sewer System Improvements
January 9, 2025	Pawnee Public Works Authority	Addition	Sewer System Improvements
January 9, 2025	Waukomis Public Works Authority	Addition	Sewer System Improvements
January 13, 2025	Checotah Public Works Authority	Addition	Planning and Design Sewer System Improvements

# PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
January 21, 2025	Midwest City Municipal Authority	Removed	Midwest City MA - Withdrawn by entity
January 21, 2025	Midwest City Municipal Authority	Removed	Midwest City MA - Withdrawn by entity
January 22, 2025	Lawton Water Authority	Addition	Ellsworth, Gondola, Lawtonka dams
February 6, 2025	Mannford Public Works Authority	Adjustment	Loan Request from Mannford PWA changed from \$1,000,000 to \$1,503,604.40
February 7, 2025	Jenks Public Works Authority	Adjustment	Loan Request from Jenks PWA changed from \$29,000,000 to \$35,000,000
February 7, 2025	Jenks Public Works Authority	Adjustment	Loan Request from Jenks PWA changed from \$8,500,000 to \$10,000,000
February 7, 2025	Hardesty Municipal Authority	Adjustment	Loan Request from Hardesty MA changed from \$150,000 to \$500,000
February 10, 2025	Town of Braman	Removed	Town of Braman - Withdrawn by entity
February 12, 2025	Wilburton Public Works Authority	Addition	Wastewater System Improvements
February 12, 2025	Wright City Public Works Authority	Addition	P&D Wastewater Treatment Improvements
February 13, 2025	Alva Utility Authority	Addition	P&D Sewer Collection Improvements
February 13, 2025	Beggs Public Works Authority	Addition	P&D WWTP Repairs and Replace
February 13, 2025	Crescent Public Works Authority	Addition	Sewer Main SH 74 to Van Buren St
February 18, 2025	Talala Public Works Authority	Addition	Planning and design regarding wastewater system
February 19, 2025	Lone Wolf Public Works Authority	Adjustment	Loan Request from Lone Wolf PWA changed from \$999,999 to \$335,360
February 19, 2025	Mountain View Public Works Authority	Adjustment	Loan Request from Mountain View PWA changed from \$1,333,333 to \$365,000
February 20, 2025	Jefferson County Consolidated Rural Water and Sewer	Addition	Town of Loco Lagoon Upgrades
February 21, 2025	Devol Public Works Authority	Adjustment	Loan Request from Devol PWA changed from \$100,000 to \$125,000
February 24, 2025	Midwest City Municipal Authority	Addition	2026 Contaminants of Emerging Concern ( EC )
February 25, 2025	Wayne Public Works Authority	Addition	SSES and Engineering Fees
February 28, 2025	Lexington Public Works Authority	Addition	Lexington Citywide SSES
February 28, 2025	Wynnewood Utilities Authority	Addition	WWTP Design & SSES
March 3, 2025	Marlow Municipal Authority	Addition	Southwest Lagoon Force Main Project
March 4, 2025	El Reno Municipal Authority	Addition	Wastewater master plan
March 4, 2025	Porter Public Works Authority	Addition	Wastewater Plant Upgrade

# PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
March 4, 2025	Stilwell Area Development Authority	Addition	P&D wastewater treatment plant upgrade
March 4, 2025	South Coffeyville Public Works Authority	Adjustment	Loan Request from South Coffeyville PWA changed from \$603,200 to \$320,000
March 4, 2025	Maud Municipal Authority	Adjustment	Loan Request from Maud MA changed from \$743,090 to \$1,500,000
March 5, 2025	Francis Public Works Authority	Addition	SSES & P&D
March 5, 2025	Kiowa County RWSG & SWMD #1	Addition	Lift Station repairs
March 5, 2025	Porter Public Works Authority	Adjustment	Loan Request from Porter PWA changed from \$1,000,000 to \$1,500,000
March 6, 2025	Blackwell Municipal Authority	Addition	Wastewater System Improvements
March 6, 2025	Morrison Public Works Authority	Addition	Wastewater Treatment Facility Improvements
March 6, 2025	Shidler Public Works Authority	Addition	Wastewater Treatment Facility Improvements
March 6, 2025	Warner Utilities Authority	Addition	WWTP Upgrades
March 6, 2025	Waynoka Utilities Authority	Addition	Wastewater System Improvements
March 6, 2025	Wewoka Public Works Authority	Adjustment	Loan Request from Wewoka PWA changed from \$346,560 to \$1,500,000
March 6, 2025	Carnegie Public Works Authority	Adjustment	Loan Request from Carnegie PWA changed from \$999,999 to \$2,000,000
March 10, 2025	Tishomingo Municipal Authority	Addition	Tishomingo Wastewater Treatment Plant Improvements
March 10, 2025	Devol Public Works Authority	Adjustment	Loan Request from Devol PWA changed from \$125,000 to \$85,500
March 10, 2025	Haileyville Public Works Authority	Adjustment	Loan Request from Haileyville PWA changed from \$298,000 to \$261,000
March 10, 2025	Wright City Public Works Authority	Adjustment	Loan Request from Wright City PWA changed from \$123,400 to \$261,800
March 11, 2025	Arkoma Municipal Authority	Addition	Sanitary Sewer System Improvements
March 11, 2025	Cherokee Development Authority	Addition	Wastewater Treatment Facility Improvements
March 11, 2025	Colcord Public Works Authority	Addition	Water Meter Replacement & Sewer Main Revamp
March 11, 2025	Roff Public Works Authority	Addition	Roff Ww Collection System & Treatment Improvement
March 11, 2025	Bethany Public Works Authority	Adjustment	Loan Request from Bethany PWA changed from \$585,000 to \$1,000,000
March 11, 2025	Locust Grove Public Works Authority	Adjustment	Loan Request from Locust Grove PWA changed from \$5,126,000 to \$1,500,000



# PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
March 12, 2025	Stigler Municipal Improvements Authority	Addition	Wastewater Collection Improvements
March 12, 2025	Hugo Municipal Authority	Adjustment	Loan Request from Hugo MA changed from \$370,190 to \$1,455,600
March 12, 2025	Marlow Municipal Authority	Adjustment	Loan Request from Marlow MA changed from \$3,340,000 to \$210,180
March 13, 2025	Chelsea Economic Development Authority	Adjustment	Loan Request from Chelsea EDA changed from \$1,633,750 to \$277,450
March 13, 2025	Big Cabin Public Works Authority	Adjustment	Loan Request from Big Cabin PWA changed from \$500,00 to \$454,500
March 13, 2025	Holdenville Public Works Authority	Adjustment	Loan Request from Holdenville PWA changed from \$1,000,000 to \$1,500,000
March 13, 2025	Holdenville Public Works Authority	Adjustment	Loan Request from Holdenville PWA changed from \$1,500,000 to \$1,419,000
March 14, 2025	Council Hill Public Works Authority	Addition	P&D Sanitary Sewer Improvements
March 14, 2025	Langston Public Works Authority	Addition	P & D Sanitary Sewer and WWTP
March 14, 2025	Martha Utilities Trust	Addition	Lift Station Upgrade pumps and controls to above g
March 14, 2025	Spencer Utilities Authority	Addition	Planning & Design - Sewer System Improvements
March 14, 2025	Bethany Public Works Authority	Adjustment	Loan Request from Bethany PWA changed from \$1,360,000 to \$1,084,370
March 14, 2025	Wagoner Public Works Authority	Adjustment	Loan Request from Wagoner PWA changed from \$1,000,000 to \$1,163,000
March 17, 2025	Yukon Municipal Authority	Addition	Backup Generator for Aeration Process Systems
March 18, 2025	Delaware Public Works Authority	Adjustment	Loan Request from Delaware PWA changed from \$350,000 to \$820,000
March 18, 2025	Canadian Public Works Authority	Adjustment	Loan Request from Canadian PWA changed from \$199,100 to \$261,000
March 18, 2025	Quinton Public Works Authority	Adjustment	Loan Request from Quinton PWA changed from \$454,700 to \$261,800
March 18, 2025	Holdenville Public Works Authority	Adjustment	Loan Request from Holdenville PWA changed from \$1,419,000 to \$1,500,000
March 18, 2025	Hugo Municipal Authority	Adjustment	Loan Request from Hugo MA changed from \$1,455,600 to \$1,500,000
March 18, 2025	Hugo Municipal Authority	Adjustment	Loan Request from Hugo MA changed from \$1,500,000 to \$1,455,600
March 20, 2025	Carnegie Public Works Authority	Adjustment	Loan Request from Carnegie PWA changed from \$2,000,000 to \$1,000,000



# PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
March 20, 2025	Commerce Development Authority	Adjustment	Loan Request from Commerce DA changed from \$580,000 to \$923,510
March 20, 2025	South Coffeyville Public Works Authority	Adjustment	Loan Request from South Coffeyville PWA changed from \$320,000 to \$317,500
March 20, 2025	Waukomis Public Works Authority	Adjustment	Loan Request from Waukomis PWA changed from \$1,500,000 to \$1,250,000
March 20, 2025	Wayne Public Works Authority	Adjustment	Loan Request from Wayne PWA changed from \$1,369,400 to \$954,400
March 20, 2025	Cherokee Development Authority	Adjustment	Loan Request from Cherokee DA changed from \$1,400,000 to \$1,500,000
March 20, 2025	Devol Public Works Authority	Adjustment	Loan Request from Devol PWA changed from \$85,500 to \$100,500
March 20, 2025	Holdenville Public Works Authority	Adjustment	Loan Request from Holdenville PWA changed from \$1,500,000 to \$1,419,000
March 20, 2025	Orlando Public Works Authority	Adjustment	Loan Request from Orlando PWA changed from \$678,000 to \$753,110
March 20, 2025	Pawnee Public Works Authority	Adjustment	Loan Request from Pawnee PWA changed from \$1,000,000 to \$1,500,000
March 20, 2025	Warner Utilities Authority	Adjustment	Loan Request from Warner UA changed from \$2,200,000 to \$1,500,000
April 29, 2025	Choctaw Utilities Authority	Addition	2025 System Improvement Project
June 4, 2025	Pittsburg County RWS #20	Addition	Flow Equalization Basin
June 14, 2025	Adair Municipal Authority	Removed	Adair MA - Withdrawn by entity
June 14, 2025	Alex Municipal Authority	Removed	Alex MA - Withdrawn by entity
June 14, 2025	Allen Public Works Authority	Removed	Allen PW - Withdrawn by entity
June 14, 2025	Ames Public Works Authority	Removed	Ames PW - Withdrawn by entity
June 14, 2025	Anadarko Public Works Authority	Removed	Anadarko PW - Withdrawn by entity
June 14, 2025	Anadarko Public Works Authority	Removed	Anadarko PW - Withdrawn by entity
June 14, 2025	Apache Public Works Authority	Removed	Apache PW - Withdrawn by entity
June 14, 2025	Apache Public Works Authority	Removed	Apache PW - Withdrawn by entity
June 14, 2025	Arkoma Municipal Authority	Removed	Arkoma MA - Withdrawn by entity
June 14, 2025	Asher Utilities Development Authority	Removed	Asher UD - Withdrawn by entity
June 14, 2025	Atoka Municipal Authority	Removed	Atoka MA - Withdrawn by entity
June 14, 2025	Barnsdall Public Works Authority	Removed	Barnsdall PW - Withdrawn by entity
June 14, 2025	Bennington Public Works Authority	Removed	Bennington PW - Withdrawn by entity
June 14, 2025	Bethany Public Works Authority	Removed	Bethany PW - Withdrawn by entity

# PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
June 14, 2025	Bethany Public Works Authority	Removed	Bethany PW - Withdrawn by entity
June 14, 2025	Boise City Public Works Authority	Removed	Boise CP - Withdrawn by entity
June 14, 2025	Bowlegs Public Works Authority	Removed	Bowlegs PW - Withdrawn by entity
June 14, 2025	Broken Arrow Municipal Authority	Removed	Broken AM - Withdrawn by entity
June 14, 2025	Broken Arrow Municipal Authority	Removed	Broken AM - Withdrawn by entity
June 14, 2025	Broken Bow Public Works Authority	Removed	Broken BP - Withdrawn by entity
June 14, 2025	Broken Bow Public Works Authority	Removed	Broken BP - Withdrawn by entity
June 14, 2025	Bromide Public Works Authority	Removed	Bromide PW - Withdrawn by entity
June 14, 2025	Bryan County RWS & SWMD #2	Removed	Bryan CRWSSWMD - Withdrawn by entity
June 14, 2025	Buffalo Public Works Authority	Removed	Buffalo PW - Withdrawn by entity
June 14, 2025	Calera Public Works Authority	Removed	Calera PW - Withdrawn by entity
June 14, 2025	Calumet Public Works Authority	Removed	Calumet PW - Withdrawn by entity
June 14, 2025	Calvin Public Works Authority	Removed	Calvin PW - Withdrawn by entity
June 14, 2025	Cashion Public Works Authority	Removed	Cashion PW - Withdrawn by entity
June 14, 2025	Catoosa Public Works Authority	Removed	Catoosa PW - Withdrawn by entity
June 14, 2025	Cement Public Works Authority	Removed	Cement PW - Withdrawn by entity
June 14, 2025	Cement Public Works Authority	Removed	Cement PW - Withdrawn by entity
June 14, 2025	Checotah Public Works Authority	Removed	Checotah PW - Withdrawn by entity
June 14, 2025	Cherokee Development Authority	Removed	Cherokee DA - Withdrawn by entity
June 14, 2025	Chickasha Municipal Authority	Removed	Chickasha MA - Withdrawn by entity
June 14, 2025	Chickasha Municipal Authority	Removed	Chickasha MA - Withdrawn by entity
June 14, 2025	Cleveland Municipal Authority	Removed	Cleveland MA - Withdrawn by entity
June 14, 2025	Cleveland Municipal Authority	Removed	Cleveland MA - Withdrawn by entity
June 14, 2025	Clinton Public Works Authority	Removed	Clinton PW - Withdrawn by entity
June 14, 2025	Coalgate Public Works Authority	Removed	Coalgate PW - Withdrawn by entity
June 14, 2025	Collinsville Municipal Authority	Removed	Collinsville MA - Withdrawn by entity
June 14, 2025	Collinsville Municipal Authority	Removed	Collinsville MA - Withdrawn by entity
June 14, 2025	Comanche Public Works Authority	Removed	Comanche PW - Withdrawn by entity
June 14, 2025	Copan Public Works Authority	Removed	Copan PW - Withdrawn by entity
June 14, 2025	Corn Public Works Authority Trust	Removed	Corn PW - Withdrawn by entity
June 14, 2025	Dewar Public Works Authority	Removed	Dewar PW - Withdrawn by entity
June 14, 2025	Drumright Utility Trust	Removed	Drumright UT - Withdrawn by entity
June 14, 2025	East Central Oklahoma Water Authority	Removed	East CO - Withdrawn by entity

# PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
June 14, 2025	Edmond Public Works Authority	Removed	Edmond PW - Withdrawn by entity
June 14, 2025	Edmond Public Works Authority	Removed	Edmond PW - Withdrawn by entity
June 14, 2025	El Reno Municipal Authority	Removed	El RM - Withdrawn by entity
June 14, 2025	El Reno Municipal Authority	Removed	El RM - Withdrawn by entity
June 14, 2025	Eldorado Public Works Authority	Removed	Eldorado PW - Withdrawn by entity
June 14, 2025	Elk City Public Works Authority	Removed	Elk CP - Withdrawn by entity
June 14, 2025	Elk City Public Works Authority	Removed	Elk CP - Withdrawn by entity
June 14, 2025	Elk City Public Works Authority	Removed	Elk CP - Withdrawn by entity
June 14, 2025	Elk City Public Works Authority	Removed	Elk CP - Withdrawn by entity
June 14, 2025	Elmore City Public Works Authority	Removed	Elmore CP - Withdrawn by entity
June 14, 2025	Eufaula Public Works Authority	Removed	Eufaula PW - Withdrawn by entity
June 14, 2025	Fletcher Public Works Authority	Removed	Fletcher PW - Withdrawn by entity
June 18, 2025	Fort Supply Public Works Authority	Removed	Fort SP - Withdrawn by entity
June 18, 2025	Foyil Economic Development Authority	Removed	Foyil ED - Withdrawn by entity
June 18, 2025	Glencoe Public Works Authority	Removed	Glencoe PW - Withdrawn by entity
June 18, 2025	Grandfield Public Works Authority	Removed	Grandfield PW - Withdrawn by entity
June 18, 2025	Guthrie Public Works Authority	Removed	Guthrie PW - Withdrawn by entity
June 18, 2025	Hennessey Utilities Authority	Removed	Hennessey UA - Withdrawn by entity
June 18, 2025	Hinton Public Works Authority	Removed	Hinton PW - Withdrawn by entity
June 18, 2025	Hominy Public Works Authority	Removed	Hominy PW - Withdrawn by entity
June 18, 2025	Hominy Public Works Authority	Removed	Hominy PW - Withdrawn by entity
June 18, 2025	Hulbert Public Works Authority	Removed	Hulbert PW - Withdrawn by entity
June 18, 2025	Hydro Development Authority	Removed	Hydro DA - Withdrawn by entity
June 18, 2025	Jay Utilities Authority	Removed	Jay UA - Withdrawn by entity
June 18, 2025	Jennings Public Works Authority	Removed	Jennings PW - Withdrawn by entity
June 18, 2025	Jet Utilities Authority	Removed	Jet UA - Withdrawn by entity
June 18, 2025	Jones Public Works Authority	Removed	Jones PW - Withdrawn by entity
June 18, 2025	Jones Public Works Authority	Removed	Jones PW - Withdrawn by entity
June 18, 2025	Jones Public Works Authority	Removed	Jones PW - Withdrawn by entity
June 18, 2025	Krebs Utilities Authority	Removed	Krebs UA - Withdrawn by entity
June 18, 2025	Kremlin Public Works Authority	Removed	Kremlin PW - Withdrawn by entity
June 18, 2025	Langley Public Works Authority	Removed	Langley PW - Withdrawn by entity
June 18, 2025	Lawton Water Authority	Removed	Lawton WA - Withdrawn by entity
June 18, 2025	Lehigh Development Authority	Removed	Lehigh DA - Withdrawn by entity
June 18, 2025	Lenapah Public Works Authority	Removed	Lenapah PW - Withdrawn by entity

# PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
June 18, 2025	Lawton Water Authority	Removed	Lawton WA - Withdrawn by entity
June 18, 2025	Lehigh Development Authority	Removed	Lehigh DA - Withdrawn by entity
June 18, 2025	Lenapah Public Works Authority	Removed	Lenapah PW - Withdrawn by entity
June 18, 2025	Luther Public Works Authority	Removed	Luther PW - Withdrawn by entity
June 18, 2025	Mangum Utility Authority	Removed	Mangum UA - Withdrawn by entity
June 18, 2025	Marble City Public Works Authority	Removed	Marble CP - Withdrawn by entity
June 18, 2025	Maysville Municipal Authority	Removed	Maysville MA - Withdrawn by entity
June 18, 2025	McAlester Public Works Authority	Removed	McAP - Withdrawn by entity
June 18, 2025	McAlester Public Works Authority	Removed	McAP - Withdrawn by entity
June 18, 2025	McAlester Public Works Authority	Removed	McAP - Withdrawn by entity
June 18, 2025	McAlester Public Works Authority	Removed	McAP - Withdrawn by entity
June 18, 2025	Medicine Park Public Works Authority	Removed	Medicine PP - Withdrawn by entity
June 18, 2025	Meeker Public Works Authority	Removed	Meeker PW - Withdrawn by entity
June 18, 2025	Meeker Public Works Authority	Removed	Meeker PW - Withdrawn by entity
June 18, 2025	Meno Public Works Authority	Removed	Meno PW - Withdrawn by entity
June 18, 2025	Midwest City Municipal Authority	Removed	Midwest CM - Withdrawn by entity
June 18, 2025	Mill Creek Public Works Authority	Removed	Mill CP - Withdrawn by entity
June 18, 2025	Morris Public Works Authority	Removed	Morris PW - Withdrawn by entity
June 18, 2025	Mounds Public Works Authority	Removed	Mounds PW - Withdrawn by entity
June 18, 2025	Muskogee Municipal Authority	Removed	Muskogee MA - Withdrawn by entity
June 18, 2025	Muskogee Municipal Authority	Removed	Muskogee MA - Withdrawn by entity
June 18, 2025	Mustang Improvement Authority	Removed	Mustang IA - Withdrawn by entity
June 18, 2025	Mustang Improvement Authority	Removed	Mustang IA - Withdrawn by entity
June 18, 2025	Mustang Improvement Authority	Removed	Mustang IA - Withdrawn by entity
June 18, 2025	New Cordell Utilities Authority	Removed	New CU - Withdrawn by entity
June 18, 2025	Nicoma Park Development Authority	Removed	Nicoma PD - Withdrawn by entity
June 18, 2025	Nowata Municipal Authority	Removed	Nowata MA - Withdrawn by entity
June 18, 2025	Okarche Public Works Authority	Removed	Okarche PW - Withdrawn by entity
June 18, 2025	Panama Public Works Authority	Removed	Panama PW - Withdrawn by entity
June 18, 2025	Pauls Valley Municipal Authority	Removed	Pauls VM - Withdrawn by entity
June 18, 2025	Pauls Valley Municipal Authority	Removed	Pauls VM - Withdrawn by entity
June 18, 2025	Pawhuska Public Works Authority	Removed	Pawhuska PW - Withdrawn by entity
June 18, 2025	Perkins Public Works Authority	Removed	Perkins PW - Withdrawn by entity
June 18, 2025	Perkins Public Works Authority	Removed	Perkins PW - Withdrawn by entity
June 18, 2025	Perkins Public Works Authority	Removed	Perkins PW - Withdrawn by entity

# PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
June 18, 2025	Perry Municipal Authority	Removed	Perry MA - Withdrawn by entity
June 18, 2025	Pittsburg Public Works Authority	Removed	Pittsburg PW - Withdrawn by entity
June 18, 2025	Ponca City Utility Authority	Removed	Ponca CU - Withdrawn by entity
June 18, 2025	Ponca City Utility Authority	Removed	Ponca CU - Withdrawn by entity
June 18, 2025	Poteau Public Works Authority	Removed	Poteau PW - Withdrawn by entity
June 18, 2025	Pryor Municipal Utility Board	Removed	Pryor MU - Withdrawn by entity
June 18, 2025	Red Oak Public Works Authority	Removed	Red OP - Withdrawn by entity
June 18, 2025	Roff Public Works Authority	Removed	Roff PW - Withdrawn by entity
June 18, 2025	Sayre Public Works Authority	Removed	Sayre PW - Withdrawn by entity
June 18, 2025	Seiling Public Works Authority	Removed	Seiling PW - Withdrawn by entity
June 18, 2025	Shidler Public Works Authority	Removed	Shidler PW - Withdrawn by entity
June 18, 2025	Soper Public Works Authority	Removed	Soper PW - Withdrawn by entity
June 18, 2025	Spencer Utilities Authority	Removed	Spencer UA - Withdrawn by entity
June 18, 2025	Spencer Utilities Authority	Removed	Spencer UA - Withdrawn by entity
June 18, 2025	Spencer Utilities Authority	Removed	Spencer UA - Withdrawn by entity
June 18, 2025	Spencer Utilities Authority	Removed	Spencer UA - Withdrawn by entity
June 18, 2025	Spencer Utilities Authority	Removed	Spencer UA - Withdrawn by entity
June 18, 2025	Stonewall Public Works Authority	Removed	Stonewall PW - Withdrawn by entity
June 18, 2025	Stroud Utilities Authority	Removed	Stroud UA - Withdrawn by entity
June 18, 2025	Sulphur Municipal Authority	Removed	Sulphur MA - Withdrawn by entity
June 18, 2025	Taneha Utilities Authority	Removed	Taneha UA - Withdrawn by entity
June 18, 2025	Taneha Utilities Authority	Removed	Taneha UA - Withdrawn by entity
June 18, 2025	Thomas Public Works Authority	Removed	Thomas PW - Withdrawn by entity
June 18, 2025	Tishomingo Municipal Authority	Removed	Tishomingo MA - Withdrawn by entity
June 18, 2025	Town of Marshall	Removed	Town of M - Withdrawn by entity
June 18, 2025	Town of Martha	Removed	Town of M - Withdrawn by entity
June 18, 2025	Union City Municipal Authority	Removed	Union CM - Withdrawn by entity
June 18, 2025	Verden Public Works Authority	Removed	Verden PW - Withdrawn by entity
June 18, 2025	Verden Public Works Authority	Removed	Verden PW - Withdrawn by entity
June 18, 2025	Wakita Utilities Authority	Removed	Wakita UA - Withdrawn by entity
June 18, 2025	Wayne Public Works Authority	Removed	Wayne PW - Withdrawn by entity
June 18, 2025	Waynoka Utilities Authority	Removed	Waynoka UA - Withdrawn by entity
June 18, 2025	Weatherford Public Works Authority	Removed	Weatherford PW - Withdrawn by entity
June 18, 2025	Wellston Public Works Authority	Removed	Wellston PW - Withdrawn by entity

## PPL Revisions

Date of Change	Entity	Type	Changes (in chronological order)
June 18, 2025	Wetumka Municipal Authority	Removed	Wetumka MA - Withdrawn by entity
June 18, 2025	Wetumka Municipal Authority	Removed	Wetumka MA - Withdrawn by entity
June 18, 2025	Wetumka Municipal Authority	Removed	Wetumka MA - Withdrawn by entity
June 18, 2025	Wewoka Public Works Authority	Removed	Wewoka PW - Withdrawn by entity
June 18, 2025	Wewoka Public Works Authority	Removed	Wewoka PW - Withdrawn by entity
June 18, 2025	Wilburton Public Works Authority	Removed	Wilburton PW - Withdrawn by entity
June 18, 2025	Willow Municipal Authority	Removed	Willow MA - Withdrawn by entity
June 18, 2025	Yukon Municipal Authority	Removed	Yukon MA - Withdrawn by entity

## OTHER CHANGES

Several entities with projects listed on the SFY 2025 CWSRF PPL had ranking changes due to revised project items or construction estimates and/or target project approval dates. The list was revised to reflect these adjustments.

## GOALS AND ACCOMPLISHMENTS

Goals set in the IUP provide a road map for activities conducted throughout the year. The SFY 2025 IUP included six (6) short-term and six (6) long-term goals for the year.

## SHORT-TERM GOALS AND ACCOMPLISHMENTS

### **APPLY FOR ALL THREE CWSRF CAPITALIZATION GRANTS WITHIN THE FIRST YEAR APPROPRIATED.**

The FFY 2024 Capitalization grant applications were submitted on May 2, 2024. The award for Emerging Contaminants was made August 15, 2024, IJA General Supplemental was made on August 8, 2024, and Base was made September 16, 2024.

### **ASSIST BORROWERS LISTED IN THE INTENDED USE PLAN THAT ARE UNDER ENFORCEMENT ORDERS TO MEET DEADLINES FOR MUNICIPAL COMPLIANCE IN ACCORDANCE WITH THE CWA BY PROVIDING FINANCIAL OR TECHNICAL ASSISTANCE.**

Ten (10) of the twenty (20) loans funded during SFY 2025 were proposed as a result of



violations to wastewater discharge permits and/or enforceable order violations detailing a specific short-term compliance schedule. This assistance allows these communities to attain compliance with the enforceable requirements of the CWA and improve or maintain water quality in receiving streams and underlying groundwater. The OWRB continues to initiate immediate contact with municipalities receiving new consent orders to inform and work with them in determining eligibility and to provide funding in accordance with enforcement schedules.

### **DEVELOP PROGRAMMATIC PROCEDURES TO PROVIDE IN-HOUSE ENVIRONMENTAL DOCUMENTATION PREPARATION SERVICES TO BORROWERS.**

The environmental team developed criteria for writing EIDs and researched training opportunities for staff to allow us to better serve our borrowers. The trainings will take place in the following SFY.

### **EDUCATE LAWMAKERS AND APPROPRIATORS ON THE VALUE OF FULLY FUNDING THE SRF PROGRAM**

Financial Assistance Division is actively engaged in the Council of Infrastructure Financing Authorities (CIFA) which actively advocates for full funding of the SRFs. OWRB sent a letter to Oklahoma Congressman Tom Cole who serves as Chairman of the House Appropriations Committee outlining the impacts of the proposed cuts in the president's budget request and the impact the SRF's have in his district.

### **CREATE A SYSTEM THAT NOTIFIES BORROWERS WHEN DISBURSEMENTS HAVE BEEN SENT OUT.**

This goal saw some progress in FY 2025. The Engineers have selected the borrowers who need notification that a draw has been completed in our grant database system, IFS (Infrastructure Financing System). The Programs Manager has created the query to pull the emails from the dataset and verified that it is accurately selecting the correct borrower contacts. The remaining step is to set up rules for what the email will include and when it needs to go to these contacts and under what conditions. This will be completed shortly after the beginning of FY 2026.

### **ESTABLISH A PORTAL/DASHBOARD TO INFORM OUR CLIENTS OF OUR PROGRAM AND FOR THEM TO UPLOAD DOCUMENTS IN A SECURE ENVIRONMENT FOR REVIEW.**

This goal was not accomplished during FY 2025. To reach this goal, OWRB needs to work with Oklahoma Management and Enterprise Services in finding a contractor that can carry out creating a website while integrating the infrastructure software used for the client accounts. This project was put on hold as there were shifts in the positions working it, influx of funding for programs, new employee training and other projects that came about. We will attempt to achieve this goal in FY 2026. For now, the clients can still send documents via links and be informed through our website and their assigned staff.



# LONG-TERM GOALS AND ACCOMPLISHMENTS

## **MAINTAIN THE FISCAL INTEGRITY OF THE FUND TO ENSURE IT REMAINS VIABLE AND SELF-PERPETUATING TO MEET THE LONG-RANGE WATER QUALITY NEEDS OF THE STATE.**

This goal is being achieved on an ongoing basis through stringent program procedures and financial controls as well as continuous repayment of previously issued loans that provide a renewable source of funding for future loans. To maintain the fiscal integrity of the CWSRF, the OWRB performs a variety of processes including providing credit reviews and technical assistance to loan recipients, establishing fiscal controls, and maintaining financial accounts within the CWSRF sufficient to minimize financial risk. The OWRB's credit review of CWSRF applications and the OWRB's procedures for monitoring loan conditions and collecting payments of interest and principal have enhanced the fiscal integrity of the program.

Traditionally, each of these processes has ensured that payments from loan recipients are billed and paid promptly, thus enhancing the fiscal integrity of the CWSRF. To date, the program has maintained a zero-default loan repayment record (Table 5). Should a default occur, the cross-collateralization strategy included in the Master Trust Agreement makes CWSRF revenues available to cure any Drinking Water (DW) SRF bond payment default or reserve fund deficiency, or vice versa. The OWRB also maintains a Capacity Model, which demonstrates perpetuity and is available on [OWRB's Financial Documents and Investor Relations webpage](#).

## **TARGET OUTREACH AND ASSISTANCE TO COMMUNITIES THAT HAVE NEVER UTILIZED CWSRF.**

Through outreach at local conferences and summits, the OWRB continued efforts to bring visibility to our programs and assistance. In SFY 2025, Arapaho PWA, Boynton PWA, Crescent PWA, Custer City PWA, Fairmont PWA, Hollis PWA, Mannford PWA, Midwest City MA, and Wynnewood UA borrowed from the CWSRF for the first time (Table 3).

## **SUPPORT THE IMPLEMENTATION OF THE OK COMPREHENSIVE WATER PLAN AND FUTURE UPDATES.**

This FY the CWSRF program funded over \$117 million in critical infrastructure needs to address the \$43 billion wastewater needs identified in the 2012 Oklahoma Comprehensive Water Plan. The OWRB is currently working on the 2025 update of the Oklahoma Comprehensive Water Plan. The Financial Assistance Division has been actively engaged

in providing input to the next update utilizing data from the Clean Watersheds Needs Survey to identify real projects in this iteration.

**OBTAIN MAXIMUM CAPITALIZATION OF THE FUND FOR THE STATE WHILE GENERATING SUFFICIENT INVESTMENT AND LOAN INTEREST EARNINGS FOR DEBT SERVICE OF THE STATE MATCH REVENUE BONDS.**

During SFY 2025, \$1,179,100 was provided from the Series 2023 Bond Issue and \$3,814,500 was provided from the Series 2024 Bond Issue to meet the state match requirement for the 2024 Capitalization Base and 2024 IIJA Supplemental Grants.

Based on the CWSRF's projected cash flows provided by OWRB Financial Advisor Hilltop Securities, the state match debt was structured to coincide with the repayment of bonds. The intention was for total income to be slightly in excess of debt service to ensure adequate coverage. This schedule and bond sizing provides for required bond repayment while allowing the CWSRF Program sufficient operational capacity for upcoming projects. Additionally, significant cost savings are passed on to CWSRF loan recipients by leveraging federal capitalization grant monies with larger bond issuances, reducing bond issuance costs. Sufficient funds will be generated from interest and investment earnings to retire the balance of the state match bonds by April 1, 2035.

**MAINTAIN AND DEVELOP RELATIONSHIPS WITH OTHER FUNDING AGENCIES AND WATER QUALITY AGENCIES/PROFESSIONALS TO ENSURE RESOURCES ARE DIRECTED IN A HOLISTIC APPROACH.**

Active participation within the Oklahoma Funding Agency Coordinating Team (FACT) allows for collaborative input by state agencies and organizations which provide water and wastewater infrastructure funding. Conference attendance and booth representation at a variety of organized events, Oklahoma Strategic Alliance where OWRB, ODEQ, and ORWA utilize resources to help systems become more sustainable and prepared for growth, provide presentation services for conferences, workshops, and social events on funding opportunities, and established training sessions on funding opportunities for consulting professional teams, organizations and agencies.

**MAINTAIN EPA APPROVAL TO RESERVE TRANSFER AUTHORITY IN AN AMOUNT UP TO 33% OF THE DRINKING WATER (DW) SRF CAPITALIZATION GRANT BETWEEN THE DWSRF AND CWSRF.**

OWRB received approval from EPA of the transfer authority with the approval of the CWSRF 2025 IUP on August 21, 2025.

## TABLE 5: STATEMENT OF SOURCES AND USES OF FUNDS AND AGING SUMMARY

SOURCES	CUMULATIVE TOTAL THROUGH JUNE 30, 2024	JULY 1, 2024 - JUNE 30, 2025	CUMULATIVE TOTAL THROUGH JUNE 30, 2025
Federal Capitalization Grants	\$478,034,700	\$25,429,589	\$503,464,289
State Match - Appropriation/ Agency Cash - Committed	\$19,015,020	\$3,300,000	\$22,315,020
State Match - Provided from State Match Bond Issues	\$62,955,129	\$5,000,000	\$67,955,129
CWSRF Bond Proceeds	\$743,981,693	\$140,852,953	\$884,834,646
Principal Repayments on As- sistance Provided	\$842,436,447	\$55,709,120	\$898,145,567
Interest Repayments on Assis- tance Provided	\$178,839,594	\$16,361,932	\$195,201,526
Investment Earnings	\$98,389,967	\$4,804,695	\$103,194,662
<b>TOTAL SOURCES</b>	<b>\$2,423,652,550</b>	<b>\$251,458,289</b>	<b>\$2,675,110,839</b>
<b>USES</b>			
Loan Assistance Disbursed	\$1,705,370,217	\$222,449,741	\$1,927,819,958
Leveraged Bond Debt Service - Principal	\$283,030,000	\$23,740,000	\$306,770,000
Leveraged Bond Debt Service - Interest	\$169,235,774	\$18,122,724	\$187,358,498
Bond Issuance Cost	\$4,124,999	\$772,629	\$4,897,628
Bond Debt Service Reserve	\$6,350,609	-\$3,195,746	\$3,154,863
State Match Bond Debt Service - Principal	\$28,645,000	\$1,430,000	\$30,075,000
Administrative Expenses	\$3,763,205	\$0	\$3,763,205
Transfer to DWSRF Program	\$47,992,182	\$10,000,000	\$57,992,182
<b>TOTAL USES</b>	<b>\$2,248,511,986</b>	<b>\$273,319,348</b>	<b>\$2,521,831,334</b>
<b>TOTAL SOURCES OF FUNDS FOR SFY 2025</b>		<b>\$251,458,289</b>	
<b>LESS TOTAL SFY 2025 EXPENDITURES</b>		<b>-\$273,319,348</b>	
<b>DIFFERENCE OF SOURCES AND FUNDS</b>		<b>-\$21,861,059</b>	
<b>AGING SCHEDULE FY 2025</b>			
NAME OF LOAN RECIPIENT		OVER 30 DAYS	
None		\$0	

# FUND FINANCIAL MANAGEMENT

Warr Acres Wastewater  
Line Replacement  
*Warr Acres, OK*

# **BINDING COMMITMENTS AND ASSISTANCE ACTIVITY, NIMS**

A “binding commitment” as defined by OWRB rules located at OAC 785:50 means “legal obligations by the State to the local recipient that define the terms and the timing for assistance under the Clean Water SRF.” Detailed in Table 1, the Oklahoma CWSRF entered into binding commitments for twenty (20) SFY 2025 projects, all of which were distributed to §212 sewer construction, §319 nonpoint source management, water efficiency, energy efficiency projects, environmentally innovative, development and implementation of watershed projects, and emerging contaminants. There were no §320 projects funded this fiscal year. The §212 and §319 activities, and sections 603(c)(6-8) projects including adjustments, totaled \$117.7 million exceeding the 120% requirement. Assistance provided reportable to NIMS for SFY 2025 totaled \$117.5 million.

## **SOURCES, USES AND GUARANTEES OF FUNDS**

As shown in Table 5, sources of funds totaled approximately \$251,458,289. Beginning cash balances remaining at state fiscal year end of 2025, which included bond proceeds and second round funds, provided the remainder of funds needed to provide for the expenditures committed throughout SFY 2025. Federal funds are drawn as construction is completed and reimbursement requests are submitted. Federal funds are drawn down as quickly as possible using the First In/First Out method.

## **BYPASS PROCEDURES**

The OWRB has established bypass procedures within the OWRB Rules which, along with the Integrated Priority Rating System, guides project funding. The bypass procedure states “A project on the fundable portion of the list may be bypassed if it is determined that the project will not be ready to proceed during the funding year. This determination will be made on projects that are unable to meet the schedule established on the priority list. The applicant whose project is affected shall be given written notice that the project is to be bypassed. Projects that have been bypassed may be reinstated on the fundable portion of the list if sufficient funds are available, and the applicant completes the necessary tasks to proceed. Funds which become available due to the utilization of these bypass procedures will be treated in the same manner as additional allotments.” Due to the Program’s capacity, there were no bypassed priority projects in SFY 2025.



# FINANCIAL SUSTAINABILITY

The OWRB and Hilltop Securities have developed the Clean Water SRF capacity model to gauge the long-term health of the SRF. The model is continually monitored throughout each fiscal year to assure that the perpetuity of the CWSRF Program is sustainable. A snapshot of the long-term sustainability of the fund can be found online on [OWRB's Financial Documents and Investor Relations webpage](#).

## CWSRF PROGRAM COMPLIANCE AND FINANCIAL AUDITS

Arledge & Associates Inc., Certified Public Accountants, were retained to audit SFY 2025 CWSRF financial statements and Program compliance. The Single Audit of the Program, audited financial statements, along with the financial statements of the administrative fund held outside the CWSRF can be found on [OWRB's Financial Documents and Investor Relations webpage](#).

## INTEREST RATE SUBSIDY

An additional indicator, "Estimated Interest Rate Savings" provides a description of the subsidy provided by the CWSRF Program's AAA rated bonds compared to interest rates available to communities whose local debt would fit into a given credit rating category. The OWRB offers CWSRF loans at an interest rate equal to 60% of the MMD AAA scale spot rates for each year through maturity with 40 to 76 basis points added to compensate for risk. The interest rate is calculated approximately 10 days prior to loan closing and is provided to communities regardless of credit quality. CWSRF interest rates have remained low thanks to the attractive market situation. They have varied between 2.17% and 3.25% during the 2025 Fiscal Year.

## STATE MATCHING FUNDS

Through SFY 2025, Oklahoma received federal capitalization grant awards totaling over \$478 million matched in previous years by \$85.3 million in state funds. The 2024 capitalization grant and 2024 IIJA General Supplemental grant were matched with funds from the State Match proceeds from the 2023 and 2024 Series Bond Issues which occurred in February 2023 and August 2024.

# FINANCIAL INDICATORS

In an effort to measure the pace, Oklahoma’s CWSRF Program incorporates “financial indicators” into its annual review. The Financial Indicators (Table 6) presents seven key measures that reflect the different financial objectives of the SRF and provides broad indicators of how the CWSRF is meeting them.

**TABLE 6: FINANCIAL INDICATORS**

Year	FEDERAL RETURN ON INVESTMENT		EXECUTED LOANS AS A % OF FUNDS AVAILABLE		DISBURSEMENTS AS A % OF EXECUTED LOANS	
	306 Annual	307 Cumulative	308 Annual	309 Cumulative	310 Annual	311 Cumulative
2011	337%	253%	55%	106%	121%	75%
2012	384%	265%	370%	111%	174%	81%
2013	569%	278%	31%	100%	182%	85%
2014	644%	287%	137%	102%	62%	84%
2015	324%	289%	73%	101%	180%	86%
2016	570%	307%	86%	101%	183%	89%
2017	533%	302%	381%	98%	30%	84%
2018	1020%	314%	265%	105%	42%	79%
2019	296%	313%	217%	108%	77%	79%
2020	744%	331%	293%	114%	85%	80%
2021	955%	345%	122%	115%	41%	75%
2022	967%	361%	251%	118%	121%	77%
2023	372%	362%	150%	122%	35%	71%
2024	728%	381%	587%	136%	51%	68%
2025	3,3630%	430%	56%	128%	190%	74%





## TABLE 6: FINANCIAL INDICATORS

Year	ADDITIONAL LOANS MADE DUE TO LEVERAGING			SUSTAINABILITY (RETAINED EARNINGS) EXCLUDES SUBSIDY		
	312 Annual	313 Cumulative	314 Cumulative Additional Loans as a % of Contributed Capital	318 Annual	319 Cumulative	320 Cumulative Retained Earnings as a % of Contributed Capital
2011	\$28,878,228	\$249,168,426	74%	\$3,479,826	\$54,537,968	18%
2012	\$43,218,046	\$292,386,472	87%	\$1,398,069	\$55,936,037	19%
2013	\$10,946,356	\$303,332,828	87%	\$828,929	\$56,764,966	18%
2014	\$23,584,069	\$326,916,897	90%	-\$132,198	\$56,632,768	17%
2015	-\$6,683,421	\$320,233,476	85%	\$2,406,234	\$59,039,002	17%
2016	-\$2,202,799	\$318,030,677	81%	\$361,550	\$59,400,552	17%
2017	\$79,470,865	\$397,161,369	99%	-\$1,686,758	\$57,924,112	16%
2018	\$92,870,093	\$490,031,462	118%	-\$188,049	\$57,736,063	15%
2019	\$44,508,914	\$534,540,376	124%	\$2,890,048	\$60,626,111	16%
2020	\$92,767,816	\$627,308,192	141%	\$2,998,708	\$63,624,819	16%
2021	\$159,779,995	\$787,088,187	170%	\$3,867,324	\$67,492,143	16%
2022	\$50,832,948	\$837,921,134	176%	\$2,742,550	\$70,234,693	16%
2023	\$286,252,808	\$1,124,173,942	221%	\$6,066,506	\$76,301,199	17%
2024	\$273,193,850	\$1,397,367,792	262%	\$3,047,588	\$79,348,787	17%
2025	\$57,940,190	\$1,455,307,982	256%	\$1,613,903	\$80,962,690	16%

## GRANT PAYMENT SCHEDULE

The OWRB is committed to the timely and expeditious use of its Capitalization Grant funds by expending those funds usually within the SFY they are received. The remainder of the funds, set aside for emerging contaminants projects, should be drawn shortly after the beginning of the SFY 2026.

## FEES §602(B)(12)

Administrative fees are assessed to each participating borrower at the rate of one-half of one percent (0.5%) per annum of the amount of each borrower's loan balance outstanding. These totaled \$4,372,928 in SFY 2025. Application fee rates totaled \$4,517 for SFY 2025. As required by §602(b)(11), these fees are deposited into the CWSRF administrative account outside of the SRF operating expenses.

## TABLE 7: LOAN APPLICATION FEES

Loan Amount	Application Fee
\$249,999 or less	\$100.00
\$250,000 - \$999,999	\$250.00
\$1,000,000 or more	\$500.00

## ADMINISTRATIVE COSTS §603(D)(7)

With WRRDA 2014, the methodology of determining funds allowable “for the reasonable costs of administering the fund and conducting activities” changed.

The OWRB has the option of using one of the following methods:

- An amount equal to 4 percent of all grant awards received by a state CWSRF less any amount that has been used in previous years to cover administrative expenses;
- \$400,000; or
- 1/5 percent of the current valuation of the fund.

As documented in the OWRB’s OA, it is beneficial to the OWRB to continue to bank the 4% of all grant awards received by the state.

## CONSTRUCTION STARTS AND INITIATION OF OPERATIONS

The Program saw twenty-one (21) loans begin construction within SFY 2025. After subtracting the total of this year’s de-obligations from the total assistance amount of the 21 loans, a total annual assistance amount of \$127,097,133.00 was reported to NIMS for SFY 2025. Fourteen (14) loans completed construction and initiation operations within SFY 2025. After subtracting the total of this year’s de-obligations and any change in assistance from the total assistance amount of the 14 loans, a total annual amount of \$15,103,781.00 was reported to NIMS for SFY 2025.

# TABLE 8: HISTORICAL FUNDING SOURCES AS OF JUNE 30, 2025

Fiscal Year	Federal Cap Grant Amount	State Match Amount	Excess Match Funds	Bond Issue Proceeds	Notes	Less 4% Administration	Total Available For Assistance
1988	\$9,278,000.00	\$1,855,600.00	\$0.00	\$0.00	(1)	\$371,120.00	\$10,762,480.00
1989	\$7,597,400.00	\$1,519,480.00	\$0.00	\$0.00	(2)	\$303,896.00	\$8,812,984.00
1990	\$7,862,000.00	\$1,572,400.00	\$0.00	\$0.00	(3)	\$314,480.00	\$9,119,920.00
1991	\$16,580,619.00	\$3,316,123.80	\$0.20	\$0.00	(3)	\$663,224.76	\$19,233,518.24
1992	\$15,697,737.00	\$3,139,547.40	\$0.60	\$0.00	(4)	\$627,909.48	\$18,209,375.52
1993	\$15,528,546.00	\$3,105,709.20	-\$0.20	\$0.00	(5)	\$621,141.84	\$18,013,113.16
1994	\$9,632,600.00	\$1,926,520.00	\$0.00	\$0.00	(6)	\$385,304.00	\$11,173,816.00
1995	\$9,951,183.00	\$1,990,236.60	\$0.40	\$0.00	(7)	\$398,047.32	\$11,543,372.68
1996	\$16,300,350.00	\$3,260,070.00	-\$1.00	\$0.00	(7,8)	\$652,014.00	\$18,908,405.00
1997	\$4,986,100.00	\$997,220.00	\$21,450.00	\$0.00	(8)	\$199,444.00	\$5,805,326.00
1998	\$10,879,110.00	\$2,175,822.00	\$8,644.94	\$0.00	(9)	\$435,164.40	\$12,628,412.54
1999	\$10,880,001.00	\$2,176,000.20	\$105,646.80	\$0.00	(10)	\$435,200.04	\$12,726,447.96
2000	\$10,996,702.00	\$2,199,340.40	\$82,990.54	\$0.00	(11)	\$439,868.08	\$12,839,164.86
2001	\$10,746,747.00	\$2,149,349.40	\$677.89	\$0.00	(12)	\$429,869.88	\$12,466,904.41
2002	\$10,770,705.00	\$2,154,141.00	\$0.00	\$26,000,000.00	(12,13)	\$430,828.20	\$38,494,017.80
2003	\$10,700,700.00	\$2,140,140.00	\$0.00	\$127,500,000.00	(14)	\$428,028.00	\$139,912,812.00
2004	\$10,720,400.00	\$2,144,080.00	\$0.00	\$0.00	(14)	\$428,816.00	\$12,435,664.00
2005	\$8,693,800.00	\$1,738,760.00	\$0.00	\$0.00	(14)	\$347,752.00	\$10,084,808.00
2006	\$7,046,300.00	\$1,409,260.00	\$67,760.00	\$0.00	(14)	\$281,852.00	\$8,241,468.00
2007/2008	\$14,087,400.00	\$2,817,480.00	\$0.00	\$0.00	(15)	\$563,496.00	\$16,341,384.00
ARRA	\$31,662,100.00	N/A	\$0.00	\$0.00		\$1,266,484.00	\$30,395,616.00
2009/2010	\$21,914,200.00	\$4,382,840.00	-\$20.00	\$93,534,169.20	(15,16)	\$876,568.00	\$118,954,621.20
2011	\$11,930,000.00	\$2,386,000.00	\$0.00	\$0.00	(16)	\$477,200.00	\$13,838,800.00
2012	\$11,419,000.00	\$2,283,800.00	\$0.00	\$100,000,000.00	(16,17)	\$456,760.00	\$113,246,040.00
2013	\$10,786,000.00	\$2,157,200.00	-\$67,760.00	\$0.00	(17)	\$431,440.00	\$12,444,000.00
2014	\$11,328,000.00	\$2,265,600.00	\$0.00	\$0.00	(18)	\$453,120.00	\$13,140,480.00
2015	\$11,269,000.00	\$2,253,800.00	\$0.00	\$114,245,235.87	(19)	\$450,760.00	\$127,317,275.87
2016	\$10,795,000.00	\$2,159,000.00	\$124,800.00	\$0.00	(19)	\$431,800.00	\$12,647,000.00
2017	\$10,712,000.00	\$2,142,400.00	\$0.00	\$0.00	(20)	\$428,480.00	\$12,425,920.00
2018	\$12,967,000.00	\$2,593,400.00	\$0.00	\$0.00	(21)	\$518,680.00	\$15,041,720.00
2019	\$12,837,000.00	\$2,567,400.00	\$0.00	\$0.00	(22)	\$513,480.00	\$14,890,920.00
2020	\$12,838,000.00	\$2,567,600.00	\$0.00	\$121,128,525.76	(23)	\$513,520.00	\$136,020,605.76
2021	\$12,837,000.00	\$2,567,400.00	\$0.00	\$0.00	(23)	\$513,480.00	\$14,890,920.00
2022	\$9,349,000.00	\$1,869,800.00	\$0.00	\$0.00	(24)	\$373,960.00	\$10,844,840.00
2022 IIJA Supp	\$14,379,000.00	\$1,437,900.00	\$0.00	\$171,071,209.35	(24)	\$575,160.00	\$186,312,949.35
2022 IIJA EC	\$755,000.00	\$0.00	\$0.00	\$0.00		\$30,200.00	\$724,800.00
2023	\$6,061,000.00	\$1,212,200.00	\$0.00	\$0.00	(24)	\$242,440.00	\$7,030,760.00
2023 IIJA Supp	\$16,840,000.00	\$1,684,000.00	\$0.00	\$0.00	(24)	\$673,600.00	\$17,850,400.00
2023 IIJA EC	\$1,718,000.00	\$0.00	\$0.00	\$0.00		\$68,720.00	\$1,649,280.00

TABLE 8: HISTORICAL FUNDING SOURCES AS OF JUNE 30, 2025

Fiscal Year	Federal Cap Grant Amount	State Match Amount	Excess Match Funds	Bond Issue Proceeds	Notes	Less 4% Administration	Total Available For Assistance
2024	\$6,595,000.00	\$1,319,000.00	\$0.00	\$145,852,953.35	(24,25)	\$263,800.00	\$153,503,153.35
2024 IIJA Supp	\$18,373,000.00	\$3,674,600.00	\$0.00	\$0.00	(25)	\$734,920.00	\$21,312,680.00
2024 IIJA EC	\$1,734,000.00	\$0.00	\$0.00	\$0.00		\$69,360.00	\$1,664,640.00
Totals	\$478,034,700.00	\$85,311,220.00	\$344,190.17	\$899,332,093.53	\$0.00	\$19,121,388.00	\$1,443,900,815.70



## TABLE 8: HISTORICAL FUNDING SOURCES AS OF JUNE 30, 2025

Notes:	
1	FY 1988 state match appropriated by the legislature from the Statewide Water Development Revolving Fund. - 7/30/88, H.B. 1571
2	FY 1989 state match appropriated by the legislature from the Statewide Water Development Revolving Fund. - 4/26/89, S.B. 51
3	FYs 1990 and 1991 state matches appropriated by the legislature from the Special Cash Fund. - 3/20/91, S.B. 144
4	\$2,892,047 of FY 1992 state match appropriated by the legislature from the Constitutional Reserve Fund. - 5/28/93, S.B. 390; \$200,000 in state match provided by Ute settlement - State of New Mexico and \$47,501 in state match provided from OWRB grant account.
5	FY 1993 state match appropriated by the legislature from the Constitutional Reserve Fund. - 5/18/94, H.B. 2761
6	OWRB issued its \$1,955,000 SRF Program Notes, Series 1994 on October 25, 1994. The Series 1994 Notes were paid from monies in the Debt Service Reserve Fund for the Board's 1985 State Loan Program Bonds.
7	OWRB issued its \$4,050,000 CWSRF Revenue Notes, Series 1996 on May 22, 1996. The Series 1996 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans. \$1,990,237 went toward meeting the FY 1995 state match and \$2,018,545 toward the FY 1996 state match.
8	OWRB issued its \$2,275,000 CWSRF Revenue Notes, Series 1997 on June 26, 1997. The Series 1997 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans. \$1,241,524 went toward meeting the FY 1996 state match and \$1,018,670 toward the FY 1997 state match.
9	OWRB issued its \$2,200,000 CWSRF Revenue Notes, Series 1998 on June 25, 1998. The Series 1998 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans.
10	OWRB issued its \$2,300,000 CWSRF Revenue Notes, Series 1999 on February 15, 1999. The Series 1999 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans.
11	OWRB issued its \$2,300,000 CWSRF Revenue Notes, Series 2000 on June 22, 2000. The Series 2000 Notes were paid from investment and interest earnings on CWSRF accounts and repayments on the Guymon and Ketchum State Loan Program Bond loans.
12	OWRB issued its \$4,345,000 CWSRF Revenue Notes, Series 2001 on April 11, 2001. The Series 2001 Notes were paid from investment and interest earnings on CWSRF accounts. \$2,149,349.40 went toward meeting the FY 2001 state match and \$2,154,141.00 went toward meeting the FY 2002 state match.
13	OWRB issued a \$28,890,000 CWSRF Interim Construction Loan Revenue Bonds, Series 2001, on August 15, 2001. The Series 2001 Bonds are to be paid from principal and interest payments made on CWSRF loans made from bond proceeds.
14	OWRB issued a \$204,480,000 CWSRF/DWSRF Interim Construction Loan Revenue Bonds, Series 2004, on October 26, 2004. The Series 2004 Bonds are to be paid from principal and interest payments made on CWSRF loans made from bond proceeds. Match for 2003, 2004, 2005, 2006 with \$67,760 left.
15	Reallocation of bond funds from the 2004 Bond Issue to state matching funds - \$3,908,100 for the 2007, 2008 and 2009 cap grants.
16	OWRB issued a \$85,000,000 Revenue Bond Issue, Series 2011 on April 13, 2011 with \$6,492,200 for the 2010 and 2011 cap grants and a portion of the 2012 cap grant. \$814,000 for the 2012 state match will be available from the 2011 bond issue the remainder will need to come from another source.
17	OWRB issued a \$86,505,000 Revenue Bond Issue, Series 2012B on November 7, 2012 with \$2,047,000 for the remainder of the 2012 cap grant. The state match for the 2013 cap grant was provided with a reallocation of the 2012B bond proceeds of \$1,500,000 and excess match funds from 2006 of \$67,760 and excess match funds from 2012B Bonds of \$577,200, and \$12,240 from an appropriation from the Water Infrastructure Development Fund.
18	Reallocation of bond funds from the 2012B Bond Issue to state matching funds.
19	OWRB issued a \$100,620,000 Revenue Bond Issue, Series 2015 on December 17, 2015 providing state match in the amount of \$4,537,600 for the 2015 and 2016 cap grants. The anticipated 2017 cap grant will be matched with excess match funds and reallocated bond proceeds from the Series 2015 Bond Issue.
20	Reallocation of bond funds from the 2015 Bond Issue to state matching funds - approved at November 1, 2017 Board Meeting.
21	Reallocation of bond funds from the 2015 Bond Issue to state matching funds - approved at September 2018 Board Meeting.
22	Transferred from CW Administration Fund - may be reimbursed with bond proceeds.
23	OWRB issued a \$100,000,000 2020A CWSRF Bond Issue on December 17, 2020. The bond issue provided \$5,067,600 for state match for the 2020 cap grant and \$2,500,000 for the 2021 cap grant and \$67,400 was transferred from the CW Administration Fund.
24	Transferred \$1,437,900 for the BIL Supplemental match, \$1,869,800 for the 2022 match and \$117,000 for the 2023 match from the CW Administration Fund. These funds were reimbursed in February 2023 with State Match proceeds from the 2023 CWSRF \$150,000,000 Bond Issue. Of the remaining \$4,075,300, \$1,212,200 was used for 2023 Base and \$1,684,000 for BIL Supplemental match. \$1,179,100 will be used for the 2024 Base and 2024 BIL Supplemental matches along with bond proceeds.
25	Appropriation of \$3,300,000 from the Legislature of 2023 General Revenue Funds along with \$5,000,000 from State Match proceeds from the 2024 CWSRF \$130,000,000 Bond Issue that closed in August 2024.

TABLE 9: SUMMARY OF ADMIN ACCOUNTS

CAP GRANT NO. CS40	CAP GRANT FUNDS	4% SET-ASIDE AMOUNT	STATE ADMIN. YEAR	EXPENDED FROM 4% SET ASIDE	BANKED 4% SET-ASIDE BALANCE CUMULATIVE	RECEIVED IN OUTSIDE ACCOUNT**	EXPENDED FROM OUT-SIDE ACCOUNT	EXPENDED FROM OUTSIDE ACCOUNT/ BUMP	OUTSIDE ACCT** BALANCE CUMMULATIVE
0001-89-0	88	\$371,120.00	1990	\$267,260.20	\$103,859.80	\$0.00	\$0.00		\$0.00
0001-89-1	89	\$303,896.00	1991	\$317,222.55	\$90,533.25	\$6,645.85	\$0.00		\$6,645.85
0001-90-0	90	\$314,480.00	1992	\$304,224.90	\$100,788.35	\$61,038.10	\$4,845.78		\$62,838.17
0001-91-0	91	\$663,224.76	1993	\$338,973.80	\$425,039.31	\$135,268.39	\$19,201.38		\$178,905.18
0001-92-0	92	\$627,909.48	1994	\$412,302.79	\$640,646.00	\$172,677.21	\$91,539.01		\$260,043.38
0001-93-0	93	\$621,141.84	1995	\$36,317.36	\$1,225,470.48	\$198,427.36	\$374,450.40		\$84,020.34
0001-94-0	94	\$385,304.00	1996	\$370,594.21	\$1,240,180.27	\$204,594.86	\$217,803.20		\$70,812.00
0001-95-0	95	\$398,047.32	1997	\$376,309.00	\$1,261,918.59	\$110,168.75	\$81,189.13		\$99,791.62
0001-96-0	96	\$652,014.00	1998	\$283,979.00	\$1,629,953.59	\$338,310.69	\$311,939.84		\$126,162.47
0001-97-0	97	\$199,444.00	1999	\$0.00	\$1,829,397.59	\$377,880.55	\$378,995.72		\$125,047.30
0001-98-0	98	\$435,164.40	2000	\$0.00	\$2,264,561.99	\$491,889.36	\$449,188.42		\$167,748.24
0001-99-0	99	\$435,200.04	2001	\$220,545.42	\$2,479,216.61	\$601,236.58	\$507,070.09	\$1,857.93	\$260,056.80
0001-100-0	2000	\$439,868.08	2002	\$144,193.71	\$2,774,890.98	\$610,366.39	\$707,864.29	\$26,075.53	\$136,483.37
0001-101-0	2001	\$429,869.88	2003	\$128,364.98	\$3,076,395.88	\$721,147.29	\$615,566.98	\$43,131.32	\$198,932.36
40000202	2002	\$430,828.20	2004	N/A	\$3,507,224.08	\$793,865.98	\$678,699.06	\$3,935.22	\$310,164.06
40000204	2003	\$428,028.00	2005	N/A	\$3,935,252.08	\$843,271.10	\$745,075.59		\$408,359.57
40000205	2004	\$428,028.00	2006	N/A	\$4,363,280.08	\$874,416.19	\$778,732.54		\$504,043.22
40000206	2005	\$347,752.00	2007	\$61,048.30	\$4,649,983.78	\$977,081.00	\$696,811.00		\$784,313.22
40000207	2006	\$281,852.00	2008	\$31,751.26	\$4,900,084.52	\$959,796.00	\$875,374.00		\$868,735.22
40000208	2007/2008	\$563,496.00	2009	\$127,823.28	\$5,335,757.24	\$1,019,751.00	\$1,193,883.00		\$694,603.22
2W-96688501	ARRA	\$1,266,484.00	2010	\$742,626.65	\$5,859,614.59	\$1,179,759.31	\$1,178,736.04		\$695,626.49
40000210	2009/2010	\$876,564.00	2011	\$255,064.13	\$6,481,114.46	\$1,002,432.46	\$1,206,749.42		\$491,309.53
40000211	2011	\$477,200.00	2012	\$80,572.58	\$6,877,741.88	\$1,757,659.00	\$1,053,387.11		\$1,195,581.42
40000212	2012	\$456,760.00	2013	N/A	\$7,334,501.88	\$2,049,551.00	\$1,376,583.00		\$1,868,549.42
40000213	2013	\$431,440.00	2014	N/A	\$7,765,941.88	\$2,276,819.00	\$1,955,991.00		\$2,189,377.42
40000214	2014	\$453,120.00	2015	N/A	\$8,219,061.88	\$2,252,743.00	\$2,051,801.00		\$2,390,319.42
40000215	2015	\$450,760.00	2016	N/A	\$8,669,821.88	\$2,332,320.30	\$2,052,563.81		\$2,670,075.91
40000216	2016	\$431,800.00	2017	N/A	\$9,101,621.88	\$2,466,908.00	\$1,717,624.00		\$3,419,359.91
40000217	2017	\$428,480.00	2018	N/A	\$9,530,101.88	\$2,497,638.55	\$1,737,419.81		\$4,179,578.65
40000218	2018	\$518,680.00	2019	N/A	\$10,048,781.88	\$2,544,874.32	\$1,879,657.68		\$4,844,795.29
40000219	2019	\$513,480.00	2020	N/A	\$10,562,261.88	\$2,672,787.37	\$4,608,132.40		\$2,909,450.26
40000220	2020	\$513,520.00	2021	N/A	\$11,075,781.88	\$2,875,075.00	\$1,989,284.00		\$3,795,241.26
40000221	2021	\$513,480.00	2022	N/A	\$11,589,261.88	3,151,953.00	2,080,305.00		\$4,866,889.26
40000222	2022	\$949,120.00	2023	N/A	\$12,538,381.88	3,422,449.00	2,401,569.00		\$5,887,769.26
40000223	2023	\$916,040.00	2024	N/A	\$13,454,421.88	3,925,394.00	2,060,517.00		\$7,752,646.26
40000224	2024	\$998,720.00	2025	N/A	\$14,453,141.88	4,698,784.00	1,792,503.00		\$10,658,927.26
TOTAL	N/A	\$18,952,316.00	N/A	\$4,499,174.12	\$14,453,141.88	\$50,604,979.96	\$39,871,052.70	\$75,000.00	\$10,658,927.26
AVAILABLE ADMINISTRATIVE FUNDS					\$14,453,141.88				\$10,658,927.26
TOTAL OF ALL AVAILABLE ADMINISTRATIVE FUNDS.....									\$25,112,069.14
**THE OUTSIDE ACCOUNT REVENUE IS GENERATED FROM A 0.50% ANNUAL ADMINISTRATIVE FEE ON ALL OUTSTANDING LOANS.									

**TABLE 10: ACTUAL FEDERAL DISBURSEMENTS FOR SFY 2025**

	QTR 1	QTR 2	QTR 3	QTR 4	TOTALS (QTR 1 - 4)
Scheduled		\$26,702,000			\$26,702,000
Actual Federal SRF Program Totals	\$132,133	\$23,446,150	\$1,729,979	\$121,327	\$25,429,589





# PROGRAM INITIATIVES AND RULE CHANGES

Tuttle Wastewater  
Treatment Plant  
*Tuttle, OK*

# GOALS FOR FUTURE INTENDED USE PLANS

To provide for better management and greater flexibility of the CWSRF, as well as the DWSRF, the OWRB again requested EPA approval to reserve the right to transfer funds, of up to 33% of the DWSRF capitalization grant, between the two programs. During SFY 2025, the CWSRF program transferred \$10M to the DWSRF to make funds available for DWSRF draws until the 2025 DWSRF Bond Issue closed at the end of June 2025. The \$10M will be transferred back to CWSRF in July 2025.

No changes in the loan interest rate subsidy are anticipated, however, the OWRB is currently utilizing an independent financial advisor to review all OWRB lending programs and identify the strategy's long-term impact on the health of the fund, along with the financial aspects of the loan application and loan monitoring processes.

## RULE CHANGES

There were no rule changes implemented in SFY 2025. Rule changes allowing more flexibility for ranking of projects placed on the project priority list were submitted in August of 2024, but were not implemented until July 11, 2025. A complete list of OWRB Financial Assistance Administrative Rules can be found on the Secretary of State's website at [rules.ok.gov/code](https://rules.ok.gov/code). An unofficial version can be found on the OWRB website at <https://oklahoma.gov/owrb/about-us/rules-and-requirements>. Oklahoma state statutes can be found at [www.oscn.net](http://www.oscn.net).

The Financial Assistance Division complies with all applicable state statutes, federal laws and administrative codes.

## ENVIRONMENTAL BENEFIT AND PERFORMANCE

The CWSRF Program continues to provide affordable financing to communities, achieving its ultimate purpose of protecting public health and the environment while helping the State work towards meeting the "fishable/swimmable" goals of the CWA. Oklahoma's integrated priority rating system prioritizes based upon multiple environmental benefit metrics to ensure that CWSRF funds are most effectively used,

to provide a standardized intra-agency method for benefit comparison and reporting. Further, these metrics provide reference data that can be used to fulfill the OWRB's reporting requirements in accordance with Environmental Results Assistance Agreement Order No. 5700.7.

Table 11 summarizes the environmental benefits addressed by each project. Ten (10) of the twenty projects approved for funding during SFY 2025, were proposed as a result of a documented public health threat and/or NPDES discharge permit violation and assist borrowers to come into permit compliance. Eleven (11) of the twenty projects reduced pollutants from affected stream segments identified as threatened or impaired in Oklahoma's Integrated Water Quality Assessment Report (303(d) listing). Additionally, thirteen (13) projects lie within hydrologic basins where groundwater is considered highly vulnerable, within or affecting a source water protection area, watershed designated as nutrient-limited or upstream of waters with recreational or ecological significance.



# TABLE 11: PROJECTED ENVIRONMENTAL BENEFITS FOR PROJECTS FUNDED WITHIN SFY 2025

PROJECT		Fairmont PWA	Okmulgee MA	Glenpool USA	Edmond PWA	Boynton PWA
Project Number		ORF-22-0019-CW	ORF-23-0012-CW	ORF-23-0055-CW	ORF-23-0097-CW	ORF-23-0171-CW
Binding Commitment Year		2025	2025	2025	2025	2025
Population		191	11,769	13,666	93,101	151
Total Assistance Provided		\$221,500	\$352,500	\$35,000,000	\$30,000,000	\$1,295,000
Waterbody name		Unnamed Trib. To Skele-ton Creek	Okmulgee Creek	Coal Creek	Coffee Creek	Unnamed Trib. to Cloud Creek
Affected Waterbody I.D.		OK620910030230_00	OK520700010290_00	OK120420020030_00	OK520710010090_00	OK120410020010_00
<b>PROJECT TYPE FACTOR</b>						
Consent Order or Enforceable NPDES Permit Schedule (Have a CO or NOV?)		X	X	X		X
Eliminate or reduce documented health threat or NPDES violation within watershed that is a water supply (CO or NOV)		X	X	X		
Eliminate or reduce documented health threat or NPDES violation						X
All other projects sustaining or re- ducing current degree of treatment, increasing capacity, reliability, or effi- ciency, reclaim/reuse water, or reduce documented water quality threat					X	
<b>WATER QUALITY RESTORATION FACTOR</b>						
Affects 303d listed stream			X	X	X	
NPS Priority Watershed					X	
Project implements water quality plan		X	X	X	X	X
<b>WATER QUALITY PROTECTION FACTOR</b>						
APPENDIX A WATER	Outstanding Resource Water					
	High Quality Water					
	Sensitive Wa- ter Supply				X	
	Scenic River					
	Nutrient-limit- ed watershed					
	Cultural Sig- nificance					
APPENDIX B WATER	Waters with recreational and/or ecolog- ical signifi- cance					
	Source water protection area					
GROUNDWATER VULNERABILITY	Low	X	X	X	X	X
	Moderate				X	
	High					
	Very High					

# TABLE 11: PROJECTED ENVIRONMENTAL BENEFITS FOR PROJECTS FUNDED WITHIN SFY 2025

PROJECT		El Reno MA	Arkoma MA	Minco MA	Crescent PWA	Custer City PWA
Project Number		ORF-24-0001-CW	ORF-24-0008-CW	ORF-24-0009-CW	ORF-24-0011-CW	ORF-24-0012-CW
Binding Commitment Year		2025	2025	2025	2025	2025
Population		17,474	1,841	1,801	1,368	383
Total Assistance Provided		\$1,500,000	\$400,000	\$1,010,000	\$332,500	\$999,999
Waterbody name		North Canadian River	Arkansas River	Buggy Creek	N/A	Unnamed Trib. To Beaver Creek
Affected Waterbody I.D.		OK520530000010_00	Discharges in Arkansas	OK520610020120_00	N/A	OK310830030190_00
<b>PROJECT TYPE FACTOR</b>						
Consent Order or Enforceable NPDES Permit Schedule				X		
Eliminate or reduce documented health threat or NPDES violation within watershed that is a water supply				X		
Eliminate or reduce documented health threat or NPDES violation						
All other projects sustaining or reducing current degree of treatment, increasing capacity, reliability, or efficiency, reclaim/ reuse water, or reduce documented water quality threat		X	X		X	X
<b>WATER QUALITY RESTORATION FACTOR</b>						
Affects 303d listed stream		X		X		
NPS Priority Watershed		X				
Project implements water quality plan		X	X	X	X	X
<b>WATER QUALITY PROTECTION FACTOR</b>						
APPENDIX A WATER	Outstanding Resource Water					
	High Quality Water					
	Sensitive Water Supply					
	Scenic River					
	Nutrient-limited watershed	X				
	Cultural Significance					
APPENDIX B WATER	Waters with recreational and/ or ecological significance					
	Source water protection area					
GROUNDWATER VULNERABILITY	Low	X	X	X		
	Moderate					
	High					
	Very High	X	X	X	X	X

# TABLE 11: PROJECTED ENVIRONMENTAL BENEFITS FOR PROJECTS FUNDED WITHIN SFY 2025

PROJECT		Hollis PWA	Mannford PWA	Grove MSA	Wynnewood UA	Cherokee DA
Project Number		ORF-24-0021-CW	ORF-24-0049-CW	ORF-24-0058-CW	ORF-25-0006-CW	ORF-25-0014-CW
Binding Commitment Year		2025	2025	2025	2025	2025
Population		1,666	3,225	7,060	1,838	1,618
Total Assistance Provided		\$332,500	\$191,550	\$810,400	\$1,500,000	\$467,500
Waterbody name		Unnamed Trib. To Lebos Creek	Keystone Lake	Grand Lake O' the Cherokees	Washita River	Clay Creek
Affected Waterbody I.D.		OK311600010065_00	OK620900010020_00	OK121600030030_00	OK310810010010_00	OK621010010090_00
PROJECT TYPE FACTOR						
Consent Order or Enforceable NPDES Permit Schedule			X		X	X
Eliminate or reduce documented health threat or NPDES violation within watershed that is a water supply			X		X	X
Eliminate or reduce documented health threat or NPDES violation						
All other projects sustaining or reducing current degree of treatment, increasing capacity, reliability, or efficiency, reclaim/reuse water, or reduce documented water quality threat		X		X		
WATER QUALITY RESTORATION FACTOR						
Affects 303d listed stream			X	X		
NPS Priority Watershed						
Project implements water quality plan		X	X	X	X	X
WATER QUALITY PROTECTION FACTOR						
APPENDIX A WATER	Outstanding Resource Water					
	High Quality Water					
	Sensitive Water Supply					
	Scenic River					
	Nutrient-limited watershed					X
	Cultural Significance					
APPENDIX B WATER	Waters with recreational and/or ecological significance					
	Source water protection area			X		
GROUNDWATER VULNERABILITY	Low		X			
	Moderate					
	High	X		X		
	Very High				X	X



# TABLE 11: PROJECTED ENVIRONMENTAL BENEFITS FOR PROJECTS FUNDED WITHIN SFY 2025

PROJECT		Pawnee PWA	Arapaho PWA	Warr Acres PWA	Midwest City MA	Lawton WA
Project Number		ORF-25-0015-CW	ORF-25-0018-CW	ORF-25-0026-CW	ORF-25-0030-CW	ORF-26-0006-CW
Binding Commitment Year		2025	205	2025	2025	2025
Population		2,111	953	10,424	57,392	93,535
Total Assistance Provided		\$402,500	\$285,000	\$1,219,150	\$2,252,000	\$39,000,000
Waterbody name		Black Bear Creek	Beaver Creek	Bluff Creek	Crutcho Creek	Ellsworth Lake, Lawtonka Lake, Medicine Creek
Affected Waterbody I.D.		OK621200030010_00	OK310830030190_00	OK620910040140_00	OK520520000060_00	OK311300030020_00, OK311300040070_00, OK311300040060_00
PROJECT TYPE FACTOR						
Consent Order or Enforceable NPDES Permit Schedule		X		X		
Eliminate or reduce documented health threat or NPDES violation within watershed that is a water supply		X				
Eliminate or reduce documented health threat or NPDES violation				X		
All other projects sustaining or reducing current degree of treatment, increasing capacity, reliability, or efficiency, reclaim/ reuse water, or reduce documented water quality threat			X		X	X
WATER QUALITY RESTORATION FACTOR						
Affects 303d listed stream		X	X		X	X
NPS Priority Watershed				X		X
Project implements water quality plan		X	X	X		X
WATER QUALITY PROTECTION FACTOR						
APPENDIX A WATER	Outstanding Resource Water					
	High Quality Water					
	Sensitive Water Supply			X		X
	Scenic River					
	Nutrient-limited watershed			X		
	Cultural Significance					
APPENDIX B WATER	Waters with recreational and/ or ecological significance					X
	Source water protection area			X		X
GROUNDWATER VULNERABILITY	Low	X		X		X
	Moderate		X			X
	High					
	Very High		X	X	X	



# THE FUTURE OF OKLAHOMA'S WASTEWATER INFRASTRUCTURE

As a result of the widespread need for water pollution control infrastructure financing and efforts by the OWRB to implement a “lower than market rate” loan program, the OWRB has received a positive response from communities across the state requesting their projects be added to the five-year CWSRF PPL. For SFY 2026, seventy-eight (78) communities have made requests for eighty-four (84) wastewater construction, water conservation, water quality and planning and design projects totaling over \$127 million. This number is likely low, as historically the number of projects identified on the CWSRF PPL target for future years underestimates the actual project demand due to the uncertainty of future construction schedules, the issuance of new enforcement or administrative orders, etc.

The OCWP documented over \$12.5 billion in wastewater construction needs from 2010 through the year 2020. During that same time period, the CWSRF program funded just a fraction of that amount at approximately \$927 million in water quality projects. With this mark passing, the need for the next 20 years is \$22.83 billion in wastewater infrastructure needs by 2040. The OWRB looks forward to the challenge of addressing this need through our CWSRF program by providing affordable financing for water quality projects.

OWRB is completing renewal of the OCWP. Updates to the OCWP are due the fifth year following each U.S. Federal decennial census and will be published in 2025. This update will include recommendations in key water industry areas including Infrastructure and Workforce, Water Data, Water Supply and Storage, and Water Management. The OCWP recommends continued support of the Oklahoma CWSRF program in providing financing to communities across the state.

**The OWRB's Financial Assistance Division has funded Oklahoma water and wastewater infrastructure projects for over 30 years. We look forward to working with our partners to develop solutions in order to help communities address their infrastructure needs for this generation and generations to come!**



# LIST OF ACRONYMS

<b>AIS</b>	<b>American Iron and Steel</b>
<b>APCI</b>	<b>Adjusted Per Capita Income</b>
<b>BABA</b>	<b>Build America, Buy America</b>
<b>BMPs</b>	<b>Best Management Practices</b>
<b>CATEX</b>	<b>Categorical Exclusion</b>
<b>CIFA</b>	<b>Council of Infrastructure Financing Authorities</b>
<b>CO</b>	<b>Consent Order</b>
<b>CWA</b>	<b>Clean Water Act</b>
<b>CWSRF</b>	<b>Clean Water State Revolving Fund</b>
<b>DA</b>	<b>Development Authority</b>
<b>DB</b>	<b>Davis-Bacon (Act)</b>
<b>DBE</b>	<b>Disadvantaged Business Enterprise</b>
<b>DCR</b>	<b>Debt Coverage Ratio</b>
<b>DWSRF</b>	<b>Drinking Water State Revolving Fund</b>
<b>EA</b>	<b>Environmental Assessment</b>
<b>EID</b>	<b>Environmental Information Document</b>
<b>EIS</b>	<b>Environmental Impact Statement</b>
<b>EPA</b>	<b>Environmental Protection Agency</b>
<b>FACT</b>	<b>Funding Agency Coordinating Team</b>
<b>FFATA</b>	<b>Federal Funding Accountability and Transparency Act</b>
<b>FFY</b>	<b>Federal Fiscal Year</b>
<b>FONSI</b>	<b>Finding of No Significant Impact</b>
<b>FSP</b>	<b>Fiscal Sustainability Plan</b>
<b>FWPCA</b>	<b>Federal Water Pollution Control Act</b>
<b>GPR</b>	<b>Green Project Reserve</b>
<b>GUIDE</b>	<b>Public Wastewater System Planning Guide</b>
<b>IFS</b>	<b>Infrastructure Financing Software</b>
<b>IIJA</b>	<b>Infrastructure Investment and Jobs Act</b>
<b>IUP</b>	<b>Intended Use Plan</b>
<b>MA</b>	<b>Municipal Authority</b>

<b>MGD</b>	<b>Million Gallons Per Day</b>
<b>MMD</b>	<b>Municipal Market Daily</b>
<b>MSA</b>	<b>Municipal Services Authority</b>
<b>NEPA</b>	<b>National Environmental Policy Act</b>
<b>NIMS</b>	<b>National Information Management System</b>
<b>NOV</b>	<b>Notice of Violation</b>
<b>NPDES</b>	<b>National Pollutant Discharge Elimination System</b>
<b>NPS</b>	<b>Nonpoint Source</b>
<b>OCWP</b>	<b>Oklahoma Comprehensive Water Plan</b>
<b>ODEQ</b>	<b>Oklahoma Department of Environmental Quality</b>
<b>ORWA</b>	<b>Oklahoma Rural Water Association</b>
<b>OWSRF</b>	<b>Office of Water State Revolving Fund</b>
<b>POTW</b>	<b>Publicly Owned Treatment Works</b>
<b>PPL</b>	<b>Project Priority List</b>
<b>PUA</b>	<b>Public Utilities Authority</b>
<b>PWA</b>	<b>Public Works Authority</b>
<b>ROD</b>	<b>Record of Decision</b>
<b>SBR</b>	<b>Sequencing Batch Reactor</b>
<b>SERP</b>	<b>State Environmental Review Process</b>
<b>SFY</b>	<b>State Fiscal Year</b>
<b>SOF</b>	<b>Statement of Finding</b>
<b>SSES</b>	<b>Sanitary Sewer Evaluation Survey</b>
<b>UA</b>	<b>Utility Authority</b>
<b>USA</b>	<b>Utility Services Authority</b>
<b>WRRDA</b>	<b>Water Resources Reform and Development Act</b>
<b>WWTP</b>	<b>Wastewater Treatment Plant</b>



**OKLAHOMA WATER RESOURCES BOARD**  
Financial Assistance Division

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