

Part 6, Chapter 8: Mississippi Commission on Environmental Quality, Fiscal Year 2026 Intended Use Plan (IUP) for the Water Pollution Control Revolving Loan Fund Program

WATER POLLUTION CONTROL REVOLVING LOAN FUND (WPCRLF) PROGRAM

FY-2026 INTENDED USE PLAN

Adopted by the Commission on May 28, 2026



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MISSISSIPPI COMMISSION ON ENVIRONMENTAL QUALITY
WATER POLLUTION CONTROL REVOLVING LOAN FUND PROGRAM
FY-2026 INTENDED USE PLAN

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FY-2026 Intended Use Plan (IUP) Background/Summary

On November 15, 2021, the federal Infrastructure Investments and Jobs Act (IIJA) was signed into law. Among other things, the IIJA 1) appropriated supplemental “General” CWSRF funding over five years (2022-2026), 49% of which must be made available as subsidy, 2) appropriated supplemental “Emerging Contaminant” CWSRF funding over five years (2022-2026), 100% of which must be made available as subsidy, 3) required states to reevaluate their CWSRF subsidy “affordability criteria” to ensure more of a focus on “disadvantaged” communities (including those within larger “non-disadvantaged” service areas), 4) imposed “Build America Buy America (BABA)” requirements on all FY-22 and after CWSRF capitalization (cap) grant funds, and 5) amended Title VI of the Clean Water Act to allow states to use up to 2% of the CWSRF cap grant funds for “technical assistance (TA).”

Through this (the FY-26) IUP MDEQ will be applying for both the FY-26 Annual/Base CWSRF cap grant and the FY-26 IIJA Supplemental General cap grant. MDEQ intends to obligate all of these funds in FY-26 as reflected later in this IUP.

Regarding the FY-26 IIJA Supplemental Emerging Contaminants cap grants, MDEQ may apply for FY-26 through a separate IUP specifically prepared to cover just the Emerging Contaminants funds.

Regarding the 2% TA funding, MDEQ continues to evaluate the need to implement this new option. This 2% TA funding will not be implemented at this time, but may be implemented in a future FY, and thus described in detail in the corresponding future IUP.

PART 1 – Standard Program Details/Requirements

This IUP, based upon consultations with EPA’s staff, supports the EPA’s Strategic Plan - Goal 5 “Ensure Clean and Safe Water for All Communities” and Objective 5.2 “Protect and Restore Waterbodies and Watersheds.” Related EPA Environmental Results (Output, Outcomes, and Milestone Schedule) are designated throughout the IUP as “EPA/SP/_____.”

I. Goals of the Water Pollution Control (Clean Water) Revolving Loan Fund Program

The Commission on Environmental Quality has established certain goals for the Water Pollution Control Revolving Loan Fund (WPCRLF) Program. Short term goals include:

- 1) Periodically consulting with financial advisors to develop revised operating policies and procedures for the WPCRLF (Fund), with the goal of maximizing investment in project loans and reducing idle cash, while maintaining proper stability and management of all aspects of the Fund;
- 2) Continuing to implement the additional federal requirements (as detailed in Part 2 of this IUP) which now apply to the WPCRLF Program due to the passage of the Water Resources Reform and Development Act (WRRDA), 2014, and due to the exhaustion of the banked equivalency/cross-cutter compliance [which was applied from implementation of the “post equivalency” WPCRLF Loan Program in FY-2001 until FY-2014];
- 3) Continuing to establish priorities and procedures which will meet the long term environmental improvement goals of the Commission, while keeping in focus the need to attract communities to the program and insure the maximum wise use of all available funds,
- 4) Continuing to implement the Green Project Reserve requirements during FY-26;
- 5) Continuing to implement the additional subsidy requirement and to make any additional subsidy funds available to projects in communities that otherwise might not be able to afford a project; and
- 6) To the extent reasonably practical, continue to structure this program to coordinate with other available funding programs within the State, particularly the CDBG, ARC, and RUS programs, in order to make available the opportunity for joint funding of projects should communities desire such an arrangement. See Section III for Additional information.
- 7) Continuing to implement the IJJA funding and associated new federal requirements. This includes a) the finalized new subsidy affordability criteria to help ensure more of a focus on “disadvantaged” communities (including those within larger “non-disadvantaged” service areas), b) determining the best approach for MDEQ in implementing the newly-available Emerging Contaminant funding, c) determining the best approach for MDEQ in implementing the newly-available 2% TA funding, d) revising existing and/or developing new SOPs to ensure proper application of the BABA requirements, and e) conducting additional outreach to make sure all stakeholders, including the general public, are aware of the additional available benefits and requirements.

8) Begin separate accounting and reporting of the “Program Income” and “Non-Program Income” portions of the Administrative Fees collected from loan repayments to allow the use of some of the Non-Program Income to assist with funding 1) the administrative costs of other water quality-related branches/programs in the Municipal and Commercial Wastewater Division (MCWD) and 2) the development and implementation costs of an electronic Licensing and Reporting System (LARS) for Mississippi’s wastewater operators. (See Appendix D for more details)

Long term goals include:

- 1) Maintaining a financially sound SRF in perpetuity;
- 2) Meeting a substantial portion of the wastewater needs in the State within a reasonable period of time, while continuing to maintain a program that is attractive to the communities in the State; and
- 3) Funding fiscally sound projects in order of environmental importance as established by the Commission. Essential to achieving these goals is the determination of an interest rate and loan repayment term which will generate sufficient fund income to meet the State's needs within a reasonable period of time, but which is more attractive than private sector funding, so as to bring communities into the program and insure use of all available funds. Toward this end, the Commission intends to implement the program as further described in Section II. The long term priorities for funding are described in the Priority System in Section IV, which places first priority on projects that will bring existing wastewater facilities into compliance with their final discharge limitations, as required by the federal Clean Water Act. Other project categories will be funded in order of environmental importance as established within the Priority System, and as available funds allow. All projects must be demonstrated to be fiscally and environmentally sound through completion of a facilities plan, and its subsequent approval by the Department of Environmental Quality.

The framework under which the WPCRLF loan program operates is established by two documents. The first document is the State Revolving Fund Loan Program Operating Agreement (Operating Agreement) between the Mississippi Department of Environmental Quality and the Environmental Protection Agency, Region IV. This Operating Agreement was agreed to by both parties and approved on May 25, 1995. The Operating Agreement establishes the provisions of the WPCRLF that are not expected to change from year to year. The second document is this annual Intended Use Plan (IUP) which includes a list of projects proposed for assistance, information on WPCRLF activities to be supported, criteria and methods for disbursing WPCRLF funds, and assurances. Copies of these documents are available upon request.

II. Information on WPCRLF Activities to be supported by the FY-2026 IUP (EPA/SP/Outputs)

The Commission has determined that the following will apply to the WPCRLF loan program, subject to compliance with the WPCRLF loan program regulations:

- a. Eligible/allowable project costs will include costs as described and limited in Appendix A of the Water Pollution Control Revolving Loan Fund Program Regulations.

- b. The types of assistance to be provided under the WPCRLF loan program will be loans to public entities which are authorized under State law to own, operate and maintain the funded facilities, to enter into a WPCRLF loan agreement, and to repay the WPCRLF loan; for the construction of eligible wastewater treatment and transportation facilities, non-point source and storm water pollution control programs, and estuary conservation and management programs. Wastewater, as defined by EPA, also includes sludge discharges into surface waters from publicly owned drinking water treatment facilities. The Department will continue to offer additional subsidy to new eligible loan recipients during FY-2026. Detailed guidance on additional subsidy can be found in Section IV.D of this IUP. All currently available subsidy funding (approximately \$40 million) authorized by WRRDA, IIJA, or the FY-2026, and prior, Appropriations Acts will be offered as 80%* “principal forgiveness” to qualifying new loan recipients and will be subject to the affordability criteria outlined in Part 2, Section III.O. of this IUP. This includes 1) not just the minimum 10%, but the maximum 30% of the annual capitalization grants as authorized by WRRDA, 2) any additional minimums [usually 10% of the annual capitalization grant] stipulated by the current or prior years Appropriations Acts, and 3) 49% of the supplemental general capitalization grants as required by the IIJA.

***As noted in Section IV.D.1 subsidy is calculated as 80% of the total loan amount at initial loan award. When the loan is amended, after bids are received the subsidy amount is recalculated as 80% of the amount resulting from subtraction of any included contingency from the total loan amount.**

- c. New loans will be available: 1) at a 0.8% annual interest rate, compounded monthly, at terms not to exceed 20 years after project completion, or 2) at a 1.8% annual interest rate, compounded monthly, at terms of 30 years after project completion, provided the projected useful life of the funded project is at least 30 years.
- d. WPCRLF loan participation can be funded at up to 100% of eligible project costs, less any funding made available from other agencies for these same eligible project costs.
- e. Where funding of a project has been segmented, loan repayment requirements will apply after the final construction inspection of the segment of the project that results in an operable project, as further described in the WPCRLF regulations. However, interest will accrue on each segment independent of other segments as required by the WPCRLF program regulations.
- f. Project costs incurred prior to loan award will be WPCRLF loan allowable provided:
- The debt is for planning, design, or construction phase professional services related to, or for work performed under, an eligible construction contract for which the notice to proceed was issued on or after October 1, 2025, and the WPCRLF loan is awarded by September 30, 2026. [Note: If any of the debt is associated with Sewer System Evaluation Survey (SSES) work performed under a “construction-type” contract procured directly by the loan applicant (rather than through a professional services contract), it may be considered allowable ONLY if all applicable WPCRLF design/bidding/ construction phase requirements were met as the associated design/bidding/ construction work was

being performed, just as if it were being performed under an active, previously-awarded WPCRLF loan.]

- The project is in compliance with all applicable WPCRLF program regulations and obtains Department approval of all applicable documents prior to award of the WPCRLF loan.
 - The prospective loan recipient agrees that by incurring costs prior to loan award, it proceeds at its own risk and relieves the Commission, the Department, and the Department staff of all responsibility and liability should such costs later be determined unallowable for any reason or should such funding not become available for any reason.
 - The prospective loan recipient agrees that by incurring costs prior to loan award, no future commitment of funding a project is provided.
- g. Revenue to pay for WPCRLF program administration will be received by setting aside up to 4% of the cumulative federal capitalization grants to the State under Title VI of the Clean Water Act, and as may be further amended. In addition, an administration fee of 5% of the final loan principal will be collected from the interest portion of loan repayments on all FY-2026 loans.
- h. Project detail information for the FY-2026 WPCRLF projects are shown in Table I of Section V (EPA/SP/Outcomes) and the Current Intended Equivalency-Subsidy Allocations are shown in Table II of Section V (EPA/SP/Outcomes).
- i. The Department has the authority to amend any existing loan agreement (regardless of the fiscal year of the initial loan award) in order to: transfer project scope and/or funds from one loan agreement to another loan agreement for the same loan recipient; to close out loans with completed project scopes and either delete the remaining project scopes that are delayed in violation of the loan schedules, or award a new loan for the delayed project scopes; and to award multiple loans for individual portions of a project shown on the Priority List.
- j. The Department has the authority to amend any existing loan agreement (regardless of the fiscal year of the initial loan award) which was closed (final loan agreement executed) on or after July 1, 2015, in order to extend the loan term to a total of thirty (30) years after project completion, and to adjust the interest rate accordingly, provided the projected useful life of the funded project is at least thirty (30) years.
- k. The Department has the authority to amend any existing loan agreement (regardless of the fiscal year of the initial loan award or the date of final loan agreement execution) in order to extend the loan term to a total of thirty (30) years after project completion, provided the projected useful life of the funded project is at least thirty (30) years, and provided the Department determines that, due to force majeure or other unforeseen circumstances beyond the loan recipient's control, loan term extension is necessary to ensure complete and timely repayment of the loan. The Department may require that supporting documentation (including, but not limited to, audit reports, financial

capability summaries, user charge systems and ordinances, etc.) be submitted for review, prior to making such a determination.

- l. The Department has the authority to amend any existing loan agreement for which the initial loan agreement was awarded on or after October 1, 2021, in order to include subsidy funds in that loan if: 1) the associated project is subsidy-eligible under the new affordability criteria outlined below, 2) adequate subsidy funds are available for award to the project, 3) the loan recipient requests subsidy and provides the necessary documentation for MDEQ to confirm the subsidy-eligibility of the project, and 4) the loan recipient can, and agrees to, apply Buy America Build America requirements to the entire project. Note that, in such cases where subsidy funding is “added” to an existing loan, the subsidy percentage can only be applied to funds not yet disbursed to the loan recipient under the loan.
- m. The FY-2026 Priority List expires on September 30, 2026, except for the authority provided in Section II.i., j., k. and l. above which shall have no expiration date. Projects included on the FY-2026 Priority List that do not receive funding by this date will not be funded under the FY-2026 funding cycle and will be subject to the requirements of the FY-2027 or subsequent Intended Use Plans and Priority Lists.
- n. State bonds when authorized by the State Legislature to provide state match for the federal CWSRF cap grants are retired with the interest earnings on the fund deposits if required by the authorizing legislation. The estimated amounts of interest earnings to be used for this purpose are shown in Appendix A – Assumed Available Funds.

III. Coordination with Other Funding Sources on Jointly Funded Wastewater Projects.

The WPCRLF Program can fund up to 100% of allowable project costs (does not require any match funding), but can also provide matching funds required by sources of other funding a loan applicant may secure. In an effort to facilitate such “joint funding” of projects with three of the other common funding sources, Appendix C includes a table, which reflects the current coordination schedules between the WPCRLF Program and the Appalachian Regional Commission (ARC), Community Development Block Grant (CDBG), and Rural Utilities Service (RUS) Programs. Joint funding of WPCRLF projects with most other funding sources can also be accommodated if requested by a loan applicant.

[Note: The schedules in Appendix C reflect the typical “standard” schedules, rather than being tailored to fit the actual FY-2026 WPCRLF funding schedule.]

FY- 2026 MISSISSIPPI STATE REVOLVING FUND LOAN PROGRAM

IV.A

“REGULAR” PRIORITY LIST (EPA/SP/Outcomes)

Category 1: Segmented Projects

Project/Permit Number	Project Description	Stream Class	Median House Hold Income	Loan Amount Requested	Statewide Total (\$M)
DeSoto Co. RUA/MS0061271	Johnson Creek WWTF Upgrades 2 MGD to 16 MGD	F&W	\$88,029	\$87.3M	87.3

Category 4: Existing Facilities Upgrade (Not Meeting Final Limits)

<u>Project/Permit Number</u>	<u>Project Description</u>	<u>Priority Points</u>	<u>Possible Funding FY</u>	<u>Population</u>	<u>Median Household Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Caledonia, City of/ MS0024805	WWTF Upgrades, Lagoon Upgrades	*	2026	1,209	\$89,289	\$ 4.3 M	N/A	N/A	N/A	91.6

Category 8: Existing Facilities Upgrade (Meeting Final Limits)

<u>Project/Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Median House-Hold Income</u>	<u>Loan Amount Requested (\$M)</u>	<u>Statewide Total (\$M)</u>
Brandon, City of/MS0061743	Crossgates Area 2 – Sanitary Sewer Rehab	F&W	\$83,674	\$2.3M	93.9
Brandon, City of/MS0061743	Crossgates Area 3 – Sanitary Sewer Rehab	F&W	\$83,674	\$2.3M	96.2
Brandon, City of/MS0061743	Crossgates Area 4 – Sanitary Sewer Rehab	F&W	\$83,674	\$2.3M	98.5

FY- 2026 MISSISSIPPI STATE REVOLVING FUND LOAN PROGRAM

IV.B

Tier 1 SUBSIDY PRIORITY LIST (EPA/SP/Outcomes)

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Priority Category</u>	<u>Population</u>	<u>MHI</u>	<u>AFT</u>	<u>Loan Amount Requested (\$M)</u>	<u>Eligible Subsidy Amount (\$M)</u>	<u>Statewide Total (\$M)</u>
Tier 1: Service Area Population (Pop) ≤ 4,000 and Median Household Income (MHI) ≤ \$40,000								
Crawford, Town of/ MS0039560	I/I Correction	4	390	\$48,010	N/A	\$2.0M	\$1.6M	100.5
Lampton Sewer District/ MS0061379	POTW Replacement & Rehab	6	1,253	\$39,644	N/A	\$1.9M	\$1.52M	102.4
Crawford, Town of/ MS0039560	Upgrades to existing POTW and collection system	8	390	\$48,010	N/A	\$1.6M	\$1.28M	104.0
Prentiss, Town of/MS0029033	Sewer System Rehab	8	899	\$27,441	N/A	\$0.7M	\$0.56M	104.7

Tier 2 SUBSIDY PRIORITY LIST (EPA/SP/Outcomes)

Project/Permit Number	Project Description	Priority Category	Population	MHI	AFT	Loan Amount Requested (\$M)	Eligible Subsidy Amount (\$M)	Statewide Total (\$M)
Tier 2: Service Area Pop > 4,000 and/or MHI > \$40,000 AND Project Area Affordability Factor Total (AFT) ≥ 1								
Magee, City of/ MS0024911	Replacement & Rehab of Collection System and Lagoon	4	3,975	\$42,605	4	\$4.1M	\$3.28M	108.8
Booneville, City of/ MS0042030	WWTP Rehab (Phase 2)	4	8,875	\$50,199	1	\$5.1M	\$4.0M*	113.9
Hattiesburg, City of/ MS0020826, MS0020303	North Main Street Sewer Rehab Phase 2	7	47,360	\$45,235	4	\$1.3M	\$1.04M*	115.2
Nettleton, City of/ MS0047660	PS and Gravity Sewer Rehab	8	1,919	\$49,430	3	\$5.1M	\$4.0M	120.3
Greenville, City of/ MS0020194	Sewer system rehab	8	28,129	\$39,694	2	\$1.8M	\$1.44M	122.1
Hattiesburg, City of/ MS0020826, MS0020303	North Main Street Sewer Rehab Phase 4	8	47,360	\$45,235	2	\$1.0M	\$0.8M*	123.1
Booneville, City of/ MS0042030	Wastewater Collection Rehab (Phase 1)	8	8,875	\$50,199	1	\$5.1M	\$4.0M*	128.2
Columbia, Town of/ MS0044164	East Annexation Area Expansion – New Sewer Extension	9	5,833	\$30,623	1	\$3.7M	\$2.96M	131.9

- Total subsidy is limited to a maximum of \$ 4.0M per applicant per fiscal year.

IV.C

“GREEN PROJECT RESERVE” PRIORITY LIST (EPA/SP/Outcomes)
(No Green Project Reserve–Eligible Projects Met the Deadline to be Ranked This FY)

FISCAL YEAR – 2027 AND AFTER PLANNING LIST (EPA/SP/Outcomes)

Category 4: Existing Facilities Upgrade (Not Meeting Final Limits)

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Priority Points</u>	<u>Possible Funding FY</u>	<u>Population</u>	<u>Median Household Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Coldwater, Town of/ MS0024678	Phase 1 - New WWTP and PS/FM from North Lagoon	*	2027	1,287	\$39,335	\$ 3.1 M	\$2.48 M	N/A	N/A	135.0
Coldwater, Town of/ MS0026934	Phase 2 - Sewer Rehab	*	2027	1,287	\$39,335	\$ 1.6 M	\$1.28 M	N/A	N/A	136.6
Coldwater, Town of/ MS0026934	Phase 3 - Sewer Rehab	*	2027	1,287	\$39,335	\$ 1.3 M	\$0.24 M	N/A	N/A	137.9
Ripley, City of/ MS0020958	Sewer rehab	*	2027	5,335	\$60,719	\$ 2.1 M	N/A	N/A	N/A	140.0
Ripley, City of/ MS0020958	WWTF upgrade	*	2027	5,335	\$60,719	\$ 3.1 M	N/A	N/A	N/A	143.1
Oxford, City of/ MS0029017	Sewer rehab	*	2027	28,179	\$60,980	\$14.0 M	N/A	N/A	N/A	157.1
Vaiden, City of/	Sewer rehab/replacement	*	2027	896	\$28,304	\$0.7M	\$0.56M	N/A	N/A	157.8
Harrison Co. UA /MS0034436	Decommission of Eagle Point Lagoon (SLT-05)	*	2027	215,311	\$59,613	\$1.0M	N/A	N/A	N/A	158.8
Ocean Springs, City of/MS0045446	Sewer rehab	*	2027	18,958	\$85,266	\$5.1M	N/A	N/A	N/A	163.9

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 4: Existing Facilities Upgrade (Not Meeting Final Limits) – Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Priority Points</u>	<u>Possible Funding FY</u>	<u>Population</u>	<u>Median Household Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)1</u>
Lake Lorman UD/ MS0043401	WWTF upgrades (Phase II Limits)	*	2027	N/A	N/A	\$ 1.0 M	N/A	N/A	N/A	164.9
Lake, Town of/	WWTF improvements and sewer rehab	*	2027	453	\$59,629	\$2.9M	N/A	N/A	N/A	167.8
Canton Municipal Utilities/	Collection System Rehab, PS and WWTF Upgrades	*	2027	11,277	\$39,623	\$7.3M	N/A	N/A	N/A	175.1
Raymond, City of/	WWTF upgrades (E. Lagoon) and sewer rehab	*	2027	1,879	\$67,535	\$7.7M	N/A	N/A	N/A	182.8
Fayette, City of/ MS0025984 MS0026239 MS0027766	Sewer rehab (Phase I) and new collection (Phase II)	*	2027	1,375	\$28,963	\$2.6M	\$2.08M	N/A	N/A	185.4
Guntown, City of/ MS0023655	Sewer rehab	*	2027	2,489	\$79,620	\$ 1.0 M	N/A	N/A	N/A	186.4
Starkville, City of/ MS003145	Sewer rehab	*	2027	25,060	\$42,244	\$3.0M	N/A	N/A	N/A	189.4

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 4: Existing Facilities Upgrade (Not Meeting Final Limits) – Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Priority Points</u>	<u>Possible Funding FY</u>	<u>Population</u>	<u>Median Household Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Wiggins, City of/	Sewer rehab	*	2027	4,254	\$50,643	\$3.7M	N/A	N/A	N/A	193.1
Harrison Co. UA / MS0051756	WWTF Upgrade and Replacement	*	2027	215,311	\$59,613	\$4.1M	N/A	N/A	N/A	197.2
Moss Point, City of/	Wastewater System Improvements	*	2027	12,158	\$53,052	\$4.6M	N/A	N/A	N/A	201.8
Waynesboro, City of/MS0024228	Phase I, Relocation of POTW's Discharge	*	2027	4,333	\$35,620	\$2.2M	N/A	N/A	N/A	204.0

* Calculations of Priority Points are incomplete at the present time.

Category 6: New Collection – Existing Buildings

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Priority Points</u>	<u>Unsewered Residences Served</u>	<u>Requested Funding FY</u>	<u>Population</u>	<u>Median Household Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Harrison Co. UA/ MS0049298	New collection (SP-03)	300.5	625	2027	215,311	\$59,613	\$1.3M	N/A	N/A	N/A	205.3
Harrison Co. UA/ MS0027537	New collection (SP-05)	99.1	359	2027	215,311	\$59,613	\$1.3M	N/A	N/A	N/A	206.6

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 6: New Collection – Existing Buildings- Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Priority Points</u>	<u>Unsewered Residences Served</u>	<u>Requested Funding FY</u>	<u>Population</u>	<u>Median Household Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Harrison Co. UA/ MS0036854	New collection (SP-07)	33.1	115	2027	215,311	\$59,613	\$0.4M	N/A	N/A	N/A	207.0
Harrison Co. UA/ MS0040169	New collection (SP-09)	23.5	84	2027	215,311	\$59,613	\$0.3M	N/A	N/A	N/A	207.3
Harrison Co. UA/ MS0057011	New collection (SP-02)	4.5	30	2027	215,311	\$59,613	\$0.2M	N/A	N/A	N/A	207.5
Baldwyn, City of/ MS0020087	New Collection	3.0	112	2027	3,075	\$45,410	\$ 4.2 M	\$3.36M	N/A	N/A	211.7
Harrison Co. UA/ MS0042200	New collection (SP-04)	1.8	30	2027	215,311	\$59,613	\$0.5M	N/A	N/A	N/A	212.2
W. Jackson Co. UD/ MS0045446 MSU085050	New collection (consolidate/abandon failing lines)	1.32	100	2027	145,751	\$71,246	\$7.8M	N/A	N/A	N/A	220.0

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 6: New Collection – Existing Buildings- Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Priority Points</u>	<u>Unsewered Residences Served</u>	<u>Requested Funding FY</u>	<u>Population</u>	<u>Median Household Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Harrison Co. UA/ MS0051845	New collection (SP-01)	1.1	30	2027	215,311	\$59,613	\$0.8M	N/A	N/A	N/A	220.8
Coldwater, Town of/ MS0024678	Phase 4 New collection	0.2	12	2027	1,287	\$39,335	\$ 0.7 M	\$0.56 M	N/A	N/A	221.5
Harrison Co. UA/ MS0043141	New collection (SP-11)	0.1	6	2027	215,311	\$59,613	\$0.3M	N/A	N/A	N/A	221.8
Harrison Co. UA/ MS0043141	New collection (SP-05)	.001	1	2027	215,311	\$59,613	\$1.0M	N/A	N/A	N/A	222.8
W. Harrison WSD/ MS0043141	New collection	*	120	2027	215,311	\$59,613	\$1.8M	N/A	N/A	N/A	224.6
DeSoto Co. RUA/ MS0029513	Nolehoe Creek Interceptor	*	20,740	2027	190,869	\$88,029	\$8.0M	N/A	N/A	N/A	232.6
Crawford, Town of/ MS0043141	New Sewer Connections, WWTF Rehab	*	46	2027	390	\$48,010	\$1.7M	\$1.36M	N/A	N/A	234.3

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 6: New Collection – Existing Buildings - Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Priority Points</u>	<u>Unsewered Residences Served</u>	<u>Requested Funding FY</u>	<u>Population</u>	<u>Median Household Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentat ion</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Columbia, City of/	Phase II, New Sewer Lines, LSs, FM	*	183	2027	6,638	\$34,849	\$3.8M	N/A	N/A	N/A	238.1
Harrison Co. UA/ MS0057011	New PS, 16,000 LF of FM	*	N/A	2027	215,311	\$59,613	\$12.9M	N/A	N/A	N/A	251.0
Harrison Co. UA / MS0052574	New PS, 28,000 LF Sewer Lines	*	N/A	2027	215,311	\$59,613	\$4.0M	N/A	N/A	N/A	255.0
Harrison Co. UA / MS0043141	New Low Pressure Sewer Collection	*	100	2027	215,311	\$59,613	\$1.3M	N/A	N/A	N/A	256.3
Jackson County Utility Authority/	North Vancleave Expansion Phase I	*	400	2027	145,751	\$71,246	\$2.0M	N/A	N/A	N/A	258.3
Laurel, City of/MS00241 63	New Service Phase I	*	255	2027	17,287	\$39,780	\$5.0M	N/A	N/A	N/A	263.3
Laurel, City of/MS00241 63	New Service Phase II	*	255	2027	17,287	\$39,780	\$4.8M	N/A	N/A	N/A	268.1

* Calculations of Priority Points are incomplete at the present time.

FISCAL YEAR – 2027 AND AFTER PLANNING LIST - Continued

Category 7: Wastewater Overflow/Bypass Elimination Projects

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Requested Funding FY</u>	<u>Median House- Hold Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Greenville, City of/ MS0020194	Sewer rehab (Sarullo)	F&W	28,129	2027	\$39,694	\$ 0.6 M	N/A	N/A	N/A	268.7
Greenville, City of/ MS0020194	Sewer rehab (North Theobald)	F&W	28,129	2027	\$39,694	\$ 0.3 M	N/A	N/A	N/A	269.0
Vicksburg, City of/MS0022381	Sewer rehab	F&W	20,712	2027	\$46,734	\$18.3M	N/A	N/A	N/A	287.3
Mt Olive, Town of/ MS0020699	Sewer rehab/repl	F&W	867	2027	\$55,153	\$ 0.5 M	\$ 0.4 M	N/A	N/A	287.8
Jackson Co. UA/ MS0045446	PS upgrade (Old Fort Bayou Road)	F&W	145,751	2027	\$71,246	\$3.6M	N/A	N/A	N/A	291.4
Jackson, City of/ MS0024295 MS0044059 MS0030295	Sewer rehab (Phases I-VII)	F&W	141,741	2027	\$47,671	\$196.5M	N/A	N/A	N/A	487.9
Greenville, City of/	WWTP and sewer repairs	F&W	28,129	2027	\$39,694	\$111.0M	N/A	N/A	N/A	598.9

FISCAL YEAR – 2027 AND AFTER PLANNING LIST - Continued

Category 7: Wastewater Overflow/Bypass Elimination Projects - Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Requested Funding FY</u>	<u>Median House- Hold Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Jackson Co. UA/ MS0043010	Sewer Reroute Phase 3	F&W	145,751	2027	\$71,246	\$5.5M	N/A	N/A	N/A	604.4
Bay St. Louis, City of/	Sewer System Improvements	F&W	9,274	2027	\$66,417	\$5.0M	N/A	N/A	N/A	609.4
Jackson, City of (JXN Water)/ MS0024295	Phase 4 Mill St Sewer Replacement	F&W	141,741	2027	\$47,671	\$4.9M	N/A	N/A	N/A	614.3

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Bude, Town of/	Sewer system rehab and replacement	Rec	744	\$26,636	2027	\$3.9M	\$3.12M	N/A	N/A	618.2
Quitman, City of/	WWTF Improvements phase 2	Rec	1,956	\$43,783	2027	\$4.6M	\$3.68M	N/A	N/A	622.8
Stonewall, Town of/	Sewer system rehab	Rec	867	\$40,658	2027	\$2.9M	N/A	N/A	N/A	625.7
Starkville, City of/	WWTF Rehab and Expansion	F&W	25,060	\$42,244	2027	\$7.4M	N/A	N/A	N/A	633.1
Greenville, City of/ MS0020194	Sewer Repair and/or replacement of existing collection system facilities (Balance from SRF Loan 12)	F&W	28,129	\$39,694	2027	\$45.1M	N/A	N/A	N/A	678.2
DeSoto Co.RUA/ MS0061271	Johnson Creek Interceptor Ext	F&W	190,869	\$88,029	2027	\$5.7M	N/A	N/A	N/A	683.9

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Harrison Co. UA/ MS0023159	WWTF upgrade (East Biloxi/Keegan Bayou) (SP-14)	Rec	215,311	\$59,613	2027	\$ 2.7 M	N/A	N/A	N/A	686.6
Harrison Co. UA/ MS0030333	WWTF upgrade (West Biloxi headworks) (SP-15)	Rec	215,311	\$59,613	2027	\$ 2.7 M	N/A	N/A	N/A	689.3
Harrison Co. UA/ MS0061221	WWTF upgrade (North D'Iberville) (SP-17)	Rec	215,311	\$59,613	2027	\$ 0.3 M	N/A	N/A	N/A	689.6
Verona, Town of/MS0042048	Sewer Rehab	F&W	2,692	\$49,346	2027	\$ 2.0 M	\$1.6M	N/A	N/A	691.6
Morton, Town of/	WWTF upgrade and sewer rehab and possible new collection	F&W	3,577	\$29,067	2027	\$14.1M	\$4.0M	N/A	N/A	705.7
Clarksdale Public UC/	WWTF upgrade and sewer rehab	F&W	13,793	\$36,782	2027	\$15.3M	N/A	N/A	N/A	721.0
Brookhaven, City of/	WWTF upgrade and sewer rehab	F&W	11,599	\$41,281	2027	\$19.0M	N/A	N/A	N/A	740.0
Laurel, City of/ MS0024163 MS0020196	Sewer rehab, new collection, & pumps	F&W	17,287	\$39,780	2027	\$2.4 M	N/A	N/A	N/A	742.4

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Decatur, Town of/MS0028908	WWTF Improvements Phase 2	F&W	1,910	\$47,550	2027	\$4.0M	\$3.2M	N/A	N/A	746.4
Union, Town of/MS0025744	WWTF Improvements and sewer rehab Phase 2	F&W	1,976	\$46,689	2027	\$6.2M	\$4.0M	N/A	N/A	752.6
Vicksburg, City of/MS0022381	Sewer rehab (Stouts Bayou & Riverside Interceptors & Dorsey St FM)????	F&W	20,712	\$46,734	2027	\$8.0M	N/A	N/A	N/A	760.6
Harrison Co. UA/MS0051756	Sewer rehab (North Gulfport WWTF) (SLT-07A)	F&W	215,311	\$59,613	2027	\$ 11.0 M	N/A	N/A	N/A	771.6
Harrison Co. UA/MS0051756	Sewer rehab (South Gulfport WWTF) (SLT-08A)	F&W	215,311	\$59,613	2027	\$ 11.0 M	N/A	N/A	N/A	782.6
Harrison Co. UA/MS0043141	WWTF upgrade (Long Beach/Pass Christian) (SP-20)	F&W	215,311	\$59,613	2027	\$ 1.4 M	N/A	N/A	N/A	784.0

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Harrison Co. UA/ MS0061204	WWTF upgrade (South Woolmarket) (SP-16)	F&W	215,311	\$59,613	2027	\$0.2M	N/A	N/A	N/A	784.2
DeSoto Co. RUA/ MS0058483	WWTF upgrade to Short Fork [(8 to 12MGD) and Access Rd], and Ross Road	F&W	190,869	\$88,029	2027	\$22.6M	N/A	N/A	N/A	806.8
Walnut Grove, Town of/ MS0020982	Sewer rehab (Phase 2)	F&W	511	\$48,607	2027	\$1.1M	\$ 0.88 M	N/A	N/A	807.9
Walnut Grove, Town of/ MS0020982	Sewer rehab (Phase 3)	F&W	511	\$48,607	2027	\$1.0M	\$ 0.8 M	N/A	N/A	808.9
Jackson, City of (JXN Water)/ MS0024295	Phases 1 West Bank Interceptor Rehab	F&W	141,741	\$47,671	2027	\$16.9M	N/A	N/A	N/A	825.8
Jackson, City of (JXN Water)/ MS0024295	Phase 2 WWTP Improvements	F&W	141,741	\$47,671	2027	\$20.7M	N/A	N/A	N/A	846.5
Jackson, City of (JXN Water)/ MS0024295	Phase 3 Storm Cell Dredging	F&W	141,741	\$47,671	2027	\$8.8M	N/A	N/A	N/A	855.3
Waynesboro, City of/MS0024228	Phase II, Upgrades, Rehab, New Collection & Expansion of the Sewer System	F&W	4,333	\$35,620	2027	\$2.2M	N/A	N/A	N/A	857.5

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Batesville, City of/MS0024627	WWTF upgrade (incl new office and lab bldg.)	F&W	7,146	\$45,918	2027	\$3.3M	N/A	N/A	N/A	860.8
Harrison Co. UA/	WWTF upgrade (North Gulfport)	F&W	215,311	\$59,613	2027	\$9.4M	N/A	N/A	N/A	870.2
DeSoto Co. RUA/ MS0029513	WWTF upgrade (Ross Road Equal. Basin)	F&W	190,869	\$88,029	2027	\$2.7M	N/A	N/A	N/A	872.9
DeSoto Co. RUA/ MS0058483 MS0062227	WWTF upgrade (Short Fork Biosolids Handling)	F&W	190,869	\$88,029	2027	\$10.5M	N/A	N/A	N/A	883.4
Crystal Springs, City of/ MS0041874	WWTF upgrade (incl. generator), sewer rehab (incl. PS SCADA) and new collection	F&W	4,640	\$45,115	2027	\$4.0M	N/A	N/A	N/A	887.4
Madison Co. WWA/ MS0057517	WWTF PS/FM upgrade (including VFDs)	F&W	113,921	\$83,515	2027	\$14.1M	N/A	N/A	N/A	901.5
Clinton, City of/	WWTF upgrade, sewer rehab, and new collection	F&W	26,476	\$73,291	2027	\$12.5M	N/A	N/A	N/A	914.0
Utica, Town of/MS0020613	WWTF upgrade and sewer rehab	F&W	566	\$42,832	2027	\$3.3M	N/A	N/A	N/A	917.3

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Silver Creek, Town of/	Sewer system replacement and rehab	F&W	162	\$50,704	2027	\$0.3M	\$0.24M	N/A	N/A	917.6
Tylertown, Town of/	Sewer system replacement and rehab	F&W	1,451	\$29,179	2027	\$1.0M	\$0.8M	N/A	N/A	918.6
Petal, City of/	Sewer system piping rehab Phase I	F&W	10,915	\$69,914	2027	\$5.1M	N/A	N/A	N/A	923.7
Petal, City of/	Sewer system piping rehab Phase II	F&W	10,915	\$69,914	2027	\$5.1M	N/A	N/A	N/A	928.8
Monticello, Town of/	Sewer system rehab and replacement	F&W	1,466	\$36,663	2027	\$0.6M	N/A	N/A	N/A	929.4
Bassfield, Town of/	Sewer system rehab	F&W	183	\$35,000	2027	\$1.4M	\$1.12M	N/A	N/A	930.8
Jackson, City of/ MS0024295	Savanna WWTF upgrade (Phase 2-Long Term)	F&W	141,741	\$47,671	2027	\$325.0 M	N/A	N/A	N/A	1,255.8

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Jackson Co. UA/	Installation of new pump stations	F&W	145,751	\$71,246	2027	\$7.5M	N/A	N/A	N/A	1,263.3
Jackson Co. UA/ MS0045446 MSU085050	New Headworks, Mechanical Plant, and Spray Irrigation Phase 2	F&W	145,751	\$71,246	2027	\$47.5M	N/A	N/A	N/A	1,310.8
Jackson Co. UA/ MS0045446 MSU085050	New Headworks, Mechanical Plant, and Spray Irrigation Phase 3	F&W	145,751	\$71,246	2027	\$2.5M	N/A	N/A	N/A	1,313.3
Jumpertown, Town of/	Sewer Collection Facilities Rehab	F&W	416	\$58,571	2027	\$1.1M	0.88M	N/A	N/A	1,314.4

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Harrison Co. UA/ MS0030333	West Biloxi WWTP Upgrades	Rec	215,311	\$59,613	2027	\$15.4M	N/A	N/A	N/A	1,329.8
Harrison Co. UA/ MS0043141	Long Beach/Pass Christian WWTP Upgrades	F&W	215,311	\$59,613	2027	\$25.7M	N/A	N/A	N/A	1,355.5
Harrison Co. UA/ MS0061191	New FM and Pump Upgrades	F&W	215,311	\$59,613	2027	\$10.3M	N/A	N/A	N/A	1,365.8
Lumberton, City of/	Wastewater Lagoon and Sewer Main Improvements	F&W	1,615	\$45,205	2027	\$2.7M	\$2.16M	N/A	N/A	1,368.5
Brandon, City of/	Sewer Line Rehab	F&W	24,996	\$83,674	2027	\$24.1M	N/A	N/A	N/A	1,392.6
Corinth, City of/ MS0061328	Phase I WWTP & PS Improvements	F&W	14,031	\$44,209	2027	\$5.1 M	N/A	N/A	N/A	1,397.7
Corinth, City of/ MS0061328	Phase II WWTP & Lift Station Rehab	F&W	14,031	\$44,209	2027	\$5.1 M	N/A	N/A	N/A	1,402.8

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 8: Existing Facilities Upgrade (Meeting Final Limits)-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Median House- Hold Income</u>	<u>Requested Funding FY</u>	<u>Loan Amount Requested</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Brandon, City of/	Sewer System Rehab	F&W	24,996	\$83,674	2027	\$3.3M	N/A	N/A	N/A	1,406.1
Pickens, Town of/ MS0021130	Sewer System Rehab	F&W	868	\$28,969	2027	\$2.1M	N/A	N/A	N/A	1,408.2
Stone County Utility Authority/	WWTF and Sewer System Rehab and Replacement	F&W	18,921	\$57,242	2027	\$3.2M	N/A	N/A	N/A	1,411.4
Byram, City of/	Replace Lift Station	F&W	12,227	\$73,408	2027	\$0.6M	N/A	N/A	N/A	1,412.0
Greenville, City of/	Collection System Rehab	F&W	28,129	\$39,694	2027	\$4.8M	\$3.84M	N/A	N/A	1,416.8
Rawls Springs UD/ MS0022314	Rehab Sewer Mains and Lagoons	F&W	1,235	\$59,726	2027	\$2.3M	N/A	N/A	N/A	1,419.1
Magee, City of/	Rehab Sewer Mains	F&W	3,975	\$42,605	2027	\$4.1M	N/A	N/A	N/A	1,423.2
Hattiesburg, City of/ MS0020826 MS0020303	Hattiesburg High Sewer Rehab Phase 2	F&W	47,360	\$45,235	2027	\$1.9M	N/A	N/A	N/A	1,425.1
Hattiesburg, City of/ MS0020826 MS0020303	Katie, John & Dabb's Rehab	F&W	47,360	\$45,235	2027	\$4.4 M	N/A	N/A	N/A	1,429.5
Hattiesburg, City of/ MS0020826 MS0020303	East Jerusalem Sewer Rehab Phases 1, 2, 3	F&W	47,360	\$45,235	2027	\$7.2 M	N/A	N/A	N/A	1,436.7

FISCAL YEAR – 2027 AND AFTER PLANNING LIST – Continued

Category 9: New Facilities (Developmental) Projects

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Requested Funding FY</u>	<u>Median House- Hold Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Harrison Co. UA/ MS0023159	WWTF upgrade (East Biloxi) (SLT-03)	Rec	215,311	2027	\$59,613	\$0.3M	N/A	N/A	N/A	1,437.0
Jackson Co. UA/	New WW transmission (to Gautier WWTF)	F&W	145,751	2027	\$71,246	\$7.2M	N/A	N/A	N/A	1,444.2
Harrison Co. UA/ MS0051756	New collection (SP-10)	F&W	215,311	2027	\$59,613	\$0.8M	N/A	N/A	N/A	1,445.0
DeSoto Co. RUA/ MS0058483	Dry Creek Interceptor	F&W	190,869	2027	\$88,029	\$3.0M	N/A	N/A	N/A	1,448.0
DeSoto Co. RUA/ MS0058483	Lower Camp Creek FM	F&W	190,869	2027	\$88,029	\$3.1M	N/A	N/A	N/A	1,451.1
DeSoto Co. RUA/ MS0061271	Twin Lakes Interceptor	F&W	190,869	2027	\$88,029	\$6.6M	N/A	N/A	N/A	1,457.7
DeSoto Co. RUA/ MS0058483	Middle Coldwater FM/PS/Int	F&W	190,869	2027	\$88,029	\$25.4M	N/A	N/A	N/A	1,483.1
DeSoto Co. RUA/ MS0058483	Upper Coldwater FM/PS	F&W	190,869	2027	\$88,029	\$7.6M	N/A	N/A	N/A	1,490.7

FISCAL YEAR – 2027 AND AFTER PLANNING LIST - Continued

Category 9: New Facilities (Developmental) Projects-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Requested Funding FY</u>	<u>Median House- Hold Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
Harrison Co. UA/ MS0051756	New collection (SP-10)	F&W	215,311	2027	\$59,613	\$0.8M	N/A	N/A	N/A	1,491.5
DeSoto Co. RUA/ MS0058483	Dry Creek Interceptor	F&W	190,869	2027	\$88,029	\$3.0M	N/A	N/A	N/A	1,494.5
DeSoto Co. RUA/ MS0058483	Lower Camp Creek FM	F&W	190,869	2027	\$88,029	\$3.1M	N/A	N/A	N/A	1,497.6
DeSoto Co. RUA/ MS0061271	Twin Lakes Interceptor	F&W	190,869	2027	\$88,029	\$6.6M	N/A	N/A	N/A	1,504.2
DeSoto Co. RUA/ MS0058483	Middle Coldwater FM/PS/Int	F&W	190,869	2027	\$88,029	\$25.4M	N/A	N/A	N/A	1,529.6
DeSoto Co. RUA/ MS0058483	Upper Coldwater FM/PS	F&W	190,869	2027	\$88,029	\$7.6M	N/A	N/A	N/A	1,537.2
DeSoto Co. RUA/ MS0058483	Byhalia Creek Interceptor	F&W	190,869	2027	\$88,029	\$3.0M	N/A	N/A	N/A	1,540.2

FISCAL YEAR – 2027 AND AFTER PLANNING LIST - Continued

Category 9: New Facilities (Developmental) Projects-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Requested Funding FY</u>	<u>Median House- Hold Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
DeSoto Co. RUA/ MS0061271	Duck Pond Bayou Interceptor	F&W	190,869	2027	\$88,029	\$4.6M	N/A	N/A	N/A	1,544.8
DeSoto Co. RUA/ MS0061271	Wolf Creek PS	F&W	190,869	2027	\$88,029	\$0.7M	N/A	N/A	N/A	1,545.5
DeSoto Co. RUA/ MS0061271	Cub Lake/ Wolf Creek FM	F&W	190,869	2027	\$88,029	\$3.3M	N/A	N/A	N/A	1,548.8
DeSoto Co. RUA/ MS0061271	Panther Creek PS/FM/Int	F&W	190,869	2027	\$88,029	\$6.2M	N/A	N/A	N/A	1,555.0
DeSoto Co. RUA/ MS0061271	Highway 61 PS/FM/Int	F&W	190,869	2027	\$88,029	\$7.3M	N/A	N/A	N/A	1,562.3
DeSoto Co. RUA/ MS0061271	Blue Springs Lake FM/PS	F&W	190,869	2027	\$88,029	\$1.5M	N/A	N/A	N/A	1,563.8
DeSoto Co. RUA/ MS0058483	Lower Coldwater PS/FM/Int	F&W	190,869	2027	\$88,029	\$23.9M	N/A	N/A	N/A	1,587.7

FISCAL YEAR – 2027 AND AFTER PLANNING LIST - Continued

Category 9: New Facilities (Developmental) Projects-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Requested Funding FY</u>	<u>Median House- Hold Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
DeSoto Co. RUA/ MS0061271	Cub Lake Bayou PS/FM	F&W	190,869	2027	\$88,029	\$2.5M	N/A	N/A	N/A	1,590.2
DeSoto Co. RUA/ MS0061271	White's Creek PS/FM	F&W	190,869	2027	\$88,029	\$6.0M	N/A	N/A	N/A	1,596.2
DeSoto Co. RUA/ MS0061271	Hurricane Creek FM/PS	F&W	190,869	2027	\$88,029	\$11.1M	N/A	N/A	N/A	1,607.3
DeSoto Co. RUA/ MS0061271	Hurricane Creek Interceptor	F&W	190,869	2027	\$88,029	\$6.8M	N/A	N/A	N/A	1,614.1
DeSoto Co. RUA/ MS0058483	Braybourne/ Pine Crest Interceptor	F&W	190,869	2027	\$88,029	\$6.1M	N/A	N/A	N/A	1,620.2
DeSoto Co. RUA/ MS0058483	Nonconnah Creek FM/PS	F&W	190,869	2027	\$88,029	\$7.0M	N/A	N/A	N/A	1,627.2
DeSoto Co. RUA/ MS0058483	Nonconnah Creek Interceptor	F&W	190,869	2027	\$88,029	\$9.5M	N/A	N/A	N/A	1,636.7

FISCAL YEAR – 2027 AND AFTER PLANNING LIST - Continued

Category 9: New Facilities (Developmental) Projects-Continued

<u>Project/ Permit Number</u>	<u>Project Description</u>	<u>Stream Class.</u>	<u>Population</u>	<u>Requested Funding FY</u>	<u>Median House- Hold Income</u>	<u>Loan Amount Requested \$ (Millions)</u>	<u>Eligible Small/Low Income Subsidy Amount \$ (Millions)</u>	<u>Estimated Green Project Reserve Eligibility \$ (Millions)</u>	<u>Green Project Reserve Category/ Documentation</u>	<u>Statewide Cum. Loan \$ (Millions)</u>
DeSoto Co. RUA/ MS0058483	Upper Coldwater Int. (North)	F&W	190,869	2027	\$88,029	\$11.7M	N/A	N/A	N/A	1,648.4
DeSoto Co. RUA/ MS0058483	Upper Coldwater Int. (South)	F&W	190,869	2027	\$88,029	\$4.2M	N/A	N/A	N/A	1,652.6
Petal, City of/	Evelyn Gandy Parkway	F&W	10,915	2027	\$69,914	\$1.0M	N/A	N/A	N/A	1,653.6
Jackson Co. UA/	PS 8 FM to PS24	F&W	145,751	2027	\$71,246	\$5.5M	N/A	N/A	N/A	1,659.1
Jackson Co. UA/	Upgrade PS20 Phase 2	F&W	145,751	2027	\$71,246	\$5.6M	N/A	N/A	N/A	1,664.7
Byram, City of/	New Sewer Collection	F&W	12,534	2027	\$78,725	\$4.7M	N/A	N/A	N/A	1,669.4

Abbreviations/Definitions

Co. Bd. of Sup. =	County Board of Supervisors
Coll =	Wastewater collection sewers which receive wastewater directly from residences and businesses.
Cont. =	Contract
Drainage Basin =	A region of land where water from rain drains downhill into a body of water, such as a river, lake, dam, estuary, wetland, sea or ocean.
HWY =	Highway
Int =	Wastewater interceptor sewers, pump stations, and force mains.
Rehab =	Sewer system rehabilitation to remove excessive infiltration and inflow and/or to remove overflows and bypasses of wastewater.
Replacement =	Replacement of collection and interceptor lines
Segment =	Segmented project, a project for which the allowable costs exceed, in a given fiscal year, the amount that the Department can provide.
Trt =	Wastewater treatment facilities.

Priority System for FY-26 Projects

D. Water Pollution Control Revolving Loan Fund Program Ranking and Funding Rationale (EPA/SP/Outputs)

1. Projects will be ranked on one of the following three Priority lists.

“Green Project Reserve” Priority List – To be ranked on this list a project must meet the definition of projects described in any of the WPCRLF Priority System Categories as outlined in Section IV.E, below; and, at least 25% of the scope of work must qualify as “green,” as determined by EPA’s 2012 CWSRF 10% Green Project Reserve: Guidance for Determining Project Eligibility.

To ensure that “green projects” have a dedicated source of loan funds and will not have to compete with “regular” projects for funding, the Department is setting aside \$6.5 million* in available funds for “green” projects. Any funds not obligated for “green project reserve” projects by September 15, 2026, may be released and made available to any eligible loan recipient on the regular or subsidy priority list, or to any project on the FY-27 and After Planning List which is ready for loan award.

* This includes \$3,648,900 carried forward from FY25, plus the \$672,000 and \$2,219,481 allotted through the FY26 Annual and Supplemental capitalization grants, respectively.

During its solicitation of projects for FY-26 funding the Department did not receive sufficient eligible applications for green infrastructure, water or energy efficiency improvements, or other environmentally innovative activities to be able to obligate the specified percentage of the FY-26 allotment to “green projects.” Green projects are solicited in all of the Department’s annual outreach efforts, which include funding notification mailout(s), joint CWSRF/DWSRF exhibits with MSDH at six (6) different stakeholder conferences/tradeshows, and numerous presentations at stakeholder meetings/trainings. Unfortunately, there appears to be little or no demand from CWSRF eligible applicants (only public entities in Mississippi) for loans to fund green projects. Some of the CWSRF projects funded each year certainly contain components which would qualify as “green” (Variable Frequency Drives, high-efficiency pumps, SCADA, etc.) but there has been no prior efforts to track down to that level of detail, primarily because such green components had no impact the project’s receipt of funding. The Department will explore the possibility and practicality of future component-level green tracking if doing so could impact the funding of affected projects. In an effort to meet the “Green Project Reserve” objective, the Department intends to continue pursuing “green” projects, and carry any unobligated FY-26 “green” funds over into FY-27 to be obligated in the FY-27 Intended Use Plan.

Subsidy Priority List – To be ranked on this list a project must meet the definition of projects described in one of the WPCRLF Priority System Categories Two (2) through Eight (8) as outlined in Section IV.E, below. This list consists of two tiers. To be ranked in the higher-priority Tier 1, the loan applicant’s “Service Area” must have a population of 4,000 or less, and a Median Household Income

(MHI) of \$40,000 or less. Within Tier 1, each applicant's Service Area will be scored based on six "Affordability Factors (AFs)" as outlined in Part 2, Section III.O, below. To be ranked in Tier 2, the loan applicant's Service Area does not have to meet the Tier 1 population and MHI thresholds, but the proposed "Project Area" must score at least one AF point. Within Tier 2 each Project Area will be scored using the same six AFs. Projects will then be ranked in their respective tiers based first on highest to lowest total AF score, then on lowest to highest Service Area Median Household Income (MHI), then on lowest to highest Service Area Population (Pop).

For the purposes of this section, "Service Area" is generally defined as the entire geographic area within the applicant's political boundaries to which the applicant provides, or is authorized to provide, service. For municipal applicants, this would include any/all areas outside the city/town limits to which service is currently provided, and/or to which service will be provided by the proposed project, if determined appropriate and reasonable by MDEQ. For county applicants, a clearly defined area within the county which is to be served by the proposed project, and which is not within the political boundaries/service area of any other entity within the county, may be considered the service area and/or project area if determined appropriate and reasonable by MDEQ. "Project Area" is defined as the geographic area within the applicant's Service Area which will be served by the proposed project.

The demographic data used in making these determinations shall be the latest available at the time of ranking from the on-line ESRI Business Analyst service (the same objective, reliable source which previously published the Community Sourcebook of Zip Code Demographics, historically used for such determinations since inception of the WPCRLF Program).

Projects ranked on this Priority List will be eligible to receive loan subsidy in the form of "principal forgiveness" equal to 80% of the total loan amount. After bids are received the subsidy amount will be adjusted, to reflect 80% of the amount resulting from subtraction of any included construction contingency from the total as-bid loan amount, provided adequate subsidy remains available for any needed loan increases. Notwithstanding the above-described subsidy percentage, the cumulative subsidy provided to any single recipient for projects ranked on this Subsidy priority list shall not exceed \$4,000,000.

To insure that the subsidy-eligible projects have a dedicated source of loan funds and will not have to compete with non-subsidy projects for funding, the Department is setting aside \$40 million** in available subsidy funds and approximately \$10 million in base funds for qualifying subsidy-eligible projects. However, subsidy fund availability for these projects will be limited as described in Section IV.D.6. Any subsidy funds in excess of the statutory minimum, which are not obligated for subsidy-eligible projects by September 15, 2026 may be released and made available as non-subsidy "base" loan funds to any eligible loan recipient on the Regular or Green Project Reserve priority list, or to any project on the FY-27 and After Planning List which is ready for loan award.

** This includes \$24,341,853 carried forward from FY25, plus the \$2,688,000 and \$10,875,456 allotted through the FY26 Annual and Supplemental capitalization grants, respectively, plus approximately \$2,100,000 from FY26 subsidy loan decreases to-date.

Regular WPCRLF Priority List – All other ranked projects that do not qualify for the “Green Project Reserve” Priority List or the Subsidy Priority List will be placed on the Regular WPCRLF Priority List.

2. Projects will be placed on the applicable priority list according to priority ranking and will be awarded loans based upon each project’s readiness to award.
 - The order of project categories in this Priority System reflect the Department’s mission statement, “... to safeguard the health, safety and welfare of present and future generations of Mississippians by conserving and improving our environment and fostering wise economic growth through focused research and responsible regulation” which is also consistent with EPA’s Strategic Plan - Goal 5 “Ensure Clean and Safe Water for All Communities” and Objective 5.2 “Protect and Restore Waterbodies and Watersheds.” The Department’s intent in developing this priority system is to fund projects in the order of greatest benefit to the public health and the environment, and within certain categories to assist those communities that are least able to afford the needed environmental facilities without a low interest loan available through this program.
 - The term "ready to award" means that all loan application requirements established in the program regulations are met, and all documents necessary for loan award are approved. If a project cannot reasonably be expected to meet the Priority System deadlines, then the project will not be placed on the current year priority list, but rather will be placed on the planning list. Loans will be awarded for projects within the available funds in the following order:
 - a. Projects on the current year priority lists that meet all Priority System deadlines will be funded when they are ready to award.
 - b. Should any project on the current year priority lists fail to comply with any of the deadlines in this Priority System, the funds reserved for said project will be released and made available to projects on the current year priority list that are ready to award, on a first-come first-served basis.
 - c. If it becomes apparent that the projects on the current year’s priority lists will not utilize all assumed available funds by the end of the current fiscal year, projects on the planning list that are ready to award will be funded from these remaining funds on a first-come, first-served basis.
 - d. Should less than the assumed funds become available, projects shown for funding in the current fiscal year that are ready to award will be funded as described above within the available funds.

- e. Should more than the assumed funds become available from loan decreases, early loan payoffs, or other sources, these funds may be used for loan increases, to increase project amounts shown for funding in the current fiscal year, and/or to fund projects on the planning list that are ready to award, as determined appropriate by the Department.
- f. Subsidy projects will be ranked and funds will be awarded as described in Sections IV.D.1 and IV.D.6.

3. Coordination With Mississippi Basin Management Approach

Recognizing that the health and welfare of Mississippians, wildlife, fish and other aquatic life are directly affected by the quality of Mississippi's waters, the Department began implementing the Basin Management Approach (BMA) in 1998. The BMA is a collaborative, interagency initiative designed to improve and maintain the quality of our water resources through comprehensive long-range water quality planning and management strategies. The BMA includes planning, data gathering, data assessment, Total Maximum Daily Load (TMDL) development, development of watershed management plans, and watershed project implementation.

In order to support the worthwhile goals of the BMA, higher ranking will be given to projects identified by the Basin Management Branch that implement watershed management plans to address water body impairments. These high priority BMA projects will be ranked at the beginning of each Priority Category beginning with the Raw Discharge Category through the Existing Facilities Upgrade (Meeting Final Limits) Category. If a Priority Category is divided into various subcategories, these projects will be ranked at the beginning of each subcategory.

If more than one high priority BMA project is ranked in a priority category, these projects will be moved to the beginning of that category and or subcategory and will be ranked in accordance with the Priority System.

4. WPCRLF Loans to Match EPA Special Appropriations Projects (SPAPs)

On August 16, 2001 EPA issued a class deviation from the provisions of 40 CFR 35.3125(b)(1). This class deviation will allow the non-federal, non-state match WPCRLF funds to be used to provide loans that can be used as local match for SPAP grants awarded to construct water pollution control projects.

These non-federal, non-state match WPCRLF loan funds will be made available to eligible SPAP grant recipients that are on the current year priority list for use as local match funds for their SPAP grants, provided the SPAP grant is for WPCRLF loan eligible work. Such projects will be funded in accordance with the Priority System, and until all non-federal, non-state match monies have been obligated or demand for such funds has been met.

5. Loan Increase Reserve

Beginning in FY-2001 the Department began making loan awards after approval of the facilities plan and loan application rather than after completion of design. This change in the loan award sequence increases the likelihood that bid overruns may be greater than the construction contingency included in the loan agreement, and that additional loan funds may be needed to ensure that these projects are completed. In order to provide needed loan increases to existing loans, the Commission intends to set aside the amounts identified in Appendix A for such loan increases to be awarded on a first-come, first-served basis. Any funds not obligated for this purpose by the end of the fiscal year may be made available for new loans ready for award on a first-come, first-served basis from either the Priority List(s) or the Planning List.

If these loan increase reserve funds are exhausted during the year, and additional funds are needed for loan increases to cover bid overruns or other project cost increases to ensure that on-going projects are completed, the Department may use funds recovered from loan decreases or other sources during the year to fund such needed loan increases.

6. Subsidy Increase Reserve

Due to the limited nature of subsidy funding, the amount identified in Appendix A will be reserved until September 30, 2026, for making subsidy increases after bids to subsidy-eligible projects funded prior to FY-2026. The total amount of subsidy resulting from any such increase shall be limited as outlined in Section IV.D.1. Any available subsidy funds not reserved, or obligated for such increases by September 30, 2026, may be made available first for subsidy-eligible projects funded prior to FY-2026 which did not already receive full subsidization, then for funding new subsidy-eligible projects in priority order on the FY-2026 Subsidy Priority List, as outlined in Section IV.D.1.

E. Priority System Categories

1. The first category of projects on the Priority List will be the Segmented Projects. These projects include any remaining segments of projects that previously received funding for an integral portion of that project, and are necessary for the entire project to be functional. Projects will be funded under this category in order of their regular priority ranking provided they meet the deadlines established in Section F.

In order to maintain continuity, the Commission intends to make some amount of funds available for each ongoing-segmented project. Preference in the amount of funds to be provided will be given to the projects that received the earliest loan award for their initial segment.

2. The second category of projects will be the Previous Year Standby Projects. This category of projects includes projects that were listed on the previous year's Priority or Planning List and met all applicable requirements for loan award in the previous fiscal year, but were not funded because of a lack of WPCRLF funds or did not receive an assurance of CDBG, ARC, RUS, CIAP or other match funding in the previous fiscal

year. Within this category, these projects will be ranked according to the current Priority System.

3. The third category of projects will be the Raw Discharge Correction Projects for communities with sewage collection systems but no treatment facilities. This is necessary to ensure that the water quality problems associated with continuous discharges of untreated sewage from these systems are addressed as required by the federal Clean Water Act. Projects within this category will be ranked in order of the highest estimated discharge flow rate.

If a project in this category is identified as a high priority BMA project, that project will be ranked at the beginning of the list within this category.

4. The fourth category of projects will be the Existing Facilities Upgrade (Not Meeting Final Limits) Projects. The scope of these projects may include only the upgrade, expansion, replacement, rehabilitation, and repair (including infiltration/inflow removal) of existing wastewater transportation and treatment facilities, or drinking water sludge discharge treatment facilities, necessary to bring the existing treatment facility into compliance with final effluent limitations, or to eliminate existing facilities not meeting final limits. Projects will be funded under this category in order of priority points, provided they meet the deadlines established in the Priority System. The priority points will be determined as established in Section G of this Priority System. These projects will not be considered for funding if a Commission Order schedule requires construction of these projects substantially prior to the Priority System deadlines

If a project in this category is identified as a high priority BMA project, that project will be ranked at the beginning of the list within this category.

5. The fifth category will be Non-Point Source and Storm Water Pollution Correction Projects which may include program costs, conservation easements, sedimentation basins, levees, canals and other structures for the purpose of correcting non-point and storm water sources of pollution.

These projects must be consistent with any applicable Section 319 Management Programs approved by the Department of Environmental Quality. The projects within this category will be ranked in order of the highest receiving stream classification that is being negatively impacted by these sources of pollution.

Receiving stream classifications will be ranked in the following order: Public Water Supply; Shellfish Harvesting; Recreation; Fish & Wildlife; and Ephemeral. Within each stream classification, projects will be ranked by the highest acreage of runoff that is contributing to the non-point and/or storm water sewer pollution problem, and that will be addressed by the project.

If a project in this category is identified as a high priority BMA project, that project will be ranked at the beginning of the list within the subcategory where the project is currently ranked.

6. The sixth category will be the New Collection – Existing Buildings Projects that are necessary to construct eligible sewers and treatment facilities for existing (at the time of facilities plan submittal) residences, businesses and public buildings. Projects in this category may not include the construction of wastewater treatment or transportation facilities to serve areas that are not developed at the time of facilities plan submittal.

The system for ranking collection systems is designed to give highest ranking to those projects serving an individual drainage basin within the loan recipient’s political boundaries that: 1) will correct the most potential health problems (this is described below by the term “Residences Served”) and 2) are most cost effective (this is described below by the term "Residences Served/Total Eligible Cost for Entire Project"). Priority points will then be calculated as follows:

$$\text{Priority Pts.} = \frac{(\text{Residences Served}) \times (\text{Residences Served}) \times 1000}{(\text{Total Eligible Cost for Entire Project})}$$

If ties occur in priority points those projects will be ranked according to the highest number of residences served. The term "residences served" includes businesses and public buildings.

The term "Total Eligible Cost for Entire Project" means the total eligible cost to construct the collection and interceptor system for an individual drainage basin within the loan recipient’s political boundaries and to cause the wastewater treatment facility to meet final effluent limits at the time the collection project is predicted for funding.

Except as allowed in Section IV.E.11, collection sewers will not be funded prior to funding of the treatment portion of a project necessary to cause the wastewater treatment facility to meet final effluent limits.

If a project in this category is identified as a high priority BMA project, that project will be ranked at the beginning of the list within this category.

7. The seventh category of projects will be the Wastewater Overflow/Bypass Elimination Projects. The scope of these projects may include only the replacement, rehabilitation, and/or repair of existing transportation facilities that are necessary to eliminate documented bypasses and/or overflows of raw sewage from these transportation facilities for a 2-year, 24-hour rainfall event, as documented in the facilities plan for the project and approved by the Department.

To be eligible for this category the bypasses and/or overflows documented in the facilities plan must have been reported, by the deadline for submission of the facilities plan, to the Department in accordance with the requirements of the loan applicant’s NPDES permit.

These projects will be ranked in order of the highest receiving stream classification that will be negatively impacted by the bypass and/or overflow. Receiving stream classifications will be ranked in the following order:

Public Water Supply, Shellfish Harvesting, Recreation, Fish & Wildlife, and Ephemeral. Within each stream classification above, projects will be ranked from the lowest to the highest median household income as displayed in the publication “ESRI Business Analyst Demographic and Income Profile Report”.

If a project in this category is identified as a high priority BMA project, that project will be ranked at the beginning of the list within the subcategory the project is currently ranked.

8. The eighth category of projects will be the Existing Facilities Upgrade (Meeting Final Limits) Projects. Included within the scope of these projects may be the upgrade, expansion, replacement, rehabilitation, and repair of existing wastewater treatment and transportation facilities, including the removal of infiltration/inflow. The scope of these projects may not include the construction of new wastewater treatment or transportation facilities if none now exists.

These projects will be ranked first in order of the highest receiving stream classification that would be negatively impacted by wastewater should the facilities to be upgraded fail. Receiving stream classifications will be ranked in the following order:

Public Water Supply, Shellfish Harvesting, Recreation, Fish & Wildlife, and Ephemeral. Within each stream classification above, projects will be ranked from the lowest to the highest median household income as displayed in the publication “ESRI Business Analyst Demographic and Income Profile Report”.

If a project in this category is identified as a high priority BMA project, that project will be ranked at the beginning of the list within the subcategory the project is currently ranked.

9. The ninth category will be New Facilities (Developmental) Projects. These projects may include the expansion or upgrade of existing wastewater treatment and transportation facilities and the construction of new wastewater treatment and transportation facilities to accommodate future growth within the design flow for the planning area to be served. Transportation facilities may include interceptors, pump stations, force mains, and collector lines. The projects within this category will be ranked from the lowest to the highest median household income for the community, as displayed in the publication "ERSI Business Analyst Demographic and Income Profile Report".
10. The tenth and final category will be Industrial Projects. The facilities to be built or upgraded under this category must be owned and constructed by a WPCRLF loan eligible public entity and may include industrial wastewater treatment and transportation facilities. The projects within this category will be ranked from the lowest to the highest median household income for the community, or nearest community, as displayed in the publication "ERSI Business Analyst Demographic and Income Profile Report".
11. New collection sewer projects will be funded only under the New Collection – Existing Buildings category or the New Facilities (Developmental Projects) category.

12. The complete treatment portion of a project, as necessary to cause the wastewater treatment facility to meet final limits, must be funded prior to or along with any other project portion, except in the case of a recently acquired facility that has or will be given interim limits with a schedule to meet the final limits. In such case other project portions may be funded first provided the facility complies with the schedule to meet final limits.

F. Priority System Deadlines

1. By November 1, 2025*, the loan applicant must submit to MDEQ the complete WPCRLF facilities plan, prepared in accordance with the WPCRLF loan program regulations and the “Guidance For Water Pollution Control Revolving Loan Fund Projects Funded Beginning Federal FY 2025 (October 1, 2024 and After).” A complete WPCRLF facilities plan includes all IGR agency comments; a copy of the public notice for the proposed project; copies of any comments received from the public; and, a summary of how each comment was addressed. The loan applicant should also submit one copy of the facilities plan to the Rural Utilities Service (formerly Farmers Home Administration) if the loan applicant has existing debt with Rural Utilities Service, along with a request for their approval to incur this additional debt.

Any significant changes made to the facilities plan (i.e., changes in the chosen alternative, location of the facility, cost increases that substantially affect the financial capability of the loan recipient, etc.) after this date will be considered as a first submittal of the facilities plan. The loan applicant will then be considered to be in violation of this Priority System deadline and the project will be placed on the planning portion of the Priority List, or if the change is made after adoption of the Intended Use Plan, funds reserved for this project may be released and made available to other projects.

2. By March 1, 2026*, a completed WPCRLF loan application and all associated documents required by the WPCRLF regulations and the “Guidance For Water Pollution Control Revolving Loan Fund Projects Funded Beginning Federal FY 2025 (October 1, 2024 and After)” must be submitted to MDEQ. Prior to preparing these documents the loan recipient and/or consulting engineer should request and attend a pre-application conference.
3. By August 1, 2026, all approvable documents and responses to Department comments necessary for loan award must be submitted to the Department for review and approval. Projects on the Planning List or projects on the current year list that had their funds released should also meet this deadline in order to allow for Department reviews/approvals necessary for loan award prior to the end of the fiscal year.
4. By September 15, 2026, any “Green Project Reserve” funds or subsidy funds in excess of the statutory minimum, which have not been awarded to a project may be released and made available to any project that is ready for loan award on a first-come, first-served basis.

***Note: Due to adequate funds availability, projects qualifying for subsidy funds for which this deadline was not met, but which are anticipated to become ready for award before the end of the FY, have also been included on the FY-26 Subsidy**

Priority List, provided that their inclusion did not adversely impact funding for any projects which met the deadline.

G. Priority Point Formula for Existing Facilities (Not Meeting Final Limits) Category Projects.

1. Priority points for these projects will be calculated using the following formula for each stream classification impacted:

$$\text{Priority Points} = \begin{matrix} (\text{Stream Classification Factor}) \\ \times \\ (\text{Existing Water Quality Problem Factor}) \\ \times \\ (\text{Achievement of Stream Use Factor}) \end{matrix}$$

Calculation of Factors:

- a. Stream Classification Factor - Factors will be assigned as follows based on the type of stream that the present wastewater discharge impacts:

<u>Stream Classification</u>	<u>Factor</u>
Ephemeral	1
Fish & Wildlife ($Q_{10/7} > 0$)	5
Recreation	15
Shellfish Harvesting	25
Public Water Supply	30

Stream classifications for all bodies of water within the State have been established and adopted by the Commission on Environmental Quality as part of the State Water Quality Standards.

Recreational waters are those which have been classified as such by the Commission.

- b. Existing Water Quality Problem Factor - Factors will be assigned based on the extent of the water quality problem presently caused by the existing wastewater discharge. The Dissolved Oxygen Problem Factor, the Public Health/ Bacteria Problem Factor, the Ammonia Toxicity Problem Factor, and the Chlorine Toxicity Problem Factor will be added to arrive at the total Existing Water Quality Problem Factor.

Water Quality Problem Factor = D. O. Problem Factor + Public Health/Bacteria Problem Factor + Ammonia Toxicity Problem Factor + Chlorine Toxicity Problem Factor + 1 (if a minimum of secondary treatment is not presently provided).

- i. Dissolved Oxygen Problem Factor - This factor will be determined by use of the BOD, and flow values specified in the present limitations

of the NPDES permit, unless significantly different from present effluent characteristics. These limitations will be entered into the standard wasteload allocation formula and a minimum dissolved oxygen concentration in the stream will be predicted for the existing wastewater discharge. The dissolved oxygen deficit is the difference between the dissolved oxygen standard, which is normally 5.0 mg/l, and the predicted minimum dissolved oxygen in the stream.

This dissolved oxygen deficit is then multiplied by the stream miles (or equivalent stream miles) which presently have a dissolved oxygen concentration below the designated standard to obtain the Dissolved Oxygen Problem Factor as shown below:

Dissolved Oxygen Problem Factor = (D.O. deficit) x (Stream or Equivalent Stream miles below standard)

In order to rank all projects (on both inland and estuary waters) together, it is necessary to develop a relationship between stream miles impacted and estuary waters impacted. The term "equivalent stream miles" has been developed for estuaries based on the premise that the surface area of a body of water most directly represents the value of the water body in terms of a fisheries resource, recreational use, etc. In calculation of "equivalent stream miles" it is assumed that a typical stream width is 50 feet. The area (in square feet) of the estuary impacted, as determined by the math model, is then divided by {50 feet x 5,280 feet/mile} to give the "equivalent stream miles". Equivalent stream miles will only be calculated for bay-like estuary segments. All other estuary segments will be measured in actual miles like freshwater streams.

For streams impacted by more than one discharge, the D.O. problem factor will be determined by using the difference between the D.O. factor with all discharges and the D.O. factor considering the discharge in question removed. If there is more than one discharge

from the same project on the same stream, miles impacted will only be counted once.

- ii. Public Health/Bacteria Problem Factor - This factor will be determined based on whether or not the existing discharge has a bacterial impact on Recreational, Water Supply, Shellfish Harvesting or Fish & Wildlife waters. Discharges into Ephemeral waters are considered to have no bacterial impact, unless a public health problem can be documented in the receiving stream.

A discharge into Recreational, Water Supply, or Fish & Wildlife waters is considered to have a bacterial impact on such waters if the discharge is not disinfected, or if present disinfection facilities are inadequate. A discharge is considered to have a bacterial impact on Shellfish

harvesting waters if the National Shellfish Sanitation Program Criteria are not met in the waters impacted by the discharge or if present disinfection facilities are inadequate.

Factors will be assigned for the bacteria problem as follows:

No Impact - 0
Bacteria Impact - 20

- iii. Ammonia Toxicity Problem Factor - This factor will be determined by use of the NH_3 , and flow values specified in the present limitations of the NPDES permit, unless significantly different from the present effluent characteristics. If an NH_3 limit is not present in the permit, an NH_3 concentration typical of the effluent from the current facility will be selected. As with the Dissolved Oxygen Problem Factor, these limitations will be entered into the standard wasteload allocation formula and an in-stream NH_3 concentration will be predicted for the existing wastewater discharge. The NH_3 exceedance is the difference between the predicted maximum NH_3 in the stream and the acceptable concentration (EPA Gold Book) protective of aquatic life.

This ammonia exceedance is then multiplied by the stream miles (or equivalent stream miles) which presently have an NH_3 concentration above the acceptable level to obtain the Ammonia Toxicity Problem Factor as shown below:

Ammonia Toxicity Problem Factor = (NH_3 exceedance) X (stream or equivalent Stream miles above acceptable concentration)

- iv. Chlorine Toxicity Problem Factor - This factor will be determined by the difference in the previously allowed chlorine concentration in the NPDES permit (usually 1.0 mg/l) and the new maximum chlorine concentration allowed in the NPDES permit which will be multiplied by a factor of 20.

Chlorine Toxicity Problem Factor = (1.0 mg/l - the new maximum chlorine concentration allowed in the NPDES permit in mg/l) X (20)

- c. Achievement of Stream Use Factor - If the proposed project, along with other proposed projects in the planning area, will cause achievement of all water quality criteria then a factor of 2 will be assigned; except that if a stream exception has been granted a factor of 1 will be assigned. Also, a factor of 1 will be assigned when all water quality criteria will not be met.
2. The projects in this category which eliminate existing discharges will receive the sum of the priority points assigned to the discharges to be eliminated.
3. All portions of these projects (such as pump stations, force mains, sewer rehabilitation, and interceptors) that are necessary to cause the environmental problem to be

eliminated will receive the same number of priority points as that calculated for the existing discharge(s), to which the project portion is connected.

4. Project ties in priority points, which are calculated in accordance with Section B., will be broken by ranking in order of the following ratio:

$$\frac{\text{lbs. BOD Removed by Project}}{\text{Total Eligible Cost for Project}}$$

5. Projects in this category that are not meeting final limits, but for which zero priority points are calculated (i.e., suspended solids violations, percent removal, BOD violations, etc.), will receive a minimum of 1.0 priority point, and will then be ranked in order of the stream classification of the receiving stream.

V. Table I - FY-2026 Water Pollution Control (Clean Water) Revolving Loan Fund Project Detail Information (EPA/SP/Outcomes)

Projects/ Permit Number	Project No.	Comm. Served	Project Schedule*			Project Assistance					Technical Information			
			BCD	CSD	CCD	Type Assist	Loan/Sub Amount ¹	Int. Rate	Repay Period	First Repay.	Type Project**	Needs Category ⁺	Priority Ranking	Discharge Req.
DCRUA/ MS0061271	2026-1	DeSoto County	09/30/26	01/08/28	01/08/30	Regular Loan	\$87.3M	0.8%	20 Yrs	05/08/30	212	II	1	N/A
Caledonia, City of/ MS0024805	2026-2	Caledonia	09/30/26	07/01/27	07/01/28	Regular Loan	\$4.3M	0.8%	20 Yrs	01/01/29	212	IIIB	2	N/A
Brandon, City of/ MS0061743	2026-3	Brandon	09/30/26	03/30/27	03/30/28	Regular Loan	\$2.3M	0.8%	20 Yrs	08/30/28	212	IIIA	3	N/A
Brandon, City of/ MS0061743	2026-4	Brandon	09/30/26	03/30/27	03/30/28	Regular Loan	\$2.3M	0.8%	20 Yrs	08/30/28	212	IIIA	4	N/A
Brandon, City of/ MS0061743	2026-5	Brandon	09/30/26	03/30/27	03/30/28	Regular Loan	\$2.3M	0.8%	20 Yrs	08/30/28	212	IIIA	5	N/A
Crawford, Town of/ MS0039560	2026-6	Crawford	09/30/26	03/01/27	03/01/28	Subsidy Loan	\$2.0M/ \$1.6M	0.8%	20 Yrs	07/01/28	212	IIIA	6	N/A
Lampton SD/ MS0061379	2026-7	Lampton	09/30/26	03/30/27	03/30/28	Subsidy Loan	\$1.9M/ \$1.52M	0.8%	20 Yrs	07/31/28	212	IVA	7	N/A
Crawford, Town of/ MS0039560	2026-8	Crawford	09/30/26	01/23/27	06/07/28	Subsidy Loan	\$1.6M/ \$1.28M	0.8%	20 Yrs	10/07/28	212	II	8	N/A
Prentiss, Town of/ MS0029033	2026-9	Prentiss	09/30/26	01/23/28	11/18/28	Subsidy Loan	\$0.7M/ \$0.56M	0.8%	20 Yrs	05/15/29	212	IIIA	9	N/A
Magee, City of/ MS0024911	2026- 10	Magee	09/30/26	03/30/27	03/30/28	Subsidy Loan	\$4.1M/ \$3.28M	0.8%	20 Yrs	06/30/28	212	IIIA	10	N/A
Booneville, City of/ MS0042030	2026- 11	Booneville	09/30/26	04/01/27	03/26/28	Subsidy Loan	\$5.1M/ \$2.0M	0.8%	20 Yrs	09/26/28	212	IIIB	11	N/A
Hattiesburg, City of/MS0020826, MS0020303	2026- 12	Hattiesburg	09/30/26	02/06/28	01/22/29	Subsidy Loan	\$1.3M/ \$1.04M	0.8%	20 Yrs	01/31/29	212	IIIA	12	N/A
Nettleton, City of/ MS0047660	2026- 13	Nettleton	09/30/26	02/06/27	11/03/27	Subsidy Loan	\$5.1M/ \$4.0M	0.8%	20 Yrs	12/03/27	212	IIIA	13	N/A
Greenville, City of/ MS0020194	2026- 14	Greenville	09/30/26	03/30/27	03/30/28	Subsidy Loan	\$1.8M/ \$1.44M	0.8%	20 Yrs	08/30/28	212	IIIA	14	N/A
Hattiesburg, City of/MS0020826, MS0020303	2026- 15	Hattiesburg	09/30/26	02/06/28	01/22/29	Subsidy Loan	\$1.0M/ \$0.8M	0.8%	20 Yrs	01/31/29	212	IIIA	15	N/A
Booneville, City of/ MS0042030	2026- 16	Booneville	09/30/26	04/01/27	03/26/28	Subsidy Loan	\$5.1M/ \$2.0M	0.8%	20 Yrs	09/26/28	212	IIIB	16	N/A
Columbia, Town of/ MS0044164	2026- 17	Columbia	09/30/26	03/30/27	03/30/28	Subsidy Loan	\$3.7M/ \$2.96M	0.8%	20 Yrs	07/30/28	212	IIIB	17	N/A
							\$131.9M/ \$22.48M							

Notes: + = Needs categories are defined in Federal regulations 40 CFR 35.2015.

*BCD = Binding Commitment Date; CSD = Construction Start Date; CCD = Construction Completion Date

**212 = Treatment works are defined in Section 212 of the Federal Clean Water Act; 319 = Best Management Practices are defined in Section 319 of the Federal Clean Water Act.

¹Loan amounts have been rounded up to the next \$100,000. Subsidy amounts rounded up to the nearest \$10,000.

Table II – Current Intended Equivalency-Subsidy Allocations (EPA/SP/Outcomes) –

Project/Permit Number	Overall Total Project Cost	Equivalency			Subsidy		
		Yr./Cap. Grant	Amount	Total	Yr./Cap. Grant	Amount	Total
FY2025 Annual Cap Grant Equivalency Allocation (Available FY25 Annual for Obligation)							
DeSoto Co. RUA/MS0061271	\$ 87,300,000.00	25/Annual	\$ 5,324,360.00	\$ 5,324,360.00			
FY2026 Annual Cap Grant Equivalency Allocation							
DeSoto Co. RUA/MS0061271	\$ 87,300,000.00	26/Annual	\$ 6,720,000.00	\$ 6,720,000.00			
FY26 Supplemental Cap Grant Equivalency Allocation							
DeSoto Co. RUA/MS061271	\$ 87,300,000.00	26/IIJA	\$ 22,194,810.00	\$ 22,194,810.00			
Caledonia, City of/MS0024805	\$ 4,300,000.00	N/A	N/A	N/A			
Brandon, City of/MS0061743	\$2,300,000.00	N/A	N/A	N/A			
Brandon, City of/MS0061743	\$2,300,000.00	N/A	N/A	N/A			
Brandon, City of/MS0061743	\$2,300,000.00	N/A	N/A	N/A			
FY Subsidy decreases available for FY26 obligation (\$ 2,242,628.43)							
Crawford, Town of/MS0039560	\$ 2,000,000.00				\$ 1,600,000.00	\$ 1,600,000.00	
Lampton, Sewer District/MS0061379	\$ 1,900,000.00				\$ 642,628.43	\$ 2,242,628.43	
FY2024 IIJA Subsidy Allocation (\$ 7,748,703.04)							
Lampton Sewer District/MS0061379	\$ 1,900,000.00				24/IIJA	\$ 877,371.57	\$ 877,371.57
Crawford, Town of/MS0039560	\$ 1,600,000.00				24/IIJA	\$ 1,280,000.00	\$ 2,157,371.57
Prentiss, Town of/MS0029033	\$ 700,000.00				24/IIJA	\$560,000.00	\$ 2,717,371.57
Magee, City of/MS0024911	\$ 4,100,000.00				24/IIJA	\$ 3,280,000.00	\$ 5,997,371.57
Boonville, City of/MS0042030	\$ 5,100,000.00				24/IIJA	\$ 1,751,331.47	\$ 7,748,703.04
FY2025 Annual Subsidy Allocation (\$5,717,600.00)							
Boonville, city of/MS0042030 (Cont'd)	\$ 5,100,000.00				25/Annual	\$ 2,248,668.53	\$ 2,248,668.53
Hattiesburg, City of/MS0020826, MS0020303)	\$ 1,300,000.00				25/Annual	\$ 1,040,000.00	\$ 3,288,668.53
Nettleton, City of/MS0047660	\$ 5,100,000.00				25/Annual	\$ 2,428,931.47	\$ 5,717,600.00
FY2025 IIJA Subsidy Allocation (\$10,875,550.00)							
Nettleton, City of/MS0047660 (Cont'd)	\$ 5,100,000.00				25/IIJA	\$ 1,571,068.53	\$ 1,571,068.53
Greenville, City of/MS0020194	\$ 1,800,000.00				25/IIJA	\$ 1,440,000.00	\$ 3,011,068.53

Hattiesburg, City of/MS0020826, MS0020303	\$ 1,000,000.00		25/IIJA	\$ 800,000.00	\$ 3,811,068.53
Columbia, Town of/MS0044164	\$ 3,700,000.00		25/IIJA	\$ 2,960,000.00	\$ 6,771,068.53
Coldwater, Town of/MS0024678	\$ 3,100,000.00		25/IIJA	\$ 2,480,000.00	\$ 9,251,068.53
Coldwater, Town of MS0026934	\$ 1,600,000.00		25/IIJA	\$ 1,280,000.00	\$ 10,531,068.53
Coldwater, Town of/MS0026934	\$ 1,300,000.00		25/IIJA	\$ 240,000.00	\$ 10,771,068.53
Vaiden, City of	\$ 700,000.00		25/IIJA	\$ 104,481.47	\$ 10,875,550.00
FY2026 Annual Subsidy Allocation (\$ 2,668,000.00)					
Vaiden, City of (Cont'd)	\$ 700,000.00		26/Annual	\$ 455,518.53	\$ 455,518.53
Fayette, City of/MS0025984, MS0026239, MS0027766	\$ 2,600,000.00		26/Annual	\$ 2,080,000.00	\$ 2,535,518.53
Baldwyn, City of/MS0020087	\$ 4,200,000.00		26/Annual	\$ 152,481.47	\$ 2,688,000.00
FY2026 IIJA Subsidy Allocation (\$10,875,456.90)					
Baldwyn, City of/MS0020087	\$ 4,200,000.00		26/IIJA	\$ 3,207,518.53	\$ 3,207,518.53
Crawford, Town of	\$ 1,700,000.00		26/IIJA	\$ 1,120,000.00	\$ 4,327,518.53
Mt. Olive, Town of/MS0020699	\$ 500,000.00		26/IIJA	\$ 400,000.00	\$ 4,727,518.53
Bude, Town of	\$ 3,900,000.00		26/IIJA	\$ 3,120,000.00	\$ 7,847,518.53
Quitman, City of/	\$ 4,600,000.00		26/IIJA	\$ 3,027,838.37	\$ 10,875,456.90

VI. FY-2026 Assumed Available Funds

A. Federal Funds

In developing this Intended Use Plan the Department has assumed a FY-26 Title VI Clean Water SRF appropriations of \$1,638,861,000 and FY-26 IJJA Supplemental General appropriation of \$2,603,000,000, pending EPA's allotment notification.

MDEQ has historically utilized the "standard" cash draw ratio of 83.3% federal funds and 16.7% state funds but in FY-24 implemented the alternate approach outlined in 40CFR35.3155(d)(5)(ii) where the entire amount of the required state match will be disbursed on eligible loan projects before any associated capitalization grant funds are drawn; then, the Federal proportional share drawn from the capitalization grant will be 100%. This approach is being applied, not only to FY-24 and after capitalization grants, but also, retroactively, to all prior capitalization grants that remain open and any associated match.

B. State Match Funds

The State normally receives its 20% state match from direct appropriation or state general obligation bonds appropriated by the state legislature, and from interest earnings on state match deposits. During the June 2025 special legislative session, the Legislature provided direct appropriations in the amount of \$6,023,286 for match. These funds were used to match the remainder of the FY-25 Annual/Base capitalization grant, and \$16,870,640 of the FY-25 IJJA Supplemental General capitalization grant. During the Spring 2026 regular legislative session, the Legislature provided direct appropriations in the amount of \$6,868,000 for match. These funds will be used to match the remainder of the FY-25 IJJA Supplemental General capitalization grant, the FY-26 Annual/Base capitalization grant, and the FY-26 IJJA Supplemental General capitalization grant. The appropriated match funds are anticipated to be fully deposited and available for use by January 1, 2027.

If the State Legislature provides match in the form of state general obligation bonds, then it is anticipated that the Legislature will require that these state bonds be retired with the interest portion of loan repayments and interest earnings on the fund deposits. The Department will set aside a portion of the interest earnings from loan repayments and interest earnings on fund deposits and will use these funds to make semi-annual payments to the Mississippi State Treasurer's Office. These semi-annual payments will be used to retire the bonds and pay interest on the outstanding bonds. The amounts of interest repayments and earnings set aside for this purpose will be shown on Appendix A – Assumed Available Funds in the FY-2026 IUP.

C. WPCRLF Loan Repayments

In FY-26 the Department plans to make available for obligation, projected WPCRLF loan repayments (from existing closed loans) through September 2028.

VII. Proposed Payment (Federal Letter of Credit {LOC}) Schedule for FY-2026. Clean Water SRF Cap. Grants, based upon Appendix A:

<u>Payment (LOC) Number</u>	<u>Payment (LOC) Date</u>	<u>Payment (LOC) Amount</u>	<u>Cumulative (LOC) Amount</u>
FY-2025 Sup/Gen No. 1 of 1	2Q FY-2027	\$ 5,324,360	\$ 5,324,360
FY-2026 Ann/Base No. 1 of 1	3Q FY-2027	\$ 6,720,000	\$ 12,044,360
FY-2026 Sup/Gen No. 1 of 1	4Q FY-2027	\$ 22,194,810	\$ 34,239,170

VIII. Projected Schedule of Drawdowns Against Federal Letter of Credit, based upon Appendix A:

For FY 2025 SRF Sup/Gen Cap Grant: (See Appendix B).

<u>Outlay Quarter</u>	<u>Federal Outlay Amount</u>	<u>Cumulative Outlay Amount</u>
2Q FY-27	\$ 1,985,128	\$ 1,985,128
3Q FY-27	\$ 3,339,232	\$ 5,324,360

For FY 2026 SRF Ann/Base Cap Grant: (See Appendix B).

<u>Outlay Quarter</u>	<u>Federal Outlay Amount</u>	<u>Cumulative Outlay Amount</u>
3Q FY-27	\$ 4,566,768	\$ 4,566,768
4Q FY-27	\$ 2,153,232	\$ 6,720,000

For FY 2026 SRF IJJA Sup Cap Grant: (See Appendix B).

<u>Outlay Quarter</u>	<u>Federal Outlay Amount</u>	<u>Cumulative Outlay Amount</u>
4Q FY-27	\$ 4,657,806	\$ 4,657,806
1Q FY-28	\$ 11,100,000	\$ 15,757,806
2Q FY-28	\$ 6,437,004	\$ 22,194,810

IX. Certifications

1. The State certifies that all treatment works for funding under this Intended Use Plan are or will be in compliance with Section 205(j), 319 and/or 320 planning and that all non-point source control and estuarine projects are or will be consistent with planning under Sections 319 and/or 320.
2. The State certifies that it will make an annual report to the Regional Administrator on the actual use of funds and how the State has met the goals and objectives for the previous fiscal year as identified in the IUP; and to annually have conducted an independent audit of the fund to be conducted in accordance with generally accepted government accounting standards.
3. The State certifies that this Intended Use Plan has been subjected to public review and comment prior to final submission to EPA. The review includes a public notice (30 days) which indicates that the draft IUP is available for viewing and downloading at www.mdeq.ms.gov/cwsrf. Written or verbal comments are solicited and can be submitted to the Construction Branch or in person at the public hearing that is held at the conclusion of the public review period. Any comments submitted, along with Agency responses, are collected and transcribed and provided to the Commission when the draft IUP is submitted for final adoption.
4. The State certifies that all wastewater facility projects in this Intended Use Plan are on the project Priority List developed pursuant to the requirements of Section 216, CWA.
5. The State certifies that it will enter into binding commitments for 120% of the amount of each payment (LOC) under the capitalization grant within one year after receipt of each payment (LOC).
6. The State certifies that it will expend all funds in the WPCRLF in an expeditious and timely manner.
7. The State certifies that all wastewater facilities in the State are in compliance with enforceable requirements or are making progress toward meeting those requirements.
8. The State certifies that it will conduct environmental reviews on treatment works projects in accordance with the State environmental review process.
9. The State certifies that all POTWs listed on the national Municipal Policy List are either in compliance with their final limits, have an enforcement action filed against them, or have a funding commitment during or prior to the first year covered by this IUP.

X. Expected Environmental Outcomes and Performance Measures (EPA/SP/Outcomes)

The objective of this program is to disperse all loan funds available in a timely manner in order to achieve the intended cost-effective environmental protection benefits, and to ensure compliance with loan agreements, as required by state and federal laws and regulations.

The State has historically entered data into the EPA CBR system and provided the one-page worksheet for all binding commitments, as requested by EPA to comply with EPA Order 5700.7. Though CBR no longer exists, the State now enters data for all binding commitments into the new EPA Data System and can provide related data if requested by EPA.

PART 2 – Additional Federal Requirements for Fiscal Year 2026 and After (EPA/SP/Outputs)

I. Introduction

The *Water Resources Reform and Development Act, 2014* (WRRDA), which was passed by Congress and signed into law by the President on June 10, 2014, included amendments to the Clean Water State Revolving Fund (CWSRF) program authorized by Title VI of the Federal Clean Water Act. Those amendments, along with the exhaustion of “banked equivalency/cross-cutter compliance,” utilized by the Water Pollution Control Revolving Loan Fund (WPCRLF) Program since FY-2001, required significant changes to the WPCRLF Program for loans awarded October 1, 2014, and after. Some of those changes were implemented in FY-2015 as required, and the remaining requirements were implemented in FY-2016. Additional optional WRRDA-related changes may be considered for implementation in future fiscal years. Also, the *Infrastructure Investment and Jobs Act, 2021* (IIJA), which was passed by Congress and signed into law by the President on November 15, 2021, imposed the Build America Buy America (BABA) requirements on the CWSRF, superseding the American Iron and Steel (AIS) requirement previously imposed by WRRDA. IIJA also included an emphasis on “disadvantaged communities,” which resulted in EPA requiring reevaluation of the subsidy affordability criteria previously mandated by WRRDA. Sections III.L and III.O, below reflect those IIJA-required changes to the WRRDA requirements. All WPCRLF-funded projects are required to meet all applicable federal requirement, and thus, all can be considered “equivalency” projects if/as needed. MDEQ will strive to ensure that all appropriate data is entered quarterly into the CWSRF Data System (formerly CBR/NIMS).

II. Supplemental Guidance

To assist in complying with the Water Resources Reform and Redevelopment Act of 2014 (WRRDA) and Build America, Buy America (BABA) from federal Infrastructure Investment and Job (IIJA) Act of 2021 requirements, MDEQ has prepared a supplemental guidance document to be used in conjunction with the previously existing WPCRLF Regulations and checklist/guidance. The document is entitled, “Guidance for Water Pollution Control Revolving Loan Fund Projects Funded Beginning Federal FY 2025 (October 1, 2024 and After)” and is available for viewing/downloading on MDEQ’s WPCRLF Program webpage by going to www.mdeq.ms.gov/cwsrf. Note this guidance includes the WRRDA and BABA related guidelines, which supersedes the AIS guidelines.

III. Additional Requirements

- A. Endangered Species Act, Fish and Wildlife Coordination Act, Migratory Bird Treaty Act, and (Only for projects located in Jackson, Harrison, and Hancock Counties) Coastal Barrier Resources Act (Cross-Cutters):

The Loan Recipient/Consultant must submit a map and description of the proposed project to the U.S. Fish & Wildlife Service (USFWS) Mississippi Ecological Services Field Office. The USFWS comments must be included in the facilities plan; and, if the USFWS requires further action (e.g. a vegetative/wildlife survey), such action must be taken, and the final USFWS clearance letter must be submitted to MDEQ with the loan application package.

- B. Sole Source Aquifer (Only for projects located in the Southern Hills Regional Aquifer System which is the area between the Mississippi and Pearl Rivers from and including Warren and Hinds Counties, south to the Louisiana State Line.) (Cross-Cutter):

The Loan Recipient/Consultant must submit a map and description of the proposed project to the USEPA Region IV, Grants and Drinking Water Protection Branch, and include any resulting EPA comments in the facilities plan.

C. Farmland Protection Policy Act (FPPA) (Cross-Cutter):

All WPCRLF projects must now undergo Farmland Protection Policy Act review. The MDEQ Project Manager will complete this review in accordance with the FY 2015 Operating Procedure for FPPA. Once complete, copies of the compliance documentation will be provided to the Loan Recipient/Consultant for their planning files.

D. Environmental Review {WRRDA Section 5002(1)}:

All WPCRLF projects must now comply with 40CFR35.3140(b) {Tier 1 “NEPA-like” review}. Therefore, in addition to (or in lieu of) the requirements of Appendix B of the WPCRLF Regulations and Sections VI.C, VIII.B, and VIII.C, of the Facilities Plan Checklist, the following will be required:

1. The comparative evaluation of alternatives in the facilities plan must also include any sensitive environmental issues that are identified during management of the project or through public participation.
2. A public hearing must be held for ALL projects. Topics to be discussed at the hearing include the facilities to be built, why they are needed, where they will be built, how much they will cost, the average monthly user charge, and the environmental impact. The facilities plan must include proof that notice of the hearing was published in a newspaper of general circulation in the project area at least 30 days prior to the hearing date. The plan must also include minutes from the hearing, including any public comments.

When the facilities plan is approvable, the MDEQ Project Manager will prepare the appropriate environmental document (Categorical Exclusion, Finding of No Significant Impact/Environmental Assessment, Environmental Impact Statement, etc.) for the project in accordance with MDEQ’s “FY 2015 Operating Procedure for Environmental Review.” Note that this is a deviation from Appendix B of the existing WPCRLF Regulations, and any necessary variances will be provided through each loan agreement in accordance with the variance procedures in the Regulations.

E. Fiscal Sustainability Plan {WRRDA Section 5003(2)}:

All WPCRLF loan recipients must now certify that they have developed and implemented a Fiscal Sustainability Plan (FSP) that includes:

1. An inventory of critical assets that are a part of the treatment works;
2. An evaluation of the condition and performance of inventoried assets or asset groupings;
3. A certification that the recipient has evaluated and will be implementing water and energy conservation efforts as part of the plan; and
4. A plan for maintaining, repairing, and, as necessary, replacing the treatment works and a plan for funding such activities.

A Fiscal Sustainability Plan (FSP) Certification must be submitted with the loan application package indicating that the Loan Recipient has either 1) already developed and implemented an FSP or 2) will do so by the date established in the loan agreement which represents 90% of construction completion. If the latter, a corresponding follow-up FSP Certification will be required by that same 90% construction completion date.

F. Generally Accepted Accounting Principles (GAAP)/Governmental Accounting Standards Board (GASB) {WRRDA Section 5002}:

All WPCRLF loan recipients are now required to maintain project accounts according to Generally

Accepted Accounting Principles (GAAP) as issued by the Governmental Accounting Standards Board (GASB), including standards relating to the reporting of infrastructure assets. A corresponding GAAP Certification must be submitted with the loan application.

The most recent applicable standard is GASB Statement No. 34 (GASB 34), issued in June 1999, which details governmental reporting requirements including standards for reporting of infrastructure assets. Further details on the requirements, as well as the full text of GASB 34, can be obtained through the GASB.

G. Loan Term/Useful Life {WRRDA Section 5003(2)}:

The maximum CWSRF loan term allowed by federal law was changed from twenty years to the lesser of thirty years and the “projected useful life of the project.” The current WPCRLF loan terms and interest rates available as a result of implementation of this new provision are outlined in Part 1, Section II.c., j., and k. of this Intended Use Plan.

Regarding the “useful life” limitation, the Department has confirmed with EPA that, in view of the WPCRLF loan award history, the following approach is acceptable. For treatment works projects funded with WPCRLF loans with repayment terms of 20 years or less, the useful life will be considered to be at least 20 years, with no additional documentation or project-specific determination required. For treatment works projects to be funded with WPCRLF loans with repayment terms greater than 20 years, and for any non-treatment works projects, additional documentation supporting the project useful life may be required, and a project-specific useful life determination will be made and included in the project files. Each applicable project’s Loan Application File will be documented with a copy of a corresponding useful life determination memo, which confirms this approach.

H. Uniform Relocation Assistance and Real Property Acquisition Policies Act (Cross-Cutter):

All WPCRLF loan recipients are now required to comply with the federal “Uniform Act.” The implementing regulations can be found at 49CFR24.101 through 24.105. To confirm compliance, the Loan Recipient and Title Counsel must submit the “Limited Site Certificates for Projects Funded Beginning FY 2015” and “Clear Site Certificates for Projects Funded Beginning FY 2015” by the date(s) specified in the loan agreement.

I. Executive Order 12549-Debarment and Suspension (Cross-Cutter):

In order to ensure compliance with this executive order, all WPCRLF-funded construction contracts must include MDEQ’s “Supplementary Information for Bidders” dated December 11, 2015, verbatim.

J. Davis Bacon Prevailing Wage Rates (WRRDA Section 5002)

The Davis Bacon (DB) requirements [as referenced in Section 513 of the Federal Water Pollution Control Act (33 U.S.C. 1372)] now apply to all treatment works projects constructed in whole or in part with WPCRLF funds. These are effectively the same requirements applied to FY-2012 through FY-2015 WPCRLF projects based on EPA’s interpretation of the FY-2012 CWSRF appropriations language. WRRDA reaffirmed that the DB requirements are applicable for all future WPCRLF projects. Specific details regarding compliance with these requirements are outlined in MDEQ’s “Supplemental General Condition” dated August 13, 2013, which must be included in all WPCRLF-funded construction contracts.

K. American Iron and Steel (WRRDA Section 5004)/Buy America Build America (IIJA Section 70901-52):

The Buy America Build America (BABA) requirement now applies to all FY-22 and after CWSRF capitalization grant funds. Though similar to the existing American Iron and Steel (AIS) requirements, BABA also requires the use of only American-made “manufactured goods” and “construction materials.” Additional information is currently available on EPA’s BABA webpage at <https://www.epa.gov/cwsrf/build-america-buy-america-baba>. The information provided therein should be helpful to Loan Recipients and Consultants in crafting bidding documents and ensuring compliance for a given project. Also, MDEQ has prepared a supplemental guidance document that includes Build America, Buy America guidance. The document is entitled, “Guidance for Water Pollution Control Revolving Loan Fund Projects Funded Beginning Federal FY 2025 (October 1, 2024 and After)” and is available for viewing/downloading on MDEQ’s WPCRLF Program webpage by going to www.mdeq.ms.gov/cwsrf.

L. Federal Procurement for Engineering Services (WRRDA Section 5002):

All WPCRLF-funded contracts for program management, construction management, feasibility studies, preliminary engineering, design, engineering, surveying, mapping, or architectural related services must now be negotiated in the same manner as a contract for architectural and engineering services is negotiated under 40 U.S.C. 1101 et seq. A corresponding Procurement Certification must be submitted with the loan application.

M. Cost and Effectiveness (WRRDA Section 5002):

All loan recipients must now certify, that they:

1. have studied and evaluated the cost and effectiveness of the processes, materials, techniques, and technologies for carrying out the proposed project or activity for which assistance is sought under this title; and
2. have selected, to the maximum extent practicable, a project or activity that maximizes the potential for efficient water use, reuse, recapture, and conservation, and energy conservation, taking into account:
 - (i) the cost of constructing the project or activity;
 - (ii) the cost of operating and maintaining the project or activity over the life of the project or activity; and
 - (iii) the cost of replacing the project or activity

The Cost and Effectiveness Certification must be submitted with the facilities plan in order for the plan to be considered “complete.”

N. Additional Subsidy Funding/Affordability Criteria (WRRDA Section 5003 and IIJA-related EPA Mandate):

Similar to the additional subsidy provision in the FY-2010 through FY-2014 CWSRF appropriations language, WRRDA included a provision allowing the states to provide a limited amount of “additional subsidization” each FY, but with more limitations than were included in prior years’ appropriations language. This provision also required the establishment of “affordability criteria” to be used in determining additional subsidy eligibility; and, stipulated that the criteria must be “based on income and unemployment data, population trends, and other data determined relevant by the State, including whether the project or activity is to be carried out in an economically distressed area, as described in section 301 of the Public Works and Economic Development Act of 1965 (42 U.S.C. 3161).” Therefore, using these stipulations to build on the existing WPCRLF “Small/Low Income Community” subsidy criteria, MDEQ developed the required affordability criteria which was used for subsidization made available by the FY-2015 through FY-2021 capitalization grants.

Based on the IIJA’s emphasis on “disadvantaged communities” EPA is mandating that states reevaluate their CWSRF subsidy affordability criteria to ensure more of a focus on “disadvantaged” communities (potentially including “disadvantaged communities” which may lie within larger “non-disadvantaged” service areas). Accordingly, the previous “Small/Low Income Community” subsidy criteria is being replaced with the following expanded 2-tier criteria, which MDEQ will use for subsidization made available from FY-2022 and subsequent capitalization grants:

1) Subsidy-eligible projects* for applicants whose Service Area has a population of 4,000 or less, and a Median Household Income (MHI) of \$40,000 or less will be listed in Tier 1. All other subsidy-eligible projects will be listed in the Tier 2.

2) Within Tier 1, each applicant’s Service Areas will be scored based on six (6) “Affordability Factors (AFs).” Within Tier 2 each Project Area will be scored based on those same AFs,* which are as follows:

1 Point(s): If Per Capita Income is confirmed to be \leq 80% of national average

1 Point(s): If Unemployed Population is confirmed to be \geq 3.4%

1 Point(s): If Vacant Households are confirmed to be \geq 12.1%

1 Point(s): If Population Living 200% Below Poverty Level is confirmed to be \geq 30.9%

1 Point(s): If Population Speaking English “Not Well” or “Not at All” is confirmed to be \geq 10%

1 Point(s): If Population Receiving Food Stamps/SNAP is confirmed to be \geq 11.7 %

3) Projects will then be ranked in their respective tiers based on the following:

- First on highest to lowest total Affordability Factor score (AFT),
- Then on lowest to highest Service Area Median Household Income (MHI),
- Then on lowest to highest Service Area Population (Pop).

4) Subsidy funding will be reserved first for all projects in Tier 1 that rank within the available subsidy funds. Any remaining subsidy funding (not reserved for Tier 1 projects) will be reserved for all projects in Tier 2 that rank within the remaining available subsidy funds. Subsidy funding will remain reserved for a project until it becomes ready for loan award, provided all WPCRLF Priority System Deadlines for the Fiscal Year (FY) are met. If a Priority System Deadline is missed, the subsidy funds reserved for that project will be released and made available for award to any subsidy-eligible project (including that project) on a first-come, first-served basis as they become ready for award.

The amount of subsidy (in the form of “principal forgiveness”) for projects ranked in either tier is 80% of the total loan amount, up to a maximum subsidy of \$4,000,000. This maximum subsidy limitation applies per applicant per fiscal year.

***Note:** To be considered subsidy-eligible, projects must fall within WPCRLF Priority System Categories Two (2) through Eight (8). Also, Tier 2 projects must score at least 1 AF point. Unless the proposed project covers the entire Service Area (such as a wastewater treatment plant project) MDEQ will not be able to determine a Tier 2 project’s subsidy eligibility until a map clearly and accurately delineating the Project Area is submitted. If a Project Area consists of two or more non-contiguous areas, each area will likely have to be scored and ranked as separate projects.

Subsidy funding details and conditions are further described in Section IV.D.1.

O. Signage (Non-statutory EPA Mandate):

In 2015 EPA began requiring (as a condition of states receiving capitalization grants) that WPCRLF-funded projects include signage which details EPA’s involvement in the project. Accordingly, Loan Recipient must now ensure that a project-specific EPA Public Awareness Notification (provided by MDEQ) is displayed

on a bulletin board/sign in a prominent location at the project site for the duration of the contract. The Notification should also be displayed in other prominent locations (Loan Recipient's office, website, courthouse, library, etc.) accessible to the public. Specific details regarding this requirement are outlined in MDEQ's "Supplementary Information For Bidders WPCRLF Projects Funded Beginning Federal FY 2025 (October 1, 2024 and After)" dated March 18, 2025, which must be included in all WPCRLF-funded construction contracts.

P. Prohibition on Certain Telecommunications and Video Surveillance Services or Equipment (P.L. 115-232).

Pursuant to 2 CFR 200.216 and Public Law 115-232, Section 889, WPCRFL loan funds (and/or subsidy funds, if applicable) shall NOT be used to procure or obtain; extend or renew a contract to procure or obtain; or enter into a contract (or extend or renew a contract) to procure or obtain equipment, services, or systems that use telecommunications equipment produced by Huawei Technologies Company or ZTE Corporation (or any subsidiary or affiliate of such entities). Also, WPCRLF loan funds (and/or subsidy funds, if applicable) shall NOT be used to purchase:

- (a) Video surveillance and telecommunications equipment produced by Hytera Communications Corporation, Hangzhou Hikvision Digital Technology Company, or Dahua Technology Company (or any subsidiary or affiliate of such entities).
- (b) Telecommunications or video surveillance services provided by such entities or using such equipment.
- (c) Telecommunications or video surveillance equipment or services produced or provided by an entity that the Secretary of Defense, in consultation with the Director of the National Intelligence or the Director of the Federal Bureau of Investigation, reasonably believes to be an entity owned or controlled by, or otherwise connected to the government of a covered foreign country.

Certain prohibited equipment, systems, or services, including equipment, systems, or services produced or provided by entities identified in section 889, are recorded in the System for Award Management (sam.gov) exclusion link.

Appendix A
State of Mississippi WPCRLF Program
FFY 2026 Assumed Available Funds

The following breakdown of funds is based on the anticipated FFY26 Annual appropriation for the National Title VI CWSRF Program (\$1,638,861,000), and the anticipated FFY26 BIL/IIJA Supplemental General appropriation (\$2,603,000,000).

FFY26 Annual CWSRF Funds

MS Allotment After Rescissions/Set-Asides/Earmarks		\$6,820,000.00
604(b) Reserve (1% or at least \$100,000)	(-)	(\$100,000.00)
FFY26 Annual CWSRF Capitalization Grant	(=)	\$6,720,000.00
State Match Required (20% of Annual CWSRF Cap Grant)	(+)	\$1,344,000.00
FFY26 Annual Administrative Reserve (4% of Cap Grant)	(-)	(\$268,800.00)
FFY26 Annual CWSRF Funds (Cap Grant + Match - Admin)	(=)	\$7,795,200.00

FFY26 Supplemental General (SG) CWSRF Funds

MS Allotment After Rescissions/Set-Asides		\$22,419,000.00
604(b) Reserve (1% of allotment)	(-)	(\$224,190.00)
FFY26 SG CWSRF Capitalization Grant	(=)	\$22,194,810.00
State Match Required (20% of SG CWSRF Cap Grant)	(+)	\$4,438,962.00
FFY26 SG Administrative Reserve (4% of Cap Grant)	(-)	(\$887,792.40)
FFY26 SG CWSRF Funds (Cap Grant + Match - Admin)	(=)	\$25,745,979.60

FFY26 Annual & SG CWSRF Funds (Cap Grants + Match - Admin)	(=)	\$33,541,179.60
FFY25 Balance Brought Forward from LFA 1057(A)	(+)	\$23,424,802.30
FFY25 State Match & Associated Cap Grant not available in FFY25	(+)	\$6,389,232.00
Loan Repayments Received 10/01/25 thru 01/31/26	(+)	\$12,214,442.21
Anticipated Loan Repayments 02/01/26 thru 09/30/26	(+)	\$23,753,116.98
Anticipated Loan Repayments 10/01/26 thru 09/30/27 (FFY27)	(+)	\$34,759,074.06
Anticipated Loan Repayments 10/01/27 thru 09/30/28 (FFY28)	(+)	\$30,730,800.45
Interest Earned - Received 10/01/25 thru 01/31/26	(+)	\$4,032,695.36
Anticipated Interest Earnings from Repayments 02/01/26 thru 09/30/26	(+)	\$6,885,203.33
Bond Debt Service (for State Match) Paid 10/01/25 thru 01/31/26	(-)	(\$1,054,032.71)
Anticipated Bond Debt Service (for State Match) 02/01/26 thru 09/30/26	(-)	(\$911,490.73)
Anticipated Bond Debt Service 10/01/26 thru 09/30/27 (FFY27)	(-)	(\$3,108,191.91)
Anticipated Bond Debt Service 10/01/27 thru 09/30/28 (FFY28)	(-)	(\$2,698,201.43)
Base Loan Decreases Processed 10/01/25 thru 03/13/26	(+)	\$30,655,879.55
Subsidy Loan Decreases Processed 10/01/25 thru 03/13/26	(+)	\$2,662,428.43
Anticipated Base Loan Decreases 03/14/26 thru 09/30/26	(+)	\$5,411,482.38
Anticipated Subsidy Loan Decreases 03/14/26 thru 09/30/26	(+)	\$631,584.56
Base Loan Increases Processed 10/01/25 thru 03/13/26	(-)	(\$21,707,205.02)
Subsidy Loan Increases Processed 10/01/25 thru 03/13/26	(-)	\$0.00
Anticipated Base Loan Increases 03/14/26 thru 09/30/26	(-)	(\$5,640,793.00)
Anticipated Subsidy Loan Increases 03/14/26 thru 09/30/26	(-)	\$0.00
Total Anticipated FFY26 Funds Available for Base & Subsidy Loan Awards	(=)	\$179,972,006.41

Funds Availability:

Subsidy Portion of Total Anticipated FFY26 Funds Available		\$40,147,938.37
Base Portion of Total Anticipated FFY26 Funds Available		\$139,824,068.04

Reserves for Prior-Year Project Increases:

Subsidy Loan Increase Reserve	(-)	(\$2,500,000.00)
Base Loan Increase Reserve	(-)	(\$16,500,000.00)

Priority List Demand:

Subsidy Funds Needed for Priority List Subsidy Loan Projects	(-)	(\$26,480,000.00)
Base Funds Needed for Priority List Subsidy Loan Projects	(-)	(\$6,920,000.00)
Base Funds Needed for Priority List Base Loan Projects	(-)	<u>(\$98,500,000.00)</u>

Funds Available For Additional "Catch-up" Projects in FFY26:

Projected FFY26 Available Subsidy Funds Excess/(Deficit)	(=)	\$11,167,938.37
Projected FFY26 Available Base Funds Excess/(Deficit)	(=)	\$17,904,068.04

State of Mississippi WPCRLF Program
FFY 2025 End of Year Report

The following breakdown of funds is based on the FFY'25 Annual Congressional appropriation for the National Title VI CWSRF Program (\$1,638,861,000) and the FFY'25 IJA/BIL Supplemental General appropriation (\$2,603,000,000).

FFY'25 Annual/Base CWSRF Funds

MS Allotment After Rescissions/Set-Asides		\$14,438,000.00
604(b) Reserve (Per EPA Allotment Notification)	(-)	<u>(\$144,000.00)</u>
FFY'25 Annual CWSRF Capitalization Grant	(=)	\$14,294,000.00
State Match Required (20% of Annual CWSRF Cap Grant)	(+)	\$2,858,800.00
FFY'25 Annual Administrative Reserve (4% of Cap Grant)	(-)	<u>(\$571,760.00)</u>
FFY'25 Annual CWSRF Funds (Cap Grant + Match - Admin)	(=)	<u>\$16,581,040.00</u>

FFY'25 Supplemental General (SG) CWSRF Funds

MS Allotment After Rescissions/Set-Asides		\$22,419,000.00
604(b) Reserve (Per EPA Allotment Notification)	(-)	<u>(\$224,000.00)</u>
FFY'25 SG CWSRF Capitalization Grant	(=)	\$22,195,000.00
State Match Required (20% of SG CWSRF Cap Grant)	(+)	\$4,439,000.00
FFY'25 SG Administrative Reserve (4% of Cap Grant)	(-)	<u>(\$887,800.00)</u>
FFY'25 SG CWSRF Funds (Cap Grant + Match - Admin)	(=)	<u>\$25,746,200.00</u>

FFY'25 Annual & SG CWSRF Funds (Cap Grants + Match - Admin)	(=)	\$42,327,240.00
FFY'24 Balance Brought Forward	(+)	\$23,717,546.70
State Match Not Yet Available + Associated FFY25 Cap Grant Funds - Admin *	(-)	(\$6,176,257.60)
Change in Excess State Match from Previous FFY	(-)	(\$209,642.00)
Loan Repayments Received 10/01/24 thru 09/30/25	(+)	\$36,979,420.74
Interest Earned - Received 10/01/24 thru 09/30/25	(+)	\$10,433,053.20
Bond Debt Service (for State Match) Paid 10/01/24 thru 09/30/25	(-)	(\$4,151,654.45)
Base Loan Decreases Processed 10/01/24 thru 09/30/25	(+)	\$43,710,876.27
Subsidy Loan Decreases Processed 10/01/25 thru 09/30/25	(+)	\$1,214,265.68
Loan Increase Reserve	(-)	\$0.00
Subsidy Loan Increase Reserve	(-)	\$0.00
Base Loan Increases Processed 10/01/24 thru 09/30/25	(-)	(\$2,640,000.00)
Subsidy Loan Increases Processed 10/01/24 thru 09/30/25	(-)	<u>\$0.00</u>
Total Funds Available for FFY'25 Loan Awards	(=)	\$145,204,848.54
Loans Awarded During FFY'25	(-)	<u>(\$121,780,046.24)</u>
FFY25 Ending Balance	(=)	<u><u>\$23,424,802.30</u></u>

* Includes a correction to this amount from the FFY25 IUP Assumed Available Funds which included the 4% Admin funds but shouldn't have since we didn't have the Match for that portion of the Cap Grant.

Appendix A (Cont.)
WATER POLLUTION CONTROL (CLEAN WATER) REVOLVING LOAN FUND PROGRAM
ASSUMED AVAILABLE STATE MATCH FUNDS (FY-20 Through FY-26)

[The State Match History From Program Inception (FY-89) Through FY-19 Is Available on the MDEQ Webpage at www.mdeq.ms.gov/cwsrf.

SRF Cap. Grant	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA** Repayments	Deposits From State *** Appropriations
FY-20	4Q FY-20 (No. 1 of 2)	⁽¹⁰⁰⁾ \$ 187,215	*\$ 37,443	\$ 0	N/A	\$ 37,443
FY-20	1Q FY-21 (No. 2 of 2)	⁽¹⁰¹⁾ \$ 14,129,785	*\$ 2,825,957	\$ 0	N/A	\$ 2,825,957
Total		\$ 14,317,000	\$ 2,863,400	\$ 0	N/A	\$ 2,863,400
SRF Cap. Grant	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA** Repayments	Deposits From State *** Appropriations
FY-21	1Q FY-22 (No. 1 of 1)	⁽¹⁰²⁾ \$ 14,315,000	*\$ 2,863,000	\$ 0	N/A	\$ 2,863,000
Total		\$ 14,315,000	\$ 2,863,000	\$ 0	N/A	\$ 2,863,000
SRF Cap. Grant	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA** Repayments	Deposits From State *** Appropriations
FY-22 (Ann/ Base)	4Q FY-24 (No. 1 of 1)	⁽¹⁰³⁾ \$ 10,425,000	*\$ 2,085,000	\$ 0	\$ 19,551	\$ 2,065,449
Total		\$ 10,425,000	\$ 2,085,000	\$ 0	\$ 19,551	\$ 2,065,449

SRF Cap. Grant FY-22 (Sup/Gen)	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA ** Repayments	Deposits From State *** Appropriations
	4Q FY-24 (No. 1 of 1)	⁽¹⁰⁴⁾ \$ 16,035,000	*\$ 1,603,500	\$ 0	N/A	\$ 1,603,500
Total		\$ 16,035,000	\$ 1,603,500	\$ 0	N/A	\$ 1,603,500

SRF Cap. Grant FY-23 (Ann/Base)	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA ** Repayments	Deposits From State *** Appropriations
	4Q FY-25 (No. 1 of 1)	⁽¹⁰⁵⁾ \$ 6,759,000	*\$ 1,351,800	\$ 0	N/A	\$ 1,351,800
Total		\$ 6,759,000	\$ 1,351,800	\$ 0	N/A	\$ 1,351,800

SRF Cap. Grant FY-23 (Sup/Gen)	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA ** Repayments	Deposits From State *** Appropriations
	4Q FY-25 (No. 1 of 1)	⁽¹⁰⁶⁾ \$ 18,779,000	*\$ 1,877,900	\$ 0	N/A	\$ 1,877,900
Total		\$ 18,779,000	\$ 1,877,900	\$ 0	N/A	\$ 1,877,900

SRF Cap. Grant FY-24 (Ann/Base)	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA ** Repayments	Deposits From State *** Appropriations
	2Q FY-25 (No. 1 of 1)	⁽¹⁰⁷⁾ \$ 7,355,000	*\$ 1,471,000	\$ 0	N/A	\$ 1,471,000

Total		\$ 7,355,000	\$ 1,471,000	\$ 0	N/A	\$ 1,471,000
SRF Cap. Grant FY-24 (Sup/ Gen)	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA ** Repayments	Deposits From State *** Appropriations
	4Q FY-25 (No. 1 of 1)	⁽¹⁰⁸⁾ \$ 20,489,000	*\$ 4,097,800	\$ 0	N/A	\$ 4,097,800
Total		\$ 20,489,000	\$ 4,097,800	\$ 0	N/A	\$ 4,097,800
SRF Cap. Grant FY-24 (Ann/ Base)	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA ** Repayments	Deposits From State *** Appropriations
	2Q FY-25 (No. 1 of 1)	⁽¹⁰⁷⁾ \$ 7,355,000	*\$ 1,471,000	\$ 0	N/A	\$ 1,471,000
Total		\$ 7,355,000	\$ 1,471,000	\$ 0	N/A	\$ 1,471,000
SRF Cap. Grant FY-24 (Sup/ Gen)	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA ** Repayments	Deposits From State *** Appropriations
	4Q FY-25 (No. 1 of 1)	⁽¹⁰⁸⁾ \$ 20,489,000	*\$ 4,097,800	\$ 0	N/A	\$ 4,097,800
Total		\$ 20,489,000	\$ 4,097,800	\$ 0	N/A	\$ 4,097,800

SRF Cap. Grant	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA** Repayments	Deposits From State*** Appropriations
FY-25 (Ann/Base)	2Q FY-26 (No. 1 of 1)	⁽¹⁰⁹⁾ \$ 14,294,000	*\$ 2,858,800	\$ 0	N/A	\$ 2,858,800
Total		\$ 14,294,000	\$ 2,858,800	\$ 0	N/A	\$ 2,858,800

SRF Cap. Grant	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA** Repayments	Deposits From State*** Appropriations
FY-25 (Sup/Gen)	4Q FY-26 (No. 1 of 2)	⁽¹¹⁰⁾ \$ 16,870,640	*\$ 3,374,128	\$ 0	N/A	\$ 3,374,128
FY-25 (Sup/Gen)	2Q FY-27 (No. 2 of 2)	⁽¹¹¹⁾ \$ 5,324,360	*\$ 1,064,872	\$ 0	N/A	\$ 1,064,872
Total		\$ 22,195,000	\$ 4,439,000	\$ 0	N/A	\$ 4,439,000

SRF Cap. Grant	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA** Repayments	Deposits From State*** Appropriations
FY-26 (Ann/Base)	3Q FY-27 (No. 1 of 1)	⁽¹¹²⁾ \$ 6,720,000	*\$ 1,344,000	\$ 0	N/A	\$ 1,344,000
Total		\$ 6,720,000	\$ 1,344,000	\$ 0	N/A	\$ 1,344,000

SRF Cap. Grant	Cap. Grant Payment Schedule Quarter	Cap. Grant Payment Schedule Amount	Total Required 20% State Match Deposit	Interest Earnings on State Match Fund	Deposit From WPA** Repayments	Deposits From State*** Appropriations

FY-26 (Sup/ Gen)	4Q FY-27 (No. 1 of 1)	⁽¹¹³⁾ \$ 22,194,810	*\$ 4,438,962	\$ 0	N/A	\$ 4,438,961
Total		\$ 22,194,810	\$ 4,438,962	\$ 0	N/A	\$ 4,438,961

* = State match deposits of this amount or greater were authorized/appropriated by the State Legislature as of July 1, 2026.

** = The Water Pollution Abatement (WPA) Loan Program, which was entirely state funded. The last of those WPA loans was paid off as of June 16, 2022, when the Town of Falcon submitted a check for the outstanding balance of \$19,551.84.

***= During the Spring 2019 Regular Legislative session, the Legislature provided bonding authority for \$7,940,000 in general obligation bonds to be used for state match funds. These bond proceeds will be used to match the remainder of the FY-17 capitalization grant, the entire FY-18 capitalization grant, the entire FY-19 capitalization grant, and to provide \$37,443 of match for the FY-20 capitalization grant. During the Spring 2020 Regular Legislative session, the Legislature provided bonding authority for \$2,830,000 in general obligation bonds to be used for state match funds. These bond proceeds will be used to match the remainder of the FY-20 capitalization grant and to provide \$4,043 of match for the FY-21 capitalization grant. During the Spring 2021 Legislative Session the Legislature provided bonding authority for \$2,870,000 in general obligation bonds to be used for state match funds. These bond proceeds will be used to match the remainder of the FY-21 capitalization grant and provide \$11,043 of match for the FY-22 capitalization grant. On June 16, 2022, the Town of Falcon paid off the remaining balance of their WPA loan in the amount of \$19,551.84, which will be used to also match a portion of the FY-22 capitalization grant. During the Spring 2022 Legislative Session the Legislature provided a direct appropriation of \$4,490,000 to be used for state match funds. \$2,054,406 will be used to match the FY-22 annual “General” capitalization grant, and \$1,603,500 will be used to match the FY-22 IJA supplemental “General” capitalization grant. The remaining \$832,094 of the appropriation is available for match for the FY-23 capitalization grants. During the Spring 2023 Legislative Session the Legislature provided a direct appropriation of \$2,635,000 to be used for state match funds. \$519,706 will be used to match the FY-23 annual “General” capitalization grant, and \$1,877,900 will be used to match the FY-23 IJA supplemental “General” capitalization grant. The remaining \$237,394 of the appropriation is available for match for the FY-24 capitalization grants. During the Spring 2024 Legislative Session the Legislature provided a direct appropriation of \$5,541,048 to be used for state match funds. \$1,233,606 will be used to match the FY-24 annual “General” capitalization grant, and \$4,097,800 will be used to match the FY-24 IJA supplemental “General” capitalization grant. The remaining \$209,642 of the appropriation is available for match for the FY-25 capitalization grants. During the Spring 2025 Legislative Session the Legislature provided a direct appropriation of \$6,023,286 to be used for state match funds. \$2,649,158 will be used to match the FY-25 annual “General” capitalization grant, and \$3,374,128 will be used to match the FY-25 IJA supplemental “General” capitalization grant. During the Spring 2026 Legislative Session the Legislature provided a direct appropriation of \$6,868,000 to be used for state match funds. \$1,064,872 will be used to match the remainder of the FY-25 IJA Supplemental General capitalization grant, \$1,344,000 will be used to match the FY-26 Annual “General” capitalization grant, and \$4,438,962 will be used to match the FY-26 IJA supplemental “General” capitalization grant. The remaining \$20,166 of the appropriation is available for match for the FY-27 capitalization grant.

⁽¹⁰⁰⁾ The FY-2020 Federal payment schedule \$ that can be matched with \$37,443 in proceeds from the sale of general obligation bonds authorized by the State Legislature during the Spring 2019 Legislative session.

⁽¹⁰¹⁾ The FY-2020 Federal payment schedule \$ that can be matched with \$2,825,957 in proceeds from the sale of general obligation bonds authorized by the State Legislature during the Spring 2020 Legislative session.

- (102) The FY-2021 Federal payment schedule \$ that can be matched with \$2,863,000 in proceeds from the sale of general obligation bonds authorized by the State Legislature during the Spring 2021 Legislative session.
- (103) The FY-2022 Annual/Base Federal payment schedule \$ that can be matched with 1) \$11,043 in proceeds from the sale of general obligation bonds authorized by the State Legislature during the Spring 2021 Legislative session, 2) \$19,551 in WPA loan repayments from the Town of Falcon, and 3) \$2,054,406 of direct appropriations authorized by the State Legislature during the Spring 2022 Legislative session.
- (104) The FY-2022 Supplemental General Federal payment schedule \$ that can be matched with \$1,603,500 of direct appropriations authorized by the State Legislature during the Spring 2022 Legislative session.
- (105) The FY-2023 Annual/Base Federal payment schedule \$ that can be matched with 1) \$832,094 of direct appropriations authorized by the State Legislature during the Spring 2022 Legislative session and 2) \$519,706 of direct appropriations authorized by the State Legislature during the Spring 2023 Legislative session.
- (106) The FY-2023 Supplemental General Federal payment schedule \$ that can be matched with \$1,877,900 of direct appropriations authorized by the State Legislature during the Spring 2023 Legislative session.
- (107) The FY-2024 Annual/Base Federal payment schedule \$ that can be matched with 1) \$237,394 of direct appropriations authorized by the State Legislature during the Spring 2023 Legislative session and 2) \$1,233,606 of direct appropriations authorized by the State Legislature during the Spring 2024 Legislative session.
- (108) The FY-2024 Supplemental General Federal payment schedule \$ that can be matched with \$4,097,800 of direct appropriations authorized by the State Legislature during the Spring 2024 Legislative session.
- (109) The FY-2025 Annual/Base Federal payment schedule \$ that can be matched with 1) \$209,642 of direct appropriations authorized by the State Legislature during the Spring 2024 Legislative session and 2) \$2,649,158 of direct appropriations authorized by the State Legislature during the Spring 2025 Legislative special session.
- (110) The FY-2025 Supplemental General Federal payment schedule \$ that can be matched with \$3,374,128 of direct appropriations authorized by the State Legislature during the Spring 2025 Legislative special session.
- (111) The remainder of the FY25 IJA Supplemental General capitalization grant that will be matched with \$1,064,872 of direct appropriations authorized by the State Legislature during the Spring 2026 legislative session.
- (112) The FY-2026 Annual/Base Federal payment schedule \$ that can be matched with \$1,344,000 of direct appropriations authorized by the State Legislature during the Spring 2026 Legislative session.
- (113) The FY-2026 Supplemental General Federal payment schedule \$ that can be matched with \$4,438,962 of direct appropriations authorized by the State Legislature during the Spring 2026 Legislative session.

Appendix B

Water Pollution Control (Clean Water) Revolving Loan Fund Program
 Projected Schedule of Outlays (\$ Millions) (EPA/SP/Milestone Schedule)

Projects	2Q FY-27	3Q FY-27	4Q FY-27	1Q FY-28	2Q FY-28	3Q FY-28	4Q FY-28	1Q FY-29	2Q FY-29	3Q FY-29	4Q FY-29	1Q FY-30	2Q FY-30	Totals
DCRUA	\$0	\$0	\$0	\$0	\$8,700,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$8,600,000	\$87,300,000
Caledonia	\$0	\$0	\$500,000	\$1,100,000	\$1,100,000	\$1,100,000	\$500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$4,300,000
Brandon	\$250,000	\$600,000	\$600,000	\$600,000	\$250,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,300,000
Brandon	\$250,000	\$600,000	\$600,000	\$600,000	\$250,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,300,000
Brandon	\$250,000	\$600,000	\$600,000	\$600,000	\$250,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,300,000
Crawford	\$100,000	\$600,000	\$600,000	\$600,000	\$100,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,000,000
Lampton	\$200,000	\$500,000	\$500,000	\$500,000	\$200,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,900,000
Crawford	\$200,000	\$300,000	\$300,000	\$300,000	\$300,000	\$200,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,600,000
Prentiss	\$0	\$0	\$0	\$0	\$100,000	\$250,000	\$250,000	\$100,000	\$0	\$0	\$0	\$0	\$0	\$700,000
Magee	\$400,000	\$1,100,000	\$1,100,000	\$1,100,000	\$400,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,100,000
Booneville	\$0	\$900,000	\$1,650,000	\$1,650,000	\$900,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,100,000
Hattiesburg	\$0	\$0	\$0	\$0	\$200,000	\$300,000	\$300,000	\$300,000	\$200,000	\$0	\$0	\$0	\$0	\$1,300,000
Nettleton	\$900,000	\$1,650,000	\$1,650,000	\$900,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,100,000
Greenville	\$150,000	\$500,000	\$500,000	\$500,000	\$150,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,800,000
Hattiesburg	\$0	\$0	\$0	\$0	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$0	\$0	\$0	\$0	\$1,000,000
Booneville	\$0	\$900,000	\$1,650,000	\$1,650,000	\$900,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,100,000
Columbia	\$350,000	\$1,000,000	\$1,000,000	\$1,000,000	\$350,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,700,000
Program Admin.	\$-0-	\$-0-	\$-0-	\$-0-	\$-0-	\$-0-	\$-0-	\$-0-	\$-0-	\$-0-	\$-0-	\$-0-	\$0	\$-0-
Total	\$3,050,000	\$9,250,000	\$11,250,000	\$11,100,000	\$14,350,000	\$12,050,000	\$11,250,000	\$10,600,000	\$10,400,000	\$10,000,000	\$10,000,000	\$10,000,000	\$8,600,000	\$131,900,000
FY-25 Sup/Gen State Match (0.81%)	\$1,064,872	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,064,872
Federal FY-25 Sup/Gen Cap Grant (4.04%)	\$1,985,128	\$3,339,232	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,324,360
FY-26 Ann/Base State Match (1.02%)	\$0	\$1,344,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,344,000
Federal FY-26 Ann/Base Cap Grant (5.09%)	\$0	\$4,566,768	\$2,153,232	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,720,000

FY-26 Sup/Gen State Match (3.37%)	\$0	\$0	\$4,438,962	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,438,962
Federal FY-26 Sup/Gen Cap Grant (16.83%)	\$0	\$0	\$4,657,806	\$11,100,000	\$6,437,004	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$22,194,810
\$ Other* (68.84%)	\$0	\$0	\$0	\$0	\$7,912,996	\$12,050,000	\$11,250,000	\$10,600,000	\$10,400,000	\$10,000,000	\$10,000,000	\$10,000,000	\$8,600,000	\$90,812,996

* Other funds include repayments, interest earnings, and net loan amendments.

Appendix C

FY-2026 WPCRLF Coordination Schedules with Other Funding Sources on Jointly-Funded Wastewater Projects

These schedules are designed to help assure coordination between the WPCRLF Program and the Appalachian Regional Commission (ARC) Grant Program, Community Development Block Grant (CDBG) Program, and Rural Utilities Service (RUS) Grant and Loan Program. These schedules are, however, subject to change due to the timing of federal appropriations or program changes. The MDEQ will not award a WPCRLF loan to a jointly funded project until the other funding source(s) (i.e., CDBG, ARC, RUS, SPAP, etc.) has provided their award, or until the Department receives assurances from the other funding source(s) that their award will be made within a timeframe compatible with the WPCRLF loan agreement schedule. If the WPCRLF loan is awarded prior to the other funding source award(s), MDEQ may condition the WPCRLF award to delay payments until the other award(s) are made.

Date(s)	ARC	Schedule Item(s)/Deadline(s) CDBG	RUS (See General Guidance In Footnote*)
11/01/2025**	Loan applicants submit a complete WPCRLF facilities plan to MDEQ. The plan must indicate anticipated ARC funding and must indicate if the loan applicant intends to proceed with the project; 1) only if ARC funds are received, or 2) regardless of whether ARC funds are received.**	Loan applicants submit the complete WPCRLF facilities plan, to MDEQ. The plan must indicate anticipated CDBG funding and must indicate if the loan applicant intends to proceed with the project; 1) only if CDBG funds are received, or 2) regardless of whether CDBG funds are received.**	Loan applicants submit complete WPCRLF facilities plan to MDEQ. The plan must indicate anticipated RUS funding and must indicate if the loan applicant intends to proceed with the project; 1) only if RUS funds are received, or 2) regardless of whether RUS funds are received.**
TBD***	Mississippi Appalachian Regional Office (MARO) notifies potential applicants & local Planning & Development Districts of the deadline for submitting complete ARC grant applications.	(N/A)	(N/A)
TBD***	All FY-26 ARC project applications due at MARO in Washington by 5:00 p.m. Proposals received afterward will only be considered for funding in FY 2026.	(N/A)	(N/A)
TBD***	MARO notifies MS Department of Environmental Quality (MDEQ) of grant applicants who submitted pre-applications for ARC grants which indicate anticipated FY-2026 SRF funding.	(N/A)	(N/A)
TBD***	MARO completes review of FY-2026 projects and briefs Governor about projects identified to be submitted to ARC – Washington for funding purposes.	(N/A)	(N/A)
TBD***	MARO notifies local Planning & Development Districts of projects that have been selected for the P1 (fundable priority list). MARO will copy MDEQ on these notification letters if grantee has indicated that it is pursuing WPCRLF loan funds for this project.	(N/A)	(N/A)

TBD***	Deadline for all FY-2026 Priority 1 documentation and forms to be submitted to MARO.	(N/A)	(N/A)
03/04/2026 03/2026	(N/A) MDEQ sends out Draft WPCRLF FY-2026 Intended Use Plan requesting public comments.	CDBG program holds application workshops. MDEQ sends out Draft WPCRLF FY-2026 Intended Use Plan requesting public comments.	(N/A) MDEQ sends out Draft WPCRLF FY-2026 Intended Use Plan requesting public comments.
04/2026	Commission on Environmental Quality adopts FY-2026 WPCRLF Intended Use Plan accounting for anticipated ARC award amounts if identified in facilities plan.	Commission on Environmental Quality adopts FY-2026 WPCRLF Intended Use Plan accounting for anticipated CDBG award amounts if identified in facilities plan.	Commission on Environmental Quality adopts FY-2026 WPCRLF Intended Use Plan accounting for anticipated RUS award amounts if identified in facilities plan.
04/2026	MDEQ notifies MARO of projects included on Final FY-2026 Priority List that anticipate receiving FY-2026 ARC funds.	MDEQ notifies MDA of projects included on FY-2026 Priority List that anticipate receiving FY-2026 CDBG funds.	MDEQ notifies RUS of projects included on final FY-2026 Priority List that anticipate receiving FY-2026 RUS funds.
05/01/2026**	Deadline for loan applicants to submit a completed WPCRLF loan application to MDEQ for the total WPCRLF eligible costs, less the amount of anticipated ARC award to be applied to WPCRLF costs.	Deadline for loan applicants to submit a completed WPCRLF loan application to MDEQ for the total WPCRLF eligible costs, less amount of anticipated CDBG award to be applied to WPCRLF costs.	Deadline for loan applicants to submit complete WPCRLF loan applications to MDEQ for the total WPCRLF eligible costs, less amount of anticipated RUS award to be applied to WPCRLF costs.
		If the loan recipient is pursuing a CDBG grant to cover part of the cost of construction, the loan recipient has the option to include the anticipated CDBG grant amount in the detailed cost breakdown in the application; or may request 100% WPCRLF funding with the possibility of amending the loan application later if the loan recipient is awarded a CDBG grant prior to receipt of bids for construction. However, the WPCRLF loan application must be consistent with the WPCRLF facilities plan for the project.	If the loan recipient is pursuing a RUS grant/loan to cover part of the cost of construction, the loan recipient has the option to include the anticipated RUS grant /loan amount in the detailed cost breakdown in the application, or may request 100% WPCRLF funding with the possibility of amending the loan application later if the loan recipient is awarded a RUS grant/loan prior to receipt of bids for construction. However, the WPCRLF loan application must be consistent with the WPCRLF facilities plan for the project.
05/2026	MDEQ provides notification to MARO that complete WPCRLF loan applications have been received.	MDEQ provides notification to MDA that complete WPCRLF loan applications have been received.	MDEQ provides notification to RUS that complete WPCRLF loan applications have been received.
TBD***	MARO sends project applications to ARC Washington to start final funding approval process.	(N/A)	(N/A)
05/12-16/2026	(N/A)	CDBG public facilities applications, along with one copy of the WPCRLF loan application with maps and appropriate attachments will be accepted from May 12, 2026 until 4:00 pm on May 16, 2026.	(N/A)

TBD***	ARC-Washington starts the final funding approval process and awards ARC grants during the spring or summer of 2026.	(N/A)	(N/A)
06/03/2026	(N/A)	MDA provides notification to MDEQ that complete CDBG applications have been received.	(N/A)
07/07/2026	(N/A)	Deadline for CDBG applicants to secure final commitment and/or approval of matching funds. If by that time final commitment and/or approval are not in place MDA will remove the application from funding consideration.	(N/A)
08/01/2026**	All approvable documents and responses to comments necessary for loan award must be submitted to MDEQ for review and approval.**	All approvable documents and responses to comments necessary for loan award must be submitted to MDEQ for review and approval.**	All approvable documents and responses to comments necessary for loan award must be submitted to MDEQ for review and approval.**
08/15/2026	(N/A)	MDA provides conformation to MDEQ of which projects fall within the funding range for CDBG grants for construction contingent upon matching funds being in place. MDEQ will not award a WPCRLF loan until this notification from MDA is provided.	(N/A)
(IUP Approval) - 09/2026	Loan applicants receive WPCRLF loan awards from MDEQ. The amount of the loan will be the total WPCRLF eligible cost less the ARC award amount to be applied to WPCRLF eligible costs.	Loan applicants receive WPCRLF loan award from MDEQ. The amount of the loan will be the total WPCRLF eligible cost less the CDBG amount to be applied to WPCRLF eligible work.	Loan applicants receive WPCRLF loan awards from MDEQ. The amount of the loan will be the total WPCRLF eligible cost less the RUS award amount to be applied to WPCRLF eligible costs.
(Upon Grant Award)	MARO provides notification to MDEQ that ARC awards have been made.	MDA provides notification to MDEQ that CDBG awards have been made.	RUS provides notification that RUS awards have been made.
(Upon Loan Award)	MDEQ copies MARO on the award letter.	MDEQ copies MDA on the award letter.	MDEQ copies RUS on the award letter.

[Note: The above schedules reflect the typical “standard” schedules, rather than being tailored to fit the actual FY-2026 WPCRLF funding schedules.]

* **General Guidance regarding WPCRLF/RUS coordination:** The RUS is an agency of the United States Department of Agriculture which provides loans and grants for water and wastewater projects. Eligible applicants must be public bodies, nonprofit organizations, or Indian tribes that serve communities with populations under 10,000. RUS funds may be used in conjunction with other Federal, State, or local funds. Applications for RUS funds will be accepted at any time during the year, and involve an environmental review that includes public notifications and comment periods. RUS projects are funded at any time during the year as long as funds are available. RUS funds are allocated by Congress in October of each year, and are usually spent as complete applications are received. Therefore, it is generally to the applicant’s advantage to file applications earlier in the fiscal year.

** **WPCRLF Priority System Deadline (Other deadlines, not shown above, may also be contained in the WPCRLF Priority System.)**

*** **“To Be Determined” (Date has not yet been set.)**

Appendix D

Mississippi Department of Environmental Quality (MDEQ) Water Pollution Control Revolving Loan Fund (WPCRLF) Program Administrative Fee Collection, Usage, and Status

From Federal Fiscal Year (FFY)1989 through FFY1998 Administrative Fees on WPCRLF loans were charged at the time of initial loan award and added to the loan principal to be repaid. The last of the fees collected using that approach were collected and spent on WPCRLF Program Administration more than 25 years ago and are therefore not a factor in the current Administrative Fees balance.

Since FFY1999 Administrative Fees have been collected from the interest portion of repayments based on the final WPCRLF loan amendment amount. This approach was adopted to effectively eliminate the Administrative Fee as a cost to the WPCRLF Loan Recipients, making the Program much more attractive to potential borrowers. MDEQ intends to continue this Administrative Fee collection approach for the foreseeable future.

According to the EPA CWSRF fee guidance found at [Federal Register/Vol. 70, No. 202/Thursday, October 20, 2005 "Guidance on fees Charged by States To Recipients of \[CWSRF\] Program Assistance."](#):

The WPCRLF Administrative Fees collected using the current approach are either 1) Program Income during the grant period, 2) Program Income after the grant period, or 3) not Program Income (hereinafter called "Non-Program Income").

A combined total Program Income portion of the fees collected (both before and after the grant period) can be calculated by multiplying the administrative fee percentage (5%) by each FFY's CWSRF capitalization grant amount(s).

Non-Program Income can then be calculated by subtracting that resulting combined Program Income amount from the total fees collected during that FY.

Non-Program Income can be used for the same less-restrictive uses as Program Income after the grant period.

Two of those uses are 1) "Permits under the National Pollutant Discharge Elimination System (NPDES) program" and 2) "Wastewater treatment operator training programs [CWA section 104(g)(1)]."

All of the fees spent to-date have been only for WPCRLF Program administrative costs which are eligible to be paid with any of the fees collected; therefore, there has been no separate accounting of Program Income vs. Non-Program Income in the past.

Going forward:

MDEQ will account for Program Income separately from Non-Program Income. For simplicity, there will be no separate accounting of Program Income during the grant period vs. Program Income after the grant period.

All Program Income (both during and after the grant period) will continue to be used ONLY for WPCRLF Program administration costs.

Non-Program Income will be used for WPCRLF Program administration costs if needed but will also be used for other water quality-related purposes determined necessary by MDEQ and confirmed as eligible by EPA.

Beginning at the start of each FFY, Administrative Fee revenue will be deposited into the Program Income account until an amount equal to 5% of the Base portion of that FFY's Capitalization Grant has been deposited. For the remainder of that FFY, Administrative Fee revenue will be deposited into the Non-Program Income account.

During FFY2027 (beginning October 1, 2026) MDEQ intends to use a portion of the currently-available Non-Program Income on the following costs:

Electronic Licensing and Reporting System (LARS) for Mississippi's Wastewater Operators:

With the shrinking universe of wastewater operators in Mississippi and the resulting desire to attract more tech-oriented workforce to fill the vacancies, modernization and streamlining of the certification and renewal process is of growing importance. Mississippi's Department of Information Technology Services (ITS) has developed a LARS platform, which has been tailored for, and is currently in use by, the licensing and renewal staffs of several other State Agencies. MDEQ intends to have ITS similarly tailor the LARS platform to allow its use in the wastewater operator certification and renewal process, and for other MDEQ-related certification/renewal processes. There will be no on-going administration/hosting cost, but MDEQ must pay ITS the up-front development (tailoring) cost. MDEQ plans to pay the portion of that development cost necessary to implement the wastewater operator component of the LARS with WPCRLF Non-Program Income.

Municipal and Commercial Wastewater Division Administrative Support:

During recent internal restructuring at MDEQ, the Construction Branch (which implements the WPCRLF Program) was relocated to the new Municipal and Commercial Wastewater Division (MCWD). In addition to the Construction Branch/WPCRLF Program, the MCWD includes the municipal/commercial wastewater NPDES permitting and compliance program and the wastewater operator training and certification program. All of those components of the MCWD are water quality-related branches/programs for which the administrative support costs are eligible to be paid with WPCRLF Non-Program Income (according to the EPA CWSRF fee guidance cited above). Accordingly, MDEQ intends to hire, or contract for, one full-time equivalent (1 FTE) staff position to provide administrative support for the entire MCWD and fund that position with WPCRLF Non-Program Income.

Based on the WPCRLF Administrative Fee analysis provided separately to EPA, the FFY 2026 EOY balances are currently estimated to be approximately \$1,554,800 of Program Income and \$22,701,700 of Non-Program Income. (The actual EOY 2026 balances will be reflected in the FFY 2026 WPCRLF Annual Report to EPA.) The above-described expenditures from Non-Program Income are to begin in FFY 2027 and are currently estimated to be approximately \$109,500.00 for LARS development/ implementation, and approximately \$80,000.00 per year for MCWD administrative support.

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