



# The Watershed

Fall 2021

## Indiana State Revolving Fund Loan Program Newsletter

### From the Director

On behalf of the SRF, I hope this issue of The Watershed finds you well. While we continue to face the challenges of the COVID-19 pandemic, there is hope on the horizon and together we will continue to progress and finance needed water infrastructure projects across Indiana. As you will see in this issue, we look back at some of our successes over the past year, but mainly, we look forward to new opportunities.



I invite you to read about our new initiatives, including our Water Meter Replacement Program, along with other articles about program updates, and even tips for submitting a great PER.

We look forward to continuing to work with Hoosiers across the state, as together we can make meaningful improvements to public health and the environment.

With thanks,

*Bill*

Bill Harkins, SRF Director

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## American Iron and Steel Updates

The American Iron and Steel (AIS) requirements apply to every State Revolving Fund (SRF) loan. In the absence of a waiver, each iron/steel item fully incorporated into an SRF project must have a certification on file from the manufacturer (or supplier) documenting the U.S. location of each process of the production of that item. These records are kept on file with the borrower and may be reviewed by SRF and/or U.S. EPA.



Recent supply chain issues have impacted the iron and steel industries causing some essential components to have longer lead times, or to not be available domestically. AIS requirements include language that allows a prospective SRF borrower to appeal to the U.S. EPA for a project specific waiver in cases of unavailability. The waiver process has been streamlined and most waivers are now processed in 8-10 weeks. If a project faces any availability challenges, the SRF will work with the prospective SRF borrower and their consultants to arrive at a solution that would keep the project on schedule and fully

compliant with the AIS requirements.

Also available for use, under the AIS requirements, are a few national waivers which can be applied to project components without prior permission from U.S. EPA, if specific criteria are met. The national waiver that is most often used by borrowers is the de minimis waiver which allows for small, low-cost, incidental components to be documented as noncompliant.

Please note, U.S. EPA has determined that valves are rarely considered incidental under the de minimis waiver, regardless of size. Please contact our office to discuss any specific valve concerns. Our staff will work with you to determine the best options available for your project.



If you want to learn more details regarding the requirements of the AIS requirements, the U.S. EPA has recorded trainings on [their website](#), as well as a schedule of future trainings. If you have any questions about AIS, including the waiver process, the applicability of any existing national waiver, or any general AIS questions, please contact the SRF Compliance Officer, Amy Henninger, at [ahenning@ifa.in.gov](mailto:ahenning@ifa.in.gov) or at 317-232-6566.

## SRF's Lead Service Line Replacement Incentive

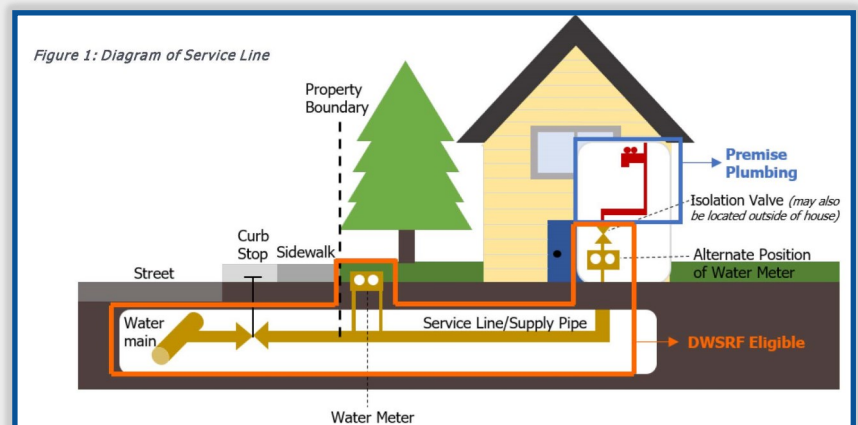
The Indiana Finance Authority continues to offer the Lead Service Line Replacement incentive, through the State Revolving Fund (SRF) Drinking Water Loan Program. This Program offers a reduced interest rate incentive to encourage communities to consider including lead service line replacement as part of their SRF projects. Lead line replacement projects include replacing complete lead and/or galvanized pipe service lines, both public and privately owned. Based on the type and cost of these components, a community may be eligible for improved ranking on the SRF Project Priority List (PPL), as well as an interest rate as low as 0.00% on its SRF loan.

The SRF will finance only projects that replace the entire service line, from the public water main to the point at which it connects to premise plumbing; which means a connection is made at either the meter or the isolation/shut-off valve inside the home. Replacements that are not complete may be considered, if the specific situation warrants less than a complete replacement.

To date, seven communities have participated in the lead service line replacement program, and a total of \$11,481,062 has been obligated to replace over 1,500 lead service lines.

Lead service line replacement projects follow the same process as a traditional SRF Project and, as part of the preliminary engineering report (PER), will be required to provide:

1. A description of the project or components that qualify for possible lead line replacement.
2. All proposed lead line replacement locations shown in the PER graphics.
3. The costs associated with the lead line replacement portion of the project, including both construction and design costs.



For more information about the Lead Service Line Replacement incentive, please contact Lead Engineer and Technical Review Coordinator, Camille Meiners, PE, at [cmeiners@ifa.in.gov](mailto:cmeiners@ifa.in.gov) or (317) 234-3661.



# The Watershed

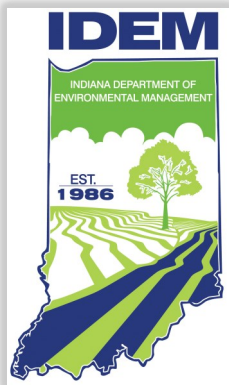
## IDEM Sampling for PFAS at Community Water Systems

Beginning in February 2021, the Indiana Department of Environmental Management commenced the [PFAS Sampling Project for Community Public Water Systems](#). This project will collect samples from all raw and finished water locations within a Community Water System’s supply. Sampling started with systems serving between 3,300 and 10,000 customers, and will move to small systems in late 2021, followed by large systems in 2023.

	<u>Population Served</u>	<u>Tentative Sampling Schedule</u>
<b>Phase 1</b>	3,300 to 10,000	March 2021 – October 2021
<b>Phase 2</b>	<3,300	November 2021 – December 2022
<b>Phase 3</b>	>10,000	January 2023 – May 2023

### What are PFAS?

Per- and polyfluoroalkyl substances (PFAS) are a class of synthetic, organic chemicals that contain fluorine. There are more than 3,000 PFAS. Because many PFAS have useful properties, they have been used since the 1940s in products like textiles, paper, cookware, firefighting foams, and electronics. Though U.S. production of some of these chemicals has declined, many are still produced in other countries. Perfluorooctane sulfonic acid (PFOS) and perfluorooctanoic acid (PFOA) have been among the most used PFAS. The U.S. Environmental Protection Agency (U.S. EPA) has added PFAS chemicals to the Toxics Release Inventory and is also developing rules to regulate exposures of certain PFAS chemicals.



PFAS are commonly present at fire training and response sites, certain industrial facilities, landfills, wastewater treatment plants, and in biosolids. PFAS persist in the environment, can bioaccumulate, and are often present in people and in wildlife. Due to the large volumes of PFOS and PFOA used in the past, these chemicals are the most frequently detected PFAS.

### What happens if PFAS are detected and/or if the results are above EPA’s Health Advisory Level?

When IDEM receives the results from the Indiana Department of Health (within 30 days after sampling), the results will be provided to the community water system. If the reported levels of PFOA and PFOS are collectively below the U.S. EPA health advisory levels, no action will be necessary. If the levels of PFOA and PFOS are, individually or collectively, greater than 70 ppt, IDEM will arrange for resampling to confirm the initial results. If the results are confirmed greater than 70 ppt, additional investigation may be necessary and mitigation options will be evaluated. Currently available remedies for PFAS in water include filtration and chemical treatment.

For more information, visit [IDEM’s website](#).



## SRF's New Water Meter Replacement Program

Indiana's SRF is offering an exciting new program – specifically for utilities who need new water meters. We look forward to providing funding for water meter replacement projects, as these will increase utility efficiency, capture sources of water loss, improve utility-customer communication, and provide a potential for cost savings. The benefits of this new program include low-interest loans, reduced closing costs, and a streamlined review process.

The following expenses are eligible for funding with the [Water Meter Replacement Program](#):

- Procurement of water meters;
- Installation of water meters by an outside contractor;
- Purchase/installation of compatible billing software; and
- Installation of equipment and structures necessary for data transmission.



New Water Meter installed in Centerville, IN—part of the Town's Water Distribution Improvements Project

Maximum borrowing amount will be limited to funds available at the time of an award but may not exceed \$250,000 per application. Loan terms shall not exceed 10 years. Interest rates will follow the SRF matrix rate.

See the [Water Meter Replacement Program Fact Sheet](#) for more Program details.

Applications will be accepted on a rolling basis.

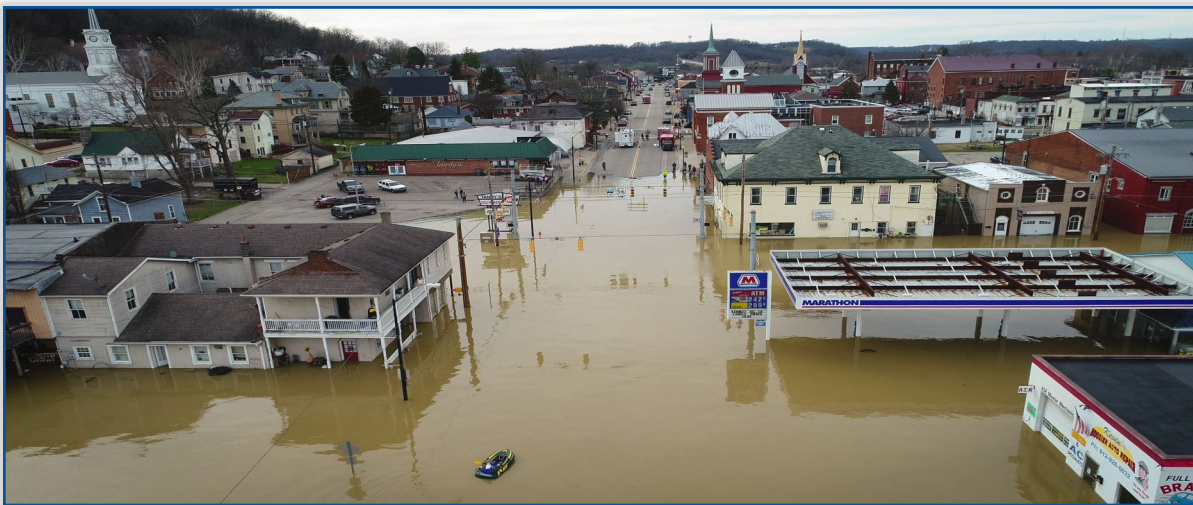
For more information about the Water Meter Replacement Program, contact SRF Program Director, Bill Harkins at [wharkins@ifa.in.gov](mailto:wharkins@ifa.in.gov) or (317) 234-4862.

## Flood Control Revolving Fund Program

The Flood Control Loan Program (Flood Program) has been a successful source of funding for Flood Control-eligible projects. Due to the increased number of applicants and limited funding source the Flood Program has a new application process.

If your community is interested in applying for a Flood Control loan, applications must be submitted by January 15<sup>th</sup> of each year. The applications will be reviewed and prioritized. The applicants selected to receive funding will be notified by our staff.

The Flood Control Revolving Fund Program Fact Sheet is located at: <https://www.in.gov/ifa/srf/flood-control/>.



Ohio River  
flooding in  
downtown  
Aurora, IN

## Loan Spend-Down Requirements

When completing an SRF financing, borrowers are typically required to complete construction, submit all invoices, and fully draw their loan within **24 months** of closing. The SRF may assess a Non-Use Fee, which is typically 1% of the remaining funds left unspent in the loan.

SRF communicates with borrowers periodically to discuss the status of the SRF loan, including the amount of funds remaining and eligible options for any remaining balance, in order to assist with the timely spend-down of funds to avoid assessment of a Non-Use Fee.

If a loan is approaching the Non-Use Fee date, please reach out to SRF's Clean Water or Drinking Water Program Managers to discuss possible options.

## Greentown Stormwater Project

The State Revolving Fund (SRF) Loan Program encourages borrowers to consider stormwater projects. In October 2019, the Town of Greentown completed a \$5.1M SRF financing. The funds are being used to implement the Greentown Stormwater Improvements Project, which includes work in six areas: Northwest Interceptor, East Interceptor, Meridian Street, Indiana Street, Golding Street, and Main Street. The project includes removal of approximately 3,000 lineal feet of existing drain and installation of approximately 10,000 lineal feet of storm sewers; approximately 3,000 lineal feet of perforated storm drain or hybrid ditch; approximately 54 stormwater inlet structures; three detention basins; and three stormwater quality units including separators, subsurface infiltration, vegetated swales, tree boxes and catch basin inserts.

Reduction of stormwater runoff benefits the Town by reducing ponding and runoff of stormwater and subsequent nonpoint source pollution to downstream waterways. The project has the added benefit of reducing inflow of stormwater into the sanitary sewer system, therefore reducing the amount of clearwater at the wastewater treatment plant. The project construction reached substantial completion in Spring 2021.



Above: Hammer Street Detention Basin

Below: Completed Storm Sewer, Line C







## The Audit Component of the Asset Management Program Requirements

Effective July 1, 2018, Indiana law requires all Participants receiving a loan or other financial assistance from the Indiana Finance Authority's State Revolving Fund (SRF) Loan Programs certify documentation demonstrating that it has the financial, managerial, technical, and legal capability to operate and maintain its water or wastewater system, in the form of an Asset Management Program (AMP).

One component of the AMP is verification of financial capability. This requirement is met by the SRF Participant providing audited financial statements to the SRF Loan Program prior to an SRF loan closing, and every two years thereafter during the repayment of the SRF loan. On and after July 1, 2019, all SRF Participants must submit audited financial statements performed by either the Indiana State Board of Accounts or an independent public accountant. **The audit ending period must be no later than two years prior to the calendar year of the SRF loan closing.** The SRF Loan Program will no longer accept reviews or examinations.

This audit requirement is set forth in the SRF Participant's Financial Assistance Agreement, Section 3.02(g).

For more information or questions regarding the audit requirement, please contact the SRF Director, Bill Harkins at [wharkins@ifa.IN.gov](mailto:wharkins@ifa.IN.gov) or 317-234-4862.

## Green Project Reserve

"Green" components of a State Revolving Fund (SRF)-financed project include sustainable green infrastructure, water or energy efficiency measures, environmentally innovative solutions, or components classified as being climate resilient. Based on the type and cost of the green component, a community may be eligible for improved ranking on the SRF Project Priority List, as well as an interest reduction up to 0.5% on its SRF Loan.

More information: [GPR Fact Sheet](#)

- GPR Sustainability Incentives Checklist for [Drinking Water](#) and [Clean Water](#).
- The U.S. EPA also provides a GPR Quick Reference Guide Examples Summary for [Drinking Water and Wastewater Projects](#).



## Preliminary Engineering Report Best Practices

### Electronic versus Paper PER Submittals ?

SRF prefers that two paper copies be submitted along with an electronic copy.

### Items Commonly Forgotten in PER Submittals:

- Regionalization: a brief discussion whether this would be feasible as an alternative to the selected project needs to be discussed.
- Include information that discusses whether a certified operator will be required.
- The [Natural Resources Conservation Service Farmland Conversion Form](#) needs to be completed and submitted with the PER.



- The [PER Acceptance Resolution](#) and [Signatory Authorization Resolution](#) both need to be submitted with the PER.
- The following public hearing information needs to be submitted after it is held:
  - Publisher's affidavit;
  - Meeting minutes;
  - Sign-in sheet;
  - Written comments, if any; and
  - Mailing labels (or e-mail addresses).

### Important SRF Dates to Keep in Mind

- **April 1:** All Applications and PERs for projects that wish to be considered for funding in State Fiscal Year 2023 (July 1, 2022—June 30, 2023) must be submitted on or before this date.
- **July 1:** This date marks the beginning of the new State Fiscal Year. This is also when SRF posts the first quarter project priority list (PPL), including the Fundable Range. If you wish to close on an SRF loan before March 31, 2023, your project must appear on the PPL at this time. If you wish to finance after January 1st, this deadline is not as critical.
- *It is important to note that applications are accepted year-round, and they are scored upon arrival. However, PPL ranking is only completed for quarters 1 and 4.*

If you have any questions, please contact SRF's Clean Water and/or Drinking Water Program Managers.

## Dun & Bradstreet (DUNS) Update DUNs Number to no longer be a required Federal Identifier

On April 4th, 2022 the Federal Government will no longer utilize the DUNs Number as the authoritative unique entity identifier in the Sam.gov system. As of that date, the system will rely on a Unique Entity ID (UEI) that will be assigned directly through Sam.gov.

If a borrower is already registered in Sam.gov, their Unique Entity ID (UEI) has already been assigned, and can be accessed in the system.

Borrowers are required to be registered with Dun & Bradstreet, as well as Sam.gov, until April 3rd, 2022. After that date, only a Sam.gov registration is required.

For more information, please contact the SRF Compliance Officer, Amy Henninger, at [ahenning@ifa.in.gov](mailto:ahenning@ifa.in.gov) or at 317-232-6566.

## Welcome to SRF!

Previously with IDEM for 8 years, Jacob worked on recycling grants and on an extended producer responsibility program for the State of Indiana. Jacob joined SRF in January 2021 and serves as the Clean Water Program Manager.

Jacob holds a Master of Public Affairs degree with a focus in policy analysis from the Paul H. O'Neill School of Public and Environmental Affairs at Indiana University Indianapolis.

In his free time, he enjoys backpacking and visiting National and State Parks across the country, as well as collecting pressed pennies along the way.

Jacob can be reached at [jschmicker@ifa.in.gov](mailto:jschmicker@ifa.in.gov) or 317-232-4396.

Please join us in welcoming Jacob to the SRF Loan Program!



**Jacob Schmicker**

## Welcome to SRF!



**Brandi Rodriguez, PE**

Brandi joined IFA in June as SRF's newest Project Engineer. She is a licensed professional engineer with a BS in Chemical Engineering and an Environmental Engineering minor from Rose-Hulman. Brandi has spent the past 12 years as a consultant helping communities across the Midwest meet their water and wastewater infrastructure needs. Brandi is a North Carolina native and lives in Columbus with her husband and two children. They recently moved into an 1880's farmhouse and are learning how to repair plaster and scrape paint! In her spare time she enjoys reading, painting, and her volunteer work with the Bartholomew County Women's Giving Circle and Advocates for Children.

As Artemis Nikolaou transitions back to IDEM, Brandi is inheriting her projects. Please contact Brandi at [brrodriguez@ifa.in.gov](mailto:brrodriguez@ifa.in.gov) or at 317-232-0201 with any questions.

Welcome Brandi!



**Amber Porter, PE**

Amber is a licensed professional engineer and holds a BS in Environmental and Ecological Engineering and a minor in Spanish from Purdue University. Amber brings a wealth of applicable experience from her previous roles as a design engineer, focused on water, wastewater, stormwater and transportation engineering, and as a grants and project manager for a grant administrator. Amber lives in Columbus with her family, and enjoys volunteering, riding her bike, and chasing around her toddler and two dogs.

Amber is SRF's Program Construction Manager. This position replaces SRF's former Bidding Coordinator position. We are excited to have Amber's construction and engineering expertise for this position. Contact her with questions related to change orders, procurement and contract documents. She can be reached at [aporter1@ifa.in.gov](mailto:aporter1@ifa.in.gov) or at 317-234-1463.

Welcome Amber!



## Goodbye & Thank You Artemis!



Artemis began working for SRF in 2019 and has returned to IDEM's Drinking Water Branch as an Environmental Engineer in the Capacity Development Certification and Permits Section of the Drinking Water Branch.

She played a pivotal role during her time at SRF and will be missed.

Please join us in thanking Artemis for her dedicated service to SRF!

## Welcome Back Doris!



After stepping away, Doris has happily returned to the SRF. Doris worked for the State of Indiana for 22 years and was previously the Bidding Coordinator, along with MBE/WBE and Land Acquisition Coordinator. Doris will be involved with special projects at SRF.

Please join us in welcoming Doris back to SRF!



## Shift in SRF Responsibilities



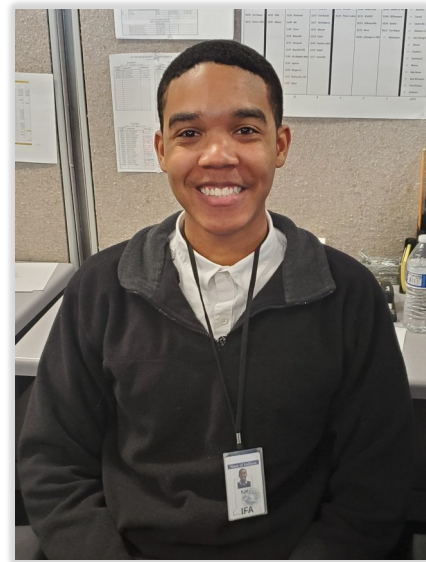
**Gayle Hicks**

Gayle has returned to the role of Disbursement Coordinator at SRF!

Gayle holds a Bachelor of Science in Management with a concentration in Business Management from Indiana Wesleyan University.

In her free time, Gayle enjoys cross stitch and crochet, as well as camping and hiking with her dog, Bo, and her husband.

All disbursement- related questions, for both wastewater and drinking water, can be directed to Gayle at [glhicks@ifa.in.gov](mailto:glhicks@ifa.in.gov) or 317-234-6730.



**Kary Long IV**

Kary has taken on a new role at SRF monitoring post loan activity as a financial analyst.

Kary holds a Bachelor of Science in Business with a concentration in Finance from the Indiana University Kelley School of Business Indianapolis.

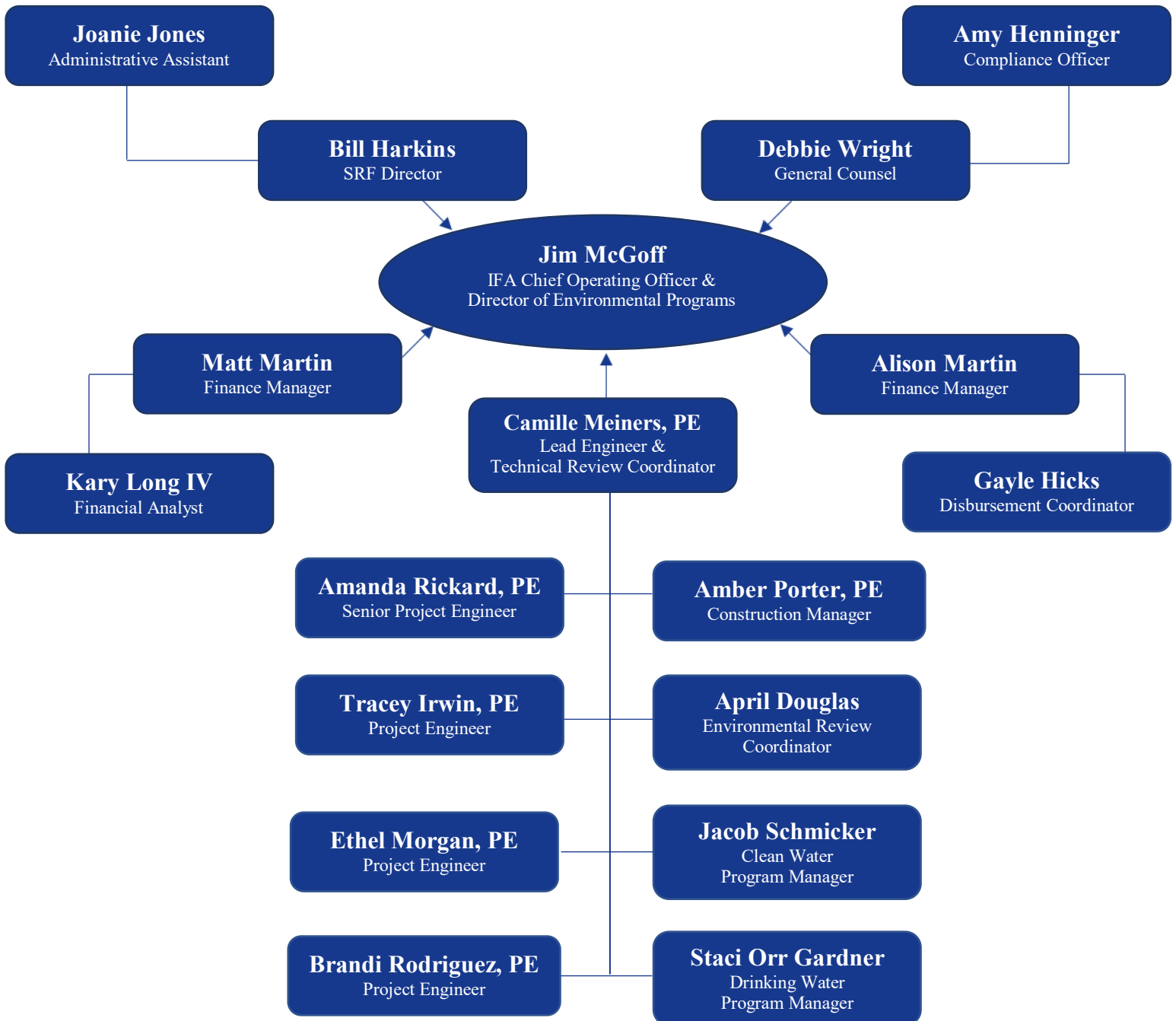
In his free time, Kary enjoys traveling and hanging out with family and friends, taking his dog on walks and runs, and listening to music and podcasts.

Any questions related to post loan activities can be directed toward Kary at [karyl原因@ifa.in.gov](mailto:karyl原因@ifa.in.gov) or 317-233-7307.



# The Watershed

## Indiana Finance Authority State Revolving Fund Loan Programs Organizational Chart





# Staff Directory

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