

**CLEAN WATER STATE REVOLVING FUND**  
**SRF ANNUAL REPORT**  
**STATE FISCAL YEAR ENDED JUNE 30, 2019**

**Prepared by the Commonwealth of Kentucky**  
**For EPA Region IV**

**September 30, 2019**

# KENTUCKY WASTEWATER SRF ANNUAL REPORT

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# CWSRF ANNUAL REPORT

## I. INTRODUCTION

The Commonwealth of Kentucky respectfully submits its Clean Water State Revolving Fund (CWSRF) Annual Report for State Fiscal Year (SFY) ended June 30, 2019. This report describes how Kentucky met the goals as identified in the 2019 Intended Use Plan (IUP) and presents the actual use of funds.

## II. EXECUTIVE SUMMARY

### HISTORICAL

Kentucky's CWSRF Program was established in Federal Fiscal Year (FFY) 1988. The Kentucky Infrastructure Authority (KIA) is the responsible agency for the CWSRF program in Kentucky. Daily program activities are administered by KIA and the Division of Water (DOW) via a Memorandum of Agreement. KIA oversees \$1,040,310,016 in CWSRF first use funds (Exhibit 3) which are comprised of capitalization grant \$572,065,730, state match \$109,374,173, leverage bond proceeds \$335,000,000, and program administration \$23,870,113.

On April 4, 1989 Kentucky certified compliance with the "first use" requirement of the Clean Water Act. During SFY 2009 and SFY 2010 Kentucky funded three nonpoint source Section 319 Nonpoint Source Management Program projects and continued to pursue expanded use activities with local officials and other agencies. All projects funded in 2019 were Section 212 Publicly Owned Treatment Works.

### SFY 2019 OVERVIEW

Exhibit 1 shows that during 2019 the Commonwealth of Kentucky made twenty-seven new binding commitments including eighteen constructions, six increases, and three planning & design projects for a total of \$99,388,301 to provide financial assistance for construction or improvement of wastewater treatment infrastructure, planning and design, and for storm water projects. The average interest rate on funds committed during the year was 1.33%.

During 2019, nine loans totaling \$33,390,107 were approved that were subsidized with principal forgiveness of \$5,131,264 (Exhibit 4). One loan in the amount of \$3,934,451 containing green infrastructure components was approved during 2019 with \$3,924,451 qualifying for energy efficiency and \$10,000 for being environmentally innovative (Exhibit 5).

Exhibit 6 lists total disbursements of \$72,238,049 from the SRF to reimburse borrowers for eligible expenditures and to fund program administration expenditures. The anticipated impact of committed projects on water quality and public health can be retrieved from the CWSRF Benefits Reporting (CBR) system database.

### III. GOALS AND ACCOMPLISHMENTS

#### A. Short-term Goals and Accomplishments

The 2019 IUP describes seven short-term goals to be achieved by the SRF. The State continues to make significant progress toward successful completion of these goals:

1. Enhance loan closing procedures and refine repayment terms.

During the 2019 fiscal year, the KIA implemented a major reorganization. One piece of the reorganization created three new positions of Regional Compliance Coordinators. Each Regional Compliance Coordinator is responsible for all loans within a defined geographic area of the state. This part of the reorganization shifted internal job duties to focus on loan compliance, loan closing procedures, and refining repayment terms. This structure also allows for a redundancy of loan processing to minimize productivity stops when an employee leaves the KIA. A Deputy Executive Director position was created to oversee loan and accounting activities, assign duties, and supervise staff.

In addition to the reorganization of personnel, language in the assistance agreements has been revised to document compliance expectations. As a shift in KIA policy, beginning with the 2019 projects, any principal forgiveness amount will be credited to the loan balance upon release of liens on all contracts and disbursement of the final draw request by KIA to the borrower. Estimated amortization schedules provided at the time of assistance agreements are initiated based on estimated repayment dates.

Table 1 reflects ten years of loan activity since 2010. In 2009 and 2010, forty three commitments in a total of \$47,882,976 were funded with American Recovery and Reinvestment Act of 2009 (ARRA) funds.

<b>Table 1</b>			
<b>Historical Loan Activity</b>			
<b>Year</b>	<b># of Loans</b>	<b>Commitment Dollars</b>	<b>Borrower Repayments</b>
2010	51	128,508,367	28,999,468
2011	22	123,912,253	34,536,868
2012	32	101,331,297	33,121,545
2013	12	79,757,523	37,774,490
2014	5	42,443,919	43,540,304
2015	30	127,684,713	42,122,833
2016	30	47,847,321	49,902,730
2017	25	70,634,389	79,103,081
2018	14	69,084,169	68,037,009
2019	27	99,388,301	49,278,668

- Promote the principles of United States Environmental Protection Agency (EPA)'s Sustainable Infrastructure (SI) Initiative to loan recipients through education and outreach so that SI practices are considered in planning, design, and construction.

As a way to promote the SI Initiatives to all communities, an SI brochure is distributed with the Call for Projects. The SI brochure is also available on the KIA and DOW websites. It explains the four pillars and examples of how project planning can be modified to address more sustainable infrastructure and provide additional savings to utilities related to costs, future operation and maintenance expenses.

With the introduction of the Green Project Reserve requirement in the FFY 2010 Capitalization Grant, the integrated project priority ranking system was modified to incorporate Energy Efficiency, Water Efficiency, Sustainable Green Infrastructure and asset management/full cost pricing to promote the principles of EPA's Sustainable Infrastructure Initiative. The projects that incorporated components of sustainable infrastructure received bonus points on the project priority ranking. Sixty-five of the one hundred twenty four projects submitted during the Call for Projects received points for green components. Seven projects received points for incorporating two or more green components, while fifty-eight projects incorporated one green component. The primary green category was for energy efficiency for which sixty two of the one hundred twenty four (50%) projects were awarded points.

3. Improve SRF training to borrowers, project administrators, Area Development Districts, and the engineering community.

During the 2019 SFY, KIA staff continuously met with Area Development District (ADD) planners, Water Management Councils, and water system officials to provide guidance on how to apply for an SRF loan through the WRIS. The primary emphasis during training this year has been continuous planning and preparation for the entire loan process.

Additionally, KIA staff took advantage of numerous opportunities to speak to engineers, utilities, and other stakeholders throughout the state. Among the groups to which the presentations were made included the Kentucky Rural Water Association, the Kentucky Water Resources Symposium, the Utilities Management Institute, the Kentucky Drinking Water Infrastructure Legislative Taskforce, the Kentucky Capital Projects and Bond Oversight Legislative Committee, the Governor's Local Issues Conference.

Compliance related training and information has been provided through introductory meetings with each SRF borrower as well as reiterated during the preconstruction meetings held at the time the construction contracts are executed. A "Best Practices" document for Davis Bacon compliance and reporting has been distributed to borrowers throughout the loan process.

We are changing the way the ADDs work with and submit GIS mapping data from a bi-monthly check-in period to an automated synchronization where mapping and components are updated in real-time through a button click. The new process will also feature a programmatic QA/QC tool that the ADDs will use to improve the quality of their data. We expect to deploy this new process in the 2020 contract year.

4. Identify distressed borrowers through compliance monitoring and provide targeted financial and managerial guidance.

Division of Water has incorporated a ranking criteria to identify borrowers that own and operate non-complaint package treatment plants. Projects that eliminate a 25 year or more old and failing package treatment plants receive priority points. Of one hundred twenty four projects submitted five projects were awarded points for this criteria and four of them have been invited for funding.

Loan assistance efforts include KIA borrower visits by the Kentucky Rural Water staff, which was funded through a grant from the Appalachian Regional Commission. The inspections include targeted financial assistance for borrowers that have undergone changes in their management, Board or other decision makers. Services include rate studies, property inspections, training and technical assistance.

The reorganization of the loan compliance personnel discussed under item 1 above also has helped identify distressed borrowers by having one Regional Compliance Coordinator responsible for all compliance on a given loan, rather than having different personnel responsible for compliance of different components.

5. Develop a focused marketing strategy in conjunction with Energy and Environment Cabinet (EEC) to target systems with compliance and energy efficiency needs.

Kentucky provided SRF training to not only highlight compliance but to also market programmatic changes, including targeting systems with compliance and energy needs. Interagency meetings with Division of Water, Division of Enforcement and Public Service Commission are held regularly to prioritize distressed borrowers.

6. Work toward the use of electronic forms and data as opposed to paper documents, where possible.

The SRF Call for Projects, project ranking and project tracking have been integrated into the Water Resource Information System (WRIS). The projects are submitted through WRIS and ranked in the portal. DOW and KIA staff have access to the data collected in the WRIS and are working together toward making the portal user-friendly for the staff to access all documents.

KIA has worked for several funding cycles to develop an electronic application process for borrowers. Application information will be pulled automatically from WRIS Project Profile to populate an electronic application after the borrower has worked with the Area Development District to update it. From there, the borrower downloads the PDF application and reaches an attachment page with clickable links to additional documents required for the application. The borrower then submits the entire electronic application package to KIA via email. The paperless application reduces paper usage, improve timeliness of submittal, and eases the burden of excessive paperwork during the process. KIA fully implemented the electronic application process in the 2019 funding cycle. Going forward, this process will allow for a transition to electronic web submission rather than emailing pdf files.

## **B. Long Term Goals and Accomplishments**

The IUP describes four long-term goals:

1. Work with the EEC to explore solutions to increase energy efficiency for clean water utilities and future non-compliance issues under the CWA.

In 2015, the Division of Water assembled a team of state and federal agencies to conduct nutrient and energy efficiency management audits for Kentucky wastewater facilities. This team was created in response to an EPA grant initiative to help facilities reduce their costs and improve environmental performance through improving their energy efficiency. The purpose of the wastewater optimization program was to provide free nutrient and energy audits that concluded with reports on ways the facility could optimize their performance and reduce costs. Starting in 2016 and again in 2017 and 2018, three facilities participated each year in the program. Analysis reports from the audits were provided to each facility with recommendations on ways to optimize their nutrient treatment and energy use. Facilities that chose to implement recommendations or portions of recommendations have all seen a decrease in their energy demand costs, with some wastewater facilities seeing results with a cost savings of ~30% a month on their utility bills. Utilities are still in the process of implementing recommendations.

In 2019, 44 projects were submitted that included energy efficiency components with proposed energy efficiency costs of \$11,138,000. 16 of those projects were provided loans for a total of \$85,803,970.

2. Streamline loan processes and improve communication and the sharing of data between KIA and DOW.

DOW and KIA provide administrative and technical assistance to borrowers by conducting an Introductory Meeting before work begins to instruct the borrowers on compliance with applicable rules (to both the borrower and contractors) during the construction process, by reviewing each payment to ensure the invoices provided substantiate the amount requested, and by conducting an administrative file review before the final payment is made to ensure that all required elements of the process have been satisfied.

The implementation of the use of electronic communication to streamline efforts have improved for the call for projects, bypassing procedures, loan applications, change orders, and draw requests. The existing priority ranking system is evaluated annually to target the major environmental needs of the State with an emphasis on the applicant's readiness to proceed. The data collected in the WRIS is available as a tool in determining project rankings.

3. Create a utility portal within the Water Resources Information System (WRIS) to improve communication and reporting between the utility, KIA, and regulatory agencies.



Kentucky has created a utility portal within the Water Resources Information System. The portal will give utility personnel access to the WRIS to input current information on projects. The geographic information in the WRIS is being reviewed for quality assurance while the asset management tool will be evaluated for modifications to improve user-friendly measures. A WRIS workgroup has been formed to include stakeholders such as regulatory agencies, regulated utilities, technical assistance providers, KIA staff and other funding agencies.

4. Participate in planning for small wastewater package treatment plant elimination and regionalization.

House Joint Resolution 56 – Wastewater Action Plan: During the 2017 session, the General Assembly passed House Joint Resolution 56. The purpose of the resolution is to address risks to human health and the environment from the failure of small wastewater treatment plants. The resolution directs the Energy and Environment Cabinet to perform four (4) tasks, as follows:

(a) Identify the privately owned and operated small wastewater treatment plants in Kentucky and collect the relevant information regarding the plant and collection system attributes; (b) Identify indicators that are useful and necessary in conducting an assessment of the risks of financial failure, technical failure, structural failure, or abandonment of privately owned and operated small wastewater treatment plants; (c) Identify potential emergency intervention methods to respond to plant failures in a collaborative manner between state and local entities; and (d) Identify legislative changes that may assist to mitigate the failure or abandonment of small wastewater treatment plants or to otherwise provide for continuity of service to the plants' customers.

A report was given to the legislature at the end of 2017 to address small wastewater treatment plants. As a result of the report, House Bill 513 was crafted and ultimately passed in the 2018 General Assembly. The new Statute directs the EEC to develop regulations regarding small wastewater treatment plants. During the 2019 Fiscal Year, the EEC developed draft regulations in compliance with HB 513, which are currently under internal review.

Beginning in FFY 2015, the KIA provided a portion of the principal forgiveness for projects that eliminated small wastewater package treatment plants. In 2019, binding commitments were made with \$495,000 in principal forgiveness for the elimination of 5 small wastewater package treatment plants.

Additionally, in 2019 the KIA granted increase requests for two projects from previous years that eliminated 3 small wastewater package treatment plants. Those prior year capitalization grants still had uncommitted principal forgiveness available, and thus an additional \$440,000 in principal forgiveness was included in the two projects.

#### **IV. DETAILS OF ACCOMPLISHMENTS**

##### **A. Fund Financial Status**

###### **1. Binding Commitments**

As shown in Exhibit 1, the Commonwealth offered binding commitments to provide new financial assistance and increases to prior commitments totaling \$99,388,301.

###### **2. Sources and Uses of Funds**

Exhibit 3 shows the first use sources and uses of SRF funds during 2019. Cumulative sources increased by \$24,513,600 representing the FFY 2018 Capitalization Grant of \$20,428,000 and the State Match of \$4,085,600. Disbursements of capitalization grant and state match were \$22,959,381 for low cost loans for eligible projects and for SRF administrative costs. Repayment funds in the amount of \$49,278,668 were disbursed for eligible projects through 2019 (See Exhibit 6).

###### **3. Disbursements and Guarantees**

Exhibit 2 shows that the state made binding commitments in 3 quarters that exceeded the required 120 percent of the quarterly grant payment within one year of the receipt of the payment. In 2019 binding commitments were 528% of 2019 grant payments.

Exhibit 6 shows total disbursements of \$72,238,049 listed by borrower and loan number segregated between capitalization grant and repayment funds. Program administration costs of \$936,791 were also reimbursed from capitalization grants.

Exhibit 7 presents the \$72,238,049 disbursements in summary form. Approximately 1.2 percent of this amount, or \$936,791 was drawn down from the EPA for program administration costs. The State share of funds disbursed was \$4,085,600.

#### 4. Financial Statements

Exhibits 8 and 9 present the 2019 unaudited Statement of Net Position and Statement of Revenues, Expenses, and Changes in Net Position for the Clean Water State Revolving Fund of the Kentucky Infrastructure Authority.

#### 5. Revenue Bond Funding

No bonds were issued in 2019.

#### 6. Credit Risk of the SRF

KIA follows the credit review process outlined in the Operating Agreement. Basic procedures include reviewing the bond rating of communities, examining the levels of current and long term debt, as well as validating that sufficient revenues are produced in order to repay the utilities' debt. Exhibit 10 shows the Accounts Receivable Aging. If a borrower experiences late payments, KIA will work with them to modify their utility rate structures or revise repayment schedules. To date, KIA has reported no defaults. Currently four loans have past due balances.

### **B. Assistance Activity**

Exhibit 1 shows projects that the SRF has funded or will assist using capitalization grant, state match, revenue bonds and repayment money to provide financial assistance. The exhibit is separated into five sections:

- Part 1 Kentucky Certified "first use" Requirements 4/4/89 shows no projects;
- Part 2 Other Section 212 Publicly Owned Treatment Works lists 27 projects;
- Part 3 Nonpoint Source Management Program shows no projects;
- Part 4 National Estuary Projects shows no projects;
- Part 5 shows the program administration expenditures.

This exhibit shows the recipient name, loan number, enforceable requirements, and amount of assistance, binding commitment date, estimated construction start date, estimated initiation of operations date, type of assistance, interest rate and maturity for each loan.

Exhibit 2 shows a breakdown of binding commitments listed in Exhibit 1 by quarter.

Exhibit 3 illustrates the source and allocation of first use funds through 2019. This exhibit also breaks down fund disbursement quarterly by federal, state and administrative disbursements (excluding repayment dollars).

Exhibit 4 lists all projects that were approved during 2019 that were eligible for subsidies. Nine new loans totaling \$33,390,107 were approved that were subsidized with principal forgiveness of \$5,131,264. The 2018 Grant required a subsidy of at least \$2,042,800 (10%) not to exceed \$6,128,400 (30%).

Exhibit 5 lists one project that was approved during 2019 reported against the 2018 Capitalization Grant for green infrastructure components. The total amount of the loan was \$3,924,451 and the total amount qualifying for green project was \$3,924,451. The FFY 2018 Capitalization Grant required green components equal to 10%, or \$2,042,800 of the cap grant amount.

### **C. Provisions of the Operating Agreement/Conditions of the Grant**

The Commonwealth of Kentucky entered into the Operating Agreement and annual grant agreement, which had specific conditions for each. All conditions have been met. Some of the primary conditions are described below:

#### **1. State Matching Funds**

The Commonwealth of Kentucky appropriated sufficient funds to meet the 20% State Match requirement. State Match funds were disbursed to borrowers prior to disbursement of capitalization grant funds (Exhibit 3 displays the State Match payment).

#### **2. Binding Commitments within One Year**

The Commonwealth of Kentucky entered into binding commitments to provide assistance from the SRF in amounts at least equal to 120% of grant payments within one year after receipt of each payment (Exhibit 2).

#### **3. Expeditious and Timely Expenditure**

The Commonwealth of Kentucky disbursed all cash draws and other available SRF funds in a timely and expeditious manner. Exhibit 1 "Projects Receiving SRF Financial Assistance for State Fiscal Year Ended June 30, 2019" demonstrates that projects have moved in a timely and expeditious manner to start construction. Kentucky is monitoring the projects to ensure timely initiation of operations in accordance with the established schedules.

#### **4. First Use of Funds for Enforceable Requirements**

Kentucky certified first use requirements April 4, 1989.

5. Eligible Activities of the State Revolving Fund

Projects identified in the annual IUP to be funded are included in Exhibit 11 of this report.

6. Compliance with Title VI Requirements

As a part of Kentucky's SRF streamlining efforts, during 2018, KIA worked with EPA on a revision to Kentucky's Operating Agreement. Title VI requirements (authorized in the 1987 Water Quality Act for loans and grants to local governments) have been addressed in the revised agreement.

7. Disadvantaged Business Enterprises (DBE) and Minority Business Enterprise/Women's Business Enterprise (MBE/WBE):

Kentucky negotiated with EPA an overall fair share proportion of the capitalization grant targeted for Women and Minority Business (MBE/WBE) or Disadvantaged Business Enterprises (DBE) as applicable. The State has developed procedures to ensure that loan recipients and prime contractors follow the six affirmative action steps to identify and utilize MBE/WBE or DBE firms. During 2019, \$71,424,485 in construction draw requests was reimbursed to CWSRF participants of which \$1,378,485, or 1.93%, was reimbursed to WBE contractors. Disbursements in the amount of \$107,112 or 0.15% of construction draw requests were reimbursed to MBE contractors. Kentucky is continuing to educate borrowers on the goal of an overall fair share proportion of the capitalization grant for MBE/WBE or DBE firms.

8. Other Federal Laws and Authorities

Kentucky and all recipients of SRF funds directly made available by the capitalization grant have complied with applicable federal laws and authorities. The Regional Compliance Coordinators assist in monitoring for compliance.

9. Facilities Plan and Environmental Review Process

During 2019, the Commonwealth of Kentucky conducted environmental reviews on twenty funded Section 212 and Section 319 projects (some loans contained more than one project) in accordance with the State Environmental Review Process (SERP).

10. Quarterly Disbursement Schedule/Commitment

Exhibit 7 shows how actual disbursements relate to Federal cash draws. The disbursement schedule provides the basis for EPA outlay commitments.

## V. PROGRAM CHANGES

### A. Comparison with the Intended Use Plan

Exhibit 11 reflects the status of projects that were included in the 2019 IUP that were invited to apply for assistance. Of the 125 projects on the priority list, 21 projects, including 3 projects with previously approved planning and design loans, were invited to apply. Borrower willingness to participate in the SRF program during 2019 was affected by the general state of the economy, principal forgiveness, and resistance to raise rates to service additional debt.

### B. Modifications of Goals and Objectives

Both short and long-term goals in the 2019 IUP were reviewed to confirm they were still aligned with the SRF goals.

## VI. PROPOSED AND ONGOING IMPROVEMENTS

### A. Median Household Income Determination Guidance

KIA has developed the Median Household Income (MHI) Determination Guidance for CWSRF and DWSRF loan projects. MHI is used to determine the interest rate, principal forgiveness eligibility, and extended loan term eligibility for the CWSRF and DWSRF programs. The guidance document identifies and describes three accepted methodologies applicants can use to determine the MHI for a project area or for the entire system area. The methodologies include:

- 1) Default Weighted Proximity Analysis (DWPA);
- 2) Modified Weighted Proximity Analysis (MWPA); and
- 3) Census or Sample Income Survey (IS).

The DWPA and MWPA are GIS based methodologies that use system mapping (waterlines, sewer lines, or meter points) to calculate the MHI based on 5-year American Community Survey census tract MHI estimates. The IS is modeled after Kentucky's Community Development Block Group program guidance. The DWPA is calculated for all projects in the WRIS Portal and is considered the primary MHI determination methodology; however, if the DWPA is insufficient, applicants may collaborate with KIA staff to select the MWPA or IS as an alternative.

To maintain the integrity of MHI determinations, the MHI Determination Guidance includes the hierarchy of the methodologies and the required conditions to proceed with each method. Additional forms and informational materials have been developed to ensure that the methodologies are applied consistently. Most notably, KIA has collaborated with other federal funding sources (Kentucky's Community Development Block Grant and USDA's Rural Development program) to develop a single multi-agency income survey form to

streamline income surveys for projects with multiple funding sources. The form has been translated into Spanish.

**B. WRIS Work Group**

The Water Resource Information Systems (WRIS) has been used to identify and develop water and sewer projects in the state of Kentucky since 2000. The three major components of the WRIS are System Data, Project Profiles, and GID mapping. The WRIS supports local, regional, and state planning and prioritization for water and sewer infrastructure development.

A WRIS Work Group was formed in 2018 to initiate the redesign of the WRIS Portal to support more planning and project development functionality in the WRIS Portal. The primary goals of the WRIS Work Group is to identify the strategies that will improve the integrity of the data in the WRIS, improve the functionality of the WRIS Portal for local, regional, and state users, and improve collaboration between water and sewer stakeholders across the state. During 2019, the Work Group did not meet but the KIA is still implementing recommendations from the Work Group.

**C. KIA and ACEC-KY Partnership**

To facilitate an open line of communication, the KIA staff and members of the American Society of Consulting Engineers met every other month in 2019 SFY with a common purpose to strengthen the relationship between the two parties and help each other achieve goals and fulfill responsibilities. The typical agenda for the meetings covered discussions of current regulatory and legislative issues, specific and potential funding sources, investigation of functional problems with the system, and identification of opportunities to improve application and use of funds.

This open forum has allowed for clear and candid discussion of current and relevant issues that both entities are facing. The forum also provides a chance for both sides of the issues to be put on the table and addressed. The regular and timely communication with the engineering community has enabled KIA to improve the pace of fund revolving to meet the borrowers' infrastructure needs. KIA will continue to participate in the bi-monthly meetings hosted by ACEC in the foreseeable years. Below is a list of highlights from 2019.

- Discussion of legislative impacts such as: American Water Infrastructure Act of 2018
- Clarification on 2 CFR Part 200 provisions pertaining to CDBG, EDA, ARC funded projects
- Updated ACEC and KIA staff on staffing changes for both entities
- Project profile and ranking updates and assistance

- Scheduled site visits to communities to review their water and sewer systems and improvement/needs
- Updated ACEC on new capabilities at the KIA
- Coordinated use of funds between funding agencies
- Streamlining of the application and use of funds for ACEC and KIA
- Discussion of the American Iron and Steel requirements
- WRIS status, improvements, and use
- Discussion of principal forgiveness
- Discussion of design/build and the viability of projects of this nature using KIA dollars
- Project schedule discussions
- Types of work and funds available
- Compliance assistance

#### **D. KIA WRIS Funding Dashboards**

The WRIS Funding Dashboards were created as a proof of concept for using GIS technology to help present information that illustrates Kentucky's water and wastewater infrastructure funding needs over the next 20 years. Three dashboards have been created, thus far, as prototypes that will help pave the way for more engaging ways to interpret, interact, and analyze data with WRIS. These funding dashboards aggregate and display the WRIS information. The dashboards present information in a comprehensive and transparent manner using existing data sets relative to drinking water and wastewater utilities in Kentucky.

Each innovative dashboard is linked directly to Project Profiles in the WRIS portal. When the data is revised the components are updated in real-time allowing users to view projects based on current information via three separate mediums. The function of each version is detailed below:

- By Region – This dashboard allows the user to filter down by Area Development District, County, Applicant, and/or Project Number. With each descending filter, all components of the dashboard update. Also included is a list of projects with basic details such as title, cost, and description that are seeking funding. Upon filtering to a specific project, the map symbolizes the project. Graphs are designed to show the number of projects listed in the WRIS portal by their schedule (0-2 years, 3-5 years, etc.) and the associated funding needs.
- By Region via mobile or tablet – This dashboard is a replica of the first dashboard but optimized for mobile viewing on a tablet or phone.
- WRIS Projects by Legislative Districts – The dashboard filters the WRIS data either by House or Senate Legislative District and the District number. It allows quick access to visualize water and wastewater needs in that District. The process is similar to the first and second dashboards in that all of the same information is present.



**E. Short and Long-term Goals for Future IUP**

Both short and long-term goals in the 2019 IUP were consistent with the current year IUPs.

**EXHIBIT 1**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**PROJECTS RECEIVING SRF FINANCIAL ASSISTANCE**  
**FISCAL YEAR ENDED JUNE 30, 2019**

RECIPIENT NAME	LOAN NUMBER	ENFORCEMENT REQUIREMENTS	AMOUNT OF ASSISTANCE	BINDING COMMITMENT DATE(S)	ESTIMATED CONSTRUCTION START DATE	ESTIMATED INITIATION OF OPERATION DATE	TYPE OF ASSISTANCE	INTEREST RATE	LOAN MATURE
<b>PART 1: Kentucky Certified first use: Requirements 4/4/89</b>									
None									
<b>PART 2: Other Section 212 Publicly Owned Treatment Works</b>									
Glasgow, City	A15-094	C	\$ 1,798,000.00	9/26/2018	7/29/2016	9/6/2017	L(1)	0.75%	*
Butler, City	A16-039	C	93,331.00	11/13/2018	5/19/2017	10/31/2018	L(1)	1.75%	*
Murray, City	A19-031	C	1,450,000.00	11/13/2018	4/1/2019	3/1/2020	L	0.50%	*
Louisville & Jefferson County MSD	A19-015	C	3,870,000.00	12/11/2018	5/15/2019	5/15/2021	L	2.00%	*
Louisville & Jefferson County MSD	A19-028	F	22,000,000.00	12/11/2018	5/15/2019	5/27/2021	L	2.00%	*
Corbin, City	A19-025	C	1,262,600.00	12/11/2018	6/15/2019	1/15/2020	L	0.50%	*
Western Mason Sanitation District	A19-040	S	100,000.00	12/11/2018	4/1/2019	10/1/2019	L	2.00%	*
Farmdale Sanitation District	A16-084	C	21,753.00	12/11/2018	10/1/2017	4/30/2019	L(1)	1.75%	*
Lancaster, City	A19-011	S	324,000.00	1/8/2019	1/1/2020	1/1/2021	L(2)	3.00%	*
Burkesville, City	A19-045	S	251,000.00	2/7/2019	5/1/2020	6/1/2021	L(2)	3.00%	*
Bardstown, City	A19-047	C	5,400,000.00	2/7/2019	5/1/2019	9/1/2020	L	2.00%	*
La Center, City	A19-026	S	1,050,049.00	2/7/2019	5/1/2019	4/30/2020	L	0.50%	*
Morehead, City	A19-032	C	3,650,000.00	3/7/2019	1/2/2020	10/1/2020	L	2.00%	*
Lincoln County Sanitary District	A19-048	C	388,400.00	3/7/2019	1/1/2020	12/30/2020	L(2)	3.00%	*
Richmond, City	A19-050	C	10,142,000.00	4/4/2019	8/30/2019	8/30/2020	L	0.50%	*
Louisa, City	A19-002	S	3,106,922.00	5/7/2019	6/30/2019	6/30/2020	L	0.50%	*
Tompkinsville, City	A19-012	C	861,148.00	5/7/2019	10/1/2019	6/1/2020	L	0.50%	*
Paducah McCracken County Joint Sewer Agency	A19-039	S	5,193,000.00	5/7/2019	10/1/2019	10/1/2020	L	2.00%	*
Paducah McCracken County Joint Sewer Agency	A19-044	S	2,476,652.00	5/7/2019	8/1/2019	3/1/2020	L	2.00%	*
Regional Water Resource Agency	A18-007	S	560,745.00	6/18/2019	7/1/2019	8/31/2020	L(1)	1.75%	*
Georgetown, City	A19-009	C	13,542,784.00	6/18/2019	11/1/2019	7/1/2021	L	0.50%	*
Vanceburg, City	A19-013	C	1,131,000.00	6/18/2019	7/1/2020	1/31/2022	L	0.50%	*
Regional Water Resource Agency	A19-024	S	7,015,000.00	6/18/2019	5/1/2020	1/1/2023	L	2.00%	*
Hopkinsville, City	A19-003	C	7,500,000.00	7/9/2019	11/1/2019	4/1/2022	L	0.50%	*
Elkton, City	A19-001	C	3,434,451.00	7/9/2019	10/1/2019	1/1/2020	L	0.50%	*
Nicholasville, City	A15-090	C	565,466.00	8/6/2019	10/1/2015	5/1/2020	L(1)	2.75%	*
Louisville & Jefferson County MSD	A19-028	F	2,200,000.00	8/6/2019	9/9/2019	11/27/2021	L(1)	2.00%	*
<b>Subtotal: Section 212 Base Loans</b>	<b>27</b>		<b>\$ 99,388,301</b>				<b>Weighted Avg:</b>	<b>1.33%</b>	

**EXHIBIT 1**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**PROJECTS RECEIVING SRF FINANCIAL ASSISTANCE**  
**FISCAL YEAR ENDED JUNE 30, 2019**

**PART 3: Nonpoint Source Management Program** (Section 319)

None

<b>TOTAL SECTION 319 LOANS</b>	<u>0</u>	<u>\$ -</u>	<u>0.0%</u>
<b>GRAND TOTAL</b>		<u>\$ 99,388,301</u>	

**PART 4: National Estuary Projects** - (Section 320)

None

**PART 5: PROGRAM ADMINISTRATION**

\$ 936,791

**Type of Assistance**

- L = Loan
- (1) = Increase / (Decrease)
- (2) = Planning and Design

**Enforcement Requirements**

- C = In Compliance
- CO = Court Order
- U = Unsewered
- SA = State Administrative Order (Municipal Wastewater Pollution Pr
- F = Federal Administrative Order
- S = State Court Order

**Loan Mature**

- \* = Final Loan Closing has not occurred

**EXHIBIT 2**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**BINDING COMMITMENTS BY QUARTER**  
**FISCAL YEAR ENDED JUNE 30, 2019**

RECIPIENT NAME	LOAN NUMBER	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	TOTAL	TYPE OF ASSISTANCE
<b>PART 1: Kentucky Certified "first use: Requirements 4/4/89</b>		None					
<b>PART 2: Other Section 212 Projects</b>							
Glasgow, City	A15-094	\$ 1,798,000	\$ -	\$ -	\$ -	\$ 1,798,000	L(1)
Butler, City	A16-039	\$ -	\$ 93,331	\$ -	\$ -	\$ 93,331	L(1)
Murray, City	A19-031	\$ -	\$ 1,450,000	\$ -	\$ -	\$ 1,450,000	L
Louisville & Jefferson County MSD	A19-015	\$ -	\$ 3,870,000	\$ -	\$ -	\$ 3,870,000	L
Louisville & Jefferson County MSD	A19-028	\$ -	\$ 22,000,000	\$ -	\$ -	\$ 22,000,000	L
Corbin, City	A19-025	\$ -	\$ 1,262,600	\$ -	\$ -	\$ 1,262,600	L
Western Mason Sanitation District	A19-040	\$ -	\$ 100,000	\$ -	\$ -	\$ 100,000	L
Farmdale Sanitation District	A16-084	\$ -	\$ 21,753	\$ -	\$ -	\$ 21,753	L(1)
Lancaster, City	A19-011	\$ -	\$ -	\$ 324,000	\$ -	\$ 324,000	L(2)
Burkesville, City	A19-045	\$ -	\$ -	\$ 251,000	\$ -	\$ 251,000	L(2)
Bardstown, City	A19-047	\$ -	\$ -	\$ 5,400,000	\$ -	\$ 5,400,000	L
La Center, City	A19-026	\$ -	\$ -	\$ 1,050,049	\$ -	\$ 1,050,049	L
Morehead, City	A19-032	\$ -	\$ -	\$ 3,650,000	\$ -	\$ 3,650,000	L
Lincoln County Sanitary District	A19-048	\$ -	\$ -	\$ 388,400	\$ -	\$ 388,400	L(2)
Richmond, City	A19-050	\$ -	\$ -	\$ -	\$ 10,142,000	\$ 10,142,000	L
Louisa, City	A19-002	\$ -	\$ -	\$ -	\$ 3,106,922	\$ 3,106,922	L
Tompkinsville, City	A19-012	\$ -	\$ -	\$ -	\$ 861,148	\$ 861,148	L
Paducah McCracken County Joint Sewer Agency	A19-039	\$ -	\$ -	\$ -	\$ 5,193,000	\$ 5,193,000	L
Paducah McCracken County Joint Sewer Agency	A19-044	\$ -	\$ -	\$ -	\$ 2,476,652	\$ 2,476,652	L
Regional Water Resource Agency	A18-007	\$ -	\$ -	\$ -	\$ 560,745	\$ 560,745	L(1)
Georgetown, City	A19-009	\$ -	\$ -	\$ -	\$ 13,542,784	\$ 13,542,784	L
Vanceburg, City	A19-013	\$ -	\$ -	\$ -	\$ 1,131,000	\$ 1,131,000	L
Regional Water Resource Agency	A19-024	\$ -	\$ -	\$ -	\$ 7,015,000	\$ 7,015,000	L
Hopkinsville, City	A19-003	\$ -	\$ -	\$ -	\$ 7,500,000	\$ 7,500,000	L
Elkton, City	A19-001	\$ -	\$ -	\$ -	\$ 3,434,451	\$ 3,434,451	L
Nicholasville, City	A15-090	\$ -	\$ -	\$ -	\$ 565,466	\$ 565,466	L(1)
Louisville & Jefferson County MSD	A19-028	\$ -	\$ -	\$ -	\$ 2,200,000	\$ 2,200,000	L(1)
<b>TOTAL SECTION 212 LOANS</b>		<b>\$ 1,798,000</b>	<b>\$ 28,797,684</b>	<b>\$ 11,063,449</b>	<b>\$ 57,729,168</b>	<b>\$ 99,388,301</b>	

**EXHIBIT 2**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**BINDING COMMITMENTS BY QUARTER**  
**FISCAL YEAR ENDED JUNE 30, 2019**

RECIPIENT NAME	LOAN NUMBER	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	TOTAL	TYPE OF ASSISTANCE
<b>Part 3: Nonpoint Source Projects (Section 319)</b>		None					
<b>Subtotal: Section 319 Base Loans</b>		\$ -	\$ -	\$ -	\$ -	\$ -	
<b>Subtotal: Section 319 ARRA Loans</b>		\$ -	\$ -	\$ -	\$ -	\$ -	
<b>TOTAL SECTION 319 LOANS</b>		<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	
<b>PROJECT GRAND TOTALS</b>							
Base Loans		\$ 1,798,000	\$ 28,797,684	\$ 11,063,449	\$ 57,729,168	\$ 99,388,301	
ARRA Loans		\$ -	\$ -	\$ -	\$ -	\$ -	
<b>GRAND TOTAL</b>		<u>\$ 1,798,000</u>	<u>\$ 28,797,684</u>	<u>\$ 11,063,449</u>	<u>\$ 57,729,168</u>	<u>\$ 99,388,301</u>	
<b>PART 4: National Estuary Projects - (Section 320)</b>		None					
<b>Part 5: PROGRAM ADMINISTRATION</b>		\$ -	\$ 367,347	\$ 265,287	\$ 304,157	\$ 936,791	
<b>NET TOTALS</b>		\$ 1,798,000	\$ 29,165,031	\$ 11,328,736	\$ 58,033,325	\$ 100,325,092	
<b>CUMULATIVE TOTALS</b>		\$ 1,798,000	\$ 30,963,031	\$ 42,291,767	\$ 100,325,092		
<b>FEDERAL PAYMENTS - 2018</b>			\$ 241,219	\$ 6,795,995	\$ 11,966,922	\$ 19,004,136	
<b>CUMULATIVE FEDERAL PAYMENTS</b>		\$ -	\$ 241,219	\$ 7,037,214	\$ 19,004,136		
<b>BINDING COMMITMENT % OF PAYMENTS</b>		N/A	12836%	601%	528%		

**Type of Assistance**

- L = Loan
- (1) = Increase / (Decrease)
- (2) = Planning and Design

**EXHIBIT 3**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**SOURCE AND ALLOCATION OF SRF FUNDS**  
**FISCAL YEAR ENDED JUNE 30, 2019**

<b>CUMULATIVE SOURCES</b>		<b>FY 2019 DISBURSEMENTS</b>				
	<b>TOTAL</b>	<b>QUARTER 1</b>	<b>QUARTER 2</b>	<b>QUARTER 3</b>	<b>QUARTER 4</b>	<b>TOTAL</b>
Capitalization Grants	\$ 572,882,850	\$ -	\$ -	\$ 17,318,534	\$ 2,292,346	\$ 19,610,880
State Matching Funds (1)	109,374,173	0	4,085,600	0	0	4,085,600
Revenue Bond Proceeds (Net of Issue Costs)	335,000,000	0	0	0	0	0
Program Administration (2)	23,870,113	0	367,347	265,287	304,157	936,791
<b>TOTALS</b>	<b><u>\$1,041,127,136</u></b>	<b><u>\$ -</u></b>	<b><u>\$ 4,452,947</u></b>	<b><u>\$ 17,583,821</u></b>	<b><u>\$ 2,596,503</u></b>	<b><u>\$ 24,633,271</u></b>

(1) Includes Construction and Admin State Match

(2) Federal Share Only

**EXHIBIT 4  
KENTUCKY INFRASTRUCTURE AUTHORITY  
FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM  
LOAN COMMITMENTS WITH PRINCIPAL FORGIVENESS SUBSIDY  
FISCAL YEAR ENDED JUNE 30, 2019**

RECIPIENT NAME	LOAN NUMBER	PROJECT NAME	AMOUNT OF ASSISTANCE	PRINCIPAL FORGIVENESS	INTEREST RATE	MHI	MHI AS % OF STATE	POPULATION
Western Mason Sanitation District	A19-040	Pinewood Subdivision Sewer	\$ 100,000	\$ 95,000	2.00%	\$ 46,389	103.5%	203
Farmdale Sanitation District	A16-084	PTP Abandonment	\$ 21,753	\$ 20,665	1.75%	\$ 44,256	98.8%	848
La Center, City	A19-026	Wastewater Treatment Plant Upgrade	\$ 1,050,049	\$ 525,025	0.50%	\$ 34,006	75.9%	1,063
Richmond, City	A19-050	Silver Creek Outfall Sewer Phase 1	\$ 10,142,000	\$ 660,000	0.50%	\$ 33,096	73.9%	32,242
Louisa, City	A19-002	I/I Rehab	\$ 3,106,922	\$ 1,000,000	0.50%	\$ 30,830	68.8%	3,433
Tompkinsville, City	A19-012	WWTP Expansion & Sewer Improvement	\$ 861,148	\$ 430,574	0.50%	\$ 29,783	66.5%	2,458
Georgetown, City	A19-009	Georgetown/Scott County South Sewer Extension	\$ 13,542,784	\$ 1,000,000	0.50%	\$ 59,816	133.5%	30,633
Vanceburg, City	A19-013	Meadowbrook & Black Oak Sewer Consolidation	\$ 1,131,000	\$ 400,000	0.50%	\$ 19,272	43.0%	1,745
Elkton, City	A19-001	Wastewater System Rehabilitation and Improvements	\$ 3,434,451	\$ 1,000,000	0.50%	\$ 32,622	72.8%	2,155
<b>TOTALS</b>	<b><u>9</u></b>		<b><u>\$ 33,390,107</u></b>	<b><u>\$ 5,131,264</u></b>				

All subsidies were provided in the form of loan forgiveness. With the exception of package plant removal projects, a borrower's entire service area must have a median household income (MHI) not to exceed \$35,849 to be eligible for principal forgiveness under the 2019 Intended Use Plan. See "Additional Subsidization" in the IUP commentary for a detailed discussion of principal forgiveness for 2019.

**EXHIBIT 5  
 KENTUCKY INFRASTRUCTURE AUTHORITY  
 FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM  
 LOAN COMMITMENTS WITH GREEN PROJECT RESERVE  
 FISCAL YEAR ENDED JUNE 30, 2019**

<b>RECIPIENT NAME</b>	<b>LOAN NUMBER</b>	<b>PROJECT NAME DESCRIPTION</b>	<b>CATEGORICAL (C) OR BUSINESS CASE (B)</b>	<b>AMOUNT OF ASSISTANCE</b>	<b>TOTAL GREEN</b>	<b>GREEN INFRASTR.</b>	<b>ENERGY EFFICIENCY</b>	<b>WATER EFFICIENCY</b>	<b>ENVIRONM. INNOVATIVE</b>	<b>POPULATION</b>
Elkton, City	A19-001	Wastewater System Rehabilitatiion & Improvements	C	\$ 3,934,451	\$ 3,934,451		\$ 3,924,451		10,000	2,170
<b>TOTALS</b>	<u>1</u>			<u>\$ 3,934,451</u>	<u>\$ 3,934,451</u>	<u>\$ -</u>	<u>\$ 3,924,451</u>	<u>\$ -</u>	<u>\$ 10,000</u>	



**EXHIBIT 6**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**TOTAL DISBURSEMENTS**  
**FISCAL YEAR ENDED JUNE 30, 2019**

PROJECT NAME	LOAN NUMBER	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	TOTAL
<b>CAPITALIZATION GRANT FUNDS</b>						
Elkhorn City, City of	A16-036			397,812		397,812
Frankfort, City of	A14-006		450,000			450,000
Frankfort, City of	A16-054		752,378	1,143,035	229,299	2,124,712
Harrison County Sanitation District	A16-016			140,283		140,283
Lexington Fayette Urb Co Gov	A13-002			54,230		54,230
Lexington Fayette Urb Co Gov	A15-026			4,636,573		4,636,573
Lexington Fayette Urb Co Gov	A17-005			3,180,645		3,180,645
Marshall County Fiscal Court	A18-014		224,433	628,890	335,335	1,188,659
Maysville, City of	A17-011		240,425	781,504		1,021,929
Morehead, City of	A16-065			233,068		233,068
Mountain Water District	A15-077		382,216	103,255		485,471
Murray, City of	A12-12		422,465	1,355,954	473,302	2,251,722
Oldham County Environmental Auth	A17-028			502,363		502,363
Paducah-McCracken Co Joint Sew Agncy	A16-072			510,013		510,013
Paducah-McCracken Co Joint Sew Agncy	A17-033			1,603,677		1,603,677
Prestonsburg, City of	A16-003			662,932	246,459	909,391
Prestonsburg, City of	A16-028			119,887		119,887
Regional Water Resource Agency	A15-002		613,558	309,397		922,955
Regional Water Resource Agency	A15-099			260,294		260,294
Regional Water Resource Agency	A18-026			694,719	334,187	1,028,906
<b>PROJECT TOTAL</b>		\$ -	\$ 3,085,476	\$ 17,318,532	\$ 1,618,583	\$ 22,022,590
<b>PROGRAM ADMINISTRATION</b>		\$ -	\$ 367,347	\$ 265,287	\$ 304,157	\$ 936,791
<b>FIRST USE TOTALS</b>		\$ -	\$ 3,452,823	\$ 17,583,819	\$ 1,922,740	\$ 22,959,381
<b>CUMULATIVE TOTALS</b>		\$ -	\$ 3,452,823	\$ 21,036,641	\$ 22,959,381	

**EXHIBIT 6**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**TOTAL DISBURSEMENTS**  
**FISCAL YEAR ENDED JUNE 30, 2019**

PROJECT NAME	LOAN NUMBER	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	TOTAL
<b>REPAYMENT FUNDS</b>						
Augusta Regional Sewer Authority	A114-015	94,270	123,500		37,110	254,880
Benton, City of	A17-039	491,712	256,528			748,240
Brodhead, City of	A15-010		37,605			37,605
Butler, City of	A16-039		191,923	106,620	13,655	312,198
Catlettsburg, City of	A14-013	109,927	88,434			198,362
Daviess Co FC	A17-014		222,194	58,705	141,024	421,922
Elizabethtown, City of	A16-081	1,824,279				1,824,279
Elkhorn City, City of	A16-036	60,338	38,983	14,000	79,806	193,127
Elkton, City of	A18-015		155,387		58,224	213,611
Farmdale Sanitation District	A16-084	26,672	10,045	39,265	131,051	207,032
Frankfort, City of	A15-101	25,000				25,000
Frankfort, City of	A17-006				1,100,251	1,100,251
Glasgow, City of	A15-094			1,798,000		1,798,000
Hardinsburg, City of	A15-033			14,336		14,336
Harrison County Sanitation District	A16-016	43,632	152,466	35,071		231,169
Harrodsburg, City of	A16-033	290,422	1,153	70,184	2,165	363,924
Hawesville, City of	A16-059	680,748	448,266	63,446	200,518	1,392,978
Hodgenville, City of	A16-029	56,249	13,082		25,000	94,331
Hopkinsville, City of	A11-08	134,763	20,000			154,763
Jackson, City of	A17-015	202,089	75,603	59,788		337,480
La Grange Utilities Commission	A18-016				462,866	462,866
Lancaster, City of	A19-011				31,680	31,680
Lexington Fayette Urb Co Gov	A13-002	28,770				28,770
Lexington Fayette Urb Co Gov	A13-015	11,000				11,000
Lexington Fayette Urb Co Gov	A14-001	100,149		27,270		127,419
Lexington Fayette Urb Co Gov	A15-026	9,822,066	2,570,433		2,124,004	14,516,503
Lexington Fayette Urb Co Gov	A17-005				1,186,603	1,186,603
Liberty, City of	A15-019	250,579	146,282	45,439	304,378	746,677
London, City of (Utility Commission)	A14-010				71,954	71,954

**EXHIBIT 6**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**TOTAL DISBURSEMENTS**  
**FISCAL YEAR ENDED JUNE 30, 2019**

<b>PROJECT NAME</b>	<b>LOAN NUMBER</b>	<b>QUARTER 1</b>	<b>QUARTER 2</b>	<b>QUARTER 3</b>	<b>QUARTER 4</b>	<b>TOTAL</b>
Louisa, City of	A17-023	21,590	44,716	12,359	11,744	90,409
Marion, City of	A16-074		99,515		194,240	293,755
Marion, City of	A18-003				59,050	59,050
Marshall County Fiscal Court	A18-014		891,057		264,109	1,155,167
Maysville, City of	A17-011	514,330	929,774			1,444,104
Mercer County Sanitation District	A16-004	26,516	105,951			132,467
Morehead, City of	A16-065		83,621			83,621
Mountain Water District	A15-077	262,724	449,276	87,014		799,014
Murray, City of	A12-12	2,629,568	1,718,183		1,275,661	5,623,412
Nicholasville, City of	A15-090	25,560		6,661	5,391	37,612
Oldham County Environmental Auth	A17-028	296,027	600,540			896,567
Paducah, City of	A18-028		100,447	29,590	3,712	133,749
Paducah-McCracken Co Joint Sew Agncy	A17-033				2,834,279	2,834,279
Pineville, City of	A18-027	46,000	23,000			69,000
Prestonsburg, City of	A16-003	65,071	222,037		185,854	472,962
Prestonsburg, City of	A16-007	482,548	37,923	42,119	224,841	787,431
Prestonsburg, City of	A16-028	521,437	732,883	47,468	105,279	1,407,067
Regional Water Resource Agency	A15-002	1,324,179	508,776		455,052	2,288,007
Regional Water Resource Agency	A15-027			66,190		66,190
Regional Water Resource Agency	A15-099	67,511	65,205			132,716
Regional Water Resource Agency	A16-026	21,681	24,802			46,483
Regional Water Resource Agency	A16-082	5,700			2,003	7,703
Regional Water Resource Agency	A18-026	222,432	437,273		966,195	1,625,900
Salyersville, City of	A16-077	87,875		3,750		91,625
Sanitation District #1	A11-13	390,748				390,748
Sanitation District #1	A11-14	417,136	23,424		303,642	744,201
Williamsburg, City of	A17-031	417,851	40,620			458,471
<b>PROJECT TOTAL</b>		<b>\$ 22,099,147</b>	<b>\$ 11,690,907</b>	<b>\$ 2,627,274</b>	<b>\$ 12,861,340</b>	<b>\$ 49,278,668</b>
<b>GRAND TOTAL</b>		<b>\$ 22,099,147</b>	<b>\$ 15,143,730</b>	<b>\$ 20,211,093</b>	<b>\$ 14,784,079</b>	<b>\$ 72,238,049</b>

**EXHIBIT 7**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**PROPORTIONATE FEDERAL SHARE THROUGH CASH DRAWS**  
**FISCAL YEAR ENDED JUNE 30, 2019**

<b>SELECT DISBURSEMENTS</b>	<b>QUARTER 1</b>	<b>QUARTER 2</b>	<b>QUARTER 3</b>	<b>QUARTER 4</b>	<b>TOTAL</b>
FIRST ROUND	\$ -	\$ 3,085,476	\$ 17,318,532	\$ 1,618,583	\$ 22,022,590
ADMINISTRATION	0	367,347	265,287	304,157	936,791
REPAYMENT	22,099,147	11,690,907	2,627,274	12,861,340	49,278,668
REVENUE BONDS	0	0	0	0	0
<b>TOTAL SELECT DISBURSEMENTS</b>	<b>\$ 22,099,147</b>	<b>\$ 15,143,730</b>	<b>\$ 20,211,093</b>	<b>\$ 14,784,079</b>	<b>\$ 72,238,049</b>
<b>CUMULATIVE TOTAL</b>	<b>\$ 22,099,147</b>	<b>\$ 37,242,877</b>	<b>\$ 57,453,970</b>	<b>\$ 72,238,049</b>	
<b>CASH DRAW FROM LINE OF CREDIT</b>	<b>\$ -</b>	<b>\$ 367,347</b>	<b>\$ 17,583,821</b>	<b>\$ 2,596,503</b>	<b>\$ 20,547,671</b>
<b>STATE SHARE</b>	<b>\$ -</b>	<b>\$ 4,085,600</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 4,085,600</b>
<b>CASH DRAWS AS % OF DISBURSEMENTS</b>	<b>0%</b>	<b>2%</b>	<b>87%</b>	<b>18%</b>	<b>28%</b>

**EXHIBIT 8**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**BALANCE SHEET**  
**JUNE 30, 2019**  
**(UNAUDITED Statement of Net Position)**

**ASSETS**

Current assets:

Cash and cash equivalents	\$	1,267,144
Investments, current portion		176,155,961
Intergovernmental receivables		4,373,984
Accrued interest receivable, investments		15,617
Accrued interest receivable, assistance agreements		983,847
Current maturities of long-term receivables		48,284,000
Total current assets		231,080,553

Long-term receivables:

Assistance agreements receivable		759,014,209
Total assets	\$	990,094,762

Deferred outflows of resources:

Pension related	\$	376,955
Post-employment benefits other than pension		87,656
Unamortized deferred amount on refunding		4,337,123
Total deferred outflows of resources	\$	4,801,734

**LIABILITIES**

Current liabilities:

Current maturities of revenue bonds payable, net of unamortized premiums and discounts	\$	18,660,280
Accrued interest payable		3,033,538
State treasury advances for capitalization grant matching funds		4,373,984
Total current liabilities		26,067,802

Long-term liabilities:

Revenue bonds payable, less current maturities and unamortized premiums and discounts		161,681,310
Net pension liability		2,218,226
Net post-employment benefits other than pension liability		387,423
Total liabilities	\$	190,354,761

Deferred inflows of resources:

Pension related	\$	240,100
Post-employment benefits other than pension		38,208
Total deferred inflows of resources	\$	278,308

**NET POSITION**

Restricted net position		804,263,427
Total net position	\$	804,263,427

**EXHIBIT 9**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**STATEMENT OF REVENUES, EXPENSES AND CHANGES IN RETAINED EARNINGS**  
**FISCAL YEAR ENDED JUNE 30, 2019**  
**(UNAUDITED Statement of Revenues, Expenses and Changes in Net Position)**

Operating revenues:	
Assistance agreements:	
Servicing fee	\$ 1,563,200
Interest income	11,993,738
Total operating revenues	<u>13,556,938</u>
Operating expenses:	
General and administrative	633,117
Intergovernmental administrative expense reimbursement	691,500
Amortization of bond premiums	(4,687,779)
Interest	8,414,246
Total operating expenses	<u>5,051,084</u>
Operating income / (loss)	8,505,854
Non-operating gain / (loss):	
Investment income	3,842,174
Federal grants	20,547,671
Loan subsidy required by federal capitalization grants	(3,214,266)
Intergovernmental revenue from the Commonwealth	4,085,600
Total non-operating revenues	<u>25,261,179</u>
Change in net position	33,767,033
Net position, beginning of year	770,496,394
Net position, end of year	<u><u>\$ 804,263,427</u></u>

**EXHIBIT 10  
 KENTUCKY INFRASTRUCTURE AUTHORITY  
 FEDERALLY ASSISTED WASTEWATER REVOLVING LOAN PROGRAM  
 REPORT OF ANNUAL LOAN REPAYMENTS  
 FISCAL YEAR ENDED JUNE 30, 2019**

**Number of Days Past Due**

<b>Loan Number</b>	<b>Borrower</b>	<b>Total</b>	<b>0 - 30</b>	<b>31 - 120</b>	<b>121 &amp; over</b>
A209-23	Frankfort, City of	9,095.06	9,095.06	0.00	0.00
A06-01	Ledbetter Water District	129,791.09	17,597.03	0.00	112,194.06
A01-01	Manchester, City of	18,857.47	18,857.47	0.00	0.00
A12-28	Perry County Sanitation District #1	82,152.39	35,351.03	0.00	46,801.36
	<b>TOTALS</b>	<b>239,896.01</b>	<b>80,900.59</b>	<b>0.00</b>	<b>158,995.42</b>

**EXHIBIT 11**  
**KENTUCKY INFRASTRUCTURE AUTHORITY**  
**FEDERALLY ASSISTED WASTEWATER LOAN PROGRAM**  
**PROJECT PRIORITY LIST STATUS REPORT**  
**FISCAL YEAR ENDED JUNE 30, 2019**

<b>Rank</b>	<b>Applicant</b>	<b>Project</b>	<b>Action</b>
*	Marion, City of	City of Marion - New Wastewater Treatment Plant	Bypassed
**	Elkton, City of	Elkton - Wastewater System Rehabilitation and Improvements	Accepted
**	Louisa, City of	City of Louisa I & I Rehab Project	Accepted
**	Hopkinsville Water Environment Authority	HWEA SRF Phase VIII - Expand Hammond-Wood WWTP & Interceptor	Accepted
**	Pineville, City of	Virginia Avenue/Courthouse Square Utility Replacements	Withdrawn
**	Prestonsburg, City of	PCUC: Big Sandy Regional Waste Water Treatment Plant	Withdrawn
1	Martin, City of	City of Martin New Sewerline Extension to Eliminate Package Treatment Plants	Bypassed
2	Prestonsburg City's Utilities Commission	Prestonsburg City's Utilities Commission (PCUC) Allen and Dwale	Bypassed
3	Hopkinsville Water Environment Authority	HWEA Phase IX Sewer Rehabilitation Priority 3 & 3A	Bypassed
4	Georgetown, City of	Georgetown/Scott County South Sewer Extension	Accepted
5	Louisville And Jefferson County Metropolitan Sewer District	Upper Middle Fork Pump Station Improvements and Diversion	Bypassed
6	Lancaster, City of	Lancaster Sanitary Sewer Improvements Project	Accepted
7	Tompkinsville, City of	Tompkinsville WWTP Expansion & Sanitary Sewer Collection Improve	Accepted
8	Vanceburg, City of	Vanceburg - Meadowbrook & Black Oak Sewer Consolidation	Accepted
9	Menifee County Fiscal Court	System Improvements Project	Declined
10	Louisville And Jefferson County Metropolitan Sewer District	Nightingale I & I Elimination Project	Accepted
11	Wheelwright Utilities Commission	Wheelwright - Replacement of Sewer System	Declined
12	Pikeville, City of	Pikeville Yorkwood Forest Subdivision Sewerline Extension South Along US 23	Bypassed
13	Paintsville Utilities Commission	Paintsville Utilities Powell Addition Sewer Project	Bypassed
14	Pikeville, City of	Pikeville Cedar Creek Sewer Extension	Bypassed
15	Mercer County Sanitation District	M C S D - Gwinn Island Road Sanitary Sewer Extension	Declined
16	Pikeville, City of	Storm Water Separation 2nd Street	Bypassed
17	Oldham County Environmental Authority	OCEA Lift Station Rehab, Renovation, and Replacement	Withdrawn
18	Wheelwright Utilities Commission	Extend Service to Golf Hollow and Branham Hollow (Stoker Branch)	Declined
19	Regional Water Resource Agency	Tunnel Replacement, Lining and Repair Project	Accepted
20	Corbin City Utilities Commission	Master Street Sewer Main Upgrade	Accepted
21	La Center, City of	Wastewater Treatment Plant Upgrade and I/I Reduction	Accepted
22	Benton, City of	LIFT STATION ELIMINATION	Declined
23	Louisville And Jefferson County Metropolitan Sewer District	Hite Creek Water Quality Treatment Center	Accepted
24	Coal Run Village, City of	City of Coal Run Village - US 23 North Sanitary Sewer Project	Declined
25	Paintsville Utilities Commission	Paintsville Utility Commission Van Lear Waste Water Project	Bypassed
26	Murray, City of	Combined Sewer Project	Accepted
27	Morehead, City of	US 60 West and KY 801 SSO Correction Project	Accepted
28	Brandenburg, City of	Brandenburg Wastewater Treatment Plant Upgrade & Expansion	Withdrawn



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29	Salyersville Water Works	Magoffin County Garage Lift Station and Line Replacement Project	Bypassed
30	Brodhead, City of	City of Brodhead - WWTP Upgrade and Improvement	Bypassed
31	Ashland, City of	Ashland: Enlarge Sewer Treatment Plant to Eliminate Overflows	Bypassed
32	Springfield Water and Sewer Commission	Springfield Wastewater Treatment Plant Expansion	Bypassed
33	Murray, City of	Sewer Project #3 (MH 2-3 to 2-8, plus 2-7A to 2-167)	Withdrawn
34	Paducah McCracken County Joint Sewer Agency	Perkins/Crooked Creek Wet Weather Tank	Accepted
35	Western Mason Sanitation District	Pinewood Subdivision Sewer	Accepted
36	Kuttawa, City of	City of Kuttawa - Lift Station & Force Main Replacement Projects	Withdrawn
37	Hodgenville, City of	Hodgenville WWTP Upgrade & Wet Weather Storage	Withdrawn
38	Benton, City of	TOWN CREEK INTERCEPTOR SEWER - PHASE 2	Declined
39	Paducah McCracken County Joint Sewer Agency	Massac Creek Phase III	Accepted
40	Burkesville, City of	Burkesville WWTP Improvements	Accepted
41	Carrollton, City of	Carrollton Utilities Industrial Customer Expansion (ICE)	Bypassed
42	Bardstown, City of	Rowan Creek Sewer Upgrade	Accepted
43	Lincoln County Sanitation District	LCSD - US 127 Corridor Sanitary Sewer Project, Phase 2	Accepted
44	Kuttawa, City of	Magnolia Lift Station & Force Main Replacement	Withdrawn
45	Richmond, City of	Richmond - Silver Creek Outfall Sewer, Phase I	Accepted
46	Greenup Joint Sewer Agency	Phase 2 Sewer Line Extension Project (Lloyd)	Expired
47	Paris, City of	City of Paris-Southern Hills Sanitary Sewer Collection Project	Not Invited
48	Russell, City of	City of Russell I & I Study and Sewer Rehab Project	Not Invited
49	Boyd County Sanitation District #2	Sd2: System-Wide Inflow and Infiltration Abatement Project	Not Invited
50	Morganfield, City of	Morganfield Combined Sewer Separation Project Phase 3	Not Invited
51	Adair County Water District	Burkesville Street Lift Station Replacement and Sanitary Sewer Expansion	Not Invited
52	Magoffin County Fiscal Court	Magoffin County Industrial Park Sewer Extension	Not Invited
53	Hopkinsville Water Environment Authority	HWEA - Oak Grove Spring Meadows Sewer	Not Invited
54	Sebree, City of	Sebree Sanitary Sewer Replacement	Not Invited
55	Hickman, City of	WWTP Improvement (Phase II) & Sanitary Sewer Rehab	Not Invited
56	Elkhorn City, City of	Elkhorn City - Wastewater Collection Improvements Project	Not Invited
57	Hardin, City of	Hardin - Wastewater Rehabilitation Phase II	Not Invited
58	Scottsville, City of	City of Scottsville - Inflow and Infiltration Project, Phase I	Not Invited
59	Pikeville, City of	City of Pikeville KY Wastewater Treatment Plant Upgrade	Not Invited
60	Dawson Springs City Water and Sewer	Sanitary Sewer System Rehabilitation and WWTP Improvements	Not Invited
61	Auburn, City of	City of Auburn - Upgrade of Existing Wastewater Treatment Plant	Not Invited
62	Berea, City of	BMU - Walnut Meadow Pump Station & South Middletown Trunk Sewer	Not Invited
63	Paris, City of	City of Paris Rehab Sanitary Sewer Mains	Not Invited
64	Hopkinsville Water Environment Authority	HWEA Oak Grove Village Sewer Project	Not Invited
65	Calhoun, City of	Revlett Drive Sewer Line Repair	Not Invited

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66	Paducah, City of	Circle Park Stream and Flood Storage Restoration	Not Invited
67	Princeton Water & Wastewater Commission	Princeton Sewer Rehabilitation Phase II Basins 7 & 8	Not Invited
68	Garrard Co Sanitation District	Garrard Co SD - Paint Lick Sewer System - Phase 1	Not Invited
69	Martin County Sanitation District	Martin County Sanitation District - Belt Press and Sludge Handling	Not Invited
70	Munfordville, City of	Munfordville Sewer Extensions and Pump Station Rehabilitations	Not Invited
71	Paris, City of	City of Paris-Mill Run Road & Cathy Drive Sanitary Sewer Project	Not Invited
72	South Shore, City of	South Shore: Upgrade Forest Heights Collection Lines	Not Invited
73	Paris, City of	City of Paris - Claysville Trunk Sewer Replacement Project, Phase II	Not Invited
74	Calhoun, City of	Calhoun Wastewater Plant Replacement Project	Not Invited
75	Princeton Water & Wastewater Commission	Princeton Sanitary Sewer Rehabilitation	Not Invited
76	Olive Hill, City of	Olive Hill: Rehab of City Lines to Replace Clay Pipe	Not Invited
77	Regional Water Resource Agency	Max Rhoads WWTP Sludge Process Improvements	Not Invited
78	Bourbon County Fiscal Court	BCFC - Bedford Acres Sanitary Sewer Project Phase 2	Not Invited
79	Flatwoods, City of	City of Flatwoods I & I Study and Rehab Project	Not Invited
80	Middlesboro, City of	Middlesboro WWTP UV Disinfection Addition	Not Invited
81	Trenton, City of	Trenton - Wastewater Treatment Plant Improvements Project	Not Invited
82	South Shore, City of	South Shore: Upgrade McKell Lift Station	Not Invited
83	Martin, City of	Garth Hollow Sewerline Extension	Not Invited
84	Danville, City of	Danville - Wastewater Treatment Plant Improvements	Not Invited
85	Smithland, City of	Smithland Sewer Rehabilitation	Not Invited
86	Scottsville, City of	City of Scottsville - US 231 Sewer Extension	Not Invited
87	Prestonsburg, City of	Rehab Prestonsburg's Old Wastewater Treatment Plant	Not Invited
88	Oldham County Environmental Authority	Kentucky State Reformatory - Rehab Phase I	Not Invited
89	Paducah, City of	Buckner Lane Bridge Replacement and Stormwater ReRouting	Not Invited
90	Paducah, City of	Branch Street Detention Basin and Parallel Conveyance	Not Invited
91	Morganfield, City of	Job Corps Sewer Rehabilitation and Replacement Project	Not Invited
92	Sacramento, City of	Sacramento Gravity Sewers - Phase II	Not Invited
93	Smithland, City of	Smithland Lagoon Rehabilitation Project	Not Invited
94	Uniontown, City of	Uniontown Lagoon Dredging	Not Invited
95	Prestonsburg City's Utilities Commission	PCUC - Lakeview Village Sewer System	Not Invited
96	Elkhorn City, City of	Stonecoal Sanitary Sewer Project	Not Invited
97	Graves County Water District	Graves County-KY 80 North, Fancy Farm	Not Invited
98	Northern Madison Sanitation District	NMCS D - Madison Village Collection System Rehab	Not Invited
99	Princeton Water & Wastewater Commission	Princeton-Wastewater Treatment Plant Phosphorus Upgrade	Not Invited
100	Edmonton, City of	Highway 68 North Sewer Service Project	Not Invited
101	Mayfield Electric & Water Systems	Mayfield-10th Street Lift Station and Sewer Line Rehab	Not Invited
102	Mayfield Electric & Water Systems	Parallel Force Main around I-69 the Intersection	Not Invited

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103	Mayfield Electric & Water Systems	Mayfield Electric & Water - 15th Street Lift Station Removal and Interceptor	Not Invited
104	Mayfield Electric & Water Systems	WNGO PUMP STATION AND FORCE MAIN REPLACEMENT	Not Invited
105	Northern Madison Sanitation District	Boone Village Wastewater Collection System	Not Invited
106	Princeton Water & Wastewater Commission	Princeton - WWTP Improvements-Grit Chamber and Sludge Holding Tank	Not Invited
107	Bourbon County Fiscal Court	Bourbon County Fiscal Court - Bedford Acres Storm Water Control	Not Invited
108	Boyd County Sanitation District #4	SD4: Rehab Ray Drive Sewer Line	Not Invited
109	Fredonia, City of	Fredonia - Lift Station Improvements	Not Invited
110	Madisonville, City of	Madisonville - Noel Avenue Interceptor Project	Not Invited
111	Versailles, City of	Versailles - WWTP Improvements - Belt Filter Press Replacement	Not Invited
112	West Point, City of	West Point WWTP Renovation	Not Invited
113	Cloverport, City of	Cloverport Wastewater Plant Improvements	Not Invited
114	Pikeville, City of	Pike County Airport Sewer Line Extension	Not Invited
115	Danville, City of	Danville Major Sewer System Rehabilitation	Not Invited
116	Martin County Sanitation District	Martin County Sanitation District - KY 645 Development Area Sewer Extensions	Not Invited
117	Mayfield Electric & Water Systems	Mayfield Electric & Water- New Generator for Todd Lift Station	Not Invited
118	Mayfield Electric & Water Systems	Mayfield Electric & Water- New Generator for WWTP	Not Invited
119	Hopkinsville Water Environment Authority	HWEA- Rockbridge Interceptor	Not Invited

\* Funding is being prioritized for projects requesting an increase to an existing SRF construction loan or multi-year loans.

\*\* Funding is being prioritized for projects having an active SRF planning and design loan