

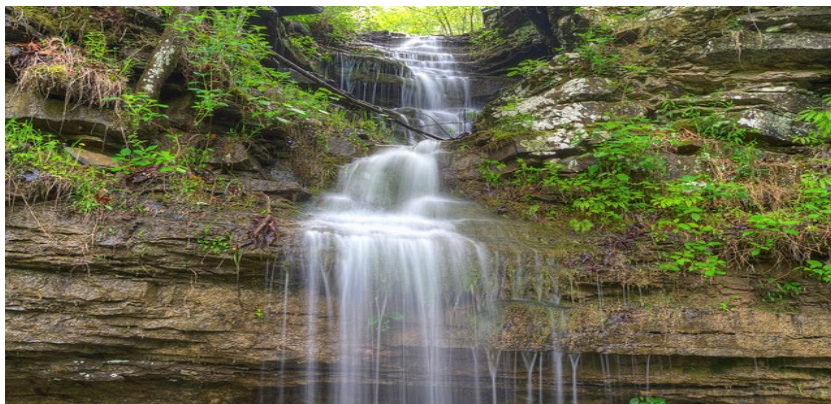


STATE OF ARKANSAS CLEAN WATER REVOLVING LOAN FUND PROGRAM

INTENDED USE PLAN STATE FISCAL YEAR 2021 (July 1, 2020 – June 30, 2021)

*Amended 02/09/2020
(EPA Approved original on 09/17/2020)*

**Arkansas Natural Resources
Commission
a Division of the Arkansas Department
of Agriculture**



101 East Capitol, Suite 350, Little Rock, AR 72201-3813 • Phone: 501-682-1611 • FAX: 501-682-3991
<http://www.anrc.arkansas.gov/divisions/water-resources-development>

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Introduction

This is the State of Arkansas' (State) Clean Water Revolving Loan Fund (CWRLF) Intended Use Plan (IUP) for the State Fiscal Year. The CWRLF is administered by the Water Resources Development Section (WRD Section) of the Arkansas Natural Resources Commission (ANRC), a division of Arkansas Department of Agriculture (ADA). This IUP was prepared by the WRD Section. The Arkansas Development Finance Authority (ADFA) assists ANRC by acting as agent, financial advisor and the purchaser and seller of bonds.

This IUP identifies the projects and administrative costs that will utilize the funds available to the CWRLF. This IUP is prepared for State Fiscal Year 2021 (SFY 2021) and identifies those sources and uses of available program funds. For the purpose of this IUP, the fiscal year identified is the State Fiscal Year 2021, beginning July 1, 2020 and ending June 30, 2021. The capitalization grants (Cap Grant) and the state match to fund these activities are from prior fiscal years and the Federal Fiscal Year 2020 (FFY 2020) appropriation.

The CWRLF program anticipates disbursing over \$45 million to projects in SFY 2021. All projects are designed to ensure public health protection and compliance with the Clean Water Act (CWA). Projected sources and uses of funds are displayed in [Chart 3](#)

In accordance with 2 CFR 200.328 and 40 CFR 35.3165 the WRD Section agrees to provide in its Annual Report information regarding key project characteristics, milestones, and environmental/public health protection results in the following areas: 1) achievement of the outcomes established in the Intended Use Plan, 2) the reasons for delays if any, 3) environmental results, 4) compliance with Green Project Reserve, and 5) compliance with Additional Subsidization. Arkansas will summarize variations/changes from the IUP that occur during SFY 2021 in our Annual Report.

All projects for Arkansas comply with the federal requirements and equivalency will not be employed.

Throughout this document Arkansas references loans. However, Arkansas purchases a bond from our borrower; therefore, any loan references are actually bond purchases.

WRRDA Amendments

The Water Resources Reform and Development Act of 2014 (WRRDA) was signed into law on June 10, 2014. Among its provisions are amendments to Titles I, II, V, and VI of the Federal Water Pollution Control Act (FWPCA). Throughout this IUP the WRRDA amendments will be incorporated.

In accordance with the amendments in the Water Resources Reform and Development Act to Titles I, II, V, and VI of the Federal Water Pollution Control Act, ANRC can now offer maximum lending terms of 30 years or the life of the project, whichever is less.

CWRLF Goals

Arkansas is committed to support the three major objectives found in Title VI, and has established its short and long term goals accordingly. Those objectives and our goals are set forth below.

Objectives are to hasten wastewater treatment facility construction in order to meet the enforceable requirements of the CWA:

- Emphasize nonpoint source pollution control and the protection of estuaries,
- Facilitate the establishment of permanent institutions in each State that would provide continuing sources of financing needed to maintain water quality.

Short-Term Goals:

1. The WRD Section agrees to comply with all requests for data related to the use of the funds as EPA specifies for the Clean Water Project Benefits Reporting database (CBR) and the Federal Funding Accountability and Transparency Act (FFATA) Requirement.
2. The WRD Section will promote the CWRLF program at various conferences and conventions during SFY 2021 as permitted.
3. The WRD Section will submit the Intended Use Plan in order to apply for the federal cap grant within the first year that funds are appropriated.
4. Arkansas anticipates entering into nineteen (19) binding commitments for a total of approximately \$109.4 million. The projects are identified in [Chart 1](#).
5. Arkansas anticipates two (2) projects that will meet the add sub requirements. The projects are identified in [Chart 2](#).
6. Arkansas anticipates at least six (6) projects that include components that meet green project reserve requirements. The projects are identified in [Chart 2](#).
7. Arkansas plans to increase public knowledge of the CWRLF through social media with examples of program success stories. Arkansas also plans to promote the CWRLF by seeking opportunities and providing incentives to promote the CWRLF, along with participation in two to four public conferences.
8. Arkansas plans to reach out to municipalities on the compliance list, available through Enforcement and Compliance History Online (ECHO), to offer information not only on funding opportunities, but assistance with the application process. The intention of application process assistance is to reduce challenges and provide positive applicant response.
9. The program has an approved work assignment for streamlining assistance, under an existing EPA contract. The assessment and corresponding final report will be completed no later than October 31, 2020.
10. The program will review the final report resulting from #9 and consider an additional work assignment, under an existing EPA contract, to assist with implementation activities defined in the report.

Long Term Goals:

1. Achieve statewide compliance with Federal and State water quality standards by providing both traditional, low interest rate loans and innovative assistance to make affordable wastewater treatment projects and other eligible environmental improvements available to Arkansas communities and other qualified recipients.
2. Progress toward achievement of our long-term water quality compliance goal by achieving initiation of operation on projects in a timely manner.
3. Maintain the purchasing power of the CWRLF into perpetuity through sound and effective administration and fiscal management.

Priority List and System

The available funds will be allocated in accordance with the current priority system by priority ranking, ability of the community to enter into a binding commitment and ability to proceed. The priority list is in [Appendix A](#), note that Arkansas may fund any project(s) on the priority list.

All projects approved for funding with Arkansas' CWRLF have been reviewed for consistency with appropriate plans developed and approved under Sections 205(j), 208, 303(e), 319 and 320 of the Clean Water Act, as amended. Evidence of this review and finding of consistency is documented in each CWRLF project file.

Cross-cutter equivalency standards are applied to each Section 212 project. Each project will be subject to a technical review which is sufficient to determine compliance with equivalency requirements. The status of the National Municipal Policy (NMP) projects in this Intended Use Plan will not be affected by the work contemplated. All of the Section 212 projects listed on the NMP List have been:

- (a) Previously funded, or
- (b) In compliance, or
- (c) On an enforcement schedule, or
- (d) Have an enforcement action filed

The WRD Section works with the NPDES Enforcement Section of the Water Division of the Arkansas Department of Environmental Quality to implement long-term goals (see Long-Term Goals No. 1 and 2).

The current Priority System and List quantifies relative water quality and/or public health importance of individual projects and adds an extra 5,000 points for those cities with an executed Memoranda of Agreement (MOA). Communities that have met with the WRD Section and have indicated they will enter the program but have not executed a MOA will have 2,500 points added to their score.

Fundable List of Projects

A fundable list of projects is available in [Chart 2](#), this is a list of projects submitted to ANRC for funding from the CWRLF program. The list will be updated from time to time as provided for in Title XVI of the ANRC. Projects will be removed from the list when they receive funding commitment(s) for their project from any source(s) or when they request their project be removed. Funding commitment for the CWRLF program will mean an executed Bond Purchase Agreement (Binding Commitment).

Bypass Procedures

If a project's readiness to proceed changes status after it was placed on the Fundable List, the State reserves the right to put the project on hold and take another project from the Priority List that is ready to proceed in its place. Previous examples of this kind of problem include court cases being filed, other funding being withdrawn, or change in administration of the entity proposing the project. If a project is not ready to proceed, the WRD Section will substitute the next project on the priority list that is ready to proceed.

If a situation develops which causes the State to bypass a project that is ready to proceed for another project, the State will include an explanation in the Annual Report.

Type of Communities Served and Financial Assistance Needed

In accordance with the applicable Cap Grant and P.L. 111-88, Arkansas provides additional subsidization in the form of principal forgiveness.

Due to the abundance of loan repayments and ANRC's access to the municipal bond market, financing or refinancing is available for both large and small communities.

Arkansas anticipates closing eleven (11) loans for nine (9) projects to communities with populations of less than 5,000 during SFY 2021 ([Chart 2](#)).

Type and Terms of Assistance

Prior to FFY 2010, the Division made the decision to provide one type of assistance - loans. Loans provide the most flexible use of the funds. By providing assistance in the form of loans, the Division can vary the terms of the loans to help Disadvantaged Communities, refinance existing debt to improve the finances of entities or pledge the loans to Leverage Issues which would increase the funds available for the program. Beginning with the 2009 American Recovery and Reinvestment Act and the FFY 2010 Cap Grant, the Division may offer additional subsidization in the form of principal forgiveness, negative interest rate loans, or grants.

Assistance will be provided in the form of a loan for up to one hundred percent (100%) of the eligible cost of projects. Loans at below market interest rates provide affordable financing and incentives for loan applicants to meet the program requirements. The program provides for flexibility and the perpetuity of the CWRLF.

1. Lending Rate

The lending rate is composed of two parts: the interest rate and the servicing fee. The lending rate will be determined at the time the borrower is developing the Bond Purchase Agreement and the Bond Ordinance. Rates are set as follows:

The service fees are deposited into the Fees and Administrative account which is outside of the CWRLF and not subject to the four percent administration cap applicable to the CWRLF.

Standard Lending Rates:

- 1.00% for a ten (10) year repayment period (0% interest, 1% fee)
- 1.75% for a twenty (20) year repayment period (0.75% interest, 1% fee)
- 2.25% for a thirty (30) year repayment period (1.25% interest, 1% fee)

The Division varies the standard lending rate in this manner to encourage entities to repay loans as quickly as possible. The quicker that entities repay the sooner the CWRLF program will be able to use these funds on future projects.

Special Lending Rates

- a. 1.5% (0.50% interest and 1% fee) for Illinois River Basin projects addressing water quality concerns related to the Illinois River for a lending rate of 1.5% for a maximum of 30 years or the life of the project, whichever is less.

The Illinois River is a multijurisdictional tributary of the Arkansas River, approximately 100 miles long, between the States of Arkansas and Oklahoma. The Illinois River begins in the Ozark Mountains in the northwest corner of Arkansas (Washington County) and flows west into northeast Oklahoma. Once the Illinois River enters Oklahoma, it then flows southwest and south through the mountains of eastern Oklahoma into Tenkiller Ferry Lake. Phosphorus levels in the Illinois River exceed Oklahoma's water quality criteria and can be influenced by various types of city and industrial discharges as well as nonpoint source run-off. In November of 2018, Arkansas and Oklahoma state agencies announced the completion of a new Memorandum of Agreement committing the states to future collaboration in addressing water quality concerns related to the Illinois River. As a result, special lending rates and additional subsidization (where applicable) have been incorporated for Illinois River Basin Projects that are specifically designed to reduce phosphorus concentrations in the Illinois River.

- b. 1.5% (0.50% interest and 1% fee) for Buffalo River Watershed projects addressing water quality concerns related to the Buffalo River for a lending rate of 1.5% for a maximum of 30 years or the life of the project, whichever is less.

On September 13, 2019, Governor Hutchinson created the Beautiful Buffalo River Conservation Committee (BRCC) to develop an Arkansas-led approach to identify and address potential concerns in the Buffalo River Watershed. The Buffalo National River is an irreplaceable resource, both for Arkansas and the nation. Protecting its quality and enhancing its value is a commitment the State of Arkansas has prioritized. As a result, special lending rates and additional subsidization (where applicable) have been incorporated for Buffalo River Watershed Projects that are specifically designed to improve water quality in the Buffalo River Watershed.

- c. 1.5% (0.50% interest and 1% fee) for Regionalization projects addressing water quality concerns for a lending rate of 1.5% for a maximum of 30 years or the life of the project, whichever is less.

Regionalization is the physical interconnection and consolidation of two or more systems including the transfer of all assets to a single system. At least one of the systems must be a small public water/sewer system, a system servicing 10,000 or fewer customers. In cases where a regional solution is clearly feasible but is not pursued, those systems should not expect to receive priority for government-subsidized funding. Small systems may maintain their independence, but their users must be willing to pay for it. Conversely, when a system is pursuing a regional alternative that has large capital costs but will provide a better long-term solution, that project will be given priority for funding incentives. As a result, special lending rates and additional subsidization (where applicable) have been incorporated for regionalization

projects that are specifically designed to regionalize one or more small systems.

2. Repayment Period

The standard repayment period is set at 20 years. Upon request the repayment period may be adjusted to 10 years or extended to 30 years. In addition, the repayment period may be adjusted to provide disadvantaged communities with an incentive to use the CWRLF program. An approved applicant's maximum loan term is typically 20 years. However, if an entity qualifies as a disadvantaged community the option to extend the term (repayment period) based on the life of the project is available. In no case will the extended loan term exceed the estimated life of the project.

Agriculture Water Quality Loans

Arkansas has made available \$25 million for a linked deposit program in financial institutions throughout the state. Rural landowners can obtain loans to implement nonpoint source pollution control activities. ANRC has no plans to increase the \$25 million; however, reserves the right to make modifications. The Agriculture Water Quality Loan Program revolves like the SRF program with new loans processed from repayments. The interest rate for the Agriculture Water Quality Loan Program is 3% with a maximum term of twenty (20) years or the life of the project, whichever is less.

Septic Tank Remediation Program

Arkansas will make available \$1 million for a pilot project to improve and protect water quality in three targeted watersheds while assisting residents in remediating their failing onsite septic systems.

Arkansas will select a Managing Organizations to administer the pilot project in each watershed. Organizations interested in offering management assistance will apply for two types of assistance: one for personnel and promotional expenses and one to finance the program. Personnel expenses may be awarded at the start of the three-year project term from a state program or the SRF program. Funds for implementation will be funded with monthly draws from the Clean Water State Revolving Fund to reimburse for eligible septic tank remediation projects. One managing organization will be selected per priority watershed.

By participating and meeting all necessary requirements in this program and depending on household income, residents in the targeted watersheds will be eligible to receive some financial assistance, not to exceed \$30,000, in the form of grant/loan as reimbursement for repair or replacement of a failing septic system (as long as funding is available).

Targeted Watersheds

Beaver Reservoir Watershed	Hydrologic Unit Code 11010001
Illinois River Watershed	Hydrologic Unit Code 11110103
Buffalo River Watershed	Hydrologic Unit Code 11010005

Each of these watersheds are a specific priority for the State of Arkansas and, as such, have been chosen for this pilot project. After three years, the effectiveness of the pilot program will be evaluated and, if proven effective, may be expanded to additional priority watersheds and additional funding.

Green Project Reserve

To date Arkansas has allocated just over \$48 million to projects or components of projects that meet green requirements, meeting or exceeding required green amounts for the 2010 through the 2018 cap grants. The green project(s) expected to be allocated to the 2019 and 2020 cap grants are estimated to exceed the requirement, see [Chart 2](#).

The applicant must be a POTW and the project must demonstrate that it will facilitate compliance with the Clean Water Act. Projects eligible for Green Project Reserve will be in one of the following categories:

- **Energy Efficiency** – Projects that use improved technologies and practices to reduce the energy consumption of water quality projects, use energy in a more efficient way, and/or produce/utilize renewable energy.
- **Water Efficiency** – Projects that use improved technologies and practices to deliver equal or better services with less water. Water efficiency encompasses conservation and reuse efforts, as well as water loss reduction and prevention, to protect water resources for the future.
- **Green Infrastructure** – Projects that include a wide array of practices at multiple scales that manage wet weather and that maintain and restore natural hydrology by infiltrating, evapotranspiring and harvesting and using stormwater. On a regional scale, green infrastructure is the preservation and restoration of natural landscape features, such as forests, floodplains and wetlands, coupled with policies such as infill and redevelopment that reduce overall imperviousness in a watershed. On the local scale green infrastructure consists of site- and neighborhood-specific practices, such as bioretention, trees, green roofs, permeable pavements and cisterns.
- **Environmentally Innovative** – projects that demonstrate new and/or innovative approaches to delivering services or managing water resources in a more sustainable way.

Affordability Criteria/Additional Subsidization

The FWPCA section 603(i)(2) requires States to develop affordability criteria that will assist them in identifying applicants that would have difficulty financing projects without additional subsidization. Arkansas provides additional subsidization in the form of Principal Forgiveness.

ANRC has developed the following affordability criteria to determine if a project is eligible for additional subsidization funds for the CWRLF:

- The current utility rates or proposed utility rates for 4,000 gallons of water on an annual basis are at least 1.5% of the Median Household Income (MHI) for the project area; or
- If 51% of the customers who benefit from a project are either Low or Moderate Income as defined by the U. S. Department of Housing and Urban Developments' Community Block Grant (CDBG) Program; and have 1.25% of Median Household Income.

Arkansas' MHI is the average of the most recent three (3) years of available data on the ACS 5-year estimates provided by UALR. Arkansas' Median Household Income for SFY 2021 is \$41,657.

Once a project has been determined to be eligible for additional subsidization from the CWRLF, additional priority will be given to projects that meet the Regionalization or Green standards set by NRD and additional principal forgiveness may be provided.

As of May 31, 2019, a maximum of \$25.1 million is available for additional subsidization (Cap Grant requirement & additional WRRDA through the 2019 Cap Grant). The 2020 Cap Grant estimate includes approximately \$4.1 million for additional subsidization (\$1,039,500 Add Sub & \$3,118,500 WRRDA) for a maximum of \$29.3 million estimated available, including the 2020 Cap Grant.

ANRC has elected to allocate the minimum required for the 2016, 2017 and 2018 cap grants and the maximum for the 2019 & 2020 Cap grants, leaving approximately \$5.10 million available for projects or project components eligible for additional subsidization in SFY 2021. to See [Chart 2](#) for the additional subsidization estimates for projects expected to close in SFY 2021.

Open Grants:

Cap Grant	Allocated	Min or Max	Unallocated
2016	872,900	Min	0.00
2017	866,100	Min	0.00
2018	1,050,000	Min	0.00
2019	4,157,600	Max	1,038,217
2020	4,158,000	Max	4,158,000

Financial Management

State Matching Funds

Arkansas will expense all State Match for a Cap Grant prior to requesting federal funds for construction reimbursement. This is because Arkansas is prohibited from disbursing State Match in any of the forms used for Additional Subsidization A.C.A. § 15-5-901(b)(12)(B). As long as federal funds are required to be spent on Additional Subsidization, Arkansas will need to disburse State Match prior to requesting federal cap grant funds for construction. The State of Arkansas will fund the required State Match by using State appropriations, grants from State funding programs, bond proceeds, or servicing fees. State match for the FFY 2020 Capitalization Grant is estimated to be \$2,079,000. State match funds will be deposited within 30 days of receipt of grant award.

Arkansas has deposited and disbursed all required state match for the 2018 cap grant on or before October 31, 2018 and the 2019 cap grant on or before October 31, 2019.

Anticipated Cash Draw Ratio

Arkansas will disburse 100% of the state match for a Cap Grant first and then draw 100% of the Federal funds for that Cap Grant, (less awarded set-asides). Arkansas is prohibited from disbursing State Match in any of the forms used for Additional Subsidization. As long as federal funds are required to be spent on Additional Subsidization, A.C.A. § 15-5-901(b)(12)(B), Arkansas will continue this process for future federal cap grants.

Service Fee

The servicing fee is collected as part of the semi-annual loan repayment. These funds are placed in the CWRLF Administration Account, which is a separate fund, and are used to fund eligible program expenses.

Administrative Funds

The WRD Section intends to use an amount equal to four percent of the estimated FFY 2020 cap grant allotment ($\$10,395,000 \times 4\% = \$415,800$) for payment of administrative expenses, any additional administrative costs will be paid from the Service Fee account. The administrative funds will be used for the budgeted categories of travel, supplies, salary, fringe, contracts, and indirect cost.

Transfer of Funds

Arkansas is reserving the authority to transfer up to thirty three percent (33%) of the CWRLF 2020 federal Cap Grant to the DWSRF 2020 grant. These funds will be transferred from Clean Water construction to Drinking Water construction. Currently, Arkansas has no plans to transfer funds for state fiscal year 2021.

Sources and Uses

Arkansas' total funding sources for the CWRLF for SFY 2021 are identified in [Chart 3](#). With the FFY 2018, 2019 and the estimated FFY 2020 Cap Grant balances, the required State Match for the 2020 Cap Grant, bond proceeds, interest earnings, fees collected, and loan repayments, Arkansas estimates just over \$118.5 million available during SFY 2021 for existing projects and future eligible program purposes.

Arkansas' EPA payment schedule is based on the State's projection of binding commitments for selected projects included in [Chart 1](#) of this IUP. Arkansas has requested that the 2021 cap grant be allocated in one payment in the first quarter of FFY 2021.

Financial Management Strategies

Arkansas leverages periodically to increase the funds available for assistance. Arkansas has no plans to leverage the Clean Water program in State Fiscal Year 2021.

Assurances and Specific Proposals

Arkansas provides the necessary assurances and certifications as part of the Operating Agreement between the State of Arkansas and the U.S. Environmental Protection Agency. Arkansas' Operating Agreement includes the following requirements of section 35.3150 (b) (4).

Binding Commitments (35.3135(c))

A binding commitment is defined as the execution of a contract called the Bond Purchase Agreement between the borrower and ANRC. The Bond Purchase Agreement sets out the terms of the bond that will be issued by the borrower and purchased by ADFA. The binding commitment date is the date when both parties have signed the contract. The bond or loan closing usually takes place within three days of the execution of the Bond Purchase Agreement. Funding or loans approved by the Commission but without a binding commitment are considered "approved but not closed" and those with a binding commitment are

considered “approved and closed.”

The State of Arkansas will enter into binding commitments for 120% of each payment within one year of receipt of that payment, see [Chart 1](#).

Expeditious and Timely Expenditures (35.3135(d))

The State of Arkansas will make every effort to expend all funds in the CWRLF in a timely and expeditious manner. Federal EPA payments and the associated State Match should be expended within sixteen (16) quarters from scheduled payment dates. The bond proceeds should be expended within three years from the bond issue dates.

Environmental Review Requirements (35.3140)

The State of Arkansas will conduct environmental reviews as specified in the Project Review Procedures of the Operating Agreement. To date, none of the projects that have gone through the CWRLF program have required an Environmental Impact Statement. The projects were either issued a Finding of No Significant Impact or a Categorical Exclusion.

Federal Requirements

Arkansas will be in compliance with the following federal requirements:

- American Iron and Steel
- Disadvantaged Business Enterprise compliance (DBE)
- Federal Environmental crosscutters
- Federal Funding Accountability and Transparency Act (FFATA) reporting
- Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards (2 CFR Part 200)

Architectural and Engineering (A/E) Contracts

Arkansas’ Governor has certified that Subchapter 8 of Chapter 11 of Title 19 Arkansas Professional Services Procurement Law is equivalent to Chapter 11 of Title 40, United States Code for Selection of Architectural and Engineering Services under the Clean Water Revolving Loan Fund.

Audits and Reporting

Arkansas’ Intended Use Plans and Annual Reports will be posted on the Agency website:
<https://www.agriculture.arkansas.gov/natural-resources/>

An independent audit, and single audit (as required), will be conducted by an outside Certified Public Accounting firm annually.

Project milestones and information are reported through EPA’s Clean Water Project & Benefits Reporting System (CBR), the Federal Funding Accountability and Transparency Act (FFATA) Requirement, as well as The National Incident Management System (NIMS). These databases will be updated no less than

quarterly. However, the goal is to update monthly.

Cost and Effectiveness Analysis

As part of the technical review and selection of alternatives, projects are reviewed for cost and effectiveness. The cost and effectiveness analysis include a present worth analysis of the total project cost, associated operations and maintenance cost, and the cost of replacing the project or activity, for all the alternatives considered. The analysis also evaluates the cost and effectiveness of the processes, materials, techniques, and technologies. Non-cost factors are also considered in the analysis including, to the extent practicable, that the project maximizes the potential for efficient water use, reuse, recapture and conservation, energy conservation, green infrastructure, and sustainable design.

Davis-Bacon Related Act Provision

The FWPCA section 602(b) (6) permanently applies the prevailing wage (Davis-Bacon) provision of the FWPCA section 513 to any projects for treatment works that are funded by a CWRLF. Consistent with EPA's prior implementation of this provision, application of the Davis-Bacon Act requirements extend not only to assistance agreements funded with Cap Grants, but to all CWRLF-funded projects involving the construction of treatment works regardless of the source of the funding (e.g., prior years' appropriations, state match, bond proceeds, interest earnings, principal repayments, etc.). Any project that is considered a "treatment work" as defined in the FWPCA section 212, now incorporated in FWPCA Section 502(26), must comply with the FWPCA 513, regardless of which eligibility it is funded under (*see section 603(c)*).

Fiscal Sustainability Plan (FSP)

The FWPCA section 603(d) (1) (E) requires a recipient of a loan for a project that involves the repair, replacement, or expansion of a publicly owned treatment works to develop and implement an FSP. Since Arkansas does bond purchase agreements, we do not plan for our borrowers to implement an FSP. Arkansas defines an application as having all information needed to conduct an analysis of the project. Once the analysis is completed then the project is presented to our Commission for approval. After approval is received from our Commission Arkansas considers this to be a complete application. Arkansas does not consider the first submittal of an application form to be the application.

Signage

Arkansas agrees to comply with the SRF Signage Guidance in order to enhance public awareness of EPA assistance agreements nationwide.

Wage Rate Requirements (Davis-Bacon)

ANRC agrees to include in all agreements to provide assistance for the construction of treatment works carried out in whole or in part with such assistance made available by Arkansas Clean Water Revolving Loan Fund as authorized by title VI of the Federal Water Pollution Control Act (33 U.S.C. 1381 et seq.), or with such assistance made available under section 205(m) of that Act (33 U.S.C. 1285(m)), or both, a term and condition requiring compliance with the requirements of section 513 of that Act (33 U.S.C. 1372) in all procurement contracts and sub-grants, and require that loan recipients, procurement contractors and sub-grantees include such a term and condition in subcontracts and other lower tiered transactions. All contracts and subcontracts for the construction of treatment works carried out in whole or in part with assistance made available as stated herein shall insert in full in any contract in excess of

\$2,000 the contract clauses “Wage Rate Requirements Under the Clean water Act, Section 513”. This term and condition apply to all agreements to provide assistance under the authorities referenced herein, whether in the form of a loan, bond purchase, grant, or any other vehicle to provide financing for a project, where such agreements are executed on or after October 2009. ANRC will continue to update this term and condition as updated procedures are provided with subsequent cap grants.

Intended Use Plan Amendment Procedures

Revisions to this Intended Use Plan that are determined significant will require Public Notice and EPA notification and approval. Revisions to this Intended Use Plan which are deemed to be insignificant shall be made by the WRD Section with notification to EPA. Any changes in the project funding list shall be in accordance with procedures provided in the Clean Water State Revolving Fund Priority System and List.

Public Review & Comment

To ensure that the public has an opportunity to review the State's proposed plans for the CWRLF, a draft IUP was published on the ANRC website (<https://www.agriculture.arkansas.gov/natural-resources/divisions/water-development/>), to accept comments on the Intended Use Plan. To ensure that interested parties were made aware of the draft IUP and the comment period, ANRC posted notice on the ANRC web-site and published the public notice advertisement for the Clean Water and Drinking Water Revolving Loan Fund Intended Use Plans in the Arkansas Democrat-Gazette, a statewide paper, on August 2nd and August 9th, 2020. The public comment period remained open with a deadline for submittal of written comments of August 30, 2020. Copies of the Intended Use Plan were also available, upon request, at the Water Resources Development Section of the Arkansas Natural Resources Commission, a Division of Arkansas Department of Agriculture.

Cash Flow Diagram

Starting with the Federal cap grant funds, 96% plus State Match funds are used to make loan disbursements to borrowers. The other 4% is used for paying administration expenses.

Monthly installments of semi-annual loan repayments, principal and interest, are held in the Pledged Receipts account or the Revolving Loan Fund account depending upon whether or not the loan is leveraged. The financing fee is deposited into the Admin Account.

When wastewater revenue bonds are issued, a portion of total proceeds goes into Debt Service Fund account. The remaining portion after expenses is net bond proceeds and goes into the Net Bond Proceeds account and disbursed to loan recipients.

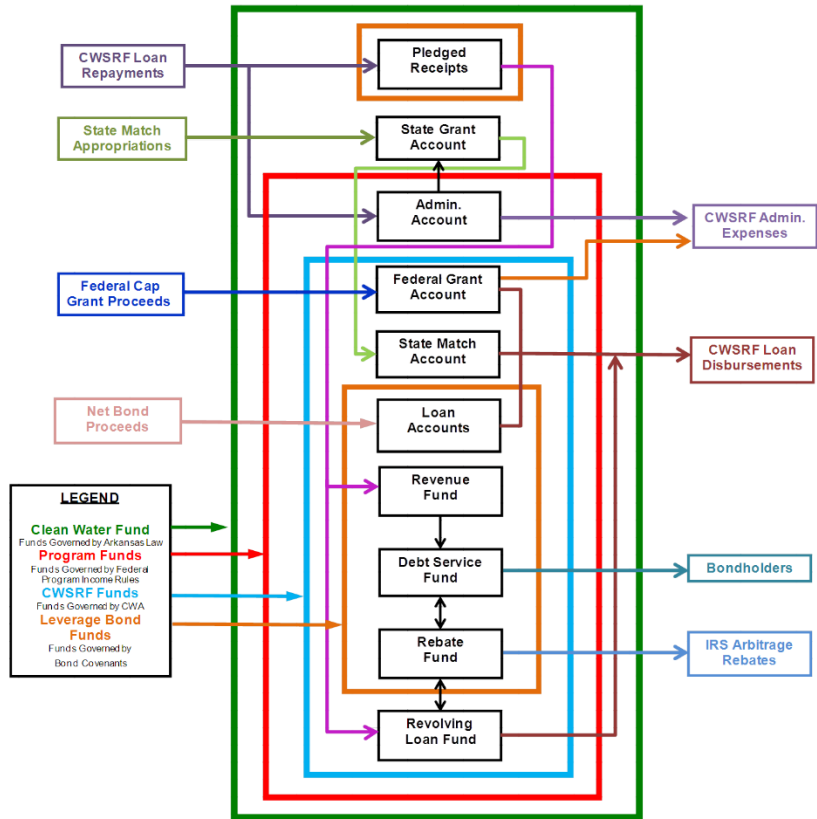
All receipts are transferred from the Pledged Receipts account to the Revenue Fund semi-annually.

Revenue funds are transferred to the Debt Service Fund and from there, payments are made to wastewater revenue bondholders. Revenue funds not needed for debt service requirements are then transferred to the Revolving Loan Fund.

Funds from the Revolving Loan Fund are used to make qualified loans and for other eligible purposes.

Funds from the Admin account are used to pay administrative expenses such as travel, supplies, salary and fringe benefits, and State Match.

CLEAN WATER FUND Cash Flow Diagram



APPENDIX A – Project Priority List

Project Ranking

The purpose of this system is to quantify the relative water quality and/or public health importance of individual entities located throughout the State. The Revolving Loan Fund (RLF) Priority System does not consider the type of project being considered or try to rank one type of project over another type. The CWRLF Priority System considers the following criteria to evaluate the relative merits of each entity:

- 1) Population
- 2) Segmented or Phased Projects
- 3) Receiving Stream Use Classification
- 4) Receiving Stream Flow
- 5) Enforcement Factor
- 6) NPDES Permit Compliance
- 7) Septic Tank Failure
- 8) Septic Tank Suitability
- 9) Executed Memorandum of Agreement

These factors are multiplied together (or added in the case of executed memorandum of agreement) to determine each entity's priority points.

Population

The population factor is determined by dividing an entity's 2010 census population by the state population and multiplying by 1,000. If a 2010 census figure does not exist, the current population will be used.

Segmented or Phased Projects

All segmented or phased projects will be awarded a factor of 10.

Receiving Stream Use Classification

This factor is based upon the receiving stream classification in the Arkansas Water Quality Standards below. The factors used are as follows:

Extraordinary Resource Waters-	8.00
Natural and Scenic Waterways-	8.00
Ecologically Sensitive Waterbodies	8.00
Trout Fishery	8.00
Primary Contact Recreation	4.00
Secondary Contact Recreation	2.00
No Discharge	1.00

The factor shall be awarded based upon the highest use classification of a given stream. Entities that discharge into another sewer system will use the classification of that sewer system's stream.

Receiving Stream Flow

This factor is used as a quantitative indicator of receiving stream flow at seven day-ten year (7Q10) low flow conditions. The factors used are as follows:

0 cubic feet/second	8
Greater than 0, but less than 10 cubic feet/second	4
Greater than 10, but less than 100 cubic feet/second	2
Greater than 100 cubic feet/second	1

If an entity discharges into receiving waters in two different categories, the factor will be prorated based upon the quantity of each discharge and its receiving stream classification.

For unsewered entities, the largest stream within a one-mile radius will be used in determining the stream classification. Entities that discharge into another sewer system will use the classification of that sewer system's stream.

Enforcement Factor

Entities with permits that are expired as of 3/31/2019 or are under a Consent Administrative Order (CAO) will have a factor of 10.

Septic Tank Failure

This factor is the percentage of septic tank failure as reported to the Department by the Arkansas Department of Health multiplied by 10. This factor applies only to unsewered entities.

Septic Tank Suitability

The soil suitability for septic tank use within an entity is determined from soil survey information obtained from the Soil Conservation Service and uses their classification system for septic tank use. Soils well suited for septic tanks are classified as SLIGHT and given a point value of 1; MODERATE soils are those in which septic systems sometimes fail and are given a point value of 2; and SEVERE soils unsuitable for septic systems have a value of 3. The soils within a one-mile radius of the unsewered entity are used in the rating. The classification with the highest percentage in this area will have its point value used in the priority system. This factor applies only to unsewered entities.

Executed Memorandum of Agreement

Entities with executed MOA's from the WRD Section will have 5,000 points added to their score. Entities that have met with the WRD Section and have indicated they will enter the program but have not executed a MOA will have 2,500 points added to their score.

The ranking for all entities is presented by rank.

Project Priority List

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
1	Little Rock City	Pulaski	66.370	4	1	0	0	0	5265
2	Cave Springs City	Benton	0.590	8	4	3	3	0	5170
3	Searcy City	White	7.840	4	2	0	0	0	5063
4	Dumas City	Desha	1.610	4	4	0	0	0	5026
5	Smackover City	Union	0.640	4	4	0	0	0	5010
6	Flippin City	Marion	0.460	2	8	0	0	0	5007
7	Taylor City	Columbia	0.190	2	8	0	0	0	5003
8	Runyan SID #211	Pulaski	0.480	2	2	0	0	0	5002
9	Lewisville City	Lafayette	0.440	4	1	0	0	0	5002
10	Northwest Arkansas Conservation Authority (NACA)	Benton	12.110	8	4	0	0	0	2888
11	Gravel Ridge SID #213	Pulaski	1.110	2	8	0	0	1	2536
12	Crossett City	Ashley	1.890	2	8	0	0	0	2530
13	Austin City	Lonoke	0.700	4	8	0	0	0	2522
14	Lost Bridge Village Water and Sewer Improvement District No. 1 & No. 2	Benton	0.170	2	8	2	3	0	2516
15	Fayetteville City	Washington	25.230	3	6	0	0	0	454
16	Bentonville City	Benton	12.110	8	4	0	0	0	388
17	Hot Springs City	Garland	12.070	4	8	0	0	0	386
18	Alexander Town	Pulaski	0.990	2	8	8	3	0	380
19	Jonesboro City	Craighead	23.070	2	8	0	0	0	369
20	Benton City	Saline	10.520	8	4	0	0	0	337
21	Conway City	Faulkner	20.200	2	8	0	0	0	323
22	Jacksonville City	Pulaski	9.730	4	8	0	0	0	311

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
23	Rogers City	Benton	19.190	4	4	0	0	0	307
24	Prairie Creek CDP	Benton	0.630	4	8	5	3	0	302
25	Parkers-Iron Spring CDP	Pulaski	1.200	2	8	5	3	0	288
26	Wooster Town	Faulkner	0.290	4	8	9	3	0	251
27	Baxter Co WWFB	Baxter	7.790	8	4	1	1	0	249
28	Springdale City	Washington	23.940	2	4	0	0	0	192
29	Kibler City	Crawford	0.330	4	8	6	3	0	190
30	Bella Vista CDP	Benton	5.690	8	4	0	0	0	182
31	Faulkner Co PFB	Faulkner	1.470	4	2	5	3	0	176
32	East End CDP	Saline	1.930	2	8	5	1	0	154
33	Russellville City	Pope	9.580	2	8	0	0	0	153
34	Paragould City	Greene	8.960	4	4	0	0	0	143
35	Belleville City	Yell	0.150	4	8	9	3	0	135
36	Dyer Town	Crawford	0.300	2	8	9	3	0	122
37	Fort Smith City	Sebastian	29.570	4	1	0	0	0	118
38	McAlmont CDP	Pulaski	0.660	4	8	5	1	0	106
39	Centerton City	Benton	3.260	8	4	0	0	0	104
40	Shirley Town	Van Buren	0.100	8	8	5	3	0	104
41	Blytheville City	Mississippi	5.360	3	6	0	0	0	103
42	Holland City	Faulkner	0.200	8	4	5	3	0	96
43	Humnoke City	Lonoke	0.100	4	8	10	3	0	95
44	Cedarville City	Crawford	0.390	2	8	5	3	0	94
45	Bryant City	Saline	5.720	2	8	0	0	0	92
46	Oxford City	Izard	0.230	8	8	3	2	0	88
47	North Little Rock	Pulaski	21.370	4	1	0	0	0	85
48	El Dorado City	Union	6.480	2	7	0	0	0	84
49	Forrest City City	St. Francis	5.270	2	8	0	0	0	84
50	Siloam Springs City	Benton	5.160	2	8	0	0	0	83

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
51	Poyen Town	Grant	0.100	4	8	9	3	0	82
52	Texarkana City	Miller	10.260	2	4	0	0	0	82
53	Wickes Town	Polk	0.260	2	8	10	2	0	79
54	Salem CDP	Saline	0.960	4	4	5	1	0	77
55	Hartford City	Sebastian	0.220	4	8	4	3	0	74
56	Elkins City	Washington	0.910	4	8	3	1	0	73
57	Harrison City	Boone	4.440	4	4	0	0	0	71
58	Marion City	Crittenden	4.230	4	4	0	0	0	68
59	Mountain Home City	Baxter	4.270	2	8	0	0	0	68
60	Pine Bluff City	Jefferson	16.830	4	1	0	0	0	67
61	Magnolia City	Columbia	3.970	4	4	0	0	0	64
62	Damascus Town	Faulkner	0.130	4	8	5	3	0	62
63	Grannis City	Polk	0.190	2	8	10	2	0	58
64	Guy Town	Faulkner	0.240	2	8	5	3	0	58
65	Tupelo Town	Jackson	0.060	4	8	10	3	0	58
66	Hope City	Hempstead	3.460	2	8	0	0	0	55
67	Caldwell Town	St. Francis	0.190	2	8	9	2	0	54
68	Walnut Ridge City	Lawrence	1.680	4	8	0	0	0	54
69	Van Buren City	Crawford	7.820	4	2	0	0	0	53
70	Greenbrier City	Faulkner	1.610	4	8	0	0	0	52
71	Pea Ridge City	Benton	1.640	4	8	0	0	0	52
72	Cherokee Village City	Sharp	1.590	8	4	0	0	0	51
73	Fairfield Bay City	Van Buren	0.800	8	8	0	0	0	51
74	College City Town	Lawrence	0.160	2	8	7	3	0	50
75	Ratcliff City	Logan	0.070	4	8	8	3	0	50
76	Avoca Town	Benton	0.170	4	8	3	3	0	49
77	Greenwood City	Sebastian	3.070	4	4	0	0	0	49
78	Horseshoe Bend City	Izard	0.750	8	8	0	0	0	48

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
79	Oak Grove Town	Carroll	0.130	2	8	8	3	0	47
80	Bellefonte Town	Boone	0.160	4	4	6	3	0	46
81	Enola Town	Faulkner	0.120	2	8	8	3	0	46
82	Hot Springs Village CDP	Garland	2.880	2	8	0	0	0	46
83	Piney CDP	Garland	1.370	4	8	0	0	0	44
84	Sweet Home CDP	Pulaski	0.370	4	2	5	3	0	44
85	Ward City	Lonoke	1.390	4	8	0	0	0	44
86	Bonanza Town	Sebastian	0.200	2	8	5	3	0	43
87	Hartman City	Johnson	0.180	4	8	3	3	0	43
88	Newport City	Jackson	2.700	4	4	0	0	0	43
89	Piggott City	Clay	1.320	4	8	0	0	0	42
90	Beebe City	White	2.510	4	4	0	0	0	40
91	Caulksville Town	Logan	0.070	4	8	6	3	0	40
92	Lowell City	Benton	2.510	4	4	0	0	0	40
93	Heber Springs City	Cleburne	2.460	2	8	0	0	0	39
94	Allport Town	Lonoke	0.040	4	8	10	3	0	38
95	Briarcliff Town	Baxter	0.080	4	8	5	3	0	38
96	Burchwood Bay SID	Garland	1.200	4	8	0	0	0	38
97	Gum Springs Town	Clark	0.040	4	8	10	3	0	38
98	Highway 270 West SID	Garland	1.180	4	8	0	0	0	38
99	Hunter Town	Woodruff	0.040	4	8	10	3	0	38
100	Islands SID	Garland	1.180	4	8	0	0	0	38
101	Jennette Town	Crittenden	0.040	4	8	10	3	0	38
102	Lynn Town	Lawrence	0.100	2	8	8	3	0	38
103	Cove Town	Polk	0.130	2	8	9	2	0	37
104	Farmington City	Washington	2.050	3	6	0	0	0	37
105	Winslow City	Washington	0.130	2	8	6	3	0	37
106	Bergman Town	Boone	0.150	2	8	5	3	0	36

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
107	Bethel Heights Town	Benton	0.810	3	6	3	1	0	36
108	Evening Shade Town	Sharp	0.150	8	4	3	3	0	36
109	Mulberry City	Crawford	0.570	8	8	0	0	0	36
110	West Memphis City	Crittenden	9.000	4	1	0	0	0	36
111	Gravel Ridge CDP	Pulaski	1.110	2	8	0	0	1	36
112	Dell Town	Mississippi	0.080	4	4	9	3	0	35
113	McNab Town	Hempstead	0.020	8	8	9	3	0	35
114	Carpenter-Catherine SID	Garland	1.020	4	8	0	0	0	33
115	Warren City	Bradley	2.060	8	2	0	0	0	33
116	Bald Knob City	White	0.990	4	8	0	0	0	32
117	De Queen City	Sevier	1.980	2	8	0	0	0	32
118	Mena City	Polk	1.970	2	8	0	0	0	32
119	Alpena Town	Boone	0.130	4	4	5	3	0	31
120	England City	Lonoke	0.970	4	8	0	0	0	31
121	Oden Town	Little River	0.080	8	4	6	2	0	31
122	Pottsville Town	Pope	0.970	4	8	0	0	0	31
123	Branch City	Franklin	0.130	2	4	10	3	0	30
124	Arkadelphia City	Clark	3.670	8	1	0	0	0	29
125	Garner Town	White	0.100	4	8	9	1	0	29
126	Hector Town	Pope	0.150	2	8	4	3	0	29
127	TontiTown City	Washington	0.320	3	6	5	1	0	29
128	Traskwood Town	Saline	0.180	2	8	10	1	0	29
129	Greenland City	Washington	0.430	4	8	2	1	0	28
130	Bauxite Town	Saline	0.170	2	8	10	1	0	27
131	Gateway Town	Benton	0.140	4	8	2	3	0	27
132	Highland City	Sharp	0.340	2	8	5	1	0	27
133	Black Oak Town	Craighead	0.090	2	8	6	3	0	26
134	Gibson CDP	Pulaski	1.600	2	8	0	0	0	26

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
135	Halley	Desha	0.030	4	8	9	3	0	26
136	Monticello City	Drew	3.250	2	4	0	0	0	26
137	Stuttgart City	Arkansas	3.200	2	4	0	0	0	26
138	West Fork City	Washington	0.790	4	8	0	0	0	25
139	Dermott City	Chicot	0.790	4	8	0	0	0	25
140	Elm Springs City	Washington	0.530	2	4	2	3	0	25
141	Nashville City	Howard	1.590	4	4	0	0	0	25
142	Coy Town	Lonoke	0.030	4	8	9	3	0	24
143	Fordyce City	Dallas	1.470	2	8	0	0	0	24
144	Gurdon City	Clark	0.760	4	8	0	0	0	24
145	Maumelle City	Pulaski	5.890	4	1	0	0	0	24
146	Prairie Grove City	Washington	1.500	4	4	0	0	0	24
147	Woodson CDP	Pulaski	0.150	4	8	5	1	0	24
148	Lake City Town	Craighead	0.710	4	8	0	0	0	23
149	Lonoke City	Lonoke	1.460	4	4	0	0	0	23
150	Saratoga	Howard	0.030	4	8	8	3	0	23
151	Viola Town	Fulton	0.120	4	8	2	3	0	23
152	Wrightsville City	Pulaski	0.730	4	8	0	0	0	23
153	Wynne City	Cross	2.870	2	4	0	0	0	23
154	Booneville City	Logan	1.370	2	8	0	0	0	22
155	Haskell City	Saline	1.370	2	8	0	0	0	22
156	London City	Pope	0.360	4	1	5	3	0	22
157	Mammoth Spring City	Fulton	0.340	8	8	0	0	0	22
158	Okolona Town	Clark	0.050	2	8	9	3	0	22
159	Magnet Cove	Hot Spring	0.130	2	8	5	2	0	21
160	Vilonia Town	Faulkner	1.310	2	8	0	0	0	21
161	Banks Town	Bradley	0.040	4	8	8	2	0	20
162	North Crossett CDP	Ashley	1.230	2	8	0	0	0	20

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
163	Sherwood City	Pulaski	10.120	1	2	0	0	0	20
164	Waldron City	Scott	1.240	2	8	0	0	0	20
165	Decatur City	Benton	0.580	4	8	0	0	0	19
166	Mount Vernon City	Faulkner	0.050	2	8	8	3	0	19
167	Paris City	Logan	1.210	4	4	0	0	0	19
168	Reader Town	Ouachita	0.030	8	4	7	3	0	19
169	Stamps City	Lafayette	0.580	4	8	0	0	0	19
170	Strawberry Town	Lawrence	0.100	2	4	8	3	0	19
171	Beedeville Town	Jackson	0.040	2	8	10	3	0	18
172	De Witt City	Arkansas	1.130	4	4	0	0	0	18
173	Greers Ferry City	Cleburne	0.310	8	8	0	3	0	18
174	Johnson City	Washington	1.150	2	4	2	1	0	18
175	Lake Hamilton CDP	Garland	0.550	4	8	0	0	0	18
176	Midland Town	Sebastian	0.110	2	8	4	3	0	18
177	Prescott City	Nevada	1.130	2	8	0	0	0	18
178	Salem City	Fulton	0.560	8	4	0	0	0	18
179	Brinkley City	Monroe	1.090	2	8	0	0	0	17
180	Camden City	Ouachita	4.180	4	1	0	0	0	17
181	Lakeview City	Baxter	0.260	8	8	0	0	0	17
182	Omaha Town	Boone	0.060	2	8	6	3	0	17
183	Rockwell CDP	Garland	1.040	4	4	0	0	0	17
184	Shannon Hills City	Saline	1.080	2	8	0	0	0	17
185	Sherrill Town	Jefferson	0.030	4	8	9	2	0	17
186	Anthonyville Town	Crittenden	0.060	2	8	6	3	0	16
187	Corinth Town	Yell	0.020	4	8	9	3	0	16
188	Garfield Town	Benton	0.170	2	8	2	3	0	16
189	Hamburg City	Ashley	0.980	4	4	0	0	0	16
190	Hughes City	St. Francis	0.490	4	8	0	0	0	16

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
191	Osage Basin WWTD	Benton	0.510	8	4	0	0	0	16
192	Berryville City	Carroll	1.840	2	4	0	0	0	15
193	Dover City	Pope	0.470	4	8	0	0	0	15
194	Goshen Town	Washington	0.370	4	4	3	1	0	15
195	Green Forest City	Carroll	0.950	2	8	0	0	0	15
196	Hoxie City	Lawrence	0.950	2	8	0	0	0	15
197	Imboden Town	Lawrence	0.230	8	8	0	0	0	15
198	Mountain View City	Stone	0.940	2	8	0	0	0	15
199	Winthrop City	Little River	0.070	8	1	9	3	0	15
200	Batesville City	Independence	3.510	4	1	0	0	0	14
201	Charleston City	Franklin	0.860	2	8	0	0	0	14
202	Cleveland	Conway	0.030	2	8	10	3	0	14
203	Fargo Town	Monroe	0.030	2	8	10	3	0	14
204	Knoxville City	Johnson	0.250	4	1	7	2	0	14
205	Lake Village City	Chicot	0.880	2	8	0	0	0	14
206	Malvern City	Hot Spring	3.540	4	1	0	0	0	14
207	Clarksville City	Johnson	3.150	4	1	0	0	0	13
208	Danville City	Yell	0.830	4	4	0	0	0	13
209	Gravette City	Benton	0.800	2	8	0	0	0	13
210	Huntsville City	Madison	0.800	2	8	0	0	0	13
211	Lake Catherine SID	Garland	0.410	4	8	0	0	0	13
212	Lavaca City	Sebastian	0.790	2	8	0	0	0	13
213	Ozan City	Hempstead	0.030	2	8	9	3	0	13
214	Sheridan City	Grant	1.580	2	4	0	0	0	13
215	West Point Town	White	0.060	4	2	9	3	0	13
216	Winchester City	Drew	0.060	2	4	9	3	0	13
217	Yellville City	Marion	0.410	4	8	0	0	0	13
218	Carlisle City	Lonoke	0.760	4	4	0	0	0	12

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
219	Glenwood City	Pike	0.760	8	2	0	0	0	12
220	Harrisburg City	Poinsett	0.780	2	8	0	0	0	12
221	Lincoln City	Washington	0.770	2	8	0	0	0	12
222	Mayflower City	Faulkner	0.770	2	8	0	0	0	12
223	McGehee City	Desha	1.450	2	4	0	0	0	12
224	Molly Creek SID	Garland	0.390	4	8	0	0	0	12
225	Smithville Town	Lawrence	0.030	4	4	9	3	0	12
226	St. Paul Town	Madison	0.060	4	8	6	1	0	12
227	West Helena City	Phillips	2.980	4	1	0	0	0	12
228	Denning Town	Franklin	0.110	4	8	1	3	0	11
229	Eureka Springs City	Carroll	0.710	2	8	0	0	0	11
230	Fountain Lake Town	Garland	0.140	8	2	5	1	0	11
231	Gassville City	Baxter	0.710	2	8	0	0	0	11
232	Holiday Island SID	Carroll	0.690	2	8	0	0	0	11
233	Leachville City	Mississippi	0.680	2	8	0	0	0	11
234	Little Mazarn SID	Garland	0.340	4	8	0	0	0	11
235	Marianna City	Lee	1.410	4	2	0	0	0	11
236	Menifee Town	Conway	0.100	4	1	9	3	0	11
237	Osceola City	Mississippi	2.660	4	1	0	0	0	11
238	Pleasant Hills SID	Garland	0.340	4	8	0	0	0	11
239	Rose Bud Town	White	0.170	8	8	1	1	0	11
240	Bay City	Craighead	0.620	2	8	0	0	0	10
241	Blue Mountain Town	Logan	0.040	2	8	5	3	0	10
242	East Camden Town	Ouachita	0.320	4	8	0	0	0	10
243	Gosnell City	Mississippi	1.220	2	4	0	0	0	10
244	Highfill Town	Benton	0.200	2	8	1	3	0	10
245	Lepanto City	Poinsett	0.650	4	4	0	0	0	10
246	Ravenden Town	Lawrence	0.160	8	8	0	0	0	10

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
247	Rockport Town	Hot Spring	0.260	4	1	5	2	0	10
248	Smale	Monroe	0.020	2	8	10	3	0	10
249	Stephens City	Ouachita	0.310	4	8	0	0	0	10
250	Trumann City	Poinsett	2.480	4	1	0	0	0	10
251	Tuckerman City	Jackson	0.640	2	8	0	0	0	10
252	Zinc Town	Boone	0.040	4	8	8	1	0	10
253	Beaver Town	Carroll	0.030	8	8	5	1	0	9
254	Brookland Town	Craighead	0.560	2	8	0	0	0	9
255	Datto Town	Clay	0.030	2	8	9	2	0	9
256	Diamond City City	Boone	0.270	4	8	0	0	0	9
257	Helena City	Phillips	2.170	4	1	0	0	0	9
258	Kelso	Desha	0.010	4	8	9	3	0	9
259	Kensett City	White	0.570	2	8	0	0	0	9
260	Lamar City	Johnson	0.550	2	8	0	0	0	9
261	Lonsdale Town	Garland	0.030	8	4	10	1	0	9
262	Manila City	Mississippi	1.150	2	4	0	0	0	9
263	Murfreesboro City	Pike	0.560	4	4	0	0	0	9
264	Pocahontas City	Randolph	2.270	4	1	0	0	0	9
265	Scranton City	Logan	0.080	4	1	9	3	0	9
266	Twin Groves Town	Faulkner	0.110	2	4	10	1	0	9
267	West Crossett CDP	Ashley	0.570	2	8	0	0	0	9
268	Waldo City	Columbia	0.470	2	8	0	0	0	8
269	Adona Town	Perry	0.070	2	8	3	3	0	8
270	Antoine Town	Pike	0.040	4	4	4	3	0	8
271	Bradford City	White	0.260	4	8	0	0	0	8
272	Cabot City	Lonoke	8.150	1	1	0	0	0	8
273	Chidester City	Ouachita	0.100	2	4	10	1	0	8
274	Hazen City	Prairie	0.500	2	8	0	0	0	8

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
275	Jacksonport Town	Jackson	0.070	4	1	9	3	0	8
276	Monette City	Craighead	0.510	2	8	0	0	0	8
277	Mountain Pine City	Garland	0.260	8	4	0	0	0	8
278	Perryville City	Perry	0.500	4	4	0	0	0	8
279	Tinsman City	Calhoun	0.020	2	8	8	3	0	8
280	White Hall City	Jefferson	1.900	4	1	0	0	0	8
281	Alma City	Crawford	1.860	4	1	0	0	0	7
282	Atkins City	Pope	1.030	4	2	0	0	0	7
283	Caraway Town	Craighead	0.440	2	8	0	0	0	7
284	Central City Town	Sebastian	0.170	4	1	4	3	0	7
285	Dalark	Dallas	0.030	2	8	5	3	0	7
286	Dardanelle City	Yell	1.630	4	1	0	0	0	7
287	Earle City	Crittenden	0.830	4	2	0	0	0	7
288	Hampton City	Calhoun	0.450	4	4	0	0	0	7
289	Horseshoe Lake Town	Crittenden	0.100	4	1	6	3	0	7
290	Huntington City	Sebastian	0.220	4	8	0	0	0	7
291	Little Flock City	Benton	0.890	4	4	1	1	0	7
292	Marked Tree City	Poinsett	0.880	4	2	0	0	0	7
293	Marshall City	Searcy	0.460	2	8	0	0	0	7
294	Marvell City	Phillips	0.410	4	4	0	0	1	7
295	McCaskill City	Hempstead	0.030	2	8	5	3	0	7
296	Mineral Springs City	Howard	0.410	2	8	0	0	0	7
297	Mountainburg City	Crawford	0.220	4	8	0	0	0	7
298	Ola City	Yell	0.440	2	8	0	0	0	7
299	Rison City	Cleveland	0.460	2	8	0	0	0	7
300	Ashdown City	Little River	1.620	4	1	0	0	0	6
301	Barling City	Sebastian	1.590	4	1	0	0	0	6
302	Bono City	Craighead	0.730	2	4	0	0	0	6

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
303	Dierks City	Howard	0.390	4	4	0	0	0	6
304	Eudora City	Chicot	0.780	4	2	0	0	0	6
305	Horatio City	Sevier	0.360	2	8	0	0	0	6
306	Humphrey City	Jefferson	0.190	4	8	0	0	0	6
307	Judsonia City	White	0.690	4	2	0	0	0	6
308	Lead Hill Town	Boone	0.090	8	8	0	0	0	6
309	Mansfield City	Sebastian	0.390	2	8	0	0	0	6
310	Marmaduke City	Greene	0.380	4	4	0	0	0	6
311	Mount Ida City	Montgomery	0.370	2	8	0	0	0	6
312	Newark City	Independence	0.400	2	8	0	0	0	6
313	Star City City	Lincoln	0.780	2	4	0	0	0	6
314	Subiaco Town	Logan	0.200	4	8	0	0	0	6
315	Success Town	Clay	0.050	4	2	8	2	0	6
316	Washington County Property Owners Improvement District #5	Washington	0.260	3	6	0	0	0	5
317	Altheimer City	Jefferson	0.340	2	8	0	0	0	5
318	Bearden City	Ouachita	0.330	2	8	0	0	0	5
319	Bull Shoals City	Marion	0.670	8	1	0	0	0	5
320	Casa Town	Perry	0.060	4	8	3	1	0	5
321	Cave City City	Sharp	0.650	2	4	0	0	0	5
322	Chester Town	Crawford	0.050	4	8	1	3	0	5
323	Collins	Drew	0.010	4	8	5	3	0	5
324	Corning City	Clay	1.160	4	1	0	0	0	5
325	Cotter City	Baxter	0.330	2	8	0	0	0	5
326	Crawfordsville Town	Crittenden	0.160	4	8	0	0	0	5
327	Friendship Town	Hot Spring	0.060	4	1	7	3	0	5
328	Gould City	Lincoln	0.290	2	8	0	0	0	5

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
329	Jasper City	Newton	0.160	8	4	0	0	0	5
330	Ladelle	Drew	0.010	4	8	5	3	0	5
331	Lafe Town	Greene	0.160	4	8	0	0	0	5
332	Leslie City	Searcy	0.150	8	4	0	0	0	5
333	Magazine City	Logan	0.290	2	8	0	0	0	5
334	McCrory City	Woodruff	0.590	4	2	0	0	0	5
335	Melbourne City	Izard	0.630	2	4	0	0	0	5
336	Moorefield Town	Independence	0.050	4	8	1	3	0	5
337	Oak Grove Heights	Greene	0.300	4	4	0	0	0	5
338	Ozark City	Franklin	1.260	4	1	0	0	0	5
339	Rector City	Clay	0.680	2	4	0	0	0	5
340	Reyno Town	Randolph	0.160	4	8	0	0	0	5
341	Sparkman City	Dallas	0.150	4	8	0	0	0	5
342	Amity City	Clark	0.250	4	4	0	0	0	4
343	Ben Lomond Town	Sevier	0.050	2	8	5	1	0	4
344	Bradley City	Lafayette	0.220	2	8	0	0	0	4
345	Brickeys	Lee	0.020	8	1	8	3	0	4
346	Calico Rock City	Izard	0.530	8	1	0	0	0	4
347	Cherry Valley City	Cross	0.220	2	8	0	0	0	4
348	Cotton Plant City	Woodruff	0.220	2	8	0	0	0	4
349	Cushman Town	Independence	0.160	4	4	1	2	0	4
350	Everton Town	Boone	0.050	4	4	5	1	0	4
351	Gillett City	Arkansas	0.240	2	8	0	0	0	4
352	Gillham Lake RWA	Sevier	0.510	2	4	0	0	0	4
353	Hackett City	Sebastian	0.280	2	8	0	0	0	4
354	Hensley CDP	Pulaski	0.050	4	4	5	1	0	4
355	Hermitage Town	Bradley	0.280	2	8	0	0	0	4
356	Keiser City	Mississippi	0.260	4	4	0	0	0	4

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
357	Letona Town	White	0.090	2	8	1	3	0	4
358	Lockesburg Town	Sevier	0.250	4	4	0	0	0	4
359	McRae City	White	0.230	2	8	0	0	0	4
360	Norman Town	Montgomery	0.130	8	4	0	0	0	4
361	Palestine City	St. Francis	0.230	2	8	0	0	0	4
362	Patmos Town	Hempstead	0.020	2	8	4	3	0	4
363	Perla Town	Hot Spring	0.080	2	4	7	1	0	4
364	Pleasant Plains Town	Independence	0.120	2	8	1	3	0	4
365	Powhatan Town	Lawrence	0.020	8	1	8	3	0	4
366	Quitman City	Cleburne	0.260	2	8	0	0	0	4
367	Rosston Town	Nevada	0.090	2	8	3	1	0	4
368	Swifton City	Jackson	0.270	2	8	0	0	0	4
369	Umpire	Howard	0.030	2	8	3	3	0	4
370	Vandervoort Town	Polk	0.030	2	8	8	1	0	4
371	Weldon Town	Jackson	0.030	2	8	9	1	0	4
372	Western Grove Town	Newton	0.130	2	8	1	2	0	4
373	Whelen Springs Town	Clark	0.030	8	2	9	1	0	4
374	Wildwood PFB	Union	0.270	2	8	0	0	0	4
375	Willisville Town	Nevada	0.050	2	8	5	1	0	4
376	Wilton Town	Little River	0.130	4	8	0	0	0	4
377	145th St WSID #345	Pulaski	0.140	2	8	0	0	1	4
378	Wilmar City	Drew	0.180	2	8	0	0	0	3
379	McNeil City	Columbia	0.180	2	8	0	0	0	3
380	Ash Flat City	Sharp	0.370	2	4	0	0	0	3
381	Augusta City	Woodruff	0.750	4	1	0	0	0	3
382	Big Flat Town	Baxter	0.040	2	8	5	1	0	3
383	Biscoe (Fredonia) Town	Prairie	0.160	2	8	0	0	0	3
384	Bodcaw Town	Nevada	0.050	4	8	2	1	0	3

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
385	Buckner City	Lafayette	0.090	2	8	2	1	0	3
386	Center Point	Howard	0.030	2	8	2	3	0	3
387	Daisy Town	Pike	0.040	4	8	2	1	0	3
388	Emmet City	Nevada	0.180	4	4	0	0	0	3
389	HACT SID	Lonoke	0.170	4	4	0	0	0	3
390	Higginson Town	White	0.210	2	8	0	0	0	3
391	Holly Grove City	Monroe	0.210	4	4	0	0	0	3
392	Huttig City	Union	0.200	2	8	0	0	0	3
393	Joiner City	Mississippi	0.200	4	4	0	0	0	3
394	Junction City City	Union	0.200	4	4	0	0	0	3
395	Keo Town	Lonoke	0.090	4	8	0	0	0	3
396	Lake View City	Phillips	0.180	2	8	0	0	0	3
397	Pangburn City	White	0.210	8	2	0	0	0	3
398	Paraloma	Sevier	0.020	4	8	4	1	0	3
399	Patterson Town	Woodruff	0.160	8	2	0	0	0	3
400	Pine Bluff SID #38	Jefferson	0.640	4	1	0	0	0	3
401	Pleasant Oaks SID	Saline	0.050	8	8	0	0	0	3
402	Pyatt Town	Marion	0.080	4	4	2	1	0	3
403	Saline Co SID (Woodland Hills)	Saline	0.170	2	8	0	0	0	3
404	South Lead Hill Town	Boone	0.040	8	8	0	0	0	3
405	SpringTown Town	Benton	0.040	2	4	3	3	0	3
406	Strong City	Union	0.190	4	4	0	0	0	3
407	Sulphur Springs City	Benton	0.230	6	2	0	0	1	3
408	Wilmot City	Ashley	0.190	2	8	0	0	0	3
409	Almyra Town	Arkansas	0.100	2	8	0	0	0	2
410	Arkansas City City	Desha	0.130	2	8	0	0	0	2
411	Black Rock City	Lawrence	0.230	8	1	0	0	0	2
412	Blevins City	Hempstead	0.110	2	8	0	0	0	2

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
413	Carthage City	Dallas	0.120	2	8	0	0	0	2
414	Clarendon City	Monroe	0.570	4	1	0	0	0	2
415	College Station CDP	Pulaski	0.260	4	2	0	0	0	2
416	Crittenden Co SID #3	Crittenden	0.140	2	8	0	0	0	2
417	Delight City	Pike	0.100	4	4	0	0	0	2
418	Des Arc City	Prairie	0.590	4	1	0	0	0	2
419	Diaz City	Jackson	0.450	4	1	0	0	0	2
420	Elaine City	Phillips	0.220	2	4	0	0	0	2
421	Emerson Town	Columbia	0.130	2	8	0	0	0	2
422	Etowah Town	Mississippi	0.130	2	8	0	0	0	2
423	Fouke Town	Miller	0.290	2	4	0	0	0	2
424	Gillham Town	Sevier	0.050	2	4	4	1	0	2
425	Grady City	Lincoln	0.150	2	8	0	0	0	2
426	Grubbs Town	Jackson	0.130	4	4	0	0	0	2
427	Hardy City	Sharp	0.260	8	1	0	0	0	2
428	Harris Brake SID	Perry	0.030	4	4	5	1	0	2
429	Hatfield Town	Polk	0.140	2	8	0	0	0	2
430	Havana City	Yell	0.130	4	4	0	0	0	2
431	Hilltop SID #6	Pope	0.130	2	8	0	0	0	2
432	Houston Town	Perry	0.060	2	8	3	1	0	2
433	JamesTown	Johnson	0.030	2	8	4	1	0	2
434	Kingsland City	Cleveland	0.150	2	8	0	0	0	2
435	Knobel Town	Clay	0.100	2	8	0	0	0	2
436	Lexa City	Phillips	0.100	4	4	0	0	0	2
437	Luxora Town	Mississippi	0.400	4	1	0	0	0	2
438	Madison City	St. Francis	0.260	8	1	0	0	0	2
439	Maynard Town	Randolph	0.150	2	8	0	0	0	2
440	Montrose City	Ashley	0.120	2	8	0	0	0	2

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
441	Moro Town	Lee	0.070	4	8	0	0	0	2
442	Morrilton City	Conway	2.320	1	1	0	0	0	2
443	Morrison Bluff Town	Logan	0.020	4	1	10	3	0	2
444	Mountain Home SID #4	Baxter	0.100	2	8	0	0	0	2
445	Norphlet City	Union	0.290	2	4	0	0	0	2
446	Oak Manor WA	Union	0.100	2	8	0	0	0	2
447	Parkin City	Cross	0.380	4	1	0	0	0	2
448	Phillips Co PFB	Phillips	0.210	4	2	0	0	0	2
449	Pine Bluff SID #37	Jefferson	0.390	4	1	0	0	0	2
450	Prattsville Town	Grant	0.100	2	8	1	2	0	2
451	Redfield City	Jefferson	0.440	4	1	0	0	0	2
452	Reed Town	Desha	0.050	4	8	0	0	0	2
453	Rudy Town	Crawford	0.020	4	8	1	3	0	2
454	Scott CDP	Pulaski	0.030	2	8	5	1	0	2
455	Sidney Town	Sharp	0.060	2	8	2	1	0	2
456	Skyline SID #4	Pope	0.150	2	8	0	0	0	2
457	St. Joe Town	Searcy	0.030	8	2	5	1	0	2
458	Sulphur Rock Town	Independence	0.140	6	2	0	0	0	2
459	Sunset City	Crittenden	0.070	4	8	0	0	0	2
460	Thornton City	Calhoun	0.140	2	8	0	0	0	2
461	Tull Town	Grant	0.150	8	4	1	1	0	2
462	Turrell City	Crittenden	0.210	2	4	0	0	0	2
463	Tyroneza Town	Poinsett	0.260	4	2	0	0	0	2
464	Valley Springs Town	Boone	0.060	2	4	5	1	0	2
465	Washington City	Hempstead	0.060	2	8	1	2	0	2
466	Weiner City	Poinsett	0.250	2	4	0	0	0	2
467	Wheatley City	St. Francis	0.120	4	4	0	0	0	2
468	White Oak W&SID #49	Garland	0.030	2	8	5	1	0	2

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
469	Woodberry	Calhoun	0.010	2	8	5	3	0	2
470	Salem SID #10	Saline	0.050	4	4	0	0	1	2
471	Alicia Town	Lawrence	0.040	2	4	0	0	0	1
472	Altus City	Franklin	0.260	4	1	0	0	0	1
473	Amagon Town	Jackson	0.030	4	2	0	0	0	1
474	Aubrey Town	Lee	0.060	2	4	0	0	0	1
475	Bassett Town	Mississippi	0.060	4	4	0	0	0	1
476	Bates	Scott	0.030	4	8	1	1	0	1
477	Bear Creek SID	Lee	0.020	4	4	0	0	0	1
478	Bigelow Town	Perry	0.110	4	1	3	1	0	1
479	Biggers Town	Randolph	0.120	8	1	0	0	0	1
480	Birdsong Town	Mississippi	0.010	4	4	0	0	0	1
481	Black Springs Town	Montgomery	0.030	2	4	4	1	0	1
482	Blue Eye Town	Carroll	0.010	2	8	5	1	0	1
483	Bluff City Town	Nevada	0.040	2	8	1	2	0	1
484	Burdette Town	Mississippi	0.070	2	4	0	0	0	1
485	Caddo Valley Town	Clark	0.220	4	1	0	0	0	1
486	Cale Town	Nevada	0.030	2	8	2	1	0	1
487	Calion City	Union	0.170	4	1	0	0	0	1
488	Cammack Village City	Pulaski	0.260	4	1	0	0	0	1
489	Campbell Station Town	Jackson	0.090	4	4	0	0	0	1
490	Cantrell Rd SID	Pulaski	0.010	4	2	0	0	0	1
491	Cash Town	Craighead	0.120	2	4	0	0	0	1
492	Cedar Mountain SID	Garland	0.030	4	2	0	0	0	1
493	Clinton City	Van Buren	0.890	1	1	0	0	0	1
494	Coal Hill City	Johnson	0.350	4	1	0	0	0	1
495	Colt City	St. Francis	0.130	2	4	0	0	0	1
496	Concord Town	Cleburne	0.080	2	8	1	1	0	1

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
497	Davis Drive SID	Garland	0.020	4	8	0	0	0	1
498	De Valls Bluff Town	Prairie	0.270	4	1	0	0	0	1
499	Delaplaine Town	Greene	0.040	4	8	0	0	0	1
500	Donaldson Town	Hot Spring	0.100	4	1	0	0	0	1
501	Dyess Town	Mississippi	0.140	4	2	0	0	0	1
502	Edmondson Town	Crittenden	0.180	2	4	0	0	0	1
503	Egypt Town	Craighead	0.040	2	8	0	0	0	1
504	Faulkner Lake Rd SID	Pulaski	0.060	4	2	0	0	0	1
505	Felsenthal Town	Union	0.050	2	8	0	0	0	1
506	Fifty-Six City	Stone	0.060	2	8	0	1	0	1
507	Fisher Town	Poinsett	0.080	2	4	0	0	1	1
508	Foreman City	Little River	0.350	4	1	0	0	0	1
509	Fountain Hill Town	Ashley	0.060	2	8	0	0	0	1
510	Fourche Town	Perry	0.020	4	1	3	1	0	1
511	Franklin Town	Izard	0.070	8	4	1	1	0	1
512	Fulton City	Hempstead	0.070	4	1	0	0	0	1
513	Garland Town	Miller	0.080	4	1	0	0	0	1
514	Gentry City	Benton	1.080	1	1	0	0	0	1
515	GeorgeTown Town	White	0.040	4	1	9	1	0	1
516	Gilbert Town	Searcy	0.010	8	2	0	1	0	1
517	Gilmore Town	Crittenden	0.060	4	4	0	0	0	1
518	Greenway Town	Clay	0.070	4	4	0	0	0	1
519	Griffithville Town	White	0.080	2	8	0	0	0	1
520	Guion Town	Izard	0.030	8	1	1	3	0	1
521	Harrell City	Calhoun	0.090	2	4	0	0	0	1
522	Haynes Town	Lee	0.050	2	8	0	0	0	1
523	Hickory Ridge City	Cross	0.090	2	8	0	0	0	1
524	Higden Town	Cleburne	0.040	8	8	0	1	0	1

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
525	Hindsville Town	Madison	0.020	2	8	2	1	0	1
526	Jericho Town	Crittenden	0.040	2	8	0	0	0	1
527	Jerome City	Drew	0.010	2	4	3	3	0	1
528	LaGrange Town	Lee	0.030	4	8	0	0	0	1
529	Lands End SID #5	Pope	0.050	2	8	0	0	0	1
530	Leola Town	Grant	0.170	1	1	0	0	0	1
531	Louann Town	Ouachita	0.060	4	4	0	0	0	1
532	Magness Town	Independence	0.070	4	1	1	3	0	1
533	Marie Town	Mississippi	0.030	2	8	0	0	0	1
534	McDougal Town	Clay	0.060	4	4	0	0	0	1
535	Minturn Town	Lawrence	0.040	4	8	0	0	0	1
536	Mitchellville City	Desha	0.170	2	4	0	0	0	1
537	Mount Pleasant Town	Izard	0.140	2	4	1	2	0	1
538	Nimmons Town	Clay	0.020	2	8	0	0	0	1
539	Norfork City	Baxter	0.170	8	1	0	0	0	1
540	Oak Shadows SID	Pulaski	0.030	2	8	0	0	0	1
541	Oakhaven City	Hempstead	0.020	2	8	0	0	0	1
542	Ogden Town	Little River	0.060	4	1	0	0	0	1
543	Oil Trough Town	Independence	0.090	4	1	0	0	0	1
544	O'Kean Town	Randolph	0.070	2	8	0	0	0	1
545	Oppelo City	Conway	0.270	4	1	0	0	0	1
546	Parkdale City	Ashley	0.100	4	2	0	0	0	1
547	Peach Orchard Town	Clay	0.050	2	8	0	0	0	1
548	Perry Town	Perry	0.090	1	1	0	0	0	1
549	PerryTown City	Hempstead	0.090	2	4	0	0	0	1
550	Pindall Town	Searcy	0.040	2	8	1	1	0	1
551	Pine Bluff SID #36	Jefferson	0.120	4	1	0	0	0	1
552	Pine Bluff SID #39	Jefferson	0.290	4	1	0	0	0	1

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
553	Pine Bluff SID #40	Jefferson	0.010	4	1	0	0	0	1
554	Pineville Town	Izard	0.080	2	8	0	0	0	1
555	Plainview City	Yell	0.210	1	1	0	0	0	1
556	Plumerville City	Conway	0.280	1	1	0	0	0	1
557	Pollard Town	Clay	0.080	2	8	0	0	0	1
558	Poplar Grove SID	Phillips	0.030	4	8	0	0	0	1
559	Portia Town	Lawrence	0.150	8	1	0	0	0	1
560	Portland City	Ashley	0.150	4	2	0	0	0	1
561	Princeton	Dallas	0.010	4	4	3	3	0	1
562	Pulaski Co SID #239	Pulaski	0.100	4	2	0	0	0	1
563	Ravenden Springs Town	Randolph	0.040	2	4	0	0	0	1
564	Roe Town	Monroe	0.040	2	8	0	0	0	1
565	Rondo Town	Lee	0.070	4	4	0	0	0	1
566	Russell Town	White	0.070	2	8	0	0	0	1
567	Salesville City	Baxter	0.150	8	1	1	1	0	1
568	Sedgwick Town	Lawrence	0.050	4	4	0	0	0	1
569	St. Charles Town	Arkansas	0.090	4	1	0	0	0	1
570	St. Francis City	Clay	0.090	4	2	0	0	0	1
571	Suburban SID	Jefferson	0.020	2	8	0	0	0	1
572	Summit City	Marion	0.210	1	1	0	0	0	1
573	Tillar City	Drew	0.080	2	8	0	0	0	1
574	Tollette Town	Howard	0.080	2	4	0	0	0	1
575	Ulm Town	Prairie	0.060	2	8	0	0	0	1
576	Victoria Town	Mississippi	0.010	4	4	0	0	0	1
577	Wabbaseka City	Jefferson	0.090	2	8	0	0	0	1
578	Waldenburg Town	Poinsett	0.020	2	8	0	0	0	1
579	Watson City	Desha	0.070	2	8	0	0	0	1
580	Widener Town	St. Francis	0.090	8	1	0	0	1	1

No	Community Entity	County	Population Factor	Receiving Stream Class Factor	Receiving Stream Flow Factor	Septic Tank Failure Factor	Septic Tank Suitability Factor	Expired Permit or CAO Factor 10	Total Points
581	Wiederkehr Village Town	Franklin	0.010	2	8	1	3	0	1
582	Williford Town	Sharp	0.030	8	1	2	1	0	1
583	Wilson Town	Mississippi	0.310	2	2	0	0	0	1

APPENDIX B - Charts

Chart 1 Binding Commitments

Project Name / Community Served	Loan Number	Estimated Binding Commitment Date	Estimated State Fiscal Year 2020				Totals
			QTR 1	QTR 2	QTR 3	QTR 4	
Section 212 Projects							
Cave Springs (L)	01269-CWRLF-L	08/04/21	4,200,000				4,200,000
Flippin (L)	01252-CWRLF-L	12/16/20		1,780,000			1,780,000
Flippin (PF)	01253-CWRLF-F	12/16/20		1,524,560			1,524,560
Searcy (L)	01259-CWRLF-L	11/19/20		4,000,000			4,000,000
Smackover (L)	01228-CWRLF-L	09/15/20	694,800				694,800
Dumas (L)	01141-CWRLF-L	TBD			975,000		975,000
Dumas (PF)	01142-CWRLF-F	TBD			3,000,000		3,000,000
Lewisville (L)	01231-CWRLF-L	08/20/20	631,000				631,000
Lewisville (PF)	01232-CWRLF-F	08/20/20	415,000				415,000
Northwest Arkansas Conservation Authority	01272-CWRLF-L	07/30/20	61,069,999				61,069,999
Runyan SID #211 (L)	01159-CWRLF-L	07/23/20	2,500,000				2,500,000
Taylor, City of (L)	01280-CWRLF-L	11/05/21		1,633,114			1,633,114
Little Rock Water Reclamation #16	01276-CWSRF-L	12/02/20		7,500,000			7,500,000
Austin, City of (L)	01275-CWRLF-L	12/10/20		3,078,031			3,078,031
Crossett (L)	01234-CWRLF-L	12/10/20		7,000,000			7,000,000
Gravel Ridge SID #213 (L)	01254-CWRLF-L	12/01/20		4,822,900			4,822,900
Section 212 SFY Total			69,510,799	31,338,605	3,975,000	-	104,824,404
Cumulative Section 212 Totals		\$ 897,536,789	\$ 967,047,588	\$ 998,386,193	\$ 1,002,361,193	\$ 1,002,361,193	
Section 319 Projects							
Nonpoint Croplands			400,000	300,000	100,000	100,000	\$ 900,000
Septic Tank Program -Buffalo River Watershed			-	-	1,100,000		\$ 1,100,000
Septic Tank Program -Illinois River Watershed			-	-	1,100,000		\$ 1,100,000
Septic Tank Program -Beaver Reservoir Watershed			-	-		1,100,000	\$ 1,100,000
Section 319 SFY Totals			400,000	300,000	2,300,000	1,200,000	\$ 4,200,000
Cumulative Section 319 Totals		\$ 72,490,252	\$ 72,890,252	\$ 73,190,252	\$ 75,490,252	\$ 76,690,252	
Administrative Program							
Administrative Program SFY Totals			103,938	103,938	103,938	103,938	\$ 415,750
Cumulative Administration		\$ 10,741,582	\$ 10,845,520	\$ 10,949,457	\$ 11,053,395	\$ 11,157,332	
SUMMARY BINDING COMMITMENTS							
Section 212			69,510,799	31,338,605	3,975,000	-	\$ 104,824,404
Section 319			400,000	300,000	2,300,000	1,200,000	\$ 4,200,000
Administrative Program			103,938	103,938	103,938	103,938	\$ 415,750
Totals			70,014,737	31,742,543	6,378,938	1,303,938	109,440,154
Cumulative Totals		\$ 980,768,623	\$1,050,783,360	\$1,082,525,902	\$ 1,088,904,840	\$ 1,090,208,777	
Estimated Required SFY 2020						12,600,000	\$ 12,600,000
Estimated Cumulative Binding Commitments		\$ 321,505,266	\$ 321,505,266	\$ 321,505,266	\$ 321,505,266	\$ 334,105,266	
Percentage - Actual/Required		305%	327%	337%	339%	326%	

Chart 2 Fundable Project List

PPL #	Project Name	Commission Approval Date	Loan #	Section	Interest Rate	Term	Total Assistance	Project Administrator	Estimated Loan Closing Date	Green Eligible %	Green Category	Green Funding	Population (UALR Population Data)	Additional Subsidy	Project Description
13	Austin, City of (L)	May-2020	01275-CWRLF-L	212	1.75%	20	\$ 3,078,031	Silverman	12/10/2020	0.00%		\$ -	2,038	\$ -	Improvements to the existing wastewater treatment plant and pump station No. 1 improvements.
2	Cave Springs (L)	Jan-2020	01269-CWRLF-L	212	2.3%	30	\$ 4,200,000	Amos	08/04/2021	100.00%	Energy Efficiency	\$ 4,200,000	1,729	\$ -	Discontinue wastewater treatment and send to NACA Wastewater Treatment Facility
12	Crossett (L)	Jul-2019	01234-CWRLF-L	212	3.0%	30	\$ 7,000,000	Silverman	12/10/2020	100.00%	Energy Efficiency	\$ 7,000,000	5,507	\$ -	Improvements to East Crossett Sewer Collection System
4	Dumas (L)	Sep-2017	01141-CWRLF-L	212	2.50%	20	\$ 975,000	Coleman Jones	06/01/2021	0.00%		\$ -	4,706	\$ -	Regionalization Winchester and the Pickens Community into Dumas system
4	Dumas (PF)	Sep-2017	01142-CWRLF-F	212	n/a	n/a	\$ 3,000,000	Coleman Jones	06/01/2021	0.00%		\$ -	4,706	\$ 3,000,000	Regionalization Winchester and the Pickens Community into Dumas system
6	Flippin (PF)	Nov-2019	01253-CWRLF-F	212	n/a	n/a	\$ 1,524,560	Amos	12/16/2020	0.00%		\$ -	1,355	\$ 1,524,560	Improvements at Wastewater Treatment Plant to maintain compliance
11	Gravel Ridge SID #213 (L)	Nov-2019	01254-CWRLF-L	212	2.25%	30	\$ 4,822,900	Stowers	12/01/2020	0.00%		\$ -	3,539	\$ -	Wastewater treatment plant improvements including mechanical screen, aeration and clarification, UV disinfection, post aeration and flow measurement
9	Lewisville (L)	Jul-2019	01231-CWRLF-L	212	3.00%	30	\$ 631,000	Coleman Jones	08/20/2020	0.00%		\$ -	1,280	\$ -	Improvements to sewer treatment plant
9	Lewisville (PF)	Jul-2019	01232-CWRLF-F	212	n/a	n/a	\$ 415,000	Coleman Jones	08/20/2020	0.00%		\$ -	1,280	\$ 415,000	Improvements to sewer treatment plant
1	Little Rock Water Reclamation #16 (L)	May-2020	01276-CWSRF-L	212	1.75%	20	\$ 7,500,000	Sanders	12/02/2020	0.00%		\$ -	193,524	\$ -	Project is to repair clarifier at Fourche Creek WWTP and some existing linework, both damaged in flooding of 2019.
10	Northwest AR Conservation Auth (NACA) (L)	Mar-2020	01272-CWRLF-L	212	2.25%	30	\$ 61,069,999	Coleman Jones	07/30/2020	100.00%	Energy Efficiency	\$61,069,999	35,301	\$ -	Rehabilitation of the line to Bentonville (Little Osage Creek Sewer Line) consists of approximately 41,400 linear feet of 36-inch main and approximately 5,700 linear feet of 30-inch main
8	Runyan SID #211 (L)	Mar-2018	01159-CWRLF-L	212	2.50%	20	\$ 2,500,000	Coleman Jones	07/23/2020	100.00%	Energy Efficiency	\$ 2,500,000	1,400	\$ -	Sanitary Sewer Rehabilitation
3	Searcy (L)	Nov-2019	01259-CWRLF-L	212	1.75%	20	\$ 4,000,000	Amos	11/19/2020	100.00%	Energy Efficiency	\$ 4,000,000	22,858	\$ -	Sanitary sewer repairs & rehab phase-I; Pioneer Acres gravity sewer interceptor
5	Smackover (L)	May-2019	01228-CWRLF-L	212	2.50%	20	\$ 694,800	Amos	09/15/2020	0.00%		\$ -	1,865	\$ -	System rehabilitation including add baffling curtains in the lagoons, place three aerators for circulation and aeration and the electrical services for the aerators
7	Taylor, City of (L)	May-2020	01280-CWRLF-L	212	2.25%	30	\$ 1,633,114	Coleman Jones	11/05/2021	100.00%	Energy Efficiency	\$ 1,633,114	566	\$ -	Replacement of wastewater collections system and manholes
	Septic Tank Program - Buffalo River Watershed	n/a	n/a	319	0%	up to 10	\$ 1,100,000	N/A	N/A	N/A			N/A	\$ -	Agriculture BMP to reduce non-point source pollution that impacts water quality
	Septic Tank Program - Illinois River Watershed	n/a	n/a	319	0%	up to 10	\$ 1,100,000	N/A	N/A	N/A			N/A	\$ -	Agriculture BMP to reduce non-point source pollution that impacts water quality
	Septic Tank Program - Beaver Reservoir Watershed	n/a	n/a	319	0%	up to 10	\$ 1,100,000	N/A	N/A	N/A			N/A	\$ -	Agriculture BMP to reduce non-point source pollution that impacts water quality
	Ag Loan Program	n/a	n/a	319	3%	up to 20	\$ 900,000	N/A	N/A	N/A			N/A	\$ -	Agriculture BMP to reduce non-point source pollution that impacts water quality
	Total:						\$ 107,244,404				6	\$80,403,113	3	\$ 4,939,560	

Chart 3 Sources and Uses of Funds

SOURCES OF FUNDS

Beginning Balance (SFY 2019 Carryover) data as of 5/31/2020	\$63,854,251.05
<i>State Fiscal Year 2020 (Projected)</i>	
Federal Grant FFY 2020*	10,395,000.00
State Match* - FFY2020 Cap Grant	2,079,000.00
2019 Federal Cap Grant Balance (as of 5/31/20)	10,055,131.65
2018 Federal Cap Grant Balance (as of 5/31/20)	6,790,357.00
Principal Repayments *	24,648,399.24
Interest Earnings on Loans & Investments *	1,191,323.34
Sub Total	\$ 55,159,211.23
Total Sources of Funds	\$119,013,462.28

USES OF FUNDS

CWSRF Loan Commitments for SFY 2020

ANRC Approved Loans (not closed as of 5/31/20)	122,712,007.12
ANRC Approved Loans closed, undisbursed funds as of 5/31/20)	105,171,973.56
Sub Total	\$ 227,883,980.68

CWSRF Set-Aside Programs for SFY 2020

Administration *	492,691.65
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Debt Service Obligations

Leveraged Bond Principal (Jul 20 to Jun 21)	27,640,000.00
Leveraged Bond Interest (Jul 20 to Jun 21)	796,087.50
Sub Total	\$ 28,436,087.50
Total Uses of Funds	\$ 256,812,759.83

Funds (needed)/available	(\$137,799,297.55)
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*Estimated amount

Fees are not deposited into the Fund; therefore, based on EPA guidance they are not included in the Sources and Uses for the Fund

Note: Negative available funds are a timing difference that can be taken care of by issuing new bonds.