

Innovative Financing for Green Infrastructure

Webcast Transcript

Tuesday, November 4, 2014

Speakers:

- **Emily Ashton**, ORISE fellow, EPA's Green Infrastructure Program
- **Jennifer Cotting**, Research Associate, Green Infrastructure, Environmental Finance Center, University of Maryland
- **Deron Muehring**, Civil Engineer, City of Dubuque, IA
- **Lori Beary**, SRF Coordinator, Iowa Finance Authority

Transcript:

Slide: Innovative Financing for Green Infrastructure

Emily Ashton:

Okay, everyone, so it seems like we have a good number of folks called in, so we will go ahead and get started. Welcome to today's webcast titled, "Innovative Financing for Green Infrastructure." This webcast is sponsored by EPA's Office of Wastewater Management. I am Emily Ashton; I'm a ORISE fellow with EPA's Green Infrastructure program and I will be moderating today's webcast along with my colleague, Eva Birk. Thanks for joining us.

Slide: Logistics

Before we get to our presentations I would like to go over a few housekeeping items, as usual. First, we will have a question and answer session at the end of the presentation. To ask a question, simply type your question into the "Questions" box on your control panel and click the "Send" button. If your control panel is not showing, click on the small orange box with the white arrow to expand it. You don't need to wait until the question and answer period to submit your question. Since we have a large number of people calling in today we highly encourage you to submit your questions early. We will try to answer as many questions as possible at the end of today's webcast. However, due to the number of participants, not all questions will be answered. We will display the speaker contact information at the end of the presentation so please feel free to get in touch with them if you have follow-up questions.

If you have technical issues such as audio problems, please click on the "Questions" box to the right side of your screen, type in your issue, and press the "Send" button and we will do our best to troubleshoot. You can also call the GoToWebinar support number listed on the screen here and give the assistant our conference number ID, also listed on the screen here. Lastly, we would like to remind you that the views and materials presented by our speakers today are their own and do not necessarily reflect those of EPA.

Slide: Webcast Agenda

So what are we going to be covering today? Today we will be talking about financing green infrastructure. As many of you know, financing green infrastructure is critical to taking projects from the planning stage to implementation and beyond and that, of course, includes sustaining operations and maintenance. In this presentation, our speakers will provide an overview of green infrastructure financing strategies and highlight a project which leveraged the Clean Water State Revolving Fund program resources for flood mitigation that provided many other economic environmental and social benefits.

Slide: Now to our speakers!

So now I would like to kick off today's webcast by introducing our speakers. First up we will hear from Jennifer Cotting of the University of Maryland Environmental Finance Center. Then we will hear from Darren Muehring of City of Dubuque, Iowa, followed by Laurie Beary of the Iowa Finance Authority.

With that, I will go ahead and introduce our first speaker, Jen Cotting. Hired in 2004, Ms. Cotting is currently a research associate for green infrastructure at the University of Maryland Environmental Finance Center. She manages the EFC's green infrastructure programming, spending large landscape conservation and habitat management, as well as urban land use and stormwater management applications of green infrastructure. Jennifer holds a BA in communications from Marymount University and an MS in sustainable development and conservation biology from the University of Maryland. So Jen, are you there?

Jennifer Cotting:

I am here. Thank you.

Emily Ashton:

Go ahead and take it away.

Jennifer Cotting:

Okay, are we looking good there?

Emily Ashton:

Yep, looks great. Thanks.

Slide: Green Infrastructure Financing: Innovative Ideas and Emerging Trends

Jennifer Cotting:

Excellent. Well, thank you, Emily. I appreciate the opportunity to participate today and I'm really excited to be sharing this stage with the Iowa folks that are doing some really innovative stuff and I'm really looking forward to hearing what they have to share.

I have a lot of ground that I want to cover in my 30 minutes here, so I want to dive right in if that's okay. For those of you that are not familiar, and my slides are not advancing. That's a problem.

Slide: The Environmental Finance Center

For those of you who are not familiar with the Environmental Finance Center, we are located here, literally in that building right there I'm sitting in right now, in College Park at the University of Maryland campus. We are actually in the Mid-Atlantic Center with satellite offices in Lancaster, Pennsylvania and also in central Virginia.

Slide: The EFC: Who are we?

And we are actually one of a network of centers located across the country that focus on the how to pay questions associated with resource management issues. So for us, a lot of what we do -- I'll make that go away -- so for us, a lot of what we do focuses at the local level with direct technical assistance to communities that are dealing with stormwater and green infrastructure issues, but also maybe air quality or agricultural issues or climate and energy issues, sustainability initiatives, so regardless of the resource sector, we help communities figure out the how to pay piece for whatever their priorities are.

Slide: Green Infrastructure: EFC's Point of View

We also do some work at the state and the federal level assessing how programs could possibly be more efficient or the potential fiscal impact of policy decisions. We do some of that work as well, but the majority of what we do is really focused on that local government level.

So green infrastructure is an approach to resource management decision-making, as most of you probably know, that considers the interaction between natural areas and the built environment and tries to use natural systems to address environmental issues. I apologize for that pop-up. And so at the regional scale this tends to refer to the network of natural areas that provide habitat or flood protection or cleaner air, cleaner water. Sometimes green infrastructure refers to local or slight scale implementation, which is more your stormwater management systems that mimic nature by soaking up and storing water. And green infrastructure can deliver a variety of community benefits beyond the clean water and clean air. There are benefits that can be tied to recreational opportunities, public health and safety improvements, transportation opportunities, economic development, and so these multiple benefits of green infrastructure actually extend beyond the environmental side.

This is from a financing perspective, which, you know, EFC is clearly -- financing is our middle name so this is the lens we tend to put on these things. From a financing perspective, this means that green infrastructure provides an approach that can create efficiencies, reducing implementation costs, delivering benefits that serve multiple community priorities and providing opportunities to engage the private sector and create some return on investment to local economies. So we really like green infrastructure not just from a resource management perspective, but also from a financing perspective.

Slide: Telling the financing story through the use of graphics

So one project that we recently had the opportunity to work on with some support from the good folks who do green infrastructure programming at EPA headquarters was for the University of Maryland/EFC was to look at green infrastructure financing examples from across the country with the intent of being able to share those stories in a way that would facilitate replication by other communities. And we wanted to really get away from the standard case story format that

focused on telling the story, you know, a two-page dialogue or narrative. We wanted to focus on being able to tell the story through infographics, through a very visually engaging and easy to follow way.

Slide: Green Infrastructure Financing Map

So we also wanted to do more than just publish this collection of infographics as a collection or as a document. We wanted to be able to present those infographics in a way that would be really easy for other communities to take a quick look and say that's a community near me or that's a community dealing with some more issues than I'm dealing with, I want to know more about what's going on there. So what we did is we created a web-based mapping platform that lives on the University of Maryland EFC's website and it will be fully live and operational in about a week. So check back in to see that. But what that map contains is about 20 good green infrastructure financing stories. And from that perspective, there's a lot of communities doing green infrastructure across the country and they are doing really neat projects, but, again, we wanted to focus on the communities that were doing something really interesting from a financing perspective and be able to tell those stories. The 20 communities represent a pretty diverse group of reasons behind why they are doing what they are doing, the geography that they are dealing with, the scale that their green infrastructure programming is happening at and the approaches that they are taking from a financing perspective. And then each of these graphics is backed up with all of the reference materials that a community that wants to take a deeper dive into what's going on in any particular community could access additional information and be able to know who to follow up with to get more detail.

Slide: Green Infrastructure Finance: Components

So as we began to assemble this collection of green infrastructure financing stories. We started to see some really common themes in these stories. These were not one off grant funded projects, not that there's anything wrong with that, but that's more of a project funded rather than a program financed. So we were trying to take a look at the financing side of things and so these were programs that started with solid planning and local leadership that led to outreach and collaboration and then again from that point led to engaging the broader community and the private sector in a way that enabled communities to more fully achieve the program and the outcomes that they were looking for.

Slide: Community Examples

So what I think I will do from here is share some of these community examples. Some examples of these components from the communities that we looked at. I should mention that the infographics that are contained in this presentation today are condensed form, that only focus on or highlight one or two of the elements. The full versions of each of these two-page infographics again will be available probably next week through that web-based mapping platform on our website.

Slide: Developing a Plan

So that first common element. Virtually every community that we've looked at had some sort of plan in place. And from a financing perspective, we like a plan. Because a plan is something that is going to decide decision-making around the allocation of limited resources. Plans help make sure that the investments that are made are focused on activities that advance a shared mission

and vision and are not squandered on things that are not relevant. Examples like the ones shown here, examples like Spokane's Integrated Clean Water Plan or Pittsburgh's Greening the Wet Weather Plan, these are the results of a thorough and consensus driven process that considered how green infrastructure fit in to the broader needs of the community. And those are the types of things that are really important guiding documents as you are moving a program forward.

Slide: Leadership and Setting the Example

So each of the communities that we looked at also tended to have a local champion of some sort, someone who was motivating change, ensuring continued momentum in advancing the plan. Sometimes it's an elected official, sometimes it wasn't, sometimes it was someone in the broader citizenry or someone at a staff level position, but that local champion is really critical for making sure that a plan is implemented, taking responsibility for how that plan is implemented. Each of the communities that we looked at also tended to lead by example and started their plan implementation on public property and supported with public dollars like the example that we see in Chicago where the mayor's initiative, over the course of the last 12 months, was to put \$50 million aside over five years to help incorporate green infrastructure into their existing capital projects and improve their water and sewer infrastructure. In Tucson, this is taking where the water issues are a little different and it's about the need for water harvest, the city is looking to integrate Green infrastructure into their transportation projects and their other capital projects and looking for ways to incorporate things like curb cuts and vegetative traffic circles, impervious paving to help soak up some of that water and return it to the water table.

Slide: Leveraging Multiple Financing Mechanisms

So the diversity and the collection of financing mechanisms that support green infrastructure programs and projects is really important as well. And that diversity is the key to stability so that when one funding program goes away or funding priorities shift for foundations or for state agencies and federal agencies, it does not stall it or devastate a green infrastructure program, it's that diversity really enables a program to keep going. And by the very multi-benefit and multi-stakeholder approach that green infrastructure naturally has, it enables communities to access a variety of funds that they may not otherwise have access to if they were just doing a hard infrastructure project or a water quality project.

I like some of the examples that come out of Los Angeles, particularly some of the projects that they have going on right now. The South LA Wetlands Park is a 9-acre site where they are doing passive and active recreation, but including a constructed wetland to help with water quality and trash collection. In addition to some major bond funding that the city has put up, they were also able to access settlement agreement dollars and transit authority funds, some EPA brownfields money, so you can see that there is a number of different funding streams that are making these projects happen.

The Cesar Chavez Groundwater Improvement Project is a 41-acre former landfill that they are converting to a recreational complex and they are doing so in a way that they will be able to do some additional groundwater recharge, which means that will reduce their spending on imported water. For that they tapped into urban planning grants and waste management funding and some other capital improvement funds in addition to their bond funding. So this green infrastructure approach is enabling the city of Los Angeles to restore value and provide amenities to some of the neighborhoods in the city that have been long-suffering.

And sort of the other end of the spectrum that is a really interesting story that came out of Greenville, South Carolina where a highway overpass had been covering up Reedy River Falls for a long time, leaving it underappreciated and really highly polluted. And the mayor there saw daylighting the falls as an opportunity to really, really build some economic investment in their community and so he leveraged a relationship with the Garden Club and they were able to do quite a bit of fundraising around removing this overpass and were able to do so in a way that a municipal government does not really have the opportunity to do. They also incorporated a hospitality path to put in an award-winning pedestrian bridge and park that allowed appreciation of the falls. And the Garden Club was also able to create an endowment to cover some of the long-term costs associated with amenities and services and maintenance that the Parks Department itself won't be able to cover. So that diversity is what is key to having a stable financing strategy over time.

Slide: Partnership and Collaboration

Green infrastructure seems to sort of naturally lend itself to a lot of partnerships and collaboration as well. We have seen this in virtually every example that we took a look at. It is good from a resource management perspective because watersheds don't follow jurisdictional boundaries. It is also good from a financing perspective because this enables partnerships that will expand capacity and access to resources and reduce the burden to any one stakeholder. And in Omaha where the Papillion Creek Watershed covers three counties, 11 different local government jurisdictions and a third of the state's population, the Papillion Creek Watershed Partnership provides a structure for these local multiple local governments and state agencies, and academic institutions and other stakeholders to take a regional approach to improving the watershed.

In Puyallup, Washington where expanding development is having impacts to salmon, a species that is a very important cultural and economic value to the community, the developments degrading the water quality for the salmon, stormwater volume is impacting spawning conditions and sediment is degrading hatcheries. And the Clark's Creek Initiative has enabled the city and the county and Washington State University and Puyallup Nation, the tribe there, to work collectively to reduce the impact to the waterway and try to protect that really important, culturally important, and economically important resource.

Slide: Communications and Outreach

And perhaps this might sound silly from a financing perspective, but perhaps one of the most important components of any of these programs was outreach. Outreach and resource management issues is really critical because people are not going to be willing to invest, and when I say people I mean elected officials and the general citizenry alike are not going to be willing to invest in something that they don't recognize the value of. The communities that we worked with, we tended to see that there was a real importance in being able to articulate the specific GI benefit or benefits that were of the greatest relevance to the community. For example, in Norfolk where in Virginia where tidal flooding is occurring even in the absence of storm events and really important for messaging to address the need to better manage and adapt to water quantity issues. Some folks we worked with Warrington Township in Pennsylvania which is just north of Philadelphia, it was the community's desire for a network of open space that led them to vote for a small property tax increase to put \$3 million aside to be able to focus on green infrastructure. They did not call it green infrastructure, it was open space for them. You know, it

goes by a lot of different names, flood mitigation and what have you, but honestly at the end of the day, you know, it's just about being able to articulate it in the way that is a value to the community that you are talking to.

Slide: Making the Business Case

Some communities have been working at green infrastructure programming for quite some time. The Philadelphias and the Portlands of the world. And there's some really interesting data sets starting to emerge out of that, starting to assemble out of that. You can talk about the potential and in many cases the real impact that green infrastructure approach is having on the ground. And being able to talk about green infrastructure in terms of cost savings or kilowatts saved or gallons diverted or jobs supported or property value increases, that's -- when we can talk about green infrastructure and how that approach impact the bottom line, it can become a very compelling discussion in support of a green infrastructure approach.

Slide: Engaging the Private Sector

And then finally, there is only so much that local governments can do on their own property. It becomes critical at some point to be able to engage the private sector and to more fully achieve local resource management goals. So communities are incentivizing private sector involvement in these solutions in a number of ways. In Binghamton, the community is using some grant funds that they got from a local foundation and from the National Fish and Wildlife Foundation, using those grant funds as a cost share for green infrastructure projects. One of their programs targets smaller scale projects with residents or nonprofits or businesses who want to do some sort of BMP installation while some of the other projects -- excuse me, where the other projects tend to focus more on the development community and larger property owners, uses incentive money to encourage these folks to incorporate projects, green infrastructure projects in their development or property work. They go above and beyond what is already required of them in terms of stormwater management.

In Aurora, Illinois, in an effort to advance revitalization of the Fox River, the city offered special tax incentives to businesses that developed or located or created jobs or remediated environmental hazards in the River Edge Redevelopment Zone along the Fox River. The city invested \$15 million from a variety of sources, a variety of state and private sector sources to be able to put a large scale park and recreational complex in that was providing the kinds of social amenities that would make that area attractive for businesses, private sector businesses to invest in.

Slide: What's Next?

So while the common factors were an important and interesting story to be able to tell, to be completely cheesy, we see that there are also some emerging trends that we think will take green infrastructure financing to whole new heights, to be completely cheesy.

Slide: Creative Use of the SRF

One of those things, one of those things that we were seeing was more creative use of the State Revolving Loan Fund, and I'm very excited for you to hear about how the state of Iowa operates their sponsorship program through their State Revolving Fund dollars because I think that's one of the most innovative things that we have seen as a financing center in the 10 years that I have

been here. But I won't steal their glory. I will let them talk about that. But more creatively, tapping into the State Revolving Loan Fund is a really interesting emerging trend. The city of Spokane, for example, was able to do this and the State Revolving Funds have traditionally been used for hard infrastructure, wastewater treatment plant upgrades, but there are funds available for green infrastructure and they are increasingly being used. The fact that Spokane had a dedicated revenue stream in place in the form of a stormwater utility, enabled their borrowing close to \$600,000 for a concentrated set of demonstration projects that would be really valuable for engaging the community and visualizing what green infrastructure is all about and the impact that it could have. Half of that 599 was in the form of a forgiven loan and the other half is in the form of a low interest 20 year loan that they are able to use for stormwater utility proceeds to pay off over time.

Slide: Emerging Bond Markets

Another interesting trend that we are seeing is the use of green bonds. And the emerging bond markets and there is a lot -- every day there seems to be another new headline about the opportunities associated with green bonds. Just south of where I am here in College Park in the District of Columbia, they issued the first 100 year municipal bond for wastewater -- water and wastewater systems. It's the district's first green bond and will include support of their green infrastructure programs. The benefits or the advantages, I should say, of that 100 year term, it spreads the cost out over the useful life of the infrastructure but it also more equitably shares the cost of that project or that infrastructure with future benefitters, which makes it a much more attractive opportunity. I had the option to hear from folks from the district speak a bit about this last week at the Green Infrastructure Summit in Cleveland. It seems like a direction that they are intending to continue in and we are hearing discussions at the city and state levels across the country looking at this type of option for their green infrastructure programming and their water infrastructure programming in general.

Slide: Regionalization

And then finally, one of the emerging trends that we are seeing, there's an increase in a regional approach to green infrastructure. And again, I feel like this makes a lot of sense given that the watersheds just don't cooperate with jurisdictional boundaries. One of the most interesting regionalization stories that we came across was the Long Creek Watershed in southern Maine where multiple municipalities are working together with guidance from a shared watershed plan and they also share a state permit for water quality. They create a watershed management district and they have a shared permit for their water quality obligations. And this permit actually has an opt in for private property owners who, at some point, Maine was ready to move forward with having anyone, including private property owners with more than one impervious acre of surface, have to hold a permit. But the option for this opt in on the municipal permit is an option for private property owners who find it more cost effective to spend \$3,000 per impervious acre over the next 10 years to be part of this joint permit and that is more cost-effective than having to hold their own permit. Those private property owners are offered credit off of that \$3,000 per impervious acre if they have practices put in on their own property or if they are offering to maintain certain practices and it's proved highly successful with about 91 percent of the folks who are responsible for impervious cover in that watershed participating in the joint permit. And it does seem to be successful so far because there's also a monitoring component that is looking at biological indicators in the watershed that are suggesting that there is improvement in water quality at this point. So that is a really interesting regionalization. I think we will see more

and more of this not only because watersheds span jurisdictional boundaries, but the needs for green infrastructure on the ground are at a scale that it just does not make sense from an efficiency standpoint or from a financing standpoint for each community to try to be tackling these things on their own.

Slide: Summary Findings

So just to sort of wrap things up here, you know just to summarize, the successful trends that we saw, the themes that we saw and the success stories really shed some local ownership of the solution being implemented. There's a lot of working collaboratively, there was a great deal of diversity in the financing mechanisms that were strung together to form a financing strategy for green infrastructure programming. And engaging the private sector proved to be really important. And then as we just went through the slides for the trends that we see evolving and it will be interesting to see where those are a year from now.

Slide: Contact Information

So with that, that wraps up what I wanted to share. Here is my contact information. I understand there are a couple of folks who have submitted some inquiries and I would welcome folks to follow up with me directly. I'm happy to talk to folks and you can check out our website in probably about a week to see the complete collection of infographics on the green infrastructure financing map. So with that, Emily, thank you. I turn the reins back over to you.

Emily Ashton:

All right, Jen, thank you so much. That was a great presentation. I'm really looking forward to looking at those infographics up close and personal, so those looked really great. And we will have some questions for Jen at the end of the presentations today.

Slide: Poll

So before we get to our next speakers, I would like to send out a poll to the audience and this poll is just going to ask the audience how many people are viewing the webinar with you today. And I'd also like to mention that the presentations will be posted on our green infrastructure training page. That is the same page you went to register for this webcast. And those presentations will be posted within 2-3 weeks. So we will go ahead and let folks spend another minute filling out this poll and then we will head to our next speaker.

All right, thanks, everyone, for filling out that poll. So now I would like to introduce our next speaker, Deron Muehring. Mr. Muehring has a BA in physics from St. Cloud State University and an MS in environmental engineering from Marquette University. He has been employed as a civil engineer with the city of Dubuque, Iowa since 1998. In that time he has worked on water resource issues and projects and served as the de facto project manager for the Bee Branch Watershed Project which I know he is going to talk about in his presentation. So Deron, are you there?

Deron Muehring:

Yes, I am.

Emily Ashton:

All right, sir, go ahead and take it away. Thank you.

Slide: Partnering to transform a watershed plan into a watershed reality

Deron Muehring:

Thanks, Emily. So as mentioned, I will be talking about the Bee Branch Watershed Flood Mitigation Project. And I've given this presentation or various presentations on the subject many, many, many times and each time I try to tailor the presentation to the subject of the day. And one of the things that you may or may not notice, but talking about green infrastructure today, but not once does my presentation use the word "green infrastructure." And that's a little bit by design because many times when you are going for funding from outside sources it's cliché to say don't judge a book by its cover. Many times when they are sifting through hundreds of applications for limited funding, they will do just that and so the name of this project, for example, could have been the Bee Branch Watershed Green Infrastructure Project.

Slide: Dubuque, Iowa

So just to let you know a little bit more about where we are located, the confluence of the states of Wisconsin and Illinois and Iowa.

Slide: Dubuque, Iowa Address

When we talk about stormwater -- look at the watershed address and we like to consider to be the heart of the Mississippi.

Slide: Masterpiece of the Mississippi

A lot of people think of Iowa, they think of flat miles and miles of flat cornfields. Dubuque, right on the Mississippi, we have these deep bluffs and steep terrain and that's one of the challenges that we have when we deal with stormwater management. It also contributes to the flooding issues we have.

Slide: Watershed Address...

Zooming in a little closer. So on the screen, the red is the city limit. On the right side to the East is the Mississippi River, and then the green shaded area would be the Bee Branch Watershed that we are going to talk more about.

Slide: Watershed Hydrology...

So again, stormwater runoff in this watershed is that the runoff will flow very fast and quickly from the west side of the watershed, the steeper side, flow very quickly down to the flatter areas next to the river where it will pond and usually flood and create property damage.

Slide: Summary of Presidential Disaster Declarations in 1999 – 2011 (1)

So over the course of a 12 year period, we've had somewhat increasingly intense rainstorms, that this flash flooding that happens in the middle of the night and then the property damage that resulted has been so much that these presidential disasters have been declared.

Slide: Summary of Presidential Disaster Declarations in 1999 – 2011 (2)

Just statistically speaking we had one 10-year storm, one 25-year, a couple 50-year storms and three 100-year storms. One of the things Jennifer mentioned that you usually have to have a champion to get a plan in place or to move something forward and in Dubuque's case we've had mother nature repeatedly reminding us that the status quo just does not cut it.

Slide: Witnessed Flooding...

The damage result of those storms was about \$70 million.

Slide: Drainage Basin Master Plan 2001

So you have to have a plan obviously, so way back in 1998 we actually started looking at the nature of the flooding problem and then came up in 2001 with a plan with several improvements outlined.

Slide: Drainage Basin Master Plan 2013

But then also you need to keep your plan current. In fact, we updated in 2013 actually when we heard of this funding source, there was a new funding source coming up and we wanted to make sure our plan was dusted off, that it reflected all the things we've been doing over the past 10 years. And then I just have that how you address the issue is just as important as why. So generally speaking, we are doing this, the city of Dubuque is doing this because we have a flooding problem, but the way we are addressing it is just as important. So we have a 12 phase project that outlines various improvements to solve this problem.

Slide: Bee Branch Watershed Flood Mitigation Project (1)

So instead of, for example, just looking at the flood prone area and trying to maybe buy up some of the houses or do just basically focusing only on the flood prone area, we did not do that. We looked at the entire watershed and looked at ways to address it throughout the watershed.

Slide: Bee Branch Watershed Flood Mitigation Project (2)

And so combined, these 12 phases reduced the volume of stormwater from the floodwaters from the flood prone area, affect the timing and the rate of the floodwaters because as of right now because of the steepness, a lot of the floodwaters all arrive in the same place at the same time and that's part of the problem. And then also increase the conveyance when the floodwaters do reach the flood prone area we want to make sure there's a way for it to safely move through that part of town.

Slide: Volume

And so just to go over, again, how we are addressing this. We are addressing the volume.

Slide: Historic Millwork District

So one of the things that we wanted to do was look at the impervious or areas of the watershed.

Slide: Historic Millwork District (1)

One project we have is actually a public-private partnership to redevelop this area of town, this historic millwork district, warehouse district, and so the private sector is doing a lot of work with the actual buildings, but they also need new streets and new utilities around that.

Slide: Historic Millwork District (2)

And so as part of doing that, we are creating these complete streets that incorporate pedestrian traffic, vehicular traffic, but also how stormwater management is managed.

Slide: Historic Millwork District (3)

And so you have to look at, well who else is interested in those types of things beyond the city of Dubuque, beyond the developer of that area. As it turns out, obviously the EPA is very interested in impervious pavement systems that infiltrates stormwater into the ground, but also we were lucky enough to get TIGER Grant funding from the U.S. Department of Transportation for this complete street system that happened to include reducing the volume of runoff through these impervious pavement systems.

Slide: Green Alleys (1)

We are also looking at redoing all 240 alleys within the watershed with pervious pavement systems.

So again, here the note is sometimes how you address the issue is more important than why.

Slide: Green Alleys (2)

So, for example, the Environmental Protection Agency does not care why we are converting 240 alleys to pervious pavement systems, but they just really like the fact that we are or the Department of Natural Resources in Iowa really likes the fact that we are and that is why we are able to use their financial assistance in various forms to address this issue. Now the city of Dubuque is converting these alleys primary for flood control. The EPA, their mission is not really trying to prevent flooding, their mission is obviously related to the environment, they like the environmental benefits of pervious pavement systems so that's what makes us eligible for those systems.

Slide: Rate & Timing

Then we are also besides the volume and besides -- we're also trying to slow the rate of runoff and we are doing that again, looking up in the watershed and that is done with some kind of tried-and-true methods of stormwater detention.

Slide: Upstream Detention

We have two detention basins upstream, but again, it's how we are actually creating those detention basins that's somewhat noteworthy.

Slide: Carter Road Detention Basin (1)

So the Carter Road Detention Basin was essentially, you can see on the left there, was just an area where two streams came together and joined as one. On the right there, we built an embankment outlined in yellow there and then when we have the significant rainstorms, the water will be impounded behind that embankment.

Slide: Carter Road Detention Basin (2)

So again, there are many ways of creating detention, but what we've actually done is preserve 12 acres of woodland, wooded riparian landscape. So again, you ask yourself, well who does this interest? Now the city of Dubuque constructed this detention basin all with local funding without any financial assistance from the outside, but, you know, the organizations shown here are certainly -- that is part of what they would be interested in, so it goes back to having that plan in place so that when we were moving ahead with this project we could've looked at various agencies and what their programs are at the time, maybe it fits with what they are trying to do and maybe it doesn't at that time, but you have to be ready for it. At the time we did this project we were not aware of any other outside funding.

Slide: W. 32nd Street Detention Basin (1)

The other detention basin we did was West 32nd Street. It was a detention basin built about 1950 for just stormwater management in mind. Shown on the left, it was essentially a low spot that would fill up with stormwater and then fill up with sediment and we would dig it out from time to time. But we actually expanded that as part of our overall project. We tripled the footprint, doubled the storage capacity, but again, it is how we did at it.

Slide: W. 32nd Street Detention Basin (2)

We created this natural area, preserved or enhanced 6 acres -- 6 acres of riparian landscape, created additional 10.5 acres of landscape. So again, who has interest in that? In this case, it was one of the first projects we used the State Revolving Loan Fund, the low interest loan associated with that, to fund this project.

Slide: Conveyance

And then once we tried to reduce volume and we tried to affect the timing then what we are left with is impact to the conveyance.

Slide: Bee Branch Sewer (1910)

While we have some gray infrastructure to try and drain -- help facilitate the drainage of the flood prone area, the biggest and most significant part of that is there is about a mile of this buried storm sewer that there's just too much water trying to get there all at the same time. And so somehow we need to upgrade that. Now we could have basically multiplied or built a much bigger storm sewer, five times the size of the storm sewer is what we would need.

Slide: Who does this interest?

So who does that interest? Other than the American Concrete Pipe Association, probably not too many people.

Slide: Bee Branch Creek (1874)

So one of the things we considered was there used to be a creek that flowed through there that's basically been buried in the storm sewer...

Slide: Who does this interest?

So what about the idea of restoring this creek and re-creating the floodplain associated with it? And so obvious other organizations will have some obvious interest in this type of approach. And when I say interested, it does not even necessarily mean that they will provide funding, it just might be in the form of technical assistance or they might be a permitting agency.

Slide: Bee Branch Creek Restoration (1)

But the Creek Daylighting Project, we split into a couple of phases. The Lower Bee Branch Creek Restoration Project was completed in 2011.

Slide: Bee Branch Creek Restoration (2)

This is kind of looking towards where the storm sewer used to flow out into that blue area, detention basin and basically we are replacing that sea of asphalt with this re-created creek and floodplain area.

Slide: Bee Branch Creek Restoration (3)

So again, who would have an interest in that? Well, just for example, in the spring of 2014, the Department of Natural Resources did a fish count and found 15 fish species in a creek that's only been there for 1.5-2 years.

Slide: Bee Branch Creek Restoration (4)

So obviously there are some people that have some interest in creating aquatic habitat.

Slide: Biodiversity and Habitat Creation

I showed the U.S. Fish and Wildlife on here, they are not a partner at this point but we know they have programs from time to time that we could tap into for a program like this where we are creating this habitat. Same thing with bird species, that migratory birds that come up and down the Mississippi. Obviously, again, there are some natural organizations that basically part of their mission is to enhance and grow these types of things so that when their programs come about, we are ready to apply for them and see how our project fits.

Slide: Replace...

Again, replacing this is kind of turn around and looking the other way, replacing this area with this bridge.

Slide: Bee Branch Creek Restoration (5)

One of the things I always like to say is that Dubuque is really good at fitting square pegs in round holes when it comes to grants and it really has to do with how you look at them.

Slide: Bee Branch Creek Restoration – Enhanced Bridges

So, for example, building a bridge. The Environmental Protection Agency does not build bridges, what does that have to do with water quality? You could say that about many, many organizations. But what we were actually able to do is we could've just built a utilitarian bridge that is shown in the bottom left and, as an engineer, there is some beauty in its simplicity, but obviously the picture, the bridge we were actually able to build with the help of Vision Iowa Funds, basically enhanced the look and feel of that bridge. So Vision Iowa is an organization, a state organization, that looks to grow tourism and attraction into the state of Iowa into the region, so they were providing funding not for the bridge per say, but to enhance that bridge. And they also helped funded some trail systems.

Slide: Recreation & Transportation Alternatives

But who else funds trail systems and alternative forms of transportation? We were able to secure National Scenic Byways funding for the trail system.

Slide: Recreation, Tourism, & Transportation Alternatives

One of the things that our project does is it is right at the end point of this 26-mile trail system that extends all the way to Dyersville, Iowa and so again, some obvious partners and people would have interest in connecting that 26-mile trail now to the Mississippi River Trail System and so Dubuque County would be another interested party.

Slide: Connecting with Nature

We also have other elements in the project that deal with, you know, really have nothing to do with flood control. We have this amphitheater that is part of our project now. And we are able to fund that and offset that cost with the various funding sources. For example, the National Scenic Byways grant is paying for part of this improvement. The Vision Iowa funding is paying for part of it. But it is right adjacent to the elementary school in Dubuque, and so they will have this basically outdoor classroom literally at their back door where they can go down and learn about the creek and life in the creek, aquatic habitat, their connection to it and so you have these national partners that sometimes you have to be a little bit open to expanding your project because obviously this amphitheater has absolutely nothing to do with flood control, but it enhances the project. It gets people excited about your project and you have to remember, when we have a flood control project, the reason we are doing it is because the people who live in that area, it's not a very -- it's a very unsustainable way to live, it's a quality of life thing to be flooded every two years and have to pick up the pieces. But at the same time, you can't just slap, for example, put in a concrete line channel and say you will not flood anymore, but oh, by the way, you have this above ground sewer that you have to live next to. So it's all about these other benefits of the project.

Slide: Project Funding

So this just kind of shows all the different funding sources that we have in our project. And you can see we've got the Department of Transportation funding, we do have some -- again the United States Economic Development Agency money. They were interested in the resiliency of coming back from some of the flooding we've had in the past and so a lot of times we have to show how when we reinvest in the community in this way, how is that going to spur development or how does that affect the economy and just other benefits. So just one example of the flood prone area, while the rest of the community's assessed value grew from 2005-2009, it grew by 39 percent. It actually decreased in the flood prone areas, so obviously if you can turn that around that's a very compelling story for someone who is interested in economic development. You've got your state recreational trails. I have the stormwater utility fees highlighted because our citizens and businesses are paying their fair share. We have the second highest stormwater utility rate in the state behind only the capital, Des Moines. But again, because we have so many other funding sources, it helps -- it still helps lessen that burden on local citizens.

I also highlighted the funding from the U.S. EPA. We are actually able to take advantage of the sponsorship program that Laurie is going to talk a little bit about, but also we were able to use some green infrastructure funding through the EPA basically because we have a creek daylighting project. Again, it gets back to the why you are doing something isn't as important as how you were doing it. So just how we were able to bundle some of these projects. The other thing it does is because we were able to have the EPA funding or were eligible to use the funding for this the way we are doing this funding control project, it adds legitimacy, a de facto endorsement of your project that you're basically saying the EPA is willing to stick in money to your project, it has to -- like I said, it's almost like a de facto endorsement of your project. So other organizations will see that and that can provide momentum. So the very last thing is the state flood mitigation sales tax increment, for example, would not have been possible if we did not have that EPA funding in there because this new program required some form of federal investment basically, again, to show the legitimacy of the project itself.

Slide: Project Partners (1)

The project partners we are always adding project partners and they are not always financing, sometimes they are permitting agencies, we look at permitting agencies as partners because their mission and we are trying to do many times the same things they are trying to accomplish. We also have people in here who are just concerned citizens. They help us develop a project that meets with their needs.

Slide: Project Partners (2)

Always room for more project partners. Always taking input. That kind of wraps up my presentation. There's more information on the website. Also on Facebook and Twitter. We recently added that because getting information out to the public for all these improvements is pretty important.

Slide: Partnering to transform a watershed plan into a watershed reality

Emily Ashton:

All right, Deron, thanks so much. That was really great. This is the second time I've seen you present about the Bee Branch so that was really good and we have a lot of really interesting questions coming in, so we'll bring up some of those at the end.

Slide: Water Resource Restoration Sponsored Projects

And I have the pleasure of introducing our final speaker, Lori Beary. Ms. Beary is the Community Development Director and SRF Program Coordinator for the Iowa Finance Authority. She has been with the Authority since October of 2000, managing the Conduit Tax-exempt Bond Program, the Iowa Private Activity Bond Cap, and the Iowa State Revolving Fund for the clean water and drinking water. Ms. Beary earned an MS in economics from Iowa State University and a BA from Grinnell College. So go ahead and bring Lori on the line.

Lori Beary:

Okay, thanks.

Emily Ashton:

Go ahead. Thanks, Lori.

Lori Beary:

Okay, I'm going to talk about obviously the sponsored projects that we do in Iowa, the technical name is the Water Resource Restoration Sponsored Projects.

Slide: SRF Background

Just as kind of a brief background, in Iowa, the SRF program is jointly administered by the Iowa Department of Natural Resources, our DNR, and the Iowa Finance Authority. We split our responsibilities. The DNR has the expertise and obviously the technical, engineering, environmental aspects of the project and then we over here at the Finance Authority, we actually do the lending and the disbursements of the funds and issue the bonds to support the program. And basically, we, in this state, are the primary source of funding for municipal water and wastewater infrastructure projects. That is a lovely photo of the Dubuque wastewater treatment plant.

Slide: 1989 - 2002

From 1989, the beginning of the clean water SRF, until about 2002, in Iowa we did what most states do, which is just water and wastewater infrastructure.

Slide: 2003 - Present

But ever since 2003 where we changed the code to allow all projects that were eligible under the clean water SRF, which is both obviously the 212 projects, but also the 319 and 320 projects, we now fund anything that has a water quality benefit. So we do everything from ag BMPs, to we have done some Superfund loans, we do on-site septic systems, we do wetland restoration. And

so what we try to do is figure out a way to finance some of these innovative projects that are coming up.

Slide: Nonpoint Source

We do direct loans to cities. We have a very large linked deposit program that does funding for ag BMPs and cities and or I'm sorry, and septic systems. We do loan participations and then obviously, like most of you who know about the State Revolving Fund, we've done a lot of the green projects and loan forgiveness with those and then the sponsored projects.

Slide: SRF for Nonpoint

Since 2003, we have done over \$178 million in nonpoint source loans in the state of Iowa.

Slide: WRR Sponsored Projects

Okay. I'm going to go through the specifics of the sponsored projects. Sponsored projects are created by Ohio EPA. We always like to give them credit because basically we stole their idea and we first looked at doing this back in 2005. Unfortunately, we had to actually make changes to the Iowa code to allow us to do this because in it it said that if a sewer utility could only use its sewer revenues for that utility, which on the face of it makes a lot of sense, you don't want your sewer revenues coming in and being used for streetlights or the library or something. But because it was very specific that the sewer revenues had to only be used for the sewer utility, we actually had to get a change in the code to allow the revenues to be used for these green projects. There are two basic types of sponsored projects. One is a nonpoint source project within the city limits, which is what Dubuque is doing. But we also allow sponsored projects where the city actually partners with a third-party for a project in its watershed. So can be actually outside the corporate limits of the municipality.

Slide: Typical CWSRF Loan

I will just kind of go through the basics of how this works. We will just assume that a city borrows \$1 million for a sewer project and then that city makes annual principal and interest payments on that loan for 20 years. Over the course of the 20 years, the interest and the fees would equal about \$227,000. So basically the city repays \$1,227,000 back to the SRF program.

Slide: Graph

What we do with the sponsored project is we take a part of the interest and fees that would have come back to the SRF program and allow that to be used on these green projects. So if you look at the bar on the left-hand side, the green part is the one million-dollar principal and the black part is that \$227,000 that was interest and fees. On the right-hand side, you can see again, it's still a million dollars for the infrastructure project, but that blue part is going to be an increase in principal on the loan amount to be used for the nonpoint source projects and so the black amount, the interest and fees, is reduced. And the whole idea is that the amount that your ratepayers pay back into the project -- into this fund is exactly the same as it would have been without the sponsored project. So your ratepayers are not being penalized by adding that green project. They pay back -- the rate would be the exact same. They don't have to be raised anymore for both projects to be financed.

Slide: Sponsored Project Funds

So currently, our interest rate in Iowa is 1.75 percent for a 20 year loan. And we will allow up to 1 percent of that interest to be used for the nonpoint source project. We won't reduce the interest rate below .75 percent. And that is just because we do have a responsibility to, you know, keep this fund going in perpetuity. So if you look at the 1 percent interest on a loan, that works out roughly to be \$100,000 per million dollars borrowed. So we tell our borrowers if they have a green project, they have about 100 million per 1 million borrowed to do that. And again, that's a lovely picture of Dubuque's green alleys.

Slide: CWSRF Loan with Sponsored Project

So this is just kind of to reiterate it one more time. We want our cities to apply for both the traditional wastewater project and the nonpoint sponsored project at the same time. So assuming the borrower borrows \$1 million to pay for their sewer system upgrade, and they are allowed \$100,000 for their nonpoint source project, they would borrow a total of \$1.1 million. There is one loan, and sometimes this is confusing to folks, but there is not a loan for the infrastructure project and a loan for the nonpoint source project. There is just one loan and then obviously the city makes annual principal and interest payments for the 20 years and the amount repaid is that 1.227 which it would have been without the sponsored project.

Slide: Dubuque Pilot Project

In Dubuque, Dubuque had a wastewater treatment plant loan for approximately \$64 million. Dubuque was our guinea pig. And, so they were gracious enough to let us fumble around and figure this out with their loan. So they had a \$64 million wastewater treatment plant loan with us. When you looked at all the interest and fees that would have been paid back to the program it was right around \$100,000 -- I'm sorry, \$100 million. So what we did is we took a portion of that interest, \$9.4 million, approximately, for a portion of the green alleys that they are doing. And so we amended their loan so that the principle of their loan is now \$73 million. The interest that they pay has been reduced so that again, at the end of the day, they are still paying back about \$100 million but before it was on a \$64 million loan and now it's on a \$73 million loan. So we reduced -- this is back with our interest rate was 3 percent, so we reduced their interest rate from about 3 percent to 1.75.

Slide: FY 2014 Projects

Since Dubuque, we have done a number of these now. We have done three separate rounds. In FY '14, we approved 23 projects for approximately \$13 million. And they include anything from permeable paving, obviously grass waterways, and all these kinds of things that you can see here; stream bank stabilization, conservation buffers.

Slide: FY 2015 Applications

In FY '15, the Department of Natural Resources takes the applications and works with the communities and approves the applications. And now we are doing them twice a year in March and September, and we've allocated another hundred million dollars for FY '15.

Slide: Application Requirements

One of the things to kind of circle back to something that Jen had mentioned is we want these projects to improve the water quality in the watershed. And so we want them to have a watershed plan. They need to also now include some kind of a water quality organization in the project development. It could be a soil and water conservation district, it could be a local watershed organization, it could be their County Conservation Board, or any other entity. But we do want them to have, when they come into these with their applications, they actually have to look at the watershed and what are the problems with the watershed and how this project is going to improve that.

Slide: Pre Application Consultation

Our Department of Natural Resources now also requires a pre-application consultation. So again, they can talk about the eligibility. They can talk about the proposed project. They can talk about the watershed assessment and all these types of things so that we don't have folks coming in and spending a lot of time on applications that are not going to be approved.

Slide: Watershed Plan

The watershed plan is posted to identify the impacted water body; it's supposed to have an assessment piece, evaluation of alternatives, expectations, the schedule, all those types of things that you would expect to see in a good plan that really looks at the watershed and how it would be improved by this project.

Slide: For More Information

And my last slide is here, this is our website, www.iowaSRF.com and we've got everything from the application packets to some of the projects that have been approved and the program summaries on there, if folks are interested in kind of more specifics.

Slide: Contact Information

Emily Ashton:

All right, Lori, thanks so much. That was really interesting to see how that mechanism works. So now, I'm going to unmute everyone and I'm going to bring up some of the questions that we got during everyone's presentations. So I guess I will just start with Jen. We will go in the order that you all gave your presentations in. So Jen, one question was, how are you with the infographics that you showed, which were really great, how are you spreading the word on those? I know you said you are going to post them online. How are you sharing the resources that you've developed? Who do you envision your primary audience is for these?

Slide: Speaker Contacts

Jennifer Cotting:

Great question, we have a little bit of a communications roll out strategy in place which has been holding off on announcing this more broadly through our LISTSERVs and networks until we had this site up and running. There are -- as you can imagine with these kinds of technology-based systems, there's all kinds of little bells and whistles that cannot function quite the way you intended or hoped, so as we work all that out, we are holding off on making a big announcement

but we intend to through our communication network that include LISTSERVs and some of our other ESPs across the country, we will be able to help promote the rollout. The question as to accessing the information, so as a part of that section of the website, there is a references section, so if someone were to go into our infographic website on Warrington, Pennsylvania and wanted to know where we got the information that we used to create the infographic, they could go to that portion of the reference guide and they would have direct links and contact information for where that information came from.

Emily Ashton:

Oh, that's great. That's great. Thanks, Jen. Another question we had for you was have you -- and I know you had mentioned that you had seen some municipalities use a stormwater utility fee, but there was a question, have you seen many others enact a stormwater utility fee to finance green infrastructure?

Jennifer Cotting:

I'm sorry, the second part of that was have we seen them using stormwater fees or other types of programs?

Emily Ashton:

Have you seen them -- have you seen many municipalities use the stormwater utility fee to finance green infrastructure?

Jennifer Cotting:

Absolutely, absolutely. I think -- I would say almost every case where we had a community with a stormwater utility, regardless of the scale, was looking at ways to move those investments beyond just hard infrastructure. It's a slightly tougher lift for some of the smaller communities that have to rely really heavily on that for their hard infrastructure. But even in communities like, for example, the Omaha example where state law forbids them from having a stormwater utility. They don't have that option. They were able to put in an alternative fee system, a watershed fee system to be able to support those kinds of programs. So fee systems across the board, you know, no one likes to have to pay an additional fee and especially today is Election Day and here in Maryland that's one of the big issues being debated, all the taxes and fees in place in the state. No one likes the idea of that, but from a financing perspective, it's a very solid reliable, predictable, dedicated revenue stream and it gives you those options to be able to leverage things like the SRF program, so they are really important. And so that's the long-winded answer of yes, we are seeing a lot of communities using those dedicated revenue streams for more than just hard infrastructure.

Emily Ashton:

Okay, great. Awesome. Thanks, Jen. We have a question later for everyone, but I'm going to go ahead and move to Deron. Deron, we had a question about, you know, what was your experience applying for or obtaining funding on public versus privately owned land? Do you have any experience with that and do you know of any funding sources out there for folks that are interested in public versus private funding?

Deron Muehring:

Most of the grants that we were able to or financing that we were able to secure were all on public property. In fact, many times we had to show clear ownership as part of the whole process

and maybe Lori could touch base on this because, for example, the sponsorship program, you know, you would be able to use -- do some of those implementations of some of those sponsorship projects could be in a watershed authority, for example, that you can go on to private property and create buffer strips and things of that nature. So that is something we could have done. We don't have anything like that as part of our project.

Emily Ashton:

Lori, did you want to make a comment on that question as well?

Lori Beary:

Well, I will just mentioned that before you could always do nonpoint source projects on private land. Now with the new Clean Water SRF language, reauthorization language, we can actually use the regular Clean Water SRF to purchase land. We don't do condemnation. It has to be a willing buyer and a willing seller. But, you can use SRF to purchase land. Our loan is rarely with a private entity. We do a lot of lending for projects on private property but we always use a conduit. We always use either a -- generally a bank to do the direct lending and then we turn around and either do a linked deposit or buy that loan through a participation. But yeah, you can do private -- you can do projects on private property with the SRF funds.

Emily Ashton:

Okay, great, yeah, thanks guys for the response. So we had a -- before I get to another question for Lori, this is kind of a general question for everyone. Do you all have some advice for communities that are just getting started identifying sources for financing? So you know, folks that -- I know Deron you showed a big list of some of your funders, but how do you think communities would get started identifying some sources of funding and organizations that would be interested in their projects that they are doing? So I will kind of just open that up if anyone wants to jump in.

Deron Muehring:

Well in Dubuque's case, we do a couple of things. One, we -- I mean, one person, for example, on city staff, it's their job to really monitor the various agencies, not only at the state level, but also federal level, to build those relationships so that we can understand what their programs are, how they are changing, when they come up with new programs and then we always bring that back and see how that fits with what we are trying to do. And I think the other thing I would say is again, just getting back to having the plan in place and trying to document you know, all the different benefits of your plan besides just your primary reason for doing whatever you are. So, I mean, conversely, if say you wanted to build a green alley, you will notice that Lori referred to them as green alleys and I referred to them as pervious pavement systems, so that's just a function of who the audience we might be talking to. So if you have a green infrastructure project, you might want to think about packaging it a little differently too that might meet somebody else's, kind of what they are looking for. So that's kind of what I would say what Dubuque does really well.

Emily Ashton:

Thanks, Deron. Lori or Jen, do you have any thoughts on communities like starting to look for funding sources and planning for the process of applying for some of these grants and loans?

Jennifer Cotting:

Yeah, I would just add from the EFC's perspective, each one of the EFCs on their websites has some assemblance of a matrix that includes a laundry list of funding programs but depending on where the particular participant is located, they may want to look into their EFC, if they are just looking for sort of a laundry list of the opportunities that are available. But, I think Deron's point is really important and we heard it over and over again in the presentation that looking at the work that you want to be able to do and thinking about who does this interest because then you can be far more strategic about who you approach with your project ideas and how and, you know, it will be a much more strategic way of identifying funding opportunities. And then if the community was asking from the perspective of figuring out how to get more specifically a dedicated revenue stream in place to support their efforts, I would refer them, we have a stormwater financing manual that walks through that consensus building community process that's available for download on our website that might be of help.

Emily Ashton:

Thanks, Jen. Yeah, those are great resources. Lori, do you have anything to add to this discussion here?

Lori Beary:

Well, obviously I work just with the State Revolving Fund and some State Revolving Fund do a lot of nonpoint source projects and some of them don't, so it's hard to say. But to go back to what Deron mentioned, I mean, we look at projects that have a water quality benefit and clearly, the flooding issue was the issue in Dubuque with their residents. But when they came to us, the emphasis was on the water quality aspect of the project, not because people's basements were flooding.

Jennifer Cotting:

Emily, if I could add one more thought on that, EPA just last month release Enhancing Sustainable Communities with Green Infrastructure and it's a pretty good guidebook for communities that are trying to figure out how to navigate moving a program forward. Melissa Kramer put that together and I believe that was just recently released so that's an excellent resource as well for folks trying to develop a plan.

Emily Ashton:

Yeah, thanks, Jen. The guide that Jen is referring to, we have linked on our green infrastructure home page so if folks are interested in that, you can navigate to our home page and find that resource. So I have just two more questions for Lori actually about the SRF program. One of the questions was does including the sponsored project in the application, does it in any sort of way increase its ranking or possibility or potential for being funded?

Lori Beary:

Not in Iowa. We are able to finance all eligible projects for our SRF program. So it does not enhance their place on the priority list. I don't know how Ohio does it because they may have different criteria but we are able to finance all of the eligible projects, so having a sponsored project with your regular infrastructure project does not impact that aspect.

Emily Ashton:

That's great. That's awesome. And relatedly, there was another question about existing SRF loans and if they are -- if they don't already include the sponsored project, are they amendable to include the sponsored project in Iowa, obviously?

Lori Beary:

No. The very first time we did a round, well, we amended Dubuque's loan and then the very first time, we did some if they have just recently closed and were still in the construction process. But we can't reopen loans just to add a sponsored project. We don't allow that anymore.

Emily Ashton:

Okay, thank you.

So I just wanted to give our speakers an opportunity to add any closing comments or if they had any questions for each other based on the presentations today. So I will just ask -- open it up if you have guys have anything you want to say or in response to the other presenters today.

Deron Muehring:

This is Deron from the city of Dubuque. I just want to thank Emily for inviting us to present. We learn a lot from other communities and so we're happy to share anything we learned and look forward to any questions people might have in learning from what others are doing as well because that's very, very valuable. I like to learn from other people's mistakes just as well as my own.

Emily Ashton:

Thanks, Deron. Yeah, we are happy to have you guys on here to share your experience with other communities, too. So Jen or Lori, do you have any last items to share?

Speaker:

I think we are good.

Emily Ashton:

Okay, great, yeah. So again, I just want to go ahead and thank Jen, Deron, and Lori for joining us today and all of our participants for listening in. Please join us for our final webcast for the 2014 series on December 2nd on Green Infrastructure for Localized Flood Management. This ends our webcast for today. Thanks, everyone, for joining us.