UNITED STATES DEPARTMENT OF AGRICULTURE

Rural Utilities Service

STAFF INSTRUCTION 1780-5
RD-GD-2020-101

SUBJECT: Water and Environmental Programs Fund Allocations - FY 2020

TO: State Directors, Rural Development and Community Program Directors

EFFECTIVE DATE: Date of Approval

EXPIRATION DATE: September 30, 2020

OFFICE OF PRIMARY INTEREST: Assistant Administrator, Water and Environmental Programs


AVAILABILITY: This staff instruction is available on https://rd.sc.egov.usda.gov/teamrd/up/para/default.aspx

PURPOSE: This staff instruction informs field offices of allocation levels and related information for FY 2020.

CHAD RUPE
Administrator
Rural Utilities Service

March 12, 2020
Date
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Water and Environmental Loans and Grants

ABBREVIATIONS

CLSS - Commercial Loan Servicing System
CPAP – Commercial Loan Application Processing System
ECWAG - Emergency and Imminent Community Water Assistance Grants
EPA – U.S. Environmental Protection Agency
EZ/EC - Empowerment Zones/Enterprise Communities
FY - Fiscal Year
PFCS – Program Funds Control System
PPG – Predevelopment Planning Grants
REAP - Rural Economic Area Partnership Zones
RHS – Rural Housing Service
RUS – Rural Utilities Service
SEARCH - Special Evaluation Assistance for Rural Communities and Households
TOA – Type of Assistance
TRIBAL MEMBERS - Federally-Recognized Native American Tribes
WEP - Water and Environmental Programs
1 PURPOSE

This Staff Instruction provides the Water and Environmental Programs (WEP) loan and grant funding allocations for Fiscal Year (FY) 2020, in accordance with the Further Consolidated Appropriations Act, 2020, Public Law 116-94, dated December 20, 2019.

2 PRIORITIES

To the maximum extent possible, loan, grant, and guaranteed funds should be directed to unserved and underserved communities, as well as, the smallest communities with the lowest incomes. This objective will be a significant factor in distributing National Reserve funds.

Applicants whose projects are necessary to meet the U.S. Environmental Protection Agency (EPA) arsenic, lead and copper rules should receive additional consideration in the assignment of State Director’s discretionary points.

Priority should be given in the utilization of grant funds to areas which lack running water, flush toilets, and modern sewage disposal systems, and areas which have open sewers and high rates of disease caused by poor sanitation.

Priority should be given to communities that qualify as distressed communities as defined by the Economic Innovation Group’s distressed Communities Index.

State Directors should assign discretionary priority points to applications that include green infrastructure design or innovative approaches to address rural water infrastructure needs.

Emphasis should be placed on reviewing projects to ensure that all reasonable security measures are included in projects being approved for funding.

Emphasis should be placed on reviewing projects to ensure that engineering design incorporates energy and water efficient components to reduce costs and increase sustainability of rural systems.

Loans, including other commercial credit, should be maximized when funding projects. Projecting reasonable user rates and leveraging funds will allow assistance to be provided to the most financially needy communities.

Please note that the maximum cumulative allowed State Director discretionary priority points on any given project is 15 points.
3 AMOUNTS APPROPRIATED

For the gross principal amount of direct loans $1,400,000,000. The amount of $659,480,000 in budget authority (BA) has been appropriated in the Further Consolidated Appropriations Act, 2020, Public Law 116-94, dated December 20, 2019. The amount of $10,000,000 is transferred to the High Energy Cost Grants leaving $649,480,000. In addition, General Provision 783 provides an additional amount of $5,000,000 in BA for a pilot technical assistance and construction grant making the total BA available $654,480,000. The Agency then determined the program level amounts to be made available for direct loans and grants based on anticipated needs for the year. The funding levels and State allocations are described in this Staff Instruction.

a Transfers between direct loan and grant. The subsidy rate for direct loans is 4.56 percent for FY 2020. However, transfers between direct loan and grants will not be permitted in FY 2020. States may utilize the National Office Reserve to patch out their projects.

b Apportionment. State allocations are made on an annual basis. The National Office has received 100 percent of the annual apportionment as of the date of this document.

c CPAP Underwriting. States should complete all applicable screens in the Loan Determination and Project Funding Breakdown section in Underwriting in order to determine the applicant’s contribution, borrowing capacity and need for grant funds. The underwriting section of CPAP must clearly show and/or be documented to show that the project has reasonable user rates compared to similar systems, applicant contributions have been included and/or considered, and the availability of commercial credit has been included and/or considered including guaranteed loans. This pertains especially to the regular direct loan and grant program, Colonias grants, ECWAG grants, and Native American grants.

With limited grant funding, the Agency cannot always award maximum grant to projects. Grant funds are reserved for the neediest communities with the lowest incomes and the need to alleviate health or sanitary problems. Very limited if any grant should be afforded to projects where the median household income (MHI) is above poverty and above 80% of the state non-metro MHI (SNMMHII) and where it does not alleviate a health or sanitary problem. The same is true if Equivalent Dwelling Unit (EDU) costs are lower than 1.5% of MHI. Additionally, projects seeking reserve grant funding should score 90 points or above.
4  FUNDS RETAINED IN THE NATIONAL OFFICE

The following are funded out of the overall budget authority appropriation for WEP.

a  Rural Economic Area Partnership (REAP) Zones. The amount available is $4,436,500 in budget authority for grants. These funds will be kept in the National Office. Eligible States may request these funds through CPAP. **State Directors are responsible for reviewing requests to determine if the proposed project is specifically identified in the REAP Strategic Plan and approved benchmark documents. This determination should be included with the request for funds submitted through CPAP and stated under the “Additional Information” section. Additionally, the benchmark number and a brief description of the project which includes how the project meets the benchmark requirements should be included in the “Additional Information” section of the request for funds form in CPAP.** These funds will be available until **August 15, 2020.** After that date, unobligated funds will revert to regular program use, including funds allocated to States for a specific project but not yet obligated.

b  Technical Assistance and Training Grants, Solid Waste Management Grants, Rural Decentralized Water System Grants, Revolving Funds for Financing Water and Wastewater Projects and Pilot Project funds for technical assistance and construction for regional wastewater systems. Funds for these four programs are retained by the National Office. The following amounts are available:

- Technical Assistance and Training Grants $30,000,000
- Solid Waste Management Grants $4,000,000
- Rural Decentralized Water System Grants (formerly Household Water Well System Grants) $5,000,000
- Revolving Funds for Financing Water and Wastewater Grants $1,000,000
- Pilot for technical assistance and construction for regional wastewater systems $5,000,000
Colonias - Section 306C WW Grants. The amount available is $25,000,000 for Section 306C WW for the States listed below. RUS will not transfer any FY 2020 funds to the Rural Housing Service (RHS) for processing individual grants; however, they will have access to their carryover funding. The National Office will maintain a reserve of $2,000,000 to be available for States which exhaust their initial allocation. The remaining $23,000,000 will be allocated to Colonias States in the amounts listed below. Reserve funds may be requested from the Water Programs Division using CPAP. In accordance with Section 3c of this Staff Instruction, applicants should be expected to borrow as much as they can afford to repay, as in the regular program. Priority should be given to Colonias that are currently unserved and lack access to safe water and/or wastewater services.

<table>
<thead>
<tr>
<th>State</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona</td>
<td>$3,220,000</td>
</tr>
<tr>
<td>California</td>
<td>2,990,000</td>
</tr>
<tr>
<td>New Mexico</td>
<td>8,395,000</td>
</tr>
<tr>
<td>Texas</td>
<td>8,395,000</td>
</tr>
<tr>
<td>RHS</td>
<td>0</td>
</tr>
<tr>
<td>National Colonias Reserve</td>
<td>2,000,000</td>
</tr>
</tbody>
</table>

**TOTAL** $25,000,000

1. States will have access to the above amounts until year-end pooling. Funds not used by the States by that date will be pooled in the National Office and made available to the other Colonias States on a project-by-project basis until expended.

2. On or before year-end pooling, RUS and RHS will assess remaining needs. Any funds not needed by RHS will be added to the National Colonias reserve.
d Native Americans - Section 306C WW Grants. The amount available is $15,000,000. There is an additional $10,000,000 set aside in the persistent poverty section of this Instruction. The total available is $25,000,000. These funds are specifically intended to be used for eligible projects which benefit members of Federally-Recognized Native American Tribes (Tribal Members). Applications will be processed in accordance with all eligibility and other requirements of 7 CFR 1777.

Every effort should be made to identify and fund the neediest projects. However, the use of RUS loan funds, as well as funds from other sources, in conjunction with the grant funds is strongly encouraged whenever feasible so that the funds result in the maximum possible investment. In accordance with Section 3c of this Staff Instruction, applicants should be expected to borrow as much as they can afford to repay, as in the regular program. Discretionary points awarded by the National Office will be added for projects involving loan funds.

Projects for which the applicant is not a Federally-Recognized Native American Tribe, but which benefit Tribal members, may be considered eligible for the Section 306C funds if the applicant provides acceptable documentation and certifies that more than 50 percent of the users in the project service area are Tribal members. In such cases, Section 306C funds cannot exceed the applicable percentage of the total eligible project cost. If the grantee is not a Federally Recognized Native American Tribe, the grantee should obtain a letter of support from the benefiting Federally-Recognized Native American Tribe.

Section 306C Native American funds will be available on a priority basis. The maximum amount from the set aside for any project is $2 million. Funds may be requested by using CPAP to submit RUS Bulletin 1777-3, with RUS Bulletin 1777-2 attached. Funds will be allocated on a project-by-project basis periodically throughout the year.

For FY 2020, Section 306C Native American projects must serve Tribes/service areas where the per capita income is not more than $18,590 and the unemployment rate is not less than 4.50 percent.
e Rural Alaskan Villages. The amount available is $18,000,000 to the State of Alaska for grants to rural or native villages (7 CFR 1784 (or RUS Instruction 1784) provides special guidance). Additional funds carried over from prior years will be available for obligation in FY 2020. Funds must be used for development and construction of water and wastewater systems to improve health and sanitation conditions in those villages. Of the funding provided for this program, $750,000 is available for Rural Alaskan Villages Predevelopment grants. No additional funds will be set aside for training and technical assistance since $3,434,789.00 in carryover funds are available. These carryover funds are available to be used by the State of Alaska for training and technical assistance programs and may be used by a consortium formed pursuant to Section 325 of Public Law 105-83 for training and technical assistance programs. Funds are not available to develop a regional system for centralized billing, operation, and management of rural water and waste utilities.

f Emergency and Imminent Community Water Assistance Grants (ECWAG). The amount being set aside is $20,000,000. Applications will be processed in accordance with all eligibility and other requirements of 7 CFR 1778 and RUS Staff Instruction 1778-1. A disaster designation is not required. The Agriculture Improvement Act of 2018, Public Law 115-334 dated December 20, 2018, raised the limit set in section 306A(f)(1) of the Consolidated Farm and Rural Development Act from $500,000 to $1,000,000.

Every effort should be made to target at least 50 percent of these funds to rural areas with populations not in excess of 3,000 inhabitants. These funds will be kept in the National Office. Funds may be requested using CPAP to submit RUS Bulletin 1778-2, with RUS Bulletin 1778-1 attached. The request must clearly identify the emergency that took place. Funds will be allocated on a project-by-project basis periodically throughout the year. These funds will be available until July 1, 2020. After that date, unobligated funds may revert to regular program use, including funds allocated to States for a specific project but not yet obligated. The following amounts are available:

<table>
<thead>
<tr>
<th>TOA</th>
<th>ECWAG</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>93</td>
<td>Section 306A- $150,000 Limit</td>
<td>$6,000,000</td>
</tr>
<tr>
<td>95</td>
<td>Section 306A- $1,000,000 Limit</td>
<td>$14,000,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$20,000,000</td>
</tr>
</tbody>
</table>
g Emergency and Imminent Community Water Assistance Grants (ECWAG) - Appropriated. The amount available is **$15,000,000**. Applications will be processed in accordance with all eligibility and other requirements of 7 CFR 1778 and RUS Staff Instruction 1778-1. A disaster designation is not required. The Agriculture Improvement Act of 2018, Public Law 115-334 dated December 20, 2018, raised the limit set in section 306A(f)(1) of the Consolidated Farm and Rural Development Act from $500,000 to $1,000,000.

Every effort should be made to target at least 50 percent of these funds to rural areas with populations not in excess of 3,000 inhabitants. These funds will be kept in the National Office. Funds may be requested using CPAP to submit RUS Bulletin 1778-2, with RUS Bulletin 1778-1 attached. The request must clearly identify the emergency that took place. Funds will be allocated on a project-by-project basis periodically throughout the year. These funds will be available until **September 30, 2020**. The following amounts are available:

<table>
<thead>
<tr>
<th>TOA</th>
<th>ECWAG</th>
<th>Amount</th>
</tr>
</thead>
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<tr>
<td>704</td>
<td>Section 306A-</td>
<td>$150,000 Limit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$4,500,000</td>
</tr>
<tr>
<td>706</td>
<td>Section 306A-</td>
<td>$1,000,000 Limit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$10,500,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$15,000,000</td>
</tr>
</tbody>
</table>

h Predevelopment Planning Grants (PPG). The amount available is **$1,000,000**. States are authorized to use up to the greater of the equivalent of one percent of their initial water and waste disposal grant State allocation or $70,000. The Assistant Administrator for WEP is delegated authority to exceed these limits for emergencies, extenuating circumstances or for States that do not have an ample supply of applications on hand. **Requests for PPG funds must be made through the “Requests for Funds” tab in CPAP.** The National Office will transfer funds to the State’s PPG account. **These funds will not count against the States grant allocation in FY 2020.** These funds will be available until year-end pooling or until exhausted, whichever comes first. States will not be allowed to convert any of their water and waste disposal grant allocation to fund additional requests. After year-end pooling, any unobligated funds, including funds allocated to States for a specific project but not yet obligated by the State, will revert to regular program use. Predevelopment Planning Grants will be made in accordance with 7 CFR 1780. For additional guidance, see Staff Instruction 1780-2, Section 6 Predevelopment Planning Grants.
Special Evaluation Assistance for Rural Communities and Households (SEARCH) Grants. The amount available is $3,000,000. States are authorized to use up to the greater of the equivalent of one percent of their initial water and waste disposal grant State allocation or $70,000. The Assistant Administrator for WEP is delegated authority to exceed these limits for emergencies, extenuating circumstances or for States that do not have an ample supply of applications on hand. Requests for SEARCH funds must be made through the “Requests for Funds” tab in CPAP. The National Office will transfer funds to the State’s SEARCH account. These funds will not count against the states grant allocation in FY 2020. These funds will be available until year-end pooling or until exhausted, whichever comes first. States will not be allowed to convert any of their water and waste disposal grant allocation to fund additional requests. After year-end pooling, any unobligated funds, including funds allocated to States for a specific project but not yet obligated by the State, will revert to regular program use. SEARCH Grants will be made in accordance with 7 CFR 1774.


Strategic Economic and Community Development (SECD) Priority. The amounts available are $70,000,000 loan and $19,784,400 grant from the Regular Program and $5,000,000 loan from the Guaranteed Program. These funds will be managed in the National Office. States will request these funds through CPAP once the score is approved by the Innovation Center. States must ensure the correct TOA codes are used for SECD requests. These funds will be available until June 30, 2020. After that date, unobligated funds will revert to regular program use, including funds allocated to States for a specific project but not yet obligated. Field Staff will follow the directions submit SECD applications to the Innovation Center’s SECD SharePoint Site. Form 1980-88 and ALL supporting documentation must be uploaded into the Notes and Attachments Section of CPAP. Points will be added by the funding coordinator after the project is “Ready to Obligate” and the Request for Funds has been submitted in CPAP.

Persistent Poverty County. The total amount available is $140,000,000 in direct loan level and $59,564,000 in BA. Of the total BA amount available $49,564,000 will be for Water and Waste Disposal grants (TOA codes 743-745) and $10,000,000 will be for the Native American 306C program (TOA codes 748-750). These funds will be managed in the National Office. States will request these funds through CPAP. States must ensure the correct TOA codes are used for the Persistent Poverty requests. These funds will be available until exhausted. See Exhibit C of this document for a list of eligible counties. Territories or possessions of the United States may also be eligible to utilize these funds.

Miscellaneous. There are no funds appropriated for projects whose features include agricultural water supply benefits, groundwater protection, and environmental enhancement (also known as the Watershed Program).
National Office Reserve. Direct loan and grant reserve funds will be transferred to States for projects which best meet the Agency’s priorities and according to funds available at the time of the request. Funds will only be made available if a State’s allocation has been fully obligated or designated for specific projects. State Directors will request reserve funds by using the Request for Funds function in CPAP after the docket and CPAP have been developed to the point where the loan and/or grant can be approved upon notification that funds are available. Requests must include in the “Additional Information” section, a description of the proposed facility clearly describing how funds will be used, and any significant or unusual circumstances.

When requesting National Office Reserve funds for projects that have experienced a Cost Overrun (COR), the request must include documentation in the “Additional Information” section to show how the COR meets the requirements of §1780.17(f) of 7 CFR 1780 (or RUS Instruction 1780).

With limited grant funding, the Agency cannot always award maximum grant to projects. Grant funds are reserved for the neediest communities with the lowest incomes and the need to alleviate health or sanitary problems. Loans, including other commercial credit, should be maximized when requesting National Office Reserve funding. Projecting reasonable user rates and leveraging funds will allow assistance to be provided to the most financially needy communities. Grant requests will be closely evaluated. Grant requests that leverage direct loan funding are encouraged to the fullest extent feasible. Grant reserve funds will be very limited if approved for those requests where the median household income (MHI) is above poverty and above 80% of the state non-metro MHI (SNMMHI) and where it does not alleviate a health or sanitary problem. The same is true where Equivalent Dwelling Unit (EDU) costs are lower than 1.5% of MHI. Projects seeking reserve grant funding should score 90 points or above.

Priority for National Office reserve funding is as follows:
- Emergency situations
- Help States fully utilize its allocations (patch outs).
- Cost Overruns after the State’s allocation is obligated.
- Unserved and underserved communities.

The National Office will normally review requests on hand by the middle of each month. If funds are not made available immediately, the request will be retained by the National Office for later consideration. The State should review the status of projects for which funds have been requested each month.

If there are changes such as priority or amounts needed, or if an application is withdrawn, the Water Programs Division should be notified, and the request updated in CPAP. Requests on hand for FY 2019 reserve funds will not be considered further.
5 STATE ALLOCATIONS.

Loan and grant allocations have been calculated in accordance with the methodology and formulas stated in §1780.18 of 7 CFR 1780 (or RUS Instruction 1780).


(1) Amount available for allocation.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available for Direct Loans</td>
<td>$1,400,000,000.00</td>
</tr>
<tr>
<td>Less: Set-Aside for Persistent Poverty</td>
<td>$140,000,000.00</td>
</tr>
<tr>
<td>Set-Aside for SECD</td>
<td>$70,000,000.00</td>
</tr>
<tr>
<td>Watershed Improvement</td>
<td>$0</td>
</tr>
<tr>
<td>National Office reserves</td>
<td>$0</td>
</tr>
<tr>
<td>Available for State Allocations</td>
<td>$1,190,000,000.00</td>
</tr>
</tbody>
</table>

(2) Base allocation. States will receive approximately one half of one percent of the amount available for allocation, or at least $6,000,000, except for the Virgin Islands and Western Pacific Areas, which will receive an Administrative Allocation of $830,000 each.

(1) Amount available for allocation.

| Available for Grants | $600,570,000.00 |

Less: Set-Asides for:
- Circuit Rider Contract: $19,570,000.00
- Technical Assistance & Training Grants: $30,000,000.00
- Pilot TAT and Construction for wastewater: $5,000,000.00
- High Energy Cost Grants (transferred to RUS Electric): $10,000,000.00
- Colonias: $25,000,000.00
- ECWAG: $20,000,000.00
- ECWAG Appropriated: $15,000,000.00
- SECD: $19,784,400.00
- Persistent Poverty Grant: $49,564,000.00
- Persistent Poverty ECWAG Appropriated: $0.00
- Persistent Poverty Native American Grant: $10,000,000.00
- Alaskan Villages: $18,000,000.00
- Native Americans (Section 306C): $15,000,000.00
- REAP: $4,436,500.00
- Individual-Owned Water Well System: $5,000,000.00
- Water & Wastewater Revolving Funds: $1,000,000.00
- Predevelopment Planning Grants: $1,000,000.00
- SEARCH Grants: $3,000,000.00
- Solid Waste Management Grants: $4,000,000.00
- American Iron and Steele Admin Expenses: $0.00

| National Office Reserve | $15,215,100.00 |
| Available for State Allocations | $330,000,000.00 |

(2) Base allocation. States will receive approximately one half of one percent of the amount available for allocation, or at least $1,700,000, except for the Virgin Islands and Western Pacific Areas, which will receive an Administrative Allocation of $830,000 each.

(1) Amount available for allocation.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available for Guaranteed Loans</td>
<td>$50,000,000</td>
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<tr>
<td>Less: Set-Aside for SECD</td>
<td>$5,000,000</td>
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<tr>
<td>National Office Reserves</td>
<td>$0</td>
</tr>
<tr>
<td>Available for State Allocations</td>
<td>$45,000,000</td>
</tr>
</tbody>
</table>

(2) **$45,000,000** is being allocated for guaranteed funds using the same general methodology as for direct loans. The base allocation is $200,000, except for the Virgin Islands and Western Pacific Areas, which will receive an Administrative Allocation of $300,000 each. The National Office will retain a reserve of $5,000,000, and there are carryover funds available.

(3) A guaranteed loan may be a workable financing approach, or part of one, in some cases. Use of a guarantee can free up direct loan funds for use on a project where a guarantee would be workable.

(4) It is recognized that some States have less potential for building the guaranteed program than others. However, it is expected that all States will make serious efforts to use their guaranteed allocation and support RD’s public-private partnership outreach efforts.

(5) A guaranteed loan may be used for graduation purposes.

d Pooling of Direct Loan and Grant Funds.

Mid-year pooling will occur on **May 15, 2020**. On or before that date, each State should obligate at least 50 percent of its FY 2020 initial allocation. All funds from the first 50 percent of the State's FY 2020 initial allocation for which requests for obligation have not been entered and/or processed will be pooled. See Exhibit B of this Staff Instruction for the methodology behind mid-year pooling.
Year-end pooling will be on **August 7, 2020**. All projects submitted on or before August 7, 2020 must be ready to obligate, including the completion of the environmental process. Funds will not be held for any project that was not ready to obligate by the pooling date. Projects not ready to obligate will be held and considered during the year end process. All funds for which requests for obligation have not been entered and processed will be pooled. Pooled funds revert to the National Office reserve.

All requests for year-end pooled funds must be entered into CPAP's Request for National Office Reserves by COB on Friday, August 14, 2020. The National Office will begin to make selections on Friday, August 21, 2020. Projects submitted for consideration must be ready to obligate, including the completion of the environmental process, no later than August 21, 2020 to be considered for funding. After August 21, 2020, there will only be a small amount of funds held for emergencies and unexpected cost overruns. Therefore, because of the possibility of cost overruns, projects should not be allowed to go to bid after August 7, 2020.
<table>
<thead>
<tr>
<th>STATE</th>
<th>TOTAL BUDGET AUTHORITY</th>
<th>BASIC FORMULA FACTOR</th>
<th>GUARANTEED LOANS</th>
<th>DIRECT LOANS</th>
</tr>
</thead>
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<td>0.0315738</td>
<td>$1,280,000</td>
<td>$1,543,970</td>
</tr>
<tr>
<td>Alaska</td>
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<td>$312,000</td>
<td>$405,931</td>
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<td>Arizona</td>
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<tr>
<td>Arkansas</td>
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<td>$953,000</td>
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<td>California</td>
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<td>Colorado</td>
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<td>$758,328</td>
</tr>
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<td>Connecticut</td>
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<td>Delaware</td>
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<td>$306,000</td>
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</tr>
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<td>Florida</td>
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<td>$1,334,000</td>
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</tr>
<tr>
<td>Georgia</td>
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<td>$1,867,000</td>
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</tr>
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<td>$313,000</td>
<td>$406,068</td>
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<td>Idaho</td>
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<td>$500,000</td>
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<td>$1,341,370</td>
</tr>
<tr>
<td>Indiana</td>
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<td>$1,178,000</td>
<td>$1,424,681</td>
</tr>
<tr>
<td>Iowa</td>
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Mid-Year Pooling
Methodology

The following demonstrates the calculations to be used for mid-year pooling:

FY 2020 Initial Loan Allocation: $20,000,000
Add Funds Received from N/O Reserve $  4,000,000
Adjusted allocation $24,000,000

50 percent of $24 million $ 12,000,000
Amount obligated as of 5/15/20 $  8,000,000
Amount lost to mid-year pooling ($  4,000,000)

In this example, the State loses $4,000,000 to the mid-year pooling.
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