



October 27, 2025

The Honorable Lee Zeldin  
Administrator  
U.S. Environmental Protection Agency  
1200 Pennsylvania Avenue, N.W.  
Washington, DC 20004

RE: WIFIA Continuity and Criticality

Dear Administrator Zeldin:

On behalf of the undersigned organizations, we are writing to express our strong support for the Water Infrastructure Finance and Innovation Act (WIFIA) program and urge EPA to continue growing this important source of financing for locally- and regionally- significant water infrastructure projects.

Interest in WIFIA financing remains very high across the drinking water, wastewater, water reuse, and stormwater sectors. However, the slowdown in WIFIA loan closings this year has begun to raise concerns among our members. EPA has closed just three loans since the beginning of 2025, compared with 18 loans in 2024 and 24 loans in 2023.<sup>1</sup> This is despite 80 projects currently pending in the WIFIA pipeline, including several dozen that have formally applied for funding.<sup>2</sup>

Since its launch during President Trump's first term in 2018, WIFIA has closed 141 loans totaling \$22 billion in credit assistance. These loans have financed \$48 billion worth of water infrastructure projects and created 161,000 jobs nationwide.<sup>3</sup> By helping

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<sup>1</sup> <https://www.epa.gov/wifia/wifia-closed-loans>

<sup>2</sup> <https://www.epa.gov/wifia/wifia-pending-loans>

<sup>3</sup> <https://www.epa.gov/wifia/wifia-closed-loans>

communities meet federal requirements under the Clean Water Act and Safe Drinking Water Act, WIFIA advances the first pillar of EPA's "Powering the Great American Comeback" Initiative, which calls for Clean Air, Land, and Water for Every American.<sup>4</sup> WIFIA also helps advance President Trump's calls for greater investment and infrastructure development in the United States.

WIFIA works by offering low-cost, long-term loans that can be combined with other sources of funding to accelerate water infrastructure investment. The competitive program covers the credit subsidy, based on the risk of default, for loans to creditworthy entities. Because the average water utility has a strong credit rating and a low risk of default, every \$1 appropriated to WIFIA supports up to \$100 in infrastructure investment. This roughly 1:100 leveraging ratio enables a limited outlay of federal funds to support a large number of water projects throughout the country.

Throughout its existence, WIFIA loans have financed critical water infrastructure projects in communities large and small – from a new water treatment plant in Tennessee<sup>5</sup> to wastewater system improvements in Kansas.<sup>6</sup> The program is a critical funding mechanism helping address the nation's \$1.2 trillion worth of drinking water and wastewater infrastructure needs over the next twenty years.<sup>7</sup> Going forward, WIFIA will play an important role in helping communities address emerging contaminants like PFAS while ensuring local water rates remain affordable for individual households.

Resuming the previous pace of WIFIA loan closings will create jobs across the nation and contribute toward the Administration's goal of ensuring that Americans have access to the best water in the world. On behalf of drinking water, wastewater, and stormwater utilities across the nation, we stand ready to work with you to achieve this objective.

Thank you for your leadership and your continued support of the WIFIA program. Please let us know how we may be of further assistance in meeting clean and safe water goals.

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<sup>4</sup> <https://www.epa.gov/newsreleases/epa-administrator-lee-zeldin-announces-epas-powering-great-american-comeback>

<sup>5</sup> [cityof\\_oakridgewifiaprojectfactsheet\\_loanclose.pdf](https://www.cityof-oakridgewifiaprojectfactsheet_loanclose.pdf)

<sup>6</sup> [https://www.epa.gov/system/files/documents/2022-05/Factsheet\\_JohnsonCounty.pdf](https://www.epa.gov/system/files/documents/2022-05/Factsheet_JohnsonCounty.pdf)

<sup>7</sup> EPA's 7th Drinking Water Infrastructure Needs Survey and Assessment identified \$625 billion in drinking water infrastructure needs over the next 20 years, while the 2022 Clean Watersheds Needs Survey found \$630 billion in wastewater infrastructure investment needs

Sincerely,



Ralph Erik Exton  
Executive Director  
Water Environment Federation




Tom Dobbins  
Chief Executive Officer  
Association of Metropolitan Water Agencies



David LaFrance  
Chief Executive Officer  
American Water Works Association



Adam Krantz  
Chief Executive Officer  
National Association of Clean Water Agencies



Bruno Pigott  
Executive Director  
WaterReuse Association

Cc: Jessica Kramer, Assistant Administrator, Office of Water