

Regional Water Quality Control Board  
North Coast Region  
Staff Summary Report  
December 4-5, 2025

**ITEM: 5**

**SUBJECT:**

Overview of Grant and Loan Programs from the Water Board's Division of Financial Assistance (Joe Karkoski, Deputy Director, Division of Financial Assistance)

**BOARD ACTION:**

This is an informational item; no action will be taken by the Board.

**BACKGROUND:**

The Division of Financial Assistance (DFA) has the lead in administering the State Water Resources Control Board financial assistance programs. These programs include loan and grant funding for construction of drinking water treatment and distribution systems, municipal sewage conveyance and treatment systems, water recycling facilities, remediation for underground storage tank releases and groundwater contamination, technical assistance for small communities, and nonpoint source pollution control projects. DFA coordinates closely with the Regional Water Quality Control Boards, as well as other State, federal, local, and non-governmental organizational partners to implement financial assistance programs.

**DISCUSSION:**

Financial assistance programs are instrumental in implementing many projects in the North Coast Region across most of the water quality issues we are involved in, including wastewater conveyance and treatment, water recycling, cleanup programs, and wastewater consolidation. Funding is especially critical in the North Coast region, where eight out of the ten counties in the region are considered disadvantaged and face financial hardships. For the purposes of funding, a disadvantaged community means a community with an annual mean household income (MHI) that is less than 80 percent of the statewide annual MHI.

Staff is appreciative of DFA's partnership in supporting vital water quality investments in our region. Executive Officer, Valerie Quinto will introduce the speaker, Joe Karkoski, Deputy Director of the Division of Financial Assistance.

Mr. Karkoski will provide an overview of DFA's grant and loan programs. This timely item will include a list of projects in the North Coast Region that have received funding support, as well as current status of funding sources and availability.

Charles Reed, Supervising Water Resource Control Engineer, will provide the region's perspective in closing remarks.

**RECOMMENDATION:**

N/A

**SUPPORTING DOCUMENTS:**

N/A