



South Carolina
Rural Infrastructure Authority

Reliable Water Systems. *Resilient Communities.*

25-26 ANNUAL REPORT

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Reliable Water Systems and Resilient Communities

South Carolina is blessed with an abundance of natural resources and a high quality of life. People and businesses are moving here in record numbers. Such growth brings its own challenges, and opportunities are not the same everywhere. Communities have found that providing basic services like water, wastewater and stormwater is expensive and unexpected storms and weather events have been costly. Further, maintaining and operating aging and outdated infrastructure is becoming increasingly difficult with the resources available.

Reliable infrastructure is an essential element in stabilizing rural economies and supporting community prosperity. Recent research indicates that each dollar of infrastructure spending yields \$1.70 in total economic output. However, traditional infrastructure financing methods are not always sufficient to pay for critical infrastructure needs in a timely manner.

Since 2013, the South Carolina Rural Infrastructure Authority (RIA) has provided over **\$3.2 billion in grants and loans** to help with infrastructure improvements that will contribute to more reliable water systems and more resilient communities. These funds have benefited every county in South Carolina, protecting public health and the environment while laying a foundation for economic success that will last for generations. Such investments have also helped to modernize and update aging facilities, incorporating technology to ensure efficient and sustainable operations.

The effort to make a transformational impact throughout the state has been the primary driver of the SC Infrastructure Investment Program (SCIIP), with more than 200 projects nearing completion this year. This once-in-a-lifetime opportunity is addressing the most critical infrastructure needs and creating opportunities for prosperity that benefit both residents and businesses.

While such investments provide a vital means of strengthening communities, RIA also plays an important role in offering other types of assistance to ensure utilities have the tools they need to remain viable long-term. With a strong focus on customer service, these efforts have included one-on-one technical assistance, financial assessment tools, utility board oversight training resources, regional partnerships and direct grants for capital improvements. By providing affordable financing and other useful resources, we can help South Carolina's water utilities be more reliable and resilient for tomorrow.



Bonnie Ammons

EXECUTIVE DIRECTOR

South Carolina Rural
Infrastructure Authority



About RIA

MISSION

To provide resources for strategic investments that will strengthen and modernize critical community infrastructure.

VISION

All South Carolina communities have the infrastructure necessary to protect public health and the environment as well as lay the groundwork for economic success.

Board of Directors

Harry M. Lightsey, III

CHAIRMAN
South Carolina Department
of Commerce

The Honorable
Michael Gambrell

VICE CHAIRMAN
State Senator

David E. Anderson

Anderson Brothers Bank

The Honorable
William Clyburn

State Representative

William Kellahan, Jr.

Kellahan & Associates

Jasper W. (Jack) Shuler

Retired, ArborOne Farm Credit
& South Carolina Department
of Agriculture

The Honorable
Richard Yow

State Representative

Partnerships

RIA collaborates with other agencies and organizations to achieve the biggest impact for South Carolina communities.

FUNDING

RIA hosts bimonthly meetings of a committee of public infrastructure funding agencies, working together to develop collaborative solutions to complex needs.



PERMITTING

RIA coordinates with permitting agencies to ensure that funded projects meet requirements and program deadlines.



**US Army Corps
of Engineers®**

TECHNICAL ASSISTANCE

RIA collaborates with various partners to provide targeted support to communities, including hosting regular meetings of the Viability Assistance Network.



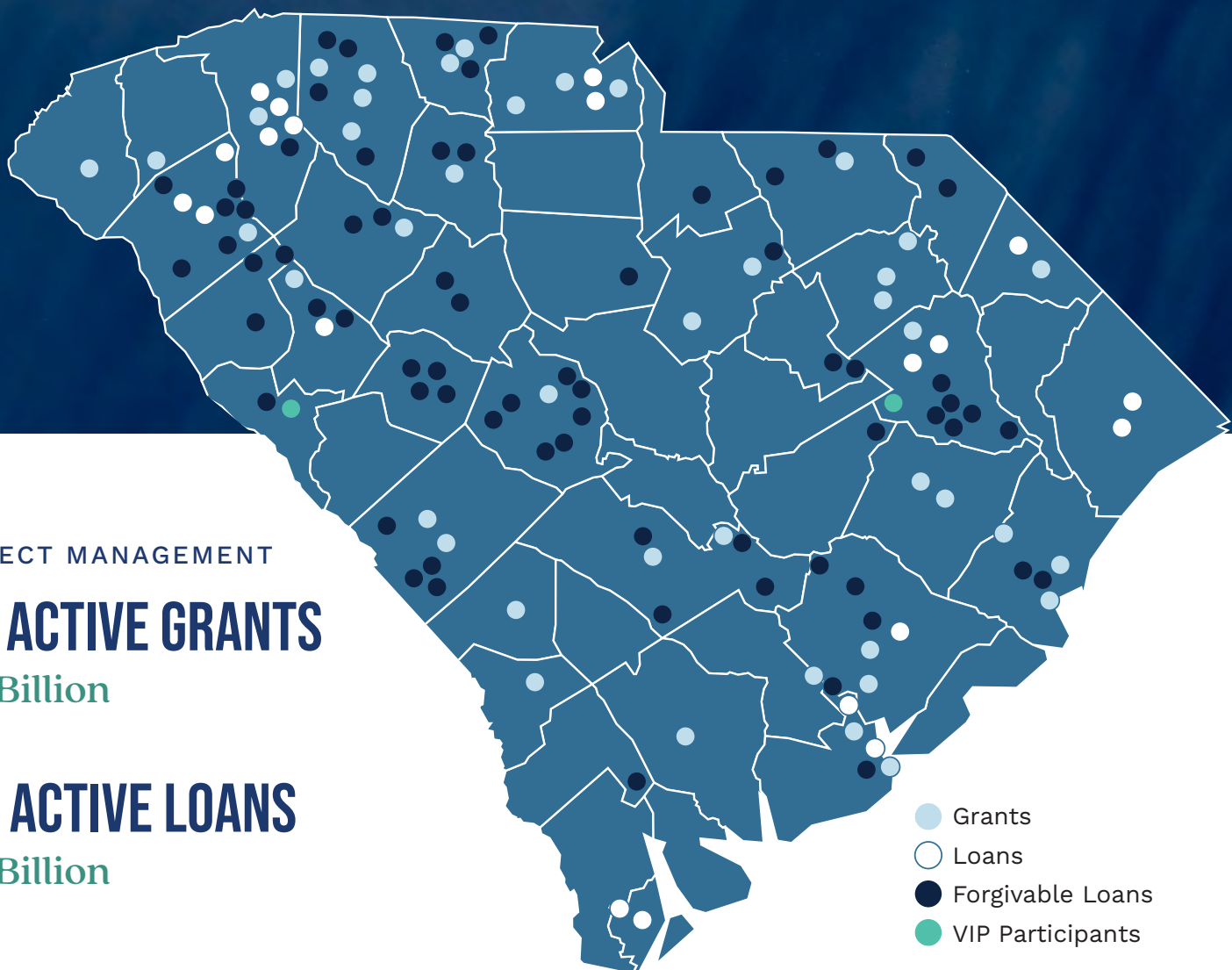
FY26 Highlights

134
PROJECTS
FUNDED

\$324 MILLION
Grants & Loans

\$63 MILLION
Leveraged

38 COUNTIES
Impacted



PROJECT MANAGEMENT

441 ACTIVE GRANTS

\$1.6 Billion

245 ACTIVE LOANS

\$1.6 Billion

- Grants
- Loans
- Forgivable Loans
- VIP Participants

Cumulative Funding Impacts

STATE REVOLVING FUND LOANS

\$2.6 BILLION
OVER 37 YEARS

412
Loans closed
since 1989

\$1.36 BILLION
OVER 9 YEARS

172
Loans closed since
joining RIA in 2016

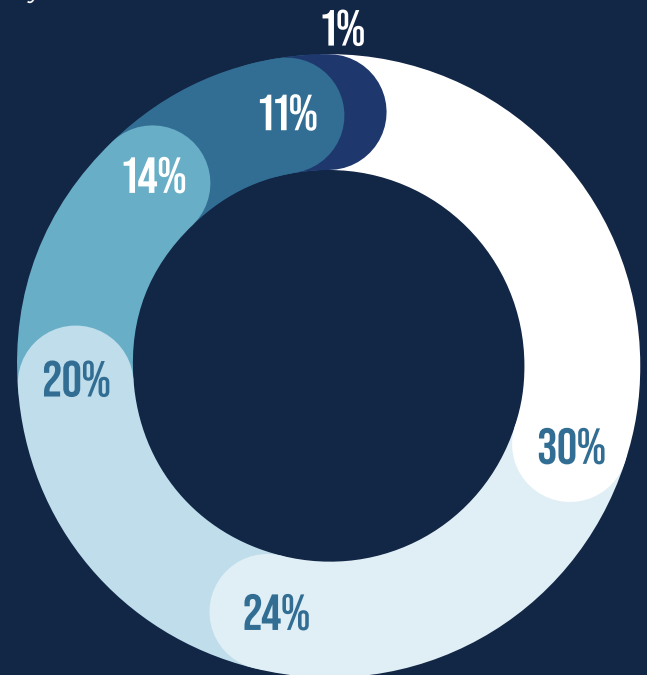
RIA GRANTS

\$1.84 Billion Awarded
875 Grants

14,383 Proposed Jobs
\$4.9 Billion Proposed
Capital Investment

GRANT PRIORITIES

By Dollars Awarded



- 30% Aging Infrastructure
- 24% Health & Environmental Issues
- 20% Capacity
- 14% Economic Development
- 11% Regional Partnerships
- 1% Planning

GRANT PERFORMANCE AGREEMENTS

Most RIA economic infrastructure projects expand capacity and prepare communities for opportunities that result in new jobs and investment. Fewer than one-third of these projects require a performance agreement with an employer, which includes a commitment to create new jobs, typically within five years.

	CLOSED	IN PROCESS
Performance Agreements	30	9
Grant Funding	\$12.1M	\$7.6M
Jobs: Proposed	4,129	1,258
Jobs: Actual to Date	5,332	411
Other Public Benefit	4	-

State Grant Programs

RIA uses state funding to award competitive grants to local governments and public utilities for water, wastewater and stormwater projects. RIA's Board of Directors selects projects based on relative need, feasibility and impact. Most grantees contribute financially to the project.

Grant Programs

BASIC INFRASTRUCTURE

Assists communities addressing public health and environmental hazards or improving the capacity and viability of existing infrastructure.

ECONOMIC INFRASTRUCTURE

Enhances local infrastructure capacity to facilitate job creation or prepare for economic development opportunities.

REGIONAL PLANNING

Provides targeted resources to support vulnerable utilities seeking a stronger future through regional partnerships.

43
PROJECTS

\$52.9
MILLION AWARDED

54%
OF FUNDS TO LESS DEVELOPED
OR RURAL AREAS

Here to Help

With a focus on customer service and community outreach, RIA keeps local needs at the center of its efforts. Each year, RIA hosts a webinar to share grant opportunities, and staff often provide individual support to potential applicants. Once a grant is awarded, an RIA grant manager works closely with each recipient until the project is complete.



193

Webinar
Participants



171

Customers
Directly
Assisted



1,700

Training
Video
Views

Grant Recipients

An RIA grant manager works closely with each grantee from award to close out, helping to keep projects on schedule, within budget and in compliance with program requirements. RIA disburses funds only for work that has been completed.

Grantee	Project	Award
BASIC INFRASTRUCTURE		
Aiken, City of		\$1,500,000
Andrews, Town of		\$237,413
Barnwell, City of		\$1,452,220
Belton-Honea Path Water Authority		\$461,250
Charleston, City of		\$1,500,000
Cherokee County		\$1,500,000
Cherokee County/Goucher Water Company		\$1,260,000
Chesterfield County/Chesterfield County Rural Water Company		\$1,473,691
Clemson, City of		\$943,909
Clinton, City of		\$1,500,000
Darlington, City of		\$957,000
Dorchester County Water Authority		\$1,500,000
Elloree Water System		\$1,435,500
Florence, City of		\$1,500,000
Fort Mill, Town of		\$1,320,000
Georgetown, City of		\$1,500,000
Goose Creek, City of		\$500,000
Greer Commission of Public Works		\$1,050,000
Kershaw County and Lee County Regional Water Authority		\$1,500,000
Kingstree, Town of		\$1,500,000
Latta, Town of		\$1,491,600
Lugoff-Elgin Water Authority		\$1,500,000
Lyman, Town of		\$1,500,000
Metropolitan Sewer Subdistrict		\$1,500,000
Moncks Corner, Town of		\$1,205,970
Orangeburg, City of		\$1,320,000
Rural Community Water District of Georgetown County		\$1,500,000
Sharon, Town of		\$358,875
Society Hill, Town of		\$225,340
Spartanburg Water System		\$1,500,000
Startex-Jackson-Wellford-Duncan Water District		\$1,500,000
Ware Shoals, Town of		\$1,500,000
Westminster, City of		\$594,000
Williamsburg County		\$909,437

Grantee	Project	Award
ECONOMIC INFRASTRUCTURE		
Aiken, City of		\$1,500,000
Allendale County		\$750,000
Darlington County		\$1,500,000
Lexington County		\$873,000
North Charleston Sewer District		\$1,500,000
Union, City of		\$1,500,000
Walterboro, City of		\$1,436,544
Woodruff Roebuck Water District		\$1,500,000
York, City of		\$1,141,090
43 projects		\$52,896,839

PROJECT KEY

-  Drinking Water
-  Wastewater
-  Stormwater

South Carolina Infrastructure Investment Program

214
PROJECTS

RIA used a one-time infusion of American Rescue Plan Act funding authorized by the General Assembly to create the South Carolina Infrastructure Investment Program (SCIIP) — the largest grant program in the agency's history. More than three years later, RIA is working closely with grantees to successfully complete **more than 200 projects** spread across all 46 counties.



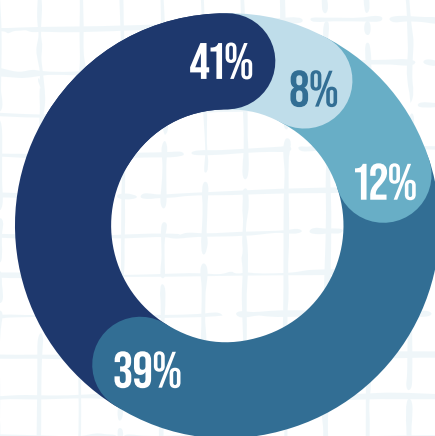
Transformative Investment

Most SCIIP projects are multimillion-dollar improvements, and all have strengthened fundamental services for residents and businesses, creating more resilient communities and building capacity for long-term growth and development.

\$1.469 BILLION
AWARDED

80% of all grant funds
ever awarded by RIA

SCIIP FUNDS BY TYPE OF IMPROVEMENT



8% Stormwater 39% Wastewater
12% Multiple 41% Drinking Water



"South Carolina will feel the impact of SCIIP projects for decades. Stronger utilities create a higher quality of life for residents - at sustainable rates. With support from SCIIP grants, we have been able to advance partnerships that have strengthened services across Lexington County."

— JAY NICHOLSON, GENERAL MANAGER
JOINT MUNICIPAL WATER AND
SEWER COMMISSION

Every Penny Counts

SCIIP funding came with a strict use-or-lose deadline of December 2026 for all expenditures. RIA has scaled up and reinforced existing project management frameworks to ensure that deadline and other federal requirements are met. A significant portion of the funds was spent this year, and the program remains on track to achieve 100% expenditure by the end of 2026.



Frequent communication with grantees



Detailed reviews at key milestones



Disbursements only for documented costs

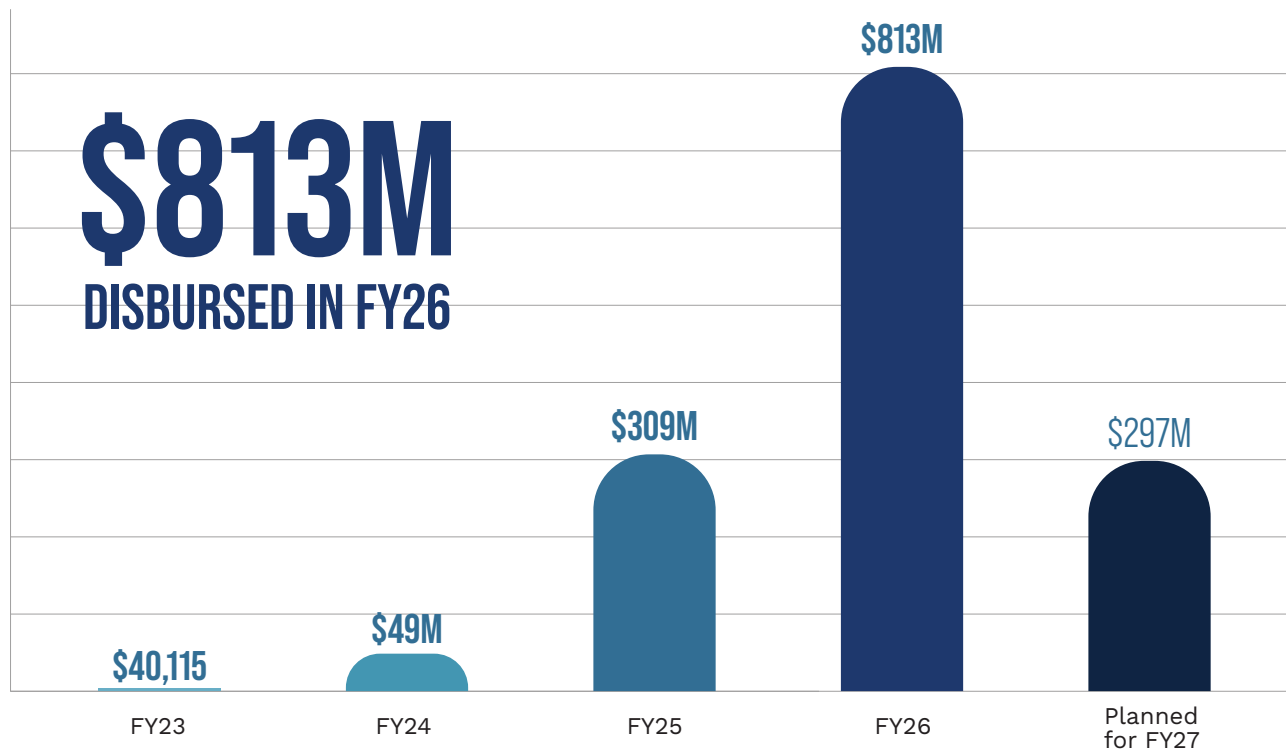


Data analysis to identify risks



Problem solving as issues arise

ANNUAL SCIIP PAYMENTS



Loan Programs

The State Revolving Funds (SRF) loan programs support clean water and drinking water projects. These low-cost, long-term loans help utilities make the most of their capital project funds and distribute the expense of large improvements over decades. Loan recipients benefit from below-market interest rates of 2.9% in FY26, with an incentive rate of 2.6% to encourage timely loan closing. Terms of up to 30 years are available, depending on the useful life of the financed improvements.

A RENEWABLE RESOURCE

Loan applications undergo a thorough financial review by RIA staff, and the program has never had a loan default. Repayments go right back into the program to fund future infrastructure projects. Available funds are also supplemented by annual allocations of federal capitalization grants and state matching funds.

BETTER TOGETHER

RIA jointly administers the SRF programs with the South Carolina Department of Environmental Services (DES). RIA manages all financial aspects, including setting loan policies, conducting credit reviews, issuing loan agreements and handling payments. DES prioritizes and manages projects and ensures compliance with federal requirements.

FY26 LOAN RECIPIENTS

Grantee	Project	Award
Anderson, City of	☒	\$3,343,060
Anderson, City of	☒	\$3,350,341
Beaufort-Jasper Water & Sewer Authority	☒	\$3,149,394
Beaufort-Jasper Water & Sewer Authority	☒	\$3,382,100
Berkeley County	☒	\$24,143,528
Charleston Water	☒	\$18,976,524
Dillon, City of	☒	\$925,000
Florence, City of	☒	\$2,500,000
Florence, City of	☒	\$534,635
Grand Strand Water & Sewer Authority	☒	\$11,347,063
Grand Strand Water & Sewer Authority	☒	\$1,200,630
Greenville Water	☒	\$5,821,515
Greenwood Metropolitan District	☒	\$4,149,079
North Charleston Sewer District	☒	\$19,039,129
Powdersville Water District	☒	\$6,545,115
Renewable Water Resources	☒	\$24,940,805
Renewable Water Resources	☒	\$26,777,982
Renewable Water Resources	☒	\$2,669,025
Rock Hill, City of	☒	\$5,734,493
Rock Hill, City of	☒	\$5,567,402
20 loans		\$174,096,820

\$174
Million
LOANS

\$97
Million
FORGIVABLE LOANS

PROJECT KEY

- ☒ Drinking Water
- ☒ Wastewater

TARGETED ASSISTANCE

Some of the federal funding is designated for forgivable loans that primarily benefit small and rural communities. This year, additional funds were made available for forgivable loans, mostly for projects addressing lead service lines and emerging contaminants such as perfluoroalkyl and polyfluoroalkyl substances (PFAS), sometimes called “forever chemicals.” This assistance helps South Carolina utilities maintain high-quality, healthy drinking water.

Grantee	Project	Award
Abbeville, City of		\$1,500,000
Barrineau Public Utilities		\$1,588,456
Beaufort-Jasper Water & Sewer Authority*		\$1,727,606
Beaufort-Jasper Water & Sewer Authority*		\$1,098,900
Belton, City of		\$1,151,598
Belton, City of		\$1,497,780
Belton, City of		\$1,777,732
Bennettsville, City of		\$1,223,857
Berkeley County		\$947,094
Bethune Rural Water Company		\$1,419,770
Blacksburg, Town of		\$1,500,000
Branchville, Town of		\$1,114,087
Cayce, City of		\$600,000
Charleston Water System		\$650,000
Charleston Water System*		\$19,957,761
Chesterfield, Town of		\$1,500,000
Clinton, City of		\$320,211
Coward, Town of		\$1,442,726
Coward, Town of		\$1,542,975
Donalds-Due West Water & Sewer Authority		\$1,171,087
Draytonville Water Works		\$663,298
Elloree Water System		\$275,865
Florence, City of*		\$1,584,000
Florence, City of*		\$513,670
Gaffney Board of Public Works		\$1,250,000
Georgetown County Water & Sewer District		\$700,000
Gilbert-Summit Rural Water District		\$1,500,000
Gilbert-Summit Rural Water District		\$1,500,000
Greenwood Commission of Public Works		\$485,000
Greer Commission of Public Works		\$200,000
Heath Springs, Town of		\$635,104
Holly Hill, Town of		\$1,715,783
Honea Path, Town of		\$1,500,000
Inman, City of		\$1,024,498
Inman, City of		\$629,166
Jefferson, Town of		\$999,810
Johnsonville, City of		\$1,406,989
Lake City, City of		\$766,570
Lake City, City of		\$867,524

PROJECT KEY

 Drinking Water  Wastewater

Grantee	Project	Award
Lake City, City of		\$1,000,000
Laurens County Water & Sewer Commission		\$287,000
Lincolnton, Town of		\$1,500,000
Lowcountry Regional Water System		\$1,500,000
Lynchburg, Town of		\$1,500,000
Lynchburg, Town of		\$198,270
McCormick Commission of Public Works		\$445,283
Meansville Riley Road Water Company		\$927,241
Metropolitan Sewer Subdistrict		\$1,445,905
New Ellenton Commission of Public Works		\$1,500,000
New Ellenton, City of		\$1,079,639
New Ellenton, City of		\$1,373,767
Newberry County Water & Sewer Authority		\$1,200,000
Newberry, City of		\$1,500,000
Ninety Six Commission of Public Works		\$146,700
Orangeburg, City of		\$500,000
Pelion, Town of		\$917,983
Pelion, Town of		\$1,025,043
Pendleton, Town of		\$986,535
Ridgeway, Town of		\$1,083,244
Rural Community Water District of Georgetown County		\$1,500,000
Saluda Commission of Public Works		\$372,405
Saluda Commission of Public Works		\$350,000
Saluda Commission of Public Works		\$845,311
Saluda County Water & Sewer Authority		\$1,500,000
Santee Cooper		\$264,800
Santee Cooper		\$151,000
Starr-Iva Water & Sewer District		\$600,000
Town of Bath Water & Sewer District		\$1,055,220
Union, City of		\$1,250,000
Wallace Water Company		\$664,472
Ware Shoals, Town of		\$1,210,700
West Columbia, City of		\$346,475
West Columbia, City of		\$5,139,288
Woodruff-Roebuck Water District		\$252,697
74 projects		\$97,567,895

*These 5 projects also received a standard loan, listed on the previous page.

Viability Initiatives

Periodic grant assistance bridges funding gaps and strengthens critical public services, but a viable utility must generate the revenue it needs to stay in operation and maintain its facilities. In 2022, RIA completed a study of the challenges South Carolina utilities face and developed a statewide strategy to proactively assist those that are struggling. Since then, RIA has developed several initiatives to implement the components of this strategy.

STRATEGIC COLLABORATION

RIA hosts a **Viability Assistance Network** of technical assistance providers that meets regularly to develop joint ventures and provide targeted support where needed.

GUIDING EFFECTIVE GOVERNANCE

In consultation with the Viability Assistance Network, RIA has engaged a team of experts to develop a comprehensive **training manual for utility board and council members** who provide oversight and direction to utility management. The content is designed to complement these policymakers' diverse backgrounds and skills, facilitating informed decision-making.

SUPPORTING REGIONAL PARTNERSHIPS

For many small utilities, collaboration or consolidation with a neighbor provides a path to a stronger future. RIA offers **Regional Planning grants** to fund the planning studies needed to facilitate implementation of regional partnerships that will provide more efficient and effective utility services.

This year, RIA introduced the **Viability Improvement Program (VIP)** to provide coordinated technical assistance and funding to small utilities that are committed to building a stronger future. This pilot program is open to public water and sewer utilities that have experienced viability challenges. The first two participants, McCormick County and the Town of Olanta, began the program this year.



Three Steps to Success



A team of professionals assesses the utility's managerial, financial and technical needs.



More in-depth planning studies are conducted to develop a full plan of action.



The highest-impact capital improvements are implemented using grant funding.



COMMITMENT IS KEY

Finding workable and manageable long-term solutions requires a cooperative approach by all stakeholders. Before application, the utility's board or council must pass a resolution supporting participation and cooperation in implementation. To remain in the program, participants will have to show continuing progress on implementing the recommendations made during steps 1 and 2.



Funding in Action

May River Watershed Sewer Improvements

BEAUFORT-JASPER WATER & SEWER AUTHORITY

“This project provides lasting environmental and public health benefits to the community and protects one of the region’s most valuable natural resources.”

— BETH LOWTHER

PROJECT MANAGER, BEAUFORT-JASPER WATER & SEWER AUTHORITY

\$5.9
MILLION
SCIIP GRANT

\$2
MILLION
LOCAL FUNDS



Need:

Bacterial contamination has caused nearly one-third of the May River to be closed to shellfish harvesting and raised concerns about recreation and fishing. Failing septic tanks in the rapidly growing area near the Town of Bluffton are one source of the pollution.

Solution:

Extend wastewater service to replace 150 septic tanks in a high-priority area as the first phase of a larger effort.

Impact:

A projected 15% decrease in harmful bacteria in the project area.





Cuthbert Branch Stream Restoration & Culvert Improvements

CITY OF AIKEN

“The RIA grant closed the funding gap for this project and allowed the city to not only support infrastructure resiliency, but ensure community sustainability and environmental stewardship.”

— DANI FOX

CAPITAL PROJECTS MANAGER, CITY OF AIKEN

\$365,000 **\$400,000**
RIA STATE GRANT **LOCAL FUNDS**

Need:

Streambank erosion endangered wastewater lines that serve more than 4,000 customers.

Solution:

Restore a severely eroded portion of the embankment and upgrade an undersized, aging culvert to properly manage stormwater flows at a trail crossing.

Impact:

The stabilized stream is more resilient, and the threat to the wastewater lines is eliminated.

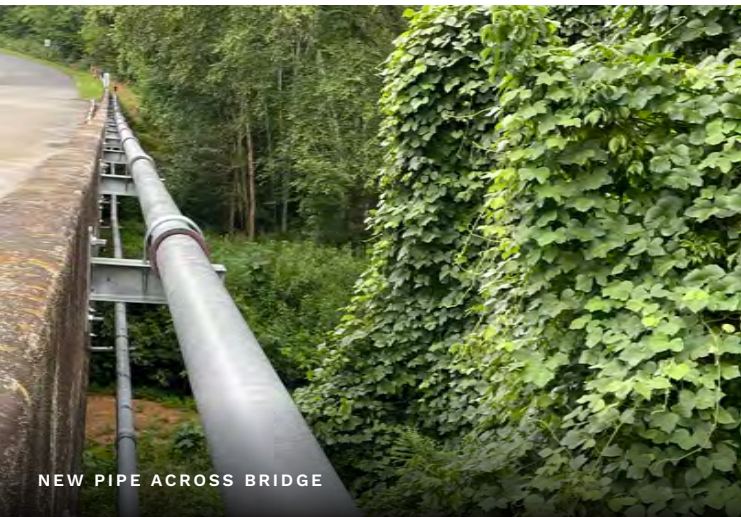




COLLAPSED SEWER LINE



TEMPORARY BYPASS PUMPING



NEW PIPE ACROSS BRIDGE



NEW LIFT STATION

Thompson Creek Sewer Line Replacement

TOWN OF CHESTERFIELD

Need:

After hurricane flooding destroyed a sewer line over a creek, the town had to use temporary bypass pumping equipment to stop the sewage spill and continue wastewater service to customers.

Solution:

Construct a new lift station and sewer line to carry wastewater across an existing bridge, moving it out of the floodplain and adding protection from future floodwater and debris.

Impact:

Greater storm resilience and prevention of future sewage contamination in Thompson Creek.

\$900,000

RIA STATE GRANT

\$330,000

EMERGENCY MANAGEMENT GRANT

“This project eliminated the environmental threat to Thompson Creek. It was RIA that provided the necessary funds to complete it.”

— CECIL KIMREY

TOWN ADMINISTRATOR, TOWN
OF CHESTERFIELD

Lead Service Line Replacement

CHARLESTON WATER SYSTEM

Need:

Many older residences in the city have lead service lines, which can contaminate drinking water and cause permanent health problems. Recent federal regulations require water systems to work toward replacing these lines.

Solution:

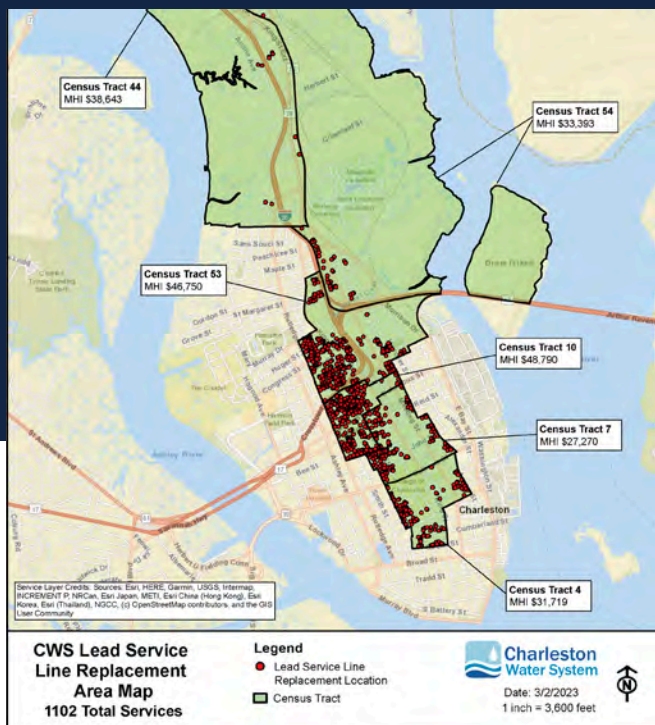
Replace more than 1,000 lead service lines, primarily in low-income areas.

Impact:

Significant reduction in the risk of lead exposure for thousands of residents.

“This funding accelerated our lead service line replacement program from a slow roll to lightspeed. The project will protect customers and their families from lead exposure now and for generations to come.”

— BAKER S. MORDECAI
CHIEF OPERATING OFFICER,
CHARLESTON WATER SYSTEM



\$19 MILLION
SRF LOAN

\$20 MILLION
SRF FORGIVABLE LOAN



LEAD SERVICE LINES BEFORE REPLACEMENT





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