



NEVADA DIVISION OF
**ENVIRONMENTAL
PROTECTION**



Nevada Department of
**CONSERVATION &
NATURAL RESOURCES**



Board for Financing Water Projects

August 21, 2024

9:00 AM

Location:

The Richard H. Bryan Building
Bonnie Conference Room
901 South Stewart Street, 1st Floor
Carson City, NV 89701

To Access Virtually

Microsoft TEAMS

Meeting ID: 218 732 244 96; Passcode: NQYoH6

Call in from Mobile/Phone (audio only): 1-775-321-6111

Meeting extension: 613913520#



Jennifer Carr
Administrator

Danilo Dragoni
*Deputy
Administrator*

Jeffrey Kinder
*Deputy
Administrator*

Rick Perdomo
*Deputy
Administrator*

**James A.
Settelmeyer**
Director



Nevada Department of
**CONSERVATION &
NATURAL RESOURCES**

Agenda 2:

Introductions



Agenda 3:

Public Comment

Those wishing to make public comment that are participating remotely may do so by calling in 775-321-6111 and using meeting extension 613913520#, or by raising your hand through the TEAMS module so the moderator may call on you.

Members of the public will be invited to speak before the board; however, no action may be taken on a matter during public comment until the matter itself has been included on an agenda as an item for possible action. Public comment may be limited to three (3) minutes per person at the discretion of the chair. Additional comments may be submitted to the board for inclusion in the minutes.





Agenda 4:

*Approval of June 26, 2024
Board meeting minutes*



Nevada Department of
**CONSERVATION &
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DWSRF funding update as of August 2, 2024

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Program Cash Balances	DWSRF Base Program	DWSRF Emerging Contaminants	DWSRF Lead Service Lines	Total DWSRF Funding
Cash in the State Account	\$113,213,711.26	\$0.00	\$0.00	\$113,213,711.26
Less bond debt service reserves	(8,049,125)	0	0	(8,049,125)
Add Federal Cash Available for Loans	34,147,760	5,867,860	14,391,330	54,406,950
Add pending federal grants by Oct 1, 2024	19,793,640	15,901,000	0	35,694,640
Cash Available for Loans	\$159,105,986.26	\$21,768,860.00	\$14,391,330.00	195,266,176.26
Committed funds not yet disbursed	24,813,382	0	0	24,813,382
Add commitments for Board consideration	139,971,870	6,000,000	0	145,971,870
Total committed funds after Board Approval	164,785,252	6,000,000	0	170,785,252
Add projects in discussion with OFA	13,835,000	10,000,000	0	23,835,000
Total committed and potential project loans ^A	\$178,620,252.00	\$16,000,000.00	\$0.00	\$194,620,252.00

^A Nevada evaluates cash over a three-year period to determine the amount of cash available for loan commitments. This practice is highly encouraged by EPA for effective use of funds management. Therefore, the amount committed to projects at any given time may be higher than the current cash available in the program accounts.





DWSRF funding update as of August 2, 2024

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Program Cash Balances for Principal Forgiveness (PF) Loans ^B	DWSRF Base Program	DWSRF Emerging Contaminants	DWSRF Lead Service Lines	Total DWSRF Funding
Required amount to commit to PF loans	27,790,695	5,867,860	7,051,752	40,710,307
Add pending federal grant requirements	14,061,040	15,901,000		29,962,040
Total Required PF Loan Balance	41,851,735	21,768,860	7,051,752	70,672,347
Committed funds not yet disbursed	23,731,543	0	0	23,731,543
Commitments for Board consideration	4,456,000	6,000,000	0	10,456,000
Add projects in discussion with OFA	7,835,000	10,000,000	0	17,835,000
Remaining Authority ^B	\$5,829,192	\$5,768,860	\$7,051,752	\$18,649,804

^B Cash available for PF loans is included in the Program Cash Balance table above. This table reflects the federal requirements for Nevada to distribute a portion of the available cash as PF loans.





DWSRF funding update as of August 2, 2024

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	Jul 01,2024 Year 1	Jul 01,2025 Year 2	Jul 01,2026 Year 3	Jul 01,2027 Year 4	Net Change
Cash balance forward	\$137,869,411	\$90,720,544	\$57,818,686	\$32,222,592	
Receipts from grants awarded	19,793,640	19,793,640	19,793,640	0	59,380,920
Transfer to the CWSRF program ²	(30,000,000)	0	0	0	(30,000,000)
Receipts from bonds issued	6,000,000	10,000,000	15,000,000	0	31,000,000
Receipts from treasurer's interest ³	2,883,317	2,223,704	1,277,097	664,669	7,048,787
Receipts from loan principal	14,531,953	13,522,074	12,918,277	12,963,734	53,936,038
Receipts from loan interest	3,367,913	3,107,540	2,796,898	2,497,451	11,769,802
Payments for debt service on bonds	(4,863,738)	(4,601,675)	(3,447,450)	(3,519,225)	(16,432,088)
Payments for loan recipients ³	(56,828,615)	(78,029,591)	(74,136,981)	(20,463,652)	(229,458,839)
Change in debt service reserves	(2,033,337)	1,082,450	202,425	679,725	(68,737)
Cash balance forward	\$90,720,544	\$57,818,686	\$32,222,592	\$25,045,294	(\$112,824,117)
				Beginning Cash	\$137,869,411
				Ending Cash	\$25,045,294

²Transfer to CWSRF is dependent upon budget approval and EPA consent

³Estimated at 2% A.P.R. on undisbursed cash in the fund. Subject to change.





DWSRF funding update as of August 2, 2024

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Drinking Water Project Funding Increases since May 15, 2024

DW2108 Las Vegas Valley Water District (Big Bend)

Increase Amount	Total Contract Amount
\$325,358 (21.6% increase)	\$1,829,378

Reason for increase

The overall project costs increased \$500,000 as presented in the June 26, 2024, staff report for the project. \$174,642 was committed by the Board from the Capital Improvements Grant Program through resolution G09-0624.



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Capital Improvements Grant funding update as of August 6, 2024

Current Cash:	\$ 4,769,033.19¹
Reserved for Administration:	\$ 21,801.52
Estimated bond interest earnings:	\$108,990.64
Committed bond funds not yet disbursed:	\$ 4,694,447.41
Projects for Consideration:	\$ 55,754
Un-committed funds:	\$ 106,020.90²

¹From all sources including bond proceeds, administration fees, and treasurer's interest.

²Includes estimated bond interest earnings for remainder of calendar year 2024.





Capital Improvements Grant funding update as of June 12, 2024

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Activity since bond issuance

Bond Series	2021B	
Legislative Authority	AB492 (81st Session) \$8,000,000	
Date of Issuance	December 07, 2021	
Initial Proceeds	\$	8,082,775.25
Treasurer's Interest²	\$	479,845.16
Total Proceeds	\$	8,562,620.41
6 months	\$	(81,028.81) 0.95%
12 months	\$	(81,028.81) 0.95%
18 months	\$	(83,699.34) 0.98%
24 months	\$	(645,672.63) 7.54%
30 months	\$	(2,531,723.28) 29.57%
36 months	\$	(3,840,587.95) 44.85%
42 months	\$	(3,840,587.95) 44.85%
Unspent Proceeds	\$	4,722,032.46 55.15%

Since June 26, 2024,
\$1,272,550.14

has been disbursed from
the bond.





Capital Improvements Grant funding update as of June 12, 2024

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Forecasted Activity on bond issuance

Total Contracts Awarded June 26, 2024 4,422,378.00

Anticipated draw date	Original Forecasted Draw Amount	Amount Drawn	Overage / (Deficiency)	Adjusted Forecast Draw Amount	Running Balance
Draw by July 31, 2024	691,894.10	395,694.55	(296,199.55)	-	4,026,683.45
Draw by August 31, 2024	963,191.86			1,259,391.41	2,767,292.04
Draw by September 30, 2024	1,144,707.19			1,144,707.19	1,622,584.85
Draw by October 31, 2024	1,123,191.30			1,123,191.30	499,393.55
Draw by November 30, 2024	499,393.55			499,393.55	-
	4,422,378.00	395,694.55	(296,199.55)	4,026,683.45	





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Spirit Mountain Utility

Preliminary Engineering Report and Environmental Review
\$95,000

Existing Infrastructure –

- Two (2) drilled wells
- Above-ground 222,000-gallon reservoir
- Arsenic exceedance April 2024

System need -

- Well #2 cannot meet the demands of the residents in its current state
- Arsenic treatment
- Increased storage
- SCADA improvements for well & tank



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Orovada General Improvement District

Preliminary Engineering Report and Environmental Review

\$100,000

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Existing Infrastructure –

- 2 source wells
- 2 well treatment chlorinators
- Distribution System with 49 service connections
- 1 storage tank

Need –

- Well, Distribution System, Storage deficiencies
- Increase capacity and redundancy
- Improved water flow



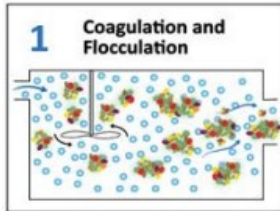
Nevada Department of
**CONSERVATION &
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Truckee Meadows Water Authority Advanced Purification Water Facility (APWF)

A+ Advanced Purified Water Treatment Steps

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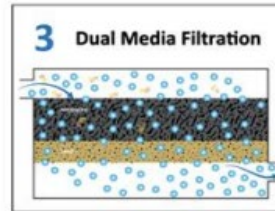
Reno-Stead Water Reclamation Facility Enhancements



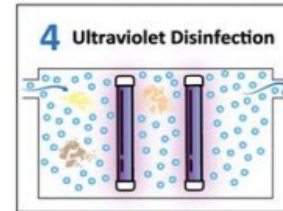
1 Coagulation and Flocculation
Safe, chemical coagulants are added, causing particles to stick together (floc) and form larger particles, which are more easily removed by subsequent treatment steps.



2 Dissolved Air Flotation (DAF)
DAF systems introduce micron-sized bubbles that attach to the floc and rise to the surface. This floating bed of particles is removed by a skimmer.

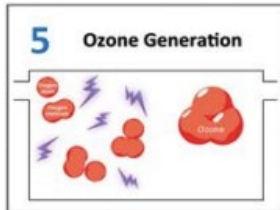


3 Dual Media Filtration
Dual media filtration removes small solids and pathogens.

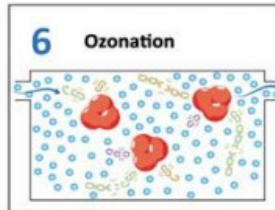


4 Ultraviolet Disinfection
High-intensity ultraviolet light kills most pathogens and viruses.

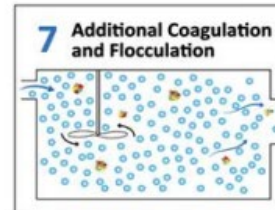
Advanced Purified Water Facility



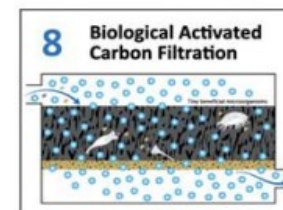
5 Ozone Generation
Because of its short life, ozone is generated on-site. Oxygen atoms and molecules are bonded using an electric field to create ozone.



6 Ozonation
Ozone is a powerful oxidant used to break down organic constituents into smaller, more readily biodegradable molecules.

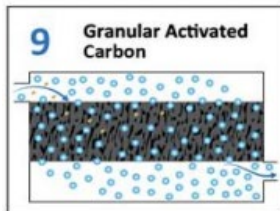


7 Additional Coagulation and Flocculation
Coagulants are again added to the water, causing impurities to stick together for easier removal (see step 1).

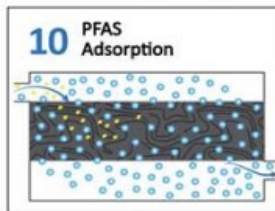


8 Biological Activated Carbon Filtration
Microbiologic organisms and carbon adsorption aid in the biodegradation and removal of dissolved organic constituents.

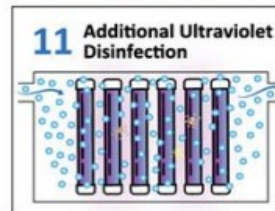
Polishing Steps Before Groundwater Injection



9 Granular Activated Carbon
Polishing step for further removal of trace amounts of dissolved organic constituents, such as pharmaceuticals, PFAS, and disinfection byproducts.



10 PFAS Adsorption
Additional polishing step that targets per- and polyfluoroalkyl substances (PFAS) removal.



11 Additional Ultraviolet Disinfection
High-intensity ultraviolet light kills any remaining pathogens and viruses.



12 Groundwater Injection
Finished, treated water is injected into the groundwater aquifer, where further natural treatment occurs before extraction.



Truckee Meadows Water Authority

Advanced Purification Water Facility (APWF)

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	DWSRF	Other Sources	Total
Planning	\$1,742,312	\$4,890,192	\$6,632,504
Design and Engineering	\$1,647,157	\$4,623,121	\$6,270,278
Land Acquisition	\$43,074	\$120,896	\$163,970
Equipment & Construction	\$37,879,579	\$100,317,657	\$138,197,236
Administration	\$13,537,878	\$38,418,147	\$51,956,025
Financing	\$150,000	\$0	\$150,000
Contingency	\$0	\$0	\$0
Total	\$55,000,000	\$148,570,013	\$203,370,013

Unrestricted cash
\$152,218,757

Days cash on hand
699

Operating income (before depreciation)
\$33,622,346

Current Ratio
3.93

Debt Service Coverage
1.54

- Water Meters: only 650 connections out of 140,000 are unmetered
- User rates were last evaluated June 1, 2022 and are sufficient to cover current needs.
- TMWA maintains an asset management plan
- TMWA is funding a “renewal replacement reserve” account.





Truckee Meadows Water Authority Advanced Purification Water Facility (APWF)

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Total Commitment \$55,000,000	Recommendation The Nevada Division of Environmental Protection (NDEP) recommends that the Board for Financing Water Projects (Board) approve three loan commitments to Truckee Meadows Water Authority (TMWA) for the American Flats Advanced Purified Water Facility (APWF) project.	
Amount	Resolution	Program and Terms
\$150,000	D09A-0824	DWSRF principal forgiveness loan. Qualifies as a loan incentive.
\$48,850,000	D09B-0824	DWSRF traditional loan at 1.0% special interest rate.
\$6,000,000	D09C-0824	DWSRF principal forgiveness loan emerging contaminants grant.

DWSRF Loan Conditions

- Review user rates at least every three (3) years for the life of the loan.
- Develop and maintain an asset management plan that is reviewed by the governing board at least every five (5) years.
- The recipient agrees to draw funds available in this contract within three (3) years from the date of this contract. Funds will be subject to de-obligation and/or review after this time period by the Division.
- The recipient shall maintain separate documentation of the project materials, costs, and construction work that are specifically addressing emerging contaminants as required by the federal grant.





Southern Nevada Water Authority (SNWA) River Mountains Ozone Treatment Project

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SNWA is undertaking an Ozone Equipment Upgrade (OEU) at its treatment facilities:

- River Mountains Water Treatment Facility (RMWTF)
 - Alfred Merritt Smith Water Treatment Facility (AMSWTF)
- *Treat water from Lake Mead to serve the Las Vegas metropolitan area.*

While this project's funding is specific and limited to the River Mountains Water Treatment Facility, modifications and upgrades will address the common needs of both facilities:

- Provide reliable long-term solutions for replacement of aging equipment
- Modify *Cryptosporidium parvum* (Crypto) disinfection goals based on new EPA standards
- Maintain existing ozone equipment redundancy
- Standardize equipment and controls across both treatment facilities to increase efficiency in operations
- Enhance system resiliency from climate and source water changes





Southern Nevada Water Authority

River Mountains Ozone Treatment Project

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	DWSRF	Other Sources	Total
Planning	\$8,100,630	\$0	\$8,100,630
Design and Engineering	\$2,918,407	\$0	\$2,918,407
Equipment & Construction	\$23,365,846	\$10,000,000	\$33,365,846
Administration	\$17,314,920	\$0	\$17,314,920
Financing	\$150,000	\$0	\$150,000
Contingency	\$5,032,498	\$0	\$5,032,498
Total	\$56,882,301	\$10,000,000	\$66,882,301

Unrestricted cash and investments

\$1,053,822,209

Days cash on hand

1,659

Change in Net Position (before depreciation)

\$228,331,068

Current Ratio

5.74

Debt Service Coverage

4.34

- The system is fully metered
- User rates were last adopted June 1, 2022, and are sufficient to cover current needs.
- SNWA is developing an asset management plan
- SNWA has reserve accounts for capital investments.





Southern Nevada Water Authority

River Mountains Ozone Treatment Project

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Total Commitment \$56,883,000	Recommendation The Nevada Division of Environmental Protection (NDEP) recommends that the Board for Financing Water Projects (Board) approve two loan commitments to Southern Nevada Water Authority (SNWA) for their River Mountains Ozone Replacement Project.	
Amount	Resolution	Program and Terms
\$150,000	D10A-0824	DWSRF principal forgiveness loan. Qualifies as loan incentive.
\$56,733,000	D10B-0824	DWSRF traditional loan at 1.0% special interest rate.

DWSRF Loan Conditions

- Review user rates at least every three (3) years for the life of the loan.
- Develop and maintain an asset management plan that is reviewed by the governing board at least every five (5) years.
- The recipient agrees to draw funds available in this contract within three (3) years from the date of this contract. Funds will be subject to de-obligation and/or review after this time period by the Division.





City of Elko

Citywide Meter and Meter Pit Project

The City of Elko relies on groundwater for its water needs - 17 potable water wells can produce a total of 14,000 gallons per minute (gpm) maximum. Usage varies by season:

- Winter – 3 wells produce a total of 3,000 gpm
 - Summer – All 17 wells run 24/7 maxed out at a total of 14,000 gpm
- *This does not provide any buffer in the system should a single well fall out of service.*

The project will improve this buffer and satisfy additional needs:

- Increased water conservation
- Reduced operational costs
- Reduce water loss by detecting leaks earlier
- Promote efficiency and equity within the system
- Lead and Copper Inventory – identification of laterals

Project Components will:

- *Install new and replace existing meters and pits.*
 - *un-metered residential– 60% of customers*
 - *un-metered commercial – 70% of existing*





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City of Elko

Citywide Meter and Meter Pit Project

	DWSRF	Other Sources	Total
Planning	\$0	\$300,000	\$300,000
Design and Engineering	\$0	\$150,000	\$150,000
Equipment & Construction	\$12,000,000	\$0	\$12,000,000
Administration	\$0	\$300,000	\$300,000
Financing	\$150,000	\$100,000	\$250,000
Contingency	\$2,000,000	\$0	\$2,000,000
Total	\$14,150,000	\$850,000	\$15,000,000

Unrestricted cash
\$20,949,186

Days cash on hand
1,901

Change in Net Position (before depreciation)
\$333,509

Current Ratio
1.20

Debt Service Coverage
2.37

- The project is to install meters where they have failed or are non-existent.
- User rates were last changed July 1, 2024, and are sufficient to cover current needs.
- The City of Elko is developing an asset management plan
- The City of Elko will need to establish a reserve account for the water utility.





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City of Elko

Citywide Meter and Meter Pit Project

Total Commitment \$14,150,000	Recommendation The Nevada Division of Environmental Protection (NDEP) recommends that the Board for Financing Water Projects (Board) approve a loan commitment to City of Elko for their city-wide meter and meter pit project.	
Amount	Resolution	Program and Terms
\$1,500,000	D11A-0824	DWSRF principal forgiveness loan. Qualifies as disadvantaged.
\$12,650,000	D11B-0824	DWSRF traditional loan at 1.0% special interest rate.

DWSRF Loan Conditions

- Review user rates at least every three (3) years for the life of the loan.
- Develop and maintain an asset management plan that is reviewed by the governing board at least every five (5) years.
- Maintain a capital replacement reserve account that is funded at least annually and re-evaluated every five (5) years.
- The recipient agrees to draw funds available in this contract within three (3) years from the date of this contract. Funds will be subject to de-obligation and/or review after this time period by the Division.





Moapa Valley Water District

Arrow Canyon Well 3 and Narrows Tank Project

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Existing System Infrastructure:

52% of the systems storage volume lies north of a bottleneck pipeline at “The Narrows,” while 76% of the daily demand occurs through meters south of the same location

The Need:

- Redundant well – to prevent shut offs to citizens should the main well need maintenance or repairs
- Additional storage tank - will provide double storage volume over demand ratio

Project Intent

- Install a backup well – *Arrow Canyon No. 3*
- Install new tank – bisecting 12-inch and 24-inch transmission lines at “The Narrows”





Moapa Valley Water District

Arrow Canyon Well 3 and Narrows Tank Project

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	DWSRF	Other Sources	Total
Planning	\$175,000	\$97,130	\$272,130
Design and Engineering	\$1,304,870	\$0	\$1,304,870
Land Acquisition	\$60,000	\$0	\$60,000
Equipment & Construction	\$8,890,000	\$0	\$8,890,000
Administration	\$200,000	\$0	\$200,000
Financing	\$125,000	\$0	\$125,000
Contingency	\$1,778,000	\$0	\$1,778,000
Total	\$12,532,870	\$97,130	\$12,630,000

Unrestricted cash
\$4,508,352

Days cash on hand
472

Change in Net Position (before depreciation)
\$1,002,074

Current Ratio
7.88

Debt Service Coverage
3.19

- The system is fully metered.
- User rates were last implemented January 1, 2024, and are sufficient to cover current needs.
- Moapa Valley Water District is developing an asset management plan
- Moapa maintains a capital reserve account for the water utility.





Moapa Valley Water District

Arrow Canyon Well 3 and Narrows Tank Project

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Total Commitment \$12,532,870	Recommendation The Nevada Division of Environmental Protection (NDEP) recommends that the Board for Financing Water Projects (Board) approve a loan commitment to The Moapa Valley Water District (MVWD) for their Arrow Canyon Well 3 and Narrows Tank project.	
Amount	Resolution	Program and Terms
\$2,500,000	D12A-0824	DWSRF principal forgiveness loan. Qualifies as disadvantaged.
\$10,032,870	D12B-0824	DWSRF traditional loan at 1.0% special interest rate.

DWSRF Loan Conditions

- Review user rates at least every three (3) years for the life of the loan.
- Develop and maintain an asset management plan that is reviewed by the governing board at least every five (5) years.
- Maintain a capital replacement reserve account that is funded at least annually and re-evaluated every five (5) years.
- The recipient agrees to draw funds available in this contract within three (3) years from the date of this contract. Funds will be subject to de-obligation and/or review after this time period by the Division.





City of Henderson

Water Service Lateral Replacement Project

System Monitoring-

- Identified 14,013 Priority 1-3 service laterals with a high probability of failure
- Laterals account for 64 miles of service lateral length by linear foot – based on average lateral length of 24 feet

Historically, the City of Henderson uses an average of 86,000 acre-feet of water, of which 80,000 acre-feet is authorized – this equates to an average water loss of roughly 7% and emphasizes the systems need for water conservation measures.

The Need –

The current need is to reduce the amount of non-revenue water lost due to leaks, which will increase water conservation

The Project –

This is a 3-year project to proactively replace water service laterals failing due to both the age of the laterals and the material used. Using satellite-based synthetic aperture radar technology to detect subsurface leaks, Henderson will analyze and prioritize the replacement/repair of water service laterals found to have a high probability of failure.





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City of Henderson

Water Service Lateral Replacement Project

	DWSRF	Other Sources	Total
Planning	\$0	\$0	\$0
Design and Engineering	\$0	\$0	\$0
Land Acquisition	\$0	\$0	\$0
Equipment & Construction	\$7,000,000	\$0	\$7,000,000
Administration	\$0	\$0	\$0
Financing	\$250,000	\$0	\$250,000
Contingency	\$0	\$0	\$0
Total	\$7,250,000	\$0	\$7,250,000

Unrestricted cash
\$127,889,276

Days cash on hand
502

Change in Net Position (before depreciation)
\$323,198

Current Ratio
6.32

Debt Service Coverage
0.86

- The system is fully metered.
- User rates were last changed January 1, 2024, and are sufficient to cover current needs.
- Henderson completed an asset management plan in March 2023.
- Henderson maintains a capital reserve account for the water utility.





City of Henderson

Water Service Lateral Replacement Project

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Total Commitment \$7,250,000	Recommendation The Nevada Division of Environmental Protection (NDEP) recommends that the Board for Financing Water Projects (Board) approve a loan commitment to City of Henderson (Henderson) for their water service lateral replacement project.	
Amount	Resolution	Program and Terms
\$7,250,000	D13-0824	DWSRF traditional loan.

DWSRF Loan Conditions

- Review user rates at least every three (3) years for the life of the loan.
- The recipient agrees to draw funds available in this contract within three (3) years from the date of this contract. Funds will be subject to de-obligation and/or review after this time period by the Division.





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Capital Improvements Grant Program

Resolution to increase funding in contract amounts under certain conditions

- The cost of materials, supplies, and labor have continued to be extremely volatile due to many factors.
- The resolution would increase the effectiveness of the Capital Improvements Grant Program in distributing money in a timely and expeditious manner that demonstrates to the governor, treasurer, and legislature the need for more resources.
- This aligns with NDEP's and the Board for Financing Water Project's (Board's) goals of providing Nevadans and their visitors with safe drinking water.





Agenda
Item
14

Capital Improvements Grant Program

Resolution to increase funding in contract amounts under certain conditions

- Parallels the Board Resolution D10-0524, adopted May 15, 2024, for the Drinking Water State Revolving Fund.
- The Director of the Department of Conservation and Natural Resources may increase funding agreements by:
 - 30%, or \$500,000, whichever is higher
- Eligible costs include planning, design, and construction.
- NDEP or the Director are under no obligation to increase funding.
- The resolution is in effect until amended or rescinded.





Agenda 15:

Board Discussion



Nevada Department of
**CONSERVATION &
NATURAL RESOURCES**



Jennifer Carr
Administrator

Danilo Dragoni
*Deputy
Administrator*

Jeffrey Kinder
*Deputy
Administrator*

Rick Perdomo
*Deputy
Administrator*

Agenda 16:

Public Comment

Those wishing to make public comment that are participating remotely may do so by calling in 775-321-6111 and using meeting extension 851250702#, or by raising your hand through the TEAMS module so the moderator may call on you.

Members of the public will be invited to speak before the board; however, no action may be taken on a matter during public comment until the matter itself has been included on an agenda as an item for possible action. Public comment may be limited to three (3) minutes per person at the discretion of the chair. Additional comments may be submitted to the board for inclusion in the minutes.



Nevada Department of
**CONSERVATION &
NATURAL RESOURCES**



Future Board Meetings

Status	Date of Meeting	Loan Applications Due Date
Completed	Wednesday, August 21, 2024	Friday, July 5, 2024
Confirmed	Wednesday, November 13, 2024	Friday, September 27, 2024
Confirmed	Wednesday, February 19, 2025	Friday, January 3, 2025
Confirmed	Wednesday, May 21, 2025	Friday, April 4, 2025
Confirmed	Wednesday, August 20, 2025	Thursday, July 3, 2025
Confirmed	Wednesday, November 19, 2025	Friday, October 3, 2025

