

United States Senate

WASHINGTON, DC 20510

December 16, 2025

The Honorable Lee Zeldin
Administrator
U.S. Environmental Protection Agency
1200 Pennsylvania Avenue NW
Washington, DC 20460

Dear Administrator Zeldin:

We write to express concern regarding the growing inefficiency of the Water Infrastructure Finance and Innovation Act (WIFIA) program, a critical source of financial assistance for large drinking water and wastewater infrastructure projects. Since the beginning of the current administration, loan closings for water and wastewater projects have significantly slowed. Our states and municipalities rely on **WIFIA loans to finance large-scale projects** to provide clean water to our constituents, and it is imperative that EPA use the resources Congress has provided to address the significant need for water infrastructure improvements. We ask that EPA eliminate the **new red tape** put in place under this administration that has been hindering WIFIA approvals and process loans more efficiently.

The WIFIA program provides long-term federal loans that can be **combined with other federal and state grants** to help communities maintain critical water infrastructure for a lower cost while avoiding rate increases for ratepayers. Since 2017, WIFIA has supported hundreds of projects, totaling \$22 billion in assistance.¹ The program serves a broad range of borrowers, and 20 percent of selected projects and closed loans benefited small communities. **WIFIA also has a 100 percent repayment success rate.** As of December 2024, the program has saved borrowers and ratepayers \$7 billion when compared to traditional financing.² Demand from states for **WIFIA financial assistance for drinking water, wastewater, water reuse, and stormwater projects remains high** because the program is a **win-win for communities and taxpayers.**

The approval process for WIFIA projects has been moving at a **troubling pace** under the current administration. The Trump administration has only been able to approve six water project loans since taking office in January. Before November 20 of this year, EPA had only approved a single project under the current administration. It appears that it took an **October 27 letter from key water stakeholders** and state water agencies to push EPA to clear five loans on November 20.³

¹ U.S. Environmental Protection Agency, *About the WIFIA Program* (December 1, 2025), <https://www.epa.gov/wifia/wifia-pending-loans>

² U.S. Environmental Protection Agency, *WIFIA Annual Report* (April 2025), <https://www.epa.gov/wifia/wifia-annual-report>

³ https://www.amwa.net/system/files/linked-files/WIFIA%20Support%20ltr%20to%20EPA_Oct%202025-final.pdf

Under the last administration, EPA approved 18 WIFIA loans in 2024 and 24 loans in 2023.⁴ The slowdown has halted critical water infrastructure projects in states around the country. There are currently 38 projects for which a prospective borrower has submitted a WIFIA loan application that is awaiting EPA's approval. These projects are located in Florida, California, Hawaii, Illinois, Louisiana, Maryland, Nebraska, Oregon, Tennessee, Texas, Utah, and Washington.⁵ Among these applications awaiting approval are projects that aim to repair aging wastewater infrastructure, reduce flood risk, improve water quality of stormwater discharge, and address other pressing water infrastructure and public health concerns.

Considering the broad impact these delays are having, we request that EPA explain why there has been such a significant delay with WIFIA loan approvals and what the agency is doing to expedite loan processing. We have reason to believe that a significant factor contributing to the delay of loan approvals has been the time it takes the administration to review each project application's ideological alignment with the President's executive orders. This would represent a new and unnecessary layer of bureaucracy and red tape for WIFIA projects. We request more information on how EPA is working with the Office of Management and Budget (OMB) on executive action compliance review for WIFIA loans as well as on where in the process these loans are being delayed. Additionally, EPA's website lists the position of WIFIA Program Director as being vacant.⁶ If staffing losses at EPA have contributed to the program's inefficiencies, we request that you inform Congress of the scale of this problem.

WIFIA serves a vital purpose in supporting water infrastructure projects that provide greater community health and safety, and federal financial assistance is necessary to improve water affordability for all Americans. We request that EPA work with urgency to more efficiently process WIFIA loan applications, work with OMB to get applications cleared more quickly, and cut through the red tape that the administration has wrapped around the program.

Thank you, and we look forward to your response.

Sincerely,



Adam B. Schiff
Ranking Member
Subcommittee on Fisheries,
Water, and Wildlife

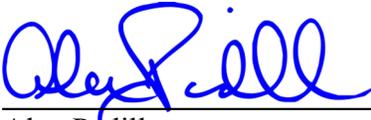


Chris Van Hollen
United States Senator

⁴ Miranda Willson, *EPA's popular water infrastructure loans are scarce this year*, GREENWIRE (November 14, 2025), <https://subscriber.politicopro.com/article/eenews/2025/11/14/epas-popular-water-infrastructure-loans-are-scarce-this-year-00651853>

⁵ <https://www.epa.gov/wifia/wifia-pending-loans> (December 1, 2025)

⁶ <https://www.epa.gov/aboutepa/about-office-water> (December 1, 2025)



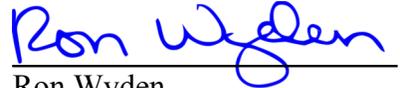
Alex Padilla
United States Senator



Edward J. Markey
United States Senator



Cory A. Booker
United States Senator



Ron Wyden
United States Senator