

Casitas Municipal Water District Agricultural Low Interest Loan Program

Application Scoring Evaluation

The purpose of the Casitas Agricultural Low Interest Loan Program is to enable farmers to adopt practices that will lead them to decrease their water demand on Casitas. Loans are for capital purchases, which improve agricultural irrigation efficiency or increase reliance on other sources of water supply. Loan assistance will be awarded on a competitive scoring basis for eligible projects that meet the general conditions set forth in Casitas' Agricultural Low Interest Loan Program Guidelines and Requirements document. Scoring criteria to be utilized is contained in Attachment A.

Casitas Municipal Water District reserves the right to provide funding at a level lesser than requested by the applicant, or to refuse to fund an applicant's request.

Reasons for such determinations include, but are not limited to, attainability of the proposal, credit worthiness of the applicant, total funding determined necessary, and total available funding. Loans will be made available only for future capital purchases. Operating expenses or refinancing of existing debt is not eligible. The term of the loan will not exceed the expected life of the collateral or (4) four years. Payments will be on a semi-annual or monthly schedule. Please Note: Our continued funding depends on repayment from existing loans. Applications are accepted and reviewed throughout the year.

Application Review and Approval

Qualifying projects are selected for funding on a competitive scoring basis. Casitas will use the following procedure to determine the qualification of an application.

Application Review

Applications will be received and reviewed by Casitas' staff for completeness in accordance with eligible loan requirements. Casitas' staff will additionally review each complete application to determine its merits in accordance with the criteria set out in the guidelines and requirements document. In the event of a scoring tie between eligible projects of equal priority pursuant to the scoring criteria contained in Attachment A, available funding will be divided proportionately (in accordance with total amounts requested) among the projects.

Casitas' staff will score each application using the evaluation profile, see attachment A. This is a competitive program so all applications will be scored on their relative merit. Give special attention to the Evaluation Profile (Attachment A) when formulating ideas for your application. Keep in mind that the application is what Casitas' staff will use to make recommendations. Please give descriptive details about your operation and project within the preliminary application. After the evaluation of preliminary applications by Casitas' staff, they will be forwarded with recommendations to the General Manager. The General Manager will verify that each project meets Casitas' priorities and each application is in accordance with the criteria set out in this program. All qualifying preliminary application approvals will then be provided for review to the Ojai Community Bank for creditworthiness. Applicants, with qualifying preliminary applications, will be required to complete additional application material for the

bank so that they can make an adequate assessment of an applicant's credit worthiness. This information will remain private and will not be made available to Casitas MWD.

If you have questions concerning the application process and the loan program please call Ron Merckling at: 805 649-2251 Extension 118. Completed applications should be sent to:

Casitas MWD Agricultural Low Interest Loan Program

1055 Ventura Avenue

Oak View, California 93022

Please keep a copy of your application for your own records. Submitted applications will not be returned. Thank you for your interest in this program.

ATTACHMENT A

Casitas MWD Agricultural Low Interest Loan Program

SCORING CRITERIA

<i>Criterion</i>	<i>Description or Value</i>	<i>Check One</i>
1. Is the applicant a Casitas Municipal Water District Customer?		
Yes	Eligible for consideration	
No	Not eligible for consideration	
2. Does the proposed project result in greater water demand upon Casitas' sources?		
Yes	Not eligible for consideration	
No	Eligible for consideration	
3. Does the proposed project expand the total number of acres planted?		
Yes	Not eligible for consideration	
No	Eligible for consideration	
4. Is the project within Casitas' District boundaries?		
Yes	Eligible for consideration	
No	Not eligible for consideration	
5. Does the project meet the types of projects outlined in the Agricultural Low Interest Loan Program Guidelines and Requirements?		
Yes	Given priority	
No	Eligible for consideration only if no applications from applicants with projects outlined in guidelines and requirements remain.	
6. How ready and how feasible is the project?		
Not ready	Not eligible for consideration	
Not feasible	Not eligible for consideration	
6. How many acre-feet of annual water demand reduction from Casitas results from this project?		
11 or more	20 points	
5-10	10 points	
Less than 5	5 points	
0	0 points	
7. How many years is the life expectancy of the project?		
11 or more	10 points	
5-10	5 points	
Less than 5	2 points	
0	0 points	
8. Did applicant participate in Casitas' Distribution Uniformity Evaluation Program?		
Yes	10 points	
No	0 points	
9. What is the percent of matching dollars being provided for the project?		
50% or more	10 points	
25-49%	5 points	

10-24%	2 points	
Less than 10%	0 points	
10. What is the ratio of dollars provided for the project per acre-foot of reduction in water demand from Casitas (for the first ten years of the project)?		
Less than \$100 per acre-foot	20 points	
\$101-350	15 points	
\$351-750	10 points	
\$751-1,000	5 points	
Greater than \$1,001 per acre-foot	0 points	