United States
Environmental Protection Agency

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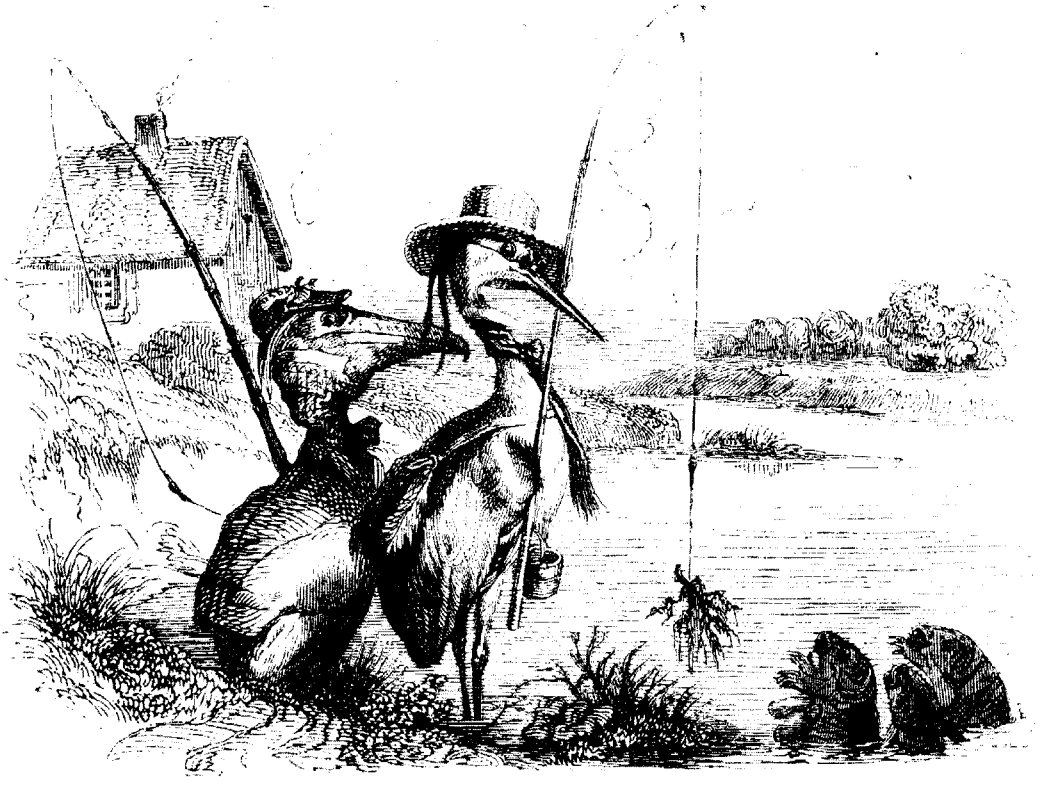
EPA

The Clean Water State Revolving Fund

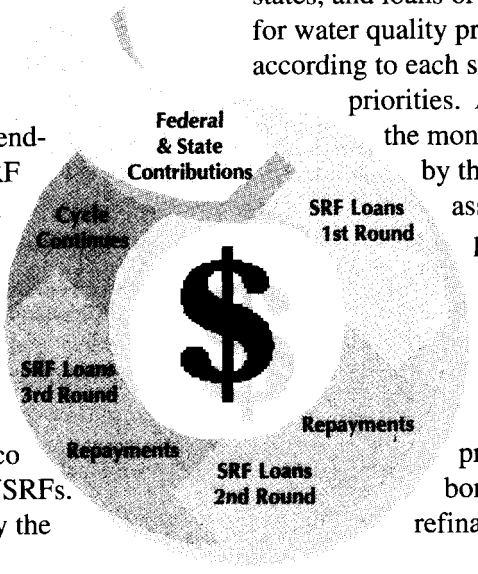
How to Fund Nonpoint Source and Estuary Enhancement Projects



This brochure describes the Clean Water State Revolving Fund (CWSRF) program, a widely available financing source for water quality improvement projects. While the CWSRF has most commonly been used to finance municipal wastewater treatment projects, this brochure answers the most frequently asked questions about the program's ability to fund nonpoint source and estuary projects, key components to watershed-based water quality management. The United States Environmental Protection Agency (U.S. EPA) encourages the full use of the CWSRF to implement a broad range of watershed-based activities. Examples of eligible or actual projects are provided throughout the brochure to illustrate the CWSRF program's potential for funding water quality activities.

What Is The CWSRF?

To help address growing needs for water pollution control funding, Congress created the CWSRF as part of the Clean Water Act Amendments of 1987. The CWSRF succeeded the Construction Grants Program, a direct grant program for funding wastewater treatment projects. Under the CWSRF program, EPA provides grants or "seed money" to the 50 states and Puerto Rico to capitalize individual CWSRFs. The program is managed by the states, and loans or other types of assistance for water quality projects are disbursed according to each state's program and priorities. As the loans are repaid, the money is reused (revolved) by the CWSRF to provide assistance for future projects. Although assistance typically is in the form of low-interest rate loans, the CWSRF is a flexible source of financing that can also provide loan guarantees, bond insurance, and refinancing of existing debt.

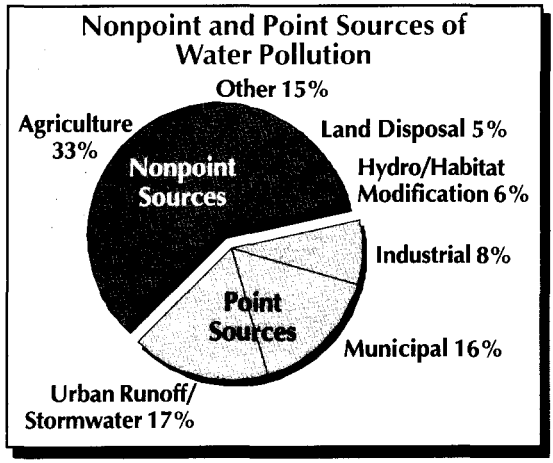


CWSRF Loan Program Features:

- Loans at below market interest rates and for up to 20 years
- Adjustable-rate loans, stepped payments, balloon payments allowed at state discretion
- Loans cover 100% of eligible costs
- Loans available for agricultural, rural, and urban runoff control; estuary improvement; wet weather flow control, including stormwater and sewer overflows; and alternative treatment technologies
- Loans can be made to towns, counties, conservation districts, and other public agencies; loans for certain activities may also be available to private parties (i.e., farmers)

What Are Expanded Use Activities?

Recognizing the need to provide funding for water quality improvement projects that address both point and nonpoint sources of pollution, Congress included a broad array of "expanded uses" in its design of the CWSRF program. The CWSRF can finance nonpoint source pollution control activities, as well as the development and implementation of Comprehensive Conservation and Management Plans (CCMPs) associated with the National Estuary Program. With this flexibility the CWSRF has the potential to be the primary financing source for comprehensive watershed management efforts.

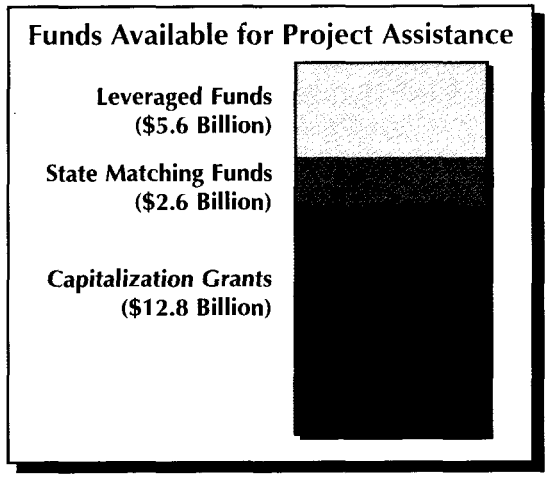


Historically, water pollution control and financing programs such as the construction grants program have focused on point sources of pollution such as municipal wastewater (sewage) and industrial discharges.

Nonpoint sources (NPSs) of water pollution, which may include contaminated groundwater flow and runoff from agricultural and developed land, have received far less attention. This is because nonpoint sources of pollution are harder to address, since they are not discrete ("end-of-pipe") pollution sources and so can be harder to identify.

How Much CWSRF Funding Is Available?

As of mid-1997, almost $13 billion in federal CWSRF capitalization grants have been awarded to the states, which have contributed more than $2.6 billion in matching funds. Some states have increased their pool of loanable funds by borrowing additional money to "leverage" the capitalization grants and matching funds. Currently, the 51 CWSRFs have $21 billion available to fund priority water quality projects. States have used their CWSRFs to make approximately 5,900 loans totalling $17.1 billion-$16.6 billion for wastewater treatment and $531 million for expanded use activities.



Landfill Design, Monitoring, and Upgrades

In Alaska, monitoring, upgrading, and designing landfills while protecting groundwater can be challenging - the presence of permafrost in many areas is just one complicating factor. Alaskan cities have used the CWSRF to fund three different stages of landfill-related groundwater protection projects. Anchorage used a $10 million loan to finance monitoring wells, new cells, and leachate controls. Nome borrowed $2 million of CWSRF monies to construct a new landfill. Kotzebue is using a $600,000 CWSRF loan to finance design of a new landfill. All three cities have identified landfill tipping/user fees as the dedicated source of revenue to repay the CWSRF.

Project Profile

Project locations:	Anchorage, Nome, and Kotzebue, Alaska
Value of project loans:	$12,662,000
CWA project category:	Nonpoint Source Management (section 319)
Loan terms	
repayment period:	20 years
interest rate:	3/4 of state 20-year General Obligation Bond Index as listed in the Wall Street Journal (4.2% in January, 1997)
CWSRF loan recipient:	Individual municipalities
Dedicated repayment source:	Tipping/user fees
Project contact:	Mike Burns Alaska Department of Environmental Conservation (907) 465-5136

What Projects Are Eligible?

To be funded, expanded use projects must be part of an EPA-approved state Nonpoint Source Management Plans or part of the National Estuary Program protection efforts. The Clean Water Act nonpoint source program (authorized by Section 319 of the Act) identifies specific activities for controlling nonpoint sources of pollution and identifies both implementing agencies and potential funding sources. Activities that may be included in nonpoint source management programs are implementation of best management practices, storm water management projects, and education. Examples of projects that are part of approved Nonpoint Source Management Plans and that have received CWSRF funding include:

New York: Storm water management facilities including sediment basins and constructed wetlands.

Ohio: Best management practices for agricultural nonpoint source control.

California: Reduction of urban pollutant loading to protect wetlands.

Washington: Repair or replacement of on-site septic systems to reduce nonpoint source pollution.

Under the authority of the nonpoint source section of the Clean Water Act, states can also use CWSRF assistance to support implementation of ground water protection strategies. Most of these efforts have addressed landfills or failing septic systems threatening ground water and public water

Wetlands Purchase

The city of Port Townsend, Washington, was simultaneously able to meet storm water management objectives and a wetlands preservation directive by using the CWSRF to purchase the area known as the Winona Wetlands. The wetlands currently serve as a critical stormwater basin for the area and also provide a valuable wildlife habitat. Potential development in the area not only threatened the wetlands but also would result in storm water management problems. By purchasing the wetlands, the city was able to protect a natural storm water management system as well as a wildlife refuge. The city purchased 6.5 acres in Phase I and is currently planning to borrow additional CWSRF funds for a Phase II purchase of 9 acres. A portion of the city's storm water utility fee charged to households is being used to repay the CWSRF.

Project Profile

Project location:	Port Townsend, Washington
Value of project loans:	$400,000
CWA project category:	National Estuary Program (section 320)
Loan terms	
repayment period:	5 years
interest rate:	0%
CWSRF loan recipient:	City of Port Townsend
Dedicated repayment source:	Portion of city's $5 per household storm water utility fee
Project contact:	Doug Mason City of Port Townsend, WA 360- 385-7212

supplies. Examples of these projects include:

Alaska: Planning and construction of landfills to protect ground water.

Maine: Replacement of failed individual septic systems.

New York: Landfill leachate collection, storage, and treatment.

North Dakota: Expansion of an existing landfill.

Missouri: Animal waste facilities and waste-handling equipment to prevent surface and ground water contamination.

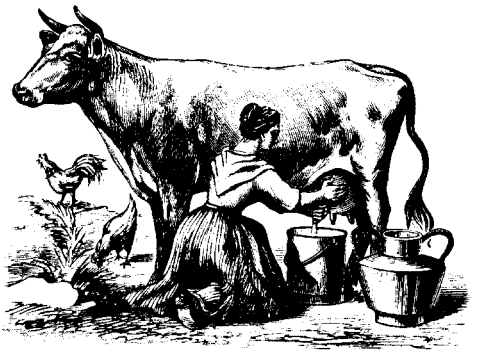
The Clean Water Act National Estuary Program (authorized by Section 320 of the Act) addresses estuaries of national importance. CWSRF funds may be used to develop and implement Comprehensive Conservation and Management Plans, the guiding documents for addressing water quality initiatives in estuaries covered by the Clean Water Act. Specific project types eligible for CWSRF funds include wetland protection and restoration projects. One such project in Washington involved the actual purchase of wetlands. Not only did the purchase prevent the wetlands from being developed but it also preserved an integral part of the purchasing municipality's stormwater control system.

Many activities that assist in preventing pollution of estuaries may also be funded as nonpoint source activities if included in the EPA-approved state Nonpoint Source Management Plan. For example, Maryland's CWSRF funded nonpoint source projects to cap landfills and treat landfill leachates in an effort to protect the Chesapeake Bay.

A state-by-state summary is included at the end of this brochure that identifies additional examples of expanded use projects and provides contacts to discuss the projects.

Who Can Qualify for a CWSRF Expanded Use Loan?

CWSRF loans for expanded use projects are available to public or private entities, including individuals, who have eligible projects and can identify a dedicated loan repayment source. Please note that project eligibility varies from state to state according to each state's CWSRF program priorities and rules. To find out whether you may be eligible to take advantage of CWSRF assistance, please contact the appropriate person listed on page 17.



Animal Waste Facilities Construction and Related Equipment Purchase

As a group, farmers tend to place a high value on preserving and protecting natural resources. The Missouri CWSRF has helped the state's farmers achieve these goals. Historically, animal waste has been a major contributor to groundwater contamination in the state's agricultural areas. The Missouri Agricultural and Small Business Development Authority (MASBDA) is borrowing CWSRF funds and reloaning them to farmers so they can purchase animal waste collection equipment and construct animal waste storage and distribution facilities. This not only helps eliminate a major source of both surface and groundwater contamination, but also provides the farmers with valuable material. The animal waste is used to irrigate row crops or pastures, providing both water and nutrients. In many instances the irrigation equipment is also financed through the CWSRF.

The CWSRF lends funds to the MASBDA at an interest rate of 3%, which in turn lends them to farmers at interest rates of 5% to 6%. The difference in the interest rate is being used to fund a reserve account and has allowed the MASBDA to identify the farmers as the dedicated source of revenue to repay the CWSRF.

Project Profile

Project locations:	Missouri
Value of project loans:	$20 million dedicated to the program
CWA project category:	Nonpoint Source Management (section 319)
Loan terms	
repayment period:	10 years
interest rate:	3%
CWSRF loan recipient:	Missouri Agricultural and Small Business Development Authority, which in turn lends to farmers at 5% to 6% interest rates
Dedicated repayment source:	Farmers borrowing funds from MASBDA; fund reserve resulting from difference in interest rates
Project contact:	Anne Crawford Missouri Water Pollution Control Program 573-751-1302

What Loan Repayment Options Exist for Expanded Use Projects?

With traditional wastewater projects, the CWSRF enters into a loan agreement with a municipality or wastewater authority that pledges repayment through facility user charges. With nonpoint source control or other expanded use projects, specific user charges may not be available to dedicate for loan repayment and another repayment source will need to be identified.

CWSRFs have worked with loan recipients to develop flexible repayment mechanisms, and recognize creative approaches to repayment that are acceptable to the loan recipient and the CWSRF.

Examples of repayment sources include establishing or dedicating:

- *Leasing fees*
- *Plant sales*
- *Storm water utility fees*
- *Loan repayments*
- *Solid waste tipping fees*
- *Tax revenue*
- *Water utility revenues*

While the ultimate source of repayment for expanded use loans may often be the loan recipient, the dedicated repayment source identified in the CWSRF loan application need not be directly from the assistance recipient. The repayment source can and often has been entirely independent from the recipient and/or the water quality project (e.g., property taxes).

Ohio Linked Deposit Program

The linked deposit program was created as a mechanism to make loans to individuals (usually farmers) proposing projects that are consistent with area watershed management plans. In the linked deposit program, SRF funds equal to the required project funds are placed in a Certificate of Deposit with a private bank. The interest rate on the CD is discounted below the bank's normal cost of funds. The difference between the cost of funds and the interest rate is used to subsidize the interest rate the bank charges on project loans (approximately a 3% subsidy). Loan recipients take a letter of project approval to the bank and borrow funds at a negotiated rate of interest. The loan recipient repays the loan to the bank over time. The bank uses loan repayments to pay the CWSRF interest on the CD plus principal.

Project Profile

Project locations:	Ohio
Value of project loans:	Approximately $4.5 million
CWA project category:	Nonpoint Source Management (section 319)
Loan terms	
repayment period:	negotiated (20 years or less)
interest rate:	3% less than regular loan rates
CWSRF loan recipient:	Project applications
Dedicated repayment source:	Ultimately the loan recipient
Project contact:	Greg Smith Ohio Environmental Protection Agency 614-644-2798

What Are the Advantages of Using CWSRF Funding for Expanded Use Activities?

Favorable Terms

CWSRF assistance is usually offered on advantageous terms: loans with interest rates at or below market rates, and a repayment period as long as 20 years beginning one year after project completion.

Administrative Ease

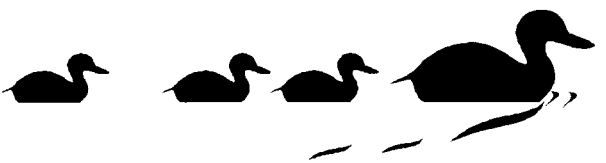
CWSRF assistance recipients will receive help with applying and qualifying for the program, ensuring a smooth process even for first-time recipients.

Significant Source of Financing

The CWSRF is a significant source of financing that allows states and communities to undertake critical water quality projects that otherwise might not be addressed.

Achieve Environmental Results

The CWSRF is a federally funded environmental program with a focus on achieving environmental benefit through needed financial assistance.



Septic System Repair Loan Program

Delaware's expanded use of the CWSRF is providing homeowners with an incentive to repair failing septic systems, a significant contributor to both surface and groundwater contamination. Using CWSRF funds, the state has established a septic system repair loan program that offers homeowners loans with more attractive terms than they could secure in the commercial market. Loans of up to $10,000 are made directly from the CWSRF to individual homeowners and carry a 3% interest rate with repayment periods of up to 20 years. The state performs a financial capability analysis on each applicant, including obtaining a personal credit report. Applicants must own the property, since a lien is placed on the property to secure the loan. Once the repairs are made, a Department of Natural Resources representative inspects the system. The two-year-old program has financed the repair of more than 100 systems.

Project Profile

Project location:	Delaware
Value of loan commitments:	$600,000 - $700,000
CWA project category:	Nonpoint Source Management (section 319)
Loan terms	
repayment period:	up to 20 years
interest rate:	3%
CWSRF loan recipient:	Individual homeowners
Dedicated repayment source:	Homeowner loan obligation, property lien
Project contact:	Terry Deputy Delaware Department of Natural Resources & Environmental Control 302-739-5081

Barnes Creek Biofiltration, Wetland, and Detention Facility

The city of Des Moines, Washington, is using CWSRF funds to purchase and reconstruct a badly degraded wetland area and to construct a sediment trap/pond facility. This project is allowing the city to meet two goals it constantly struggles to achieve: flood protection and wetlands preservation and enhancement. The project will be completed in three phases: planning (1996), design (1997), and construction (1998-99). The CWSRF will, at a minimum, fund phases I and II. Area stormwater will enter one of two sediment traps by way of the surrounding reconstructed wetlands. The wetlands serve the dual purpose of providing flood protection by containing stormwater runoff, and acting as a preliminary filter by removing suspended solids. The majority of sediment and any heavy metal removal will occur while the water is in the sediment traps. The water will then leave the traps through artificial inlets that lead to Barnes Creek, which eventually enters Puget Sound.

Project Profile

Project location:	City of Des Moines, Washington
Value of expanded use loans:	$152,000 (1996), $70,500 (1997)
CWA project category:	National Estuary Program (section 320)
Loan terms	
repayment period:	5 years
interest rate:	0%
CWSRF loan recipient:	City of Des Moines
Dedicated repayment source:	Resident fees paid to the local surface water utility
Project contact:	Loren Reinnold City of Des Moines, WA 206-870-6524

How Do I Apply for a CWSRF Loan?

Each state has a similar process for selecting projects to receive CWSRF financing. The general CWSRF loan process in your state may consists of these steps:

Loan Application

- Discussing your project with a state CWSRF representative and obtaining an application if appropriate.
- Completing an application form which may require applicants to:
  - Identify the environmental needs and cost of the project;
  - Describe the proposed project, and complete project-specific documents, such as design documents, engineering plans, permits, state agency approvals, and contract documentation;
  - Identify a dedicated revenue source to repay the loan; and
  - Include project financial information, such as project capital and operating and maintenance costs.

Project Selection

- To be selected, projects must meet certain program requirements and various federal laws and regulations. For example, expanded use projects must be identified as part of an approved state Nonpoint Source Management Program or ground water protection strategy, or must be part of the development or implementation of a National Estuary Program Comprehensive

Subsurface Drainage Recycling

An expanded use of the CWSRF has allowed the Pacheco Water District in California to recycle subsurface drainage water while at the same time reducing the levels of selenium and salinity of drainage waters entering local rivers. CWSRF funds have been used to construct ponds to collect high-salt subsurface drainage. Water that cannot be discharged into rivers is pumped through newly-constructed canals (also financed with CWSRF funds) and combined with clean water to produce a mix that is used by local growers for irrigation purposes. The collection ponds and canals constructed with CWSRF funds not only divert high-salt water from entering the local rivers but also allow the District to control salt loading in the area. This has benefitted the area lowlands, where topographical conditions historically have resulted in their receiving a disproportionate amount of salt from area discharge.

Project Profile

Project location:	Pacheco Water District, CA
Value of project loans:	$1.9 million
CWA project category:	Nonpoint Source Management (section 319)
Loan terms	
repayment period:	10 years
interest rate:	less than 3%
CWSRF loan recipient:	Pacheco Water District
Dedicated repayment source:	Surcharge added to the user fee currently charged to growers receiving water from the District
Project contact:	Paul Roggensack California State Water Resources Control Board Division of Water Quality Programs 916-657-0673

Conservation and Management Plan. The projects must also be identified in the state's CWSRF Intended Use Plan.

- Applications are often accepted and reviewed on an annual cycle. States that use lending conduits, such as Ohio's *Linked Deposit* program (see the example of this program on page 8), may have a different schedule for submitting applications. To be considered for the next round of financing, you should discuss with your state CWSRF staff when the next deadline is for submitting applications.

Loan Contract Agreement

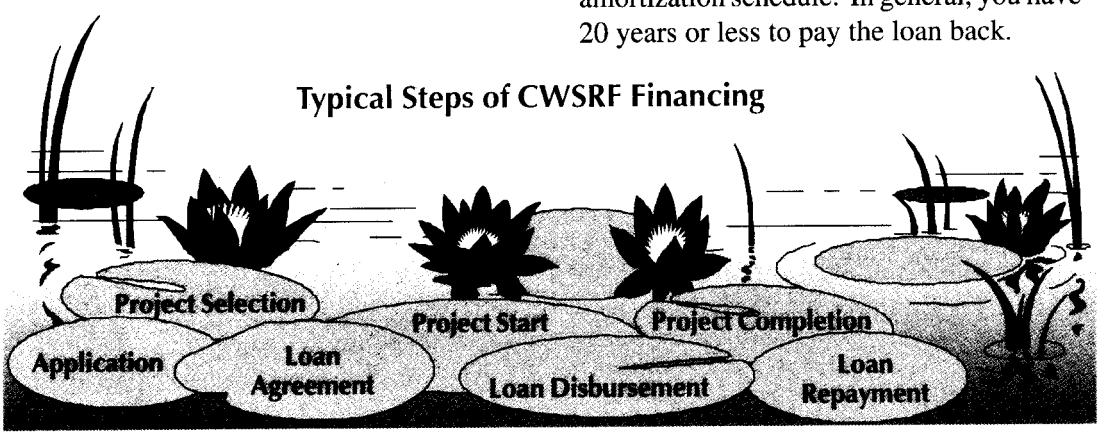
- The loan agreement formalizes the terms of the CWSRF financial assistance to be provided. The agreement is a legal document that commits the CWSRF to fund the project and commits the borrower to certain terms and conditions for proceeding with the project and repaying the loan. The loan agreement will contain:
  - A loan amortization schedule that specifies the anticipated loan principal and interest payments over time;
  - A pledge by you to dedicate the revenue source identified in your application; and
  - A certification that you will comply with all program requirements.
- Typically, you will be given a draft of the loan agreement and other loan documents to review with your attorney before formal loan closing.

Project Start and Loan Disbursement

- After your project commences and as construction proceeds, you will typically submit monthly requests for loan disbursements from the CWSRF based upon incurred costs. Disbursement requests will require certain documentation, such as contractor invoices, and a certification that funds were properly expended.

Project Completion and Loan Repayment

- Within one year after project completion, loan repayments will begin based on the final loan amortization schedule. In general, you have 20 years or less to pay the loan back.



Where In U.S. Has CWSRF Funded Nonpoint Source and Estuary Projects?

States are beginning to take advantage of their funding flexibility by using the CWSRF to fund nonpoint source and estuary activities. The seventeen states, highlighted below, have provided a total of $531 million in CWSRF assistance to fund a vast array of projects aimed at protecting surface and groundwater. In the near future, states plan to provide an additional $20 million in CWSRF assistance for nonpoint and estuary activities. The following matrix summarizes, by state, information on nonpoint source and estuary projects that either are currently funded or are expected to be funded under the CWSRF program.

State	Type and Scope of Project	Contact for More Information
Alaska	• Water quality correction and treatment by closing landfills, constructing new landfills and leachate treatment facilities, and monitoring and controlling existing landfills.	Mike Burns Alaska Department of Environmental Conservation 907-465-5136
California	• Reduce agricultural subsurface drainage by purchasing irrigation equipment that is leased to farmers for conversion from furrows/siphon tube irrigation to sprinkler/gated pipe irrigation. • Wetlands enhancement and storm water management by reducing pollutant loading and by removing intractable pollutants in urban wetland prior to discharge. • Construct storm water retention/detention facilities and storm water quality control basins to protect local streams, river, and the regional groundwater basin by reducing runoff-borne pollutants from regional urban and agricultural land uses. • Sediment removal from river by suction dredge to improve stream quality and fish habitat. • Subsurface drainage recycling project aimed at transferring subsurface water high in salts to a storage facility and mixing these waters with fresh to recycle for irrigation purposes. • *Demonstration and education project for sustainable agriculture. Develop a commercial vineyard using environmental practices to avoid impacting water quality.	Paul Roggensack Division of Water Quality Programs State Water Resource Control Board 916-657-0673

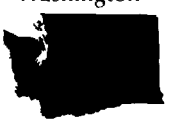
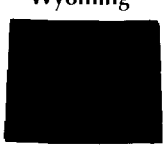
Projects approved and/or awaiting binding commitments.

State	Type and Scope of Project	Contact for More Information
Delaware	• Chicken manure storage facilities and dead bird composters on each farmer's property to reduce nutrient loadings from farming operations. • Agricultural dairy program loans to dairy farmers to implement best management practices (i.e., manure control and storage facilities) on farms. • Septic tank rehabilitation program to finance rehabilitation of malfunctioning or failing septic systems. • Leaking underground storage tank program to finance the removal of leaking underground tanks, the remediation of contaminated sites and purchase of leak detection systems when borrowers install new tanks.	Terry Deputy Program Manager Department of Natural Resources and Environmental Control 302-739-5081
Maine	• Replacement of failed individual septic systems to protect groundwater and public health.	Robert O. Lenna Executive Director Maine Municipal Bond Bank 207-622-9386
Massachusetts	• *Loans to replace failed individual septic systems to protect groundwater, private drinking water supplies, and public health.	Scot Butcher Executive Director Massachusetts Water Pollution Abatement Trust 617-367-3900
Minnesota	• Construction of sedimentation basins, and stream bank stabilization projects to control erosion. • Loans to rural landowners and agri-businesses to implement water quality improvement practices that mitigate or prevent nonpoint source pollution. Projects eligible for loans include animal waste control systems, abandoned well sealing, and structural conservation practices such as waterways, erosion and sediment control basins, terraces, and non-structural conservation practices such as the purchase of conservation tillage equipment.	Laurie H. Martinson Executive Assistant Water Quality Division Minnesota Pollution Control Agency 612-296-7360 Paul D. Burns Assistant Director Agriculture Development Division Minnesota Department of Agriculture 612-296-1488
Missouri	• Animal waste facility loan program to help farmers finance the construction of animal waste facilities or purchase waste-handling equipment - all of which work to prevent potential surface and ground water contamination.	Steve Townley Chief, Financial Services Section Water Pollution Control Program Missouri Department of Natural Resources 573-751-1397

**Projects approved and/or awaiting binding commitments.*

Continued from page 14

State	Type and Scope of Project	Contact for More Information
Nevada	• *CWSRF loan to purchase water rights ($12 million) in the Truckee basin to augment river flows that will: restore the water quality of the Truckee River; preserve and protect endangered species; and enhance the water quality of Pyramid Lake.	James Williams, Jr. Chief, Bureau of Wastewater Treatment and Services Nevada Division of Environmental Protection 702-687-4670
New Hampshire	• Loans to close landfills and protect ground water.	George McMennamin Wastewater Engineering Bureau Dept. of Environmental Services 603-271-3448
New York	• Nonhazardous, inactive hazardous, and construction and demolition landfill capping and closure to protect groundwater. • Landfill reclamation. • Landfill leachate collection, storage and treatment to protect groundwater. • Highway deicing material storage facilities to control groundwater contamination. • Remediation of groundwater contamination from leaking petroleum storage tanks, underground injection wells and inactive municipal hazardous waste sites. • Storm water management facilities, such as street sweepers, catch basin vacuum vehicles, sediment traps and basins, constructed wetlands and biofilters. • Land purchase or conservation easements for water quality protection such as for wellheads or watershed.	Robert E. Davis Director, Division of Engineering and Program Support New York State Environmental Facilities Corporation 518-457-3833
North Dakota	• Close landfill to protect ground water. • Expand landfill to protect ground water. • New landfill to protect ground water.	Jeff Hauge, P.E. North Dakota Department of Health and Consolidated Laboratories 701-328-5210
Ohio	• Linked deposit loan program - loans directed toward implementation of agricultural nonpoint source control projects in specific watersheds.	Steven Grossman Executive Director Ohio Water Development Authority 614-466-5822

State	Type and Scope of Project	Contact for More Information
Pennsylvania	• Individual on-lot sewage disposal system program; loans to correct problems with on-lot disposal systems.	Paul Marchetti Executive Director Pennsylvania Infrastructure Investment Authority (PennVest) 717-783-4496
South Dakota	• Expand/upgrade landfill to protect ground water. • Close landfill to protect ground water. • New landfill to protect ground water.	Jim Feeney Office Administrator Department of Environment and Natural Resources 605-733-4216
Virginia	• On-site wastewater treatment and disposal program; pilot program providing loans to repair or replace malfunctioning or inadequate on-site wastewater treatment systems.	Don Wampler Program Director Department of Environmental Quality 804-698-4132
Washington 	• Repair or replace septic systems or on-site disposal systems to reduce nonpoint source pollution caused by failing septic systems. • Prevent, reduce or correct pollution runoff from agricultural sources by implementing BMPs (e.g., fences and berms). • Implement water quality analysis and restoration plan. • Provide native plant materials to conservation districts to rehabilitate disturbed riparian corridors and reduce pollutant runoff to streams. • Ground water monitoring study. • Purchase Winona Wetland to preserve and protect wetland (reduces pollutant flow into Admiralty Inlet). • Reduce nonpoint source pollution caused by dairy waste runoff (non-CAFOs) by implementing dairy farm BMPs.	Brian Howard Washington Department of Ecology 360-407-6510
Wyoming 	• Remediation of leaking underground storage tanks to protect groundwater.	Mike Hackett, P.E. Dept. of Environmental Quality 307-777-6351

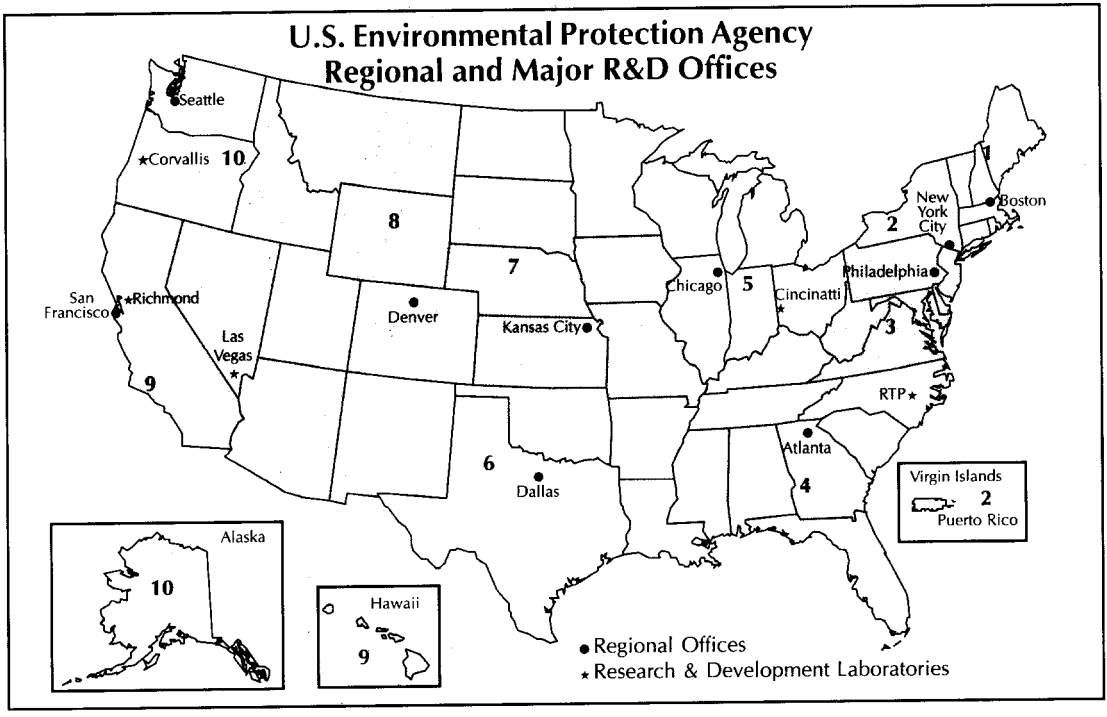
Where Can I Get More Information About the CWSRF?

For more information about the CWSRF program in your state and to learn more about potential expanded use projects, contact the appropriate EPA Regional CWSRF coordinators listed here. They will be able to discuss the general status of expanded CWSRF uses in your state and provide a contact person in your state's CWSRF program.

EPA Regional Contacts

Region	Area Covered	Contact	Telephone Number
1	New England	Ralph Caruso	617-565-3617
2	New York, New Jersey, and Puerto Rico	Robert Gill	212-637-3884
3	Mid-Atlantic	Les Reed	215-566-2320
4	Southeast	Sheryl Parson	404-562-9337
5	North Central	Gene Wojcik	312-886-0174
6	South Central	Velma Smith	214-665-7153
7	Central	Donna Moore	913-551-7741
8	Mountain States	Brian Friel	303-312-6277
9	West/Southwest	Juanita Licata	415-744-1948
10	Northwest	Lee Daniker	206-553-1380

Internet: http://www.epa.gov/owm
For state listings: http://www.epa.gov/efinpage/srf con.htm



Cut out this EPA CWSRF Regional Contacts *card for your future reference.*

EPA CWSRF Regional Contacts

Region	*Area Covered*	*Contact*	*Phone Number*
1	New England	Ralph Caruso	617-565-3617
2	New York, New Jersey, Puerto Rico	Robert Gill	212-637-3884
3	Mid-Atlantic	Les Reed	215-566-2320
4	Southeast	Sheryl Parson	404-562-9337
5	North Central	Gene Wojcik	312-886-0174
6	South Central	Velma Smith	214-665-7153
7	Central	Donna Moore	913-551-7741
8	Mountain States	Brian Friel	303-312-6277
9	West/Southwest	Juanita Licata	415-744-1948
10	Northwest	Lee Daniker	206-553-1380