



Clean Water
State Revolving Fund

CWSRF 2024 ANNUAL REPORT



October 2025



www.epa.gov

A MESSAGE FROM THE OFFICE DIRECTOR

I am pleased to present the 2024* Clean Water State Revolving Fund (CWSRF) Annual Report. As we reflect on the past year, we are reminded of the critical role the program plays in safeguarding the nation's water resources and ensuring the health and well-being of communities across the United States.

Last year, we funded a wide array of projects that address the unique challenges faced by communities across the country. From enhancing wastewater treatment facilities to supporting habitat restoration efforts, CWSRF projects have contributed to cleaner waterways, more resilient ecosystems, and greater economic opportunity. These accomplishments are a testament to the dedication and collaboration of our partners at the federal, state, and local levels.

CWSRF projects are exploring innovative solutions, fostering new partnerships, and addressing challenges such as emerging contaminants and nonpoint source pollution. These investments are crucial in improving and protecting water quality and the viability of industries that rely on clean water. Projects like those highlighted in this report reinforce the importance of CWSRF financing in supporting communities and the economy.

I extend my gratitude to our partners, stakeholders, and communities for their continued support and collaboration. Together, we are building a legacy of clean, safe water and thriving communities across the nation.

Thank you for your continued support to the CWSRF program and its mission.

Sincerely,



Andrew Sawyers, Ph.D.

Director, Office of Wastewater Management
Office of Water, United States Environmental Protection Agency



*Data in this report is based on the period between July 1, 2024 and June 30, 2025, which reflects the state fiscal year for a majority of states.

2024 HIGHLIGHTS

ASSISTANCE PROVIDED:
\$9.4 Billion

DISBURSEMENTS:
\$8.1 Billion

ASSISTANCE AGREEMENTS: 1,986



\$4.7B

went to projects in communities that met state-defined affordability criteria

The average CWSRF interest rate in 2024 was

1.9%



This lower interest rate will result in approximately

\$2B

in savings to communities over 20 years, compared to a state market interest rate of 3.7%

Range of Loan Sizes:



\$8.7K to \$260M



KEY TAKEAWAY:

In 2024, the CWSRF provided 1,986 low-interest loans to help communities cost-effectively implement clean water projects.

SINCE 1988 PROGRAM HIGHLIGHTS

ASSISTANCE PROVIDED:

\$181.4 Billion

(with \$55.7B in federal investments)

DISBURSEMENTS:

\$159.4 Billion

ASSISTANCE AGREEMENTS: 50,958

Since 1988,

\$24.6B

has gone to projects in communities that met state-defined affordability criteria.



CWSRF financing has saved communities

\$51B

in interest costs.

KEY TAKEAWAY:

The CWSRFs have turned \$55.7B in federal funds into \$181B in local assistance, providing more than \$3 dollars in projects for every federal dollar invested.

CWSRF FUNDING THROUGH THE INFRASTRUCTURE INVESTMENT AND JOBS ACT



Cumulative (through 2024)

\$4.9B

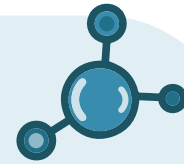
awarded through over 400 IIJA General Supplemental assistance agreements.



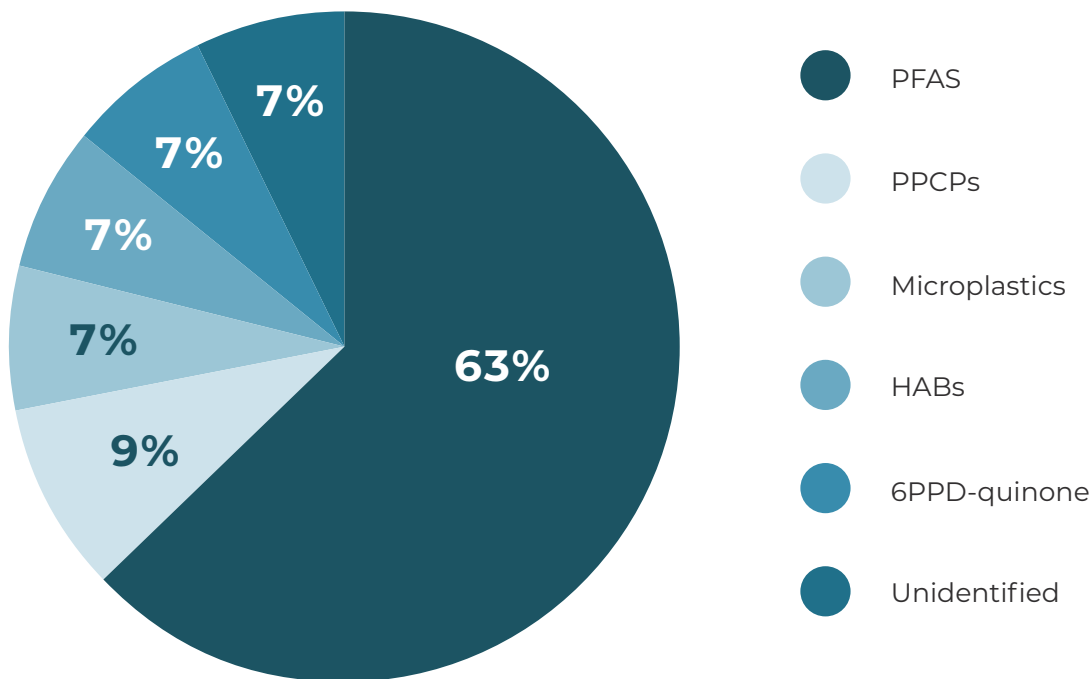
Cumulative (through SFY 2024)

\$160M

awarded through 40 assistance agreements for IIJA Emerging Contaminants (EC).*



Emerging Contaminants Being Addressed



*Totals include all assistance agreements that were partially or fully funded by IIJA.

CWSRF CASE STUDIES

Marquette County Solid Waste Management Authority, Michigan



The Marquette County Landfill maintains and operates a leachate treatment system. This system has experienced water quality issues related to chlorides, mercury, perfluorooctane sulfonic acid (PFOS), per- and polyfluoroalkyl (PFAS), and other emerging contaminants. To address these issues, the MCSWMA is installing a leachate treatment system utilizing reverse osmosis with stormwater blending and on-site disposal via spray application. The reverse osmosis treatment system is expected to remove more than 99.9% of PFAS and other contaminants from the landfill leachate. This will improve water quality in the Carp River, a nearby trout fishing and recreational waterway that drains into Lake Superior. The reverse osmosis system filters out contaminants more effectively and utilizes less equipment and operational needs than other treatment systems. The MCSWMA received a \$7,000,000 CWSRF loan for this project, with \$4,435,908 in principal forgiveness.

Photo credit: Marquette County Solid Waste Management Authority (MCSWMA)



Marquette County Landfill is addressing emerging contaminants and reducing equipment and operational needs by installing a reverse osmosis leachate treatment system, funded with over 50% CWSRF principal forgiveness.

Water Works and Sewer Board of the Town of Ardmore, Alabama: Wastewater Treatment Plant Renovations



The Ardmore wastewater treatment plant, which serves approximately 1,100 customers in both Alabama and Tennessee, was built in the 1960s. The facility is overburdened and was not designed to effectively treat the average and peak daily flows that are being received. The sewer board analyzed options to address the challenge and created a joint project involving both Alabama and Tennessee. The two states worked together to develop a solution to help Ardmore meet its objective of a water system that meets the needs of the community through a combination of state funds through American Rescue Plan Act funds, Infrastructure Investment and Jobs Act SRF funds, and community funds. Alabama will renovate the existing wastewater treatment plant and remove sludge from the existing holding lagoon to improve its capacity, and Tennessee will address inflow and infiltration issues on its side of the state line.

Photo credit: Water Works and Sewer Board of the Town of Ardmore



This multi-state solution allows a small rural community to increase the capacity of their existing system without placing additional financial burden on its customers.

CWSRF CASE STUDIES

Lewes Board of Public Works, Delaware: Lewes Donovan Smith Manufactured Home Park



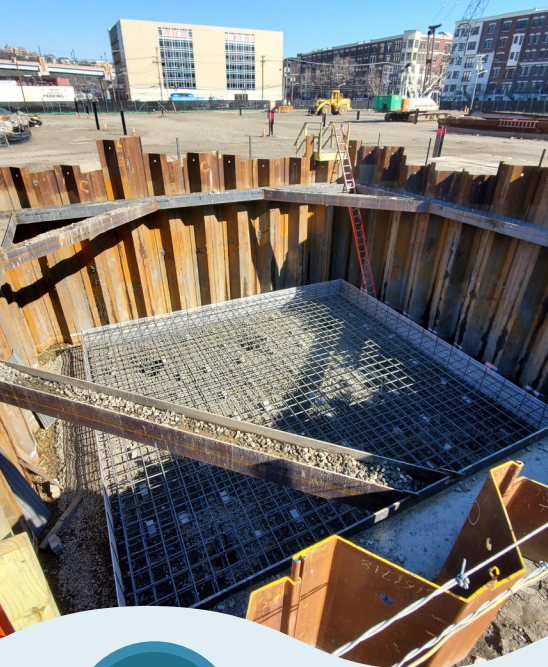
The Donovan Smith Manufactured Home Park (MHP) is a low-income community located outside the city limits of Lewes, Delaware. The community utilized an outdated gravity sewer collection system that was not performing well. Sanitary sewage was collected into several on-site holding tanks that had to be pumped out several times per week for off-site disposal. The MHP received a CWSRF loan of \$2,742,146 for the elimination of the outdated onsite sewage treatment system and installation of a new gravity sewer system, connecting the MHP to a central sewer. These improvements will help prevent excess nutrients from entering the Broadkill River Watershed and meet the existing Total Maximum Daily Load limits for nitrogen, phosphorus, and enterococcus bacteria. Receiving 100% principal forgiveness on the loan allowed the community to avoid dramatically increasing rent paid by residents. The community also received over \$2.8 million from the Drinking Water State Revolving Fund program to install a new centralized drinking water system.

Photo credit: Lewes Board of Public Works



An updated sewage treatment system financed with CWSRF principal forgiveness helps this community prevent excess nutrients from entering the watershed while avoiding increased rent.

North Hudson Sewer Authority and the City of Hoboken, NJ: Hoboken Northwest Resiliency Park/ NHTA Interconnected CSO Enhancements



The City of Hoboken and the North Hudson Sewerage Authority (NHTA) undertook two interconnected projects designed to address water quality and public health problems. First, the city and NHTA created Northwest Resiliency Park, a 5.4-acre project on a former industrial site. The park features advanced stormwater management systems that reduce flooding and improve water quality in surrounding neighborhoods. Then, NHTA coordinated with the city to construct a pumping station structure to convey water overflow to the newly constructed park's underground detention tank. Together, these projects have reduced combined sewer overflow events in the sewer sheds from an average of four per month to just four per year. The projects were financed with \$40M in loans from the NJ Water Bank, with a total of \$3M of principal forgiveness. Total savings for this project is estimated to be over \$20M dollars over the life of the loans and the projects created over 350 jobs during construction.

Photo credit: City of Hoboken and North Hudson Sewerage Authority



This project demonstrates Hoboken's innovative approach to blending water quality improvements with public amenities.



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Cover Photo Credit: City of Republic, Missouri