From the Hill

In recent months, Capitol Hill has shown particular interest in the Clean Water and Drinking Water State Revolving Funds. Last summer, Congress requested a public forum to discuss the effectiveness of federal water quality funding programs. This summer, Congress may enact a new law reauthorizing the CWSRF and DWSRF programs.

In House Report 107–159 (July 2001), the Committee on Appropriations requested that EPA host a forum to consider how the federal government should strike a balance between program flexibility and environmental return on federal investments. In response to this request, EPA hosted a two-day workshop on March 14–15 entitled “Paying for Water Quality: Managing Funding Programs to Achieve the Greatest Environmental Benefit.” Nearly 120 people attended this workshop, including representatives of federal agencies, state agencies, municipalities, nonprofit organizations, associations, private sector companies, and congressional committees. The workshop addressed the questions posed by Congress through a combination of expert speaker panels, question and answer sessions, and open discussion periods. This fall, EPA will submit a Report to Congress that considers these issues and provides an overview of the discussion at the workshop.

In 2002, Congress has introduced legislation that would reauthorize the Clean Water State Revolving Fund, authorize increased levels of funding for both the Clean Water State Revolving Fund and the Drinking Water State Revolving Fund, and amend many of the programs’ requirements. The following are some of the most significant changes proposed in either the Water Investment Act (S. 1961) or the Water Quality Financing Act of 2002 (H.R. 3930):

- $20 billion authorized for the CWSRF program
- $15 billion authorized for the DWSRF program
- $5 billion authorized for grant program to help small communities meet new arsenic limit
- Wet weather (CSO/SSO) grant program reauthorized (program authorized last year but never funded)
- Federal Davis-Bacon prevailing wage law applied to DWSRF program, reapplied to CWSRF program

CONTINUED ON PAGE 2
ON THE NATIONAL SCENE from page 1

- CWSRF allotment formula changed to better reflect Clean Water Needs Survey estimates
- State CWSRF programs permitted to offer extended repayment periods, forgiveness of loan principal, and negative interest rate loans
- State CWSRF programs required to integrate their priority ranking systems
- The Senate Bill would also require CWSRF and DWSRF recipients of assistance to meet several conditions as a requirement of funding, including the development of asset management plans and adequate rate structures.

As this issue of SRF’s Up goes to press, both House and Senate bills have moved through committee. To learn about their status, visit http://thomas.loc.gov and enter bill number S.1961 or H.R.3930.

Addressing the Challenge of the Arsenic Rule

In January 2001, EPA released a revised public health protection standard for arsenic in drinking water lowering the Maximum Contaminant Level (MCL) of arsenic in drinking water from 50 parts per billion to 10 parts per billion. The new 10 ppb arsenic MCL becomes enforceable on January 23, 2006 for community water systems (CWSs) and nontransient noncommunity water systems (NTNCWSs). EPA projects that 3,000 CWSs and 1,100 NTNCWSs will need to take measures to lower arsenic in their drinking water. More than 95% of those systems serve 10,000 people or fewer. Implementing the new standard will present a challenge for both state staff and utilities, particularly since the treatment needed for compliance may be the first treatment that a utility has had to install. Federal agencies, state drinking water programs, and state DWSRF programs will have to work together to help utilities meet the compliance deadline for the arsenic standard and other rules that will come out over the next several years.

EPA has developed a strategy for assisting small systems in implementation of new standards that is based on simplifying implementation of new rules, focusing technical assistance and training, enhancing system sustainability, and targeting financial assistance. With respect to implementation of the arsenic standard, EPA is encouraging states to make appropriate use of exemption authority under the Safe Drinking Water Act (which can extend the time period over which a system must come into compliance) and point-of-use (POU) treatment for very small systems where POU is an acceptable option. The agency is also working to focus technical assistance and training on the new standard. In 2002, EPA will conduct more than six implementation workshops around the country for state staff, utilities, and other technical assistance providers. The agency is also developing compliance guides and design manuals for state staff, consultants, and utility staff to assist them in making decisions about what technology best fits the needs of a given utility. Because enhancing sustainability of systems is one of EPA’s overarching goals for its drinking water program, EPA is encouraging states to integrate their existing capacity development strategies with the effort to move systems towards compliance. Sustainable systems will
better meet the challenges presented by the arsenic standard and other upcoming regulations. In some cases, systems may identify opportunities for consolidation of management functions or physical assets as they work to determine how they will comply with the new rule. Finally, EPA is working with other federal agencies and state DWSRF programs to target financial assistance to those systems needing financial assistance to achieve compliance.

On the financial assistance front, EPA has entered into a Memorandum of Agreement (MOA) with the U.S. Department of Agriculture’s Rural Utilities Service (RUS). In the MOA, RUS agrees to give a high priority for infrastructure projects needed for compliance with the arsenic standard and will give high consideration to the funding of such projects from its national reserve. The agreement also directs state Rural Development staff to coordinate on funding decisions with state DWSRF staff in an effort to make the most efficient use of resources and reduce the burden on small systems seeking capital improvement funds. EPA is likewise encouraging state DWSRF staff to make an effort to meet with state Rural Development staff. At the national level, the two agencies agree to continue to work together to coordinate programs and policies and to establish, as a priority use of technical assistance resources, efforts to help systems comply with the new arsenic standard.

One state that will be particularly impacted by the new standard is already moving forward proactively to develop its own strategy for getting small systems into compliance. The State of Arizona is using a stakeholder process to develop an Arsenic Master Plan (AMP) which integrates the state’s regulatory compliance, capacity development, and infrastructure funding programs in an effort to ensure that all systems meet the 2006 compliance deadline. One of the goals of the AMP is to develop an easy to understand guidance document that will help systems understand what they will need to do in order to comply with the rule. The guidance will include a plain language summary of the rule and a decision tree to help a system determine the best path to compliance using non-treatment or treatment options. The guide will also include a pre-design manual for various treatment options that a system can adapt to conform to their system characteristics so that they will not have to hire an engineer to do so.

Because many systems will require financial assistance to make needed changes, the guidance will discuss the various options available to a system. The Water Infrastructure Finance Authority (WIFA), which manages the DWSRF program, will prioritize arsenic-related projects for financial and technical assistance through the DWSRF and will offer its expertise in helping systems obtain other sources of financing. WIFA is also working with the state public service commission to streamline rate-setting practices to help systems that may need to increase their rates to address capital and operational needs. Finally, because the state recognizes that partnerships will help it meet the implementation challenge, it is working to identify technical assistance providers to help systems and is also asking systems with good compliance records to serve as a mentor for one or more smaller public water systems. Drinking water program and WIFA staff will train the mentors on the AMP and the goals of the program and participants will get an award that they will be able to promote in their consumer confidence reports.

EPA believes that the efforts being made to help small systems comply with the new standard will have far-reaching benefits in helping these systems improve their technical, financial, and managerial capacity and comply with other regulations. The DWSRF program will prove to be a significant tool in allowing states to help systems make infrastructure improvements and in providing technical assistance to systems using the set-asides. A new fact sheet on how the DWSRF program can be used to help comply with the new arsenic rule can be found on the EPA DWSRF website.
The UER process has been in place since mid-2001. Favorable results are being reported by the RUS offices, and EPA Region III staff have found it particularly helpful in evaluating Congressional earmark projects. The UER Guidance document is available on PA DEP’s website at http://www.dep.state.pa.us/dep/subject/All_Final_Technical_guidance/bwsch/381-5511-111.pdf.

Questions about the UER process may be directed to Peter Slack, PA DEP, Bureau of Water Supply and Wastewater Management, 717-787-3481 or by e-mail at pslack@state.pa.us.

Ohio’s Water Resource Restoration Sponsor Program

Overview
The Water Resource Restoration Sponsor Program, or WRRSP, was created by Ohio EPA in 2000 as a component of its Clean Water Act State Revolving Fund program (CWA SRF), called the Ohio Water Pollution Control Loan Fund (WPCLF).

The purpose of this new program component is to finance projects that either fully restore or protect water resources through habitat restoration or protection.

Why the WRRSP?
Ohio water resource inventories since the early 1990s have documented a significant shift in the causes and sources of water quality impairment. Prior to this time, municipal and industrial wastewater discharges were the predominant sources of impairment to the state’s waters. However, with the major accomplishments realized during the 1970s and 1980s in improving wastewater treatment, the major sources of water resource impairment and threats to water resources already in attainment have changed to nonpoint sources of pollution, in particular habitat degradation, the loss of riparian stream corridor and buffer zones, sedimentation, and stream channel modifications. This information made Ohio CWA SRF program managers realize that if the WPCLF was to be an effective tool in helping to bring about improved water quality in Ohio, it had to address the current major sources of...
impairment in addition to providing loans for improving municipal wastewater treatment systems.

Unlike point sources of pollution, nonpoint sources, particularly those that are related to habitat degradation, are not readily addressed through loans. This is because the projects, which include purchasing and managing land or restoring aquatic habitat, do not generate revenues which could be used to repay a loan. As an example, the WPCLF, before the inception of the WRRSP, only made three direct loans for addressing habitat restoration needs. All three of these loans were to the Ohio chapter of the Nature Conservancy for restoration and protection work it is doing on Ohio Brush Creek in Adams County. The experience with using low interest rate direct loans to encourage these types of improvements convinced Ohio EPA that another way had to be found to bring about financing of these types of projects—one that would link a revenue source with the necessary improvements.

Creation of the WRRSP
The major revenue generating sources which use WPCLF financing are municipal wastewater treatment systems. It occurred to Ohio EPA that if it could induce these loan recipients, as a part of obtaining financing for improvements to their wastewater systems, to increase the size of their loans to fund habitat restoration and protection, then it could harness the revenue generated by a municipal wastewater utility to improve not only municipal wastewater treatment facilities, but to also address some of the key sources of impairment and threats to water quality in Ohio.

The key to establishing the WRRSP was to structure the combination loans such that the municipal wastewater treatment system would see no increase in cost from the sponsorship. Using its authority to set interest rates from a market rate of interest down to interest free loans, Ohio EPA was able to restructure the original wastewater treatment improvement loan so that the loan recipient, through sponsoring a project that addresses water resource habitat issues, actually saves money over what it would have cost to repay the original loan for the wastewater facilities alone.

How the WRRSP Works
Recipients of direct loans for wastewater treatment or other improvements, such as brownfields remediation, that are interested can participate in the WRRSP program by undertaking restoration or protection projects themselves or by sponsoring another group, such as a land trust, park district, or other entity with the ability to protect and manage such resources. The sponsor then provides funds to complete an approved restoration project. The cost of the WRRSP project is added to the sponsor’s requested WPCLF loan amount and the loan interest rate is reduced to a percentage which produces in the same total cost of borrowing (principal plus interest) as the original loan without the WRRSP project. The interest rate is then reduced by an additional 0.1 percent. The loan interest rate can go down to a minimum of 0.2 percent.

CONTINUED ON PAGE 6
## Ohio’s Water Resource Restoration Sponsor Program Projects

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Purpose</th>
<th>Implementer</th>
<th>Sponsor</th>
<th>Amount $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vermilion River</td>
<td>riparian land acquisition for protection</td>
<td>Lorain County</td>
<td>City of Vermilion</td>
<td>672,000</td>
</tr>
<tr>
<td>East Fork East Branch</td>
<td>restoration of stream banks, stream channel, and riparian habitat through land acquisition</td>
<td>Medina County</td>
<td>Village of Lodi</td>
<td>1,730,000</td>
</tr>
<tr>
<td>Black River</td>
<td>preservation and restoration of wooded wetlands and headwater creeks</td>
<td>Erie County</td>
<td>City of Marion</td>
<td>6,000,000</td>
</tr>
<tr>
<td>Upper Cuyahoga River, bog preservation</td>
<td>land acquisition and wetlands restoration</td>
<td>Village of Mantua</td>
<td>Village of Mantua</td>
<td>1,500,000</td>
</tr>
<tr>
<td>Honey Creek Wetlands &amp; Great Miami River</td>
<td>wetland acquisition, and riparian land acquisition and enhancement</td>
<td>Honey Creek Watershed Association</td>
<td>Tri-Cities Regional Water and Sewer District</td>
<td>1,906,000</td>
</tr>
<tr>
<td>Stillwater River Protection</td>
<td>riparian land acquisition</td>
<td>Three Rivers Metroparks</td>
<td>Montgomery County</td>
<td>1,147,000</td>
</tr>
<tr>
<td>Blanchard River Protection</td>
<td>riparian land acquisition</td>
<td>Hancock County</td>
<td>City of Findlay</td>
<td>650,000</td>
</tr>
<tr>
<td>Sulphur Springs Stream Preservation</td>
<td>riparian land acquisition and stream channel restoration</td>
<td>City of Solon</td>
<td>City of Solon</td>
<td>1,153,000</td>
</tr>
<tr>
<td>Kent Dam Remova</td>
<td>dam removal study</td>
<td>City of Kent</td>
<td>City of Massillon</td>
<td>1,240,000</td>
</tr>
<tr>
<td>Middle Cuyahoga River Restoration</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Singer Lake Bog</td>
<td>bog acquisition</td>
<td>Cleveland Museum of Natural History</td>
<td>City of Massillon</td>
<td>300,000</td>
</tr>
<tr>
<td>Mahoning River Restoration</td>
<td>restoration plan</td>
<td>Eastgate Regional Council of Governments</td>
<td>City of Massillon</td>
<td>1,500,000</td>
</tr>
<tr>
<td>Brewster Bog Preservation</td>
<td>bog acquisition</td>
<td>The Wilderness Center</td>
<td>City of Massillon</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Steiner Woods Wetland Preservation</td>
<td>wetland acquisition</td>
<td>University of Akron</td>
<td>City of Massillon</td>
<td>725,000</td>
</tr>
<tr>
<td>Sawmill Creek Preservation</td>
<td>headwater stream and wetland land acquisition</td>
<td>Mill Creek Metroparks</td>
<td>City of Massillon</td>
<td>2,000,000</td>
</tr>
</tbody>
</table>
The following hypothetical examples show how the discount works.

**WPCLF Loan Without A WRRSP Project**

- Borrow $1 million for a Wastewater Treatment Plant (WWTP) project
- At a WPCLF interest rate of 3.80 percent, total payments would equal $1,436,707

**OR**

**WPCLF Loan With A $393,442 WRRSP Project Amount Added To The Loan**

- Borrow $1 million for the WWTP Project AND $393,442 for the WRRSP Project
  - Total loan amount equals $1,393,442.
  - Interest rate reduced so repayments equal to repayments that would have been made on the original $1,000,000 loan—results in an interest rate of 0.3 percent
  - An additional incentive reduction of 0.1 percent made in interest rate
  - Final interest rate is 0.2 percent
  - Total payments equal $1,422,193
  - Applicant saves $14,514 in loan repayments over original $1,000,000 loan at 3.80 percent

**WRRSP Project Requirements**

If the WRRSP project is carried out by a third party, both the sponsor and the implementer enter into a sponsorship agreement that establishes the obligations on the part of the implementer to properly implement the project, and on the part of the sponsor to fund the implementation of the project. The sponsorship agreement becomes an attachment to the loan agreement. The implementer also prepares a restoration and protection plan which Ohio EPA reviews and approves as part of its approval process for the loan. This plan identifies the need, shows how the project will meet the need, provides a plan for implementing and monitoring the improvements, as well as a schedule and budget.

Any properties purchased as a part of the restoration or protection project have to either have deed restrictions or permanent conservation easements placed on the properties. The following are the restrictions that apply to such properties.

1. The property shall be maintained in perpetuity as a natural area.
2. There shall be no industrial, commercial, or agricultural activity on the property.
3. The property may not be divided, partitioned, subdivided, or conveyed except in its current configuration; i.e., all parcels must be conveyed to one entity or person in their entirety.
4. There shall be no mining, drilling, or exploring for or removal of minerals, oil, or gas from the property.
5. Except as may be necessary for reasonable preservation, management, and restoration purposes, there shall be no ditching, draining, diking, filling, excavating, or removing topsoil, sand, gravel, rock, or other materials.
6. There shall be no manipulation or alteration of creeks, streams, surface or subsurface springs, or other bodies of water, or any activities on, or uses of, the property detrimental to water purity or quality. Restoration activities involving surface water manipulation must be approved in advance by the Ohio Environmental Protection Agency.
7. There shall be no dumping of trash, garbage, or hazardous or toxic substances.
8. Except as may be necessary for reasonable preservation, management, or restoration purposes, there shall be no building of new roads or other rights of way. Existing roads may be maintained but shall not be widened or improved. This restriction does not prohibit the development of recreational trails for hiking, cross country skiing, nature observation, or other similar purposes.
9. There shall be no recreational operation of snowmobiles, dune buggies, motorcycles, all-terrain vehicles, or other motorized recreational vehicles.
10. There shall be no domestic livestock, no non-native animals, and no feedlots permitted on the property. There shall be no hunting or trapping except as necessary to
STATE ACTIVITIES AND TRENDS from page 7

keep animal populations within numbers consistent with
the ecological balance of the property or as necessary to
protect human health and safety.

11. Except as may be necessary for reasonable preservation,
management, or restoration purposes, there shall be no
removal, destruction, cutting, trimming, or mowing of any
trees or other vegetation except as required to maintain a
diversity of naturally occurring habitat types and control
of exotics. No non-native species shall be introduced to
the property.

12. There shall be no use of insecticides, fungicides, or
rodenticides, unless necessary to protect human health
and safety. Herbicides may be used for the control of
state designated noxious weeds and for the control of
other invasive exotic plant species.

WRRSP Experience in Ohio

As of the end of 2001, more than $21.5 million had been
obligated to fund 14 projects around Ohio. Another $15
million is expected to be obligated in 2002. Sponsors have
either supported projects in their own locality or, as is the
case with the city of Marion and the city of Massillon,
supported projects in other parts of the state. A list and
description of the projects funded to date appears on page
6 of this newsletter.

Any questions regarding the WRRSP program in Ohio can
be directed to: Robert Monsarrat, Jr., Manager, Environmental
Planning Section, Division of Environmental and Financial
Assistance, Ohio EPA, P.O. Box 1049, Columbus, OH 43216-
1049, (614) 644-3655

State Activities and Trends Briefs

Washington’s Infrastructure DATABASE

Washington’s Infrastructure Assistance Coordination Council
(IACC) has developed an internet-accessible database that
locates funding or technical assistance for water quality
projects. The pull-down menus on the site offer potential
borrowers one easy-to-use location to check multiple funding
sources available in Washington state.

The database sorts assistance programs based on the type
of assistance (such as grant or loan), type of project (such as
wastewater treatment or wetland restoration), type of borrower
(such as local government or private landowner), and match
requirements. Once all search requirements are added, the
potential borrower pushes the ‘Get Results’ button and all
funding sources that meet the search criteria are listed for the
user. Potential borrowers can then link to the funding programs
found on the search results page.

IACC developed this web site to enhance the services the
organization already provides. IACC is an organization in
Washington that promotes partnerships with all levels of
government and works to enhance efficiency and coordination
of financial and technical assistance for borrowers. They act as
a forum for interested parties within the state to discuss issues
that hinder local governments from meeting their infrastructure
needs. The organization created the database and web site to
help borrowers simplify their funding source search and make
finding government funding in Washington easier.

The database can be found at www.infrafunding.wa.gov.

Michigan Completes Project with
Simultaneous DWSRF and CWSRF Loans

Adapted from the “Mt. Clemens Completes Improvements with
Simultaneous DWSRF and SRF Loans” article in the Spring/
Summer 2002 issue of The Loan Arranger, Michigan Department
of Environmental Quality (http://www.michigan.gov/deq).

In January 2002, the city of Mount Clemens, Michigan finished
a $36.5 million dollar project that combined drinking water
and clean water state revolving loans—one of the first pro-
jects in the nation to combine the funding sources. The pro-
ject consisted of constructing an ozone disinfection facility for
additional purification of the town’s drinking water, correcting
problems associated with an undersized and unreliable water
main, and eliminating combined sanitary sewer overflows. Mt.
Clemens becomes the first Metro Detroit Community Water
Supplier to provide ozone treatment for its drinking water.
IN THE WORKS

**EPA Releases New Clean Water Financing Website**

**The New Clean Water Financing Website**

http://www.epa.gov/owm/cwfinance

In an effort to improve user accessibility, EPA launched an overall plan to revise the visual design and organization of all EPA web pages by July 2002. As part of this agency-wide revision effort, the Clean Water State Revolving Fund Branch released a new, enhanced version of its Clean Water Financing website. This new website contains expanded information on available funding resources, while incorporating all previous information found on the original website.

The successful completion of the system improvements for the city of Mt. Clemens is a good example of how cooperation between a municipality, a private engineering firm, and state government can work together in a complex situation to improve the quality of drinking water and help protect state surface waters.

**Illinois Starts Leveraging their SRF Program**

The Illinois Environmental Protection Agency’s Financial Assistance Program in the Bureau of Water started leveraging both the clean water and drinking water SRF programs in June 2002. The initial leveraging bonds totaled $150 million. $100 million is expected to go toward clean water projects and the remaining $50 million will go toward drinking water projects. The loan rate to program participants is one-half the Bond Buyer 20-year General Obligation Bond Index, with a minimum of 2.5 percent. Moody’s gave the SRF revenue bonds a ‘Aaa’ rating and Fitch gave them a ‘AAA’ rating based on past loan activity, the reserve requirements, and expected revenue from loan repayments. The leveraging structure for Illinois is a hybrid cash flow/reserve model. The bond indenture requires a reserve fund equal to 50 percent of bond principal outstanding. In addition, the program’s pledged cash flows are expected to provide 180 percent debt service coverage.

Since 1988, Illinois EPA has made 364 CWSRF loans totaling $1.3 billion and 97 DWSRF loans for $163 million. The state decided to leverage in response to strong demand for loans that exceeded funding available through a direct loan program.

**New SRF State Activity Updates**

EPA has recently published three new activity updates that highlight innovative management of CWSRF programs. One document, entitled *Innovative Use of Clean Water State Revolving Funds for Nonpoint Source Pollution*, describes some of the lending mechanisms that states have established for nonpoint source lending programs. Case studies describe Ohio’s use of a linked deposit program, Massachusetts’ development of a pass-through loan program with local governments, and Missouri’s use of a pass-through loan program.
FAXBACK FORM

Please fax to EPA Headquarters:

CWSRF PROGRAM (Attn: S. Platt) • 202-501-2403 or DWSRF PROGRAM (Attn: V. Blette) • 202-564-3757

Comments on Current Newsletter:

__________________________________________________________________________________________________________
__________________________________________________________________________________________________________
__________________________________________________________________________________________________________
__________________________________________________________________________________________________________

Suggestions for Articles or Event Announcements in Future Newsletters:

__________________________________________________________________________________________________________
__________________________________________________________________________________________________________
__________________________________________________________________________________________________________
__________________________________________________________________________________________________________

If you wish to receive future newsletters, please complete the following to be added to the mailing list:

Name: ____________________________________________________________________________________________________
Title: ____________________________________________________________________________________________________
Address: __________________________________________________________________________________________________
email: ____________________________________________________________________________________________________
Events

1. Association of State Drinking Water Administrators Seventeenth Annual Conference
   Location: Salt Lake City, UT
   Date: September 30–October 3, 2002
   Information: www.asdwa.org

2. National Association of Water Companies 105th Annual Conference
   Location: Scottsdale, AZ
   Date: October 6–9, 2002
   Information: www.nawc.org

3. Association of Metropolitan Water Agencies Annual Meeting
   Location: San Juan, PR
   Date: October 27–30, 2002
   Information: www.amwa.net/features/meetings

4. Association of State and Interstate Water Pollution Control Administrators with America’s Clean Water Foundation World Watershed Summit
   Location: Washington, DC
   Date: October 30–November 1, 2002
   Information: www.asiwpca.org/events/yocw.html

5. American Society of Civil Engineers Civil Engineering Conference and Exposition
   Location: Washington, DC
   Date: November 3–7, 2002
   Information: www.asce.org/conferences/annual02

   Location: Denver, CO
   Date: November 6–8, 2002
   Information: www.amsa-cleanwater.org/meetings

7. Council of Infrastructure Financing Authorities 2002 SRF Workshop
   Location: Phoenix, AZ
   Date: November 17–19, 2002
   Information: www.cifanet.org/conferences/conferences.html

SRF Links

1. CWSRF/DWSRF@EPA
   Both SRFs maintain pages on the EPA website with information on the programs. Both sites contain guidance, policy documents, and contact lists for state and regional staff. The URLs are as follows:
   - CWSRF: www.epa.gov/owm/cwfinance
   - DWSRF: www.epa.gov/safewater/dwsrf.html
   The DWSRF site includes a link to a Local Drinking Water Information page, which has state by state information on drinking water systems and programs. Where available, this page includes a link to state DWSRF programs.

2. National Associations
   - American Water Works Association: www.awwa.org
   - Association of Metropolitan Sewerage Agencies: www.amsa-cleanwater.org
   - Association of Metropolitan Water Agencies: www.amwa.net
   - Association of State Drinking Water Administrators: www.asdwa.org
   - Association of State and Interstate Water Pollution Control Administrators: www.asiwpca.org
   - Council of Infrastructure Financing Authorities: www.cifanet.org
   - National Association of Water Companies: www.nawc.org

3. State Programs
   Many SRF programs have websites that provide program information and application materials. This newsletter places a spotlight on Michigan.
   - Michigan Department of Environmental Quality: www.michigan.gov/deq/1,1607,7-135-3307_3515---,00.html

For a complete list of links to all 51 state financial and CWSRF assistance websites, visit www.epa.gov/owm/cwfinance/cwsrf/contacts.htm.
In the Works - Report on Ongoing SRF Activities

• EPA Releases New Clean Water Financing Website
• New SRF State Activity Updates!

SRF Fax Back • Events • SRF Links

On the National Scene

• From the Hill
• Addressing the Challenge of the Arsenic Rule

State Activities and Trends

• Coordination of Environmental Reviews in Pennsylvania
• Ohio’s Water Resource Restoration Sponsor Program
• Washington’s Infrastructure DATABASE
• Michigan Completes Project with Simultaneous DWSRF and CWSRF Loans
• Illinois Starts Leveraging their SRF Program