United States
Environmental Protection
Agency

Office of Water
Municipal Support Division

EPA 832-R-95-001
January 1995

EPA

The Clean Water State Revolving Fund

Financing America's Environmental Infrastructure—A Report of Progress

Printed on Recycled Paper

State Revolving Fund Program

The Clean Water State Revolving Fund (SRF) program is a modern and efficient method of financing environmental infrastructure projects (e.g., wastewater treatment, agricultural and urban runoff, stormwater, and many others). The SRF Program:

- Buys up to 4 times more environmental protection for the federal dollar than traditional one-time grants, over a twenty-year period
- Requires only an initial investment to create a fund to finance environmental infrastructure for the foreseeable future
- Provides substantial savings to local communities and stimulates their economies. Every billion dollars invested in the SRF program supports between 16,000 and 22,000 jobs in the construction and related industries.
- Pays for Clean Water Act mandates
- Offers substantial state and local flexibility
- Needs only limited federal administration and oversight
- Is a wise investment for the environment

The Clean Water State Revolving Fund continues to be a sound investment for the future:

- Continued investment by the federal government and the states over the next few years will allow the SRF program to provide in excess of $2.0 billion in loans annually for a long time into the future
- The SRF program can help us address nearly all the remaining threats to our water resources. Unlike previous programs, the SRF can address a wide variety of environmental problems, including agricultural and urban runoff, stormwater, combined sewer overflows, estuary management projects, as well as traditional wastewater
- Investments in environmental infrastructure will continue to stimulate local economies

Cover Photographs (left): Tommy Dodson
Unicom Stock Photo
(right): Theo Singelis

Message from the Administrator

It is with great pride that the Environmental Protection Agency publishes this "Report of Progress" for the Clean Water State Revolving Fund (SRF) loan program. The SRF is a model of the kind of program that will be needed for our new generation of environmental protection. It stands as a highly successful example of a state-managed program, designed to meet community-based environmental needs and offers a very flexible way of protecting our water resources.

The SRF program has been very successful and, because of its many advantages, will continue to be an intelligent investment in the future. Let me highlight some of the program's many advantages:

- **First,** because of the revolving nature of the SRF program, an initial investment by the federal and state governments can result in the construction of up to four times as many pollution control projects over a twenty-year period as could be constructed with traditional federal grants. Simply stated, that's four times the "bang-for-the-buck."
- **Second,** the SRF program can provide loans at rates far below those available through other sources, resulting in substantial savings to communities over the life of the loan.
- **Third,** investments in environmental infrastructure create jobs and stimulate local economic development.
- **Fourth,** the SRF program funds mandates contained in the Clean Water Act. The program is capitalized 83 percent by the federal government and 17 percent by the states.
- **Fifth,** because of the program's vast flexibility, loans may be targeted to the particular environmental needs of each state, including traditional wastewater, contaminated runoff from urban and agricultural areas, estuary management projects, and many others. It may also offer even lower or no-interest loans to small and disadvantaged communities.
- **Finally,** because the SRF program offers states a high degree of flexibility and control, the program operates very efficiently at the federal level. Currently EPA has just seventy-five people nationwide administering this program with over $16 billion in assets. The SRF is an efficient, streamlined program and should serve as a model for our efforts to reinvent government.

EPA continues to work in partnership with the states to improve the SRF program. For example, this year we are beginning the process of integrating the SRF program with the ecosystem or watershed management concept. Watershed management means targeting resources to the highest priority problems in the watersheds most in need of protection or restoration. In 1995, the states and EPA will be searching for better ways to get SRF funds to our most precious water resources.

To my mind, the SRF program is one of the most sensible investments we can continue to make. We should ensure that this program reaches its full potential by continuing the capitalization of the program as suggested in proposals for the Clean Water Act.

Carol M. Browner

A New Era in Clean Water Funding

With the passage of the Amendments to the Clean Water Act (CWA) in 1987, the U.S. Congress ushered in a new era in clean water funding. The new CWA called for the replacement of the long-running federal Construction Grants program with an innovative State Revolving Fund (SRF) program. Under the SRF program, each state (and Puerto Rico) created revolving loan funds to provide independent and permanent sources of low-cost financing for a range of environmental infrastructure projects. Funds to establish SRF programs are provided through federal government grants (83 percent of total capitalization) and state matching funds (17 percent of total capitalization).

Currently, all fifty states and Puerto Rico are operating successful SRF programs. Capitalization began in 1988 and now totals more than $16 billion. As payments are made on loans, funds are recycled to fund additional water protection projects. If capitalized as planned, the SRF will be available to play a key role in funding water pollution control infrastructure far into the future.

Photo: Kevin Schafer/Tom Stack & Associates

SRF Continues a Critical Funding Role

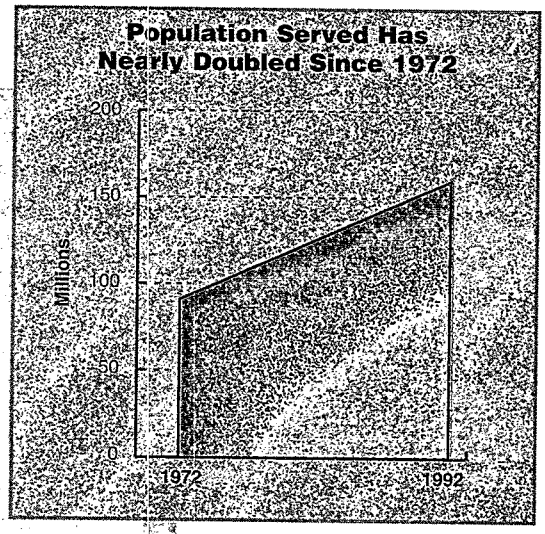
Since 1972, the Nation has invested wisely in water pollution control infrastructure. Today, the U.S. enjoys what is probably the most advanced network of sewage treatment facilities in the world. Since 1972, the investment of federal funds in this vast network has totaled over $66 billion. Many more dollars have also been contributed by local and state governments.

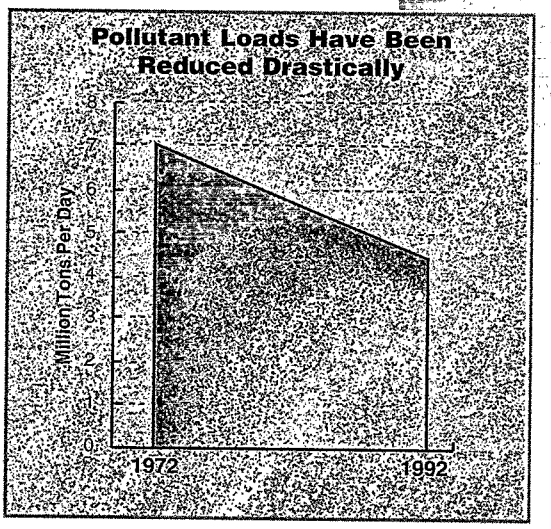
The Construction Grants program and, now, the SRF program have driven the extension of the public health and environmental protection benefits associated with modern sewage treatment to more and more of the population.

Data included in this report are from a wide variety of sources, including EPA's 1992 Needs Survey, the 1992 National Water Quality Inventory, the 1994 Annual SRF Survey (Ohio Water Development Authority), and the 1990 National Shellfish Register (National Oceanic and Atmospheric Administration).

Our Investment in Environmental Infrastructure Has Paid Off

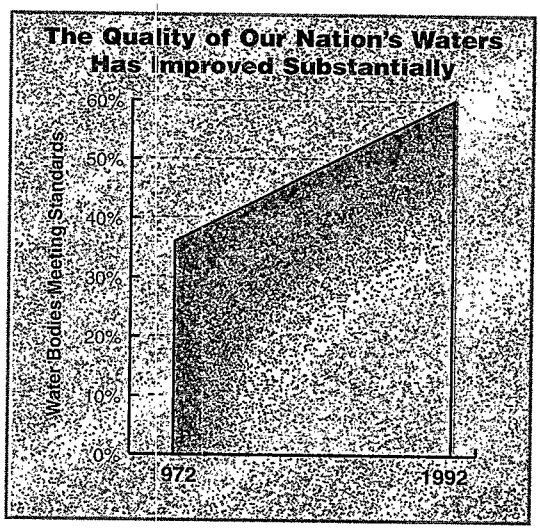
Since 1972, the number of people served by modern sewage treatment facilities has nearly doubled. In 1972, only 42 percent of the population was served by adequate facilities. By 1992, that number had increased to over 62 percent of the population. This achievement is impressive considering that during this time both the Nation's population and the volume of pollution flowing through our sewer systems increased by nearly 30 percent.



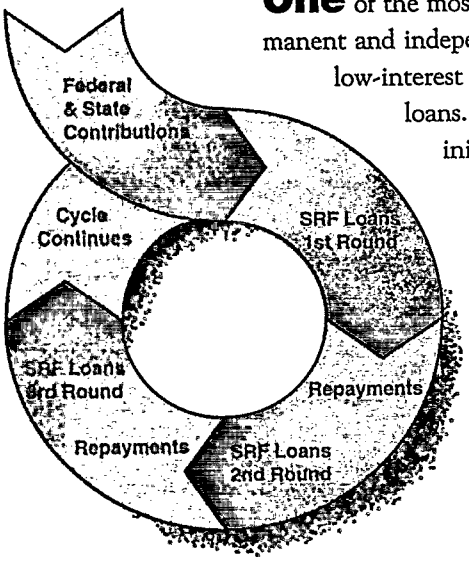


Although the amount of sewage flowing to the Nation's wastewater facilities increased dramatically during this period, pollutant loads discharged by municipal sewage treatment systems actually declined by 2.4 million tons per day or 36 percent to the rate of 4.3 million tons per day.

As a direct result of the Clean Water Act and the funding available through the Construction Grants and SRF programs, the quality of lakes, rivers, and other water bodies improved dramatically from 1972 to 1992. Although there are significant methodological differences between the assessments conducted in 1972 and 1992, they do indicate a significant magnitude of progress.



The SRF Is Flexible and Offers Many Benefits

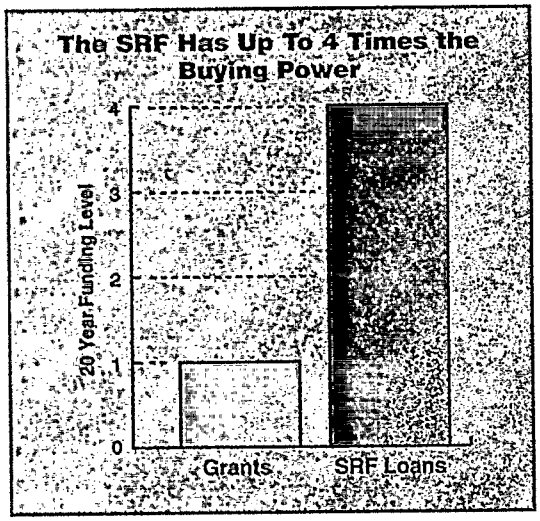


One of the most compelling benefits of the SRF program is that it provides communities with a permanent and independent source of funding for environmental infrastructure projects. Repayments from low-interest loans made from initial federal and state capitalization funds can be recycled for future loans. If these state programs are managed successfully, the funding cycle will continue indefinitely.

The SRF Program Offers States A High Degree of Flexibility

In adopting the SRF program, Congress gave the states greater flexibility to structure their SRFs to best meet their needs. States can use capitalization funds for a variety of financial assistance options and each option can be customized to match specific state needs. Assistance options available include:

- Low interest loans for communities
- Refinancing, purchasing, or guaranteeing local debt to lower the cost of borrowing for communities
- Purchasing bond insurance for local debt to increase bond ratings for communities
- Use of capitalization funds to leverage the SRF (i.e., issue bonds using capitalization funds as security) and, as a result, provide up to three times as much funding for projects



SRF Loan Program Features:

- Interest Rate: 0% to Market rate
- Repayment Period: Up to 20 years
- Adjustable-rate loans, stepped payments, balloon payments allowed at state discretion
- Loans cover 100% of eligible costs
- Repayment begins one-year after project start-up, (potentially resulting in additional savings to the community)
- Loans available for all treatment alternatives
- Loans can cover excess capacity, collection systems, advanced treatment solutions

The SRF Program Offers Major Funding Potential

The SRF program is clearly a powerful funding instrument that is playing a major role in addressing the billions of dollars needed to fund much-needed environmental infrastructure projects. Because of the revolving nature of the SRF program, it can provide about four times the level of funding over a twenty-year period as compared to a traditional one-time grant (see graph above and to the left). This is the case because, unlike grants that are available only once, SRF loan repayments provide a continuing source of low-cost funding.

The SRF Program Provides Significant Savings to Communities

The most significant advantage of the SRF program is the dramatic savings a community can realize by financing projects with SRF loans. Because of the program's low interest rates, the SRF program is contributing significantly toward making needed environmental infrastructure projects more affordable. The chart below shows that a typical SRF loan will save a community approximately 30 percent in total project costs as compared to financing the same project on the commercial market. The SRF program allows states flexibility to adjust interest rates to meet the needs of small and disadvantaged communities, therefore, the savings may be as much as a 50 percent reduction in total project costs with a no-interest SRF loan. Because of the low interest rates provided by the SRF program, communities are saving billions of dollars.

SRF Loan Savings

		Approximate savings with SRF twenty-year loan
Typical municipal borrowing rate in commercial market	7.5 %	—
Average SRF rate	3.0 %	30%
Lowest SRF rate	0.0 %	50%

The SRF Program Provides Economic Benefits to Communities

Aside from the monetary savings available through the SRF, there are many other benefits associated with investments in environmental infrastructure, including improved recreational and scenic values, protection of public health, conservation of ecology, and stimulation of local economies.

Investments in environmental infrastructure directly stimulate local economic development. For instance, investments in wastewater infrastructure attract commercial and industrial development. Such growth leads to increased jobs and cash flow into the local economy, as well as increased revenues for local governments. In the short term, SRF investments also support between 16,000 and 22,000 jobs for every billion dollars invested in the construction and associated industries.

Because our lives are centered around our water resources, we have a direct stake in their protection and conservation. Over the long term, such investments lead to increased prosperity and a better overall quality of life. Witness the revitalization of many major urban areas during the 1970s and 1980s, including Cleveland, Pittsburgh, Baltimore, Cincinnati, New York, Savannah, New Orleans, Austin, Portland, Seattle, Minneapolis-St. Paul, and Chicago, which invested in environmental infrastructure to clean up their waterfronts.

The SRF Program is Efficient

Because of the flexibility built into the program and the streamlined federal requirements, the SRF has accelerated the pace of construction of needed environmental infrastructure projects. Specifically, the average project constructed under the previous Construction Grants program took approximately seven years to reach completion. Under the SRF program that time has been reduced to under five years.

The SRF program is also a model of efficiency in its relationship to the states. In fact, the SRF is probably the most efficient program of its kind in the federal government. The SRF was created to be a state-run program with little federal oversight and great state flexibility. In the eight years since its inception, EPA has worked hard to keep to this ideal. For instance, the Agency's regulations implementing the program contain no significant additional requirements beyond those required in the authorizing legislation. Additionally, EPA administers this vast program of over $16 billion with just seventy-five positions — most of them in EPA's ten regional offices — far fewer than any other comparable federal funding program.

SRF Program Flexibility Results in Innovative State Sol

The nine states highlighted below illustrate the flexibility and innovations possible with the SRF program

Funding for All Types of Environmental Infrastructure Projects

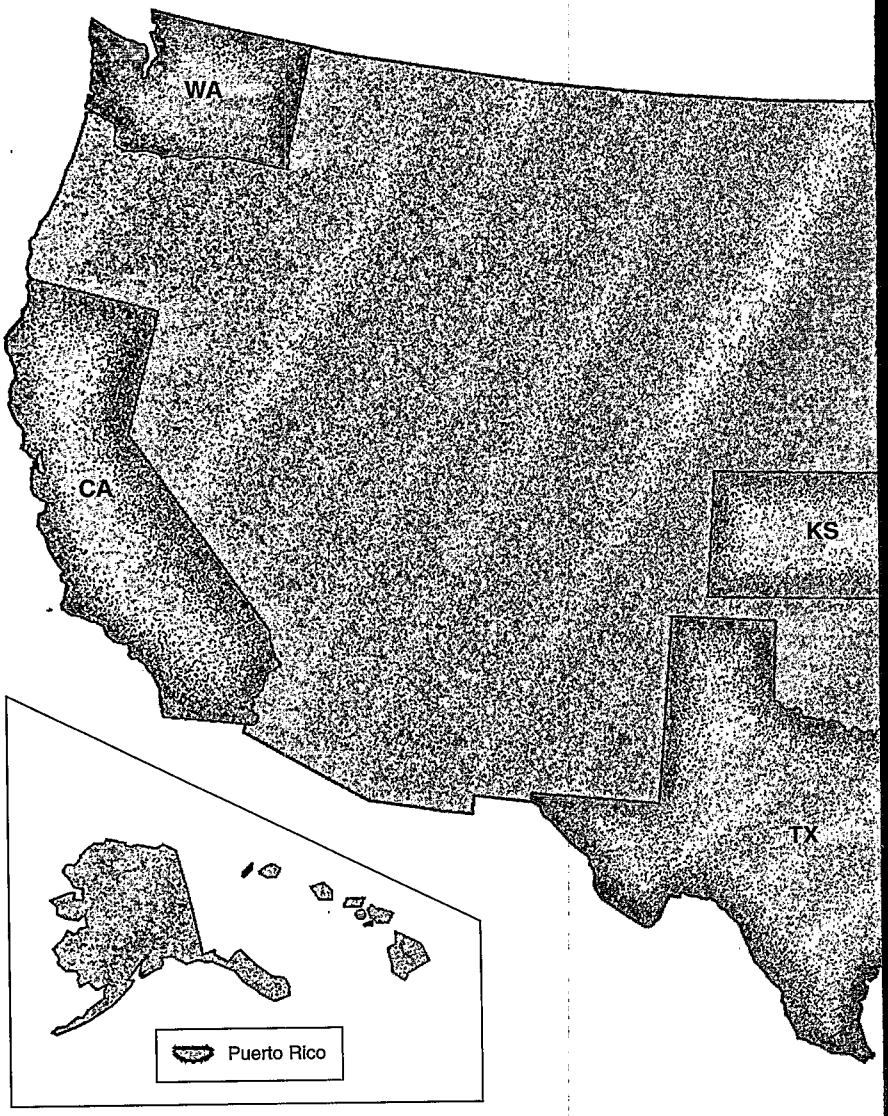
Besides offering loans for traditional wastewater facilities, ***Washington*** and ***California*** led the Nation in using the SRF program loans to address agricultural, rural, and urban runoff (nonpoint sources). Other states including *Ohio, Wyoming,* and *Delaware* are also funding these kinds of projects.

Coordinating with Other Federal Funding Programs

Arkansas and other states including *New Mexico, Ohio, Colorado,* and *Washington* coordinate SRF assistance with other federal programs (e.g., Rural Development Administration loans/grants) to maximize benefits for communities.

Accelerating Use of Funds

Alabama and ***Kansas*** have found ways to increase the pace of their programs and, as a result, the pace of facility construction. Other states include *New York, Rhode Island, New Jersey, Arkansas, Texas, Florida, Minnesota, South Dakota, Connecticut, Michigan, Virginia* and *Georgia.*



Designing SRF Financing to Minimize Borrowing Costs

Texas, Minnesota, and ***New York*** have designed very strong SRF programs and have been recognized by the financial markets with AAA bond ratings.

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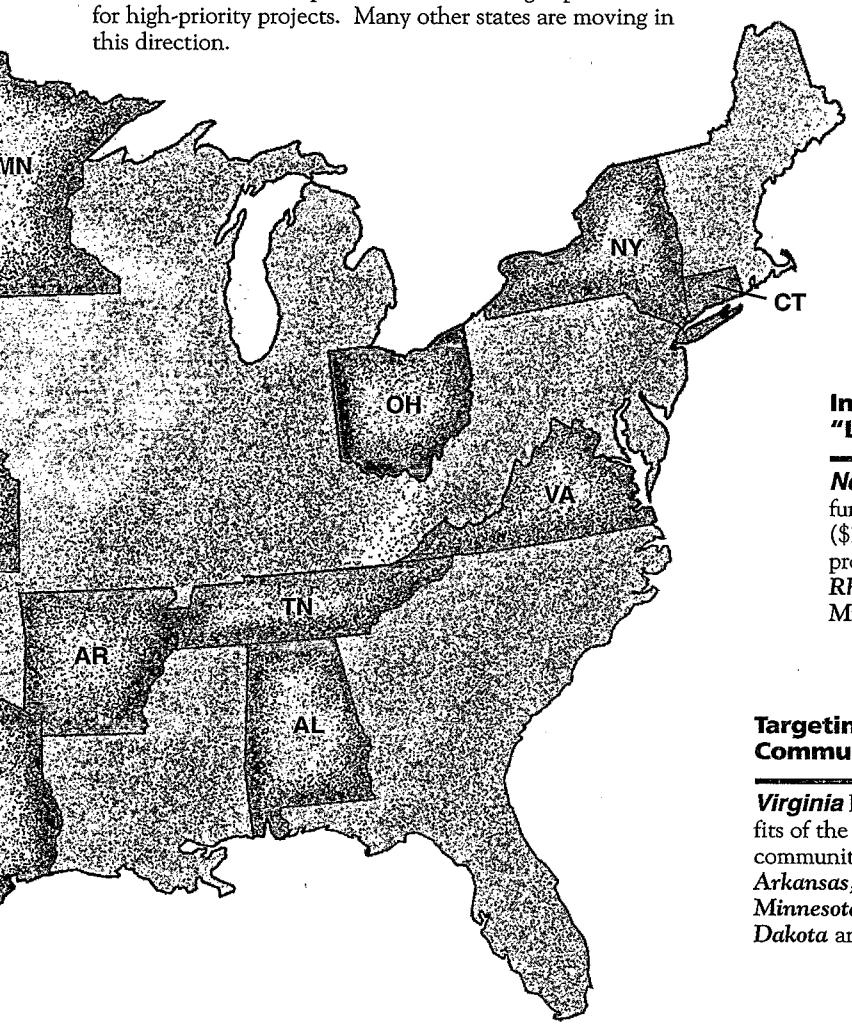
the states are tailoring their programs along these lines.

Integrating with the Watershed Approach

Ohio is leading the way in integrating the SRF program with watershed-based plans to assure funding is provided for high-priority projects. Many other states are moving in this direction.



Combining SRF with Other State Financing Programs

Connecticut has its own state environmental infrastructure financing program which operates in concert with its SRF program to maximize benefits to communities. Other states including *New Jersey, Pennsylvania, Wisconsin, and Maine* have similar programs.

Increasing Funding with Innovative Financial "Leveraging" of the SRF

New York's leveraging approach uses federal capitalization funds as security for bonds to provide a high level of funding ($2 billion for loans). Other states with effective leveraging programs include *Minnesota, Kansas, Texas, Arkansas, Rhode Island, Connecticut, New Jersey, Maryland, Michigan, Iowa, and Colorado.*

Targeting Assistance to Small/Disadvantaged Communities

Virginia has done much to ensure that the low cost benefits of the SRF program reach small and disadvantaged communities. Other states include *Ohio, Kentucky, Arkansas, Alaska, Idaho, Mississippi, Montana, Minnesota, West Virginia, Nevada, Pennsylvania, South Dakota* and *Utah.*

Adjusting the SRF to Match the Financial Conditions of Communities

Tennessee has developed a very sophisticated program to tailor interest rates and repayment periods to the economic condition of each community. *Maryland, Montana, Pennsylvania, Utah, Virginia,* and others also operate their programs similarly.

The SRF Program Finances A Vast Array of Environmental Infrastructure Projects

The Construction Grants program (1972-1990) was devoted primarily to building wastewater systems. The SRF program takes a broader approach. In addition to traditional municipal wastewater, the SRF can finance a broad array of environmental projects to address agricultural, rural, and urban runoff, contaminated urban stormwater, combined sewer overflows, and even estuary management projects.

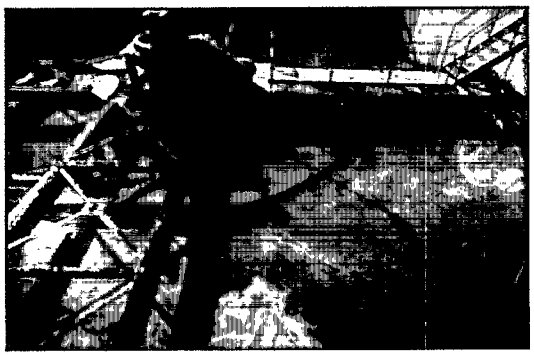


Photo: Tom Stack/Tom Stack & Associates

Municipal Wastewater

Of course, the SRF funds the construction of traditional municipal wastewater treatment systems. Not surprisingly, since its inception, the majority of SRF funds have, in fact, been devoted to these very important projects.

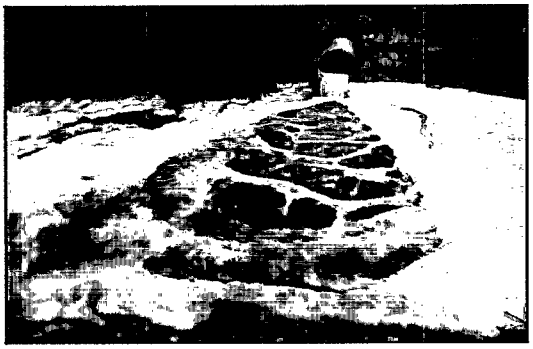


Photo: Tom Stack/Tom Stack & Associates

Combined Sewer Overflows and Stormwater

Besides traditional wastewater projects, the SRF program makes loans to correct flows of raw sewage from "combined sewer overflows" (CSOs) and to address the effects of contaminated urban stormwater. Since 1988, the SRFs have made approximately 150 loans worth $1.0 billion to correct these serious problems.

Combined Sewer Overflows

In many older cities, sanitary and storm sewers are combined. Periods of high rain often cause "overflows." Raw sewage overflows its normal route to the sewage treatment plant and is carried directly to rivers, lakes and coastal areas.

Stormwater

As stormwater runs off city streets, lawns, and construction sites it picks up many pollutants and may result in very serious water quality impacts. In fact, EPA's 1992 Water Quality Inventory cites urban runoff and storm sewers as the third leading cause of impairments to rivers, lakes, and estuaries.

Photo: John Concalosi/Tom Stack & Associates

Agriculture and Urban Runoff

The SRFs have also made approximately 100 loans worth $100 million to address contaminated runoff from agricultural and urban land (known in the CWA as "nonpoint sources"). Runoff from agricultural lands is the most significant problem affecting our Nation's water resources today. The SRF can fund projects that address pollution from a wide variety of diffuse sources, including agriculture, silviculture, and abandoned mines. The SRF program is also available to fund estuary management projects. Because of the vast flexibility inherent in the SRF program, the program is well-suited to accommodate the watershed approach. The watershed approach is EPA's new model for program implementation and is based on the premise of addressing the most serious problems first.

Small and Disadvantaged Communities and the SRF

Managers of small and disadvantaged communities confront a variety of challenges when planning water pollution control projects. One major challenge is securing funding for environmental projects at a time when demands from other programs and other community services — such as education and police protection — are increasing.

In small communities, per capita income is generally lower than in major metropolitan areas. Costs are also typically higher on a per person basis for wastewater and other environmental facilities. Thus, many small communities have difficulty gaining access to long-term credit.

The SRF program is gaining popularity as an important source of funding for small and disadvantaged communities. In a recent state-sponsored survey:

- 40 states reported about 650 small community SRF loans (population: 3,000 or less) — that's over 25 percent of the total number of SRF loans in the country
- 21 states reported a total of 341 loans for disadvantaged communities or about 14 percent of the total number of loans

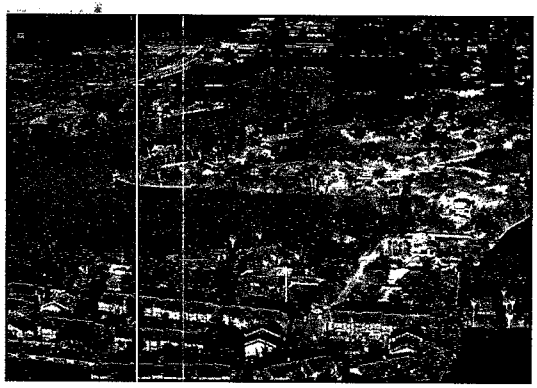


Photo: Byron Austin/Tom Stack & Associates

Small and disadvantaged communities benefit from the SRF program for several reasons. First, many states offer very low interest rates on loans to small and disadvantaged communities—providing the boost needed to get projects started. For example, the SRF can make a 0 percent loan to a community for 20 years — saving the community 50 percent of total project cost over a similar commercial loan at 7.5 percent. Other SRF program benefits important to small and disadvantaged communities include the following:

- Loans may fund appropriate or alternative technology approaches (i.e., decentralized, low-tech solutions)
- Loans may fund collection systems, reserve capacity, and projects designed to support economic development
- The program can also provide customized technical assistance to small and disadvantaged communities

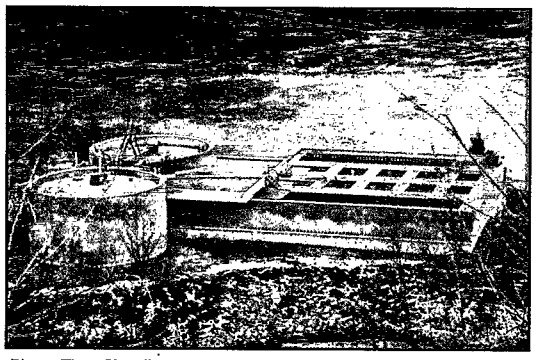


Photo: Theo Singelis

It is important that small communities identify all options that are available for financing wastewater projects; SRF loans can be combined with other federal and state funding assistance. By combining funding sources, such as grants from the Rural Development Administration, communities can make their projects even more affordable.

Current Investment in the SRF

After just eight years of investment by the federal government and the states, over $16 billion is currently available for loans for environmental infrastructure projects.

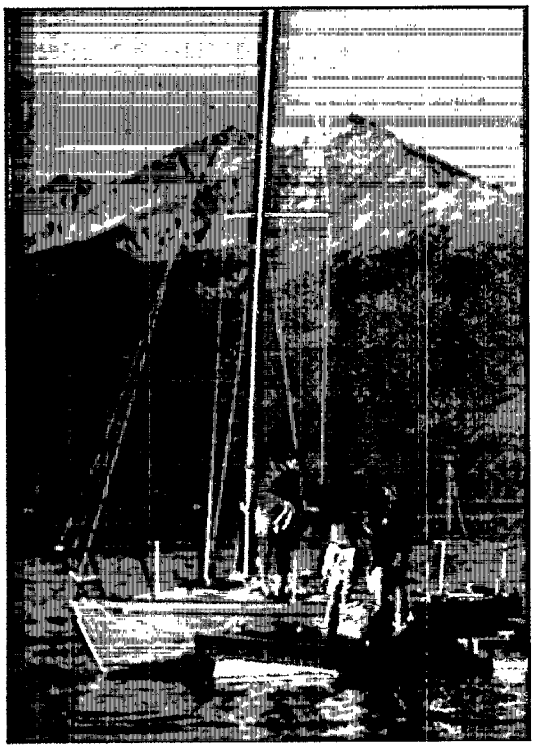
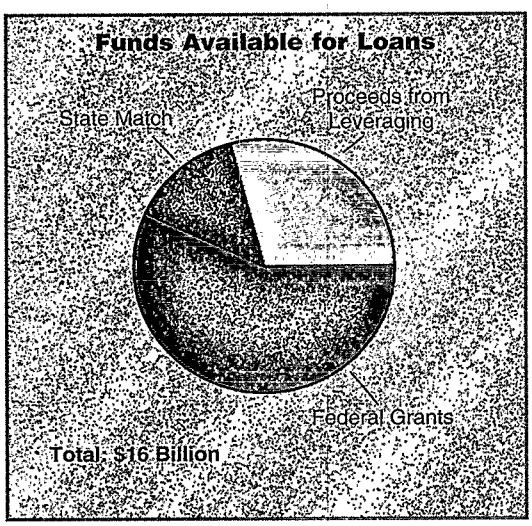


Photo: Bob Winsatt/Tom Stack & Associates

SRF Investment ($ billion)

Federal SRF Investment (FY88-FY95)	$ 11.1
Required State Match	$ 2.0
Proceeds from Leveraging (bond proceeds, etc.)	$ 5.2
Bond Reserve Funds	($ 2.3)
Amount Available for Loans	$ 16.0



Future Investment in the SRF

While the Nation has made tremendous progress in protecting our water resources since the early 1970s, there is still much to do to clean up and protect our valuable water resources. For instance, EPA's 1992 National Water Quality Inventory showed that roughly 38 percent of the assessed river miles, 44 percent of assessed lake acres, and 32 percent of assessed estuary square miles were impaired. In addition, 37 percent of the Nation's shellfish beds are restricted, limited or closed, indicating significant remaining coastal pollution problems. A vast majority of this pollution comes from sources that can be addressed by projects funded by SRF loans (see table to left).

Leading Causes of Pollution

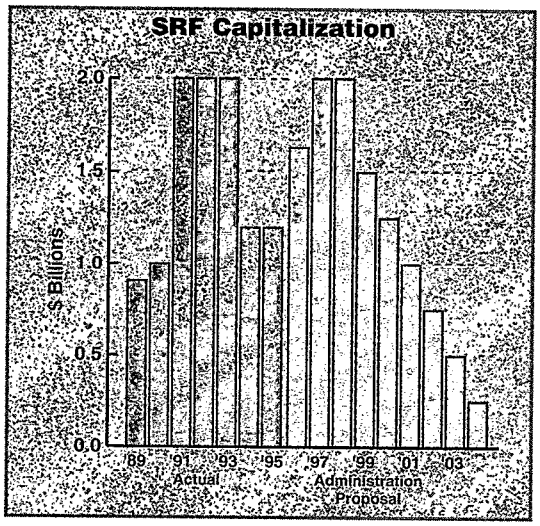
Rivers	Lakes	Estuaries
Agriculture	Agriculture	Municipal
Municipal	Urban Runoff/ Stormwater	Urban Runoff/ Stormwater
Urban Runoff/ Stormwater	Hydro/Habit Modification	Agriculture
Mining	Municipal	

EPA publishes the biennial Needs Survey to document, in financial terms, the needs for various types of environmental infrastructure projects. The 1992 Needs Survey contains over $137 billion in needs over twenty years for projects ranging from traditional wastewater treatment to agricultural and urban nonpoint sources. Addressing needs of this magnitude will require communities to tap into all available financing sources. The SRF program will be an important and significant part of community funding solutions. (Needs Survey estimates are for projects which are needed today and include reserve capacity for the next 20 years.)

1992 Funding Needs Survey ($ Billions)

Traditional Facilities	$ 85.8
Combined Sewers & Stormwater	$ 41.3
Agriculture/Silviculture	$ 8.8
Other	$ 1.2
Total	$ 137.1

Because the SRF program is well established and recognized as the most efficient method of financing environmental infrastructure projects, the Administration has proposed a plan that would continue capitalization of the SRF program through the year 2004 (see chart to left).



Continued investment in the SRF program as indicated, will establish the 51 SRF programs as permanent and independent sources of low-cost financing for important environmental infrastructure projects. Further, this level of capitalization will allow the SRFs to issue more than $2.0 billion in loans annually for the foreseeable future (see chart below).

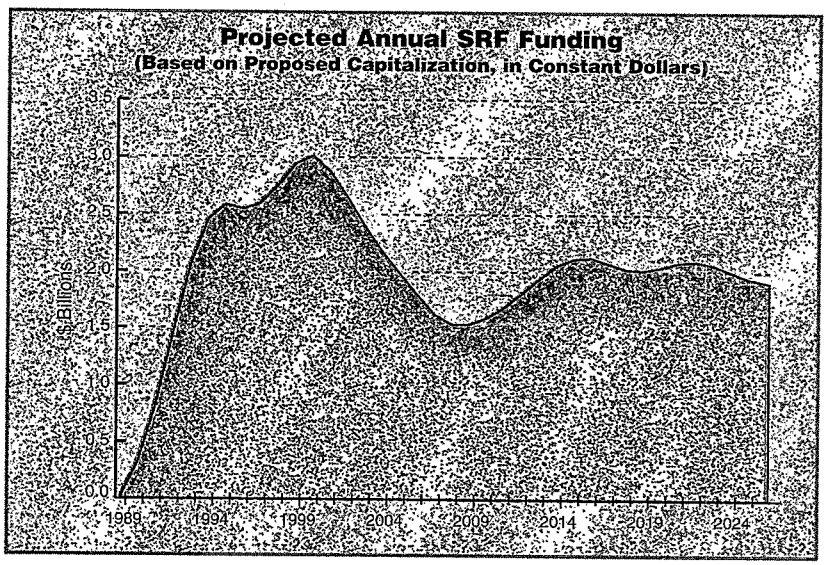
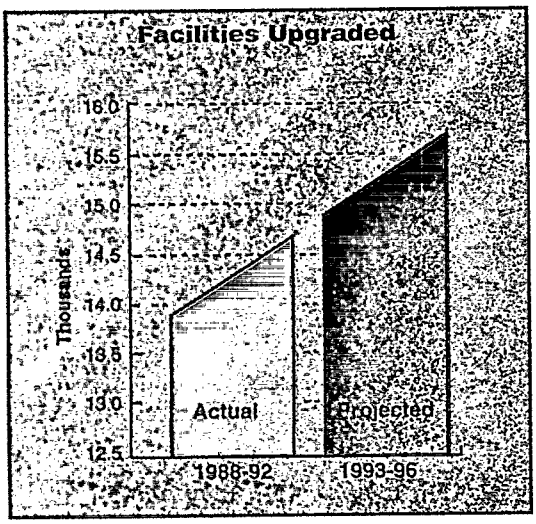


Photo: Theo Singelis

Benefits of Future Investment in the SRF program



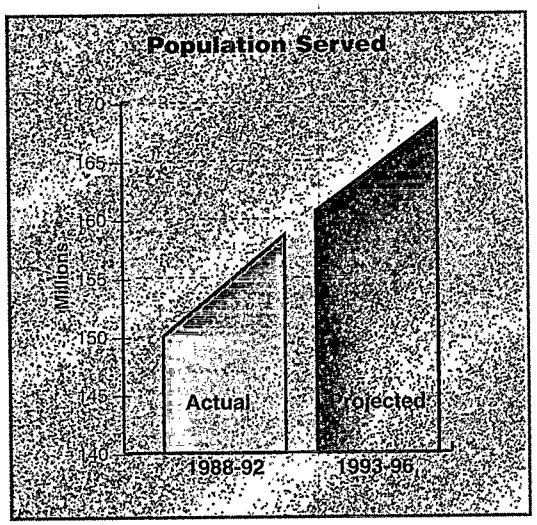
It is evident, even considering the impressive progress we have made over the last twenty years, that there is still much to do to protect the Nation's water resources. Continued investment in the SRF program can further this progress in many ways. As was mentioned earlier, investment in a revolving fund program like the SRF has the distinct advantage of providing four times more environmental protection than traditional one-time grants.

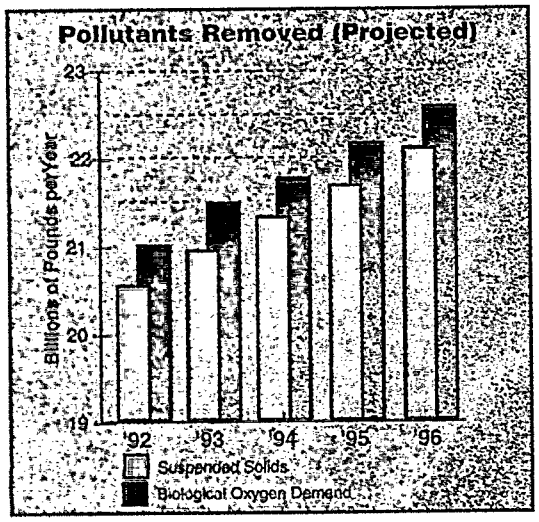
If the federal and state governments continue to invest in the SRF program, we can expect our environmental conditions to continue to improve. In fact, if we continue to invest in the SRF program (as stated on the previous page) we can expect that sewage treatment plants will continue to be upgraded and improved as indicated in the chart to the left.

Similarly, we can expect that more and more of the population will be served by modern and efficient sewage treatment (see chart to the right).

We can also expect that more and more pollutants will be removed from our waterways (see chart below).

If we continue to invest in the SRF program as outlined earlier in this report, we can expect the overall condition of water resources to continue to improve hand-in-hand with the continued economic development associated with such investments in environmental infrastructure.





To continue progress toward the goal of protecting "the chemical, physical, and biological integrity" of the Nation's water resources as established in the Clean Water Act, we will need to continue to invest in our most effective programs such as the Clean Water State Revolving Fund. We will also need to ensure our efforts are directed, through sound science and good management, toward solving the most significant problems in those areas that are most in need of protection. The SRF program is worthy of our continued focus and investment.

State Revolving Fund State Contacts

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P.O. Box 8913
Little Rock, AR 72219-8913

CALIFORNIA
State Water Resources Control Board
P.O. Box 944214
Sacramento, CA 94244

COLORADO
Colorado Department of Health
4300 Cherry Creek Drive, South
Denver, CO 80222-1530

CONNECTICUT
Department of Environmental Protection
Bureau of Water Management
79 Elm Street
Hartford, CT 06106-5127

DELAWARE
Department of Natural Resources and Environmental Control
Division of Water Resources
P.O. Box 1401
89 Kings Highway
Dover, DE 19903

FLORIDA
Department of Environmental Regulation
2600 Blair Stone Road
Twin Towers Office Building
Tallahassee, FL 32399-2400

GEORGIA
Department of Natural Resources
Environmental Protection Division
Suite 1058, East Tower
Butler Street
Atlanta, GA 30334

HAWAII
Department of Health
Environmental Management Division
919 Ala Moana Boulevard, Room 309
Honolulu, HI 96814

IDAHO
Department of Health and Welfare
Division of Environmental Quality
1410 North Hilton, Statehouse Mail
Boise, ID 83720-9000

ILLINOIS
Illinois Environmental Protection Agency
Division of Water Pollution Control
P.O. Box 19276
Springfield, IL 62706-9276

INDIANA
Indiana Department of Environmental Management
Facilities Development Branch
100 North Senate Avenue
P.O. Box 6015
Indianapolis, IN 46206-6015

IOWA
Iowa Department of Natural Resources
Henry A. Wallace Building
500 East Grand
Des Moines, IA 50319

KANSAS
Kansas Department of Health and Environment
J Street and 2 North
Building 283
Topeka, KS 66620-0110

KENTUCKY
Kentucky Infrastructure Authority
Finance and Administration Cabinet
Capital Annex, Room 261
Frankfort, KY 40601

LOUISIANA
Louisiana Department of Environmental Quality
P.O. Box 82215
Baton Rouge, LA 70884-2215

MAINE
Maine Municipal Bond Bank
45 University Drive
P.O. Box 2268
Augusta, ME 04338

MARYLAND
Maryland Water Quality Financing Administration
2500 Broening Highway
Baltimore, MD 21224

MASSACHUSETTS
Massachusetts Water Pollution Abatement Trust
One Ashburton Place, 12th Floor
Boston, MA 02108

MICHIGAN
Michigan Department of Natural Resources
Municipal Facilities Section
Community Assistance Division
P.O. Box 30273
Lansing, MI 48909

MINNESOTA
Minnesota Public Facilities Authority
Department of Trade and Economic Development
500 Metro Square
121 7th Place East
St. Paul, MN 55101-2146

MISSISSIPPI
Commission on Environmental Quality
P.O. Box 20305
Jackson, MS 39209

MISSOURI
Missouri Department of Natural Resources
P.O. Box 176
Jefferson City, MO 65102

MONTANA
Montana Department of Health and Environmental Sciences
Cogswell Building
Helena, MT 59620

NEBRASKA
Nebraska Department of Environmental Quality
1200 N Street, The Atrium, Suite 400
P.O. Box 98922
Lincoln, NE 68509-8922

NEVADA
Nevada Division of Environmental Protection
333 West Nye Lane
Capital Complex
Carson City, NV 89710

NEW HAMPSHIRE
New Hampshire Department of Environmental Services
Wastewater Engineering Bureau
6 Hazen Drive, P.O. Box 95
Concord, NH 03301

NEW JERSEY
Department of Environmental Protection
Municipal Wastewater Assistance
1333 Brunswick Ave.
CN-425
Trenton, NJ 08625

NEW MEXICO
New Mexico Costruction Programs Bureau
Environmental Improvement Division
1190 St. Francis Drive, Room 2210
Santa Fe, NM 87502

NEW YORK
Environmental Facilities Corporation
50 Wolf Road
Albany, NY 12233

NORTH CAROLINA
Department of Natural Resources and Community Development
P.O. Box 27687
512 North Salisbury Street
Raleigh, NC 27611

NORTH DAKOTA
North Dakota Department of Health and Consolidated Laboratories
Environmental Health Section
P.O. Box 5520
Bismarck, ND 58505-5520

OHIO
Ohio Environmental Protection Agency
Division of Environmental and Financial Assistance
P.O. Box 163669
1800 Water Mark Drive
Columbus, OH 43266-1049

OKLAHOMA
Oklahoma Water Resources Board
600 North Harvey Avenue
P.O. Box 150
Oklahoma City, OK 73101-0150

OREGON
Department of Environmental Quality
811 S.W. Sixth Avenue
Portland, OR 97204-1390

PENNSYLVANIA
Pennsylvania Infrastructure Investment Authority
Keystone Building, 4th Floor
22 South 3rd Street
Harrisburg, PA 17101

PUERTO RICO
Environmental Quality Board
Water Quality Area
P.O. Box 11488
Santurce, PR 00910

RHODE ISLAND
Division of Water Resources
Department of Environmental Management
235 Promenade Street
Providence, RI 02908

SOUTH CAROLINA
Department of Health and Environmental Control
2600 Bull Street
Columbia, SC 29201

SOUTH DAKOTA
South Dakota Department of Environment and Natural Resources
Joe Foss Building, 523 East Capitol
Pierre, SD 57501-3181

TENNESSEE
Department of Health and Environment
L & C Tower
401 Church Street, 21st Floor
Nashville, TN 37243-1533

TEXAS
Texas Water Development Board
Engineering Division
P.O. Box 13231 - Capitol Station
Austin, TX 78711-3231

UTAH
Utah Department of Environmental Quality
288 North 1460 West
P.O. Box 14480
Salt Lake City, UT 84114-4870

VERMONT
Agency of Natural Resources
Department of Environmental Conservation
Public Facilities Division
One Cannery Building
103 South Main Street
Waterbury, VT 05676

VIRGINIA
Virginia State Water Control Board
Department of Environmental Quality
629 East Main Street
Richmond, VA 23219

WASHINGTON
Department of Ecology
P.O. Box 47600
Olympia, WA 98504-7600

WEST VIRGINIA
Construction Assistance Branch
Division of Environmental Protection
Water Resources Section
617 Broad Street
Charleston, WV 25301

WISCONSIN
Wisconsin Department of Natural Resources
Clean Water Fund Loan Section
P.O. Box 7921
101 South Webster Street
Madison, WI 53707-7921

WYOMING
Wyoming Department of Environmental Quality
Herschler Building
122 West 25th Street
Cheyenne, WY 82002-0600

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