

Sources of Repayment

Many users of the CWSRF program have demonstrated a high level of creativity in developing sources of repayments. The source of repayment need not come from the project itself. Some possible sources include:

- Fees paid by property owner or homeowner
- Fees paid by a developer
- Dedicated portion of local, county, or state taxes or fees
- Recreational fees (fishing license, park entrance fees)
- Stormwater management fees
- Wastewater user charges
- Donations or dues made to nonprofit groups
- Business revenues



Making Funding Accessible - Ohio Examples

The state of Ohio employs several innovative funding methods to ensure a variety of watershed projects receive funding. Two unique funding methods used in Ohio are the Linked-Deposit Loan Program and the Watershed Resource Restoration Sponsorship Program (WRRSP). In both examples the state shows creativity by taking existing institutional arrangements and modifying them to achieve the state’s goals and meet the needs of loan recipients.

Linked Deposit Lending Program

In Ohio's linked-deposit program, the state makes arrangements with local banks to provide loans for agricultural BMPs and on-site wastewater treatment projects. Under a linked-deposit arrangement the state agrees to buy a bank's investment (CD) and receive a lower than market rate of return on the investment. The bank agrees to provide reduced interest rate loans for eligible projects. The linked-deposit loan interest rate reflects the difference between the state's reduced rate of return on the investment and the market rate of return.

The linked-deposit approach benefits CWSRF programs because they support high priority nonpoint source projects and because they place risk and management responsibilities with local financial institutions. Financial institutions earn profits from the linked deposit agreements and add an additional service for their customers. Borrowers find linked deposit programs to be economical and comfortable; they save money with low-interest loans, and they are comfortable working with local financial institutions.

For more information on linked-deposit loans see EPA’s Activity Update *“Innovative Use of Clean Water State Revolving Funds for Nonpoint Source Pollution”* (EPA 832-F-02-004) found on the CWSRF web site.

Watershed Resource Restoration Sponsorship Program (WRRSP)

The WRRSP offers communities very low interest rates on loans for wastewater treatment plant improvements if the communities also sponsor projects that protect or restore water resources. The end payment for the wastewater treatment plant project is the same because of the lower interest rate and the simultaneous funding for the restoration project by the wastewater treatment plant. The benefit of this program is water restoration projects that normally would not receive funding are completed with the help of the wastewater treatment plants.

To date, the WRRSP program has supported projects that have acquired wetlands and riparian lands, acquired conservation easements, restored habitat, and removed dams.

Over the past two years under the WRRSP, communities in Ohio have used \$24 million of CWSRF loan funds to protect and restore 1850 acres of riparian lands and wetlands and 38 miles of Ohio's stream corridors.

For more information on Ohio's WRRSP see EPA's Activity Update "*Ohio's Restoration Sponsor Program Integrates Point Source and Nonpoint Source Projects*" (EPA 832-F-02-001) found on the CWSRF web site.

Challenges Ahead

With increasing emphasis on watershed-based program management and implementation of Total Maximum Daily Loads (TMDLs) in impaired water bodies, it will be even more important to take advantage of the tremendous buying power of the CWSRF program.

How to Get More From the CWSRF

- Share information on polluted runoff priorities with CWSRF managers
- Work to enhance CWSRF programs to include funding of polluted runoff projects
- Become involved in the annual CWSRF planning and priority setting process
- Help market the program and encourage loan applications

The water quality community needs to work together to increase understanding of polluted runoff issues and facilitate the use of the powerful resources of the CWSRF to address these significant problems. EPA has been encouraging the states to open their CWSRFs to the widest variety of water quality projects and to use their CWSRFs to fund the highest priority projects in targeted watersheds. Those interested in cleaning up polluted runoff must seek out their CWSRF programs, gain an understanding of how their state program works, and participate in the annual process that determines which projects are funded.

For more information about the Clean Water Revolving Fund, or for a program representative in your State, please contact:

Clean Water State Revolving Fund Branch
U.S. Environmental Protection Agency
1200 Pennsylvania Avenue, NW (Mailcode 4204M)
Washington, DC 20460
Phone: (202) 564-0752 **Fax:** (202) 501-2403
Internet: www.epa.gov/owm/cwfinance/index.htm





What is WaterSense?

WaterSense is a voluntary public-private partnership program sponsored by the U.S. Environmental Protection Agency. Its mission is to protect the future of our nation's water supply by promoting and enhancing the market for water-efficient products and services.

www.epa.gov/watersense



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Simple Ways to Save Water



United States Environmental Protection Agency
(4204M)

EPA-832-F-06-007
May 2006

www.epa.gov/watersense

Saving water is simple and smart.

Be smart when irrigating your lawn or landscape.

- Water the lawn or garden during the coolest part of the day. Early morning is best.
- Water plants according to their water needs; you'll have healthier plants and a lower water bill.
- Set sprinklers to water lawns and gardens only—not the street or sidewalk.
- Use soaker hoses or trickle irrigation systems for trees and shrubs.

Use your appliances wisely.

- Wash only full loads or set small loads to the appropriate water level.
- Scrape rather than rinse dishes before loading them into the dishwasher.
- Replace old clothes washers with ENERGY STAR qualified appliances that use less water.

Don't flush your money down the drain/Toilets.

- A leaky toilet can waste 200 gallons of water per day. Check your toilet for leaks by adding food coloring to the tank. If the toilet is leaking, color will appear in the bowl within 15 minutes. Look for worn out, corroded or bent parts in the leaky toilet. Most replacement parts are inexpensive, readily available and easily installed. (Flush as soon as test is done, since food coloring may stain the tank.)
- When replacing your toilet, look for high-efficiency models that use less than 1.3 gallons per flush.

Conserve around the house.

- Keep drinking water in the refrigerator instead of letting the faucet run until cool. A running tap can use about 2 gallons of water per minute.

- Try not to leave the tap running while you brush your teeth or shave.
- Don't pour water down the drain if you can use it for other projects such as watering a plant or cleaning.

Stop those leaks.

- Verify that your home is leak-free. Many homes have hidden water leaks that can waste more than 10 percent, costing both you and the environment. Read your water meter before and after a two-hour period where no water is being used. If the meter does not read exactly the same, you probably have a leak.
- Repair dripping faucets and showers. If your faucet is dripping at the rate of one drop per second, you can expect to waste 2,700 gallons per year. This waste will add to the cost of water and sewer utilities or strain your septic system.

As stormwater flows over driveways, lawns, and sidewalks, it picks up debris, chemicals, dirt, and other pollutants. Stormwater can flow into a storm sewer system or directly to a lake, stream, river, wetland, or coastal water. Anything that enters a storm sewer system is discharged untreated into the waterbodies we use for swimming, fishing, and providing drinking water. Polluted runoff is the nation's greatest threat to clean water.



By practicing healthy household habits, homeowners can keep common pollutants like pesticides, pet waste, grass clippings, and automotive fluids off the ground and out of stormwater. Adopt these healthy household habits and help protect lakes, streams, rivers, wetlands, and coastal waters. Remember to share the habits with your neighbors!

Healthy Household Habits for Clean Water

Vehicle and Garage

- Use a commercial car wash or wash your car on a lawn or other unpaved surface to **minimize** the amount of dirty, soapy water flowing into the storm drain and eventually into your local waterbody.



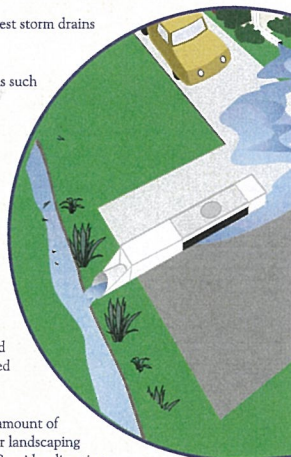
- Check your car, boat, motorcycle, and other machinery and equipment for leaks and spills. Make repairs as soon as possible. Clean up **spilled fluids** with an absorbent material like kitty litter or sand, and don't rinse the spills into a nearby storm drain. Remember to properly dispose of the absorbent material.
- **Recycle** used oil and other automotive fluids at participating service stations. Don't dump these chemicals down the storm drain or dispose of them in your trash.

Lawn and Garden

- Use pesticides and fertilizers **sparingly**. When use is necessary, use these chemicals in the recommended amounts. Avoid application if the forecast calls for rain; otherwise, chemicals will be washed into your local stream.
- Select **native** plants and grasses that are drought- and pest-resistant. Native plants require less water, fertilizer, and pesticides.
- **Sweep up** yard debris, rather than hosing down areas. Compost or recycle yard waste when possible.
- Don't overwater your lawn. Water during the cool times of the day, and don't let water run off into the storm drain.
- Cover piles of dirt and mulch being used in landscaping projects to prevent these pollutants from blowing or washing off your yard and into local waterbodies. **Vegetate** bare spots in your yard to prevent soil erosion.

Home Repair and Improvement

- Before beginning an outdoor project, locate the nearest storm drains and **protect** them from debris and other materials.
- Sweep up and properly dispose of construction debris such as concrete and mortar.
- Use hazardous substances like paints, solvents, and cleaners in the **smallest amounts possible**, and follow the directions on the label. Clean up spills **immediately**, and dispose of the waste safely. Store substances properly to avoid leaks and spills.
- Purchase and use **nontoxic, biodegradable, recycled, and recyclable** products whenever possible.
- **Clean** paint brushes in a sink, not outdoors. Filter and reuse paint thinner when using oil-based paints. Properly dispose of excess paints through a household hazardous waste collection program, or donate unused paint to local organizations.
- **Reduce** the amount of paved area and increase the amount of vegetated area in your yard. Use native plants in your landscaping to reduce the need for watering during dry periods. Consider directing downspouts away from paved surfaces onto lawns and other measures to increase infiltration and reduce polluted runoff.





*Make your home
The
SOLUTION
TO STORMWATER
POLLUTION!*
*A homeowner's guide to healthy
habits for clean water*



Remember: Only rain down the drain!

For more information, visit
www.epa.gov/npdes/stormwater
or
www.epa.gov/nps



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Storm drains connect to waterbodies!

- Flush responsibly. Flushing household chemicals like paint, pesticides, oil, and antifreeze can destroy the biological treatment taking place in the system. Other items, such as diapers, paper towels, and cat litter, can clog the septic system and potentially damage components.
- Care for the septic system drainfield by not driving or parking vehicles on it. Plant only grass over and near the drainfield to avoid damage from roots.
- Have your septic system inspected by a professional at least every 3 years, and have the septic tank pumped as necessary (usually every 3 to 5 years).

Septic System Use and Maintenance

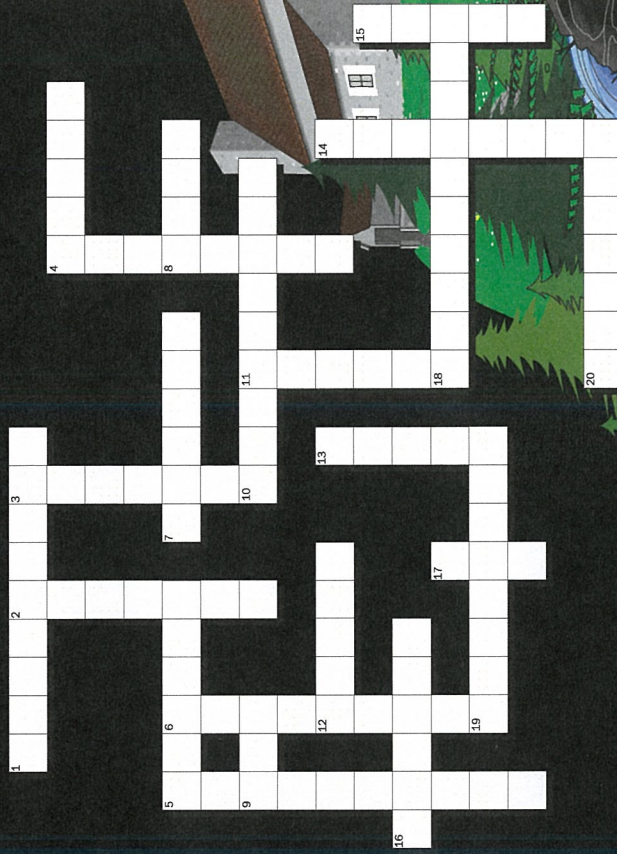
- Avoid exposure to stormwater.
- Properly store pool and spa chemicals to prevent leaks and spills, preferably in a covered area to
- Whenever possible, drain your pool or spa into the sanitary sewer system.
- Drain your swimming pool only when a test kit does not detect chlorine levels.

Swimming Pool and Spa

- When walking your pet, remember to pick up the waste and dispose of it properly. Flushing pet waste is the best disposal method. Leaving pet waste on the ground increases public health risks by allowing harmful bacteria and nutrients to wash into the storm drain and eventually into local waterbodies.

Pet Care

Take the Stormwater Runoff Challenge



*For more information, please visit EPA's
Polluted Runoff web site at www.epa.gov/rps*

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Water-Efficient Landscaping:



Preventing
Pollution &
Using Resources
Wisely

A Message from the Administrator

Christine Todd Whitman



I believe water is the biggest environmental issue we face in the 21st Century in terms of both quality and quantity. In the 30 years since its passage, the Clean Water Act has dramatically increased the number of waterways that are once again safe for fishing and swimming. Despite this great progress in reducing water pollution, many of the nation's waters still do not meet water quality goals. I challenge you to join with me to finish the business of restoring and protecting our nation's waters for present and future generations.

United States Environmental Protection Agency
Office of Water (4204M)
EPA832-F-02-002
September 2002
www.epa.gov/owm/water-efficiency/index.htm