
ENVIRONMENTAL Fact Sheet



29 Hazen Drive, Concord, New Hampshire 03301 • (603) 271-3503 • www.des.nh.gov

WD-WEB-6

2019

Clean Water State Revolving Loan Fund (CWSRF)

Introduction

The 1987 amendments to the Clean Water Act (CWA) created the Clean Water State Revolving Fund (CWSRF) program to finance eligible wastewater, stormwater and nonpoint source pollution prevention projects. The CWSRF is funded by a combination of federal grants, 20% state matching funds and loan repayments.

Five Reasons to Consider CWSRF Loans:

- Below Market Interest Rates with no closing costs and no prepayment fees for planning, design, construction and equipment.
- Principal forgiveness is available to make infrastructure projects more affordable and sustainable for New Hampshire communities.
- Interest on disbursements is 1% until substantial project completion and reimbursement can be requested as costs are incurred.
- Loan repayments begin up to one year after project completion at the lowest available interest rate-if rates are lower at the end of the project, the loan will be closed at the lower rate.
- CWSRF Staff are here to assist you through every step of your project. This includes project planning and administration, design review, environmental review, construction oversight and achieving optimal performance.

Loan interest charges are based on 25% of the established market rate for a five-year term, 50% of the established market rate for a 10-year term, 75% of the established market rate for a 15-year term, and 80% of the established market rate for a 20-year term with a 2% minimum.

The CWSRF provides funding to New Hampshire municipalities and other local government entities to improve and replace wastewater infrastructure with the goal of protecting public health and improving water quality. CWSRF is also used to fund nonpoint source, watershed protection and restoration, and estuary management projects.

The New Hampshire CWSRF loan program has provided over \$870 million of financial assistance as of 2018.

Eligible Projects

Financial assistance is available for planning, design and construction projects, including combined sewer

overflow mitigation, new wastewater treatment facilities, upgrades of existing wastewater facilities, infiltration/inflow correction, wastewater collection systems, and stormwater remediation. In addition, projects that address nonpoint source pollution, restore hydraulic connectivity, or restore estuarine habitats are also eligible if those projects are identified in the state Nonpoint Source Management Plan, a watershed-based plan prepared in accordance with CWA Section 319 guidelines, or an estuary conservation and management plan developed for an estuary of national significance under Section 320 of the CWA.

Project Ranking

To be considered for a CWSRF loan, applicants complete a pre-application at the time of project solicitation, which the New Hampshire Department of Environmental Services (NHDES) generally conducts during the spring/summer of each year. NHDES ranks projects using a rating system to prioritize projects for the most effective use of available funds. The rating system assigns points based on affordability and various environmental criteria. These criteria include the extent to which the project will:

- Demonstrate water quality benefits.
- Eliminate or mitigate a risk to public health.
- Achieve or maintain compliance with applicable discharge permits or other water pollution control requirements.
- Utilize green infrastructure, water or energy efficient practices, and innovative technology.
- Improve sustainability of infrastructure assets.

NHDES Involvement

To obtain funding for a project on the CWSRF Project Priority List, applicants file a loan application and receive authorization from their governing body to raise, appropriate and spend loan funds. The completed loan application includes repayment ability, project schedule and environmental review information. In accordance with the CWA (33 U.S.C. 1251 et seq.) as amended, NH RSA 486 and the NH Code of Administrative Rules Env-Wq 500:

- Firms performing professional engineering services must be on the [Roster of Prequalified Consulting Engineers](#). Procurement of professional engineering services must comply with the Qualifications Based Selection process described in Env-Wq 509. Loan funding for engineering services requires the use of Standard State engineering contracts and amendments, reviewed and approved by NHDES.
- Construction contracts use the NHDES [Standard Front End](#) contract package.
- Construction plans and specifications, revisions and formal addenda are reviewed and approved by NHDES.
- Projects conform to Davis-Bacon wage rates and American Iron and Steel provisions.
- Projects demonstrate a good faith effort towards the use of Disadvantaged Business Enterprises.
- An environmental review is conducted before a construction project goes out to bid; environmental reviews are coordinated by NHDES and typically take eight weeks to complete.
- NHDES approves the design of proposed projects and authorizes the bidding on construction contracts.
- NHDES personnel conduct periodic site inspections and a final inspection to ensure compliance with approved plans and specifications.

CWSRF Grants Management Section Contacts:

Beth Malcolm at (603) 271-2978 or Beth.Malcolm@des.nh.gov

Kathie Bourret at (603) 271-2902 or Kathleen.Bourret@des.nh.gov

Nina Buckman at (603) 271-0734 or Christina.Buckman@des.nh.gov

Dave Cloutier at (603) 271-0626 or David.Cloutier@des.nh.gov