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## Funding Shellfish Restoration and Remediation Projects with the Clean Water State Revolving Fund

### The Problem

Shellfish filter the water to feed and can extract and concentrate microorganisms many fold over the concentrations in the water. Since shellfish are often eaten raw, the quality of the water they are harvested from must be of pristine quality. The principal point source factors responsible for harvest limitations for shellfish growing areas are wastewater treatment plants and combined sewer overflows, boating activities and marinas, industrial facilities, and the direct discharge of untreated sewage. Nonpoint source factors are urban runoff, malfunctioning on-site septic systems, agricultural and feedlot runoff, and wildlife. These sources are generally consistent with the information reported to the National Oceanic and Atmospheric Administration in the 1995 National Shellfish Register and in the Environmental Protection Agency's 1998 National Water Quality Inventory Report to Congress. According to the EPA Report, these sources have resulted in shellfish harvesting criteria not being met in 27% of surveyed state waters.

### Shellfish Projects and the Clean Water State Revolving Fund

The Clean Water State Revolving Fund (CWSRF) programs in every state and Puerto Rico work like banks. Federal and state contributions are used to capitalize or set up the programs. These assets, in turn, are used to make low or no-interest loans for important water quality projects. Funds are repaid to the CWSRF's over terms as long as twenty years. Repaid funds are then recycled to fund other quality projects. These CWSRF resources can help augment the financial resources currently available to fund the following types of shellfish restoration and remediation projects:

- ✓ Urban runoff
- ✓ Wastewater treatment plants and combined sewer overflows
- ✓ Nonpoint agricultural runoff
- ✓ Malfunctioning septic systems
- ✓ Pumpout stations for marinas and boating facilities

- ✓ Restoration of shellfish habitat including reef structure

### Capacity of the CWSRF

Nationally, the CWSRF has in excess of \$30 billion in assets (includes loans already made and current funds available to make loans). Currently, the CWSRF is funding approximately \$3 billion in water quality projects each year.

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Since 1989, the CWSF program has funded over 1200 nonpoint source projects, investing more than \$840 million to clean up polluted runoff.

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### Getting a Project Funded

The Clean Water Act (CWA) of 1987 authorized the CWSRF to fund publicly owned treatment works (§212), nonpoint source (§319), and estuary (§320) projects. As stipulated in §603(c) of the CWA, §212 projects must be publicly owned to receive CWSRF funds. Nonpoint and estuary projects, however, do not have this restriction. Included in a long list of eligible CWSRF loan recipients for NPS and estuary projects are community groups, individuals, agricultural associations and nonprofit organizations. Since the program is managed by the states, project funding varies according to the priorities, policies, and laws within each state. Eligible applicants also vary by state. Contact your state's CWSRF, NPS, or Estuary program for details (see end of next page).

### Sources of Loan Repayment

Each state must approve a source of loan repayment as part of the application process. Though finding a source of repayment may prove challenging, it does not have to be unnecessarily so. Many users of the CWSRF have demonstrated a high degree of creativity in identifying sources of loan repayment. The sources of repayment need not come from the project itself. Some possibilities include:

- Fees paid by developers on other lands
- Recreational fees (fishing licenses, park entrance fees)

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