



General Non-Point Source Program Instructions and Application

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PROGRAM INSTRUCTIONS

Program Purpose

The primary purpose of the General Non-Point Source program of the Iowa Water Quality Loan Fund is to improve the State's water quality. The Iowa Water Quality Loan Fund is established through set-asides from the Clean Water State Revolving Fund (CWSRF). Under an agreement with the U.S. Environmental Protection Agency, the Iowa Department of Natural Resources administers the CWSRF in partnership with the Iowa Finance Authority. Set-asides for non-point source pollution programs include the Local Water Protection Program, the Livestock Water Quality Facilities Program, the Onsite Wastewater Systems Assistance Program, and the General Non-Point Source Program. The CWSRF also provides low-interest financing to communities for water pollution control and abatement projects.

Project and Applicant Eligibility

Assistance is available to projects where facilities are needed to protect, restore, or improve water quality from non-point source pollution. Only applicants that are owners of record of the property or have long-term control of the property where the project is to be implemented are eligible. In applications where the water pollution control project is a plan or document that will direct water quality protection or improvement efforts, loans will be made to applicants that have the capacity and capability of implementing the plan and repaying the loan.

Eligible Projects

Eligible practices include practices and projects preventing non-point source pollution of Iowa waters. General non-point source projects that are considered eligible include, but are not limited to:

- Agricultural well sealing;
- Urban sedimentation basins;
- Construction of wetlands and riparian lands;
- Restoration of habitat;
- Stream bank restoration and stabilization;
- Remediation of underground storage tanks;
- Remediation of aboveground storage tanks;
- Urban storm water runoff best management practices and management facilities;
- Sediment traps;
- Wetland flood prevention areas;
- Water conservation and reuse; and
- Development of environmental management systems.

Non-traditional non-point source project examples that may have a water quality protection or improvement component include, but are not limited to:

- Bird sanctuaries and wildlife enhancement projects;
- Brownfield remediation;
- Environmental insurance for brownfield remediation;
- Vegetative cover;

- Street sweepers and leaf removal equipment;
- Closure of municipal landfills;
- Salt storage sheds;
- Sediment removal;
- Wetland mitigation bank and education programs.

Costs for livestock water quality facilities are not eligible under this program but may be funded through the Livestock Water Quality Facilities program of the Iowa Water Quality Loan Fund.

Loan Conditions

Participating lending institutions are used to process loan applications for general non-point source projects. Minimum loan amount is \$10,000, for up to 100% of the actual costs or loan amount, whichever is less. For non-traditional non-point source projects, the proportion of the total project that has a water quality protection or improvement component may be funded. Loan term is up to 10 years with no penalty for prepayment. These loans can be used to match other funding sources or as a stand-alone incentive. Loans shall be made contingent on the availability of funds in the General Non-Point Source set-aside of the Clean Water State Revolving Fund.

APPLICATION PROCESS

Applications are accepted on a continuous basis by the Iowa Department of Natural Resources, with quarterly review and approval by the Environmental Protection Commission. The application process is outlined below:

- Step 1** Project Application. Complete the attached application with your authorized signature and submit it to the Iowa Department of Natural Resources (DNR).
- Step 2** DNR Evaluation. The DNR will evaluate your application. If approved, DNR will sign off on the application, indicating that the DNR agrees that the project will protect or improve water quality, and return it to you.
- Step 3** Loan Application Through a Participating Lender. Apply for a loan through a participating lender, providing the signed program application and other information required by your lender. The lender will evaluate your creditworthiness. (If your regular lender is not on the participating lender list, you may ask the lender to consider participating in the program. Lender participation with the General Non-Point Source program is voluntary. If your lender is interested they may contact the Iowa Finance Authority at (515) 242-4965 to be added to the list of participating lenders.)
- Step 4** Loan Approval. Once your loan has been approved, the lender will notify the DNR and DNR will instruct the Iowa Finance Authority (IFA) to reserve funds for your loan.
- Step 5** Project Implementation. You may implement the practice once you've received notice from your lender that your loan application has been approved.
- Step 6** Project Inspection. When the project is complete you must notify DNR for final inspection and project certification. If the project has been satisfactorily completed, IFA will deposit funds with your lender for your loan.
- Step 7** Loan Processing. When DNR has certified completion of your project, you must furnish the participating lending institution with copies of bills or invoices relating to the cost of the project so that the lender can release loan funds to you.
- Step 8** Loan Repayment. Repay the lender according to the loan terms agreed upon by you and the lender.

For more information or to submit a project application, contact:

Patti Cale-Finnegan, SRF Coordinator,

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(515) 725-0498; patti.cale-finnegan@dnr.state.ia.us

PROGRAM APPLICATION

Iowa Water Quality Loan Fund General Non-Point Source Program

Project Name	Address	City	State	Zip

Phone Number	Email	Contact Name

Legal Description

Assistance is available to projects where facilities are needed to protect, restore or improve water quality from non-point source pollution. Only applicants that are owners of record of the property or have long-term control of the property where the project is to be implemented are eligible. For additional project eligibility information, please refer to Iowa Administrative Code 567, Chapter 92.13 (455B).

Description of Practice. Attach Maps, Timeline for Project Completion and an Estimated Lifespan for the Practice.

Description of Water Quality Benefits of the Project

Total Estimated Project Costs	Percentage of Project for Water Quality Protection/Improvement

Estimated General Non-Point Source Program Loan

PROGRAM APPLICANT CONDITIONS

- Timely completion. The approval of this application is good for six months following DNR signature. If the project is not expected to be complete within six months, the applicant may request an extension from the DNR. If the project is not complete and a request to extend this approval is not made, GNS funds may not be available.
- Records. The project owner shall maintain records that document all costs associated with the project for not less than 3 years from the date of the final loan payment. The project owner shall provide the Department of Natural Resources representative access to the project to verify the loan was used for the purpose intended.
- Rectification and Disputes. Failure of the project owner to implement the approved local water protection project or to comply with the applicable requirements constitutes grounds for the Department of Natural Resources or the lending institution to withhold loan disbursements. The project owner is responsible for ensuring that the identified problem is rectified.
- Repayment & Property Transfer. Loans shall be repaid in accordance with the terms and conditions of the executed loan agreement between the participating lender and project owner. Repayment of the loan must begin within 30 days after the project is completed or by the date specified by the participating lender, whichever is earlier. In the event of property transfer from the project owner that secured the loan to another person or entity during the repayment period specified in the loan agreement, the balance of the loan, principal and any accrued interest shall be due in full. Prepayment of the principal in whole or in part shall be allowed without penalty.
- Project owner is responsible for obtaining all applicable permits. This application approval does NOT constitute a permit.

PROGRAM APPLICANT SIGNATURE

Project Owner Signature. By signing this program application, I agree that all information provided in this application is accurate and I agree to the conditions listed above.

Project Signature Name and Title	Signature	Date

PROJECT RATING CRITERIA

The general non-point source rating criteria consider the use classification of the receiving waters, water quality of the receiving waters, the project benefits and a tiebreaker. Priority ranking for the projects is based on the total points awarded for all the categories. The greater the total number of points, the higher the ranking. All applications will be rated using 567 Iowa Administrative Code 91.11(455B) General nonpoint source projects rating system (see next page for more details).

PROGRAM APPLICATION APPROVAL

DNR Signature. By approving this program application, the Department of Natural Resources confirms that the application accurately estimates the cost of the practice, that the practice described is reasonable and proper, and that the proposed project is eligible under the rules of the program.

DNR Signature Name and Title	Signature	Date

For Department of Natural Resources Use Only

Please check the receiving water use classification that would be improved or protected by the proposed project. Points are awarded only for one use – the applicable use or classification with the highest score.

Category 1 – Use and Classification

- | | |
|---|------------------------------------|
| Outstanding national resource water (proposed water use) | <input type="checkbox"/> 60 Points |
| High quality waters | <input type="checkbox"/> 58 Points |
| High quality resource waters | <input type="checkbox"/> 20 Points |
| <i>Class A Waters – use includes recreational uses such as swimming water skiing</i> | |
| Lakes or streams draining to lakes | <input type="checkbox"/> 60 Points |
| Streams | <input type="checkbox"/> 45 Points |
| Urban streams | <input type="checkbox"/> 48 Points |
| Cold water streams | <input type="checkbox"/> 58 Points |
| Losing streams and karst topography | <input type="checkbox"/> 48 Points |
| Class C Waters – waters used as a drinking water supply | <input type="checkbox"/> 52 Points |
| <i>Class B Waters – use that ensures expected growth/reproduction of aquatic life</i> | |
| Lakes or streams draining to lakes | <input type="checkbox"/> 53 Points |
| Wetlands | <input type="checkbox"/> 35 Points |
| Streams | <input type="checkbox"/> 30 Points |
| Publicly owned lakes (and streams draining to a publicly owned lake) | <input type="checkbox"/> 50 Points |
| Other lakes | <input type="checkbox"/> 30 Points |

Please check the quality of water in the receiving stream and whether or not the water has been designated as impaired. Points are awarded for both 303(d) & 305(b) sections. The total is used for this category.

Category 2 – Indication of Water Quality

- | | | |
|---|-------------------------------------|--|
| | <i>Section 303(d) listed water</i> | |
| Nonpoint source identified as probable source of the problem. | <input type="checkbox"/> 100 Points | |
| High rating for TMDL development | <input type="checkbox"/> 90 Points | |
| Medium rating for TMDL development | <input type="checkbox"/> 80 Points | |
| Low rating for TMDL development | <input type="checkbox"/> 70 Points | |
| | <i>Section 305(b) status</i> | |
| Fully supporting | <input type="checkbox"/> 10 Points | |
| Fully supporting – threatened | <input type="checkbox"/> 20 Points | |
| Partially supporting | <input type="checkbox"/> 30 Points | |
| Not supporting | <input type="checkbox"/> 40 Points | |

Please check all that apply. The benefit with the highest point value will be used.

Category 3 – Project Benefit

- | | |
|---|------------------------------------|
| Implementation of TMDL plan | <input type="checkbox"/> 40 Points |
| Eliminate pollution source discharge to: | |
| Cold water stream | <input type="checkbox"/> 40 Points |
| Publicly owned lake | <input type="checkbox"/> 38 Points |
| Class C drinking waters | <input type="checkbox"/> 35 Points |
| Other surface waters | <input type="checkbox"/> 28 Points |
| Disinfection of wastewater | <input type="checkbox"/> 12 Points |
| Eliminate pollutant source to groundwater | <input type="checkbox"/> 37 Points |
| Eliminate or reduce public health problem | <input type="checkbox"/> 25 Points |
| Protect, improve, or expand wetlands area | <input type="checkbox"/> 31 Points |
| Project improves lake habitat and water quality | <input type="checkbox"/> 26 Points |
| Project improves stream habitat or eliminates hydromodification degradation | <input type="checkbox"/> 29 Points |
| Urban storm water control program in non-MS4 area | <input type="checkbox"/> 5 Points |
| Gain control of land needed to protect or improve water quality | <input type="checkbox"/> 15 Points |

TOTAL POINTS