

Ask Me Anything! Source Water Protection and the SRFs

12.3.2025

Meeting summary

Quick recap

Ashley led an "Ask Me Anything" session on source water protection and the State Revolving Funds (SRFs), explaining the structure of SRFs and their relationship to source water protection initiatives since 1986. She discussed various funding mechanisms and set-asides within the Drinking Water State Revolving Fund (DWSRF), noting that while some funding options exist for source water protection, the Clean Water State Revolving Fund (CWSRF) may offer more flexible opportunities. The session concluded with a discussion of upcoming training sessions and experiences with source water protection programs across different states, including model ordinances and time of travel zone calculations.

Summary

Source Water Protection Fund Overview

Ashley conducted an "Ask Me Anything" session on source water protection and the State Revolving Fund (SRFs). She explained the structure of SRFs, noting that states must match federal funds at a 20% rate and can leverage additional funds through bonding. Ashley highlighted that source water protection has been a priority since 1986, with the Wellhead Protection Area Program serving as its predecessor. She emphasized the importance of source water protection in the 1996 Safe Drinking Water Act amendments and discussed various pathways states can use to support these efforts, including set-asides for specific activities.

DWSRF Set-Asides for Source Water Protection

Ashley discussed the various uses of set-asides in the Drinking Water State Revolving Fund (DWSRF) program, focusing on their role in supporting source water protection. She explained that while admin and technical assistance set-asides can support capacity development strategies, they are not the best funding sources for direct source water protection measures. The program management and local assistance set-asides, however, offer more flexibility and funding for implementing source water protection plans and measures, with local assistance being the largest set-aside at 15% of the federal grant.

Source Water Protection Funding Options

Ashley explained the complexities of funding source water protection activities through the Drinking Water State Revolving Fund (DWSRF) and Clean Water State Revolving Fund (CWSRF). She noted that while DWSRF cannot directly fund source water protection, states can use set-aside funds for loans under specific conditions. Ashley highlighted that CWSRF, on the other hand, offers more flexible funding opportunities for source water protection activities, particularly under Section 319, which expanded the CWSRF's use to include a broader range of water quality projects. She suggested that states might find it more beneficial to pursue source water protection funding through the CWSRF.

Expanding CWSRF for Private Entities

Ashley discussed the underutilization of Clean Water State Revolving Fund (CWSRF) for private entities and highlighted successful examples like Georgia's land conservation loan to the Nature Conservancy and Vermont's loan forgiveness for a town forest purchase. She emphasized that while some states allow private lending, many do not due to challenges in reviewing and approving non-traditional projects, lack of suitable collateral, and limited staff capacity. Ashley encouraged states to expand eligibility criteria and explore creative funding solutions to maximize program benefits.

Upcoming SRF Trainings

Ashley discussed upcoming training sessions on SRF programs, including a case study on lead service line funding featuring Jean's work in Michigan. She clarified that the January 12th training was scheduled differently due to Martin Luther King Day and her vacation.

Source Water Protection from the Audience

The group discussed source water protection model ordinances, with Mackenzie sharing her experience as a geologist in Ohio's Source Water Protection Program. Participants from Minnesota, California, and Vermont shared their experiences with mandatory and voluntary source water protection plans, highlighting the variation between states. The discussion concluded with Mackenzie explaining the process of calculating time of travel zones for source water protection areas in Ohio.

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From the Chat:

Q: Do you happen to have any source water protection model ordinances for wells that you could share with us?

A: In Ohio, some of our public water systems have created ordinances and we have some examples compiled: [https://epa.ohio.gov/divisions-and-offices/drinking-and-ground-waters/source-water-protection-and-underground-injection-control-\(uic\)/source-water-assessment-and-protection-program](https://epa.ohio.gov/divisions-and-offices/drinking-and-ground-waters/source-water-protection-and-underground-injection-control-(uic)/source-water-assessment-and-protection-program) scroll down to "Publications and Resources>Source Water Protection Ordinances and Examples"

C: The Wellhead Protection Program is mandatory in Minnesota. I am a source water protection specialist for Minnesota Rural Water Association.

C: The California Rural Water Association is doing a source water protection plan currently for our well. I hope to implement an ordinance for our community.

C: They [source protection plans] are sometimes required - as of 2009, if a municipality installs a new well, they're required to have a protection plan. All public water systems do have an assessment report that includes delineation, susceptibility analysis, and potential contaminant source inventory (NTNC, TNC, and communities), just not all have a plan containing specific strategies. [Ohio]

Q: How do you establish the 6-month time of travel zone?

A: It is a calculation based on geology, pumping rates, recharge rates, and other factors. An engineer can do this for you.

C: If you're curious, you can see all of Ohio's source water protection areas on our interactive map: Drinking Water Source Protection Areas <https://data-oepa.opendata.arcgis.com/datasets/oepa::drinking-water-source-protection-areas-ground-water-public-water-systems/about>