

Appendix C

Article 7: Clean Water State Revolving Fund - Loan Principal Forgiveness Award

Hart's Location has become recognized as a leader in the state for our work protecting our water resources. From our adoption of the **Model Groundwater Protection Ordinance** to our two previous Clean Water State Revolving Fund (CWSRF) awards which funded **the two phases of our Floodplain Mapping Project, a Threat Analysis on the upper Saco River** and funding for the multijurisdictional **Corridor Management Plan for the Saco & Swift Rivers**, (considered the new gold standard for future corridor management plans on designated rivers in NH), we have done important work to protect the headwaters of the Saco Watershed.

Board of Selectmen Chair, Mark Dindorf, also serves as Chair of the Saco & Swift Rivers Local Advisory Committee. Mark meets monthly with Deb Loiselle who administers the CWSRF program at the NH Department of Environmental Services (NHDES) to look for ways to build off our previous work and further advance water resource protection efforts for the Saco & Swift River watersheds.

The CWSRF program makes funding available to municipalities for planning projects on designated rivers within the state. This funding comes in the form of competitive loan principal forgiveness awards. Eligible projects must apply for funding and are ranked based on set criteria focused on water quality protection.

Article 7 contains the required language to be eligible to receive this CWSRF loan principal forgiveness award funding. While the \$100k appropriation and terms like negotiating bonds and interest, etc. may seem intimidating based on our small community's budget and financial resources, **rest assured that there will be no direct cost to taxpayers in Hart's Location**. The town is considered responsible for the interest payment on the loan until the principal is forgiven. That interest is not billed until the project is completed and the principal forgiven. On our past CWSRF projects, an anonymous donor from the Saco Headwaters Alliance has paid the small amount of interest accrued while the projects were in progress. The interest rate for the 2025 project awards has yet to be set, but previous awards have had an interest rate between 1 and 2%.

Article 7 positions the town to accept a CWSRF loan principal forgiveness award in 2025 should our proposal rank competitively and be awarded funding and enables our designated consultants to begin work as soon as the Governor and Council sign off on the awards in October.

What is the project? Our 2025 project proposal has two components and seeks to implement a water quality monitoring program on the Upper Saco and Swift Rivers. A study conducted by the Saco Headwaters Alliance in 2020, entitled [Watching Our Waters](#) identified the lack of water quality monitoring on the Saco Watershed as a significant data gap. "Investments in monitoring now will inform effective actions that will in turn prevent harm to our water resources that would be much more costly to restore, or worse, irreversible." *Saco Headwaters Alliance*.

The goal is to establish a Quality Assurance Planning Program (QAPP) to guide ongoing water quality monitoring efforts on the Saco & Swift Rivers and to use that data to inform planning and implementation programs on the rivers to protect water quality now and into the future.

The other project goal is to create, update and promote a GIS Story Map of the findings detailed in the [2023 Saco & Swift Rivers Corridor Management Plan](#), a multijurisdictional plan funded by the town of Hart's Location with CWSRF funding. The 10 year Corridor Management Plan (CMP) serves as a guidance document for municipal officials in the four river corridor towns of Hart's Location, Bartlett, Conway and Albany. The proposed GIS Story Map will graphically and geographically represent the values and threats identified in the CMP as layers in an interactive GIS mapping format, with accompanying narrative to help inform and better understand the wide range of complex issues that exist in the Upper Saco & Swift Rivers watershed. The Story Map will evolve to incorporate real time data, such as instream flow monitoring at the USGS gauges in Bartlett & Conway as well as provide a format to include water quality monitoring data as it becomes available. The Story Map will serve as an accessible presentation of the CMP and keep the values, threats, and opportunities identified in the plan in front of municipal officials and the Mount Washington Valley community at large, as well as visitors to the area that use our water resources.

Because of our role as leaders in Water Resource Protection for the Saco & Swift watersheds, **this project has also been awarded advance funding from the New England Environmental Finance Center (NEEFC) and the New England Water Infrastructure Network (NEWIN) in the amount of \$48,958** to kick start the project development in advance of the 2025 CWSRF funding round and will provide support in the pre-application process for that funding. The NEEFC/NEWIN funding has been directed to our consultants at FB Environmental Associates, who have managed all of our past CWSRF funded projects and will carry out this project on the town's behalf.

In conjunction with this effort, and building off of the findings of the CMP, we have been working with the Town of Conway to implement a Recreation Study which will gather data to inform a future Recreational Management Plan for the Saco & Swift Rivers. This project has also received advance funding from NEEFC and NEWIN and Conway will also be applying for separate CWSRF funding to accomplish a much needed Recreation Management Plan

I am extremely proud of the work that our town has been able to accomplish to protect the vital water resources in the Saco River watershed, and urge your ongoing support of these efforts by voting in favor of Article 7.

For more information on this project see:

Appendix C-1: Project Overview

Appendix C-2: Explanation of QAPP

Appendix C-3: FBE / NEEFC / NEWIN Scope of Work and Advance Funding Budget

Appendix C-4: NEEFC and NEWIN Acknowledgement