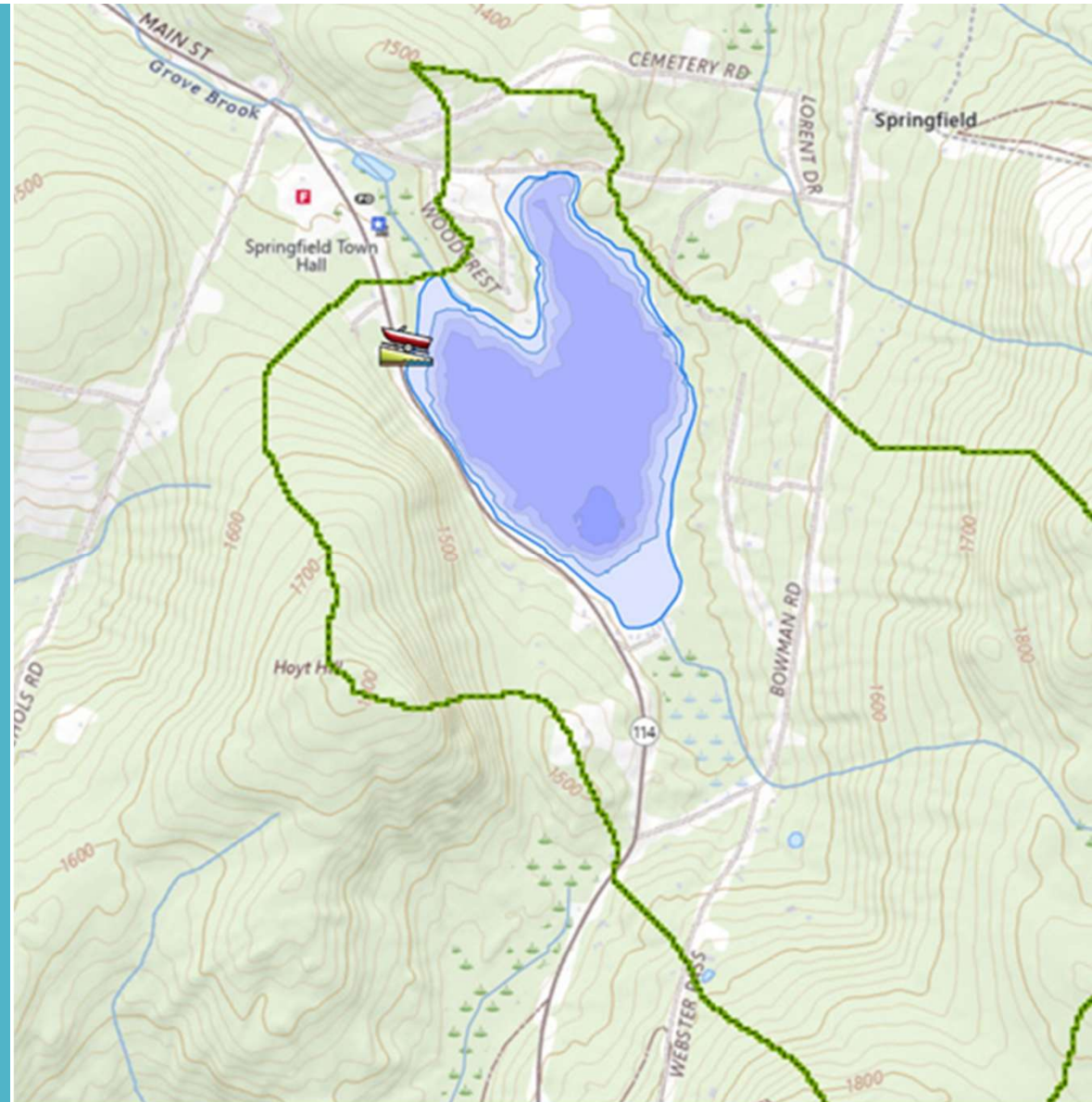


**KOLELEMOOK LAKE
WATERSHED BASED
MANAGEMENT PLAN
(WMP)**

&

**FUNDING VIA CLEAN
WATER STATE
REVOLVING FUND
(CWSRF)**



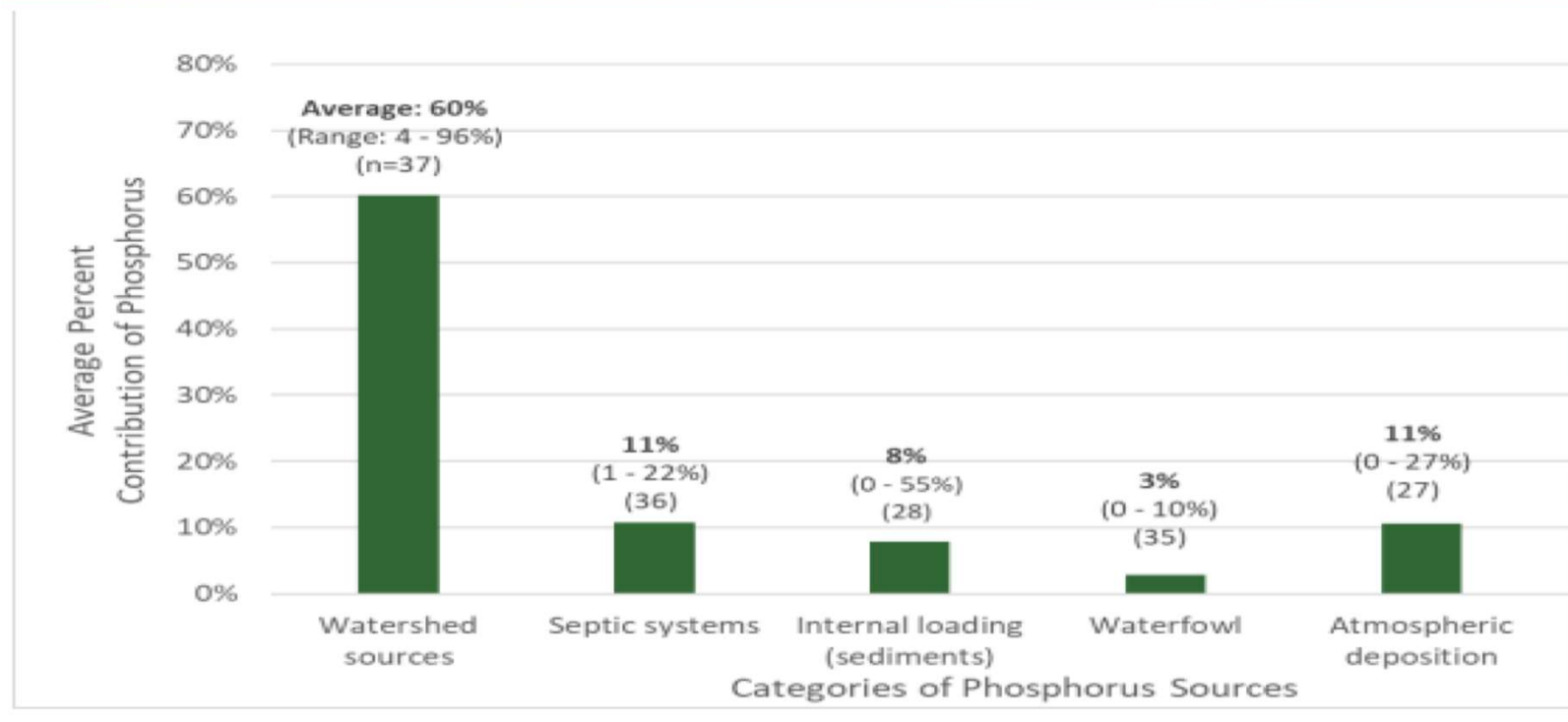
TRENDS IN KOLELEMOOK WATER QUALITY

- **Kolelemook water quality is generally good and has many aspects of a healthy lake**
- **Conductivity (chlorides or salts) have been twice the average of other NH lakes**
- **Phosphorus loads, warming trends and concentration of cyanobacteria are present in samples, increasing risk of toxic cyanobacteria blooms**

CYANOBACTERIA TRENDS IN NH LAKES

- **Increase in average temperatures and phosphorus loads have led to toxic cyanobacteria blooms in surrounding lakes**
- **Sunapee, Little Sunapee, Kezar, Winnisquam, Squam, Winnepesaukee all have had instances of toxic blooms**
- **Kolelemook has not experienced any toxic blooms**

Where does the phosphorus come from?



EPA's NINE KEY ELEMENTS OF A WATERSHED MANAGEMENT PLAN (WMP)

1. **CAUSES/SOURCES** – Identify where pollution comes from and its type
2. **LOAD REDUCTIONS** – Estimate how much pollution needs to be cut to meet water quality goals
3. **MANAGEMENT MEASURES** – Describe actions and where they will be used
4. **TECHNICAL/FINANCIAL AID** – Detail money, people and authorities needed
5. **INFO/EDUCATION** – Plan how to involve public
6. **SCHEDULE** – A timeline for implementing action
7. **MILESTONES** – Interim, measurable goals
8. **SUCCESS CRITERIA** – How to know if the plan works
9. **MONITORING** – A plan to track progress and make adjustments

CLEAN WATER STATE REVOLVING FUND (CWSRF)

- **The CWSRF program is a federal-state partnership that provides low-cost financing to communities for a wide range of water quality infrastructure projects, including watershed based management plans.**
- **Established by the EPA in 1987 and as of 2021 the NH program has provided just over \$1billion in financial assistance.**
- **EPA provides annual grants to the State and the State contributes a 20% match and manages the program.**
- **A municipality must apply for a loan under the CWSRF.**
 - **The municipality must have approval to borrow through a warrant article approved by the town voters. (needs a 60% approval)**

CLEAN WATER STATE REVOLVING FUND (CWSRF)

- **For selected wastewater and/or stormwater planning projects, NHDES will award CWSRF loans with 100% principal forgiveness, up to \$100,000.**
 - **Watershed Based Management Plans are included in these projects.**
- **With the loan principal forgiven, the borrower is only responsible for the interest on the loan, which currently is 2% for a two year loan duration. The KLPA will cover the interest so there would be no cost to the town and ultimately the taxpayers.**

TOWNS USING THE CWSRF FOR FUNDING WATERSHED BASED MANAGEMENT PLANS

Town	Project	FY PPL	Completed
Bedford	Sebbins Pond WMP	24	
Chesterfield	Spofford Lake Watershed Restoration Project Phase III (addition to an existing plan)	22	x
Derry	Big Island Pond WBP	22	very close
Derry	Hoods Pond WBP and Lake Phosphorus Control Plan	22	x
Hollis	Silver Lake WBP	23	
Kingston	Kingston Lake WBP	22	x
Lebanon	Macsoma Lake WBP	23	
Littleton	Partridge Lake WBP	19	x
Madison	Silver Lake WBP	24	
Meredith	Lake Waukewan Watershed Restoration Plan Update	24	
Pelham	Long Pond WBP	24	
Raymond	Governors Lake WBP	23	
Salem	Captain Pond WMP Update	23	
Sunapee	Perkins Pond WMP	23	
Sutton	Kezar Lake WBP	23	
Tuftonboro	Mirror Lake WBP Update	24	
Wolfeboro	Wolfeboro Bay Watershed Management Plan	21	x

NHDES PROCESS FOR SELECTING RECIPIENTS OF FORGIVABLE LOAN UNDER CWSRF

1. **Obtain town support**
2. **Town proposes warrant article to approve full \$100,000 loan plus interest to secure authorization to fund project.**
3. **Pre-Application – Due May 31st. Includes a ranking criteria to help NHDES prioritize submissions.**
4. **NHDES ranks projects and prepares Project Priority List – usually released in June or July and how and when you find out if you are granted funding**
5. **If granted funding under step 4, town prepares loan application.**
6. **Loan agreement is prepared by NHDES and signed by town**
7. **Project starts**

LOAN FORGIVENESS REQUIREMENTS

In order for loan to be forgiven, the project must be completed with certain deliverables.

- 1. Project Consultation – Meet with NHDES Project Manager to discuss project**
- 2. Authorization to Borrow – Valid Warrant Article**
- 3. Qualifications-Based Selection (QBS) Procurement Process –Must issue a Request for Qualifications (RFQ) to select the most qualified consulting firm**
- 4. Standard Engineering Contract – Must be approved by NHDES before project can begin**

LOAN FORGIVENESS REQUIREMENTS

- 5. Work Scope Approval**– a draft planning project work scope must be submitted to the NHDES Project Manager to ensure compliance with the minimum requirements of the program
- 6. NHDES Coordination** - NHDES must attend a kick-off meeting, a mid-level progress update meeting, a wrap-up meeting, and quarterly project progress meetings
- 7. Loan Application** - A completed loan application should include the approved scope of work and pre-approved engineering contract

RISKS AND RISK MITIGATION

RISK – Project is not completed or does not meet criteria for loan forgiveness.

MITIGATIONS:

- **Process is designed to be a partnership between NHDES and Lake Association to ensure success**
- **Experienced Project Manager from NHDES assigned to project**
- **Hiring experienced engineering firm key to successfully completing project within parameters necessary to meet loan forgiveness specs**
- **Firm commitment by KLPA and Town to completing project**

RISKS AND RISK MITIGATION

RISK – KLPA will not have funds to pay interest

MITIGATIONS:

- **KLPA currently has a balance of \$6,000 to cover anticipated \$4,000 in interest**
- **Annual dues has been able to cover most of annual expenses**
- **Beginning with 2026 dues drive, the KLPA will be creating a Watershed Fund to build reserve to address future watershed related expenses (i.e. emergency funds, remediation projects)**



DISCUSSION/QUESTIONS