



State Revolving Fund Annual/Biennial Report 2009



A Message from the Executive Director

September 30, 2009

The Massachusetts Water Pollution Abatement Trust (the Trust) is pleased to submit its Clean Water State Revolving Fund (SRF) Annual Report for state fiscal year 2009 and its Drinking Water SRF Biennial Report for state fiscal years 2008 and 2009.

The Trust is a collaborative effort between the Office of the State Treasurer, the Executive Office of Administration and Finance, and the Massachusetts Department of Environmental Protection. Through our leveraged financing program, we are able to maximize our results, using the \$1.1 billion received in federal and state Clean Water SRF project grants to provide over \$3.7 billion in funding for construction loans and the \$307 million received in Drinking Water SRF project grants to provide over \$913 million in construction loans.

2009 proved to be another successful year for the Trust, providing \$403 million in permanent and interim Clean Water funding to the communities of the Commonwealth. This funding provides myriad benefits to the quality of the state's waterways through such projects as combined sewer overflow removal, wastewater treatment plant upgrades, sewer system construction and rehabilitation, and septic system repairs. In 2008 and 2009, the Trust provided \$254 million in permanent and interim Drinking Water funding for projects such as drinking water treatment facilities, treated water storage and water main replacement and rehabilitation, to ensure the quality of the drinking water used within the Commonwealth. We are proud of our accomplishments and will continue to make further enhancements to the SRF program.

We would like to take this opportunity to thank the staff of EPA Region 1 for all of their efforts during FY 2009 on behalf of the Trust and its borrowers. They have been most helpful and professional in working with the Trust. We would also like to thank the staff members of the Trust and the Department of Environmental Protection for their hard work. And finally, we would like to thank the Governor and Legislature for their continued support, providing \$55.5 million during fiscal Year 2009 to subsidize Clean Water borrowers and \$21.6 million during Fiscal Years 2008 and 2009 to subsidize Drinking Water borrowers through Commonwealth Contract Assistance.

Sincerely,



Scott A. Jordan
Executive Director
Massachusetts Water Pollution Abatement Trust
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Introduction

The Massachusetts Water Pollution Abatement Trust (the Trust) in partnership with the Massachusetts Department of Environmental (MassDEP) provides low interest loans to municipalities and other governmental units to finance water quality improvement and public health related projects. This is accomplished through two programs – the Clean Water State Revolving Fund (SRF) and the Drinking Water State Revolving Fund. The Environmental Protection Agency (EPA) requires reporting on both of the programs through the Clean Water SRF Annual Report and the Drinking Water SRF Biennial Report. These reports have been combined into this report, which covers State Fiscal Year 2009 for Clean Water and State Fiscal Years 2008 and 2009 for Drinking Water.

Since its inception in 1989, the SRF loan program has provided more than \$3.7 billion in Clean Water loans and over \$913 million in Drinking Water loans to over 280 Massachusetts communities. In FY 2009, the Trust provided permanent and interim clean water funding for 116 projects totaling \$403 million. In FY 2008 and 2009 the Trust provided permanent and interim drinking water funding for 63 projects totaling \$254 million.

The SRF loan program receives funding from the EPA in the form of an annual grant, supplemented by state matching funds and funds paid back by previous borrowers. The Trust, in turn, leverages these funds through the sale of bonds, resulting in a much larger pool of money to loan to borrowers. In FY 2009 the Trust leveraged \$26.6 million of Federal and State project funds into \$313 million in permanently financed Clean Water loans. In FY 2008 and 2009 the Trust leveraged \$39 million of Federal and State project funds into \$223.3 million in permanently financed Drinking Water loans.

In February 2009 Congress passed the American Recovery and Reinvestment Act of 2009, (ARRA). In May 2009 the Trust submitted Clean and Drinking Water Grant Applications to the US Environmental Protection Agency for the SRF Grant amounts allocated to the Commonwealth. On June 10, 2009 the Trust received notification of the Grant Awards and copies of the Grant Agreements that were signed by the Chairperson of the Trust and returned to EPA on June 18, 2009. The Clean Water ARRA grant amount totals \$133,057,300 with \$127,735,008 allocated for projects and \$5,322,292 allocated for administrative expenses. The Drinking Water ARRA grant amount totals \$52,216,000 with \$50,127,360 allocated for projects and \$2,088,640 allocated for administrative expenses.

MassDEP manages project development and approval while the Trust manages the flow of money to the communities. Each year, MassDEP prepares the Intended Use Plan (IUP) of projects as required by the EPA. This IUP establishes the Commonwealth's project priorities for the upcoming year.



Clean Water SRF Annual Report

2009 Clean Water Program Results

This report covers the State Fiscal Year ending June 30, 2009.

In 2009, the Trust continued to expand its program by providing \$403 million in funding for 116 permanent and interim loans, to communities across the Commonwealth. Table 1 provides a summary of the financial results of the Clean Water SRF program.

Series 14 Loans

The Trust is authorized to issue bonds, guaranteed by reserves to provide subsidized financing for water quality improvement projects. These reserves are funded by federal grants, Commonwealth matching funds and recycled funds paid back by previous borrowers. In March 2009, the Trust issued its Series 14 of Pool Program Bonds, which provided for \$313 million in 70 clean water loans. Once loans are permanently financed, borrowers have two years to completely expend the project funds.

Interim Loans

The Trust recognizes the need for construction funds to be available to borrowers year round. This need is addressed by making funds available to eligible projects through the Interim Loan Program. Projects on the IUP can enter into a loan agreement with the Trust and request interim financing. In June 2009, the Trust had 14 clean water interim loans outstanding with a loan agreement amount of \$64.3 million. The Series 15 bond issue will permanently finance most of these loans.

Community Septic Management Program Loans

The Community Septic Management Program (CSMP) provides zero percent interest funding to Massachusetts' cities and towns to assist homeowners in the repair of failed septic systems. In June 2009, the Trust had 31 Community Septic Loans outstanding in the amount of \$22.6 million. These loans are permanently financed when fully drawn, or within three years of closing, whichever comes first.

Extended Financing

As in previous years, the Trust continues to offer extended financing to its participants. Extended financing is offered for projects whose life expectancy is demonstrated to be at least 30 years. In Series 14, \$157.9 million of the \$313 million issued for clean water loans was for new 30-year projects.

Disbursements

During 2009, the Trust disbursed \$360.2 million for clean water projects to various governmental entities through the pool program and interim loans.

Administrative Expenses

For FY 2009, \$1.1 million was transferred to MassDEP through the federal 4% administrative funds and state match. These costs are associated with construction management of the Clean Water SRF program. An additional amount of \$2.5 million was transferred to MassDEP from the Trust's Administrative Fund to offset the reduction in federal grants and to supplement administrative costs for both the clean and drinking water programs.

2009 Clean Water Leveraged Program

The Trust program is leveraged by issuing bonds to provide construction proceeds for loans. Federal and state grants are used to fund reserves to secure the bonds. Trust loans issued since 2002 have a borrower rate of 2%. As the interest rate on the bonds is higher than the 2% loan rate, borrowers receive a subsidy equal to the difference between the rates. Debt service on the Trust's SRF bonds is paid from a combination of three sources: Borrower loan repayments at 2%, interest earnings on the debt service reserve funds, and subsidy payments provided by the Commonwealth, known as Contract Assistance.

Loan Repayments

Each borrower is obligated to repay the principal amount of its loan at a subsidized interest rate of 2% or less. Although those with extended term financing, greater than 20 years, may have a subsidized interest rate somewhat higher than 2%. In FY 2009, borrower payments accounted for approximately 53.7% of debt service, totaling \$132.2 million.



Reserve Fund Interest Earnings

Reserve funds are held as security for all Trust bonds at an amount between 33% and 50% of the outstanding principal. As of June 2009 the Trust held \$1.2 billion in clean water reserve funds invested in guaranteed investment contracts. Earnings on these investments are applied to pay a portion of the debt service on the related series of SRF bonds. In FY 2009, Reserve fund earnings accounted for approximately 23.8% of debt service, totaling \$58.6 million. As bonds are repaid, reserve funds are released, or “freed-up.” In FY 2009, \$51.4 million was “freed-up” to the Clean Water SRF, and made available for new loans.

Commonwealth Contract Assistance

The Commonwealth has entered into an Agreement for Contract Assistance to make payments to the Trust to directly subsidize debt service on the SRF bonds. Contract Assistance is appropriated annually in the Commonwealth’s budget. To date the Trust has received \$585 million in Clean Water Contract Assistance with a future commitment to subsidize current bonds outstanding of \$556 million, for a total commitment by the Commonwealth of \$1.141 billion. In FY 2009 Commonwealth Contract Assistance accounted for approximately 22.5% of debt service, totaling \$55.4 million.

Table 1

	2009	2008
Federal Clean Water SRF Grant	\$23,103,630	\$36,338,643
Required State Matching Funds	\$4,620,726	\$7,267,729
Total Federal & State Funding	\$27,724,356	\$43,606,372
Additional State Funds Received - CSMP	\$1,963,337	\$1,527,059
Interest earnings not for bond repayments	\$4,737,998	\$10,496,886
Binding loan commitments issued	\$426,627,248	\$446,546,019
Number of binding loan commitments issued	56	63
Clean Water permanent financing	\$312,990,214	\$267,217,175
Clean Water interim loans	\$64,360,695	\$91,014,135
Number of Clean Water interim loans	14	25
Community Septic Management interim loans	\$22,596,423	\$21,895,829
Number of CSMP interim loans	31	29
Project funds disbursed	\$360,241,297	\$336,843,610
Financial Results from Program Inception		
Total funding to date, federal & state funds	\$1,148,232,878	\$1,120,508,522
Total Clean Water Assets	\$4,490,634,352	\$4,252,929,002
Total permanent financing to date	\$3,728,037,388	\$3,415,653,172

Clean Water Projects

The Massachusetts SRF program continues to meet the goals established in the annual Intended Use Plan (IUP). As outlined in the IUP, all SRF projects are subject to the rigorous environmental review procedures of the Massachusetts Environmental Policy Act.

The Clean Water SRF provides loans for a wide variety of projects. The primary recipients of Clean Water loans have been combined sewer overflow, wastewater treatment and wastewater collection projects, although other projects such as drainage improvements, landfill closures, brownfields remediation, renewable energy projects, and other non-point source projects are eligible for funding.

The following are four featured projects that embody the goals of the SRF program.

Billerica Wastewater Treatment Plant Upgrades

This \$11 million project involves the installation of a CoMag tertiary treatment system to reduce phosphorous and aluminum concentrations in the Letchworth Avenue wastewater treatment plant (WWTP) effluent. Excess phosphorus creates eutrophication which degrades water quality, inhibiting wildlife, downstream water supplies, and recreational activities. CoMag is a high gradient magnetic separation system that uses magnetite to remove phosphorus in a wastewater treatment process. The CoMag system monitoring will be provided by a SCADA system with the ability to expand and monitor the entire WWTP. The project is also incorporating numerous upgrades to the treatment plant.



Chicopee Jones Ferry Combined Sewer Overflow

This project includes the construction of the Jones Ferry Road Satellite Treatment Facility and the separation of sewers to contributing to the Britton Street CSO with a total project cost of \$18.5 million. The Jones Ferry facility will treat a maximum of 35 million gallons per day (MGD) of stormwater and will include a screening facility and chlorination/dechlorination facilities to disinfect flow prior to discharge to the Connecticut River. The sewer separation project will eliminate the Britton Street CSO completely removing an estimated 32 million gallons of CSO volume per year.



Fitchburg Wastewater Treatment Facility Headworks Upgrade

The East Fitchburg Wastewater Treatment Facility treats the city's sanitary and combined storm-water flows. In recent events the wet weather flows have generated excessive grit loadings, which contribute to clogging the head-works channels and primary treatment units as well as damaging moving parts of the treatment system components. This \$6.1 million project will construct new grit facilities as well as update the existing head-works to mitigate the problem and comply with the MassDEP Administrative Consent Order.



Taunton I/I Removal and Cobb Brook Flood Control

This project will remove wastewater connections to the storm water drainage system, eliminate sanitary and combined sewer overflows, reduce infiltration and inflow within the sewer system by eliminating sump pump connections to the sewer, and rehabilitate, repair, or replace defective components of the sewer system. The project also involves construction of an overflow channel for Cobb Brook to mitigate problematic flooding in parts of West Water and Fifth Streets in Taunton. This project will comply with the requirements of the Administrative Consent Order issued by MassDEP.



Drinking Water SRF Biennial Report

2008 and 2009 Drinking Water Program Results

This report covers the two State Fiscal Year ending June 30, 2009.

In 2009, the Trust continued to expand its program by providing \$254 million in funding for 63 permanent and interim loans, to communities across the Commonwealth. Table 2 provides a summary of the financial results of the Drinking Water SRF program.

Series 14 Loans

The Trust is authorized to issue bonds, guaranteed by reserves to provide subsidized financing for water quality improvement projects. These reserves are funded by federal grants, Commonwealth matching funds and recycled funds paid back by previous borrowers. In March 2009, the Trust issued its Series 14 of Pool Program Bonds, which provided for \$117.4 million in 27 drinking water loans. Once the loans are permanently financed, borrowers have two years to completely expend the project funds.

Interim Loans

The Trust recognizes the need for construction funds to be available to borrowers year round. This need is addressed by making funds available to eligible projects through the Interim Loan Program. Projects on the IUP can enter into a loan agreement with the Trust and request interim financing. In June 2009, the Trust had 5 drinking water interim loans outstanding with a loan agreement amount of \$29 million. The Series 15 bond issue will permanently finance most of these loans.

Disbursements

During 2008 and 2009, the Trust disbursed \$221.2 million for drinking water projects to various governmental entities through the pool program and interim loans.

2008 and 2009 Drinking Water Leveraged Program

The Trust program is leveraged by issuing bonds to provide construction proceeds for loans. Federal and state grants are used to fund reserves to secure the bonds. Trust loans issued since 2002 have a borrower rate of 2%. As the interest rate on the bonds is higher than the 2% loan rate, borrowers receive a subsidy equal to the difference between the rates. Debt service on the Trust's SRF bonds is paid

from a combination of three sources: Borrower loan repayments at 2%, interest earnings on the debt service reserve funds, and subsidy payments provided by the Commonwealth, known as Contract Assistance.

Loan Repayments

Each borrower is obligated to repay the principal amount of its loan at a subsidized interest rate of 2% or less. In FY 2009 borrower payments accounted for approximately 61.6% of debt service. In FY 2008 and 2009 borrower payments totaled \$77.4 million.

Reserve Fund Interest Earnings

Reserve funds are held as security for all Trust bonds at an amount between 33% and 50% of the outstanding principal. As of June 2009 the Trust held \$306.4 million in drinking water reserve funds invested in guaranteed investment contracts. Earnings on these investments are applied to pay a portion of the debt service on the related series of SRF bonds. In FY 2009 Reserve fund earnings accounted for approximately 21.2% of debt service. In FY 2008 and 2009 investment earnings on reserve funds totaled \$26.6 million. As bonds are repaid, reserve funds are released, or "freed-up." In FY 2008 and 2009, \$24.4 million was "freed-up" to the Drinking Water SRF, and made available to be applied to new loans.

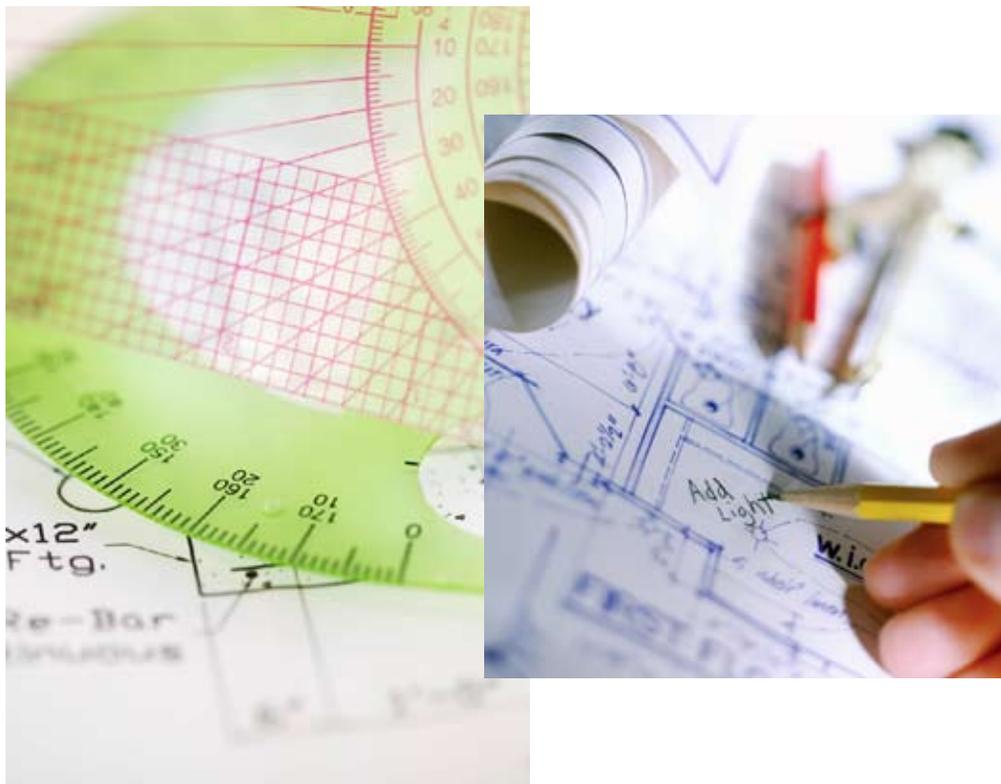
Commonwealth Contract Assistance

The Commonwealth has entered into an Agreement for Contract Assistance to make payments to the Trust to directly subsidize debt service on the SRF bonds. Contract Assistance is appropriated annually in the Commonwealth's budget. To date the Trust has received \$66.5 million in Drinking Water Contract Assistance with a future commitment to subsidize current bonds outstanding of \$140 million, for a total commitment by the Commonwealth of \$206.8 million. In FY 2009 Commonwealth Contract Assistance accounted for approximately 17% of debt service. In FY 2008 and 2009 Contract Assistance totaled \$21.6 million.



Table 2

	2009	2008
Federal Drinking Water SRF Grant	\$21,813,000	\$22,036,000
Required State Matching Funds	\$4,362,600	\$4,407,200
Total Federal & State Funding	\$26,175,600	\$26,443,200
Drinking Water Set Aside Amount	\$6,762,030	\$6,831,160
Interest earnings not for bond repayments	\$1,139,667	\$2,567,361
Binding loan commitments issued	\$153,439,209	\$207,580,311
Number of binding loan commitments issued	33	29
Drinking Water permanent financing	\$117,438,887	\$105,830,764
Drinking Water Direct Loans	1,840,000	
Number of Drinking Water Direct Loans	2	
Drinking Water interim loans	\$29,085,300	\$38,222,085
Number of Drinking Water interim loans	5	8
Project funds disbursed	\$122,764,757	\$110,629,559
Financial Results from Program Inception		
Total funding to date, federal & state funds	\$375,508,920	\$349,333,320
Total Drinking Water Assets	\$1,196,242,454	\$1,041,541,269
Total permanent financing to date	\$913,319,328	\$795,880,411



Drinking Water Set-Asides

MassDEP continues to use set-aside funds as outlined in the annual Intended Use Plans. The following sections describe the basic programs and accomplishments.

4% SET-ASIDE: Administration

MassDEP uses eight full time equivalent (FTE) staff members to administer the Drinking Water SRF program. Program selection criteria, application ranking and rating, project development, construction inspections, invoice payment, data management and administrative support functions are all accomplished by staff that utilize the 4% funding.

2% SET-ASIDE: Small System Technical Assistance

MassDEP continues to provide training and technical assistance to small systems through MassDEP staff (3 FTEs) and through the Massachusetts Coalition for Small System Assistance (MCSSA). The coalition consists of four service providers with distinct roles: New England Water Works Association provides coordination and group trainings; Sarian Inc. and RCAP Solutions provide site visits; and Massachusetts Water Works Association operates the mentoring program. Technical support is provided in the following areas:

- Group Trainings – 16 training events were held that focused on accounting, financial planning, consumer outreach, distribution planning, source protection, new SDWA requirements, and public notification.
- One-on-One Site Visits – The technical assistance provider assists with monitoring and reporting problems, public notification, compliance, and enforcement issues and/or systems with a known public health threat among other issues. 170 one-on-one visits were conducted.
- Mentoring – 30 mentoring sessions were held that consisted of a meeting/training between neighboring public water systems in an effort to establish and strengthen relationships.

10% SET-ASIDE: State Program Management

MassDEP administers the state drinking water program through 23 FTE staff members. Set-aside money is used primarily for the Source Water Protection program, Capacity Development program, Public Water System support and Operator Certification program. Some highlights of the programs in 2008 and 2009 include:

- Source Water Protection – Provided assistance to water suppliers to develop protection plans, surface water protection bylaws, and informational articles and materials. Four grant awards, totaling \$880,825 were made to three public surface water systems to purchase land and conservation restrictions.
- Capacity Development - MassDEP’s Capacity Development strategy focuses on improving the technical, financial, and managerial operations of both new and existing public water systems in the Commonwealth. During the last two years the drinking water staff has completed 52 evaluations on new systems and 702 evaluations on existing systems. The following chart presents a breakdown of the evaluations.

MassDEP Public Water System Reviews
FY 2008 – FY 2009

Type of Public Water System	Number of New Systems Evaluated	Number of Existing Systems Evaluated
Community Systems	12	318
Non-transient Non-community Systems	16	158
Transient Non-community System	24	226
Totals	52	702

- Operator Certification - The plan developed for certification and training of Massachusetts’ small system operators under SRF-funding in the Drinking Water Program has been implemented since 2002. During SFY 2008 and 2009, MassDEP continued to use the SRF-funded FTE and supported various related duties, concentrating on small public water systems.

15% SET-ASIDE: Local Assistance

MassDEP continues to use the 15% local assistance set aside to fund 15 FTEs that administer the wellhead protection and capacity implementation programs. This set-aside is also used for a number of contracted studies and grants. Some program highlights from FY 2008 and 2009 include:

- Wellhead Protection Program – Three grants, totaling \$665,000 were made to 3 public water systems to acquire 90 acres of land to protect 15 public water supply wells. In addition, assistance was provided to over 50 water supply systems in the areas of wellhead protection and the review and approval of municipal protection controls.
- Wall Experiment Station - \$3.2 million of set-aside funds were used towards the \$24 million expansion and renovation to the Wall Experiment Station (WES) in Lawrence. When complete in 2010, the new WES will be a state of the art laboratory that achieves LEED Gold status.



- Delineation and Assessment - Several studies are currently in progress by USGS through Cooperative Agreements. These studies include:
 1. Nashoba - The study is currently focused on providing regional bedrock aquifer characteristics and a conceptual hydrogeologic model of the Nashoba Terrane.
 2. Arsenic - This study is assessing arsenic and uranium concentrations in ground water of the bedrock aquifers of east-central Massachusetts.

3. Plymouth-Carver Model - This investigation will enhance the understanding of the ground and surface water resources of the Plymouth-Carver region through the development of a transient model of the aquifer system.
4. Refinement and Further Evaluation of the Massachusetts Firm-Yield-Estimator Model - This project will produce a Firm Yield Estimator (FYE) Model, Version 2, incorporating recent research findings and expanded model options.
5. Sustainable Yield Estimator - The Sustainable Yield Estimator project will provide a screening level tool for the Water Management Program that evaluates the effects of proposed and existing water withdrawals on streamflow at any location on a perennial stream in Massachusetts.

Drinking Water Projects

The Massachusetts Drinking Water SRF program continues to meet the goals established in the annual Intended Use Plan (IUP). As outlined in the IUP, all SRF projects are subject to the rigorous environmental review procedures of the Massachusetts Environmental Policy Act.

Drinking Water projects typically involve construction/rehabilitation of drinking water treatment plants, replacement of aging water mains and the construction of drinking water storage facilities.

The following are four featured projects that embody the goals of the SRF program.

Monson

This \$1.7 million project provides a new well house and improves storage capacity of the distribution system. The new well house will be equipped with corrosion control, intrusion alarms, telemetry, and fencing. The upgrading of this site will allow the effective use of the well and the addition of metering will allow the community to better monitor for unaccounted water. The project also includes the construction of a new 0.5-million gallon water storage tank. Construction of the new tank will provide the town with redundancy and additional capacity. As a result of the new tank, the Town's only other storage tank will now be able to be cleaned and rehabilitated.

MWRA Blue Hills Covered Storage

MassDEP safe drinking water regulations require that distribution storage facilities be covered to protect the quality of treated drinking water. MWRA has embarked on a system-wide program to eliminate open distribution storage reservoirs from active service and replace them with secure covered tanks. Two 10 million-gallon buried drinking water storage tanks are being constructed in the East end of the existing Blue Hills reservoir. These tanks are critical to the MWRA's Southern High water service area, which would be served by the proposed covered tanks. It is one of the only remaining areas in the MWRA system that has no significant distribution storage to ensure a safe and reliable public water supply. This \$37 million project is being funded by the Trust over multiple years.



Swansea Water Treatment Facility

The project consists of the construction of a new Water Treatment Facility (WTF) to provide filtration to an existing groundwater supply and desalinate water from a new surface water source. The WTF will enable the Vinnicum Wellfield to meet Secondary Maximum Contaminant Levels and the facility will draw brackish water from the Palmer River to the WTF, filter it, and return concentrated brine to the river. The objective of the project is to resolve recurring and projected water supply shortages, decrease radium level below standards, reduce disinfection byproducts, iron, manganese and color, and eliminate microbial contaminants in the finished drinking water. The entire cost of this project is \$24 million.



Hopkinton

This \$1.4 million project is the construction of a new public water supply well off Fruit Street in Hopkinton. Existing wells in Town have lost capacity and require frequent maintenance due to elevated concentrations of iron and manganese, although satellite wells were constructed they, too, have experienced reduction in capacity. A Water Management Act Permit Amendment states that the new well is needed to provide operational flexibility and to meet long term water supply demands.



Community Septic Management Program

The Community Septic Management Program (CSMP) provides loans to Massachusetts' communities to assist homeowners in repairing failed septic systems. The Trust makes loans to communities at 0% interest and the communities, in turn, loan the funds directly to homeowners generally at 5% interest for up to 20 years. The interest charged to homeowners may be used by the community to offset program costs. Loans to homeowners are secured through a betterment on the property. Through this program, municipalities can help provide low cost funding to homeowners, while having little to no effect on municipal finances.

In 1996, the Massachusetts Legislature appropriated \$30 million to fund this program. This appropriation created a permanent revolving fund that provides an ongoing source of financing for septic system repairs. Using the same leveraging principles as the Clean Water SRF, the Trust has been able to permanently finance over \$51 million in loans since the program's inception, resulting in over 5,000 septic systems repairs. To date, 145 Massachusetts communities have participated in this program.

During FY 2009, the Trust had outstanding loans in the amount of \$22.6 million for 31 governmental entities. There are currently 54 communities participating in the program. Loans to these communities resulted in the repair of over 400 septic systems during FY 2009. The average cost of each repair was approximately \$13,000.

Program Highlight - East Bridgewater

The Town of East Bridgewater is currently in Round 10 of the Title 5 betterment program. East Bridgewater is the leader in the top individual community borrowing category in the Southeast region CSMP, having bonded and borrowed \$3,400,000 since 1997. To date, 177 septic systems have been repaired or replaced with this program.

East Bridgewater has no municipal sewer system or wastewater treatment facility and all homes have individual on-site systems. The Town is wetlands rich with poor soils and a high groundwater table, making the siting of conventional Title 5 systems difficult without variances, and often requiring mounded on-site septic systems. The cost of replacement systems is expensive for homeowners; \$30,000 is the average repair cost, and \$45,000+ septic systems are not uncommon. East Bridgewater has consistently offered this program to

their residents to offset the financial hardships of septic repair costs, with no lapse in funding. The Town's commitment to this program and offering low-interest financial assistance to their residents for septic system repairs and replacements is outstanding and deserves recognition.

Other Program Accomplishments

- **Fourteen Time Recipient of Financial Statement National Award** - During 2009, the Government Finance Officers Association (GFOA) awarded the Certificate of Achievement for Excellence in Financial Reporting to the Trust for its comprehensive annual financial report (CAFR) for the fiscal year ended June 30, 2008. The award is the Trust's fourteenth consecutive citation. In order to be awarded a Certificate of Achievement, the Trust had to publish an easily readable and efficiently organized CAFR that satisfied both generally accepted accounting principles and applicable legal requirements.
- **Outreach Activities** - The Trust and MassDEP continued to provide outreach activities through a series of borrowers meetings held throughout the State. Borrower finance officers and project managers were invited to attend one of four meetings held in Lakeville, Springfield, Wilmington and Worcester. Close to 200 individuals attended these meetings, whose purpose was to familiarize borrowers with the SRF program, including loan application steps and procedures. A particular emphasis at the 2009 meetings was to communicate to borrowers the American Recovery and Reinvestment Act (ARRA) requirements. MassDEP and the Trust spent considerable effort in the dissemination and interpretation of the myriad ARRA requirements to ensure that the borrowers were prepared to comply with these standards. The Trust and MassDEP staff also regularly provide information to program stakeholders including state legislators, congressional staff and EPA Region I administrators. In addition to these formal meetings both MassDEP and Trust personnel conduct ongoing outreach activities to provide technical and financial management assistance to borrowers.

Energy Management Pilot Project for Wastewater and Drinking Water Facilities

MassDEP has been working with the EPA over the last couple of years to ensure the eligibility of renewable energy and energy efficiency projects at wastewater treatment plants. As a result of this expanded eligibility, MassDEP has undertaken a pilot project to assist 14 facilities in identifying opportunities to reduce energy consumption at their facilities. MassDEP has included these projects as part of the Green Infrastructure Reserve in the ARRA Intended Use Plan for 2009.

CONTACT INFORMATION

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Appendices

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
CLEAN WATER COMMITMENTS VOTED - 7/1/2008 to 6/30/2009**

<u>PAC #</u>	<u>Borrower</u>	<u>Project Description</u>	<u>Commitment Amount</u>	<u>Commit Date</u>	<u>Agree Date</u>
<u>Pending Permanent Financing</u>					
CW-08-30	Belmont	Sanitary Sewer & Storm Drain Imp	11,608,000	2/11/09	7/22/09
CW-07-21	Billerica	Tertiary WW Treat Plant Const	10,792,389	12/17/08	12/17/08
CW-08-17	Billerica	Pump Station Elimination	1,339,900	2/11/09	
CW-08-39	Bridgewater	Sewer Extension Needs Area 12	3,500,000	2/11/09	
CW-08-35	Brockton	Phase VI-VIII Sewer Rehabilitation	3,000,000	2/11/09	
CWS-08-23	Chelmsford	Lateral Sewers Phases 4H & 4I	9,196,297	5/6/09	5/6/09
CW-08-02	Dighton Rehab Reg Sch	WWTF & Dispersal System Upgrade	650,000	2/11/09	4/1/09
CWS-08-15	Dracut	Arlington St. Area Sewers	11,908,660	2/11/09	7/1/09
CW-08-18	Dracut	Contract 27 Peters Pond West Sewers	8,450,000	2/11/09	7/1/09
CW-08-40	Easthampton	WW Outfall Pipe to CT River Repair	445,000	5/6/09	5/6/09
CW-08-14	Everett	Stormwater Illicit Discharge Detection	250,000	12/17/08	12/17/08
CW-03-12-C	Fitchburg	Chlorine Cont & Comb Sewer Sep	8,903,643	12/3/08	12/17/08
CW-06-25-A	Framingham	Water St. Sewer Replacement	8,276,523	2/11/09	2/11/09
CW-08-26	Framingham	Ph 3 Sewer Sys Evaluation Survey	525,000	2/11/09	
CW-08-33	Gloucester	WW Treatment Plant Improvements	13,091,845	2/11/09	
CW-08-27	Granby	Comprehensive WW Mgmt Plan	400,000	12/3/08	12/3/08
CW-08-28	Haverhill	Planning Landfill Closure Phase II	743,851	12/17/08	12/17/08
CW-08-34	Hopkinton	Phase II Sewer System Eval Survey	192,000	2/11/09	3/5/09
CW-08-16	Lowell	Phase I CSO LTCP	16,697,392	10/1/08	7/1/09
CW-08-24	Lowell	WWTF & Collection Sys Imp Phase 1	10,000,000	2/11/09	
CW-08-05	Ludlow	Combined Sewer Overflow	4,995,183	7/16/08	12/3/08
CW-08-25	Marlborough	Westerly WW Treat Facility Upgrade	20,000,000	2/11/09	
CW-08-29	Nantucket	Infiltration/Inflow Rehab Ph II B Const	5,000,000	2/11/09	
CW-05-34-A	Somerset	Relief Sewer & PS Upgrade	2,073,253	1/7/09	1/7/09
CWS-08-38	Southbridge	Brownfields Redevelopment	2,795,000	2/11/09	7/30/09
CW-08-36	Springfield WSC	Combined Sewer Separation	26,546,000	2/11/09	7/1/09
CW-01-26-C	Taunton	Lake Sabbatia Area Collectors	4,784,000	11/5/08	5/6/09
CWS-08-21	Taunton	Ph 5-7 SSES & Pump Stat Upg	22,800,000	2/11/09	7/1/09
CW-08-32	Tyngsborough	Infiltration/Inflow Analysis & SSES	150,000	2/11/09	2/11/09
CW-06-17-C	UBWPAD	Ph II WW Treat Facility Imp	83,000,000	3/5/09	3/5/09
CW-08-37	Waltham	Illicit Connection Removal	6,400,000	2/11/09	
CW-08-20	Webster	WW Treatment Facility Upgrade	15,500,000	2/11/09	
CW-08-22	Westborough	Infiltration/Inflow Analysis - SSES	463,000	2/11/09	5/6/09
CW-08-19	Whitman	I/I Detection Prog & Illicit Conn Rem	785,000	1/7/09	1/7/09
CW-08-10	Worcester - DCR	Ph V - Worc Wachusett Res Sewers	3,600,000	9/8/08	6/3/09

Total Pending Permanent Financing

\$318,861,936

35

Series 14

CW-08-09	Agawam	Em Rep Westfld Riv Sew Cross	682,682	12/3/08	12/3/08
CW-07-35	Brockton	Phase VI-VIII Sewer Rehab	2,251,526	7/16/08	8/13/08
CW-05-30-A	Dartmouth	Bayview Sewer Extension	678,473	7/16/08	8/13/08
CW-07-26	Dracut	Peters Pond Area Sewer Const	2,712,363	9/8/08	9/8/08
CW-08-08	Medfield	Infiltration/Inflow Reduc Program	1,009,030	7/16/08	8/13/08
CW-06-30	Methuen	Sewer Rehab	1,117,204	10/1/08	10/1/08

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
CLEAN WATER COMMITMENTS VOTED - 7/1/2008 to 6/30/2009**

<u>PAC #</u>	<u>Borrower</u>	<u>Project Description</u>	<u>Commitment Amount</u>	<u>Commit Date</u>	<u>Agree Date</u>
CW-08-06-A	MWRA	CSO Phase 9	67,548,409	10/1/08	10/1/08
CW-08-11	MWRA	Electrical Upgrades	9,800,000	10/1/08	9/8/08
CW-08-12	MWRA	WW Treat Plant and Sewer Impr	7,300,000	10/1/08	9/8/08
CW-08-13	MWRA	Deer Island Treat Plant Improv	7,000,000	10/1/08	9/8/08
CW-07-01-A	Provincetown	WW Coll Sys Construction	800,000	10/1/08	10/1/08
CW-08-07	Saugus	Sewer Rehab and Pump Stat Repl	1,365,625	7/16/08	10/1/08
Total Series 14			\$102,265,312	Count	12
<u>Title V</u>					Funding Date
05-1685-C	Barnstable County 4th	Community Septic Management Program	3,000,000	8/28/08	12/16/08
T5-97-1024-E	Bridgewater	"	400,000	12/3/08	
T5-08-1041	Carlisle	"	200,000	9/8/08	
97-1110-E	Hopkinton 6th	"	500,000	1/7/09	4/21/09
98-1008-D	Millville 5th	"	200,000	9/8/08	5/7/09
T5-97-1199-E	Pembroke	"	200,000	6/3/09	
97-1057-E	Taunton 7th	"	200,000	10/1/08	11/13/08
97-1091-C	Templeton	"	400,000	4/1/09	
T5-02-1201-B	West Bridgewater	"	400,000	11/5/08	
Total Title V			\$ 5,500,000	Count	9
Total Clean Water & Title V			\$426,627,248	Total Count	56

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
DRINKING WATER COMMITMENTS VOTED - 7/1/2007 TO 6/30/2009**

<u>PAC #</u>	<u>Borrower</u>	<u>Project Description</u>	<u>Commitment Amount</u>	<u>Commit Date</u>	<u>Agree Date</u>
<u>Pending Permanent Financing</u>					
DWS-08-25	Abington JW	Resid Handling Fac & Master Plan Upd	2,045,000	2/11/09	9/2/09
DW-08-25-A	Abington JW	Resid Handling Fac & Master Plan Upd	45,000	2/11/09	9/2/09
DW-08-20	Amesbury	Water Treatment Plant Upgrade	18,033,140	2/11/09	
DW-08-21	Amesbury	Water Mains, Pump St, and Tank Upg	6,298,350	2/11/09	
DW-05-06-B	Andover	WTF Filter Expansion	5,461,821	2/11/09	2/11/09
DW-07-03	Assabet Water C.	WTP and Storage Tank Const	1,730,000	12/3/08	12/3/08
DW-08-14-S	Bridgewater	Replacement of Water Mains	1,245,850	2/11/09	6/3/09
DW-08-11	CenterVille Oster. MMFD	Water Storage Tank Replacement	3,590,000	10/1/08	4/1/09
DW-01-04-A	Charlton	New System - Mains, Storage, PS	4,193,903	11/5/08	11/5/08
DWS-07-05-B	East Bridgewater	WTP Const and Water Main Replac	14,150,000	8/1/07	7/22/09
DWS-08-15	Fall River	Water System Improvements - Phase 8	3,375,000	2/11/09	7/1/09
DW-08-13	Holbrook	Distribution System Improvements	4,000,000	2/11/09	7/1/09
DW-08-12	Leominster	New Water Treat Plant & Sys Upgrades	19,260,000	11/5/08	12/3/08
DW-08-22	Lowell	Water Sys Rehab and Improvement	6,457,753	12/3/08	2/11/09
DW-07-18-A	Lowell	Water Sys Rehab and Improvement	16,847,027	5/6/09	
DW-05-13-A	Methuen	WTF Improvements	19,757,498	11/14/07	1/1/07
DW-08-24	Needham	Rehab Water Main/Hydrants/Services	1,900,000	2/11/09	
DW-08-29-S	Randolph	Water System Improvements	4,229,500	2/11/09	6/3/09
DWS-08-27	Rockland JW	Resid Handling Fac & Master Plan Upd	2,045,000	2/11/09	9/2/09
DW-08-27-A	Rockland JW	Resid Handling Fac & Master Plan Upd	2,045,000	2/11/09	9/2/09
DW-08-18	Salisbury	Rabbit Road Water Main Replacement	1,560,000	2/11/09	
DW-08-28	South Grafton WD	Pump Station Upgrade for Filtration	1,760,000	2/11/09	
DW-05-15-A	Sterling	Well #2 Upgrade	846,519	3/5/09	3/5/09
DW-08-23	Stockbridge	Water Storage Tank & Main Street Mains	2,935,000	2/11/09	
DWS-06-07-A	Swansea WD	New WTF / Palmer River Desal Proj	18,000,000	6/4/08	7/1/09
DW-07-19	Taunton	Water System Improvements	8,993,600	1/16/08	12/17/08
DW-08-16	Westford	Groton Road Water Main Phase 1	629,342	12/3/08	12/3/08
DW-07-17	Woburn	Water Treatment Plant Construction	10,000,000	1/16/08	
DW-08-19	Woburn	Water Treatment Plant Construction	12,270,000	2/11/09	

Total Pending Permanent Financing

\$193,704,303 Count 29

Pool 13

DW-05-20	Adams Fire District	New Store Tank & Pipeline IPS Mod	2,144,000	11/14/07	6/20/07
DW-05-22	Brockton	Upgrades to Water Treat Facility	16,450,692	10/5/07	10/5/07
DW-07-05	East Bridgewater	WTP Const and Water Main Replac	14,150,000	8/1/07	10/5/07
DW-05-13	Methuen	WTF Improvements	14,000,000	11/14/07	1/31/07
DW-07-02	MWRA	New Connecting Mains	300,000	10/5/07	10/5/07
DW-07-06	MWRA	Blue Hills Covered Storage	500,000	8/1/07	10/5/07

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
DRINKING WATER COMMITMENTS VOTED - 7/1/2007 TO 6/30/2009**

<u>PAC #</u>	<u>Borrower</u>	<u>Project Description</u>	<u>Commitment Amount</u>	<u>Commit Date</u>	<u>Agree Date</u>
DW-07-07	MWRA	Southern Spine Distribution Mains	1,000,000	8/1/07	10/5/07
DW-07-08	MWRA	Spot Pond Mains, Rehab Etc.	20,600,000	8/1/07	10/5/07
DW-07-11	MWRA	Lower Hultman Aqueduct Rehab	300,000	10/5/07	10/5/07
DW-07-12	MWRA	Northern Low Service Area Rehab	300,000	10/5/07	10/5/07
Total Pool 13 DW			\$ 69,744,692	Count	10
<u>Series 14</u>					
DW-05-06-A	Andover	WTF Filter Expansion	634,717	11/14/07	11/14/07
DW-00-15-C	Clinton	Surface Water Treatment Facility	586,936	1/16/08	1/30/08
DW-07-13	Deerfield-Fire District	Water Store Tank & Distrib Sys Imp.	1,119,730	1/16/08	10/1/08
DW-08-01	Dennis Water District	Two Water Treat Plants and Transm	8,600,000	5/7/08	6/4/08
DW-07-21	Duxbury	Birch St Elevated Water Store Tank	3,150,000	4/2/08	6/25/08
DW-07-20	Fall River	Water Main Replacement, Phase VII	1,096,346	1/16/08	6/4/08
DW-07-18	Lowell	Water Sys Rehab and Improve	2,234,515	1/16/08	7/16/08
DW-07-15	Marshfield	Water Storage Tank & PS Const	2,500,000	4/2/08	4/2/08
DW-07-14	Monson	Water Dist., Storage Tank & Well Imp	1,524,372	1/16/08	5/7/08
DW-08-03	MWRA	NHS - Revere & Malden Pipeline	300,000	10/1/08	9/8/08
DW-08-04	MWRA	Weston Aqueduct Supply Main 3	200,000	10/1/08	9/8/08
DW-08-05	MWRA	Blue Hills Covered Storage	13,367,720	10/1/08	10/1/08
DW-08-06	MWRA	Southern Spine Distribution Mains	2,800,000	10/1/08	9/8/08
DW-08-07-A	MWRA	Spot Pond Mains, Rehabilitation Etc.	12,890,351	10/1/08	9/8/08
DW-08-08	MWRA	Northern Low Service Area Rehab	300,000	10/1/08	9/8/08
DW-08-09	MWRA	New Connecting Mains	300,000	10/1/08	9/8/08
DW-08-10	MWRA	Lower Hultman Aqueduct Rehab	300,000	10/1/08	9/8/08
DW-05-18-A	Northampton	Const of Water Filtration Plant	1,250,000	1/16/08	1/16/08
DW-07-16	N. Raynham WD	WTP No. 3 and Well Construction	4,323,000	5/7/08	5/7/08
DW-04-18-A	Rockland	Upgrades of Water Treat Plants	177,933	12/17/08	12/3/08
DW-06-07	Swansea WD	New WTF/Palmer River Desal Proj	13,055,245	6/4/08	6/4/08
DW-06-11-A	Taunton	Water Main and WTF Imprvements	6,859,660	5/7/08	5/7/08
DW-06-12	Weymouth	Rehabilitation WTF	20,000,000	6/25/08	7/16/08
Total Series 14 DW			\$ 97,570,525	Count	23
Total Drinking Water			\$361,019,520	Count	62

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
CLEAN WATER LOAN ACTIVITY - 7/1/2008 to 6/30/2009**

<u>PRA#</u>	<u>GOVERNMENT ENTITY</u>	<u>REPL Loan</u>	<u>PROJECT DESCRIPTION</u>	<u>PRINCIPAL AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREE DATE</u>
<u>Interim Loans Scheduled for Series 15</u>						
CW-06-23A	Belchertown		Sewer Extension & Interceptor	586,984	1/31/2007	5/6/2009
CW-07-21	Billerica		Tertiary WW Treat Plant Const	10,792,389	12/17/08	12/17/08
CW-06-31	Cohasset		WWTF Exp & No & Cent Sew Dis	13,042,182	1/31/07	1/31/07
CW-07-26A	Dracut		Peters Pond Area Sewer Const	9,196,297	9/8/08	9/8/08
CW-05-17	Haverhill		Sewer Extension	1,188,000	6/20/07	6/20/07
CW-06-38	Haverhill		Planning	575,500	1/31/07	1/16/08
CW-08-05	Ludlow		Combined Sewer Overflow	3,682,288	7/16/08	12/3/08
CW-00-50B	Mashpee	R-P12	Watershed Nitrogen Mgmt Plan	190,225	1/25/01	12/9/08
CW-05-32	N. Attleborough		Construction of I/I Rehabilitation	130,020	12/22/05	11/5/08
CW-04-32B	N. Attleborough	R-P11	WWTF Upgrade Ph III	100,000	8/19/05	8/19/05
CW-07-39	N. Attleborough		Phase IV, V, VI WWTF Upgrade	668,644	1/16/08	8/13/08
CW-06-17C	Upper Blackstone WPAD		Phase II WW Treatment Facility Imp	22,800,000	3/5/09	3/5/09
CW-08-19	Whitman		I/I Detection Prog & Illicit Conn Rem	785,000	1/7/09	1/7/09
CW-07-24A	Wilbraham		Sewer Extension	623,166	1/16/08	2/11/09

Total Interim Loans **\$ 64,360,695** **Count** **14**

Direct Loans

CW-06-03	Pittsfield Eco Dev. Auth		Brownfield Redevelopment	3,213,390	1/16/08	2/11/09
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Series 14

Term

CW-08-09	Agawam	20	Em Rep Westfld Riv Sew Cross	\$682,682	12/3/08	12/3/08
CW-07-33	Auburn	20	St Water Utility Dev & Imp	\$346,216	1/16/08	6/4/08
CW-05-28	Barnstable	20	Sewer Ext & WWTF Upgrade	\$770,754	2/9/06	3/5/08
CW-04-31-A	Barnstable	R-12	Nutrient Management Planting	\$887,454	1/21/05	5/4/05
CW-02-40-A	Barnstable	R-2	Nutrient Management Planting	\$171,920	1/21/05	5/4/05
CW-05-29-A	Brockton	R-18	WWTF Improve & SS Rehab	\$2,388,904	9/20/06	9/20/06
CW-07-35	Brockton	20	Phase VI-VIII Sewer Rehab	\$2,251,526	7/16/08	8/13/08
CW-03-32-A	Brockton	20	WWTF Improve & SS Rehab	\$3,476,015	9/1/04	10/1/08
CW-05-02-A	Chelmsford	20	Ph 4F and 4G Sewer Prg	\$2,938,008	1/16/08	1/16/08
CW-07-28	Chicopee	20	Storm Drain System Improvements	\$2,663,686	1/16/08	8/13/08
CW-06-19-A	Chicopee	20	CSO WWTF Sewer & Sep	\$16,088,784	3/28/07	5/9/07
CW-04-17A	Cohasset	20	Non Point Source Poll Cont	\$415,215	1/21/05	10/5/07
CW-05-30-A	Dartmouth	20	Bayview Sewer Extension	\$678,473	7/16/08	8/13/08
CW-07-26	Dracut	20	Peters Pond Area Sewer Const	\$2,712,363	9/8/08	9/8/08
CW-07-18	Easthampton	20	Plains Area Sanitary Sewer Proj	\$3,088,291	1/16/08	5/7/08
CW-00-30-B	Easton	R-4	CWMP Wastewater System	\$12,052	6/13/01	6/13/01
CW-08-04	Erving	20	WWTF Improvements	\$4,511,419	6/25/08	9/8/08

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
CLEAN WATER LOAN ACTIVITY - 7/1/2008 to 6/30/2009**

CW-06-32-A	Fall River	30	CSO Abatement Project	\$4,041,332	1/31/07	1/16/08
CW-07-04	Fall River	30	CSO Abatement Project	\$34,623,300	5/7/08	5/7/08
CW-01-21	Falmouth	20	WW Collection, Treatments	\$7,775,000	3/14/07	9/5/07
CW-02-42-B	Falmouth	R-17	WWTF Modifications	\$250,000	6/14/05	6/14/05
CW-08-03	Fitchburg	20	Headwks Upg East WWTF	\$7,355,443	6/4/08	6/25/08
CW-07-25	Framingham	20	Ph 2 Sewer System Eval Survey	\$475,000	1/16/08	3/5/08
CW-07-27	Framingham	20	Wastewater Collection Sys Improv	\$2,146,991	1/16/08	8/13/08
CW-05-18	Gloucester	20	Washington Street CSO	\$8,753,000	11/15/07	11/14/07
CW-06-07	Gloucester	20	Upgrade Failed Pump Stations	\$2,572,666	12/6/06	3/14/07
CW-04-15-A	Hoosac Water QD	20	Long Term WWTF Imp	\$269,075	6/25/08	6/25/08
CW-03-38-A	Hopkinton	R-16	I/I Analysis and SSES	\$99,000	1/26/04	6/29/04
CW-07-14	Hudson	30	Water Storage Tank & PS Const	\$16,458,534	11/15/07	11/14/07
CW-07-16	Kingston	20	Stormwater Management Plan	\$322,750	1/16/08	1/16/08
CW-06-28	Lowell	30	CSO - Phase II	\$11,130,673	10/5/07	10/5/07
CW-05-23-A	Lowell	30	Phase I CSO LTCP	\$480,223	2/9/06	4/2/08
CW-07-23	Lowell	30	Phase I CSO LTCP	\$14,934,892	1/16/08	6/4/08
CW-08-01	LWSC	30	CSO Control Structures Phase III	\$1,651,789	5/7/08	5/7/08
CW-06-08	Lunenburg	20	Comp WW Mgt Plan	\$335,000	1/16/08	1/16/08
CW-03-09-C	Marion	R-27	WWTF Collection Sys Improvements	\$381,571	8/19/05	8/19/05
CW-01-24-B	Marshfield	R-14	Construct Sewer Extension	\$234,725	12/31/01	4/3/02
CW-08-08	Medfield	20	Infiltration/Inflow Reduc Program	\$1,009,030	7/16/08	8/13/08
CW-06-30	Methuen	20	Sewer Rehab	\$1,117,204	10/1/08	10/1/08
CW-05-31-B	Millbury	30	Relief Sewer & PS Upgrade	\$6,750,375	2/9/06	11/14/07
CW-08-06-A	MWRA	30	CSO Phase 9	\$67,548,409	10/1/08	10/1/08
CW-08-11	MWRA	10	Electrical Upgrades	\$9,800,000	10/1/08	9/8/08
CW-08-12	MWRA	10	WW Treat Plant and Sewer Impr	\$7,300,000	10/1/08	9/8/08
CW-08-13	MWRA	14	Deer Island Treat Plant Improv	\$7,000,000	10/1/08	9/8/08
CW-04-19-A	Nantucket	R-17	Analysis & Repairs Inflows	\$187,743	4/6/05	4/6/05
CW-06-43	Nantucket	20	Stormwater Improv Phase 1	\$4,610,490	1/31/07	10/1/08
CW-03-36-A	New Bedford	R-27	Earle St & West End Sewer Prep Ph	\$604,624	1/21/05	3/2/05
CW-04-32-A	N. Attleborough	R-17	WWTF Upgrade Phase III	\$150,000	8/19/05	9/22/05
CW-04-12-A	Norfolk	R-17	Stormwater Mgmt Plan	\$18,786	12/9/04	4/6/05
CW-01-20-A	Plymouth	R-14	WWTP Modified Pump Stations	\$125,000	2/14/02	3/1/02
CW-07-01-A	Provincetown	20	WW Coll Sys Construction	\$800,000	10/1/08	10/1/08
CW-08-07	Saugus	20	Sewer Rehab and Pump Stat Repl	\$1,365,625	7/16/08	10/1/08
CW-07-02	Saugus	20	Sanit Sewer Overflow Red	\$2,528,651	6/29/07	10/5/07
CW-04-38-A	Scituate	R-17	Sewers to "Cliffs Area"	\$929,694	1/21/05	5/4/05
CW-07-30	Seekonk	20	Newman Avenue Landfill Closure	\$1,700,000	5/7/08	5/7/08
CW-06-42	Somerset	20	Upgrade Pump Stations	\$1,096,725	1/31/07	1/30/08
CW-07-20	Southbridge	20	Infiltration/Inflow Study	\$500,000	1/16/08	1/30/08
CW-07-34	Southbridge	20	Phosph Red & Odor Control Study	\$520,000	1/16/08	3/5/08
CW-07-22	Swampscott	20	Sewer, Underd & Storm Drain Imp	\$342,310	1/16/08	8/13/08
CW-00-29-B	Taunton	20	CWMP	\$300,000	2/9/06	1/16/08
CW-07-31	Taunton	20	Ph4 SSES Const-Cobb Brk Fld Con	\$4,866,902	1/16/08	8/13/08
CW-06-17-B	UBWPAD	30	Ph II WW Treat Facility Imp	\$23,200,000	9/5/07	9/5/07
CW-06-46	Waltham	10	SSES/CWMP	\$616,500	3/5/08	3/5/08

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
CLEAN WATER LOAN ACTIVITY - 7/1/2008 to 6/30/2009**

CW-07-32	Waltham	10	Illicit Connection Detection	\$553,704	1/16/08	9/8/08
CW-07-24	Wilbraham	20	Sewer Extension	\$3,834,310	1/16/08	6/4/08
CW-07-15	Woburn	20	Ph II Stwater Mgment Plan Impl	\$250,000	1/16/08	1/16/08

Total Series 14 **\$ 308,000,808** **Count** **62**

Series 14 Title V - Permanently Financed

					Agreement Date	Funding Date
T5-05-1685	Barnstable County	20	Community Septic Management	2,850,000.00	12/6/2005	4/26/2006
T5-05-1243	Concord	20	"	703,169.89	4/6/2005	6/3/2005
T5-97-1040-C	Dartmouth 4th	20	"	80,000.00	12/4/2002	4/7/2006
T5-97-1211-C	Kingston 4th	20	"	265,351.77	9/1/2004	3/29/2005
T5-97-1026-B	Natick 3rd	20	"	150,000.00	6/10/2005	9/20/2005
T5-97-1199-C	Pembroke 4th	20	"	200,000.00	7/18/2005	9/30/2005
T5-97-1091-B	Templeton 3rd	20	"	400,000.00	4/6/2005	7/28/2005
T5-02-1201-A	West Bridgewater 2nd	20	"	340,884.00	6/10/2005	9/6/2005

Total Series 14 Title V Loans **\$ 4,989,406** **Count** **8**

Title V - Not Permanently Financed

					Agreement Date	Funding Date
T5-97-1152-A	Acushnet 2nd	20	Community Septic Management	\$ 600,000	6/7/2006	11/3/2006
T5-05-1685-A	Barnstable County 2nd	20	"	\$ 3,000,000	11/22/2006	2/2/2007
T5-05-1685-B	Barnstable County 3rd	20	"	\$ 4,000,000	10/5/2007	11/15/2007
05-1685-C	Barnstable County 4th	20	"	\$ 3,000,000	8/28/2008	12/16/2008
97-1036-C	Bellingham 4th	20	"	\$ 200,000	11/14/2007	3/27/2008
97-1024-D	Bridgewater 5th	20	"	\$ 400,000	1/26/2004	9/12/2007
05-1243-A	Concord 2nd	20	"	\$ 296,830	4/6/2005	11/12/2008
97-1161-I	East Bridgewater 10th	20	"	\$ 400,000	3/5/2008	5/8/2008
97-41D	Gloucester 2nd	20	Community Septic Management	\$ 3,579,032	1/26/2004	9/27/2006
04-0001	Gloucester	20	"	\$ 1,050,000	3/24/2004	5/22/2009
02-1001-C	Hanson 4th	20	"	\$ 800,000	1/26/2004	8/2/2007
97-1110-D	Hopkinton 5th	20	"	\$ 200,000	8/1/2007	11/19/2007
97-1110-E	Hopkinton 6th	20	"	\$ 500,000	1/7/2009	4/21/2009
97-1211-D	Kingston 5th	20	"	\$ 334,648	9/1/2004	6/30/2008
97-1142A	Lynnfield 2nd	20	"	\$ 200,000	6/13/2001	10/22/2008
97-1086-B	Medway 3rd	20	"	\$ 200,000	2/9/2006	8/30/2007
97-1077-F	Middleborough 7th	20	Community Septic Management	\$ 300,000	6/29/2007	10/10/2007
98-1008-C	Millville 4th	20	"	\$ 200,000	6/7/2006	5/17/2007
98-1008-D	Millville 5th	20	"	\$ 200,000	9/8/2008	5/7/2009
97-1020-E	Norton 6th	20	"	\$ 200,000	11/16/2005	9/28/2006
97-1020-F	Norton 7th	20	"	\$ 400,000	6/20/2007	8/23/2007
97-1199-D	Pembroke 5th	20	"	\$ 200,000	6/7/2006	2/11/2008
97-1029-E	Plymouth 6th	20	"	\$ 200,000	1/30/2008	5/19/2008
97-1175-B	Rowley 3rd	20	"	\$ 300,000	10/25/2006	12/27/2006
98-1020-C	Shutesbury 4th	20	"	\$ 76,797	7/12/2004	5/29/2008
97-1056-D	Southborough 5th	20	"	\$ 500,000	6/4/2008	9/23/2008

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
 CLEAN WATER LOAN ACTIVITY - 7/1/2008 to 6/30/2009**

97-1057-D	Taunton 6th	20	"	\$	200,000	12/19/2006	5/24/2007
97-1057-E	Taunton 7th	20	"	\$	200,000	10/1/2008	11/13/2008
97-1082-B	Wakefield 3rd	20	"	\$	200,000	10/3/2005	3/14/2006
97-1019-D	Wareham 5th	20	"	\$	200,000	4/11/2007	8/22/2007
02-1201-B	West Bridgewater 3rd	20	"	\$	459,116	6/10/2005	12/8/2008
<u>Title V - Not Permanently Financed</u>				\$	22,596,423		31
Total Clean Water Including Title V				\$	403,160,722	Total Count	116

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
DRINKING WATER LOAN ACTIVITY - 7/1/2007 TO 6/30/2009**

<u>PAC#</u>	<u>GOVERNMENT ENTITY</u>	<u>REPL Loan</u>	<u>PROJECT DESCRIPTION</u>	<u>PRINCIPAL AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREE DATE</u>
<u>Interim Loans- Scheduled for Series 15</u>						
DW-01-04A	Charlton		New System - Mains, Storage, PS	650,000	11/5/08	11/5/08
DW-04-07A	Cohasset		System wide Capital Imp	7,564,798	1/21/05	10/5/07
DW-07-05A	East Bridgewater		WTP Const and Water Main Replac	2,748,560	8/1/07	12/17/08
DW-08-12	Leominster		New Water Treat Plant and Sys Upg	9,128,342	11/5/08	12/3/08
DW-07-19	Taunton		Water System Improvements	8,993,600	1/16/08	12/17/08
Total Interim Loans				29,085,300	Count	5
Direct Loans						
DW-07-03	Assabet Water Co.		WTP and Storage Tank Const	1,730,000	12/3/08	12/3/08
DW-08-02	The Greens Condo Tr.		Emergency Radionuclides Mitigation	110,000	10/1/08	10/1/08
Total Direct Loans				1,840,000	Count	2
<u>Pool 13</u>						
		Term				
DW-06-09	Abington/Rockland JWW	20	Water Main Replac & Store Tanks	1,970,881	3/28/07	8/1/07
DW-05-20	Adams Fire District	20	New Store Tank & Pipeline IPS Mod	2,576,005	11/14/07	6/20/07
DW-03-03-A	Billerica	R-17	New Water Treat Plant	349,387	3/24/04	8/1/07
DW-05-22	Brockton	20	Upgrades to Water Treat Facility	16,450,692	10/5/07	10/5/07
DW-07-01	Brockton	20	Water Main Replacement	3,907,835	4/25/07	8/1/07
DW-05-09-A	Burlington	20	WTF Upgrade	300,000	2/9/06	2/21/07
DW-07-05	East Bridgewater	20	WTP Const and Water Main Replac	10,007,653	8/1/07	10/5/07
DW-06-06	Fall River	20	Water Main Replac, Phase VI	1,324,545	1/31/07	5/23/07
DW-05-08	Fall River	20	WSI WTF/PS Storage Tank	4,252,514	10/25/06	5/23/07
DW-05-10	Haverhill	20	WTF & Distribution Improvements	1,166,883	2/9/06	6/29/07
DW-05-11	Hopkinton	20	New Well Construction	1,131,500	2/9/06	10/10/07
DW-04-01	Lowell	20	WTF Improvements	3,307,199	12/19/06	12/19/06
DW-05-13	Methuen	20	WTF Improvements	18,550,000	11/14/07	1/31/07
DW-04-09A	Methuen	20	Distribution System Improvements	750,000	8/19/05	1/27/06
DW-05-14A	Mattapoissett River Vall WD	20	Water Treatment Facility	1,252,647	9/20/06	6/20/07
DW-07-02	MWRA	20	New Connecting Mains	300,000	10/5/07	10/5/07
DW-07-06	MWRA	20	Blue Hills Covered Storage	500,000	8/1/07	10/5/07
DW-07-07	MWRA	20	Southern Spine Distribution Mains	1,000,000	8/1/07	10/5/07
DW-07-08	MWRA	20	Spot Pond Mains, Rehab Etc.	17,873,363	8/1/07	10/5/07
DW-07-11	MWRA	20	Lower Hultman Aqueduct Rehab	300,000	10/5/07	10/5/07
DW-07-12	MWRA	20	Northern Low Service Area Rehab	300,000	10/5/07	10/5/07
DW-01-26-A	Newbury	R-17	Const Water Dist Sys	451,487	3/1/02	10/26/06
DW-01-06-A	Newburyport	R-17	Const Water Dist Sys	301,462	3/1/02	10/26/06
DW-06-01	North Andover	20	Two Storage Tanks, Dist Imp	5,532,288	7/12/06	8/23/06
DW-06-13	Randolph	20	Water Main Replac, Clean & Line	5,463,481	1/31/07	10/5/07
DW-05-15	Sterling	20	Well #2 Upgrade	806,740	2/9/06	9/20/06
DW-06-11	Taunton	20	Water Main & WTF Improvements	4,501,438	1/31/07	6/29/07
DW-06-08	Webster	20	Ph II Well Station Imp	835,474	1/31/07	5/23/07
DW-05-16-A	West Boylston WD	20	Replace AC pipe and Pump Station	367,290	2/9/06	4/11/07
Total Pool 13				105,830,764	Count	29

**MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST
DRINKING WATER LOAN ACTIVITY - 7/1/2007 TO 6/30/2009**

<u>PAC#</u>	<u>GOVERNMENT ENTITY</u>	<u>Term</u>	<u>PROJECT DESCRIPTION</u>	<u>PRINCIPAL AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREE DATE</u>
Series 14						
DW-04-17-A	Abington	20	Upgrades of Water Treat Plants	\$177,933	8/19/05	8/19/05
DW-04-17-B	Abington	R-17	Upgrades of Water Treat Plants	\$27,391	8/19/05	8/19/05
DW-05-06-A	Andover	20	WTF Filter Expansion	\$634,717	11/14/07	11/14/07
DW-00-15-C	Clinton	20	Surface Water Treatment Facility	\$586,936	1/16/08	1/30/08
DW-07-13	Deerfield-Fire District	20	Water Store Tank & Distrib Sys Imp.	\$1,119,730	1/16/08	10/1/08
DW-08-01	Dennis Water District	20	Two Water Treat Plants and Transm	\$8,600,000	5/7/08	6/4/08
DW-07-21	Duxbury	20	Birch St Elevated Water Store Tank	\$3,150,000	4/2/08	6/25/08
DW-07-20	Fall River	20	Water Main Replacement, Phase VII	\$1,096,346	1/16/08	6/4/08
DW-06-06-A	Fall River	20	Water Main Replacement, Phase VI	\$268,701	1/31/07	8/13/08
DW-04-14	Foxboro	20	Witch Pond Wells Water Treat Plant	\$4,300,000	1/21/05	6/4/08
DW-04-08-A	Holbrook	20	Distribution Improvements	\$1,451,000	1/21/05	8/13/08
DW-05-01-A	Lawrence	20	Water Treat Plant and Sys Impr	\$4,745,804	8/19/05	1/16/08
DW-07-18	Lowell	20	Water Sys Rehab and Improve	\$2,234,515	1/16/08	7/16/08
DW-07-15	Marshfield	15	Water Storage Tank & PS Const	\$2,500,000	4/2/08	4/2/08
DW-07-14	Monson	20	Water Dist., Storage Tank & Well Imp	\$1,524,372	1/16/08	5/7/08
DW-05-14-B	Mattapoisett RVWD	20	Water Treatment Facility	\$372,593	9/20/06	11/5/08
DW-08-03	MWRA	20	NHS - Revere & Malden Pipeline	\$300,000	10/1/08	9/8/08
DW-08-04	MWRA	20	Weston Aqueduct Supply Main 3	\$200,000	10/1/08	9/8/08
DW-08-05	MWRA	20	Blue Hills Covered Storage	\$13,367,720	10/1/08	10/1/08
DW-08-06	MWRA	20	Southern Spine Distribution Mains	\$2,800,000	10/1/08	9/8/08
DW-08-07-A	MWRA	20	Spot Pond Mains, Rehabilitation Etc.	\$12,890,351	10/1/08	9/8/08
DW-08-08	MWRA	20	Northern Low Service Area Rehab	\$300,000	10/1/08	9/8/08
DW-08-09	MWRA	20	New Connecting Mains	\$300,000	10/1/08	9/8/08
DW-08-10	MWRA	20	Lower Hultman Aqueduct Rehab	\$300,000	10/1/08	9/8/08
DW-06-10	New Bedford	20	West End Water Main Rehab Cont-4	\$8,039,458	1/31/07	10/1/08
DW-05-18-A	Northampton	20	Const of Water Filtration Plant	\$1,250,000	1/16/08	1/16/08
DW-07-16	N. Raynham WD	20	WTP No. 3 and Well Construction	\$4,323,000	5/7/08	5/7/08
DW-06-13-A	Randolph	20	Water Main Replac, Clean & Lining	\$395,000	1/31/07	3/5/08
DW-04-18-A	Rockland	20	Upgrades of Water Treat Plants	\$177,933	12/17/08	12/3/08
DW-04-18-B	Rockland	R-17	Upgrades of Water Treat Plants	\$27,391	8/19/05	8/19/05
DW-06-07	Swansea WD	20	New WTF/Palmer River Desal Proj	\$13,055,245	12/20/06	10/15/07
DW-06-11-A	Taunton	20	Water Main and WTF Improvements	\$6,859,660	5/7/08	5/7/08
DW-06-12	Weymouth	20	Rehabilitation WTF	\$20,000,000	6/25/08	7/16/08
DW-01-21-A	Wrentham	20	Wells, Lake Pearl & Crocker Pond	\$63,091	3/1/02	1/30/08
Total Series 14				\$117,438,887	Count	27
Total Drinking Water Loan Activity				\$254,194,951		63



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