



US EPA Stormwater Program's Webcast Series

Construction SWPPPs from A to Z:
Everything You Ever Wanted to Know and More!



- **EPA Stormwater Construction Website**
<http://www.epa.gov/npdes/stormwater/construction>
- **EPA's Construction General Permit** – *EPA's general permit that applies to all construction activity disturbing greater than one acre in the states and territories where EPA is the permitting authority.*
<http://www.epa.gov/npdes/stormwater/cgp>
- **Construction SWPPP Guide and SWPPP Template** – *A downloadable copy of this guide and the SWPPP template.*
<http://www.epa.gov/npdes/swpppguide>
- **Menu of BMPs** – *Site containing over 40 construction BMP fact sheets. Also contains fact sheets on other stormwater program areas, and case studies organized by program area.*
<http://www.epa.gov/npdes/stormwater/menuofbmps>
- **Managing Your Environmental Responsibilities: A Planning Guide for Construction and Development**
<http://www.epa.gov/compliance/resources/publications/assistance/sectors/constructmyer.html>
- **Expedited Settlement Offer Program for Stormwater (Construction)** – *A supplemental program to ensure consistent EPA enforcement of stormwater requirements at construction sites for relatively minor violations.*
<http://www.epa.gov/compliance/resources/policies/civil/cwa/esoprogramstormwater.pdf>
- **Construction Industry Compliance Assistance** – *Plain language explanations of environmental rules for the construction industry. Links to stormwater permits and technical manuals for all 50 states.*
<http://www.cicacenter.org>

Smart Growth and Low Impact Development Resources

- **Using Smart Growth Techniques as Stormwater Best Management Practices**
http://www.epa.gov/livablecommunities/pdf/sg_stormwater_BMP.pdf
- **Stormwater Guidelines for Green, Dense Development**
http://www.epa.gov/smartgrowth/pdf/Stormwater_Guidelines.pdf
- **Protecting Water Resources with Smart Growth**
http://www.epa.gov/smartgrowth/pdf/waterresources_with_sg.pdf
- **Parking Spaces / Community Places: Finding the Balance Through Smart Growth Solutions**
<http://www.epa.gov/smartgrowth/parking.htm>
- **EPA Nonpoint Source Low Impact Development site**
<http://www.epa.gov/owow/nps/lid/>
- **Better Site Design: A Handbook for Changing Development Rules in Your Community**
<http://www.cwp.org>

State BMP/Guidance Manuals

- **Kentucky Erosion Prevention and Sediment Control Field Guide** – *Easy to read field guide describing erosion and sediment control BMP selection, installation and maintenance.*
<http://www.water.ky.gov/permitting/wastewaterpermitting/KPDES/storm/>
- **Minnesota Stormwater Construction Inspection Guide** – *A manual designed to assist municipal construction inspectors in the procedures for conducting a compliance inspection at construction sites.*
<http://www.pca.state.mn.us/publications/wq-strm2-10.pdf>
- **California Stormwater Quality Association's Construction Handbook**
<http://www.cabmphandbooks.org/Construction.asp>
- **Delaware Erosion and Sediment Control Handbook**
<http://www.dnrec.state.de.us/dnrec2000/Divisions/Soil/Stormwater/StormWater.htm>
- **Western Washington Stormwater Management Manual – Volume II – Construction Stormwater Pollution Prevention**
<http://www.ecy.wa.gov/programs/wq/stormwater/manual.html>
- **Eastern Washington Stormwater Management Manual** – *A guidance document addressing stormwater design and management in more arid climates.*

<http://www.ecy.wa.gov/biblio/0410076.html>

Certification Programs

- **Certified Professional in Erosion and Sediment Control**
<http://www.cpesc.org>
- **Virginia Erosion and Sediment Control Certification Program**
<http://www.dcr.virginia.gov/sw/estr&crt2.htm>
- **Florida Stormwater, Erosion and Sedimentation Control Inspector Certification**
<http://www.dep.state.fl.us/water/nonpoint/erosion.htm>

Other Resources

- **International Erosion Control Association** – *A non-profit organization helping members solve the problems caused by erosion and its byproduct—sediment.*
<http://www.ieca.org>
- **Erosion Control Magazine** – *A journal for erosion and sediment control professionals.*
<http://www.erosioncontrol.com>
- **Designing for Effective Sediment & Erosion Control on Construction Sites by Jerald S. Fifield, PH.D., CPESC.** – *Book describing proven and practical methods for minimizing erosion and sedimentation on construction sites.*
<http://www.foresterpress.com>
- **Stormwater Permitting: A Guide for Builders and Developers by National Association of Home Builders (NAHB)**
<http://www.nahb.org>

Employee Training Video

Ground Control: Stormwater Pollution Prevention at Construction Sites

Excal Visual
5721 Arapahoe Ave. Suite A2
Boulder, CO 80303-1363
888-925-6554 or training@excalvisual.com

The price is \$495.00. Excal visual offers a 10% discount if you mention that you heard about this video on this webcast.



Resource List for Stormwater Management Programs

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EPA 833-F-04-003

This is a list of helpful resources for stormwater program managers. It is by no means a comprehensive list as there are too many helpful materials produced by too many organizations. This list is meant to highlight EPA's tools and resources to get stormwater programs managers started on developing or improving their programs.

This list is divided into six sections—general stormwater information, public education and outreach, illicit discharge detection and elimination, construction site runoff control, post-construction site runoff control, and pollution prevention/good housekeeping.

General Stormwater Information

- **EPA Stormwater Website** - This EPA website contains technical and regulatory information about the NPDES stormwater program. It is organized according to the three types of regulated stormwater discharges—construction activities, industrial activities, municipal separate storm sewer systems.
www.epa.gov/npdes/stormwater
- **2003 Construction General Permit** - This 59-page document is EPA's new Construction General Permit (CGP). http://www.epa.gov/npdes/pubs/cgp2003_entirepermit.pdf
- **Construction General Permit** - The website describes EPA's construction general permit and provides links to fact sheets and the new electronic notice of intent web site.
www.epa.gov/npdes/stormwater/cgp
- **Construction Industry Compliance Assistance Center** - This website, developed by the National Center for Manufacturing Sciences, provides explanations of environmental rules for the construction industry. Also provided are links to detailed information, including state regulations and other resources.
<http://www.cicacenter.com/>
- **EnviroFacts Data Warehouse** - EPA's one-stop resource for environmental topics. Includes advanced search capabilities for maps, reports and queries.
http://www.epa.gov/enviro/index_java.html
- **EPA's Electronic Stormwater Notice of Intent (eNOI) Homepage** - This online resource allows construction sites and Industrial facilities to apply for EPA's General Construction Permit (GCP) or Multi-Sector General Permit (MSGP-2000) electronically.
<http://cfpub.epa.gov/npdes/stormwater/enoi.cfm>
- **Fact Sheet on EPA's 2003 CGP** - This 38-page document describes EPA's CGP.
http://www.epa.gov/npdes/pubs/cgp2003_fs.pdf
- **Institutional Aspects of Urban Runoff Management: A Guide for Program Development and Implementation.** This book by The Watershed Management Institute

contains a comprehensive review of the institutional frameworks behind successful urban runoff management programs. Includes summaries of 32 successful programs.

- **Menu of Best Management Practices (BMPs) for Phase II** - This EPA website contains more than 100 fact sheets detailing BMPs for each minimum control measures.
<http://cfpub.epa.gov/npdes/stormwater/menuofbmps/menu.cfm>
- **Measurable Goals Guidance** - EPA developed this website to help small MS4 communities select measurable goals to evaluate their program.
www.epa.gov/npdes/stormwater/measureablegoals
- **Nonpoint Source News Notes** - A periodic report on the condition of water-related environment, the control of nonpoint water pollution and ecological management and restoration of wetlands.
<http://www.epa.gov/newsnotes/>
- **NPDES News** - Use this website to sign up for EPA's NPDES News listserver to receive updates on the EPA's NPDES program.
<http://cfpub.epa.gov/npdes/newsregister.cfm>
- **NPSINFO** - Nonpoint Source Pollution Information listserve is a forum for open discussion of nonpoint source pollution issues. Participants exchange information on urban runoff, hydrologic modification, technology and more. Sponsored by the EPA's Office of Wetlands, Oceans and Watersheds.
<http://www.epa.gov/OWOW/info/NewsNotes/listsrv.htm>
- **Operation, Maintenance and Management of Stormwater Management Systems** - Developed in cooperation with the EPA's Office of Water, this manual contains a comprehensive review of the technical, educational and institutional elements needed to build, maintain and operate a stormwater management system.
<http://www.epa.gov/owow/nps/wmi/>
- **Stormwater: The Journal for Surface Water Quality Professionals** - This online publication features articles, interviews and news about water quality improvement and protection.
<http://stormh2o.com/sw.html>
- **Stormwater Authority** - A comprehensive online source for relevant information, news, events and education on stormwater.
<http://www.stormwaterauthority.org/>
- **Stormwater Case Study: Monroe County, New York** - Monroe County enlists the aid of volunteers to help monitor streams and large water bodies.
http://cfpub.epa.gov/npdes/stormwater/casestudies_specific.cfm?case_id=16
- **Stormwater Control Operation and Maintenance Model Ordinance** - EPA developed this web site to assist managers in developing their own ordinances.
<http://www.epa.gov/owow/nps/ordinance/stormwater.htm>
- **Stormwater Phase II Final Rule Fact Sheet Series** - EPA developed these fact sheets to explain the Phase II rule, minimum control measures and permitting.
<http://cfpub.epa.gov/npdes/stormwater/swfinal.cfm>
- **Storm Water Management for Construction Activities: Developing Pollution Prevention Plans and Best Management Practices** - This manual provides detailed guidance on the development of storm water pollution prevention plans (SWPPP) and identification of best

management practices (BMPs) for construction activities. It provides technical assistance and support for all construction activities subject to pollution prevention requirements established under NPDES permits for storm water point source discharges. It includes a set of worksheets, a checklist, and a sample SWPPP (EPA 832-R-92-005).
<http://www.epa.gov/npdes/pubs/owm0307.pdf>

- **Stormwater Management** - Center for Watershed Protection developed this website to provide managers with links to helpful manuals and other web sites.
http://www.cwp.org/stormwater_mgt.htm
- **Stormwater Manager's Resource Center** - This website has many resources for stormwater managers, including guidance documents, slide shows, model ordinances, and fact sheets.
<http://www.stormwatercenter.net/>
- **Stormwater Phase II Fact Sheet Series** - EPA developed this website to provide links to 15 helpful fact sheets.
http://cfpub.epa.gov/npdes/stormwater/swfinal.cfm?program_id=6
- **Stormwater Practices for Cold Climates** - The document, developed by the Center for Watershed Protection can be downloaded for free.
<http://www.cwp.org/cold-climates.htm>
- **International Stormwater Best Management Practices (BMP) Database**- This database, developed under a cooperative agreement between EPA and ASCE, provides access to BMP performance data for 200 BMP studies conducted over the past 15 years.
<http://www.bmpdatabase.org/>
- **Catching the Rain: a Great Lakes Resource Guide for Natural Stormwater Management**- This report by American Rivers outlines natural stormwater management approaches appropriate for the great lakes region. It demonstrates alternative stormwater management techniques.
<http://www.americanrivers.org/newreportonstormwatermanagement.html>
- **UNH Stormwater Research Center** - The University of New Hampshire's online stormwater database contains factsheets, research materials, articles and links to other stormwater sites.
<http://www.unh.edu/erg/cstev/index.htm>
- **Watershed Academy Web: Online Training in Watershed Management** - This online distance learning program offers self-paced training modules for a basic introduction to the watershed management field.
<http://www.epa.gov/watertrain/>

Public Education and Outreach

- **After the Storm Video** (EPA 840-V-04-001) - New ½ hour television program about watersheds co-produced by EPA and The Weather Channel premiered on Feb. 4, 2004.
<http://www.epa.gov/weatherchannel/>
- **American Oceans Campaign** - This website has helpful materials for educating the public, such as a video narrated by Ted Danson, links to stormwater resources in California, and a special report developed by AOC.
<http://www.americancoceans.org/runoff/main.htm>
- **City of Los Angeles Stormwater Program** - This expansive site includes links to public outreach resources, industry BMPs, teacher workshops and educational programs, and

much more.

<http://www.lastormwater.org/WPD/program/pubedpage.htm>

- **Communicator's Guide for Federal, State, Regional, and Local Communicators** - The Federal Communicator's Network developed this guide to offer some general guidance to improve the trust between government and the public by helping officials communicate clearly to the public and by making government's message relevant.
<http://govinfo.library.unt.edu/npr/library/papers/bkgrd/communicators.html>
- **Community Culture and the Environment: A Guide to Understanding a Sense of Place, Nov. 2002** (EPA 842-B-01-003)
The Guide was developed by EPA and explores the concepts of community and culture and provides tools for identifying, assessing, and working cooperatively within the social dynamics and local values connected to environmental protection.
<http://www.epa.gov/ecocommunity/tools/community.pdf>
- **Earthwater Stencils** - This site provides ideas for public involvement activities for stormwater programs.
<http://www.earthwater-stencils.com/>
- **Enviroscapes** - Website for manufacturer of realistic, three-dimensional models of watersheds, landfills, wetlands and more. An effective demonstration tool for students interested in learning about point sources and non point sources of water pollution.
<http://www.enviroscapes.com>
- **Getting In Step: A Guide for Conducting Watershed Outreach Campaigns**, (EPA 841-B-03-002) - The Getting in Step watershed outreach guidebook provides some of the tools you will need to develop and implement an effective watershed outreach plan. If you're a watershed practitioner trained in the sciences, this manual will help you address public perceptions, promote management activities, and inform or motivate stakeholders.
<http://www.epa.gov/nps/outreach.html>
- **Getting in Step: Engaging and Involving Stakeholders in Your Watershed** - This document, developed by EPA, provides the tools needed to effectively identify, engage, and involve stakeholders throughout a watershed to restore and maintain healthy environmental conditions.
<http://www.epa.gov/nps/outreach.html>
- **Kids, Students, Teachers** - This EPA website provides information and curricula on educating a variety of age groups on the environment and water pollution.
<http://www.epa.gov/epahome/students.htm>
- **Know Your Watershed** - This website, developed by the Conservation Technology Information Center, has a good list of helpful resources (including guidebooks) for watershed groups.
<http://www.ctic.purdue.edu/KYW/>
- **Polluted Runoff (Non Point Source Pollution): Outreach** - This EPA website contains information and links to a variety of non point source pollution documents, factsheets, testimonials, videos and more.
<http://www.epa.gov/owow/nps/outreach.html>
- **Public Education and Outreach Menu of BMPs** - This website has links to 14 facts sheets on different BMPs for educating the public.
http://cfpub.epa.gov/npdes/stormwater/menuofbmps/pub_ed.cfm

- **Public Involvement and Participation Menu of BMPs**- This EPA website has links to 10 fact sheets detailing ideas and activities on how to get the public involved.
http://cfpub.epa.gov/npdes/stormwater/menuofbmps/pub_inv.cfm
- **Stormwater Month Outreach Materials and Reference Documents** - EPA has developed a set of materials that state or local governments can customize and use in their own stormwater outreach campaigns.
www.epa.gov/npdes/stormwatermonth
- **Think Blue San Diego** - This site provides an overview of San Diego's stormwater pollution prevention program Think Blue San Diego. Includes program objectives and organization.
<http://www.thinkbluesd.org/why.htm>
- **Volunteer Monitoring** - Check out this EPA website to download helpful fact sheets and methods manuals, learn about upcoming events, and link to other helpful resources.
<http://www.epa.gov/owow/monitoring/volunteer/>
- **Water Environment Federation for Students** - Check out this web page to download WEF's materials and curricula for educating various age groups. Also provides information in Spanish.
<http://www.wef.org/WefStudents/index.jhtml>

Illicit Discharge Detection and Elimination

- **Illicit Discharge Detection and Elimination: A Guidance Manual for Program Development and Technical Assessments** - This comprehensive manual outlines practical, low-cost and effective illicit discharge detection and identification techniques.
http://www.cwp.org/idde_verify.htm
- **Illicit Discharge Detection and Elimination Manual** - The New England Interstate Water Pollution Control Commission developed this manual to provide an overview of the IDDE component of the Phase II regulations and practical information on various approaches municipalities can use to carry out the requirements of the regulations.
<http://www.neiwpsc.org>
- **Illicit Discharge Detection and Elimination (IDDE) Menu of BMPs**- This EPA web site links to 8 fact sheets outlining various IDDE best management practices.
<http://cfpub.epa.gov/npdes/stormwater/menuofbmps/illicit.cfm>
- **Illicit Discharges Model Ordinances** - EPA developed this website to assist managers in developing their own ordinances.
<http://www.epa.gov/owow/nps/ordinance/discharges.htm>
- **Investigation of Inappropriate Pollutant Entries into Storm Drainage Systems: A User's Guide** Information to allow the design and conduct of local investigations to identify the types and to estimate the magnitudes of non-stormwater entries into storm drainage systems (EPA-600-R-92-238).
http://www.epa.gov/npdes/pubs/investigating_inappropriate_pesds.pdf
- **Sanitary Sewer Overflows (SSOs)** - EPA developed this website to provide more information on SSOs, including fact sheets and an SSO toolbox.
www.epa.gov/npdes/sso

Construction Site Runoff Control

- **Best Management Practices for South Florida Urban Stormwater Management Systems** - The South Florida Water Management District has prepared this document to

increase public awareness about the management of urban stormwater runoff and how best management practices (BMPs) can be used to improve water quality.
http://www.sfwmd.gov/org/reg/evg/bmp_manual.pdf

- **Construction Site Runoff Control Menu of BMPs** - This EPA website links to 39 fact sheets outlining various IDDE best management practices.
http://cfpub.epa.gov/npdes/stormwater/menuofbmps/con_site.cfm
- **Erosion and Sediment Control Model Ordinances** - EPA developed this website to assist managers in developing their own ordinances.
<http://www.epa.gov/owow/nps/ordinance/erosion.htm>
- **International Erosion Control Association** - The International Erosion Control Association is a non-profit, member organization that provides education and resource information for professionals in the erosion and sediment control industry.
<http://www.ieca.org/>
- **International Stormwater Best Management Practices Database** - This database provides access to BMP performance data for about 200 BMP studies conducted over the past 15 years.
<http://www.bmpdatabase.org>
- **Kentucky Erosion Prevention and Sediment Control Field Guide** - Comprehensive guide to Kentucky's BMPs for erosion and sediment control for highway construction projects.
http://www.tetrattech-ffx.com/wstraining/pdf/esc_guide.pdf
- **Storm Water Management for Construction Activities: Developing Pollution Prevention Plans and Best Management Practices** - This manual provides detailed guidance on the development of storm water pollution prevention plans (SWPPP) and identification of best management practices (BMPs) for construction activities. It provides technical assistance and support for all construction activities subject to pollution prevention requirements established under NPDES permits for storm water point source discharges. It includes a set of worksheets, a checklist, and a sample SWPPP (EPA 832-R-92-005).
<http://www.epa.gov/npdes/pubs/owm0307.pdf>

Post-Construction Site Runoff Control

- **Bioretention Applications. EPA Fact Sheet** - Two case studies (in Largo, Maryland, and Tampa, Florida) demonstrate the potential to use low impact development practices in the design of new parking facilities and as retrofits for existing parking facilities to reduce runoff volume and remove pollutants. Includes monitoring data.
<http://www.epa.gov/owow/nps/lid/lidlit.html>
- **Green Roofs for Healthy Cities** - This non-profit industry association's website collects and publishes technical information on green roof products and services.
<http://www.greenroofs.org/index.php?page=index>
- **Low Impact Development Center** - The Low Impact Development Center strives to help communities use proper site design techniques to protect their water resources.
<http://www.lowimpactdevelopment.org/>
- **Low Impact Development Practices for Stormwater Management** - This technical information resource sponsored by the housing industry discusses building products, materials, new technologies, business management and housing systems.
<http://www.toolbase.org/tertiaryT.asp?TrackID=&CategoryID=1232&DocumentID=2007>
- **Low-Impact Development Page** - This page, developed by EPA, provides links to EPA

documents and other helpful organization's web sites.
<http://www.epa.gov/owow/nps/lid/>

- **Low Impact Development Integrated Management Practices Guide** - Prince George's County Maryland developed this manual to push the site design envelope to show how stormwater controls can be integrated into a site in innovative ways. The practices are pure concepts which are presented to provide the user with examples of what could be done to control stormwater.
<http://www.goprincegeorgescounty.com/Government/AgencyIndex/DER/PPD/LID/principles.asp?h=20&s=&n=50&n1=160>
- **Low Impact Development: Urban Design Tools** - This site provides watershed managers with tools and techniques for meeting regulatory and receiving water protection program goals for urban retrofits, redevelopment projects and new development sites.
<http://www.lid-stormwater.net/>
- **Natural Approaches to Stormwater Management** - This book, produced by the Puget Sound Action Team, showcases early examples of the efforts of planners, developers and engineers to transition to low impact development.
http://www.psat.wa.gov/Publications/LID_studies/LID_approaches.htm
- **Post Construction Controls Model Ordinance** - EPA developed this website to assist managers in developing their own ordinances.
<http://www.epa.gov/owow/nps/ordinance/postcons.htm>
- **Post-Construction Site Runoff Control Menu of BMPs** - This EPA website links to 39 fact sheets outlining various structural and non-structural best management practices for post-construction runoff control.
<http://cfpub.epa.gov/npdes/stormwater/menuofbmps/post.cfm>
- **Puget Sound Online: Low Impact Development** - Sponsored by the Puget Sound Action Team Partnership, this web page addresses issues and innovations in low impact development.
<http://www.psat.wa.gov/Programs/LID.htm>
- **Smart Growth** - This EPA site provides information on various smart growth topics and EPA funding sources, and links to other helpful web sites.
<http://www.epa.gov/livability/>
- **Smart Growth Online** - Sponsored by the Smart Growth Network, this site is a forum for discussing smart growth BMPs, innovative policies, tools and ideas.
<http://www.smartgrowth.org/sgn/default.asp?res=800>
- **Smart Growth for Clean Water: Helping Communities Address the Water Quality Impacts of Sprawl** - This report from the National Association of Local Government Environmental Professionals identifies five smart growth approaches, and profiles several local partnerships that have reaped the economic and environmental benefits of these approaches.
<http://www.nalgep.org/publications/PublicationsDetail.cfm?LinkAdvID=42157>
- **Street Storage for Combined Sewer Surcharge Control**: reducing the rate of runoff entering combined sewer systems using street storage and catch basin modifications - Two case studies in Illinois. October 2000. EPA-841-B-00-005C.
<http://epa.gov/ednrmrl/repository/epa-600-r-00-065/index.html>
- **Street Storage System for Control of Combined Sewer Surcharge**: Retrofitting

Stormwater Storage into Combined Sewer Systems. EPA Report: EPA/600/R-00/065 available in PDF. Also available through NTIS: NTIS NO: PB2000-107451.
<http://www.epa.gov/ednrmrl/repository/epa-600-r-00-065/index.html>

- **Vegetated Roof Cover:** EPA Fact Sheet, EPA-841-B-00-005D. Case study in Philadelphia, Pennsylvania on vegetated roofs. The study demonstrates the use of a vegetated roof to reduce runoff, conserve energy and improve community aesthetics. Includes design information and monitoring data.
<http://www.epa.gov/owow/nps/lid/lidlit.html>

Pollution Prevention/Good Housekeeping

- **National Management Measures to Control Nonpoint Source Pollution from Urban Areas**
This draft document contains information on the best available methods to economically reduce urban-generated surface and ground water pollution .
<http://www.epa.gov/owow/nps/urbanmm/index.html>

Pollution Prevention and Good Housekeeping Menu of BMPs - This EPA web site links to 31 fact sheets outlining various best management practices for pollution prevention and good housekeeping.

<http://cfpub.epa.gov/npdes/stormwater/menuofbmps/poll.cfm>

- **Techniques for Tracking, Evaluating and Reporting the Implementation of Non Point Source Control Measures** - This EPA guidance helps federal, state, regional and local environmental professionals track the implementation of BMPs used to control urban non point source pollution.
<http://www.epa.gov/owow/nps/urban2.html>

Funding Sources

- **An Internet Guide to Financing Stormwater Management** - This site was designed to help communities find ways to fund stormwater management projects.
<http://stormwaterfinance.urbancenter.iupui.edu/>
- **Catalog of Federal Funding Sources for Watershed Protection** - The Catalog of Federal Funding Sources for Watershed Protection Web site is a searchable database of financial assistance sources (grants, loans, cost-sharing) available to fund a variety of watershed protection projects.
<http://cfpub.epa.gov/fedfund/>
- **State Revolving Fund** - State Revolving Fund programs in each state and Puerto Rico are funded by EPA and operated like banks. Assets are used to make low- or no-interest loans.
<http://www.epa.gov/owm/cwfinance/cwsrf/index.htm>