

US EPA ARCHIVE DOCUMENT

Summary of Major Existing EPA Laws & Programs That Could Affect Producers of Agricultural Commodities With Federal Compliance Authority

Primary Program & Effect	CFR/Law Reference	Partial List of Publications (order from organization)
Safe Drinking Water Act (SDWA)		
<p>Object is to protect public health by establishing safe limits (Maximum Contaminant Limits - MCLs) based upon the quality of water at the tap for contaminants that may have an adverse effect on human health, and to prevent contamination of surface and ground sources of drinking water. <u>EPA Hotline</u>: 800-426-4791; To order publications from OW Resource Center, call 202-260-7786 or Internet WATERPUBS@EPAMAIL.EPA.GOV. To order from the Public Information Center (PIC), call 202-260-2080.</p>		
<p>Requires provision of drinking water meeting regulations <u>if</u> a farm serves piped water to an average of 25 people or more than 15 service connections for more than 59 days/year. This may primarily effect farmers with their own source of drinking water (e.g., a well) and providing that drinking water to contract labor. For the most part, the primary impact will require farms to sample for microbiological and nitrate based on a schedule established by the applicable primacy agency (i.e., State or EPA Region).</p>	<p>40 CFR 141 SDWA §1412 [42 USC §300g-1]</p>	<p>“OGWDW Mission” (EPA-800-F-93-005); Is Your Drinking Water Safe?” (EPA-810-F-94-002); EPA Journal, Summer 1994; “Drinking Water Regulations & Health Advisories” (EPA-822-R-94-001) -- (OW Resource Center)); “Pesticides in Drinking Water Wells” (2OT-1004) (PIC)</p>
<p>Requires farmers with agricultural drainage wells (Class V) to furnish inventory information to the State. In general, a well is deeper than it is wide. State could require an individual well permit.</p> <p>A farmer cannot inject any contaminant into an underground source of drinking water (USDW) using a well if the contaminant may cause a violation of any primary drinking water regulation or may adversely affect the health of persons.</p>	<p>40 CFR 144 SDWA §1422 [42 USC §300h-1]</p>	<p>“Underground Injection Wells & Your Drinking Water” (EPA-813-F-94-001)“Class V Injection Wells & Your Drinking Water” (EPA 813-F-94-005) -- (OW Resource Center); “Pesticides in Drinking Water Wells” (2OT-1004) (PIC)</p>
Clean Water Act (CWA)		
<p>Objective is to restore and maintain the chemical, physical, and biological integrity of the Nation's waters by preventing point and non-point pollution sources (NPS), providing assistance to Publicly Owned Treatment Works (POTWs) to improve wastewater treatment, and maintain the integrity of wetlands. <u>EPA Hotline</u>: Wetlands Information Hotline 800-832-7828; 4791. To order publications from OW Resource Center, call 202-260-7786 or Internet WATERPUBS@EPAMAIL.EPA.GOV. To order from NCEPI, call 513-569-7985 or FAX 513-569-7186.</p>		

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<p>Concentrated Animal Feeding Operations (CAFOs) with more than 1,000 Animal Units (AUs) or those with more than 300 AUs discharging directly into the waters of the U.S. are required to obtain a National Pollution Discharge Elimination System (NPDES) permit.</p> <p>Smaller CAFOs, called Animal Feeding Operations (AFOs) may be required to obtain a permit after an on-site inspection and determination by the State. AFOs not required to obtain a NPDES permit are addressed under the non-point source program. No animal feeding operation is a CAFO if it only discharge in the event of a 25 year - 24 hour storm event.</p>	<p>NPDES - 40 CFR 122.23 CWA §402 [33 USC §1342], §502 [33 USC §1362]</p> <p>NPS - 40 CFR 130 (Water Quality Management) CWA §319 [33 USC §1329]</p>	<p>“The CWA - A Primer;” “OWM Primer” (EPA-830-K-94-001); “OWOW Mission” (EPA-800-F-93-003); “State/EPA Workgroup Report” (September, 1993); “Animal Feeding Operation Strategy” (February, 1994); “Guide Manual on NPDES Regulations for CAFOs” (EPA-833-B-95-001, December, 1995) -- (OW Resource Center)</p>
<p>Concentrated aquatic feeding operations are direct dischargers and require a NPDES permit if they annually meet the following general conditions: (1) produce more than 9,090 harvest weight kilograms (about 20,000 pounds) of cold water fish (e.g., trout, salmon); or (2) produce more than 45,454 harvest weight kilograms (about 100,000 pounds) of warm water fish (e.g., catfish, sunfish, minnows).</p>	<p>NPDES - 40 CFR 122.24 CWA §§ 318 [33 USC §1328] & 402 [33 USC §1342]</p>	<p>“The CWA - A Primer;” “OWM Primer” (EPA-830-K-94-001); “OWOW Mission” (EPA-800-F-93-003) -- (OW Resource Center)</p>
<p>Discharges into an aquaculture project requires a NPDES permit. Aquaculture project means a "defined managed water area which uses discharges of pollutants into that designated area for the maintenance or production of harvestable freshwater estuarine, or marine plants or animals."</p>	<p>NPDES - 40 CFR 122 CWA §§ 318 [33 USC §1328] & 402 [33 USC §1342]</p>	<p>“The CWA - A Primer;” “OWM Primer” (EPA-830-K-94-001); “OWOW Mission” (EPA-800-F-93-003) -- (OW Resource Center)</p>
<p>Wetlands -- CWA section 404 establishes a permit program to regulate the discharge of dredged or fill materials into the waters of the U.S. Activities exempted from regulation include all those associated with the continuation of normal farming, forestry, and ranching practices. For example: discharge of dredge or fill materials from normal farming, ranching, and forestry activities; maintenance of serviceable structures, stock ponds or irrigation ditches, and farm & forest roads provided the discharge does not change a water's use or impair the water's flow or circulation; & draining for the purposes of agriculture production exempted.</p> <p>Prior converted croplands are <u>not</u> wetlands under CWA section 404 and Swampbusters. NOTE: USDA's Natural Resources Conservation Service (NCRS - formerly Soil Conservation Service) has sole responsibility for identifying wetlands on agricultural lands for both the CWA section 404 and USDA's Swampbuster programs.</p> <p>A farmer should check with the local Corps of Engineers (COE) office to verify whether ongoing or planned</p>	<p>EPA - 40 CFR 230 - 233 CWA §404 [33 USC §1344]</p> <p>COE - 33 CFR 320 - 330</p>	<p>OWOW Mission” (EPA-800-F-93-003) -- (OW Resource Center)</p> <p>“The Quality of Our Nation's Water: 1992” (EPA-841-S-94-002); “NPS Program” brochure (EPA-841-F-94-005); “Managing Non-point Source Pollution” (EPA-506/9-90); “Section 319 Success Stories” (841-S-94-004) -- (NCEPI)</p>

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activities occurring in wetlands are regulated under the CWA section 404 program. Should also check with the NRCS before clearing, draining, or manipulating any wet areas on a farmer's land to make sure that benefits are maintained.		"Wetlands & Agriculture" brochure -- (Wetlands Hotline)
Federal Insecticide, Fungicide, and Rodenticide Act (FIFRA)		
Requires all pesticides sold or distributed in the U.S. (including imports) to be registered by EPA. Pesticide registration requirements require the registrant to certify <u>whether</u> the submit data meets Good Laboratory Practice regulations, and report unreasonable adverse effects. Use of each registered pesticide must be consistent with use directions contained on the label or labeling. To order from the Public Information Center (PIC), call 202-260-2080. To order from NCEPI, call 513-569-7985 or FAX 513-569-7186.		
Labeling requirements control when and under what conditions pesticides can be applied, mixed, stored, loaded or used, fields can be reentered after application, & crops can be harvested. Requirements imposed on container specifications and disposal.	40 CFR 152 - 186 FIFRA §s 3 [7 USC §136a], 7 [7 USC §136e], 11 [7 USC §136i], & 26 [7 USC §136w-1]	"EPA's Pesticide Programs" (21T-1005) ; "Pesticides in Drinking-Water Wells (20T-1004) -- (PIC)
Worker protection standards (WPS) designed to protect the occupational safety & health of agricultural workers & pesticide handlers during and after pesticide usage. WPS requirements are an integral part of the pesticide's labeling, and include information on restricted entry intervals after pesticide usage, personal protective equipment requirements, etc.	40 CFR 156, 170 FIFRA §s 3 [7 USC §136a], & 11 [7 USC §136i]	"EPA's Pesticide Programs" (21T-1005) -- (PIC); "Agricultural WPS, 40 CFR Parts 156 & 170, Interpretive Policy Qs & As" (EPA-300-B-95-009) -- (NCEPI)
Certification and training regulations require pesticide applicators meet certain training requirements before they apply pesticides labeled "for restricted use." The purpose is to assure proper application of the pesticide and to ensure that restricted entry provisions protecting applicators and farm worker's health are met.	40 CFR 171 FIFRA § 3 [7 USC §136a]	"EPA's Pesticide Programs" (21T-1005) -- (PIC)
All establishments which produce pesticides and pesticide devices (including repackaging) must register with EPA and submit annual production report. These provisions also apply to imported pesticides.	40 CFR 156, 157, 165, 167 FIFRA § 7 [7 USC §136i]	"EPA's Pesticide Programs" (21T-1005) -- (PIC)
Unregistered pesticides, or pesticides registered for other uses can be used when approved by EPA and the State to address emergencies, and special local needs.	40 CFR 162 subpart D, 166 FIFRA §18 [7 USC §136p], 24(c) [7 USC §136v]	

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Under the Federal Food Drug & Cosmetics Act (FFDCA), EPA establishes Maximum Residue Levels (tolerances) (MRL) under FFDCA when registering a pesticide under FIFRA. Food or feed residues which lack MRL, which have residues which exceed MRL's are subject to seizure and the applicators or producers are subject to prosecution under FIFRA if misuse is found.	40 CFR 180 FFDCA §408, 409 [21 USC 346]	"EPA's Pesticide Programs" (21T-1005) -- (PIC)
Resource Conservation & Recovery Act (RCRA)		
Controls the treatment storage and disposal of hazardous waste as well as the disposal of municipal solid waste. Also regulates storage of petroleum and other products in underground storage tanks. <u>EPA Hotlines</u> : RCRA/UST/EPCRA 800-424-9346 or 800-535-7672; Solid Waste 800-677-9424; Hazardous Waste Ombudsman 800-262-7937. To order from the Public Information Center (PIC), call 202-260-2080.		
Disposal of hazardous waste on a farm could subject the farmer to significant responsibility including closure and post-closure care. Recalled pesticides intended for disposal subject to manifesting and transportation requirements. Off-site disposal of hazardous waste could subject farmer to hazardous waste generator requirements. Irrigation return flows are not hazardous waste.	40 CFR 262, 264.140 (Financial Requirements), 270 40 CFR 165 40 CFR 262, 270, 271	"Solving the Hazardous Waste Problem" (EPA/530-SW-86-037) (call RCRA/UST/EPCRA Hotline)
Farmers disposing of waste pesticides from his own use which are hazardous wastes are <u>exempted</u> from hazardous waste requirements as long as the emptied containers are triple rinsed in accordance with the labeling to facilitate removal of the chemical from the container, and disposes of the pesticide residue on his own farm in a manner consistent with the disposal instructions on the pesticide label. If the chemical is defined as a RCRA waste, the triple rinse must be disposed of at a Hazardous Waste site.	40 CFR 261.7(b)(3), 262.70	"Solving the Hazardous Waste Problem" (EPA/530-SW-86-037) (call RCRA/UST/EPCRA Hotline)
Underground storage tanks and their associated piping (USTs) holding <u>less</u> than 1,100 gallons of motor fuel for non-commercial purposes, tanks holding <u>less</u> than 110 gallons, tanks holding heating oil used on the premises, and septic tanks are <u>excluded</u> from regulations. All new regulated USTs are required to meet regulations related to construction, monitoring, operating, reporting to State or Federal regulatory agencies, owner record keeping, & financial responsibility. Requirements for regulated USTs installed prior to 12/22/88 phased-in through 12/22/98.	40 CFR 280 RCRA §§ 9001 - 9010 [42 USC §6991 - 6991i]	"Solving the Hazardous Waste Problem" (EPA/530-SW-86-037) (call RCRA/UST/EPCRA Hotline)

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Used oil -- Farmers who generate an average of 25 gallons or less per month from vehicles or machinery per calendar year are exempt from regulations. Farmers exceeding 25 gallons are required to store it in tanks meeting underground or above ground technical requirements and use transporters with EPA authorization numbers for removal from the farm. Storage in unlined surface impoundments (defined as wider than they are deep) is banned.	40 CFR 279 RCRA §s 3014 [42 USC §6935] & 1004 [42 USC §6903]	“Solving the Hazardous Waste Problem” (EPA/530-SW-86-037) (call RCRA/UST/EPCRA Hotline)
Farms storing and using a hazardous chemical for routine agricultural operations <u>do not</u> have to meet the requirements for reporting under the Emergency Planning & Community Right to Know (EPCRA). Farms storing any amount of "extremely hazardous" substance above a specified threshold must notify the State & local emergency planning committee.	40 CFR 355, 370, 372 RCRA §s 301 [42 USC §11001], 302 [42 USC §11002], 311 [42 USC §11021], & 312 [42 USC §11022] 40 CFR 355 & 370	“Solving the Hazardous Waste Problem” (EPA/530-SW-86-037) (call RCRA/UST/EPCRA Hotline)
For food chain crops, farming can occur on land where hazardous constituents are applied as long as the farmer receives a permit from the EPA Regional Administrator. Farmer must demonstrate there is no substantial risk to human health caused by the growth of such crops.	40 CFR 264.276	“Solving the Hazardous Waste Problem” (EPA/530-SW-86-037) (call RCRA/UST/EPCRA Hotline)
Municipal landfills used for the disposal of solid waste (e.g., garbage, refuse) that do not comply with the "Criteria for Municipal Solid Waste Landfills" constitute open dumps which are prohibited. Farmers can dispose of non-hazardous waste (e.g., agricultural wastes including manure and crop residues returned to the soil as fertilizers or soil conditioners; solid or dissolved materials in irrigation return flows) on their own property unless prohibited by other State or local laws.	40 CFR 258 (Criteria for Municipal Solid Waste Landfills) RCRA §s 1008 [42 USC §6907], 4004 [42 USC §6944], & 4010 [42 USC §6949a]	“Solving the Hazardous Waste Problem” (EPA/530-SW-86-037) (call RCRA/UST/EPCRA Hotline)
Endangered Species Act (ESA)		
Designed to protect endangered and threatened species from federally funded or directed activities (e.g., pesticide usage, wetlands destruction).		
<u>Hotline:</u> 800-447-3813		

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Through use of FIFRA, mandatory limitations will be disseminated via pesticide labels and county specific bulletins. Voluntary limitations on pesticide use to protect endangered and threatened species are conveyed through Interim Pamphlets. ESA could also affect forestry and other operations which could adversely affect the habitat of animals on the Endangered Species list.	DOI - 50 CFR 402 ESA §§ 7 [16 USC §1536] & 9 [16 USC §1538]	“Protecting Endangered Species from Pesticides” (EPA-735-F-94-014); Approximately 300 specific county level bulletins & 65 species specific fact sheets available. (Hotline)
Toxic Substances Control Act (TSCA)		
Allows EPA to regulate new commercial chemicals prior to market entry and existing chemicals (1976) when they pose an unreasonable risk to health or to the environment, and to regulate their distribution and use. <u>EPA Hotline</u> : 202-554-1404; FAX 202-554-5603; TDD 202-554-0551; Internet TSCA-HOTLINE@EPAMAIL.EPA.GOV		
Prohibits use of PCB transformers in areas that could affect food or feed. “A PCB Item poses an exposure risk to food or feed if PCBs released in any way from the PCB Item have a potential pathway to human food or animal feed. EPA considers human food or animal feed to include items regulated by USDA or the FDA as human food or animal feed; this includes direct additives.” Food or feed stored in private homes excluded.	40 CFR 761.3 (“Posing an Exposure Risk to Food or Feed”) TSCA §6(e) [15 USC §2605]	“PCB Questions & Answers Manual) -- (Hotline)
EPA’s risk reduction decision-making capabilities <u>could</u> support pesticide use restrictions to prevent ground water contamination in a State’s most valuable and vulnerable ground water.	TSCA §5 - new chemicals [15 USC §2604] TSCA §6 - existing chemicals [15 USC §2605] TSCA §13 - imported chemicals [15 USC §2612]	“The Layman’s Guide to Toxic Substances Control Act” (EPA-5601/1-87-011) -- (Hotline)
Clean Air Act (CAA)		
Objective is to protect human health, welfare, and the environment by maintaining and improving the quality of the air through the development of standards. <u>EPA Hotlines</u> : Air Risk Information: 919-541-0888; Control Technology Center: 919-541-0800; National Air Toxics Information Clearinghouse: 919-541-0850; Technology Transfer Network Electronic Bulletin Board: 919-541-5742 (for HELP: 919-541-5384). To order from the Public Information Center (PIC), call 202-260-2080.		

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The degree to which ambient air emissions from farming practices (e.g., prescribed burning) are allowed are locational specific (i.e., a specific geographical area) within each State Implementation Plan (SIP). Visibility standards may also apply through the SIP. Locations which are in air non-attainment areas visa-via National Ambient Air Quality Standards are subject to more restrictions.	40 CFR 52 (Subpart C Contains Approval and Promulgation of each State's specific implementation plan) CAA §109 [42 USC §7409] & §110 [42 USC §7410]	"The Plain English Guide to the Clean Air Act" (EPA-400-K-93-001) (PIC)
Grain terminal elevators having a permanent storage capacity of more than 2.5 million U.S. bushels (88,100 m ³) and grain storage elevators with a permanent storage capacity of more than 1.0 million U.S. bushels (35,200 m ³), including their loading & unloading facilities, may not discharge any gases which exhibit greater than 0 percent opacity and/or particulate matter in excess of 0.023 g/dscm. Regulations also address loading and unloading emissions.	40 CFR 60.300 (Subpart DD - Standards of Performance for Grain Elevators)	"The Plain English Guide to the Clean Air Act" (EPA-400-K-93-001) (PIC)
Emergency Planning & Community Right to Know (EPCRA)		
Objective was to: (1) allow State and local planning for chemical emergencies; (2) emergency release notification; and (3) toxic and hazardous chemical right to know. <u>Hotline:</u> 800-535-0202 or 800-424-9346		
Requires businesses which store threshold amounts of chemicals subject to OSHA's Hazard Communication Standard to submit information (including Material Data Safety Sheets and facility point of contact) or a chemical list of on those chemicals to State and local authorities to facilitate emergency planning and response. Annual reporting to State and local authorities required for all covered facilities which have those chemicals present at the facility in amounts above threshold. Hazardous chemicals used in routine agricultural operations or a fertilizer held for resale by a retailer are <u>excluded</u> .	40 CFR 355, 370 Superfund Amendments & Reauthorization Act of 1986 (SARA) §§ 311 [42 USC §11021], 312 [42 USC §11022]	"Chemicals in Your Community" (EPA-550-F-93-003); "SARA Title III Fact Sheet" (EPA-550-F-93-002) (Hotline)

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<p>Businesses which produce, store or use “Extremely Hazardous Substances” or CERCLA hazardous chemicals report to federal, State, and local authorities non-permitted releases of any listed chemical above threshold amounts. Releases could be into the atmosphere, surface water or groundwater. Farmers should also work with their local emergency planning committee [LEPC] to ensure that the LEPC has sufficient information to respond should a local emergency occur.</p> <p>Proper application of FIFRA regulated pesticide products as well as handling and storage of these pesticide products by an agricultural producer are <u>excluded</u>.</p>	<p>40 CFR 355</p> <p>SARA §304 [42 USC §11004]</p>	<p>Chemicals in Your Community” (EPA-550-F-93-003); “SARA Title III Fact Sheet” (EPA-550-F-93-002) “List of Lists” (EPA 740-R-95-001) (Hotline)</p>

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Summary of Major Existing EPA Laws & Programs That Could Affect Producers of Agricultural Commodities Implemented Under State Compliance Authority

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Safe Drinking Water Act (SDWA)		
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<p>States may establish a Comprehensive State Ground Water Protection Program (CSGWPP) to protect an USDW. State may require installation of best management practices.</p>	<p>Uses all statutes that protect ground water.</p>	<p>“OGWDW Mission” (EPA-800-F-93-005); EPA Journal, Summer, 1994; “EPA’s Commitments to Support CSGWPP” (EPA-100-R-95-002) -- (OW Resource Center)</p>
Clean Water Act (CWA)		
<p>Objective is to restore and maintain the chemical, physical, and biological integrity of the Nation’s waters by preventing point and non-point pollution sources (NPS), providing assistance to Publicly Owned Treatment Works (POTWs) to improve wastewater treatment, and maintain the integrity of wetlands. <u>EPA Hotline:</u> Wetlands Information Hotline 800-832-7828; 4791. To order publications from OW Resource Center, call 202-260-7786 or Internet WATERPUBS@EPAMAIL.EPA.GOV. To order from NCEPI, call 513-569-7985 or FAX 513-569-7186.</p>		
<p>States assist and encourage producers through a variety of programs (including, as appropriate, non-regulatory or regulatory programs) to use best management practices designed to reduce or prevent pollution from nonpoint sources migrating into waters.</p> <p>States shall manage NPS program to the extent possible on a watershed-by-watershed basis.</p>	<p>State implementation under CWA §319 [33 USC §1329] NPS program.</p>	<p>“The CWA - A Primer;” “OWM Primer” (EPA-830-K-94-001); “OWOW Mission” (EPA-800-F-93-003); “The Quality of Our Nation’s Water: 1992” (EPA-841-S-94-002); “Managing Nonpoint Source Pollution” (EPA-506/9-90); “Section 319 Success Stories” (EPA 841-S-94-004) -- (NCEPI)</p>

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Summary of Major Existing EPA Laws & Programs That Could Affect Producers of Agricultural Commodities Implemented Under State Compliance Authority

Primary Program & Effect	CFR/Law Reference	Partial List of Publications (order from organization)
Farms within one of the 21 designated "estuaries of national significance" can join a local management conference with other stakeholders to identify major environmental problems and the steps necessary to remediate those problems. Steps usually collected into a comprehensive conservation and management plan. Farms may be required by States to implement best management practices to protect public water supplies, ensure an adequate habitat for fish and wildlife, and allow recreational activities.	CWA §320 [33 USC §1330]	"The Quality of Our Nation's Water: 1992" (EPA-841-S-94-002) -- (NCEPI)
State has to identify waters and establish Total Daily Maximum Loads (TMDLs) to protect those waters. This means identification of NPS loads within a watershed, and could lead to restrictions on agricultural producers to meet loading goals.	CWA § 303 (d) [33 USC §1313]	"The CWA - A Primer;" "OWM Primer" (EPA-830-K-94-001) -- (OW Resource Center)
Farms located within program boundaries covered by the Chesapeake Bay, Great Lakes, & Gulf of Mexico programs may have additional requirements.	Chesapeake Bay - CWA §117 [33 USC §1267] Great Lakes - CWA §118 [33 USC §1268]	"The State of the Chesapeake Bay 1995;" -- (OW Resource Center); "The Quality of Our Nation's Water: 1992" (EPA-841-S-94-002) -- (NCEPI)
Coastal Zone Management Act (CZMA)		
Controls sources of nonpoint pollution sources which impact coastal water quality. To order from NCEPI, call 513-569-7985 or FAX 513-569-7186.		
States must develop coastal nonpoint pollution control programs that are in conformity with management measures published by EPA, and that include enforceable policies and mechanisms to assure implementation of the measures.	State implementation under §319 [33 USC §1329] NPS program. NOAA - §6217 and §306	"Guidance Specifying Management Measures for Sources of Nonpoint Pollution in Coastal Waters" (EPA 840-B-92-002); "Coastal Nonpoint Pollution Program: Program Development and Approval Guidance" (EPA 841-B-93-003) -- (NCEPI)

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Summary of Major Existing EPA Laws & Programs That Could Affect Producers of Agricultural Commodities

EPA Regional Offices

Region No.	Address	States	Telephone No.	FAX No.	TDD No.
1	JFK Federal Bldg, One Congress St., Boston, MA 02203	CT, MA, ME, NH, RI, VT	617-565-3420		
2	290 Broadway, New York, NY 10007-1866	NJ, NY, PR, VI	212-637-3000	212-637-3398	
3	841 Chestnut Bldg, Philadelphia, PA 19107	DC, DE, MD, PA, VA, WV	215-597-9800	215-597-7906	
4	345 Courtland St., N.E., Atlanta, GA 30365	AL, FL, GA, KY, MS, NC, SC, TN	404-347-4727	404-347-4702; 404-347-4486	
5	77 West Jackson Blvd, Chicago, IL 60604-3507	IL, IN, MI, MN, OH, WI	312-353-2000	312-353-4135	
6	First Interstate Bank Towers at Fountain Place, 1445 Ross Ave., 12th Floor, Suite 1200, Dallas, TX 75202-2733	AR, LA, NM, OK, TX	214-665-6444		
7	726 Minnesota Ave., Kansas City, KS 66101	IA, KS, MO, NE	913-551-7000	913-551-7467	
8	999 18th St., Suite 500, Denver, CO 80202-2466	CO, MT, ND, SD, UT, WY	303-293-1603	303-293-1647	
9	75 Hawthorne St., San Francisco, CA 94105	AZ, CA, HI, NV, AS, GU	415-744-1305		415-744-1514
10	1200 Sixth Ave., Seattle, WA 98101	AK, ID, OR, WA	206-553-1200		

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