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up to
\$32 m
per loan available
in 2020



State of Oregon
Department of
Environmental
Quality

2020 loan applications now being accepted

Eligible public agencies in Oregon are invited to apply for a Clean Water State Revolving Fund loan for the planning, design and construction of water pollution control activities. Eligible public agencies include tribal nations, cities, counties, sanitary districts, soil and water conservation districts, irrigation and various other special districts, along with certain governmental entities. "Public agency" in this program, as defined by [ORS 468.423](#). We offer below-market rate loans for a variety of traditional and non-traditional projects, including land easements, agricultural conservation, riparian protection and stormwater management planning and controls.

Eligible projects include:

- Wastewater system facility plans and studies
- Secondary treatment facilities
- Advanced wastewater treatment facilities
- Sludge disposal and management
- Interceptors, force mains and pumping stations
- Infiltration and inflow correction
- Sewer replacement and rehabilitation
- Combined sewer overflow correction
- Collector sewers
- Estuary management
- Nonpoint source pollution control

Below-market rate loans for planning, design and construction

The Oregon Clean Water State Revolving Fund helps protect public health, restore natural areas and promote economic development. We can help you decide which treatment approach and loan type will meet your water quality needs.



Point Source

- Any single identifiable source of water pollution discharge
- Common types are factories, sewage treatment plants and other industries



Nonpoint Source

- Pollution carried by rain, snowmelt, seepage or drainage, including:
- Oil
 - Animal waste
 - Bacteria
 - Agricultural chemicals
 - Stormwater



Planning

- Data collection and measurement
- Evaluation, analysis and security
- Report preparation
- Environmental review and any other activity leading to a written document



Local Community

- Enables communities to develop their own water quality loan program
- Projects may include septic work, estuary management and irrigation projects

 Clean Water
State Revolving Fund



Loan terms

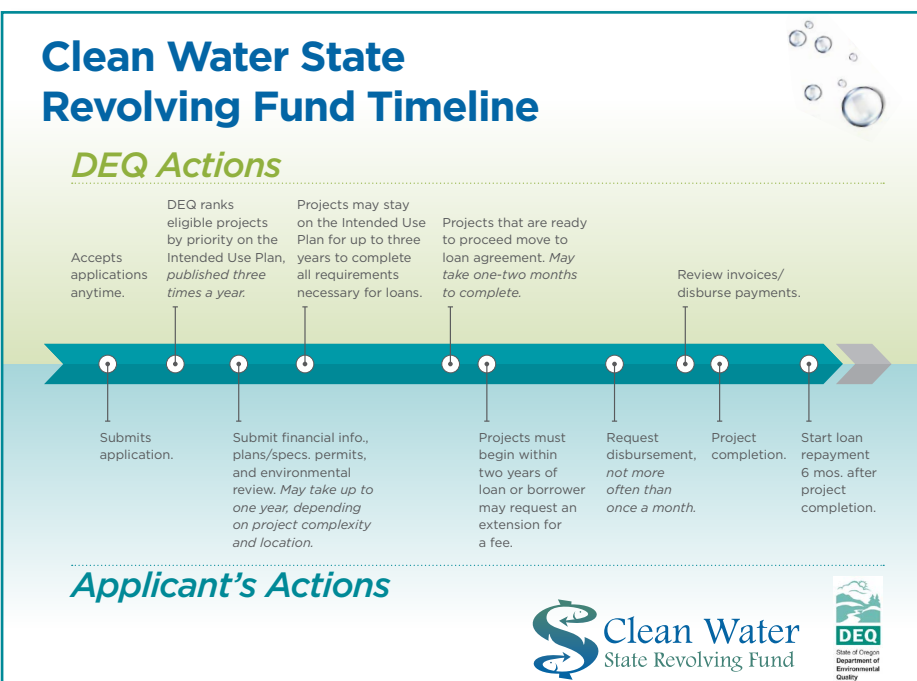
Revolving Fund [interest rates](#) are well below market rate loans and bonds. Rates range from less than one percent to little more than two percent, depending on the loan. The repayment period lasts up to 30 years and includes an annual fee of 0.5 percent of the outstanding balance.

2020 Application deadlines*

By 11:59 p.m. Pacific Time of the due date:

- Apr. 10, 2020
- Aug. 14, 2020
- Dec. 14, 2020

**An additional review will be scheduled if five or more applications are received between set deadlines.*



[Applications](#) are available online. Not sure which loan is right for your project? Not sure which project is right for your community? [We can help!](#)

Rulemaking update

The CWSRF is updating administrative rules in response to Senate Bill 884, passed in 2019. The bill addresses nonpoint source pollution caused by privately owned failing septic systems, a leading cause of water quality contamination across the state. The bill expands the definition of eligible borrowers to include non-profit Community Development Financial Institutions, certified by the US Department

of Treasury, for the specific purpose of lending to individual homeowners for:

- Septic repair
- Septic replacement
- Connection to a public sewer system

DEQ intends to have proposed rules for public comment in summer 2020. [Details on the process](#) are available on the rulemaking webpage.

Meet our new staff!

The CWSRF recently welcomed two new staff members. If you haven't yet met them, here is a brief introduction.



Oscar Orejel, Loan Specialist.

An accomplished business and finance professional, Oscar has spent the last 11 years in the private sector working as a finance and real estate specialist. He has a Bachelor's Degree in Business Administration with an emphasis in finance. Oscar and his wife recently moved to Portland and look forward to exploring all the amazing things Oregon has to offer.



Alexis Cooley, Western Region Project Officer.

Alexis grew up in Oregon and has a Master of Science degree in Geography. Alexis comes to DEQ from the city of Hillsboro, where she worked as a senior water resources specialist. Previously, Alexis was a consultant for a number of federal agencies including the Environmental Protection Agency. Her work for EPA focused on the Superfund program, and she collaborated with a research network focused on urban sustainability and resilience.

Project spotlight

Clackamas Soil and Water Conservation District

Clackamas Soil and Water Conservation District provides technical assistance to private landowners for the conservation of natural resources. To further its mission, they created the Conservation Loan program using district funds and financing from the CWSRF's [Local Community Loan](#). The program assists private landowners with the up-front costs of installing natural resource conservation practices and the purchase of farm equipment to benefit water quality.

Adding a loan option to existing grant programs enables the district to provide a wider variety of funding sources to meet landowner needs and increase the number of conservation projects. This approach creates opportunities that might not otherwise exist, according to Eann Rains, Conservation Investments Coordinator for the district. "Loans are a valuable tool in our toolbox," she said. "They can make the difference between wishing and doing -- for the landowner and for the district."

Some examples of how the loan funds have been used include:

- Conversion from overhead irrigation to a drip system and irrigation water management practices on berry fields and hazelnut orchards.
- Riparian exclusion fencing to keep cattle from accessing a fish-bearing stream where they were trampling the bank.
- Efficient sprayer for use on wine grapes to reduce soil compaction, erosion and drift of chemicals.
- Repair of failing residential septic systems.

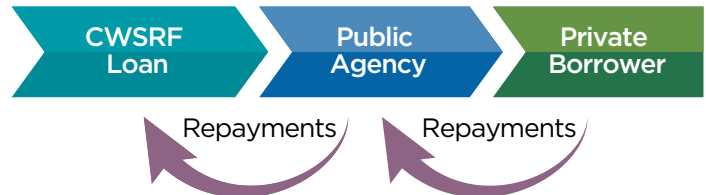
The district partnered with the USDA Natural Resources Conservation Service, Clackamas County and others to inform property owners of financing opportunities. The program has made 28 loans so far, totaling \$426,448.

"The work involved in applying for and managing the DEQ loan has been well worth it. DEQ staff have been really good to work with."

- Eann Rains, Conservation Investments Coordinator, Clackamas SWCD

How the Local Community Loan works

Through this process, DEQ lends money at below-market rates to an eligible public agency. The agency then makes micro loans to private property owners for water quality projects. As the small loans are repaid, the public agency is able to pay back the original loan.



Successful loan strategies

Rains offers guidance for agencies considering this approach:

- Developing a new loan program may take a few years.
- Ensure district staff and your board of directors, if you have one, are comfortable with a loan program.
- Specify district priorities such as addressing natural resources and assisting landowners.
- Identify potential risks associated with making loans, and ways to manage those risks.
- Develop a plan and a loan program structure before you begin making loans.
- Build relationships with every landowner you lend to.
- Encourage landowners to work with a conservation planner.
- Think about where a loan program might fit into your district's budget structure, particularly if Oregon local budget law applies to your district.
- Seek legal counsel when needed.



One of the CSWCD loans financed new septic equipment which functions well and fits the limitations of this site much better than the failed septic system did.

Overhead sprinklers wastes energy and water, lead to soil crusting, compaction and erosion. A CSWCD loan funded a replacement system that addresses all of these concerns and saves money.



**Interested in a Local
Community Loan?**

We can help!

Want to learn more about CSWCD's program?

[Visit the loan program online](#) or contact:

Eann Rains, Conservation Investments Coordinator
erains@conservationdistrict.org | 503-210-6005

Asset management makes dollars and *sense*

Asset management is the practice of managing infrastructure to minimize the total cost of ownership and operations, while delivering appropriate service levels. This management framework has been widely adopted by the water sector to pursue and achieve sustainable infrastructure. Operators may be familiar with the Checkup for Small Systems program. Known as CUPSS, the free software helps communities manage their assets. However, the Environmental Protection Agency is phasing out the program. Fortunately, other resources are available for communities who do not have the means to purchase software. These guides are for owners, managers and operators of public water systems, local officials, technical assistance providers and state personnel.

- [Asset Management: A Best Practices Guide \(PDF\)](#) - This guide explains the benefits, best practices and implementation of asset management.

- [Building an Asset Management Team \(PDF\)](#) - This guide explains the components of a successful asset management team, and why it is important for implementation.
- [Asset Management: A Handbook for Small Public Water Systems—STEP Guide Series](#) - Learn how to inventory system assets and develop a long-term maintenance plan to save money and avoid unexpected problems.
- [Asset Management Programs for Stormwater and Wastewater Systems: Overcoming Barriers to Development and Implementation](#) - This paper presents information from case studies and input from utilities at various stages of asset management program implementation.

More resources are available from [EPA](#).

**Does your community
have a water quality
concern?**

We can help!





Clean Water State Revolving Fund
700 NE Multnomah, Suite 600
Portland, OR 97232
Phone: (503) 229-LOAN (5626)
(800) 452-4011
CWSRFinfo@deq.state.or.us

MISSION STATEMENT

Oregon's Clean Water State Revolving Fund program supports communities by funding projects that improve water quality and environmental outcomes for the State of Oregon. The program is dedicated to working with small communities and on projects that increase financial and environmental sustainability, climate resiliency and water and energy efficiency.

- Program Charter

Clean Water State Revolving Fund Contacts

Northwest Region

Covering the counties of: Clackamas, Clatsop, Columbia, Multnomah, Washington and Tillamook

PROJECT OFFICER

Rebecca Kramer,
503-229-6018

Mailing address:
700 NE Multnomah, Ste 600
Portland, OR 97232-4100

Western Region

Covering the counties of: Benton, Coos, Curry, Douglas, Jackson, Josephine, Lane, Lincoln, Linn, Marion, Polk, and Yamhill

PROJECT OFFICER

Alexis Cooley,
541-687-7341

Mailing address:
165 E. Seventh Ave., Ste 100
Eugene, OR 97401

Eastern Region

Covering the counties of: Baker, Crook, Deschutes, Gilliam, Grant, Harney, Hood River, Jefferson, Klamath, Lake, Wasco, Sherman, Malheur, Morrow, Umatilla, Union, Wallowa, and Wheeler

PROJECT OFFICER

Bonnie Lamb, 541-633-2027

Mailing address:
475 NE Bellevue, Suite 110
Bend, OR 97701

DEQ Headquarters

Lynn Barlow,
Program Manager,
503-229-6896

Lee Ann Lawrence, Program
Coordinator,
503-229-5622

Kathy Estes, Loan Specialist

Oscar Orejel, Loan Specialist

Chris Marko, Program Analyst

Jennifer Kenny, Program Analyst

Mailing address:
Clean Water State
Revolving Fund
700 NE Multnomah, Ste 600
Portland, OR 97232-4100

STATEWIDE TECHNICAL ASSISTANCE

Ransom Horner-Richardson, 541-633-2080

Upcoming Events

The Oregon Association of Water Utilities

MAR 31-APR 2 Water Treatment/Distribution
8 AM - 4:30 PM Certification Review and Water T/D
Level 3,4 and Filtration Endorsement
<https://oawu.net/author/heather/>

Tillamook Bay Community College -
Room 215

MAR 31- APR 2 Eastern Oregon Region AWWA/
PNWS Operators Conference
Sunriver, Oregon
<http://easternoregon.pncwa.org/>

APR 24

League of Oregon Cities Small Cities
Conference

Hermiston, Oregon

[https://www.orcities.org/education/
conferences/spring-conference](https://www.orcities.org/education/conferences/spring-conference)

Wastewater Operators Training

Information available from [DEQ](#).

Environmental Protection Agency

EPA offers ongoing webinars on how revolving loan
funds can help communities.

www.epa.gov/cwsrf

Accessibility

DEQ can provide documents in an alternate format or in a language other than English upon request.
Call DEQ at 800-452-4011 or email deqinfo@deq.state.or.us.