

Clean Water State Revolving Fund

What To Know Before Applying

The Clean Water State Revolving Fund helps Oregon communities protect water quality by offering low-interest loans for a variety of clean water projects like wastewater treatment, stormwater management, habitat restoration, and more! As loans are repaid, the funds are reused to support new projects across the state.

Topic	Specific Items to Consider
Project Eligibility	Activities must enhance, protect, or restore water quality. (OAR 340-054-0005)
Borrower Eligibility	Only public agencies are eligible borrowers. Public agencies include federally recognized tribal governments, cities, counties, sanitary districts, soil and water conservation districts, irrigation districts, various special districts and certain intergovernmental entities. (OAR 340-054-0010 , ORS 468.423)
Form of Funding	Only loans are available (no grants) with a debt financing structure, which must be repaid with interest by the borrower.
Debt Reduction Opportunities	<p>There are 2 primary ways to reduce the debt incurred. It is an either/or choice, not both.</p> <ul style="list-style-type: none"> • Principal Forgiveness. Partial forgiveness of the principal amount borrowed may be available for projects and or borrowers that qualify. <ul style="list-style-type: none"> ◦ See DEQ's Principal Forgiveness webpage for more information. • Sponsorship Option. When a point source and nonpoint source application are paired at submission, the "blended" debt service and resulting interest rate for each loan is lower than if submitted separately.
Type of Funding	Both state and federal dollars are awarded. A single audit may be required.
Application/ Loan Types	<p>There are five different application/ loan types.</p> <p>The three most common are: Planning, Point Source, Nonpoint Source.</p> <p>The two additional are: Local Community Loan and Community Development Financial Institution.</p>
Eligible Expense Types	Eligible expense types for Planning and Design activities generally include engineering, permitting, developing technical drawings, environmental reports, or required additional loan documents. These may also include costs related to Request for Proposals, bidding, up to the preconstruction meeting and prior to initiating construction activities. Note: planning does not include the preparation of detailed bid documents for construction.

August 2025

Translation or other formats

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800-452-4011 | TTY: 711 | deqinfo@deq.oregon.gov

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Eligible Expense Types	Eligible expense types for Construction activities generally include equipment purchases, direct construction costs, construction contingency, fees, or project inspection and testing fees.
Additional Documents (Loan Requirements/ Exhibits)	<p>After applying, additional documents are required. All of these must be submitted, reviewed and deemed complete by DEQ prior to DEQ drafting a loan agreement.</p> <p>Items can take borrowers from a few months to two years to compile and submit and be deemed complete.</p>
Receiving Funds	<p>Timing: Funds may only be requested after the loan agreement is signed.</p> <ul style="list-style-type: none"> It may take several months to compile or develop documents needed for DEQ to draft the loan agreement. <p>Reimbursement Basis: Loan funds are paid to borrower on a reimbursement basis, meaning the borrower must pay project costs or costs must be incurred before requesting payment from the loan.</p> <p>Borrower may need to provide documents such as an IRS W-9, letter (on letterhead) with LGIP account information, banking institution (ACH) details, SAMs registration email or screenshot, and other documents DEQ requires.</p>

Application/Loan – Project Type Matrix

Application/Loan Type

Project Type	Planning	Point Source	Nonpoint Source
Planning	Yes	No	No
Design and Construction	No	Yes	Yes
Construction only	No	Yes	Yes

How to start the conversation with CWSRF

If you have project in mind and are ready to start a conversation with CWSRF, please submit a [Loan Information Request Form](#). Oregon DEQ staff will respond to set up the initial conversation.

Non-discrimination statement

DEQ does not discriminate on the basis of race, color, national origin, disability, age, sex, religion, sexual orientation, gender identity, or marital status in the administration of its programs and activities. Visit DEQ's [Civil Rights and Environmental Justice page](#).