State of Oregon
DEQ Department of Environmental Quality

Maximum Principal Forgiveness Amounts

Effective Oct. 1, 2026

These are not guaranteed amounts. Principal Forgiveness is determined at loan signing based on available funds.

CRITERIA		AMOUNT BY POPULATION	
Affordability Criteria for domestic wastewater projects	Improves treatment, capacity, or resilience of a domestic wastewater treatment facility. Community must meet affordability criteria (income and unemployment measures on the Oregon Distressed Areas Index).	2,500 or less and federally recognized Tribes	**$500,000**
		2,501 to 10,000	**$250,000**
		Over 10,000	**Not eligible**
Green, stormwater, and sustainability projects	Qualifies as a Green Project Reserve project or stormwater (may include nonpoint source projects). If a project qualifies for both GPR and affordability, the borrower receives the **higher** principal forgiveness amount—not both.	10,000 or less and federally recognized Tribes	**$100,000**
		Over 10,000	**$50,000**
Ratepayer hardship	Must primarily benefit low-income residents, and the borrower is not otherwise eligible for principal forgiveness.	Any population size	**$50,000**
Planning loan	Must also qualify under one of the categories above.	10,000 or less and federally recognized Tribes	**$100,000**
		Over 10,000	**$50,000**

The diagram above is organized as a table with two columns.

The left side of the table contains a column labeled "Criteria," which describes four principal forgiveness categories. The right side contains a matching column labeled "Amount by Population," which lists the maximum principal forgiveness amounts available under each category. These maximum amounts are different based on population size, so the population categories are also listed.

The first section describes affordability criteria for domestic wastewater projects. The text explains that projects must improve treatment, capacity, or resilience at a domestic wastewater treatment facility and that communities must meet affordability criteria based on income and unemployment measures from the Oregon Distressed Areas Index. In the population column, communities with 2,500 residents or fewer and federally recognized Tribes are shown with a large "$500,000" label. Communities with populations between 2,501 and 10,000 are paired with a "$250,000" label. Communities with populations over 10,000 are labeled "Not Eligible".

The second section describes Green Project Reserve, stormwater, and sustainability projects. The text explains that projects qualifying under these categories may include stormwater and some nonpoint source projects. It also states that projects qualifying under both affordability and Green Project Reserve criteria receive only the higher principal forgiveness amount, not both. Communities with 10,000 residents or fewer and federally recognized Tribes are paired with a "$100,000" label. Communities with populations over 10,000 are paired with a "$50,000" label.

The third section describes ratepayer hardship. The text explains that projects must primarily benefit low-income residents and that borrowers cannot already qualify for another principal forgiveness category. The slide indicates that all population sizes are eligible for up to $50,000 in principal forgiveness.

The fourth and final section describes planning loans. The text explains that planning loans must also qualify under one of the other principal forgiveness categories. Communities with 10,000 residents or fewer and federally recognized Tribes are shown with a "$100,000" label, while communities with populations over 10,000 are shown with a "$50,000" label.