



Oregon Department of Environmental Quality

CDFI Loan Application

Clean Water State Revolving Fund

Contact: [Rebecca Kramer](#), Project Officer 503-229-6018

[The Clean Water State Revolving Fund](#) provides affordable loans for water quality projects to protect public health and the environment. The Community Development Financial Institution, or CDFI, loan enables CWSRF to offer financing to qualified institutions which will make sub-loans to individuals to either 1) repair or replace failing on-site septic systems or 2) replace failing on-site septic systems with connections to an available sewer.

- Before submitting an application, contact [Rebecca Kramer](#) to discuss your organization and which documents are required.
- Answer all requests for information in this application. For items that do not apply please explain why. Do not leave any section of this application blank.
- Applications may be mailed or submitted electronically any time of the year. Completed applications are reviewed after close of business on the next application due date after [submission](#).

Application information

1. Institution information				
Name		Address		
City		State	Zip code	
County		Phone		
Webpage		UEI		

*Unique Entity Identifier (UEI was previously known as DUNS)

1A. Contact information			
Name		Title	
Phone		Email	

2. Qualified institutions

Only qualified nonprofit CDFIs are eligible to receive loans from the Clean Water State Revolving Fund. For the purposes of the CWSRF, a qualified entity is defined in ORS 468.423(5) as:

- A nonprofit organization registered to operate in the State of Oregon, and certified by the Community Development Financial Institution Fund at the United States Department of the Treasury.

2a. Nonprofit CDFI status

Attached	Previously submitted	
		Is the IRS nonprofit determination letter attached to this application?

2b. U.S. Department of Treasury certification

Years	Months	Attach evidence of certification from U.S. Treasury
		How long has the CDFI been certified?
		How long has the CDFI been in existence?

Additional comments:

3. Background of CDFI

Attached	Previously submitted	Please include copies of the following items or links to annual reports or websites
		Mission statement
		Management structure
		Organizational chart
		List of principal officers
		Loan programs offered
		Current borrowers

Additional comments:

4. CWSRF loan request amount

Amount requested

There is an annual loan amount limit of \$2 million for any single CDFI borrower and any single loan.

Identify any additional funding sources with amounts, if applicable.

5. Financial underwriting attachments

Attached	Previously submitted	Each of these documents must be attached to this application for it to be considered complete.
		Attachment A: Audited financial statements for the three years prior to the application date Explain any adverse opinions or disclosures, which might affect the ability to repay the CWSRF loan in a timely manner.
		Attachment B: Credit Rating Score An Aeries Insight Inc credit rating within the last 12 months.
		Attachment C: Loan Loss Reserve Account Plan A plan describing how the CDFI will maintain the loss reserve account at a level appropriate to the CDFI's risk profile and requested CDFI loan amount,

Additional comments:

Loan and sub-lending program description

In addition to answering the questions below, please attach the sub-lending plan with detailed information. See sub-lending plan guidance.

6. Briefly describe the proposed loan program.

Project name:

Expected number of sub-borrowers:

Terms of sub-loans with fees:

Expected number of septic replacements/repairs vs sewer hook-ups:

Project general description:

7. Identify the target sub-borrowers or specific service area.

See [State Rules](#) related to sub-borrowers.

8. Does the CDFI already have a septic loan program?		
Yes	No	
		If yes, describe how it operates, who services the loan program, how long it has been in place, the outstanding loan amount, number of loans, history of loan repayments, loan losses or write-offs and up to three years of program financials.
		If no, will this CDFI loan be used to establish a program? Please describe in this in the sub-lending plan.
		If no, does the CDFI manage a different type of loan program? For example, solar installation for homeowners. Please describe how it operates, who services the loan program, how long it has been in place, the outstanding loan amount, number of loans, history of loan repayments, loan losses or write-offs and up to three years of program financial data.

Water quality and public health considerations

9. Estimate the percentage of the CDFI loan expected to be used for each of the applicable categories shown below.

Category	Description	Percent of funding per category
Energy Conservation	Energy Efficiency	
Water Conservation	Water Efficiency	
Water Conservation	Water Reuse	
Nonpoint Source	Groundwater, unknown source	
Nonpoint Source	Marinas	
Nonpoint Source	Brownfields	
Nonpoint Source	Storage Tanks	
Nonpoint Source	Sanitary Landfills	
Nonpoint Source	Individual/Decentralized Systems	
Total:		

**Please enter all number as decimals (ex: 22.34% as 0.2234)*

Please describe the loan’s objective, specify the water quality and public health objectives to be addressed.

10. Is the loan anticipated to improve water quality by addressing the following parameters? *Include or reference relevant documents to support water quality improvement with this application.					
Yes	No		Yes	No	
		Temperature			Dissolved oxygen
		Bacteria			Nutrients
		Contaminated sediments			NPDES/WPCF Permit
		Toxic substances			Oregon Health Authority requirements
		Other (describe in comments)			
Additional comments:					

11. Will the loan address a water quality standard or permit compliance issue?		
Yes	No	
		Water quality standards
		Public health
		Limits for wastewater or stormwater discharge to surface water or ground water

12. Will the loan support the implementation of any of the following?			
Yes	No	N/A	
			Existing Total Maximum Daily Load (TMDL) projections
			DEQ water quality status and action plan

			Designated groundwater management area declared under ORS 468B.180
			Other qualifying plans specify in comments
Additional comments:			

13. Specify which TMDL plan or GWMA the project will support.		
Yes	No	
		If the loan is not implemented, is a water quality standard likely to be exceeded or an existing exceedance likely to worsen?

14. If known provide the name, eight digit Hydrologic Unit Code, and location of the waterbody receiving discharge.			
Primary affected waterbody		HUC#	
Other affected waterbody:		HUC#	
Latitude (WGS84)		Longitude (WGS84)	

15. Will the loan address a water quality or public health issue within a special status resource?

Yes	No	N/A	
			Federally designated wild and scenic river
			Federally designated sole source aquifer
			State designated scenic waterway
			Lower Columbia River Estuary
			Tillamook Bay Estuary
			River designated under OAR 340-041-0350 (Three Basin Rule): The Clackamas River Subbasin, the McKenzie River Subbasin above the Hayden Bridge (river mile 15), or the North Santiam Subbasin. Wetland or riparian area listed by the state or a local government
			To be determined based on area(s) of sub-loans/projects

*Attach a map with location and proximity to waterbodies clearly indicated.

16. Indicate if loan will protect or restore beneficial uses of the waterbody. If the loan is anticipated to provide both protection and restoration, indicate which beneficial uses are primary and which are secondary, not all will apply.

Protection		Restoration		N/A	
Primary	Secondary	Primary	Secondary		
					Domestic water supply fishing
					Industrial water supply boasting irrigation
					Water contract recreation livestock watering
					Aesthetic quality
					Fish and aquatic life wildlife and hunting
					Commercial navigation and transportation
					Hydropower

*Information on beneficial use of Oregon's waters is available at <http://www.oregon.gov/deq/wq/Pages/WQ- Standards- Uses.aspx>

17. Identify other beneficial uses the loan will protect or restore. If the loan is anticipated to result in both protection and restoration, indicate which beneficial uses are primary and which are secondary. The program description must support expected outcomes. Not all listed outcomes will apply.

Protection		Restoration		N/A	
Primary	Secondary	Primary	Secondary		
					Infrastructure improvement
					Regionalization/Consolidation
					Water Reuse/Recycling/Conservation
					Groundwater Protection
					Drinking Water Supply (groundwater)
					Other Public Health/Pathogen Reduction
					Wetland Restoration
					Security
					Industrial
					Other (Please Describe)

Additional comments:

Green project components

DEQ supports water efficiency, energy efficiency, environmentally innovative and green infrastructure projects.

- Please refer to Appendices A-D, [Green Project Reserve Project Eligibility Guidance](#), to complete the following questions, if applicable.

18. Does the loan promote the incorporation or expansion of green infrastructure as described in [Appendix A](#)?

Yes	No	Written response	
			If yes, give the dollar value
			If yes, cite the objective

Describe how the loan will achieve the objective.

19. Does the loan incorporate or expand water efficiency as described in [Appendix B](#)?

Yes	No	Written response	
			If yes, give the dollar value
			If yes, cite the objective

Describe how the loan will achieve the objective, including the estimated percent improvement in water efficiency.

20. Does loan incorporate or expand energy efficiency as described in [Appendix C](#)?

Yes	No	Written response	
			If yes, give the dollar value
			If yes, cite the objective

Describe how the loan will achieve the objective, including the estimated percent improvement in energy efficiency.

21. Does the loan incorporate or expand environmentally innovative projects or practices as described in [Appendix D](#)?

Yes	No	Written response	
			If yes, give the dollar value
			If yes, cite the objective

Describe the environmentally innovative projects or practices and how they will be incorporated into the loan.

Schedule

Once the loan is fully executed, the CDFI must request disbursement of the loan from CWSRF **within 12 months**. The CDFI loan is fully executed when the loan agreement is signed by the borrower and DEQ.

22. Describe how the CDFI will meet this timeline, including but not limited to, whether sub-loans loans are approved on an ongoing basis.

23. How quickly must a sub-borrower begin construction after sub-loan approval?

Required documentation

This application provides the necessary information for DEQ to determine eligibility, scoring, ranking and to complete reporting requirements for the proposed program. Once deemed eligible and scored, the application will be included in the Clean Water State Revolving Fund Intended Use Plan and the applicant can then complete the remaining required documents. Consult the Checklist of Loan Requirements for CDFI Loan programs for a complete list of required documents.

24. The documents take time to prepare and complete. DEQ recommends that applicants become familiar with these required documents early in the application process. The checklist is [online](#).

Subscribe

Check here to receive DEQ program updates through GovDelivery. You may unsubscribe at any time.

Certification

25. The CDFI applicant certifies that:	
	The CDFI applicant has read the CWSRF Rules.
	Clean Water State Revolving Fund loan proceeds will be used only for the program described in this application and that work will be consistent with program objectives.
	The CDFI applicant will comply with all applicable rules and laws.
	The CDFI applicant will ensure sub-borrowers have obtained all applicable local, state, and federal permits, approvals, and licenses and comply with their terms and conditions.
	The undersigned is duly authorized to request this loan on behalf of the CDFI applicant.
	Under penalty of law, all facts given and information attached are true and correct.
	DEQ is authorized to verify all information.

Authorized signature:	Date:
Printed name:	Title:

DEQ USE ONLY			
Application name		GPR amount	
Application #		GRP category	
APPLICATION DEEMED ELIGIBLE AND COMPLETE			
Initials:		Date:	

Alternate formats

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.