



## Clean Water State Revolving Fund: Side by Side Comparison of Loan Types

	PLANNING LOANS	NONPOINT SOURCE DESIGN AND/OR CONSTRUCTION LOANS	POINT SOURCE DESIGN AND/OR CONSTRUCTION LOANS
<b>Water Quality Projects Covered</b> Projects must have a water quality benefit	<ul style="list-style-type: none"> <li>Data collection and measurements</li> <li>Report preparation</li> <li>Environmental review</li> <li>Other activities that lead to the development and creation of written document or plan</li> </ul>	<ul style="list-style-type: none"> <li>Riparian restoration</li> <li>Conservation easements</li> <li>Land acquisition</li> <li>Acquiring riparian lands or wetlands</li> <li>Animal waste management</li> <li>Agriculture conservation</li> </ul>	<ul style="list-style-type: none"> <li>Design and construction of wastewater facilities</li> <li>Sewer collection system work</li> <li>Combined sewer and sanitary measures</li> <li>Recycled water projects</li> </ul>
<b>Examples of Water Quality Projects</b> Projects must have a water quality benefit	<ul style="list-style-type: none"> <li>Biological evaluations</li> <li>Environmental assessments</li> <li>Wastewater and stormwater master plans</li> <li>Forest management plans</li> <li>Nonpoint source pollution plans</li> </ul>	<ul style="list-style-type: none"> <li>Stormwater systems</li> <li>Irrigation projects</li> <li>Tree planting</li> <li>Solar irrigation projects</li> </ul>	<ul style="list-style-type: none"> <li>Wastewater pumps, screens, facilities</li> <li>Biosolids treatment equipment and facilities</li> <li>Recycled water treatment and facilities</li> <li>Collections systems repair</li> </ul>
<b>Financing Available</b>	<ul style="list-style-type: none"> <li>Low interest rate loans</li> <li>100% principal forgiveness up to \$100,000 for eligible projects or borrowers</li> <li>Principal forgiveness is based on the availability of funds per state fiscal year and not guaranteed</li> </ul>	<ul style="list-style-type: none"> <li>Low interest rate loans</li> <li>50% principal forgiveness up to \$2,000,000 for eligible projects or borrowers</li> <li>Principal forgiveness is based on the availability of funds per state fiscal year and not guaranteed</li> </ul>	<ul style="list-style-type: none"> <li>Low interest rate loans</li> <li>50% principal forgiveness up to \$2,000,000 for eligible projects or borrowers</li> <li>Principal forgiveness is based on the availability of funds per state fiscal year and not guaranteed</li> </ul>
<b>Application Information</b>	<a href="#">Planning Loan Application</a> Next application deadlines: <ul style="list-style-type: none"> <li>April 12, 2024</li> <li>Aug.9, 2024</li> <li>Dec.13, 2024</li> </ul>	<a href="#">Nonpoint Source Loan Application</a> Next application deadline: <ul style="list-style-type: none"> <li>April 12, 2024</li> <li>Aug. 9, 2024</li> <li>Dec. 13, 2024</li> </ul>	<a href="#">Point Source Loan Application</a> Next application deadline: <ul style="list-style-type: none"> <li>April 12, 2024</li> <li>Aug. 9, 2024</li> <li>Dec.13, 2024</li> </ul>
<b>Requirements to sign a loan</b>	<a href="#">Planning Loan requirements</a> <ul style="list-style-type: none"> <li>Audited financial statement</li> <li>Authority to undertake project</li> <li>Budget</li> <li>Suspension and Debarment</li> </ul>	<a href="#">Nonpoint Source Loan requirements</a> <ul style="list-style-type: none"> <li>All planning loan exhibits</li> <li>Planning document</li> <li>Plans and specifications</li> <li>Environmental review</li> <li>Land use compatibility statement</li> <li>Repayment sources</li> </ul>	<a href="#">Point Source Loan requirements</a> <ul style="list-style-type: none"> <li>All planning exhibits</li> <li>All nonpoint source exhibits</li> <li>Sewer use ordinance</li> <li>User charge system or other income</li> <li>Value engineering (projects &gt;\$10 million)</li> </ul>
<b>Time to get funding</b> After application is submitted	Approximately 5 months from application deadline	Varies based on project; typically takes one to three years	Varies based on project; typically takes one to three years

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