



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
Water Quality Projects Covered Projects must have a water quality benefit	- Data collection and measurements - Report preparation - Environmental review - Other activities that lead to the development and creation of written document or plan	- Riparian restoration - Conservation easements - Land acquisition - Acquiring riparian lands or wetlands - Animal waste management - Agriculture conservation	- Design and construction of wastewater facilities - Sewer collection system work - Combined sewer and sanitary measures - Recycled water projects
Examples of Water Quality Projects Projects must have a water quality benefit	- Biological evaluations - Environmental assessments - Wastewater and stormwater master plans - Forest management plans - Nonpoint source pollution plans	- Stormwater systems - Irrigation projects - Tree planting - Solar irrigation projects	- Wastewater pumps, screens, facilities - Biosolids treatment equipment and facilities - Recycled water treatment and facilities - Collections systems repair
Financing Available	- Low interest rate loans 100% principal forgiveness up to \$100,000 for eligible projects or borrowers - Principal forgiveness is based on the availability of funds per state fiscal year and not guaranteed	- Low interest rate loans 50% principal forgiveness up to \$2,000,000 for eligible projects or borrowers - Principal forgiveness is based on the availability of funds per state fiscal year and not guaranteed	- Low interest rate loans 50% principal forgiveness up to \$2,000,000 for eligible projects or borrowers - Principal forgiveness is based on the availability of funds per state fiscal year and not guaranteed
Application Information	Planning Loan Application Next application deadlines: - April 12, 2024 - Aug.9, 2024 - Dec.13, 2024	Nonpoint Source Loan Application Next application deadline: - April 12, 2024 - Aug. 9, 2024 - Dec. 13, 2024	Point Source Loan Application Next application deadline: - April 12, 2024 - Aug. 9, 2024 - Dec.13, 2024
Requirements to sign a loan	Planning Loan requirements - Audited financial statement - Authority to undertake project - Budget - Suspension and Debarment	Nonpoint Source Loan requirements - All planning loan exhibits - Planning document - Plans and specifications - Environmental review - Land use compatibility statement - Repayment sources	Point Source Loan requirements - All planning exhibits - All nonpoint source exhibits - Sewer use ordinance - User charge system or other income - Value engineering (projects >\$10 million)
Time to get funding 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