

# THE CLEAN WATER STATE REVOLVING FUND

Low-Cost Infrastructure Financing Since 1987

## Totals:

**\$145.4 billion in funding**  
for water quality infrastructure projects

**42,842 loan agreements**  
(through FY 2020)

## How it works:

 EPA funds state CWSRFs  
each year, with **20%** state match.  + 

All 50 states and Puerto Rico have CWSRFs.

  **Apply for financing**  
through **state CWSRFs.**

## Who is eligible?

(Eligibility varies by state and project type.)



## Terms:

Up to **30 years**  May also include **additional subsidies**  
(e.g., principal forgiveness and grants)  
or useful life of project, whichever is less.

## Below-market rates:

**1.2%** average interest rate   
in 2020 (market rate 2.7%)

**BILL**  
Due Date: **1 year**      Repayment starts **one year after** project completion.

## Types of projects:

- Publicly owned treatment works
- Nonpoint source projects
- National estuary program projects
- Decentralized wastewater treatment systems
- Stormwater
- Water conservation
- Watershed projects
- Energy conservation
- Water reuse
- Security measures at publicly owned treatment works
- Technical assistance

## Return on investment

For every **\$1** from federal government  **\$3.10** has gone to **help communities.** 

[www.epa.gov/cwsrf](http://www.epa.gov/cwsrf)

