Totals:
$153.6 billion in funding
for water quality infrastructure projects
44,555 loan agreements
(through FY 2021)

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)
Communities
Private entities
Nonprofit organizations
Citizen groups

Terms:
Up to 30 years or useful life of project, whichever is less
May also include additional subsidies (e.g., principal forgiveness and grant)
Below-market rates: 1.0% average interest rate in 2020 market rate 2.7%
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 has gone to help communities

www.epa.gov/cwsrf