



OREGON Clean Water State Revolving Fund



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2022 loan applications now being accepted

Eligible public agencies, defined by [ORS 468.423](#), are invited to apply for a Clean Water State Revolving Fund loan for the planning, design and construction of water pollution control activities. Certified Community Development Financial Institutions are eligible to apply for loans for repair or replacement of failing septic systems, including connection to available sewers. The CWSRF offers below-market rate loans for a variety of traditional and non-traditional projects, including land easements, agricultural conservation, riparian protection and stormwater management planning and controls. Projects of all sizes are welcome! In 2022, borrowers may apply for up to \$32 million per loan.

Eligible projects include:

- Wastewater system facility plans and studies
- Secondary treatment facilities
- Advanced wastewater treatment facilities
- Sludge disposal and management
- Interceptors, force mains and pumping stations
- Infiltration and inflow correction
- Major sewer replacement and rehabilitation
- Combined sewer overflow correction
- Collector sewers
- Stormwater control
- Estuary management
- Nonpoint source pollution control, including septic systems
- And more!



State of Oregon
Department of
Environmental
Quality

Below-market rate loans for planning, design and construction

The Oregon Clean Water State Revolving Fund helps protect public health, restore natural areas and promote economic development. We can help you decide which treatment approach and loan type will meet your water quality needs.



Point Source

- Any single identifiable source of water pollution discharge
- Common types are factories, sewage treatment plants and other industries



Nonpoint Source

- Pollution carried by rain, snowmelt, seepage or drainage, including:
- Oil
 - Animal waste
 - Bacteria
 - Agricultural chemicals
 - Stormwater



Planning

- Data collection and measurement
- Evaluation, analysis and security
- Report preparation
- Environmental review and any other activity leading to a written document



Local Community

- Enables communities to develop their own water quality loan program
- Projects may include septic work, estuary management and irrigation projects



Loan terms

Revolving Fund [interest rates](#) are well below market rate loans and bonds. Currently, rates range from less than 1 percent to little more than 2 percent, depending on the loan type. The repayment period lasts up to 30 years and includes an annual fee of 0.5 percent of the outstanding balance.

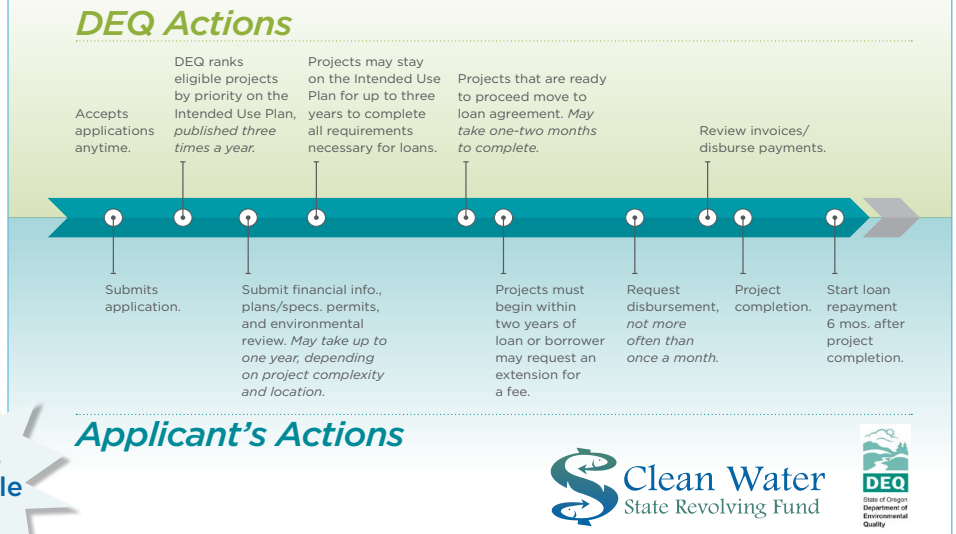
2022 deadlines for receiving applications at DEQ

By 11:59 p.m. Pacific Time of the due date:

- Apr. 8, 2022
- Aug. 12, 2022
- Dec. 9, 2022



Clean Water State Revolving Fund Timeline



[Applications](#) are available online. Not sure which loan is right for your project? Not sure which project is right for your community? [We can help!](#)

What's new in 2022?

The Clean Water State Revolving Fund is now accepting [applications](#) from non-profit Community Development Financial Institutions, certified by the U. S. Department of Treasury, for the purpose of lending to individual homeowners for:

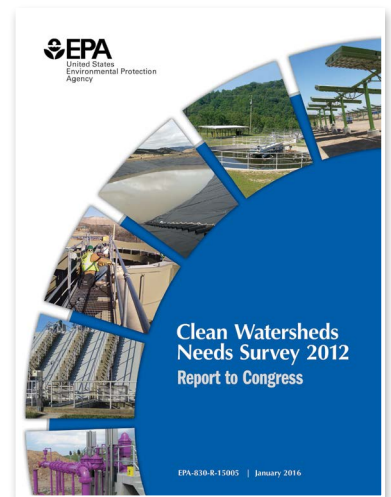
- Septic repair
- Septic replacement
- Connection to a public sewer system

This new loan type was created by Oregon Senate Bill 884, which passed in 2019. The bill addresses nonpoint source pollution caused by privately owned failing septic systems, a leading cause of water quality contamination across the state. Questions? Contact project officer [Rebecca Kramer](#) or check out the [fact sheet](#) for details.

A failing septic system can expose people to disease-causing bacteria and viruses, and harmful contaminants such as nitrate, phosphorus, dissolved metals, detergents and solvents from our everyday cleaning products.

EPA's Clean Watersheds Needs Survey

To determine the nation's water infrastructure needs, the Clean Water Act requires state surveys of unfunded water quality projects. The last wastewater survey was in 2012 and it is well past time to update it. Starting in early 2022, CWSRF staff will review community capital improvement plans and related documents, and in some cases, reach out to public utilities to learn about their water quality challenges and unfunded proposed projects. Technical assistance may be available to help identify projects. EPA reports the results to congress, providing a comprehensive analysis of capital investments necessary to meet the nation's wastewater and stormwater treatment and collection needs.



Bipartisan Infrastructure Law: A big deal for water quality!

While identifying infrastructure needs is important, it doesn't help unless communities can fund the necessary repairs, replacements and upgrades. Oregon cities will need approximately \$15 billion over the next 20 years to cover the cost of repairing, replacing, and upgrading clean water infrastructure, according to a [recent survey](#) conducted by the League of Oregon Cities and Portland State University's Center for Public Service. In response to similar needs across the nation, the federal government pass the Bipartisan Infrastructure Bill in November 2021. While infrastructure such as roads and broadband will also get a boost, wastewater and drinking water are highlighted as critical areas.

The bill appropriates more than \$43 billion nationally for the Clean Water and Drinking Water State Revolving Funds. Of this, Oregon expects to receive \$529 million over five years to improve waste and drinking water infrastructure across the state. This includes increases in CWSRF loan principal forgiveness and funding for technical assistance.

Check the program website for [funding updates](#) or sign up for [GovDelivery](#).

PFAS: from land to water to people

An emerging public health issue is the critical need to prevent per- and polyfluoroalkyl substances, known as PFAS, from entering Oregon's waterways. PFAS are used in everything from clothing and stain repellent to cookware and firefighting chemicals. The U.S. Centers for Disease Control and Prevention links serious health risks with exposure to PFAS, including cancer, liver damage, high blood pressure and low birth weight.

There are many ways that PFAS work their way into our environment. One concern is that contaminated biosolids created through wastewater treatment processes could get into crops grown in augmented soils, and leach into groundwater and drinking water. The recently passed Bipartisan Infrastructure Law provides \$10 billion nationally to help clean up these "forever chemicals." While most of this is directed toward drinking water projects, \$1 billion is reserved for PFAS in wastewater discharges.

PFAS Updates

To receive DEQ updates about PFAS, sign up for GovDelivery.



“We need help with wastewater, we represent a lot of small communities, they can't afford a major increase in their water rates, or their wastewater rates because people here don't earn much money and I agree with them.”

- U.S. Rep. Peter DeFazio, D-Ore, in an interview with KOIN news, Sept 2021.

Circuit riders: helping communities improve and protect water quality

DEQ is committed to helping all Oregonians protect water quality and recognizes some communities may need additional resources. The CWSRF circuit riders help small communities plan, operate and maintain their wastewater facilities in preparation for CWSRF financing. Working statewide, Ransom Horner-Richardson and Julie Ulibarri bring skills in project planning, engineering, infrastructure financing, water quality projects, and more.



Ransom Horner-Richardson, pictured above, is based in Bend, but serves communities statewide.



Julie Ulibarri, above, is based in Eugene but serves communities statewide. She joined the CWSRF team in January 2022 but has been with DEQ for several years.

The assistance is free

DEQ's Circuit Riders work across the state to meet with wastewater and stormwater treatment staff, virtually and in person, to better understand their issues and provide technical support at no charge.

Help, not enforcement

Circuit riders do not conduct inspections and or engage in enforcement. While circuit riders may help identify and correct compliance issues and problems, their goal is to help the community find cost effective ways to operate critical facilities.

Types of assistance available

Circuit Riders can help in many ways, including:

- Assessing wastewater treatment system operation and infrastructure needs
- Help navigating the State Environmental Review Process
- Providing engineering expertise
- Discussing ways for operations and management to be more efficient and cost effective
- Helping cities develop affordable funding strategies for addressing infiltration and inflow while solving stormwater infrastructure problems
- Assisting communities in streamlining and simplifying permit compliance using spreadsheets and databases
- Helping implement software tools to track maintenance actions, maintenance costs, and the condition of wastewater treatment and conveyance equipment to better plan for replacement
- Helping to facilitate decision-making by participating in discussions and public discourse
- Stormwater management planning
- Other types of assistance tailored to the specific needs of the community

DEQ Circuit Riders often work with the Governor's Regional Solutions Team to help communities plan and strategize for environmental challenges.

To learn more, contact [Ransom Horner-Richardson](#) or [Julie Ulibarri](#)

New loan officer

The CWSRF recently welcomed Sam Ferguson as a new loan specialist. Sam will work with communities across the state on processing loan disbursements, loan servicing, drafting



loan agreements and underwriting, as well as assisting with accounting and audits. Sam previously worked in private lending at a community bank in Southern California where he underwrote government-backed loans.

“The CWSRF program supports communities and improves water quality statewide.”

- CWSRF Program Charter





Clean Water State Revolving Fund

Clean Water State Revolving Fund
700 NE Multnomah, Suite 600
Portland, OR 97232
Phone: (503) 229-LOAN (5626)
(800) 452-4011
CWSRFinfo@deq.state.or.us

MISSION STATEMENT

Oregon's Clean Water State Revolving Fund program supports communities by funding projects that improve water quality and environmental outcomes for the State of Oregon. The program is dedicated to working with small communities and on projects that increase financial and environmental sustainability, climate resiliency and water and energy efficiency.

- Program Charter

Clean Water State Revolving Fund Contacts

Northwest Region

Serving the counties of: Clackamas, Clatsop, Columbia, Multnomah, Washington and Tillamook

PROJECT OFFICER

Rebecca Kramer,
503-229-6018

700 NE Multnomah, Ste 600
Portland, OR 97232-4100

STATEWIDE TECHNICAL ASSISTANCE

Ransom Horner-Richardson, 541-633-2080
Mailing address: 475 NE Bellevue, Suite 110, Bend, OR 97701

Western Region

Serving the counties of: Benton, Coos, Curry, Douglas, Jackson, Josephine, Lane, Lincoln, Linn, Marion, Polk, and Yamhill

PROJECT OFFICER

Alexis Cooley,
541-687-7341

165 E. Seventh Ave., Ste 100
Eugene, OR 97401

Eastern Region

Serving the counties of: Baker, Crook, Deschutes, Gilliam, Grant, Harney, Hood River, Jefferson, Klamath, Lake, Wasco, Sherman, Malheur, Morrow, Umatilla, Union, Wallowa, and Wheeler

MANAGER

Sara Slater, 541-633-2007

475 NE Bellevue, Suite 110
Bend, OR 97701

Julie Ulibarri, 503-467-9441

165 E. Seventh Avenue, Suite 100
Eugene, OR 97401

DEQ Headquarters

Lynn Barlow, Program Manager,
503-229-6896

Chris Marko,
Program Coordinator,
503-229-5622

Kathy Estes, Loan Specialist

Oscar Orejel, Loan Specialist

Sam Ferguson, Loan Specialist

Jennifer Kenny, Program Analyst

Clean Water State
Revolving Fund
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Upcoming events

The Oregon Association of Water Utilities

FEBRUARY 8-9 [Water Treatment, Water Distribution Certification Review](#)

American Water Works Association, Pacific Northwest Section

JANUARY 27 [Financial and Workforce Sustainability Training](#)

EPA American Iron and Steel

ONGOING & RECORDED WEBINARS [AIS requirements for CWSRF borrowers](#)

The following organizations provide classroom and online training throughout the year.

- [Oregon Water/Wastewater Agency Response Network \(ORWARN\)](#)
- [WaterOperator.org](#)
- [Environmental Finance Center Network \(EFCN\)](#)
- [Oregon Association of Water Utilities \(OAWU\)](#)
- [Pacific Northwest Section - American Waterworks Association \(PNWS-AWWA\)](#)
- [Rural Community Assistance Corporation \(RCAC\)](#)
- [EPA Small and Rural Wastewater Systems](#)

Accessibility

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.