



SRF
STATE
REVOLVING FUND

About the State Revolving Fund

The State Revolving Fund (SRF) is the best choice to finance the design and construction of Iowa water and wastewater infrastructure.

The Clean Water SRF funds wastewater treatment, sewer rehabilitation, and storm water quality improvements, as well as nonpoint source projects. Publicly owned wastewater treatment works, including those owned by cities, counties, sanitary districts, and utility management organizations, are eligible. For nonpoint source projects, both public and private entities are eligible, including farmers, landowners, watershed organizations, landfills and rural homeowners.

The Drinking Water SRF funds water treatment plants or improvements to existing facilities, water line extensions to existing unserved properties, water storage facilities, and wells. Public and private community water systems, whether they are for profit or not for profit, nontransient noncommunity public water supplies if they are either publicly owned or are not for profit, and transient noncommunity systems if they are owned by government entities are eligible.



Types of Loans

- **Construction Loans:** SRF has the lowest cost funds compared to other financing options, with interest rate of 1.75% for loans up to 20 years. Origination fee is 0.5% and servicing fee is 0.25%. Extended financing of up to 30 years is available for some loans.
- **Planning & Design (P&D) Loans:** P&D Loans are offered at 0% interest for up to three years to cover engineering and project development costs. P&D loans can be rolled into an SRF construction loan, or paid off with other permanent financing.
- **Nonpoint Source Loans:** Low-interest loans are available to public and private borrowers to address storm water management, inadequate septic systems, landfill closure, lake restoration, soil erosion control, brownfield cleanup, manure management and much more.

INVESTING IN IOWA'S WATER
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