



## Fact Sheet

# Drinking Water State Revolving Fund

## *Emergency Loan Program*

The Drinking Water State Revolving Fund (DWSRF) is a federal infrastructure loan program that enables states to provide low interest loans and technical assistance to drinking water systems for infrastructure improvements. The program guidelines allow states to use these funds for emergency recovery activities according to established emergency funding procedures.

### Emergency loans

Our primary goal is to respond to and recover from public health threats. The emergency loan program will help ensure we are ready and able to award loans to water systems experiencing an emergency, so they can restore water service as quickly as possible.

We learned from past emergency events, such as the 2014 Carlton Complex wildfire that affected 45 water systems, that there is immediate need to prepare for unanticipated events like drought or wildfire.

The emergency loan program provides financial assistance to eligible communities that experience the loss of critical drinking water services or facilities due to an emergency and demonstrate a substantial fiscal need according to established DWSRF criteria.

For purposes of this program, an emergency is an event like a natural disaster (flooding, fires, or drought) that causes damage or disrupts normal public water system operations and requires immediate action to protect public health and safety. A failure to maintain, replace, reconstruct, upgrade, or make necessary infrastructure improvement does not constitute an emergency.

When we determine an emergency exists and emergency funding is available, we may award an emergency loan to an eligible public water system. These funds will be available for the construction, reconstruction, replacement, rehabilitation, temporary repair, or improvement necessary to continue or restore operation of a public water system that is in violation of health and safety standards due to an emergency as defined above.



*Damage from the 2014 Pateros wildfire.*



*Helicopters dump water from the Columbia River onto the Mills Canyon wildfire near Entiat in 2014.*

## Availability of funds

Emergency awards are available to eligible communities for projects that achieve the greatest mitigation of health risk.

## Application process

To be considered for an emergency loan, communities submit a [completed emergency application package](#) to the Washington State Department of Health. . You can get general information about the program by accessing the [emergency program guidelines](#).

## Loan terms

The emergency loan terms include two-year loans with the following terms:

- Interest rate: 1.75 to 2.25 percent
- Forgiveness: up to 75 percent
- Loan term: six years
- Time of performance: two years from contract execution to project completion date
- Repayment starts the first October after contract execution

## For more information:

Contact your regional engineer or Janet Cherry at 360-236-3153 or [Janet.Cherry@doh.wa.gov](mailto:Janet.Cherry@doh.wa.gov)  
Eastern Region, Spokane Valley 509-329-2100  
Northwest Region, Kent 253-395-6750  
Southwest Region, Tumwater 360-236-3030

You can also get more information at <http://www.doh.wa.gov/DWSRFEmergencyLoan>

You can access all of our publications at <http://doh.wa.gov/odwpubs/>

