Alabama State Revolving Fund
Alabama Department of Environmental Management

For more information on the Alabama SRF program or to be placed in the SRF notification and distribution list, please call or write:

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[Clean Water State Revolving Fund logo]

[State Department of Environmental Management logo]
What is the State Revolving Fund?

The Clean Water State Revolving Fund (CWSRF) and the Drinking Water State Revolving Fund (DWSRF) are low interest loan programs intended to finance public water and wastewater infrastructure improvements and stormwater/nonpoint source projects in Alabama.

The Alabama Department of Environmental Management (ADEM) administers the CWSRF and DWSRF, performs the required technical/environmental reviews of projects, and disburses funds to recipients.

What are the benefits of an SRF loan?

Among the many benefits of the SRF are:

- The SRF has a loan interest rate 1-1.5% less than the prevailing municipal bond rate available to “AAA” rated municipalities
- Fixed interest rate with a 20-year payback
- Minimal closing fee
- Loan repayment does not begin until construction completion date (capitalized interest accrues)

What projects qualify for funding?

Projects that strengthen compliance with Federal and State regulations and/or enhance protection of public health are eligible for consideration to receive an SRF loan. If a project qualifies, the engineering, inspection and construction costs are eligible for reimbursement. Among the projects that qualify for funding are:

**Wastewater Projects**
- Wastewater treatment plants
- Sewer rehabilitation
- Interceptors, collectors, and pumping stations
- Decentralized wastewater treatment

**Drinking Water Projects**
- Drinking water storage facilities
- New/rehabilitated water source wells
- Water transmission/distribution mains
- Consolidation/system interconnection

**Stormwater/Nonpoint Source Projects**
- Streambank restoration
- Green roofs
- Permeable pavements
- Rain gardens and bioinfiltrations practices

**Non-Traditional Projects**
- Soil and Groundwater Remediation
- Brownfield Re-development
- Wind, Solar, and Geothermal
- Energy Efficient Retrofits

Who should apply for an SRF loan?

Any public body, including water boards, utilities, and municipalities may apply for SRF financing. An ability to repay must be substantiated along with meeting other specified standards.

How does my organization apply?

Applicants must submit a pre-application form to be considered for funding. Pre-applications are accepted year-round but it is recommended to contact the SRF section for any project solicitation and deadline updates.

Forms can be found on the ADEM website using the ADEM forms tab:
- Form 340 for CWSRF
- Form 370 for DWSRF