The OWRB defines policy and conducts the state’s water business through a nine-member Board appointed by the Governor. Board members and agency staff have adopted and are guided by the OWRB’s mission—managing and protecting the water resources of the state while planning for Oklahoma’s long-range water needs in a responsive, innovative, and professional manner to ensure that all Oklahomans have adequate quantities of good water.

Water Conservation Tips

- If you step on your lawn and the grass springs back, it does not require water.
- Water early in the morning (4 to 7 a.m.) to reduce evaporation.
- Use a broom rather than a hose to clean driveways, sidewalks, and porches.
- Use native and drought-tolerant plants that require less water.
- Turn off the tap while brushing teeth or shaving.
- Install a low-flow shower head (2.5 gpm or less) and faucet aerators for the sink.
- Install a low-volume flush toilet.
- Do not use the toilet to flush away trash that can be thrown into a wastebasket.
- Plug up the sink or use a wash basin if washing dishes by hand.
- Only run the dishwasher fully loaded.
- Keep a pitcher of drinking water in the refrigerator instead of letting the faucet run until the water is cool.
- Thaw food in the refrigerator overnight rather than using hot water from the tap.

For more information, visit www.owrb.ok.gov/conservation

Financial Assistance Division
http://www.owrb.ok.gov/financing

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Eligible Projects
Political Subdivisions of the State, including:
- Counties, towns, municipalities
- Public Works Authorities
- School districts
- Districts formed under Title 82 of the State’s statutes as follows:
  - Water conservancy districts
  - Rural sewage districts
  - Irrigation districts

CWSRF Loans
Administered by the OWRB, the Clean Water State Revolving Fund (CWSRF) loan program is funded by EPA capitalization grants, state matching funds, loan repayments, investment earnings, and bonds.

Terms
- Low fixed interest rate
- 70% of market interest
- 0.50% administrative fee
- Repayment begins within 1 year of construction completion
- 30 years maximum payback period
- 1.25 rate covenant factor

Eligible Projects
- Wastewater treatment, collection, storage, disposal infrastructure or equipment (new construction or rehabilitation)
- Engineering/technical planning, monitoring, assessment, design, construction of eligible projects
- Urban stormwater activities
- Water reuse
- Watershed management/nonpoint source pollution control activities (capital improvements, equipment, environmental cleanup, land acquisition, or implementation of management practices to protect and improve surface or groundwater)
- Green infrastructure, water/energy efficiency, innovative green projects
- Brownfields assessment/remediation
- Wastewater system security

DWSRF Loans
Administered cooperatively by the OWRB and the Oklahoma Department of Environmental Quality (ODEQ), the Drinking Water State Revolving Fund (DWSRF) loan program is funded by EPA capitalization grants, state matching funds, loan repayments, investment earnings, and bonds.

Terms
- Low fixed interest rate
- 70% of market interest
- 0.50% administrative fee
- Repayment begins within 1 year of construction completion
- 30 years maximum payback period
- 1.25 rate covenant factor

Eligible Projects
- Drinking water treatment and storage
- New intake/raw water lines
- Distribution/storage system rehabilitation or replacement
- Engineering

Financial Assistance Loans
The OWRB’s long-term, low-interest loan program offers variable and fixed interest rates. The application process takes 3 to 6 months once eligibility and funding are established.

Terms
- Low interest rate based on the OWRB’s AAA credit rating
- Up to 30 year term
- 1.25x Debt Coverage Ratio
- Local Reserve Requirement is satisfied when one of the following is met:
  - Cash Reserve - up to 10% of the loan amount
  - ‘Super Debt Coverage Ratio’ of 1.40x instead of 1.25x
  - Minimum credit rating of A- in the last 18 months
  - Surety Policy in the amount of not less than the Cash Reserve Requirement

Eligible Projects
- Water/wastewater facility expansion, replacement, improvement, and/or repair
- dams, reservoirs, and other water storage projects
- floodplain restoration and stream bank stabilization
- storm sewer and drainage improvements
- refinancing of existing debt obligations for such projects

Emergency Grants
The Emergency Grant Program is point-based and designed to assist communities facing crises that threaten life, health, or property. The maximum grant available is $100,000. The applicant must contribute a minimum of 15% of the total project cost. An applicant must receive at least 60 out of 120 points to be placed on the priority list. Points are determined using the following criteria:
- nature of the emergency;
- water and sewer rates;
- monthly debt payment;
- local contribution;
- median household income;
- applicant’s ability to finance the project;
- amount of grant requested;
- benefit to other systems; and
- application number.

REAP Grants
The REAP Grant Program is point-based and designed to assist smaller communities that lack sufficient fiscal capacity. Cities, towns, and municipalities with a population less than 1,750 are given priority. Rural water and/or sewer districts with less than 525 non-pasture customers are also given priority. REAP funds are provided by legislative appropriation.

Applications must be received by 5:00 pm on the first business day of September of the fiscal year for which funds have been appropriated. An applicant must receive at least 40 out of 115 points to be placed on the priority list. Points are determined using the following criteria:
- population;
- water and sewer rates;
- indebtedness per customer;
- median household income;
- applicant’s ability to finance the project;
- amount of grant requested;
- previous grant assistance; and
- construction start date on enforcement order project.