



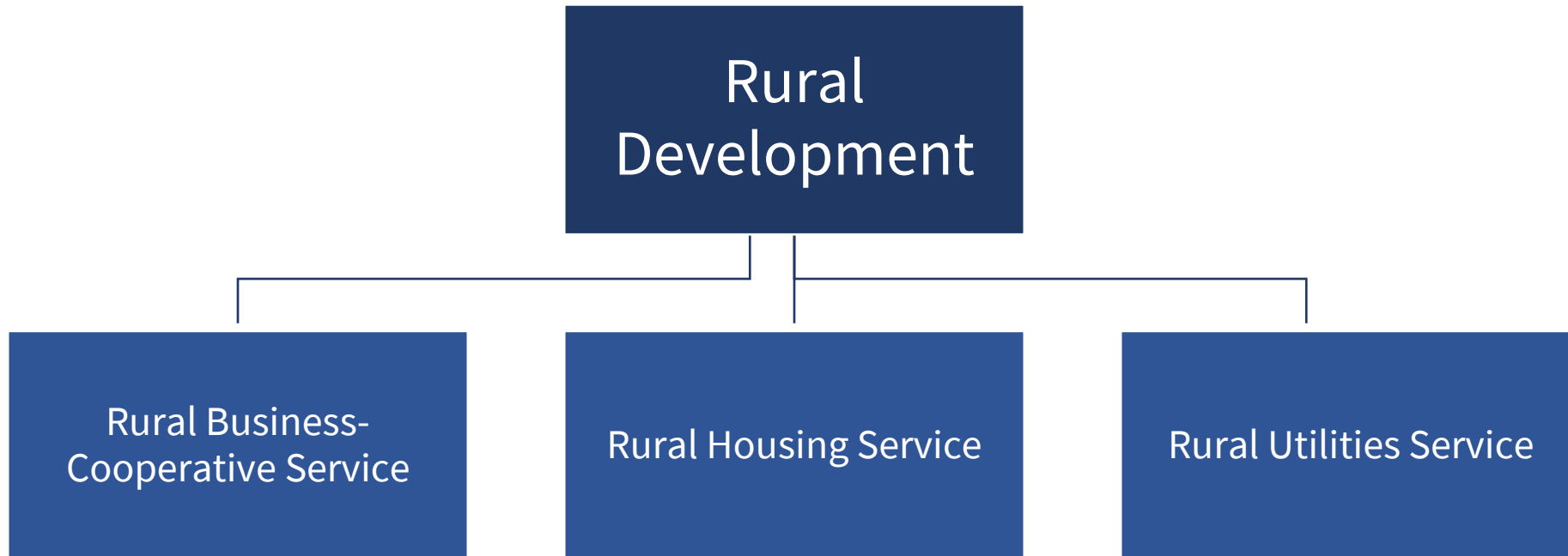
USDA Rural Development Infrastructure Financing Options

Charlotte Bentley, Community Programs Director



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

USDA Rural Development



Single Family Housing Programs

- Direct Loan Program
- Guaranteed Loan Program
- Self-Help Loan Program
- 504 Grant Program
- Transitional Housing Program



Community Programs

- Finances the construction or improvement of rural water and waste disposal systems (Water and Environmental Programs).
- Finances the construction or upgrade of rural community facilities providing essential services, such as health care and education (Community Facilities).
- Finances the purchase of equipment for community facilities.
- Offers grants for emergency drinking water system repairs.
- Technical assistance grants are available to help very small and distressed rural communities develop a project concept and prepare an application.




Water and Environmental Programs

Financing for the construction, expansion, or repair of water and waste disposal systems

Water and Waste Disposal Loan and Grant Program Eligible Entities

- Cities
- Counties
- Special Districts
- Federally-recognized Tribes
- Nonprofit Organizations
- Ports
- Cooperatives
- Not-for-profit Utility Companies



"Rural" communities
have populations of less
than **10,000** (2010 Census)

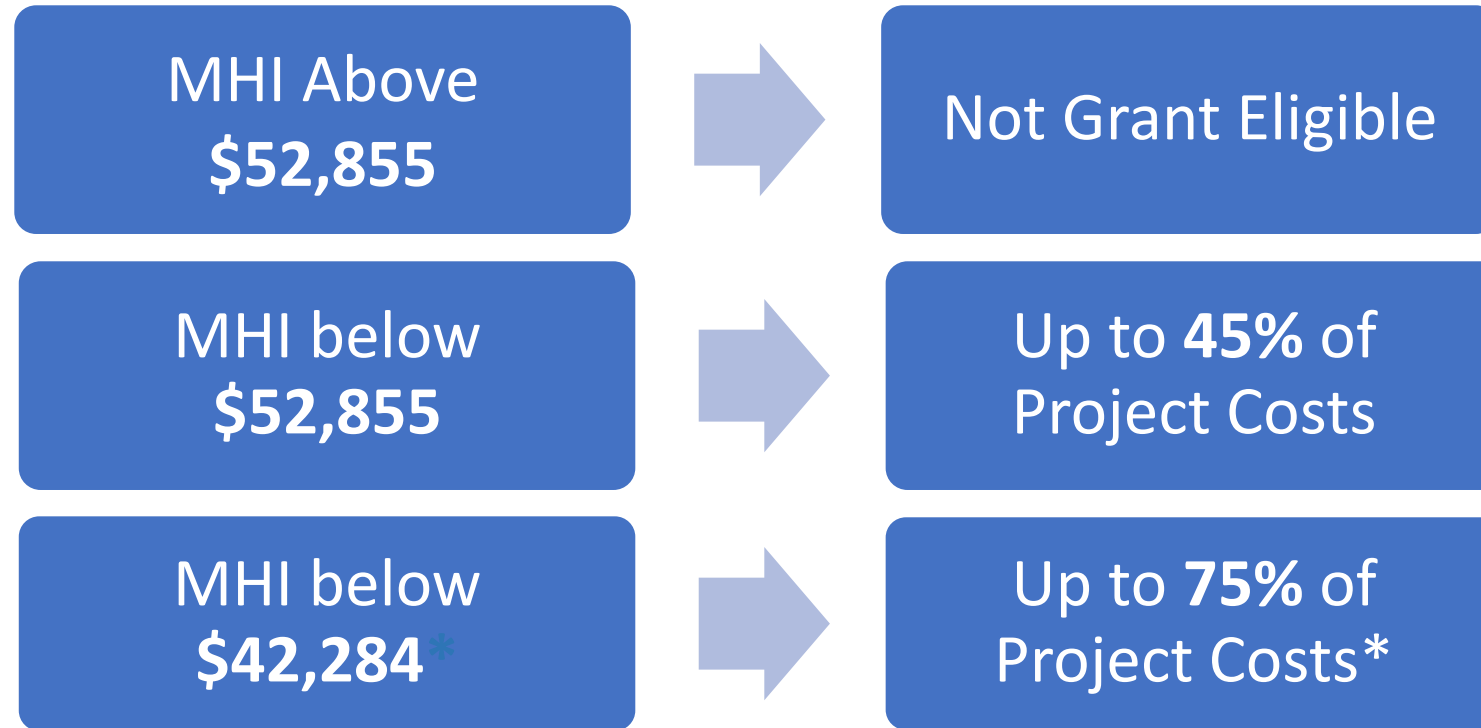
Water and Waste Disposal Loan Program Rates and Terms

- Up to a **40-year repayment** term for cities and counties
- Up to a **30-year repayment term** for districts and nonprofits
- Interest rate based on median household income (MHI)
- No minimum or maximum loan amount
- Interim financing typically required
- Loan guarantees also available

Interest Rates for Quarter Ending 6/30/2022:

Poverty Line: 1.50%
Intermediate: 2.00%
Market: 2.50%

Water and Waste Disposal Loan and Grant Program Eligibility by MHI



MHI based on 2010 Census Data

*with health and sanitary issues

Project Planning and Application Development Assistance

- **Special Evaluation Assistance for Rural Communities and Households (SEARCH) Program**
- **Water and Waste Disposal Predevelopment Planning Grants (PPG) Program**
- Grants to assist with the development of Preliminary Engineering Reports (PERs) and Environmental Reports/Assessments required for USDA funding applications
- Maximum grant of \$30,000
- 25% match required for PPG grants
- MHI below \$42,284
- Populations under 2,500 for SEARCH grants

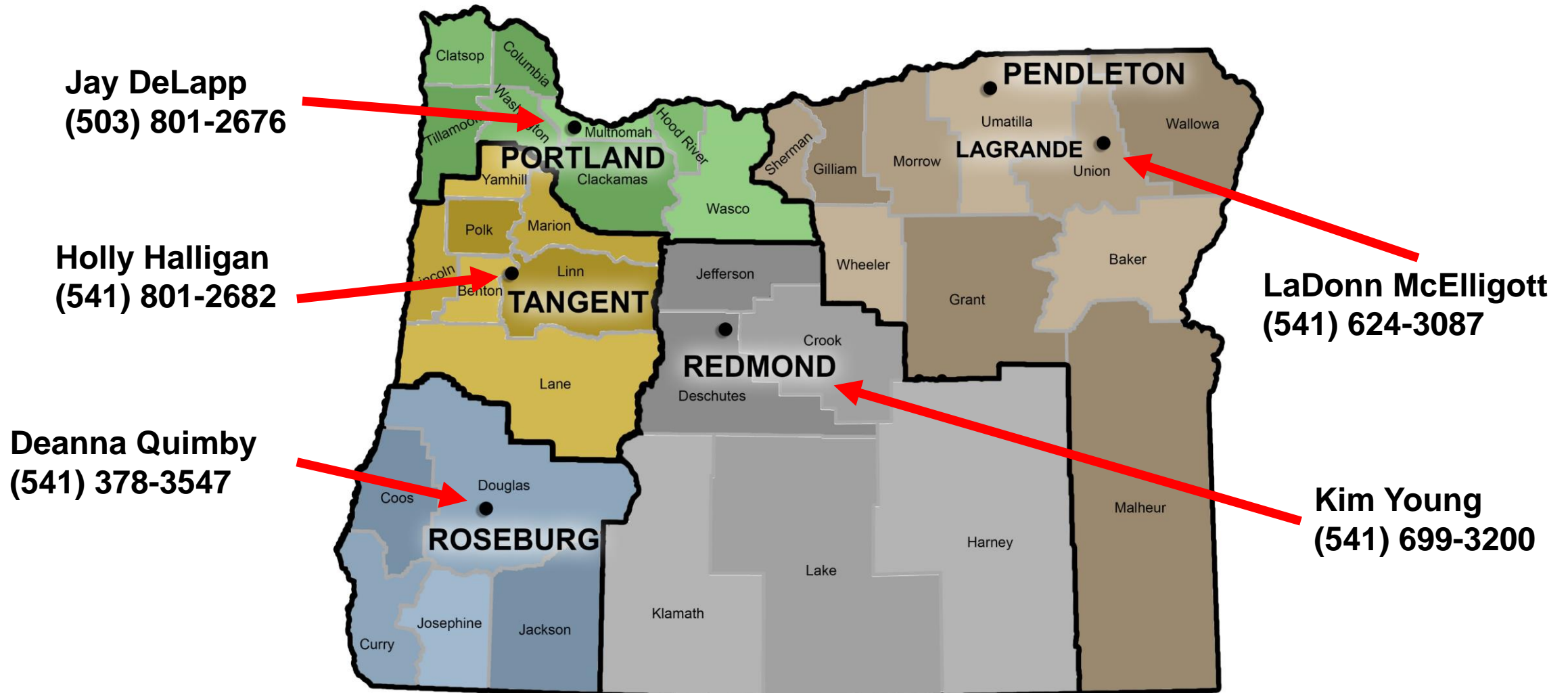


Emergency Community Water Assistance Grants (ECWAG)



- Finance emergency repairs to rural drinking water systems
- Up to \$1 million for water source and \$150,000 for line repairs
- Address decline in water quantity or quality
- Must be caused by an “unforeseen emergency”
- Must have occurred within one year before application or will imminently occur within two years.

Contact Your Area Specialist



Contact Us

USDA RD State Office is located in Portland

Phone: (866) 923-5626

Website: www.rd.usda.gov/or

Twitter: [@RD_Oregon](https://twitter.com/RD_Oregon)