



Rural Utilities Service Programs

Water & Waste Disposal Loan & Grant Program

What does this program do?

Provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.

Who may apply?

This program assists qualified applicants that are not otherwise able to obtain commercial credit on reasonable terms. Eligible applicants include:

- Most State and local governmental entities
- Private non-profits
- Federally-recognized Tribes

What is an eligible area?

Areas that may be served include:

- Rural areas and towns with fewer than 10,000 people ([check eligible addresses](#))
- Tribal lands in rural areas
- Colonias

What kinds of funding are available?

Long-term, low-interest loans. If funds are available, grants may be combined with a loan if necessary to keep user costs reasonable

How may the funds be used?

Funds may be used to finance the acquisition, construction or improvement of:

- Drinking water sourcing, treatment, storage and distribution
- Sewer collection, transmission, treatment and disposal

- Solid waste collection, disposal and closure
- Storm water collection, transmission and disposal

In some cases, funding may also be available for related activities such as:

- Legal and engineering fees
- Land acquisition, water and land rights, permits and equipment
- Start-up operations and maintenance
- Interest incurred during construction
- Purchase of existing facilities to improve service or prevent loss of service
- Other costs determined to be necessary for completion of the project

For a complete list, see [7 CFR Part 1780.7 and 1780.9](#)

What is the loan term and rate?

Up to 40-year payback period, based on the useful life of the facilities financed with a fixed interest rate. The interest rate is based on the need for the project and the median household income of the area to be served. [Contact us](#) for details and current interest rates applicable for your project

Are there additional requirements?

- Borrowers must have the legal authority to construct, operate and maintain the proposed services or facilities
- All facilities receiving federal financing must be used for a public purpose
- Partnerships with other federal, state, local, private and non-profit entities that offer financial assistance are encouraged
- Projects must be financially sustainable

How do we get started?

Applications for this program are accepted through [your local office](#) year round. Program Resources are available online (i.e. forms, guidance, certifications, etc.)

Who can answer questions?

Contact the local representative who serves your area. Participating non-profits in your area may also offer assistance and training

What governs this program?

- Basic Program – [7 CFR, Part 1780](#)
- Loan Servicing – [7 CFR, Part 1782](#)
- This program is authorized by Section 306 of the Consolidated Farm and Rural Development Act (CONACT)

Why does USDA Rural Development do this?

This program helps very small, financially distressed rural communities extend and improve water and waste treatment facilities that serve local households and businesses. Good practices can save tax dollars, improve the natural environment, and help manufacturers and businesses to locate or expand operations.

NOTE: Because citations and other information may be subject to change, please always consult the program instructions listed in the section above titled "What Law Governs this Program?" You may also contact [your local office](#) for assistance.

You will find additional forms, resources, and program information at www.rd.usda.gov



Oregon Water and Waste Investments FY 2009-2015

92,747	Rural residents receiving new or improved water and waste disposal service.
34,351	Households and businesses benefited by improved service.
16	New households and businesses connected.
44	Projects funded (21 water / 23 waste)
\$172.4 million	Invested to build new or improved infrastructure: <ul style="list-style-type: none"> • \$119.2 million in loans and \$53.2 million in grants • 69.1% / 30.9% loan/grant ratio.
\$21.4 million	Leveraged from other funding sources (10.4%).
11,404	Technical assistance visits to help rural systems and communities.
20	Counties served in Oregon.

Our Customers – Exclusively Rural

In FY 2015:

82%	Of projects served populations of 5,000 or less.
55%	Of projects served populations of 2,500 or less.
45%	Of projects served populations of 1,500 or less.
18%	Of projects served populations of 1,000 or less.



In rural communities receiving funding:

The average monthly household income is:	\$40,367
Average monthly household water costs are:	\$38.76
Average monthly household sewer costs are:	\$59.07

Portfolio

198	Loans outstanding.
117	Borrowers.
0.00%	Delinquency rate: <ul style="list-style-type: none"> • 0.00% greater than 1 year • 0.00% less than 1 year.



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United States
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Agriculture

USDA RURAL DEVELOPMENT – OREGON WATER & ENVIRONMENTAL PROGRAMS

USDA Program Administered in OREGON	Purpose What is the program's goal?	Type How does it work?	Eligible Applicants Who may apply?	Eligible Areas What is rural?	Authorized Purposes How may funds be used?	Typical Amount of Assistance	Rates & Terms Subject to change	Key to Success	When to Apply
WWD Direct Loans Water and Waste Disposal	To develop or improve water and waste disposal projects	USDA makes direct loans for projects modest in size, design, and cost	Public bodies (e.g., municipalities, counties, districts, or authorities); nonprofits, federally recognized tribes	Incorporated and unincorporated areas with service area populations of <10,000	Construct, enlarge, or otherwise improve community water, sewer, storm, or solid waste systems and related costs	\$250,000 to \$5 million	Terms up to 40 years; interest rates at or below market on a sliding scale for low-income communities	Comply with NEPA; submit complete preliminary engineering and environmental reports	Year-round
WWD Grants Water and Waste Disposal	To finance water and waste projects in financially needy communities in rural areas	Grant are used to reduce rates for high-cost areas	Same as above	Low income communities with service area populations of <10,000; MHI of <\$52,855	Same as above	<\$1 million; used in combination with the direct loan	Grant	Same as above	Year-round
ECWAG Emergency Community Water Assistance Grants	To assist rural areas that have a significant decline in water quality or quantity	Grant of up to 100% of project cost	Same as above	Incorporated and unincorporated areas with service area populations of <10,000	Water system improvements to alleviate unanticipated source or distribution problems and restore safe drinking water	\$150,000 for distribution; \$500,000 for source	Grant	Priority for rural areas with populations of <5,000 and very low-income communities; submit preliminary engineering and environmental reports	Year-round
Section 306 C WW Grant Native American Water and Waste Disposal Grant	To finance water and waste disposal facilities in low-income rural communities with high unemployment and health risks	Grant of up to 100% of project cost	Federally recognized tribes and service areas	Rural area with population of <10,000; per capita income of <70% of national average; ≥125% of national unemployment rate	Construct, enlarge, or otherwise improve community water or sewer disposal systems where residents face significant health risks due to the lack of access to such systems	\$2 million maximum per project	Grant	Priority is given to rural areas <5,500 and very low-income communities; submit preliminary engineering and environmental reports	Year-round
PP Grant Predevelopment Planning Grant	To assist in developing applications for RD financial assistance	Planning grant of up to 75% of project cost	Public bodies, nonprofits, federally recognized tribes	Small communities with <80% of statewide non-metro MHI.	Costs associated with developing complete applications for RD loans/grants	\$30,000	Grant	Limited funding available. Priority is given to rural areas with populations of <1,000	Year-round
WW SEARCH Grant Water and Waste	To assist in developing applications for RD financial assistance	Grant of up to 100% of project cost	Same as above	Communities with populations < 2,500 with MHI <80% of statewide non-metro MHI.	Costs associated with developing complete applications for RD loans/grants	\$30,000	Grant	Limited funding available	Year-round
WWD Loan Guarantees Water and Waste Disposal	To develop or improve water and waste disposal projects	USDA guarantees a bank loan; lender to apply	Same as above	Incorporated and unincorporated areas with service area populations of <10,000	Construct, enlarge, or otherwise improve community water, sewer, storm, or solid waste systems and related costs	\$250,000 to \$5 million	Rate negotiated with a private lender; terms to 40 years; no balloon payment	Comply with NEPA; submit complete preliminary engineering and environmental reports	Year-round

Related programs (Administered by USDA Rural Development/Rural Utilities Service in Washington, D.C.) - <http://www.rd.usda.gov/programs-services/all-programs#WEP>

Individual Household Water Well Program: Grants to private nonprofits to establish lending programs that provide low-cost loans to individuals living in eligible rural areas for the construction of water wells

Solid Waste Management Grant: For nonprofit organizations, public bodies or federally recognized Native American tribes to provide technical assistance to evaluate landfill issue or to help communities protect water resources from contamination associated with landfills serving rural areas

Water and Waste Revolving Fund Program: For nonprofit organizations, to establish lending programs to help eligible entities finance pre-development costs of water and wastewater projects or short-term small capital improvement projects that are not part of the regular operations and maintenance of the current water and wastewater system

Water and Waste Technical Assistance and Training Grant: For nonprofit organizations to provide technical assistance and/or training to associations on a wide range of issues relating to delivery of water and waste disposal services

USDA is an equal opportunity provider, employer, and lender.



United States
Department of
Agriculture

USDA RURAL DEVELOPMENT – OREGON COMMUNITY FACILITY PROGRAMS

USDA Program Administered in OREGON	Purpose <i>What is the program's goal?</i>	Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Community Facility Direct Loans	To assist in the development of essential community facility projects in rural areas	USDA makes a direct loan to an eligible applicant	Public bodies (e.g., cities, towns, districts, authorities, the state), nonprofits, federally recognized Native American tribes	Cities, towns, and rural areas with populations of <20,000	Fire, rescue, public safety, health services, and other facilities deemed necessary for the beneficial and orderly development of a rural community	No limit, but loans are usually less than \$5 million	Long-term fixed rate at or below market rate for public bodies; sliding scale for low-income communities	Priority is given to critical access hospitals and other health services, public safety, child care, libraries, and local foods	Year-round
Community Facility Loan Guarantees	To assist in the development of essential community facility projects in rural areas	USDA guarantees up to 90% of the loan made by a rural lender for essential community facilities; a 1% loan guarantee fee applies; the community works through a lender to apply	Banks and other lenders who make loans to rural communities and nonprofit or faith-based organizations or Native American tribes	Cities, towns, and rural areas with populations of <20,000	Critical access hospitals and other health services, fire and rescue, public safety, and other essential community facilities benefiting rural residents	No limit, but loans are usually less than \$5 million	Negotiated by applicant and lender; fixed or variable rates; up to 40 years (no balloon) to repay	Locate a bank willing to make the loan (USDA guarantees the bank loan); may be combined with a direct loan	Year-round
Community Facility Grants	To assist in the development of essential community facility projects in rural areas	USDA makes a grant to a low-income community on a sliding scale for up to 75% of the project's cost	Public bodies (e.g., cities, towns, districts, authorities, the state), nonprofits, or federally recognized Native American tribes	Cities, towns, and rural areas with populations of <20,000	Fire, rescue, public safety, health services, and other facilities necessary for beneficial and orderly development of a rural community	Usually under \$50,000	Grant	Funding is limited. Priority is given to fire, rescue, public safety, health services, and very low-income rural areas	Year-round
Economic Impact Grants (EIG)	To assist in the development of essential community facility projects in rural areas	USDA makes a grant for up to 75% of the project's cost	Public bodies (e.g., cities, towns, districts, authorities, the state), nonprofits, or federally recognized Native American tribes	Cities, towns, and rural areas with populations of <20,000; "not employed" rates >19.5%	Fire, rescue, public safety, health services, and other facilities necessary for beneficial and orderly development of a rural community	Usually under \$50,000	Grant	Same as above; restricted to identified Economic Impact Initiative (EII) areas; contact your local specialist for details.	Year-round
Rural Community Development Initiative (RCDI)	To develop the capacity of rural communities to conduct housing, community facility, or community economic development projects	USDA makes a grant to an intermediary for up to 50% of the project's cost; the intermediary provides financial and technical assistance to recipients	Private nonprofits, including faith-based organizations and public intermediaries, including federally recognized tribes	Cities, towns, and rural areas with populations of <50,000	Grants/matching funds are used to provide new or expand existing programs to undertake housing, community facility, or community and economic development projects	\$50,000 to \$300,000	Grant	Funding is limited; highest priority projects are areas with populations of <10,000 and median household incomes of <\$30,000	Once a year, announced in the Federal Register and on grants.gov

More information on all of these programs is available online at <http://www.rd.usda.gov/or>. Or, contact us directly:

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