

Rural Development

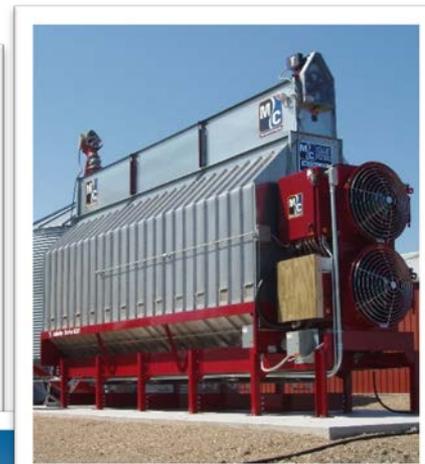
Committed to the future of rural communities.



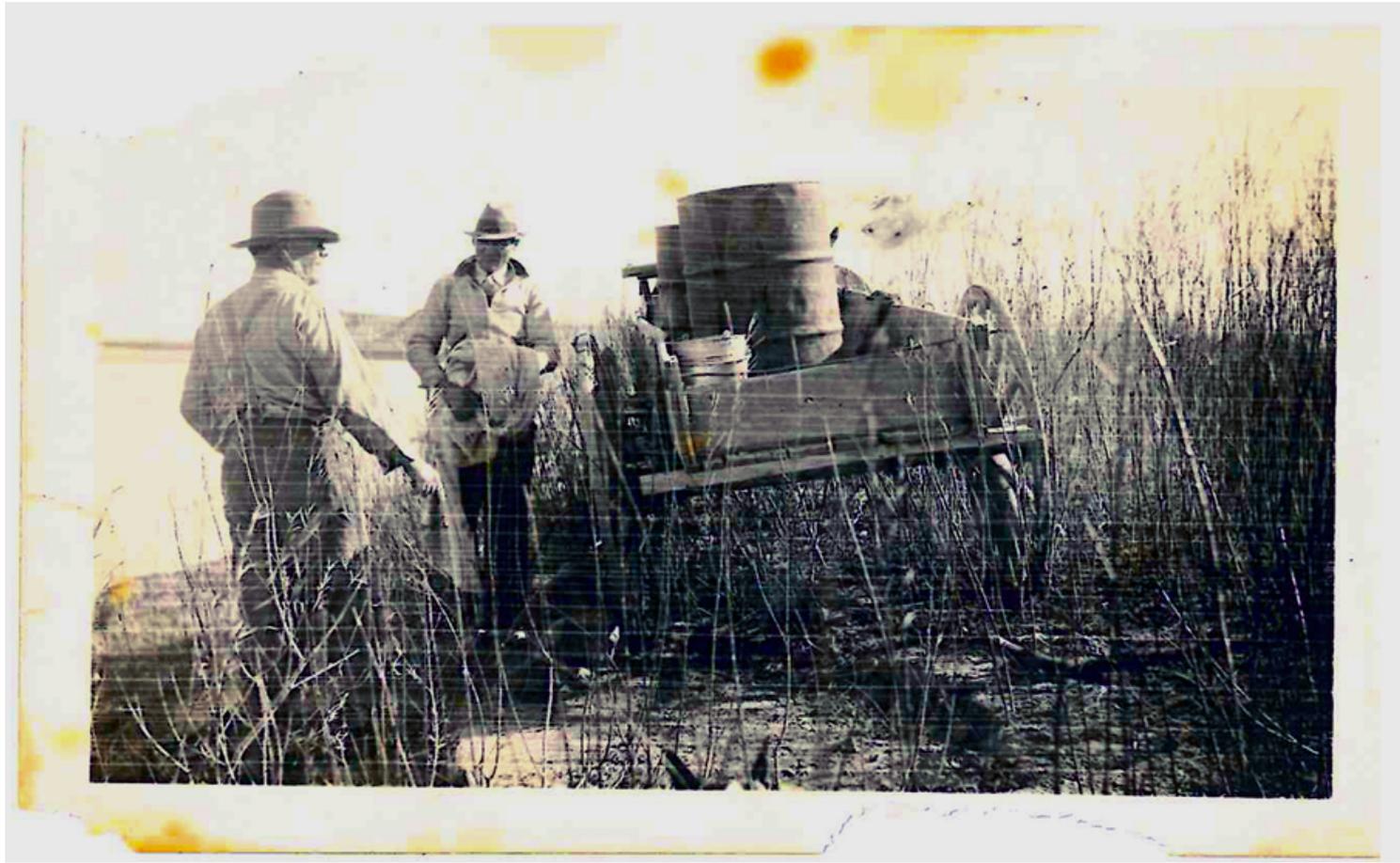
Ryan Taylor, State Director

Rural Development

Our Mission



To Increase Economic Activity and Improve the Quality of Life for All Rural Americans.



Water and Waste Program

- **Purpose: Funds used to install, expand, and improve water and wastewater systems, solid waste disposal, and storm sewers.**
 - **Direct and Guaranteed Loans, Grants**
 - **Communities under 10,000**
 - **Recipients must be public entities**



City of Cannonball

- Lagoon renovation and expansion
- \$770,750 grant
- In need of system that is environmentally safe and meets user demand

City of Dazey

- Municipal water supply improvement project
- \$75,000 loan and \$200,000 grant
- City hooked up to the Barnes Rural Water District for the municipal water supply

City of Bowdon

- Water and wastewater improvements
- \$468,000 loan and \$1,493,000 grant
- Replaced all sanitary water distribution piping, repaired/replaced waste water piping, and separated storm sewer system from waste water system



City of Elgin

- \$30,000 SEARCH Grant
- Assist the city in planning and preliminary design of waste water improvements





Portfolio 2009-2016

- \$145.8 million total in loans and grants
- \$90 million in loans & \$55.8 million in grants
- 151,177 residents receiving new or improved water or waste disposal service
- 84 projects funded
(50 water / 21 waste / 13 combo)
- 0.0% borrower delinquency rate

Typical Drinking Water Projects

- New Rural Water System
- Rural Water Extensions
- Water Storage Tanks
- Water Treatment Plants



Sanitary Sewer Projects

- New Small Town Sewer Systems
- Sewer System Extensions
- Wastewater Treatment Plant Improvement





Partners in Funding

- ND Water Commission
- Bank of North Dakota
- US Bureau of Reclamation – MR&I
- State Revolving Fund
- Indian Health Service
- Corp. of Engineers
- Community Development Block Grants
- Applicant Contribution



City of Streeter - Water Pipe Upgrade

	RD Loan Only	CBDG Only	RD Grant Only	Both Grants
Grant Amount	\$ -	\$200,000	\$1,115,000	\$1,315,000
Total Loan	\$2,585,000	\$2,385,000	\$1,470,000	\$1,270,000
Monthly Payment	\$8,948.41	\$8,256.08	\$5,088.65	\$4,396.32

Monthly cost per user with RD loan:

\$104.04

Monthly cost per user with CBDG only:

\$97.45

Monthly cost per user with RD grant only:

\$67.28

Monthly cost per user with RD/CBDG grants:

\$60.69



Leaks or Opportunities

- Communities with a low population (under 200), who have a higher Median Household Income (MHI), do not qualify for a RD grant or for a RD loan based on pay-ability.
- Communities with an emergency water situation that have a Median Household Income (MHI) higher than the state MHI (\$50,250) are unable to access our Emergency Community Water Assistance Grant Program.



United States Department of Agriculture

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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.

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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