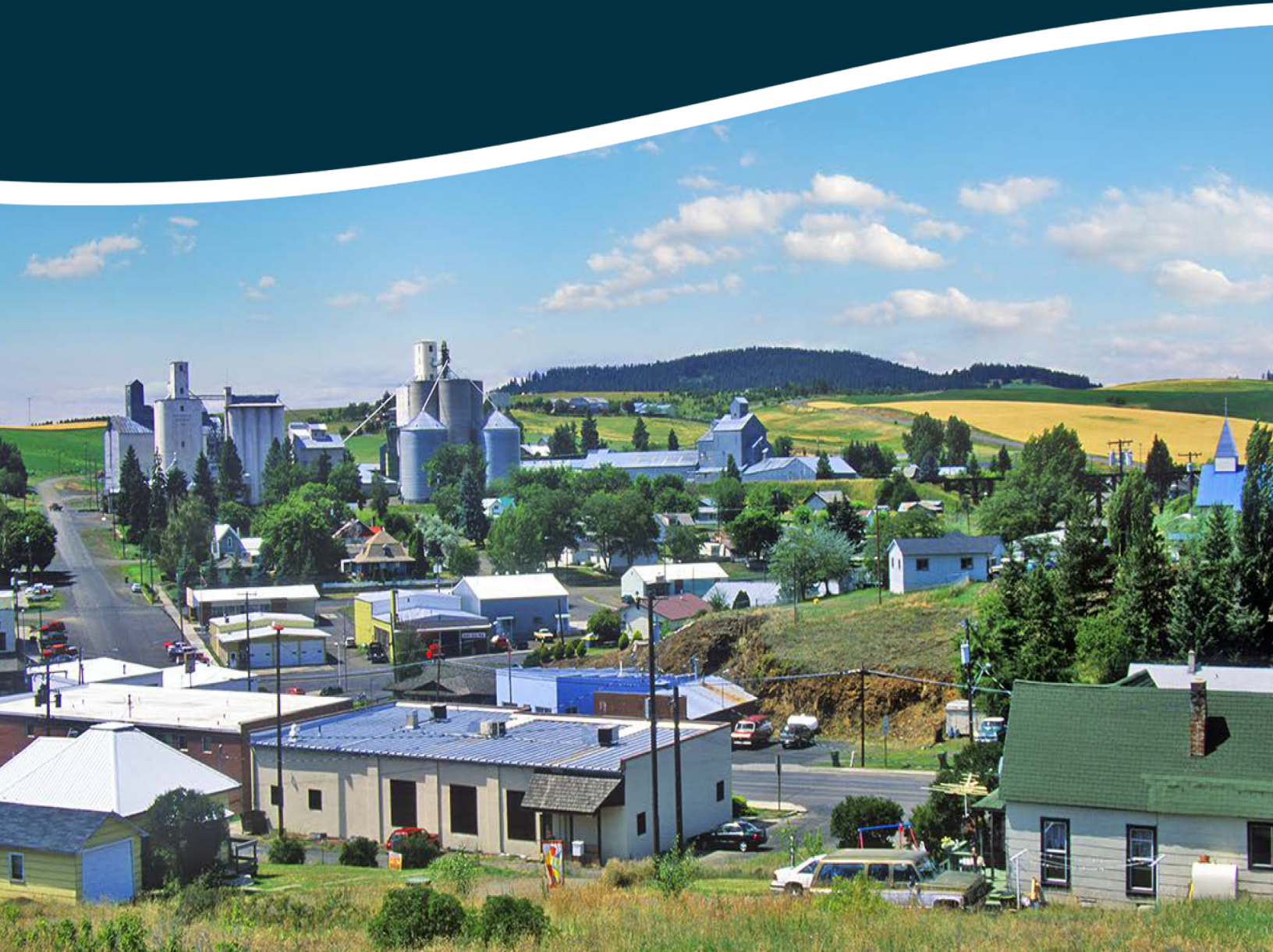


Water & Environmental Programs

FY 2016
Progress Report



Message from the Administrator



The Rural Utilities Service's (RUS) Water and Environmental programs (WEP), provides funding for the construction of water and waste facilities in rural communities of 10,000 or less. Since 2009, we have funded \$13.9 billion for 5,825 projects that will provide such access to 19.5 million rural residents. In fiscal year (FY) 2016 we funded 945 projects and technical assistance and training (TAT) grants totaling \$1.8 billion. These investments will improve the quality of life for more than 2.2 million rural residents. Seventy-seven percent of those dollars were in the form of loans that rural communities will repay with interest over the next 40 years. Our portfolio remains strong, with 15,853 loans totaling over \$12 billion and a .43 percent

delinquency rate.

Process improvement is integral to the success of our program. At the end of the FY 2015, we launched RD Apply, a new system that allows our customers to submit applications online for our loans and grants. Throughout FY 2016, our implementation team hosted webinars and in-person trainings for staff, and traveled to rural water conferences across the country to demonstrate the new system to community leaders, engineers, and circuit riders. At the end of the fiscal year, we have received 274 applications. In September 2016, at the Water and Environment Federation's Technical Exhibit and Conference in New Orleans, we announced the development of another process improvement tool, ePER, our electronic preliminary engineering report. It is a secure online application tool for water and waste disposal project engineers. The tool is compatible with RD Apply and its official launch is scheduled for winter 2017.

In addition, on April 1, 2016 RD implemented a new environmental regulation, 7 CFR Part 1970. It replaces two separate, outdated regulations and will be used by all RD programs. This consolidation will save our field staff, customers, and consultants time and will also allow them to more easily comply with the National Environmental Policy Act.

As we close out the fiscal year, the water crisis in Flint Michigan remains on our minds. The crisis brought America's aging water and waste infrastructure to the forefront and rural America is no exception. Fortunately, RD has funding to support and promote infrastructure investments in rural America. And our interest rates for water and waste loans dropped to their lowest levels in the history of the program this fiscal year. Rural communities can take advantage of these low rates at little burden to the local taxpayers and pay off the loans over a 40-year period. As we head into FY 2017, we strive to help even more rural communities achieve economic and financial stability through updated and improved water and waste infrastructure.

Sincerely,

A handwritten signature in blue ink that reads "Brandon McBride". The signature is written over a faint, light blue background that features a stylized map of the United States with various icons representing infrastructure and utilities.

Brandon McBride
Administrator, Rural Utilities Service

Contents

Message from the Administrator	1
Loan and Grant Funding	3
Funding Activity Highlights	4
Funding Activity Map	5
Overview of Projects Funded	6
Success Stories	8
Town of Illif, CO	8
Summit Springs Regional Waste District, IN.....	9
Village of Watkins Glen, NY.....	10
Thunder Valley, Pine Ridge Indian Reservation, SD	11
Special Evaluation Assistance for Rural Communities and Households Grants	12
City of Pierce, Idaho	12
Town of Crook, Colorado.....	12
City of Alton, Missouri.....	12
Loan Portfolio	13
Portfolio Performance	13
Graduation.....	13
TAT Grant Program	13
Special Initiatives	14
USDA/EPA Sustainability Initiative	14
Energy Efficiency Results	14
RD Apply	15
ePER, Electronic Preliminary Engineering Report.....	16
1970.....	16
Earth Day.....	16
Special Set Aside Funds	17
Colonias.....	17
Hawaiian Home Lands.....	18
Native American	18
Rural Alaskan Village Grants (RAVG)	18
Appendix A: Tables	19
Appendix B: Acronyms	30
Contact WEP.....	31

Loan and Grant Funding

Table 1. All WEP Funding

Area	Program	Funds	# of Projects
Regular Program	Direct	\$1,519,912,818	582
	Guaranteed	\$7,118,000	4
	Subtotal	\$1,527,030,818	586
Technical Assistance for Rural Systems	Circuit Rider (RUS contracts with the National Rural Water Association)	\$16,279,420	1
	Solid Waste Management	\$4,284,791	33
	Technical Assistance and Training (TAT)	\$20,118,511	20
	Subtotal	\$40,682,722	54
Special Initiatives	Alaska	\$30,874,170	14
	Alaska – Predevelopment and Planning Grant (PPG)	\$1,887,050	6
	Colonias	\$32,921,156	7
	Hawaiian Homelands	\$16,022,232	2
	Native American	\$25,078,505	17*
	Pre-Planning Grant (PPG)	\$1,138,286	45
	Special Evaluation Assistance for Rural Communities and Households (SEARCH)	\$3,559,152	131
	Rural Economic Area Partnership (REAP)	\$4,436,500	4*
	Strategic Economic and Community Development-Farm Bill 6025 (SECD)	\$54,918,000	11*
	Farm Bill 2014	\$94,107	0
	Disaster Funds 2008	\$5,100,000	1
	Revolving Fund	\$1,000,000	3
	Household Water Well	\$1,192,081	6
	Subtotal	\$178,221,239	249
Emergency	Emergency Community Water Assistance Grants (ECWAG)	\$13,508,188	49*
	Subtotal	\$13,508,188	49
Other Agencies	Appalachian Regional Commission	\$6,594,346	12
	Subtotal	\$6,594,346	12
TOTALS		\$1,766,037,313	945

*These projects also received other program funding that is counted here.

Funding Activity Highlights

In FY 2016, WEP invested \$1.5 billion in direct and guaranteed loans and grants to provide technical assistance and training to help rural communities develop 586 water and waste disposal (WWD) projects that have helped safeguard the health of 2,240,969 rural residents. The majority of funds provided through the direct loan and grant program, 77 percent, were in the form of loans. In addition, 94 percent of systems within the portfolio met financial sustainability ratios. These investments will provide safe, affordable water, sewer, and waste disposal services to rural communities.

WEP funding activities included the following:

- \$1.5 billion for 582 projects in WWD direct loans and grants; including \$162.6 million for 88 projects in persistent poverty counties in 22 states
- \$7 million for four projects in WWD guaranteed loans
- \$178 million for 244 projects in disadvantaged communities
- \$13.5 million for 49 projects in communities qualifying for emergency assistance
- \$20 million for 20 grants to TAT providers
- \$820 million for 460 projects in 20x20x16 communities¹
- \$1.1 million for six Household Water Well Systems grants
- \$1 million for three Water and Wastewater Revolving Fund grants
- \$1.1 million for 45 PPGs to assist in preparing applications for WEP funds
- \$3.6 million for 131 SEARCH grants

In addition, WEP:

- Maintained a .43 percent delinquency rate² on its portfolio of 15,794 loans.
- Funded 11 projects that will build water and waste infrastructure as a part of a larger regional economic development plan.
- Administered 12 projects for the Appalachian Regional Commission, a partner organization.

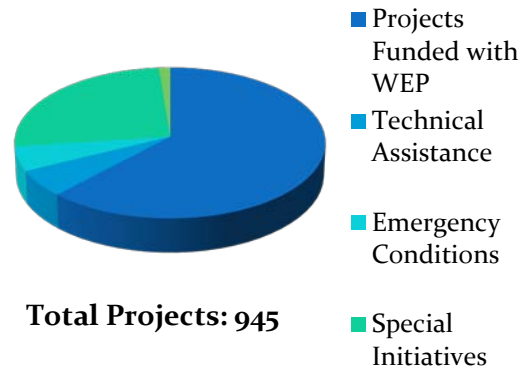
¹ Rural communities where more than 20 percent of residents face extreme poverty.

² This rate does not include Puerto Rico's PRASA loans, which are currently in Forbearance. WEP is working with PRASA to remedy this problem.

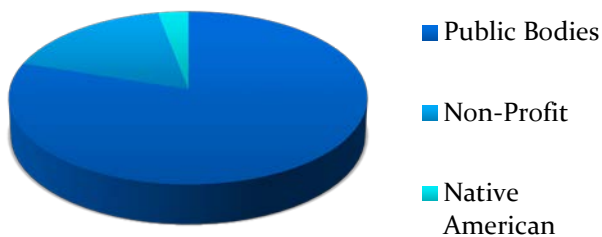
Overview of Projects Funded

In FY 2016, WEP funded 945 projects for \$1.8 billion. The majority (86 percent) of the projects were funded from the WEP regular loan and grant program. The balance of the projects were funded through several special programs and initiatives. Technical Assistance and Training (TAT) grants and Solid Waste Management grants were made to 53 grantees. Forty-nine applicants received funds set aside to assist water systems with emergency conditions. Through agreements with ARC, WEP provided high poverty areas in rural Appalachia funding for and/or administered 12 projects. And through special initiatives such as Colonias and Native American, 24 projects received set aside funds.

FY 2016 Projects by Program Type



FY 2016 Projects by Recipient Type

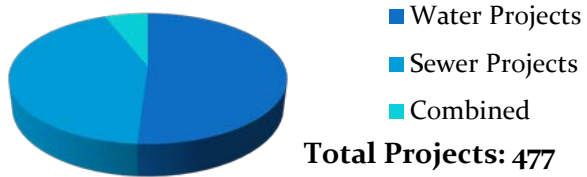


The three categories of eligible applicants for WEP programs are public bodies, Native American tribes and nonprofit organizations. Public bodies made up the largest portions of FY 2016 borrowers at 80 percent. Nonprofit organizations accounted for 17 percent of the borrowers and the balance of three percent was from Native American tribes.

Public body projects tend to be about 40 percent larger than nonprofit projects. Two possible reasons are the increased demand for fire protection in public body water systems and more wastewater systems for public bodies. These wastewater systems are usually more costly than drinking water systems on a per user basis.

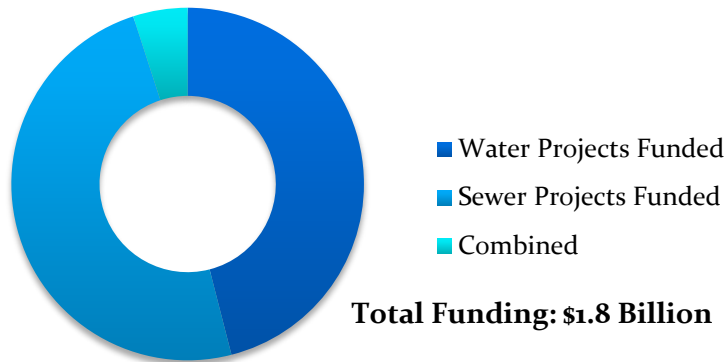
Water and sewer projects make up the bulk of WEP infrastructure funding. The ratio of water to sewer projects has remained fairly constant over the past few years. The 477 water projects represented 51 percent of the projects funded while the 408 wastewater systems accounted for 43 percent. Six percent of the projects funded made improvements to both water and sewer systems.

FY 2016 Projects Water/Sewer/ Combined



We also see the same trend when looking at the \$1.8 billion funding for water and sewer systems. Water projects funded totaled \$804 million or 46 percent of WEP funds. Wastewater projects funded totaled \$867 million or 49 percent of WEP funds. Projects that combined both water and sewer systems totaled \$95M or five percent of WEP funds.

FY 2016 Projects by Funds



WEP Advice and Assistance – Our Customers are Our Priority

WEP provides advice and assistance to the applicants and borrowers throughout the loan making, construction, and system management and maintenance processes. For many rural systems, the projects financed through WEP may be the first experience board members or town councils have with financing and managing a public utility. Assistance to RD customers is enhanced through the work of circuit riders and other technical assistance providers funded through the TAT Grant Program.

Success Stories

Town of Iliff, CO

\$265,000 Loan and \$466,500 Grant

Town of Fleming, CO

\$22,500 Grant

Iliff, Colorado has a population of around 270; Fleming around 400. Both are persistent poverty communities located in Logan County, a designated StrikeForce area. StrikeForce is part of the Obama Administration's commitment to address persistent poverty across America.

Iliff has an aging wastewater treatment facility, which is out of compliance with state environmental regulations. USDA previously awarded the town a \$27,500 grant for the preparation of an engineering and environmental report to upgrade its facility. The current \$731,500 loan and grant combination will finance the construction of the project. This project is utilizing funding from Farm Bill Section 6025.

Fleming's lagoon wastewater treatment facility was constructed in the 1950's and 1970's and is in need of significant upgrades to bring the system into compliance with current regulations. Its collection system is also in need of evaluation and upgrades. USDA awarded Fleming a \$22,500 Predevelopment Planning Grant to help with the cost of preliminary engineering and environmental reports as it prepares to upgrade its wastewater system.



WEP Assistant Administrator Jacki Ponti-Lazaruk (top row, second from left), gathered with Iliff, CO Head Start staff and students and Iliff officials for an early Earth Day celebration and tree planting ceremony in April 2016.

Summit Springs Regional Waste District, IN

\$1,405,000 Loan

\$4,179,000 Grant

The Summit Springs Regional Waste District is located Henry County in the town of Mount Summit, Indiana. The town was named for its lofty elevation. The town's population is around 350.

The main collection system and wastewater treatment plant for the Summit Springs Regional Waste District were constructed in 1980. The main problem with the collection system is inflow and infiltration to the system during and after wet weather events.

The combined \$5,584,000 in USDA RD funding will be used to upgrade the district's treatment plant and limit the amount of inflow and infiltration to the system during wet weather events. It will also satisfy a violation letter the district received from the Indiana Department of Environmental Management for raw sewage backing up in customers' houses and yards.



The Wastewater Collection System at the Summit Springs Regional Waste District in Mount Summit, IN.

Village of Watkins Glen, NY

\$1,510,000 Loan

\$500,000 Grant

The village of Watkins Glen, located in Schuyler County, New York, has a population of approximately 1,859. Watkins Glen is located on the southern tip of Seneca Lake, one of western New York’s deep, glacial Finger Lakes and is the site of scenic Watkins Glen State Park.

The Village owns and maintains a collection system for wastewater; some of which dates back to the early 1900’s and is made of vitrified clay tile. The village completed some upgrades to the system in the 1990’s, but has recently been in violation of state environmental codes.

The USDA RD \$1,510,000 million loan and \$500,000 grant will be used to rehabilitate the wastewater collection system by replacing and repairing pipes, sewer lines, and manholes.



A view of Main Street in Watkins Glen, NY. The village will use over \$2 million in USDA funding to rehabilitate its wastewater collection system.

Thunder Valley, Pine Ridge Indian Reservation, SD
\$1.97 Million

On June 22, 2015, USDA announced \$1.97 million in funding to the Thunder Valley Community Development Corporation for a new community center on the Pine Ridge Indian Reservation in South Dakota serving the Oglala Lakota community. This project is part of the Obama Administration's commitment to Indian Country and the Promise Zone initiative. Promise Zones are high poverty communities where the federal government partners with local leaders to increase economic activity, improve educational opportunities, leverage private investment, reduce violent crime, enhance public health, and address other community identified priorities. The community plans to build additional housing, a small farm, an aquaponics greenhouse, a grocery store, powwow grounds, and a youth center on the Reservation.

In addition to RD, other investment partners include the Sustainable Home Ownership Project, Enterprise Community Partners, the Northwest Area Foundation, and the Bush Foundation. Thunder Valley CDC will manage the Regenerative Community under the direction of Executive Director Nick Tilsen and in cooperation with other community partners and key local, tribal and regional organizations, and will take a holistic approach to addressing the area's most challenging issues. Thunder Valley later received an additional \$85,000 loan and \$71,000 grant from USDA to pay for a storm drainage project.

RD's Rural Utilities Service and Rural Housing Service worked together on this project to ensure that water lines would be drawn at the same time that new houses were being built. It is a great sustainability initiative. Projects such as these highlight the need many rural Americans still have for essential community infrastructure. WEP provides funding to such projects for an array of groups to assist rural communities in receiving quality infrastructure.



Water Programs Director Kent Evans (second from left) at an Earth Day Presentation at the Pine Ridge Indian Reservation in SD.

Special Evaluation Assistance for Rural Communities and Households Grants

Special Evaluation Assistance for Rural Communities and Households (SEARCH) helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. The following are three examples of successful WEP projects funded in FY 2016 that resulted from initial SEARCH grants:



City of Pierce, Idaho

- The city originally received a \$25,000 SEARCH grant to complete a preliminary engineering report to study the deficiencies on their wastewater treatment system and evaluate alternatives.
- On July 16, 2016, the city received a \$1.8 million USDA loan and a \$1.1 million USDA grant in combination with a \$500,000 Community Development Block Grant.
- The project will provide a safe and sanitary waste water treatment system for its 576 residents.

Town of Crook, Colorado

- The small town of 110 residents originally received a \$30,000 SEARCH grant to conduct an environmental review and determine the best method for reducing inflow and infiltration (I&I) into the sewer system.
- On August 3, 2016 the town received a \$270,000 USDA loan and a \$1,032,000 USDA grant. The community also received \$750,000 in Energy Impact Funding through the State.
- The community is located in a Strike Force County and they meet the 20x20x16 criteria.
- The project will rehab all of the collection line using cured-in-place pipe and the current lagoon treatment system will be replaced with a mechanical treatment system. This project will eliminate a health concern and bring the system into compliance with state standards.

City of Alton, Missouri

- The city received a \$25,000 SEARCH grant to complete a preliminary engineering report to evaluate their entire water system.
- On April 6, 2016 the City received a \$1,594,000 USDA loan and a \$1,477,200 USDA grant. The community also received a Community Development Block Grant of \$500,000.
- This community is an agency targeted area with a high poverty census tract, and they are located in the Region of focus and Joint Strike Force area.
- The project proposes a renovation of two well houses; interior/exterior painting of two elevated storage tanks (50,000 gal and 75,000 gal); and replacing existing asbestos-cement (Transite) pipe with 70,200 linear feet of PVC.

Loan Portfolio

The total WEP portfolio as of September 30, 2016, included 7,600 borrowers, 15,853 loans, and \$12,465,178,000 in unpaid principal.

Portfolio Performance

The WEP portfolio remains strong, maintaining a delinquency rate of .43 percent. The majority of funds provided by WEP are loan dollars that are repaid with interest over a number of years. WEP’s servicing activities provide a path forward for borrowers who may find themselves in difficult financial situations, leaving write-offs of loans as a last resort. WEP portfolio loans written off since the inception of the program are just one tenth of one percent of the \$35.1 billion loaned since 1940.

Table 2. WEP Collections in FY 2016 (principal plus interest)

WEP Collections	Amount
Loan Payments	\$737,098,180
Loans Fully Paid	\$590,987,703
TOTAL	\$1,328,085,883

The program also achieved its goal of having 94 percent of borrowers demonstrating financial sustainability by FY 2016 based on several financial ratios.

Graduation

Borrowers are required to refinance (graduate) to other credit when they can obtain the necessary funds from commercial sources at reasonable rates and terms. Borrowers are reviewed every other year after the initial loan is six-years old to determine whether they can refinance with commercial credit sources. Those borrowers determined able to refinance are asked to work with other credit sources to acquire loans at reasonable rates and terms to pay off their debt to the government. Generally, borrowers are required to refinance only when they can maintain reasonable user rates. In FY 2016, WEP exceeded the graduation goal of five percent by actually graduating 8.79 percent of the eligible borrowers. Since 2009, 5,024 loans have graduated to commercial credit to take advantage of low commercial rates. These borrowers are now better positioned to repay other RUS loans and make new investments.

TAT Grant Program

The TAT Grant Program provides funds to private, non-profit organizations to assist communities with water or wastewater systems through free technical assistance and/or training provided by the grant recipients. In FY 2016, 24 applicants for the TAT Grant Program received funding totaling \$20,118,511. The grantees will provide services to five states (AK, AR, AZ, NY and WV) as well as 14 multi-states/nationals including funds for an energy efficiency TAT grant.

Special Initiatives

USDA/EPA Sustainability Initiative

The Sustainable Rural and Small Utility Management Initiative is part of an overall Memorandum of Agreement, signed between RD and the Environmental Protection Agency (EPA) in 2011 to support a series of activities helping rural and small water and wastewater systems more effectively provide sustainable services to the communities that they support.

During FY 2016, WEP completed a refresh of the two key workshop tools for utilities and the technical assistance providers: The Rural and Small Systems Guidebook to Sustainable Utility Management and Workshop in a Box: Sustainable Management of Rural and Small Systems Workshops. RD also developed additional materials to encourage the attendance and support of utility decision makers at the workshops. In addition, a Quick Start Guide was created for RD and EPA field staff to help them refer borrowers/potential borrowers to the sustainability workshops.

RD and EPA continue to work with partners such as the National Rural Water Association (NRWA) and the Rural Community Assistance Partnership (RCAP) to host and facilitate workshops around the country. In FY 2016, the technical assistance providers conducted over 100 workshops in each state, including Hawaii and Puerto Rico.

Energy Efficiency Results

EPA estimates that three percent of all national energy consumption is from water and wastewater systems. For many rural systems, energy is one of the highest operating costs. WEP continues to fund initiatives that result in increased sustainability of rural water systems. One such initiative aims to increase sustainability through more efficient and less costly energy usage by rural systems. NRWA performed energy efficiency assessments on water and wastewater systems in rural communities in nine states in FY 2016: Arkansas, California, Colorado, Mississippi, Missouri, New Mexico, New York, South Carolina, and Texas. The audits were conducted with USDA funds awarded in late 2015. The circuit riders conducted 270 energy assessments, which identified a total of \$2,644,270 worth of annual energy savings for those water/wastewater utilities. The energy efficiency assessment process has identified annual savings per utility ranging from \$0 to \$201,958, with an annual average savings of \$10,899 per utility system. The following table show the total savings per state:

Table 3. Total FY 2016 Energy Efficiency Savings per State

State	Savings
Arkansas	\$245,665
California	\$182,536
Colorado	\$285,287
Mississippi	\$301,774
Missouri	\$302,343
New Mexico	\$314,618
New York	\$245,874
South Carolina	\$579,822
Texas	\$186,351
TOTAL	\$2,644,270

In last quarter of FY 2016, USDA awarded NRWA additional funding to continue and expand its energy audit program.

RD Apply



The RD Apply implementation team demonstrated the new application system at 45 National Rural Water Conferences in FY 2016.

In FY 2016 WEP brought RD Apply, a new online application filing tool launched in late September, to its rural customers. Applicants can register to use the system on any electronic device, and then complete and submit their applications online. Through RD Apply, applications can be submitted by anyone, anywhere in the country, any time of day, which means even the most remote communities can submit an application as long as they have access to the Internet.

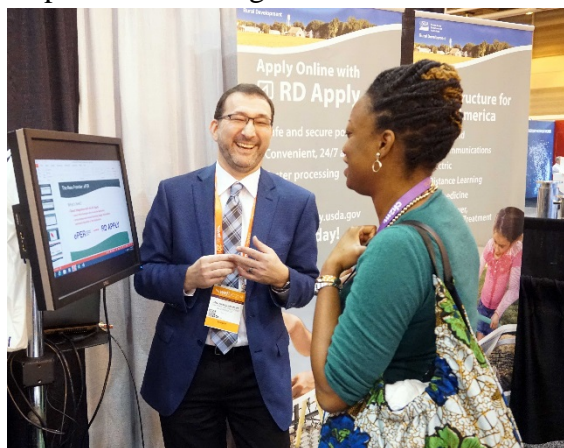
RD's implementation of RD Apply for Water and Waste Disposal applications gives applicants control over when they apply, better standardizes the method of application, and provides a neutral, non-discriminatory interface through which applications may be filed.

In FY 2016, WEP's RD Apply implementation team provided applicant training on how to use the system and monitored incoming applications to ensure prompt processing. The increased automation is resulting in faster, more efficient, and fair application reviews.

In late FY 2015, WEP launched RD Apply at the National Rural Water Association Water Pro Conference in Oklahoma City. RD Apply is an online application system. Since its launch, RD staff has attended rural water conferences and other events across the country to demonstrate RD Apply to community leaders, engineers, and circuit riders. It has also held several webinars for RD staff. At the end of FY 2016, 274 applications have been filed using RD Apply.

ePER, Electronic Preliminary Engineering Report

ePER is our new secure online application tool for water and waste disposal project engineers. It is our latest online innovation to enhance the application process for RUS water and waste disposal loans and grants. While it is still in development, RD plans to launch it 2017. It has



Senior WEP Engineer Ben Shuman explains ePER to an engineer at WEFTEC in New Orleans.

built-in features, such as life cycle cost analysis and service area mapping tools, enable streamlined project development. Consulting engineers can use ePER to interactively create technical documents online while working with rural communities on water and waste disposal projects. ePER is consistent with the Interagency Preliminary Engineering Report template developed in collaboration between the USDA Rural Utilities Service, the Environmental Protection Agency, the Department of Housing and Urban Development, and the Indian Health Service. It is interactive, prompting users for information minimizing the time and effort involved in completing reports. It is flexible; reports are generated in PDF and XML

for easy submission to USDA and other Federal/state funding agencies. And finally, it is compatible with RD Apply.

1970 – Streamlined Environmental Regulation

On April 1, 2016, RD implemented a new environmental regulation, 7 CFR Part 1970. It replaces two former regulations, Rural Housing Service/Rural Business Service regulation 7 CFR 1940-G and RUS regulation 7 CFR 1794. The new regulation covers all RD programs. This improvement will benefit field staff as well as borrowers and consultants, who will save time and need less regulatory knowledge to comply with the National Environmental Policy Act. Throughout FY 2016, the WEP environmental team conducted webinars and in-person trainings for staff in the National Office and in the field, and the public.



Earth Day

Each year on Earth Day, April 22, WEP highlights the important work it does for rural America,



USDA Earth Day event in Monette, AR, April 2016.

including those communities in designated poverty areas. In celebration of Earth Day 2016, 60 water and wastewater projects in 33 states received funding from WEP. Twenty one of the projects were located in persistent poverty, StrikeForce, or Promise Zone communities. Seventeen of the Earth Day recipients received priority funding through a 2014 Farm Bill provision that encourages

communities to adopt regional economic development plans. These projects are centered on regional collaboration and long-term growth strategies, and leverage outside resources, which are vitally important to increasing opportunities for families in rural communities.

Special Set Aside Funds

Colonias

In 2013, WEP launched the USDA/EPA Colonias Needs Assessment Initiative. The joint project aims to identify gaps in water and waste disposal infrastructure needs in select *colonias* areas in four states: California, New Mexico, Arizona, and Texas.

USDA and EPA conducted a preliminary scoping assessment of colonias' level of access to water and waste disposal infrastructure, economic conditions, and the environmental and public health risks the communities face. The areas of focus for the study were those where the data showed highest health, environmental and economic challenges. USDA awarded RCAP a \$500,000 TAT grant to conduct an on the ground colonias needs assessment that resulted in the development of a comprehensive overview of water and waste needs along the Southwest border of the U.S. complete with an interactive map of its findings. RCAP presented its findings and an interactive map to USDA and EPA on June 18, 2015.

The agencies intend to use the assessment to fill information gaps on safe water and sanitation needs and inform multiple stakeholders of the type of support required by these communities. The targeted communities will receive technical assistance to build capacity in identifying and planning for appropriate infrastructure, building partnerships, and obtaining access to existing funding opportunities.

In FY 2016, USDA launched the third phase of the Initiative, which is to develop a Technical Assistance Strategic Plan for all four Border States. USDA coordinated and facilitated four working groups in those four states. In addition to USDA, other federal agencies that participated included Housing and Urban Development and the Environmental Protection Agency, along with community organizations and state agencies. The working groups discussed potential technical assistance and funding strategies for colonias communities.

Hawaiian Home Lands

WEP is taking action to ensure deployment of much-needed infrastructure in the Hawaiian Home Lands. WEP staff conducted a series of workshops that focused on WEP's financing programs



in April 2016. The workshops were conducted in Hilo, Kailua-Kona, Kauai, Maui, and Oahu. Given that Hawaii is composed entirely of islands in addition to its geographic isolation from the contiguous United States, doing outreach in Hawaii is particularly important to the success of WEP's programs.

Workshop attendees were given "in-depth" program information including: assistance and eligibility requirements, funding uses, financing conditions, and how to meet priority goals. Attendees also received comprehensive training on the preliminary engineering report and on preparing the environmental report to assist with compliance of federal requirements for review under the National Environmental Policy. Attendees received hands on training on RD Apply, including how to register to use the system and how to input an application.

WEP Deputy Assistant Administrator Scott Barringer assists with an RD project in Kona, HI.

During the trip, RD staff attended meetings with the Department of Hawaiian Home Lands (DHHL) and discussed potential projects, funding availability,

application requirements and timelines. RD staff also made site visits to places where DHHL would be applying for RD assistance, and helped DHHL representatives register to use RD Apply. In FY 2016, WEP awarded \$16,022,232 in set aside funding for Native American Homeland water and waste projects.

Native American

WEP continues to invest in critical water and waste infrastructure to serve Native American tribes. At the beginning of FY 2016, WEP reviewed Native American participation in its program and determined that additional funds were needed for Native American infrastructure projects. To increase the number of Native Americans benefiting from WEP services, an additional eight million was set aside for Native American water infrastructure projects in FY 2016 (\$24 million in FY 2016 versus \$16 million in FY 2015). WEP awarded \$25,078,505 to support projects in FY 2016.

Rural Alaskan Village Grants (RAVG)

In FY 2016, WEP awarded \$32,761,220 to support projects for planning and construction of water and waste infrastructure in native Alaskan Villages.

Appendix A: Tables

Table 4. WWD Regular Loan and Grant Program

State	FY 2015		FY 2016	
	Loan	Grant	Loan	Grant
ALABAMA	\$8,166,850	\$7,323,000	\$14,538,000.00	\$9,083,000
ALASKA	\$339,000	\$1,090,228	\$1,727,101	\$2,971,180
ARIZONA	\$2,005,000	\$3,602,144	\$3,604,000	\$2,176,000
ARKANSAS	\$20,548,000	\$9,391,600	\$21,728,700	\$8,345,800
CALIFORNIA	\$15,297,742	\$7,233,705	\$8,183,000	\$5,655,900
COLORADO	\$4,479,000	\$2,792,796	\$1,308,000	\$2,645,000
CONNECTICUT	\$14,786,000	\$4,093,000	\$10,577,000	\$3,461,000
DELAWARE	\$1,515,000	\$2,542,000	\$7,900,000	\$2,225,000
FLORIDA	\$3,178,000	\$3,648,830	\$19,042,000	\$9,075,320
GEORGIA	\$23,442,600	\$7,246,000	\$34,183,000	\$11,011,000
HAWAII	\$0	\$0	\$0	\$0
IDAHO	\$38,827,000	\$15,519,000	\$18,775,000	\$6,867,000
ILLINOIS	\$33,583,000	\$11,899,150	\$57,666,000	\$11,511,700
INDIANA	\$3,517,200	\$12,129,000	\$67,465,000	\$17,549,000
IOWA	\$8,671,000	\$6,878,700	\$37,275,000	\$6,703,000
KANSAS	\$16,803,000	\$8,013,000	\$10,562,000	\$5,161,000
KENTUCKY	\$58,853,000	\$11,282,250	\$31,900,000	\$9,609,000
LOUISIANA	\$38,185,000	\$8,671,935	\$28,693,000	\$6,118,664
MAINE	\$13,325,000	\$7,181,000	\$14,821,000	\$8,952,178
MARYLAND	\$17,237,000	\$6,595,000	\$10,762,000	\$3,744,000
MASSACHUSETTS	\$9,440,000	\$3,331,700	\$11,250,000	\$2,991,000
MICHIGAN	\$56,656,000	\$15,697,000	\$54,543,000	\$13,576,000
MINNESOTA	\$23,690,000	\$10,194,000	\$31,600,000	\$10,648,178
MISSISSIPPI	\$23,348,167	\$11,567,460	\$34,280,800	\$12,637,759
MISSOURI	\$46,142,060	\$13,959,010	\$33,156,000	\$15,998,710
MONTANA	\$22,707,000	\$5,736,000	\$32,189,000	\$12,399,100
NEBRASKA	\$7,952,000	\$2,541,000	\$10,864,500	\$3,884,600
NEVADA	\$10,341,000	\$11,686,625	\$9,165,000	\$2,372,589
NEW HAMPSHIRE	\$7,707,000	\$5,685,300	\$4,086,000	\$2,290,718
NEW JERSEY	\$10,466,000	\$2,840,000	\$14,329,000	\$2,843,000
NEW MEXICO	\$7,249,000	\$5,043,000	\$1,788,000	\$124,000
NEW YORK	\$27,166,000	10,268,000	\$23,306,500	7,596,000
NORTH CAROLINA	\$24,584,000	\$14,389,600	\$41,661,800	\$10,353,000
NORTH DAKOTA	\$9,747,369	\$2,322,000	\$16,076,000	\$2,383,320
OHIO	\$27,900,000	\$11,813,000	\$43,737,000	\$12,551,500
OKLAHOMA	\$18,537,000	\$6,043,800	\$29,353,300	\$7,254,200

OREGON	\$29,962,515	\$7,468,003	\$9,281,000	\$4,582,801
PENNSYLVANIA	\$57,262,000	\$16,802,700	\$38,654,900	\$16,284,000
PUERTO RICO	\$11,714,000	\$3,166,000	\$10,905,000	\$3,175,000
RHODE ISLAND	\$4,760,000	\$1,780,000	\$6,247,000	\$1,842,000
SOUTH CAROLINA	\$49,236,068	\$12,631,199	\$62,977,000	\$9,037,020
SOUTH DAKOTA	\$13,238,000	\$6,196,000	\$13,148,000	\$3,567,000
TENNESSEE	\$22,413,500	\$11,640,500	\$26,772,000	\$8,582,885
TEXAS	\$132,825,068	\$14,800,700	\$65,289,300	\$16,137,300
UTAH	\$4,672,000	\$4,514,000	\$4,809,000	\$4,239,346
VERMONT	\$9,309,000	\$4,355,041	\$10,447,000	\$3,720,604
VIRGIN ISLANDS	\$0	\$0	\$0	\$0
VIRGINIA	\$24,034,000	\$11,187,700	\$40,955,000	\$9,911,800
WASHINGTON	\$16,174,000	\$5,749,700	\$9,674,400	\$5,416,200
W. PACIFIC AREAS	\$0	\$0	\$0	\$0
WEST VIRGINIA	\$48,470,000	\$10,709,000	\$24,184,000	\$6,286,000
WISCONSIN	\$25,435,000	\$9,244,000	\$43,041,000	\$9,575,145
WYOMING	\$93,000	\$737,000	\$3,849,000	\$2,458,000
TOTALS	\$1,105,989,139	\$391,231,376	\$1,162,329,301	\$357,583,517

Table 5. Colonias Grants

State	2015	2016
ARIZONA	\$3,360,000	\$6,883,056
CALIFORNIA	\$0	\$5,839,700
NEW MEXICO	\$8,859,800	\$10,439,100
TEXAS	\$14,131,500	\$9,759,300
TOTALS	\$26,351,300	\$32,921,156

Table 6. REAP Grants

State	2015	2016
NEW YORK	\$1,250,000	\$0
NORTH DAKOTA	\$1,504,500	\$2,229,000
VERMONT	\$1,682,000	\$2,207,500
TOTALS	\$4,436,500	\$4,436,500

Table 7. Emergency Program

State	2015	2016
ARIZONA	\$150,000	\$0
ARKANSAS	\$96,400	\$0
CALIFORNIA	\$8,870,944	\$3,034,311
DELAWARE	\$500,000	\$500,000
GEORGIA	\$0	\$376,500
HAWAII	\$35,500	\$0
IDAHO	\$431,000	\$550,000
ILLINOIS	\$603,620	\$478,177
IOWA	\$992,000	\$500,000
KANSAS	\$500,000	\$0
KENTUCKY	\$0	\$300,000
MARYLAND	\$175,000	\$0
MICHIGAN	\$0	\$500,000
MINNESOTA	\$49,000	\$0
MISSOURI	\$0	\$500,000
MONTANA	\$0	\$140,000
NEBRASKA	\$266,100	\$1,170,100
NEW HAMPSHIRE	\$0	\$150,650
NEW JERSEY	\$0	\$500,000
NEW YORK	\$150,000	\$147,000
NORTH CAROLINA	\$150,000	\$0
NORTH DAKOTA	\$0	\$50,430
OHIO	\$0	\$874,445
OKLAHOMA	\$298,578	\$411,457
OREGON	\$0	\$779,475
TENNESSEE	\$500,000	\$1,045,900
TEXAS	\$0	\$963,355
VERMONT	\$137,789	\$124,388
WASHINGTON	\$0	\$412,000
WEST VIRGINIA	\$500,000	\$0
WISCONSIN	\$727,500	\$0
TOTALS	\$15,133,431	\$13,508,188

Table 8. Native American Grants

State	2015	2016
ARIZONA	\$0	\$2,000,000
CALIFORNIA	\$4,884,000	\$0
COLORADO	\$0	\$5,484,000
MAINE	\$0	\$705,000
MINNESOTA	\$2,182,000	\$1,665,816
MONTANA	\$2,435,325	\$552,366
NEVADA	\$5,339,600	\$0
NEW MEXICO	\$3,113,872	\$0
NORTH DAKOTA	\$0	\$3,378,003
OKLAHOMA	\$0	\$2,000,000
SOUTH DAKOTA	\$3,022,000	\$2,744,846
TEXAS	\$0	\$1,680,000
UTAH	\$0	\$3,535,474
WISCONSIN	\$5,581,000	\$0
WYOMING	\$0	\$1,333,000
TOTALS	\$26,557,797	\$25,078,505

Table 9. SEARCH Grants

State	2015	2016
ALABAMA	\$163,080	\$183,000
ALASKA	\$25,000	\$0
AMERICAN SAMOA	\$0	\$30,000
ARKANSAS	\$9,000	\$31,300
CALIFORNIA	\$29,500	\$55,000
COLORADO	\$90,000	\$46,000
DELAWARE	\$40,000	\$90,000
FLORIDA	\$30,000	\$60,000
GEORGIA	\$145,000	\$28,000
HAWAII	\$0	\$150,000
IDAHO	\$103,220	\$132,000
ILLINOIS	\$99,000	\$95,310
INDIANA	\$88,500	\$30,000
IOWA	\$176,400	\$90,000
KANSAS	\$50,500	\$54,000
LOUISIANA	\$216,800	\$111,200
MAINE	\$64,000	\$59,000
MARSHALL ISLANDS	\$0	\$30,000
MARYLAND	\$141,500	\$120,000

MASSACHUSETTS	\$25,350	\$0
MICHIGAN	\$30,000	\$25,000
MINNESOTA	\$60,000	\$0
MISSISSIPPI	\$88,500	\$60,000
MISSOURI	\$271,200	\$127,000
MONTANA	\$30,000	\$60,000
NEBRASKA	\$84,500	\$126,700
NEVADA	\$30,000	\$30,000
NEW HAMPSHIRE	\$0	\$54,000
NEW JERSEY	\$30,000	\$0
NEW MEXICO	\$30,000	\$60,000
NORTH CAROLINA	\$149,500	\$171,700
NORTH DAKOTA	\$0	\$60,000
OHIO	\$30,000	\$24,000
OKLAHOMA	\$29,000	\$86,650
OREGON	\$30,000	\$60,000
PENNSYLVANIA	\$30,000	\$60,000
SOUTH CAROLINA	\$30,000	\$30,000
SOUTH DAKOTA	\$30,000	\$150,000
TENNESSEE	\$75,000	\$60,000
TEXAS	\$369,250	\$202,000
UTAH	\$60,000	\$59,392
VERMONT	\$30,000	\$81,900
VIRGINIA	\$270,000	\$337,000
WASHINGTON	\$24,000	\$30,000
WEST VIRGINIA	\$26,600	\$60,000
WISCONSIN	\$120,000	\$119,000
WYOMING	\$82,000	\$30,000
TOTALS	\$3,536,400	\$3,559,152

Table 10. Predevelopment Planning Grants

State	2015	2016
ALABAMA	\$43,500	\$40,500
ALASKA	\$88,500	\$98,006
COLORADO	\$0	\$28,500
CONNECTICUT	\$0	\$30,000
DELAWARE	\$25,000	\$0
GEORGIA	\$22,500	\$45,000
IDAHO	\$128,220	\$72,000
ILLINOIS	\$81,250	\$104,200

INDIANA	\$90,125	\$28,100
IOWA	\$149,450	\$0
MAINE	\$22,000	\$0
MARYLAND	\$74,000	\$54,000
MASSACHUSETTS	\$17,100	\$25,000
MICHIGAN	\$0	\$0
MICRONESIA	\$25,000	\$0
MINNESOTA	\$0	\$60,000
MONTANA	\$0	\$60,000
NEBRASKA	\$0	\$60,000
NEW HAMPSHIRE	\$30,000	\$45,100
NEW JERSEY	\$30,000	\$30,000
NEW MEXICO	\$0	\$30,000
NEW YORK	\$49,000	\$83,000
NORTH CAROLINA	\$12,375	\$0
OHIO	\$60,000	\$0
OKLAHOMA	\$0	\$28,500
OREGON	\$22,860	\$0
PENNSYLVANIA	\$32,100	\$0
PUERTO RICO	\$43,000	\$0
SOUTH CAROLINA	\$30,000	\$78,280
TEXAS	\$123,750	\$0
UTAH	\$0	\$30,000
VERMONT	\$0	\$20,900
VIRGINIA	\$25,000	\$87,200
TOTALS	\$1,224,730	\$1,138,286

Table 11. Solid Waste Management Grants

State	2015	2016
ALASKA	\$732,000	\$867,640
ARIZONA	\$154,000	\$259,400
ARKANSAS	\$60,000	\$0
COLORADO	\$143,000	\$0
IOWA	\$138,000	\$79,840
KENTUCKY	\$70,000	\$80,000
MAINE	\$175,000	\$143,000
MARYLAND	\$880,000	\$900,000
MASSACHUSETTS	\$160,000	\$171,000
MICHIGAN	\$95,000	\$95,700

MISSOURI	\$30,000	\$0
NEBRASKA	\$99,000	\$0
NEW HAMPSHIRE	\$256,000	\$509,851
NEW JERSEY	\$0	\$150,000
NEW MEXICO	\$40,000	\$0
NEW YORK	\$0	\$287,000
NORTH CAROLINA	\$120,000	\$119,000
OHIO	\$91,000	\$99,860
OKLAHOMA	\$88,000	\$92,000
PUERTO RICO	\$0	\$54,000
TEXAS	\$90,000	\$152,000
UTAH	\$89,000	\$0
VERMONT	\$239,000	\$43,600
VIRGIN ISLANDS	\$251,000	\$130,900
WASHINGTON	\$0	\$50,000
TOTALS	\$4,000,000	\$4,284,791

Table 12. Technical Assistance and Training Grants

State	2015	2016
ALASKA	\$818,328	\$827,602
ARIZONA	\$680,000	\$715,000
ARKANSAS	\$175,000	\$180,000
CALIFORNIA	\$100,000	\$114,593
COLORADO	\$213,440	\$214,955
KENTUCKY	\$91,000	\$0
MAINE	\$102,000	\$0
MARYLAND	\$6,414,000	\$6,850,000
NEVADA	\$220,000	\$0
NEW YORK	\$100,000	\$100,000
OKLAHOMA	\$9,900,000	\$10,666,361
PUERTO RICO	\$100,000	\$0
TENNESSEE	\$100,000	\$200,000
WEST VIRGINIA	\$200,000	\$250,000
TOTALS	\$19,213,768	\$20,118,511

Table 13. Water and Wastewater Revolving Fund Grants

State	2015	2016
ARKANSAS	\$250,000	\$250,000
CALIFORNIA	\$250,000	\$250,000
OKLAHOMA	\$500,000	\$500,000
TOTALS	\$1,000,000	\$1,000,000

Table 14. Individually Owned Water Well System Grants

State	2015	2016
CALIFORNIA	\$730,461	\$550,000
GEORGIA	\$175,000	\$175,000
ILLINOIS	\$50,000	\$0
MINNESOTA	\$50,000	\$0
NORTH CAROLINA	\$140,000	\$192,081
OHIO	\$139,300	\$275,000
TOTALS	\$1,284,761	\$1,192,081

Table 15. Strategic Economic and Community Development

State	2015	2016
ARKANSAS		\$2,402,000
COLORADO		\$731,500
CONNECTICUT		\$6,894,000
ILLINOIS		\$3,371,400
IOWA		\$2,000,000
MAINE		\$5,345,822
MICHIGAN		\$3,463,000
MINNESOTA	\$2,863,000	\$5,639,822
NEVADA		\$9,030,000
NEW HAMPSHIRE	\$1,275,000	\$3,764,600
OHIO		\$1,041,000
OREGON		\$2,687,906
SOUTH CAROLINA	\$8,344,000	\$0
TEXAS		\$1,803,000
VERMONT		\$2,161,000
WISCONSIN		\$4,582,950
TOTALS	\$12,482,000	\$54,918,000

Table 16. Guaranteed Water and Waste Loans

State	2015	2016
ILLINOIS	\$8,440,000	\$479,000
IOWA	\$4,880,000	\$0
MISSISSIPPI	\$327,500	\$0
MONTANA	\$0	\$2,534,000
OKLAHOMA	\$1,206,000	\$205,000
SOUTH CAROLINA		\$3,100,000
TEXAS	\$0	\$800,000
TOTALS	\$14,673,500	\$7,118,000

Table 17. Appalachian Regional Commission Grants

State	2015	2016
KENTUCKY	\$2,793,149	\$3,404,346
NORTH CAROLINA	\$0	\$300,000
OHIO	\$250,000	\$500,000
SOUTH CAROLINA	\$0	\$500,000
TENNESSEE	\$904,500	\$0
WEST VIRGINIA	\$2,432,000	\$1,890,000
TOTALS	\$6,379,649	\$6,594,346

Table 18. Other Funding

Program	State	2015	2016
Rural Alaskan Village Grants	ALASKA	\$23,627,087	\$32,761,220
Department of Hawaiian Homelands	HAWAII	\$0	\$16,022,232
2008 Disaster Funding	IOWA	\$0	\$5,100,000
2014 Farm Bill	IDAHO	\$0	\$94,107

Table 19. All FY 2016 WWD Programs

State	# of Loans	Loan Amount	# of Grants	Grant Amount	Total Amount
ALABAMA	12	\$14,538,000	23	\$9,306,500	\$23,844,500
ALASKA	5	\$1,727,101	42	\$37,525,648	\$39,252,749
ARIZONA	3	\$3,604,000	9	\$12,033,456	\$15,637,456
ARKANSAS	18	\$23,125,700	17	\$9,812,100	\$32,937,800
CALIFORNIA	6	\$8,183,000	23	\$15,499,504	\$23,682,504
COLORADO	6	\$1,573,000	13	\$8,884,955	\$10,457,955
CONNECTICUT	5	\$16,917,000	5	\$4,045,000	\$20,962,000
DELAWARE	6	\$7,900,000	8	\$2,815,000	\$10,715,000
FLORIDA	5	\$19,042,000	6	\$9,135,320	\$28,177,320
GEORGIA	8	\$34,183,000	11	\$11,635,500	\$45,818,500
HAWAII	0	\$0	12	\$16,172,232	\$16,172,232
IDAHO	18	\$18,775,000	25	\$7,715,107	\$26,490,107
ILLINOIS	31	\$59,339,000	33	\$14,366,787	\$73,705,787
INDIANA	19	\$67,465,000	12	\$17,607,100	\$85,072,100
IOWA	19	\$41,709,000	20	\$10,038,840	\$51,747,840
KANSAS	10	\$10,562,000	9	\$5,215,000	\$15,777,000
KENTUCKY	17	\$31,900,000	26	\$13,393,346	\$45,293,346
LOUISIANA	9	\$28,693,000	10	\$6,229,864	\$34,922,864
MAINE	10	\$18,469,000	18	\$11,557,000	\$30,026,000
MARYLAND	9	\$10,762,000	17	\$11,668,000	\$22,430,000
MASSACHUSETTS	9	\$11,250,000	11	\$3,187,000	\$14,437,000
MICHIGAN	31	\$56,006,000	18	\$16,196,700	\$72,202,700
MINNESOTA	13	\$34,542,000	17	\$15,071,816	\$49,613,816
MISSISSIPPI	24	\$34,280,800	15	\$12,697,759	\$46,978,559
MISSOURI	20	\$33,156,000	18	\$16,625,710	\$49,781,710
MONTANA	19	\$34,723,000	19	\$13,211,466	\$47,934,466
NEBRASKA	15	\$10,864,500	22	\$5,241,400	\$16,105,900
NEVADA	2	\$18,195,000	2	\$2,402,589	\$20,597,589
NEW HAMPSHIRE	6	\$6,160,000	15	\$4,740,919	\$10,900,919
NEW JERSEY	6	\$14,329,000	8	\$3,523,000	\$17,852,000
NEW MEXICO	4	\$1,788,000	8	\$10,653,100	\$12,441,100
NEW YORK	18	\$23,306,500	26	\$8,213,000	\$31,519,500
NORTH CAROLINA	21	\$41,661,800	25	\$11,135,781	\$52,797,581
NORTH DAKOTA	8	\$16,076,000	10	\$8,100,753	\$24,176,753
OHIO	16	\$44,561,000	19	\$14,541,805	\$59,102,805
OKLAHOMA	12	\$29,558,300	20	\$37,318,588	\$66,876,888
OREGON	4	\$10,794,000	10	\$6,597,182	\$17,391,182
PENNSYLVANIA	10	\$38,654,900	6	\$16,344,000	\$54,998,900
PUERTO RICO	6	\$10,905,000	5	\$3,229,000	\$14,134,000

USDA Rural Development, Rural Utilities Service, Water and Environmental Programs

RHODE ISLAND	5	\$6,247,000	5	\$1,842,000	\$8,089,000
SOUTH CAROLINA	14	\$66,077,000	13	\$9,645,300	\$75,722,300
SOUTH DAKOTA	8	\$13,148,000	12	\$6,461,846	\$19,609,846
TENNESSEE	20	\$26,772,000	24	\$9,888,785	\$36,660,785
TEXAS	32	\$67,892,300	27	\$28,893,955	\$96,786,255
UTAH	1	\$4,809,000	7	\$7,864,212	\$12,673,212
VERMONT	15	\$11,331,000	18	\$7,475,892	\$18,806,892
VIRGIN ISLANDS	0	\$0	1	\$130,900	\$130,900
VIRGINIA	13	\$40,955,000	25	\$10,336,000	\$51,291,000
WASHINGTON	12	\$9,674,400	12	\$5,908,200	\$15,582,600
WEST VIRGINIA	13	\$24,184,000	14	\$8,486,000	\$32,670,000
W. PACIFIC AREAS	0	\$0	2	\$60,000	\$60,000
WISCONSIN	24	\$46,900,000	21	\$10,418,095	\$57,318,095
WYOMING	5	\$3,849,000	6	\$3,821,000	\$7,670,000
TOTALS	622	\$1,211,117,301	800	\$554,920,012	\$1,766,037,313

Appendix B: Acronyms

Acronyms	
ARRA	American Recovery and Reinvestment Act
ARC	Appalachian Regional Commission
ECWAG	Emergency Community Water Assistance Grant
EPA	Environmental Protection Agency
OMB	Office of Management and Budget
PAD	Pre-Authorized Debit
PPG	Predevelopment Planning Grant
RAVG	Rural Alaska Village Grant Program
RCAP	Rural Community Assistance Program
RD	Rural Development
REAP	Rural Economic Area Partnership
RUS	Rural Utilities Service
SEARCH	Special Evaluation Assistance for Rural Communities and Households
SECD	Strategic Economic and Community Development (Farm Bill Section 6025)
SWM	Solid Waste Management
TAT	Technical Assistance and Training
WEP	Water and Environmental Program
WWD	Water and Waste Disposal

Contact WEP

For additional information, contact your local USDA Rural Development office, or contact the national office at:

**USDA Rural Development, Rural Utilities Services
Water and Environmental Programs
1400 Independence Avenue, S.W.
Washington, D.C. 20250-1548
Phone: 202.690.2670, Fax: 202.720.0718**

www.rd.usda.gov/programs-services/all-programs/water-environmental-programs

On the website you can find more information about the following:

- WEP programs and how to apply for assistance
- Links to processing forms, regulations, state regulatory agencies
- Technical assistance and training programs
- Training tools and tips on preparing engineering, environmental, and financial feasibility reviews, success stories, etc.
- Engineering resources for applicants, engineers, consultants, employees
- Locations of Rural Development state offices and contact information
- Information on special initiatives and legislative matters
- Links to technical assistance and training providers that specialize in drinking water, wastewater, and solid waste management problems for small communities

Rural Utilities Service

Since 2009
Water Loan Interest Rates have fallen by over a third

Interest rates now just **1.75%** to **2.875%**

40-Year Repayment Terms

Take advantage of these historically low rates! Apply now!

For information related to Recovery Act spending visit: www.recovery.gov

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

