



United States  
Department of  
Agriculture

## Rural Development



Jim Maras, Community Program Director

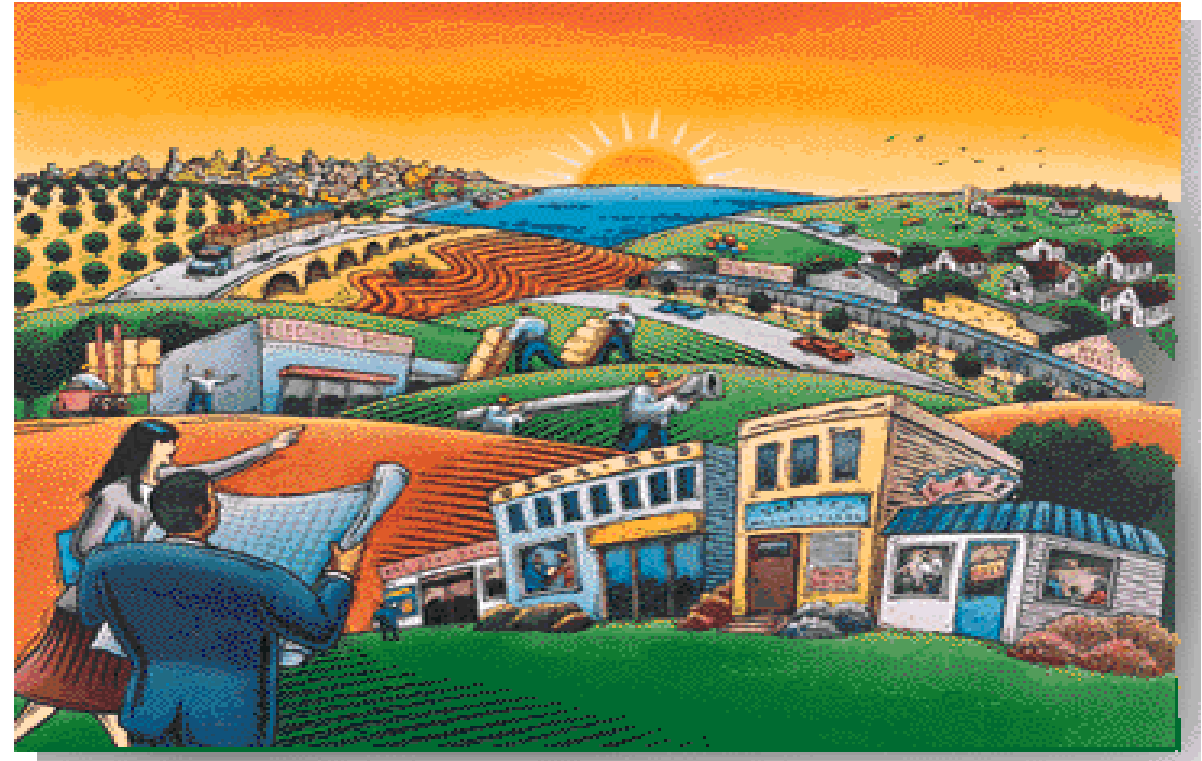
2017 Annual Water Seminar



# Effective Funding Partnerships

# USDA Rural Development

Provide economic opportunity  
and improve the quality of life  
in rural America



# Rural Development Mission Area

Rural Housing Service

Rural Business – Cooperative Service

Rural Utilities Service



# Rural Housing Service

- Direct Single Family Loans
- Guaranteed Single Family Loans
- Single Family Repair Loans and Grants
- Guaranteed Multi-Family Loans
- Community Facility Grants
- Community Facility Direct Loans
- Community Facility Guaranteed Loans



# Rural Business – Cooperative Service

- Business and Industry Loan Guarantees
- Rural Cooperative Development Grants
- Value-Added Producer Grants
- Rural Energy for America Program Loan Guarantees/Grants
- Rural Business Development Grants

# Rural Utilities Service

- Rural Electrification Loans
- Rural Telecommunication Loans/Grants
- Water/Waste Guaranteed Loans
- Water/Waste Direct Loans
- Water/Waste Grants



# Water/Waste Program

- Eligibility
  - Nonprofit entities
  - Public bodies
  - Serve rural areas
    - Under 10,000 pop, unless...



# Water/Waste Program

- Funding
  - Grants
  - Loan guarantees
  - Direct Loans
    - Up to 40 years
    - Rates from 2.375%, 2.75%, 3.375%





# Water/Waste Program

- Grants
  - 0%, 45%, 75%
  - Available funds are 20% Grant
  - Income drives eligibility
  - Need drives amount
    - 1.5% of MHI



# Water/Waste Program

- Program
  - 100% financing
  - Interim needed
  - Free open competition
  - Need engineer
  - Need Legal



# Program Continued

- Financial Reports (some audits)
- Insurance
- EJCDC engineer/contract docs
- Compliance requirements (EO/CR/ADA)
- Automatic payments withdrawal



# Program Continued

- Debt Service Reserve
- O & M Reserves
- Short-Lived Asset Reserves
- Long-Lived Asset Reserves
- Capital Plan Reserves



# A Story

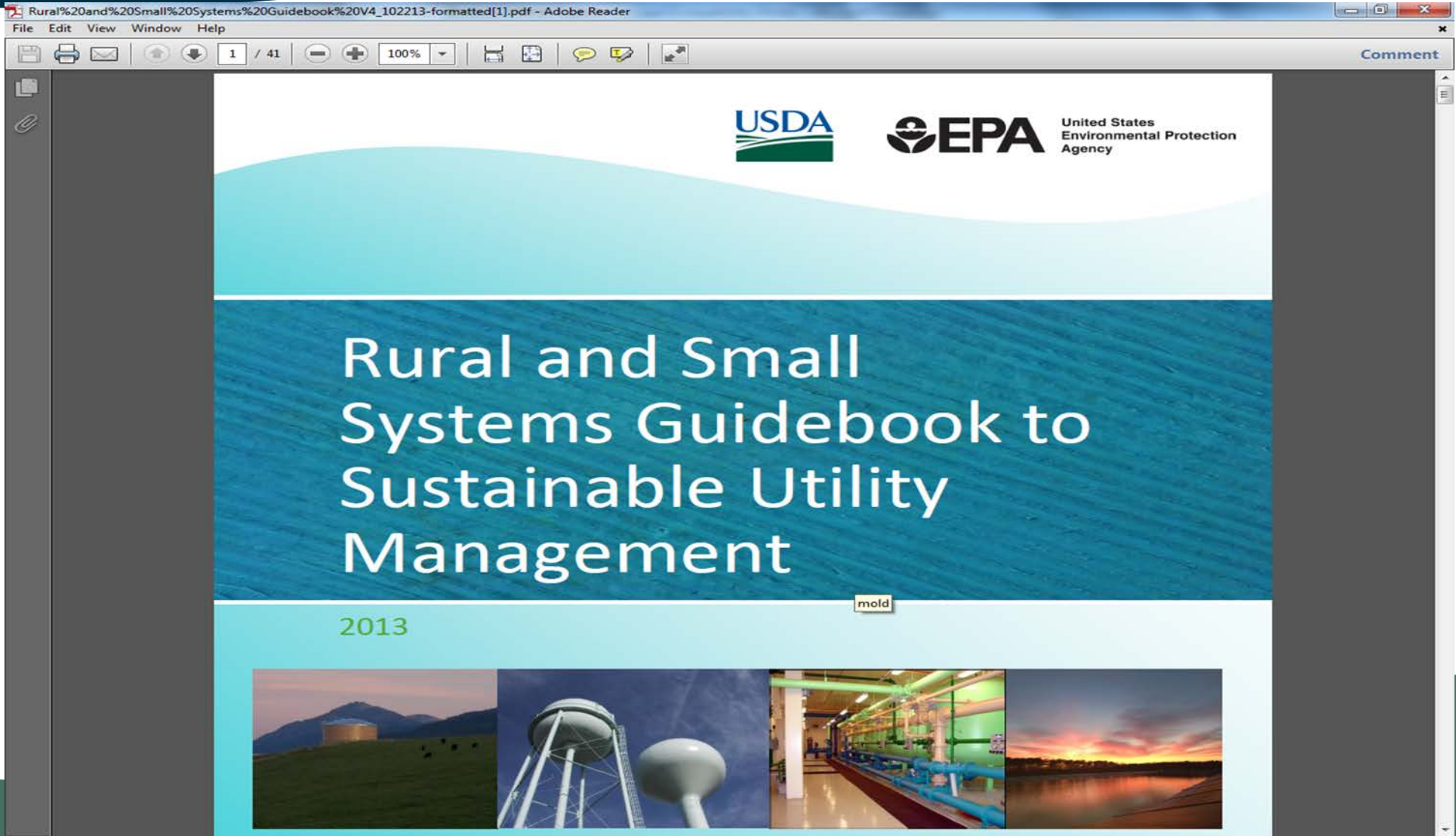


# Industry Trends

- Conservation/efficiency reducing consumption
- Climate/weather creates demand swings
- Water Reuse – are you ready?
- Replacement of Infrastructure
- Mergers / Acquisitions
- Technology
- Rural Utility Rates



# Helpful Tools





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# Rural Development



Contact Information  
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*USDA Rural Development is committed to the future of rural communities.*