



United States Department of Agriculture  
Rural Development  
Idaho State Office

**Interest Rate Bulletin**

**Water and Environmental Programs Loans and Grants  
and Community Facilities Loans and Grants**

**USDA, RURAL DEVELOPMENT** has the authority to make loans and grants to public bodies and not-for-profit corporations in rural areas to construct or improve needed community facilities. Projects such as water and waste disposal systems, including solid waste disposal and storm drainage in rural areas and communities of less than 10,000 population may be eligible. Essential community facilities such as health care, public safety and public services which are essential to the quality of life in a rural community of less than 20,000 population may be eligible. Applicants for the Water and Environmental Programs (WEP) and Community Facilities (CF) loan programs must be unable to get credit elsewhere at reasonable rates and terms.

**INTEREST RATES – effective October 1, 2011 through December 31, 2011**

<u>Rate Type</u>	<u>CF</u>	<u>WEP</u>
Poverty	4.500%	2.250%
Intermediate	4.125%	3.000%
Market	3.750%	3.750%

Recipients receive the lower of the interest rate in effect at loan approval or loan closing. For WEP loans approved but not closed on or before May 22, 2008, the interest rates will be:

Poverty	4.500%
Intermediate	4.125%
Market	3.750%

**POVERTY RATE:** if the median household income (MHI\*) of the service area is below \$29,598 and the project is needed to meet regulatory agency health and sanitary standards. Health care and related facilities need only meet the income criteria.

**INTERMEDIATE RATE:** if median household income (MHI) of the service area is not more than \$36,997, 100% of the non-metropolitan median household income of the State.

**MARKET RATE:** if median household income (MHI) of the service area is more than 100% of the non-metropolitan median household income of the State. The State non-metropolitan median household income for Idaho is \$36,997.

\* MHI – Median Household Income data and population data is based on the 2000 Census.

9173 West Barnes Drive, Suite A1, Boise, Idaho 83709-1574  
Phone: (208) 378-5617 • Fax: (208) 378-5643 • Web: <http://www.rurdev.usda.gov/id>

Committed to the future of rural communities.

"USDA is an equal opportunity provider, employer and lender."  
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, DC 20250-9410 or call (800)795-3272 (voice) or (202) 720-6382 (TDD).

### **Water and Environmental Programs Grants**

Water and waste disposal grant assistance can be considered for applicants whose MHI of the service area is within one of the following categories. (RUS Inst. 1780.10(c))

- MHI between \$36,997 and \$29,598 can be considered for grants up to 45% of eligible project costs.
- MHI below \$29,598 can be considered for grants up to 75% of eligible project costs if the project is needed to meet regulatory agency health and sanitary standards.

### **Community Facilities Grants**

Community Facilities grant assistance can be considered for applicants whose MHI and population of the service area is within one of the following categories. (RD Inst. 3570-B)

- MHI up to \$22,199 and population of 5,000 or less can be considered for grants up to 75% of eligible project costs.
- MHI up to \$25,898 and populations of 12,000 or less can be considered for grants up to 55% of eligible project costs.
- MHI up to \$29,598 and populations of 20,000 or less can be considered for grants up to 35% of eligible project costs.
- MHI up to \$33,298 and populations of 20,000 or less can be considered for grants up to 15% of eligible project costs.

### **AREA OFFICES & COUNTIES SERVED:**

#### **Northern Idaho – 7830 Meadowlark Way, Ste C3, Coeur d’Alene, ID 83815**

Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, Shoshone  
(208) 762-4939 - Jeff Beeman ext 118, Howard Lunderstadt ext 126, John Lynn ext 122

#### **Western Idaho - 2208 E. Chicago Street, Ste C, Caldwell, ID 83605**

Ada, Adams, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley, Washington  
(208) 459-0761 – Richard Carrig ext 113, Carol Garrison ext 116

#### **Central Idaho – 1441 Fillmore, Ste C, Twin Falls, ID 83301**

Blaine, Camas, Cassia, Gooding, Jerome, Lincoln, Minidoka, Twin Falls  
(208) 733-5380 – Becky Dean ext 119, Robert Lanford ext 118

#### **Eastern Idaho - 725 Jensen Grove Drive, Ste 1, Blackfoot, ID 83221**

Bannock, Bear Lake, Bingham, Bonneville, Butte, Caribou, Clark, Custer, Franklin, Fremont, Jefferson, Lemhi, Madison, Oneida, Power, Teton  
(208) 785-5840 – Dale Lish ext 119, Julie Neff ext 115

For more information visit the Idaho website at <http://www.rurdev.usda.gov/id>  
or the National website at <http://www.rurdev.usda.gov>