



United States Department of Agriculture
Rural Development
Idaho State Office

Interest Rate – Bulletin

Water and Environmental Programs Loans and Grants and Community Facility Loans and Grants

USDA, RURAL DEVELOPMENT has 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 are eligible loan purposes. 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 10/1/09 through 12/31/09

<u>Rate Type</u>	<u>CF</u>	<u>WEP</u>
Poverty	4.50%	2.50%
Intermediate	4.375%	3.375%
Market	4.250%	4.250%

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 used is from the 2000 Census. Population is also based on the 2000 Census data.

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Committed to the future of rural communities.

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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 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 x 118, Howard Lunderstadt x 126, John Lynn x 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 x 113, Heath Price x 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 x 119, Robert Lanford x 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 x 119, Sidney Curnow x 120, Julie Neff x 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>