



United States Department of Agriculture  
Rural Development

## **RURAL DEVELOPMENT**

# **WATER AND WASTE DISPOSAL LOANS AND GRANTS**

USDA Rural Development has authority to make loans to public bodies and not for profit corporations in rural areas to construct, enlarge, extend or otherwise improve water and waste disposal systems. Related costs such as land, engineering, legal, environmental analyses, interest during construction and certain other costs are eligible as well. Applicants for these loans must be unable to get credit elsewhere at reasonable rates and terms. Projects in rural areas and communities of not more than 10,000 population are eligible. The loan repayment period shall not exceed 40 years or the useful life of the facility.

Eligible applicants pay the lower of the interest rate in effect at the time of loan approval or the time of loan closing. (If a project was approved and obligated under the rate structure in effect prior to May 22, 2008 the project would not be eligible to take advantage of the rates listed below.)

### **INTEREST RATES FOR OCTOBER 1, 2009 TO DECEMBER 31, 2009 ARE:**

- **MARKET RATE of 4.25% if the median household income of the service area equals or exceeds the current State of Illinois non-metropolitan median household income of \$48,821.**
- **INTERMEDIATE RATE of 3.375% if the non-metropolitan median household income of the service area is below \$48,821 and the applicant does not qualify for the poverty rate.**
- **POVERTY RATE of 2.5% if the median household income of the service area is below \$39,056 and the project is needed to meet regulatory agency health or sanitary standards (documentation is needed).**

Grants for water and waste disposal projects in low income areas are available to keep user rates affordable. Normally grant assistance is considered only when needed to make the project affordable and keep the average monthly user rates comparable to projects with similar economic conditions undertaking similar projects. Applicants which qualify for the market rate of interest are not eligible for grant consideration.

Guaranteed loans are available to entities wanting to continue to borrow from and make payments to their local lender. Interest rates are negotiated between the borrower and lender and may be fixed or variable. Guarantees cannot be issued on tax exempt debt.

Income data, other information and guidance on completion of an initial application can be obtained from the USDA Rural Development Area Offices in Ottawa, Princeton, Oregon, Galesburg, Jacksonville, Quincy, Champaign, Effingham, Pontiac, Mt. Vernon and Marion, Edwardsville or the State Office (telephone 217-403-6200).

Revised: September 2009

2118 West Park Court, Suite A • Champaign, IL 61821  
217-403-6200 • Fax 217-403-6215 • TTY 217-403-6240

Rural Development is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to USDA, Director, Office of Civil Rights, Washington, D. C. 20250-9410

# Community Facilities and Water and Waste

Program Offices  
USDA Rural Development

## AREA ONE

Herman Wisslead, Area Director  
USDA Service Center  
1689 N. 31st Road, Suite 1  
Ottawa, IL 61350  
(815)-433-0551 (4)

### Chris Moore, AS

USDA Service Center  
1689 N. 31st Street, Suite 1  
Ottawa, IL 61350  
(815)-433-0551 (4)

### Duane Smith, AS

USDA Service Center  
312 East Backbone Road, Suite B  
Princeton, IL 61356  
(815) 875-8732 (5)

## AREA FOUR

Dwight Reynolds Area Director  
USDA Service Center  
1904 West Lafayette, Suite 3  
Jacksonville, IL 62650  
(217) 243-1535 (6)

### Robert R. Maschhoff, AS

USDA Service Center  
1904 West Lafayette, Suite 3  
Jacksonville, IL 62650  
(217) 243-1535 (6)

### Jim Vanatta, AS

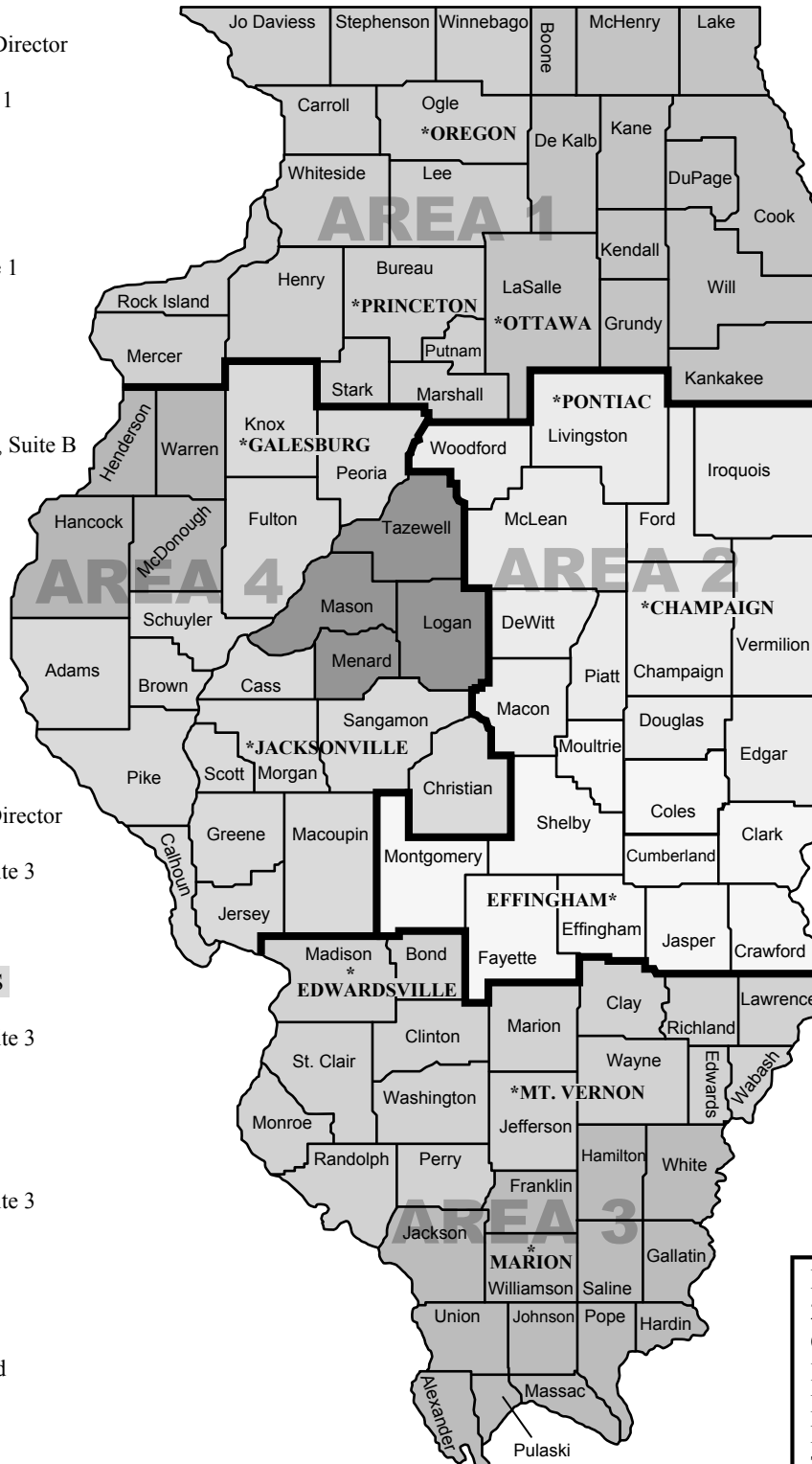
USDA Service Center  
1904 West Lafayette, Suite 3  
Jacksonville, IL 62650  
(217) 243-1535 (6)

### Trish Yeager

USDA Service Center  
233 South Soangetaha Rd  
Galesburg, IL 61401  
(309) 342-5138 (5)

### Nicki Morgan

USDA Service Center  
233 South Soangetaha Rd  
Galesburg, IL 61401  
(309) 342-5138 (5)



## AREA TWO

Susan Petrea, Area Director  
USDA Service Center  
2118 West Park Ct., Suite B  
Champaign, IL 61821  
(217) 403-6236

### Shari Lannon, AS

USDA Service Center  
2118 West Park Ct., Suite B  
Champaign, IL 61821  
(217) 403-6236

### Rick Koester, AS

Dan Jansen, AS  
USDA Service Center  
2701 S. Banker  
Suite 103 A  
Effingham, IL 62401  
217-347-7107 (5)

## AREA THREE

James R. Wanstreet, Area Director  
Douglas C. Grindberg, AS  
Leeann T. Denny, AS  
Renee Patton, AS  
USDA Service Center  
502 Comfort Drive  
Marion, IL 62959  
(618) 993-5396 (4)

### Michael A. Wallace, AS

Marsha R. Gajewski, AS  
USDA Service Center  
221 Withers Drive  
Mt. Vernon, IL 62864  
(618) 244-0773 (5)

## Rural Development State Office

2118 West Park Court, Suite A  
Champaign, IL 61821  
**Patrick M. Lydic** (217) 403-6209  
Karen J. Lee (217) 403-6213  
Maynard E. Reedy (217) 403-6212  
Tina M. Anstrom (217) 403-6244  
Julie M. Hatfield (217) 403-6250  
Keith G. Pirok (217) 403-6214  
(217) 403-6215 FAX  
(217) 403-6240 TDD