

**UNITED STATES DEPARTMENT OF AGRICULTURE  
RURAL DEVELOPMENT  
Bismarck, ND 58502**

June 25, 2004

**SUBJECT:** Water and Waste Disposal Interest Rates, Grant Levels, Applicable Median Household Incomes and 2000 census website

**TO:** Rural Development Program Section

**PURPOSE/INTENDED OUTCOME:** Advise of median household income levels, quarterly changes in interest rates and 2000 census website.

**COMPARISON WITH PREVIOUS AN:** This AN replaces ND AN No. 1412 (RUS 1780) dated March 25, 2004.

**IMPLEMENTATION/RESPONSIBILITIES:** Water and Waste Disposal loans approved July 1, 2004, through September 30, 2004, will have interest rates as set out below. 1990 Census Median Household Income will continue to be used for applications determined eligible in writing prior to October 1, 2003. The 2000 Median Household Income will be used for all applications received October 1, 2003, or later.

**The 2000 census is available. The website is <http://199.159.140.1/census/>.**

**Interest Rates**

4.5% - Poverty Line Rate: Must meet conditions of RUS Instruction 1780.13 (b) (1) and (2).  
Poverty Rate Income: \$25,492 or less.

4.75% - Intermediate Rate: RUS Instruction 1780.13 (c), not to exceed 7%.  
Intermediate Rate Income: \$25,493 to \$31,865

5% - Market Rate: RUS Instruction 1780.13 (d).  
Market Rate Income: \$31,866 or more

**EXPIRATION DATE:**  
September 30, 2004

**FILING INSTRUCTIONS:**  
Following RUS Instruction 1780

### **Median Household Incomes for Grant Determination**

Median Household Income \$25,492 or less considered for 75% grant.

Median Household Income \$25,493 to \$31,865 considered for 45% grant.

Median Household Income \$31,866 or more: Not eligible for grant.

/s/ Barbara A. Neubauer  
CLARE A. CARLSON  
State Director