COMMUNITIES Unlimited

Water and Wastewater Loans

We offer financing to rural communities and tribal nations to improve and maintain their drinking water and wastewater systems.

Eligibility
Local government, nonprofit corporations, and tribal nations that:
- Serve a significant number of low-income customers
- Serve communities of < 20,000
- Have the cash flow for debt service or have permanent take-out financing
- Are willing to accept no-cost technical assistance if needed.

Emergency Financing
In the event of a natural disaster or catastrophic system failure, emergency loans can be processed within 1 - 3 business days.

Loan Terms and Conditions
- Amounts: Up to $500,000 with maturities up to 15 years (Please call for current interest rates.)
- Security: Varies by customer
- Origination Fee: 1% of the amount borrowed - $100 minimum
- Other Costs: Out-of-pocket expenses for attorney’s fees, filing fees, etc.
- Subordinate debt: The majority of small systems have outstanding long-term debt. The security available for the loans may be subordinate to existing debt.

How funds may be used
We offer flexible loan products to meet your community’s needs including loans for:
- Meeting compliance requirements
- Construction projects and system improvements
- Extending service to new customers
- Purchasing equipment
- Improving system security
- Pre-development activities that allow systems to qualify for long-term financing

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