



# 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



- 🌐 [CommunitiesU.org](http://CommunitiesU.org)
- ☎ 479.443.2700
- ✉ [info@CommunitiesU.org](mailto:info@CommunitiesU.org)
- 📘 [/CommunitiesUnlimited](https://www.facebook.com/CommunitiesUnlimited)
- 🐦 [@CommunitiesU](https://twitter.com/CommunitiesU)