



United States
Department of
Agriculture

Rural Development



Jim Maras, Community Program Director

Effective Funding Partnerships



Arkansas Basin Roundtable

PLANNING OUR
WATER FUTURE

USDA Rural Development

Provide economic opportunity
and improve the quality of life
in rural America



Rural Development Mission Area

Rural Housing Service

Rural Business – Cooperative Service

Rural Utilities Service



Rural Housing Service

- Direct Single Family Loans
- Guaranteed Single Family Loans
- Single Family Repair Loans and Grants
- Guaranteed Multi-Family Loans
- Community Facility Grants
- Community Facility Direct Loans
- Community Facility Guaranteed Loans



Rural Business – Cooperative Service

- Business and Industry Loan Guarantees
- Rural Cooperative Development Grants
- Value-Added Producer Grants
- Rural Energy for America Program Loan Guarantees/Grants
- Rural Business Development Grants

Rural Utilities Service

- Rural Electrification Loans
- Rural Telecommunication Loans/Grants
- Water/Waste Guaranteed Loans
- Water/Waste Direct Loans
- Water/Waste Grants



Water/Waste Program

- Eligibility
 - Nonprofit entities
 - Public bodies
 - Serve rural areas
 - Under 10,000 pop, unless...



Water/Waste Program

- Funding
 - Grants
 - Loan guarantees
 - Direct Loans
 - Up to 40 years
 - Rates from 2.0%, 2.625%, 3.25%



Water/Waste Program

- Grants
 - 0%, 45%, 75%
 - Available funds are 20% Grant
 - Income drives eligibility
 - Need drives amount
 - 1.5% of MHI



Water/Waste Program

- Program
 - 100% financing
 - Interim needed
 - Free open competition
 - Need engineer
 - Need Legal



Program Continued

- Financial Reports (some audits)
- Insurance
- EJCDC engineer/contract docs
- Compliance requirements (EO/CR/ADA)
- Automatic payments withdrawal



Program Continued

- Debt Service Reserve
- O & M Reserves
- Short-Lived Asset Reserves
- Long-Lived Asset Reserves
- Capital Plan Reserves



A Story

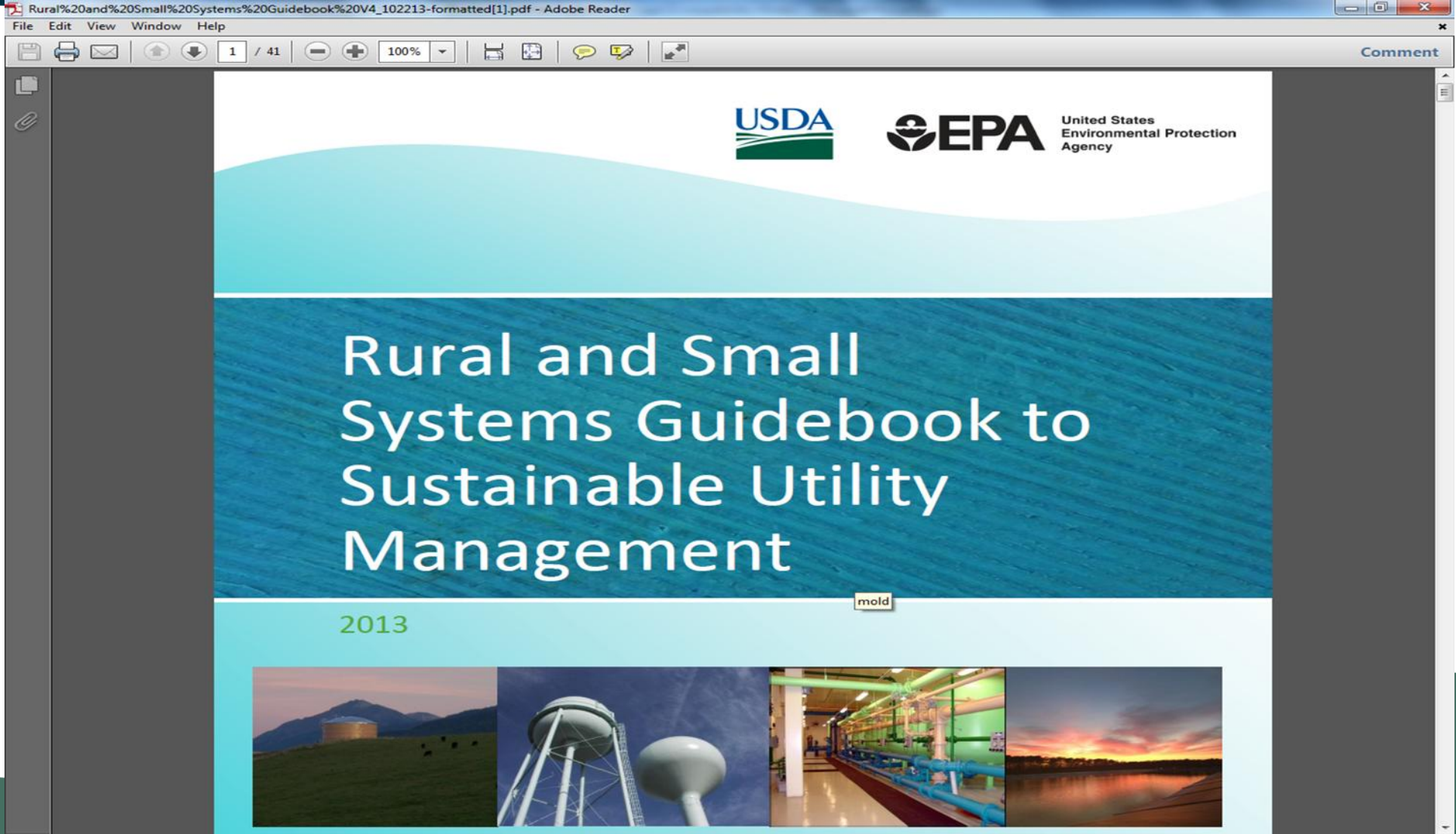


Industry Trends

- Conservation/efficiency reducing consumption
- Climate/weather creates demand swings
- Water Reuse – are you ready?
- Replacement of Infrastructure
- Mergers / Acquisitions
- Technology
- Rural Utility Rates



Helpful Tools





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USDA Rural Development is committed to the future of rural communities.