

**Adopted by the Board of Water and Natural Resources November 9, 2016**

**Clean Water State Revolving Fund Loan Rates**

	Interest	Admin	Total
Term Up to 30 Years	1.75%	0.75%	2.50%
Term Up to 20 Years	1.50%	0.75%	2.25%
Term Up to 10 Years	1.25%	0.75%	2.00%
Interim Financing (5 years)	2.00%	0.00%	2.00%
NPS--Watershed Incentive Rate (Up to 30 Years)	0.75%	0.75%	1.50%
NPS--Watershed Incentive Rate (Up to 20 Years)	0.75%	0.50%	1.25%
NPS--Watershed Incentive Rate (Up to 10 Years)	0.50%	0.50%	1.00%

**Drinking Water State Revolving Fund Loan Rates**

	Interest	Admin	Total
Term Up to 30 Years **	2.00%	0.50%	2.50%
Term Up to 20 Years	1.75%	0.50%	2.25%
Term Up to 10 Years	1.50%	0.50%	2.00%
Interim Financing (5 Years)	2.00%	0.00%	2.00%
<u>Disadvantaged Community* Loans Up To 30 Years</u>			
Median Household Income (MHI) between 80% of MHI and the MHI	1.75%	0.50%	2.25%
MHI between 60% and 80% of MHI	1.50%	0.50%	2.00%
MHI Income less than 60% of MHI	0.00%	0.00%	0.00%
<u>Disadvantaged Community* Loans Up To 10 Years</u>			
MHI between 60% and 80% of MHI	1.00%	0.00%	1.00%

\* Disadvantaged community must meet a MHI and water rate criteria as per ARSD 74:05:11:01(11)

\*\* Must be a municipality or special purpose governmental entities to receive 30-year non-disadvantaged loan

**Consolidated Water Facilities Construction Fund Loan Rates**

Term Up to 30 Years	2.50%
Term Up to 20 Years	2.25%
Term Up to 10 Years	2.00%

**Solid Waste Management Program Loan Rates**

Term Up to 20 Years	2.25%
Term Up to 10 Years	2.00%