



United States
Department of
Agriculture

Rural Development



Presented by Jack Stanek

Water and Environmental Programs

Direct Loans and Grants

Georgia FY 2019 Funding Allocation

Direct Loan Funds

\$49,501,000

Grant Funds

\$15,037,000



Program Interest Rates (as of April 1, 2019)

Present rates (subject to change quarterly):

Market -	4.500% (above \$49,785)
Intermediate -	3.375% (\$39,828 - \$49,785)
Poverty -	2.500% (below \$39,828)

NOTE: *Interest rate is based on applicant's median household income as shown in the 2006-2010 American Community Survey. The Poverty Rate also involves alleviating a documented health or sanitary problem.*

Eligibility

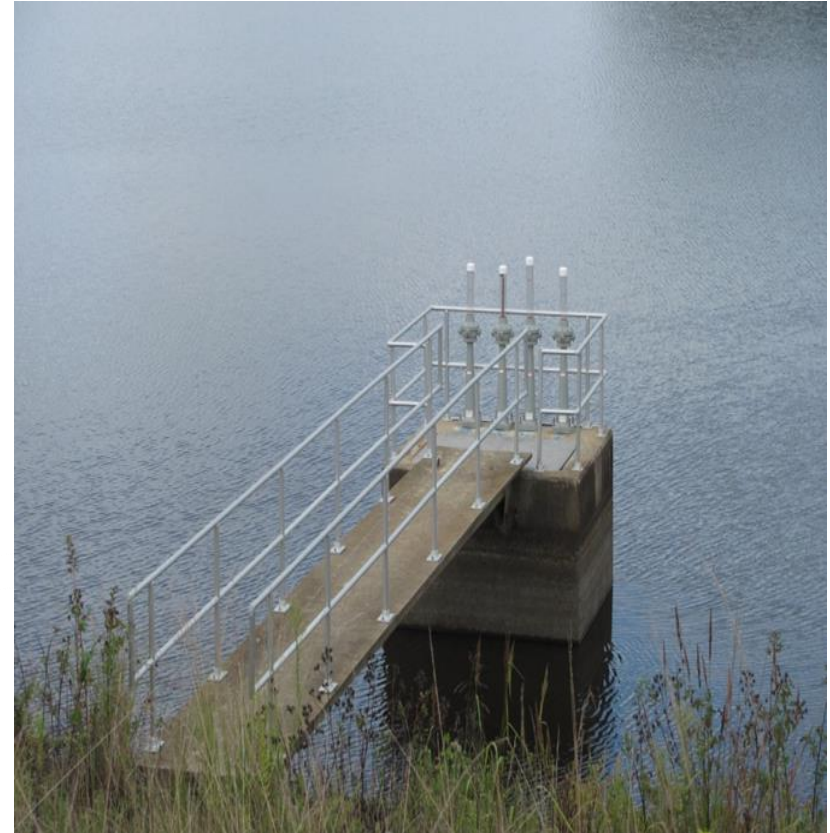
- **Rural communities with populations of less than 10,000 (2010 Census)**
- **Cannot obtain financing through bonds or from other lenders at reasonable rates and terms**
- **Must be a Public Body or Non-Profit Corporation**
- **Must have the legal authority to incur debt**

Facilities eligible for funding

Small municipal and rural:

- **water systems**
- **sewer systems**
- **stormwater systems**

NOTE: Projects must primarily benefit *rural residential users.*



USDA funds cannot be used for:

- **On-site utility system**
- **Business and industrial buildings in industrial parks**
- **Recreational facilities**
- **Lavish facilities**
- **Combined sanitary and storm water facilities**

Terms of Repayment

- **Useful remaining life of facility or 40 years, whichever is less**
- **Up to 3 year deferral of principal to allow a new facility to become operational and financially stable**
- **Interest payments are due during the deferral period**
- **No prepayment penalty**

➤ Public Bodies

- revenue bonds
- general obligation bonds
- special assessment bonds

➤ Non-Profit Corporations

- promissory notes
- real estate mortgages
- financing statements
- security agreements

Maximum Loan Amount

Up to 100% of eligible project costs subject to:

- **Adequate security**
- **Ability to repay**
- **Applicant's authority to borrow funds**
- **Availability of funds**



Grants

- **Cannot be received with a guaranteed loan**
- **Are used to supplement direct loans to reduce user rate costs to a reasonable level (at least 1.0% MHI)**
- **Cannot exceed 75% of eligible costs for projects eligible for poverty rate or 45% for intermediate rate (80% to 100% State Non-metropolitan MHI)**

Emergency Community Water Assistance Grants

- **Grant to alleviate a significant decline in the quality or quantity of water as a result of an emergency**
- **Repair of distribution lines – up to \$150,000**
- **Improvements to water source – up to \$500,000**
- **Public body or non-profit corporation in a rural area with a population of less than 10,000**
- **Simplified application process**
- **Abbreviated PER and ER**

SEARCH Grants

- **Grant for feasibility studies, design assistance and technical assistance**
- **Not to exceed \$30,000**
- **Public body or non-profit corporation in a rural area with a population of less than 2,500**
- **MHI of less than \$39,828**
- **No resources to pay predevelopment expenses (PER, ER, etc.)**

Predevelopment Planning Grants (PPG)

- **Grant for development of PER and ER**
- **Not to exceed \$30,000 or 75% of eligible costs, whichever is less**
- **Public body or non-profit corporation in a rural area with a population of less than 10,000**
- **MHI of less than \$39,828**
- **No resources to pay predevelopment expenses (PER, ER, etc.)**

RD Apply

- Electronic submission of waste and waste disposal application
- Effective October 1, 2015
- <https://rdapply.sc.egov.usda.gov/Intake/spring/AppHomeFlow?execution=e1s1>

The screenshot displays the USDA RD Apply web application interface. At the top, the USDA logo and "United States Department of Agriculture Rural Development" are visible. The page title is "RD APPLY". A navigation bar includes links for Home, Notifications, Admin, Electric CWP, and Tutorials. A user is logged in as "StaneK, John | Logout".

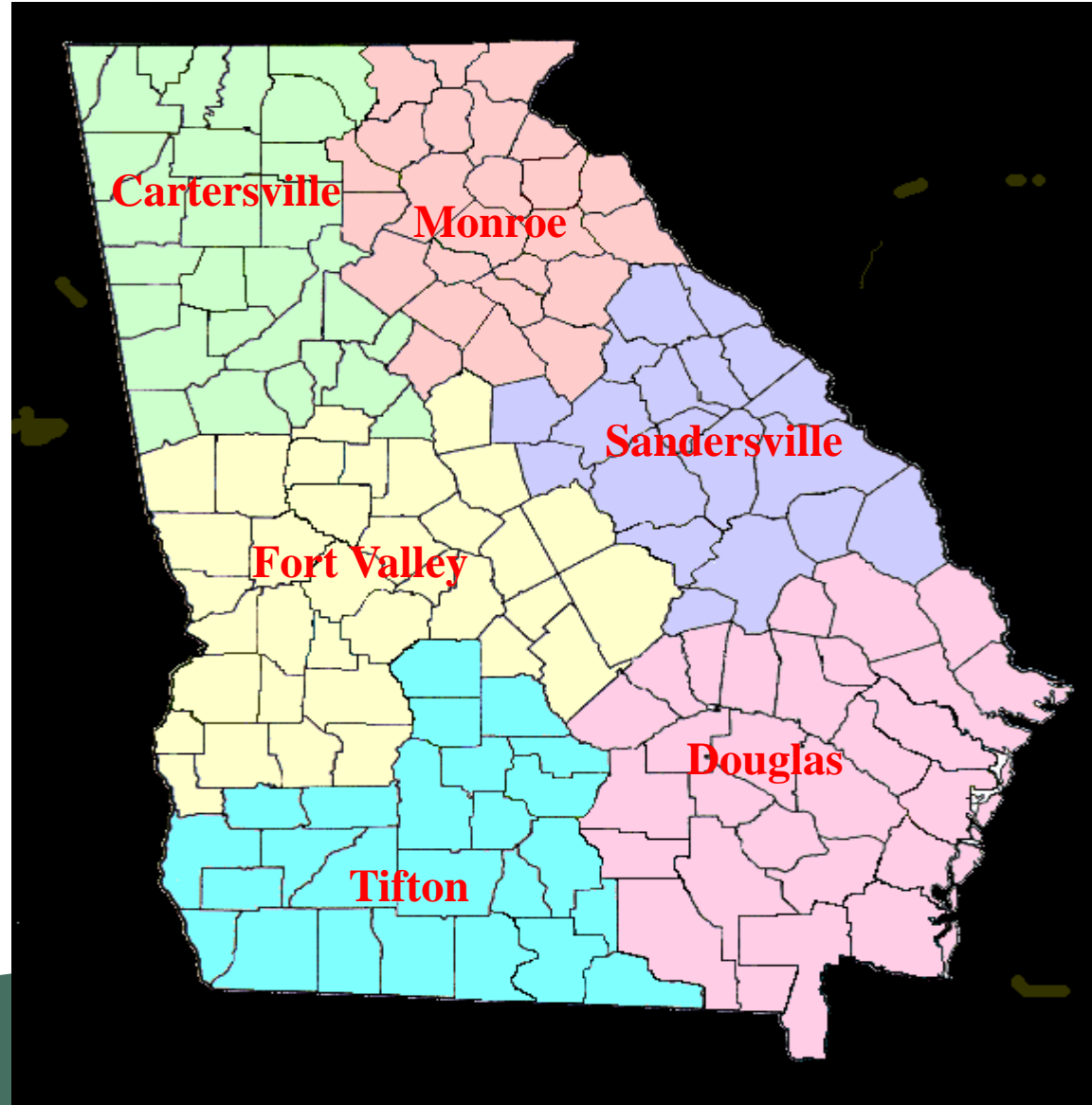
The main content area shows a search filter section with a "Customer" input field. Below this is a "Search Results" section displaying a table of application entries. The table has 12 columns: Application Nbr, Customer, RUS ID, Borrower ID, TIN, Program, Sub-Program, Date Initiated, Date Submitted, Date Last Changed, Confirmation Nbr, Amount, and Status. There are 4 entries listed.

Application Nbr	Customer	RUS ID	Borrower ID	TIN	Program	Sub-Program	Date Initiated	Date Submitted	Date Last Changed	Confirmation Nbr	Amount	Status
3001243	Viola Home Telephone Company	300124	440114219	362467133	Telecommunications	Infrastructure	08/05/2015	07/12/2016	08/11/2016	505800745866	\$3,441,842	Accepted
3001245	Bandera River Ranch Water Supply Corporation		275138896	273484275	Water And Environmental	Drinking Water	08/05/2015	08/30/2015	09/01/2015	85800747180	\$450,000	Accepted
3001249	CITY OF CLARISSA		63289143	416005052	Water And Environmental	Drinking Water	08/07/2015	09/17/2015	09/25/2015	109800749502	\$5,170,000	Loan Processing
3001253	Lincoln County Telephone System, Inc.	NV0501	695404377	880061409	Telecommunications	Infrastructure	08/10/2015	06/17/2016	08/11/2016	511800751866	\$8,844,370	Accepted

Click on "Help" in upper left corner for Customer User Guide and You Tube Videos

GEORGIA

**USDA
Rural
Development
Area Offices**



USDA Area Offices

→ Cartersville

770-386-3393

→ Monroe

770-267-1413

→ Fort Valley

478-827-0016

→ Sandersville

478-552-0901

→ Tifton

229-382-0273

→ Douglas

912-384-4811

USDA State Office – 706-546-2171

<http://www.rd.usda.gov/ga>



United States
Department of
Agriculture

Rural Development



Jack Stanek
Rural Development
Community Programs Division
Jack.stanek@usda.gov
Office: 706.546.2171
www.rd.usda.gov

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