Consolidated Water Facilities Fund, Solid Waste Management Program, and Clean Water SRF Interest Rates-November 5, 2026

Consolidated Water Facilities Construction Fund Loan Rates

	Interest
Term Up to 30 Years	4.50%
Term Up to 20 Years	4.25%
Term Up to 10 Years	4.00%

Solid Waste Management Program Loan Rates

	Interest
Term Up to 20 Years	4.25%
Term Up to 10 Years	4.00%

Clean Water State Revolving Fund Loan Rates

	Interest	Admin	Total
Term Up to 30 Years	4.25%	0.25%	4.50%
Term Up to 20 Years	4.00%	0.25%	4.25%
Term Up to 10 Years	3.75%	0.25%	4.00%
Interim Financing (5 years)	2.50%	0.00%	2.50%
NPS--Watershed Incentive Rate (Up to 30 Years)	3.75%	0.25%	4.00%
NPS--Watershed Incentive Rate (Up to 20 Years)	3.50%	0.25%	3.75%
NPS--Watershed Incentive Rate (Up to 10 Years)	3.25%	0.25%	3.50%

Clean Water State Revolving Fund Loan Rates for Borrowers Subject to BABA

	Interest	Admin	Total
Term Up to 30 Years	4.00%	0.25%	4.25%
Term Up to 20 Years	3.75%	0.25%	4.00%
Term Up to 10 Years	3.50%	0.25%	3.75%

Drinking Water SRF Interest Rates-November 5, 2026

Drinking Water State Revolving Fund Interim Interest Rate for All Borrowers

	Interest	Admin	Total
Interim Financing (5 Years)	2.50%	0.00%	2.50%

Drinking Water State Revolving Fund Loan Rates for Lead Service Line Replacement

	Interest	Admin	Total
All Borrowers	0.00%	0.00%	0.00%

Drinking Water State Revolving Fund for Public Entity Borrowers

	Interest	Admin	Total
Term Up to 30 Years	4.25%	0.25%	4.50%
Term Up to 20 Years	4.00%	0.25%	4.25%
Term Up to 10 Years	3.75%	0.25%	4.00%
<u>Disadvantaged Community* Loans Up To 30 Years</u>			
Median Household Income (MHI) between 80% of MHI and the MHI	4.00%	0.25%	4.25%
MHI between 60% and 80% of MHI	3.75%	0.25%	4.00%
MHI Income less than 60% of MHI	3.75%	0.00%	3.75%
<u>Disadvantaged Community* Loans Up To 10 Years</u>			
MHI between 60% and 80% of MHI	3.00%	0.25%	3.25%
MHI Income less than 60% of MHI	3.00%	0.00%	3.00%

* Disadvantaged community must meet a MHI and water rate criteria as per ARSD 74:05:11:01(8)

Drinking Water State Revolving Fund Loan Rates for Borrowers Subject to BABA Public Entity Borrowers

	Interest	Admin	Total
Term Up to 30 Years	4.00%	0.25%	4.25%
Term Up to 20 Years	3.75%	0.25%	4.00%
Term Up to 10 Years	3.50%	0.25%	3.75%
<u>Disadvantaged Community* Loans Up To 30 Years</u>			
Median Household Income (MHI) between 80% of MHI and the MHI	3.75%	0.25%	4.00%
MHI between 60% and 80% of MHI	3.50%	0.25%	3.75%
MHI Income less than 60% of MHI	3.50%	0.00%	3.50%
<u>Disadvantaged Community* Loans Up To 10 Years</u>			
MHI between 60% and 80% of MHI	2.75%	0.25%	3.00%
MHI Income less than 60% of MHI	2.75%	0.00%	2.75%

* Disadvantaged community must meet a MHI and water rate criteria as per ARSD 74:05:11:01(8)

Drinking Water SRF Interest Rates-November 5, 2026

Drinking Water State Revolving Fund Loan Rates for Nonprofit Corporation Borrowers

	Interest	Admin	Total
Term Up to 30 Years	5.25%	0.25%	5.50%
Term Up to 20 Years	5.00%	0.25%	5.25%
Term Up to 10 Years	4.75%	0.25%	5.00%

Drinking Water State Revolving Fund Loan Rates for Borrowers Subject to BABA Nonprofit Corporation Borrowers

	Interest	Admin	Total
Term Up to 30 Years	5.00%	0.25%	5.25%
Term Up to 20 Years	4.75%	0.25%	5.00%
Term Up to 10 Years	4.50%	0.25%	4.75%