

Current Interest Rates - Effective November 3, 2022

Clean Water State Revolving Fund Loan Rates

	Interest	Admin	Total
Term Up to 30 Years	3.00%	0.25%	3.25%
Term Up to 20 Years	2.75%	0.25%	3.00%
Term Up to 10 Years	2.50%	0.25%	2.75%
Interim Financing (5 years)	2.50%	0.00%	2.50%
NPS--Watershed Incentive Rate (Up to 30 Years)	2.25%	0.25%	2.50%
NPS--Watershed Incentive Rate (Up to 20 Years)	2.00%	0.25%	2.25%
NPS--Watershed Incentive Rate (Up to 10 Years)	1.75%	0.25%	2.00%

Drinking Water State Revolving Fund Loan Rates

	Interest	Admin	Total
Term Up to 30 Years	3.00%	0.25%	3.25%
Term Up to 20 Years	2.75%	0.25%	3.00%
Term Up to 10 Years	2.50%	0.25%	2.75%
Interim Financing (5 Years)	2.50%	0.00%	2.50%
<u>Disadvantaged Community* Loans Up To 30 Years</u>			
Median Household Income (MHI) between 80% of MHI and the MHI	2.75%	0.25%	3.00%
MHI between 60% and 80% of MHI	2.50%	0.25%	2.75%
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	1.75%	0.25%	2.00%

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

Consolidated Water Facilities Construction Fund Loan Rates

Term Up to 30 Years	3.25%
Term Up to 20 Years	3.00%
Term Up to 10 Years	2.75%

Solid Waste Management Program Loan Rates

Term Up to 20 Years	3.00%
Term Up to 10 Years	2.75%