



# Interest Rates for FY 2025 Loans

*Subject to Change on March 1, 2025*

## Clean Water SRF and Drinking Water SRF

2.30%	Standard Rate	Applies to all borrowers with a service area population greater than 10,000 and Median Household Income (MHI) greater than the State MHI (\$63,623).
1.80%	Small System Rate	<p>For small systems meeting the following criteria:</p> <ul style="list-style-type: none"><li>▪ Borrower population less than 10,000.</li><li>▪ Borrower MHI less than State MHI.</li><li>▪ Borrower does not have an underlying revenue credit rating in at least "A" category on utility system.</li></ul> <p>Optional extension of term to useful life, up to 30 years.</p> <p>Also applies to a borrower, regardless of size or MHI, that assumes legal ownership of an entire non-viable wastewater system serving residential customers or an entire non-viable community water system.</p>
1.80%	Green Rate	Applies to costs meeting EPA Green criteria up to 25% of amount borrowed, with balance at Standard Rate. Eligibility limited to borrowers without a credit rating on the utility system.

*Refer to FY 2025 Loan Policies for additional provisions governing interest rates.*

### For Further Information:

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