



Interest Rates for FY 2026 Loans

Subject to Change Based on Market Conditions

Clean Water SRF and Drinking Water SRF

2.90%	Standard Rate	Applies to all borrowers with population greater than 10,000 and Median Household Income (MHI) greater than State MHI (\$66,818).
2.60%	Incentive Rate	To move the current volume of projects more expeditiously to loan closing, the Standard Rate is reduced for all base and general supplemental projects that are closed by June 30, 2026.
2.40%	Small System Rate	<p>For unrated small systems meeting the following criteria:</p> <ul style="list-style-type: none">▪ Borrower population less than 10,000.▪ Borrower MHI less than State MHI.▪ Borrower does not have an underlying revenue credit rating in at least "A" category on utility system. <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>
2.40%	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 2026 Loan Policies for additional provisions governing interest rates.

For Further Information:

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