



Water & Waste Disposal Guaranteed Loan Program

Leveraging Competitive Terms To Help Your Community Infrastructure

As a USDA-licensed lender, X-Caliber Rural Capital (XRC) provides affordable financing through the Water and Waste Disposal Guaranteed Loan Program to qualified borrowers to improve access to clean, water, waste disposal, storm water, and solid waste disposal systems servicing households and businesses in rural areas. The XRC team has unique expertise in the USDA's loan programs and is committed to working with you to create the best financing to meet your needs. Not only can we provide you with a loan that has competitive terms and promotes good environmental practices, but the XRC team will also develop a customized, sustainable plan with efficient budgeting that ensures your entity will be positioned for long-term, smart solutions to support planning for future infrastructure needs.

Eligible Areas

This program serves rural areas with populations of 50,000 residents or less based on the last census and not contiguous with an adjacent populated area. Certain projects can be located in an ineligible area provided that they intend to serve only eligible rural areas. The [USDA mapping link](#) will confirm eligibility.

Terms

- Loan ranges of \$1MM to \$50MM
- Maximum loan term of 40 years
- Fixed or variable rates

Qualified Applicants

- Public bodies
- Federal and State recognized tribes
- Non-profit organizations

Use of Proceeds

- Construction or improvement of facilities for drinking water, sanitary sewers, solid waste disposal, and storm water disposal
- Equipment purchases for system enhancements to improve efficiency
- Certain lender, legal, and engineering fees, initial operating expenses for new entities, capitalized interest, and the purchase of existing facilities to prevent loss of service
- Refinancing options to increase debt capacity
- Predevelopment for professional engineering, environmental, and fiscal advisory fees.

Overall Benefits

- 100% financing for qualified projects
- Extended loan terms
- Construction financing available
- Federal guarantee could provide 1926b protection
- No required agency engineering reviews
- Life of the loan servicing by XRC servicing experts

XRC's deep program expertise will help you navigate program nuances and leverage full program benefits. XRC will conduct operational evaluation to recommend available financing solutions for total improvement project costs to best safeguard customer impact.

For more detailed program information, please inquire with your loan originator or email info@xrcusda.com