The **NRWA Rural Water Loan Fund** (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.

**Reasons to apply**
- Reasonable interest rates
- NRWA does not charge administrative or processing fees
- Straightforward application process
- Quick turnaround

**Eligible Projects Include**
- Pre-development (planning) costs for infrastructure projects
- Replacement equipment, system upgrades, maintenance and small capital projects
- Energy efficiency projects to lower costs and improve sustainability
- Disaster recovery or other emergency loans available

**Contact your State Rural Water Association or National Rural Water Association for help with the application process.**

**For More Information:**
Applications, information and forms can be downloaded from the NRWA website, [www.NRWA.org/loans](http://www.NRWA.org/loans).

**Email applications to:**
rwarwlf@nrwa.org

**Or mail to:**
Rural Water Loan Funds
2915 South 13th
Duncan, OK 73533

For help, please call 1.800.332.8715 or email nrwarwlf@nrwa.org.