



# Making WEP Work for Your Community



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VDH Drinking Water Funding Workshop, Fredericksburg, VA, September 25, 2025

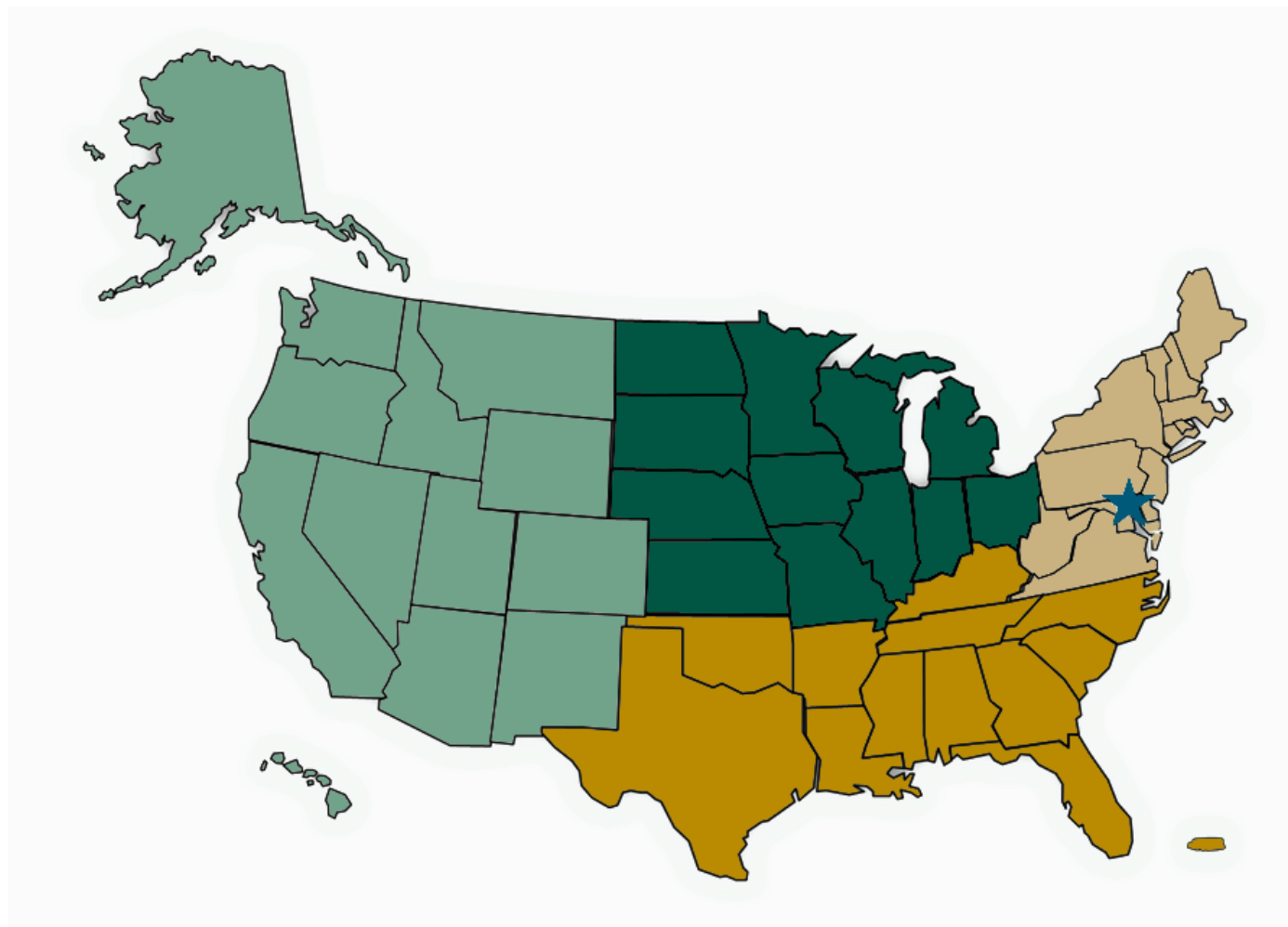
# Structured to Support Rural People Nationwide

4 Regions

47 State Offices

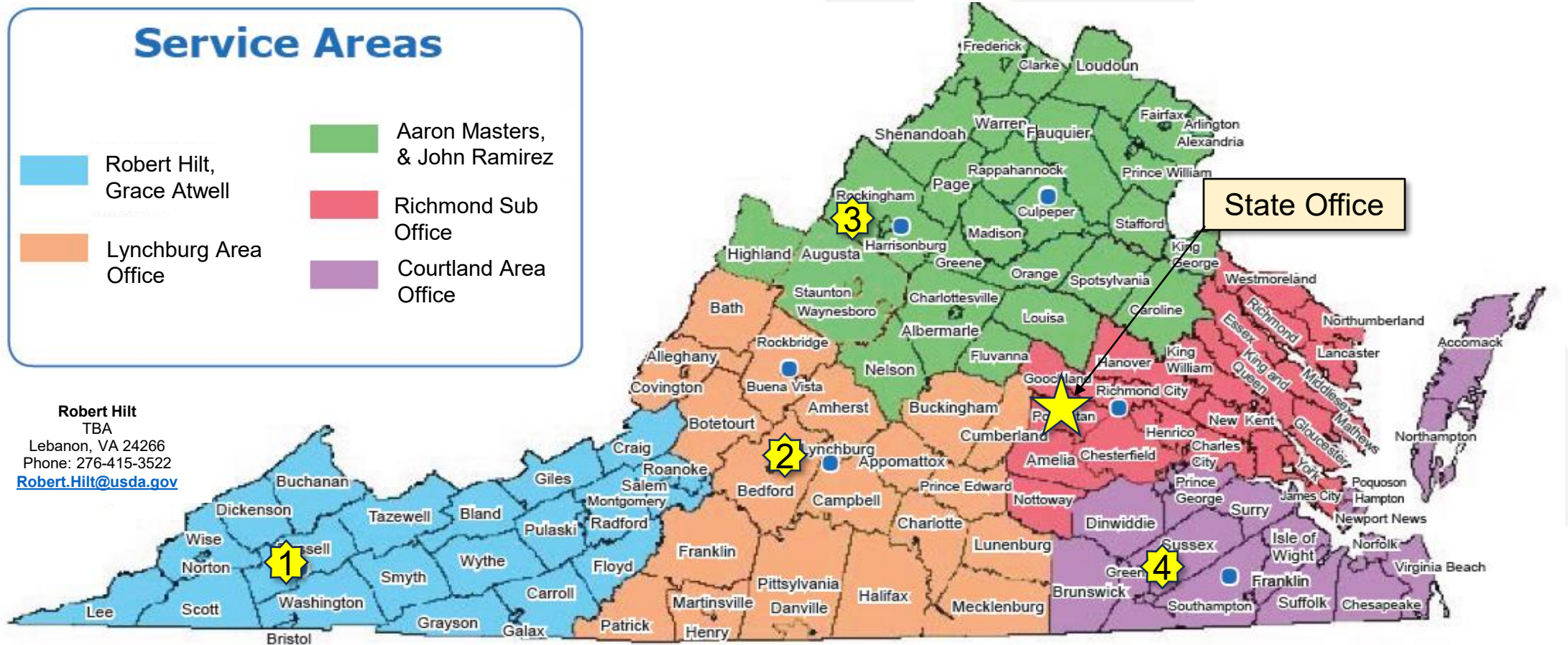
400 Area Offices

1 National Office in DC





# Rural Development Area Offices in Virginia



# Our Mission and Objective

- Increase economic opportunity and improve the quality of life in rural America
- Provide affordable financial assistance to help small rural communities:
  - Enhance business and economic development
  - Improve infrastructure
  - Support community development
  - Provide housing opportunities to rural citizens

# Core Programs for Rural Development

- **Rural Business and Cooperatives** – Economic development and technical support
- **Housing** – Single and Multifamily
- **Community Programs** – Health care, public safety, public services, water, wastewater, solid waste disposal, storm water drainage, technical assistance, electric, telephone and broadband services, distance learning, and telemedicine
- **Water & Environmental Programs (WEP)** – Drinking water, wastewater, solid waste, and stormwater

# WEP Applicant Eligibility

- **Applicant Types**

- Public Bodies – Town, City, County, District or Authority
- Nonprofits – Association, Cooperative or Private Corporation
- Indian Tribes – Federally Recognized Tribes

- **Applicant Must:**

- Own the system
- Have legal authority to operate and maintain it

- **Service area**

- Rural and incorporated areas with populations no greater than 10,000



# WEP Project Eligibility

**New construction, expansion and improvements to include, but not limited to:**

- Line installation
- Treatment facilities
- Treatment capacity
- Related fees (legal, engineering, environmental, land, interest during construction, etc.)



# WEP Interest Rates and Grant Eligibility

Based on Median Household Income (MHI) for service area:

Tier	MHI	Interest Rate*	Grant Eligibility
Poverty**	< \$54,819	3.125%	Up to 75%
Intermediate	\$54,819 to \$68,524	4.250%	Up to 45%
Market	> \$68,524	5.250%	None

\* As of July 1, 2025 thru September 30, 2025

\*\*If the project is correcting a health or sanitary standard *and* the MHI limit is met.



# WEP Direct Loan Terms

- May be necessary to reduce user costs to a reasonable level as compared to similar systems
- Monthly equivalent dwelling unit (EDU) costs compared to:
  - Similar Systems
  - Median Household Income
- Loan to grant ratio typically 70% loan / 30% grant
- Grants are based on MHI of the service area, the applicant's financial situation, available allocation, similar systems and rates being charged

# WEP Grant Considerations

- Fixed interest rates with no prepayment penalty and up to 100% financing
- Loan repayment shall not exceed the useful life of the facility or 40 years, whichever is less
- Unable to finance the proposed project with existing resources or through commercial credit at reasonable rates and terms
- Interim financing required for all loans over \$500,000; after these funds have been disbursed, RD closes long-term financing which allows the municipality to retire the interim financing
- Loans must be adequately secured by a General Obligation Bond, a Revenue Bond or combination of both.

# Funding Do's and Don'ts

- Funds may be used for:
  - Construction costs
  - Purchase of existing facilities to improve or prevent loss of service
  - Legal fees
  - Engineering fees
  - Land acquisition
  - Water and land rights
  - Permits
  - Equipment
  - Capitalized Interest
- Application preparation is not an eligible project expense





# WEP Project Examples

## Town of Elkton

Upgrade WWTP, pump station, and sewer lines

- Project Cost: \$27M
- RD Loan: \$15.6M
- RD Grant: \$7.7M
- Other funding (DEQ): \$3.7M



# WEP Project Examples

## Nelson County Service Authority

### Schuyler WWTP & Sewer Line Upgrades

- Project Cost: \$5.2M
- RD Loan: \$1.3M
- RD Grant: \$3.9M





# WEP Project Examples

## Town of Strasburg

New WTP, pump station, and other improvements

- Project Cost: \$14M
- RD Loan: \$11.554M
- RD Grant: \$2.459M





# Getting Started

1. Obtain Professional Engineering Services
  - Preliminary Engineering Report (PER)
  - Environmental Report (ER)
2. Prepare grant and/or loan applications
  - Accepted year-round
  - Forms available online and from Area Office



# WEP Predevelopment Planning Grants

- For development of Preliminary Engineering Reports (PER) and/or Environmental Reports (ER)
- Up to \$60,000 grant or 75% of eligible project costs with 25% match
- Eligibility
  - Public bodies, nonprofits, Native American tribes
  - Population < 10,000
  - MHI < \$54,819 (80% of average statewide MHI)

# WEP SEARCH Grants

- Special Evaluation Assistance for Rural Communities and Households
- Used for development of Preliminary Engineering Reports (PER) and/or Environmental Reports (ER)
- Up to \$30,000 grant or 100% of eligible project costs (no matching funds)
- Eligibility
  - Public bodies, nonprofits, Native American tribes
  - Population < 2,500
  - MHI < \$54,819 (80% of average statewide MHI)



# WEP ECWAG

- Emergency Community Water Assistance Grants
- Help eligible communities prepare or recover from an emergency that threatens the availability of safe, reliable drinking water
- Events included, but not limited to:
  - Drought or flood, earthquake, tornado or hurricane, disease outbreak, chemical spill leak or seepage.
- Water transmission line grants up to \$150,000
- Water source grants up to \$1,000,000
- Eligibility
  - Public bodies, nonprofits, Native American tribes
  - Population < 10,000

# Acquiring the Best Financial Package

- Loans, grants, and combinations
- Partnerships with:
  - Virginia Dept. of Health (VDH)
  - Virginia Dept. of Housing and Community Development (DHCD)
  - Virginia Resources Authority
  - Virginia Tobacco Indemnification Commission
  - Virginia Dept. of Environmental Quality (DEQ)
  - U.S. Economic Development Administration
  - U.S. Environmental Protection Agency



# Preparing your application

All new loan and/or grant applications are required to be submitted via RD Apply

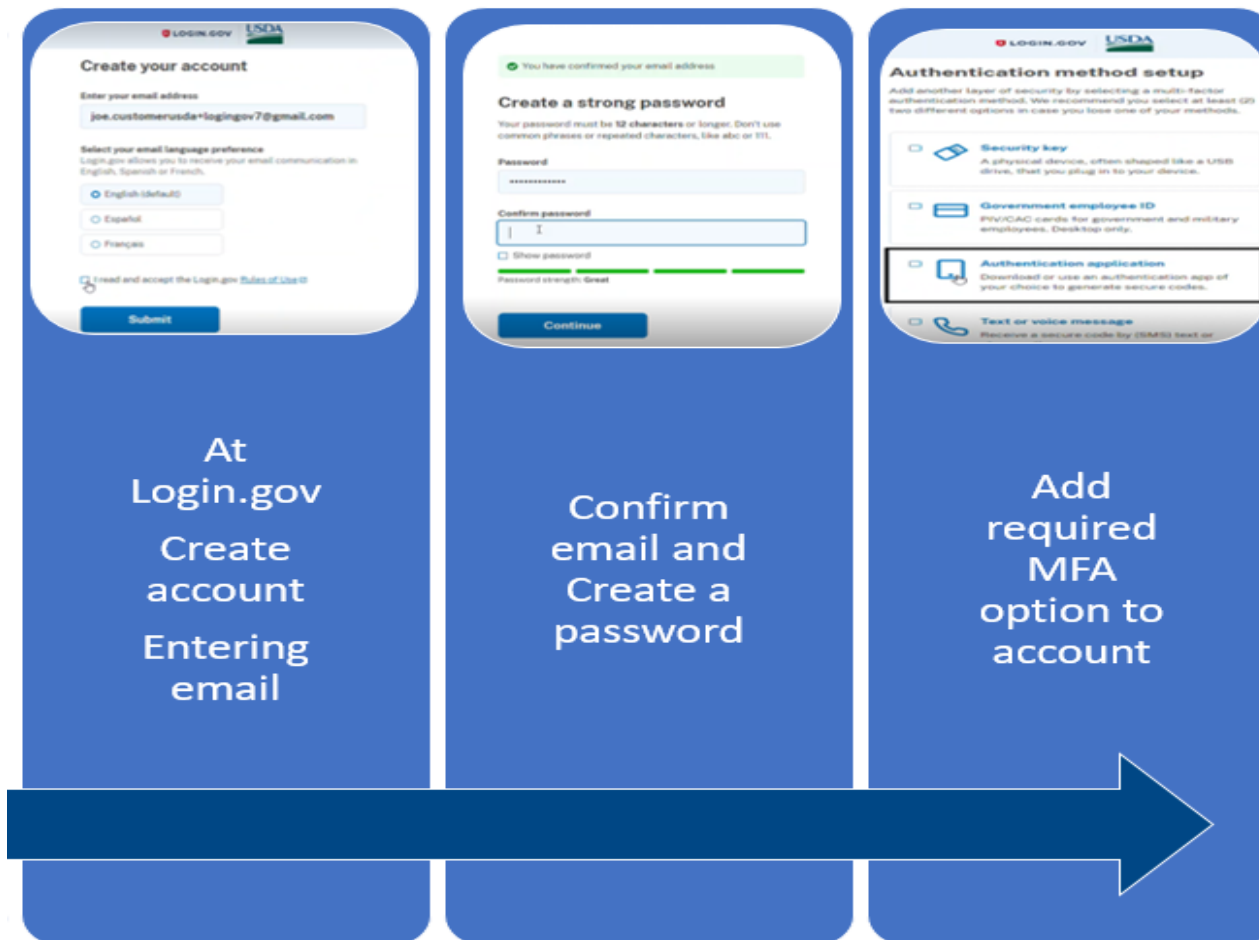


1. To create an application a Level 2 eAuthentication ID is required to be able to access RDApply
2. You will need to be approved as an Authorized Representative for your organization



# Level 2 eAuthentication ID

- Register a Login.gov account for yourself



# Level 2 eAuthentication ID

- Return to RDAApply and login in using your Login.gov account

### Link with Login.gov ?

Login.gov must be linked to an eAuth account to use it with USDA applications.

☐ Use an existing eAuth account to link to my Login.gov account.

☒ Continue without linking to an existing eAuth account (*if you don't already have a USDA eAuth account*).

**Continue**

- Select the appropriate option

# Level 2 eAuthentication ID

- Enter your information

## User Information Required

In order to complete setting up your Login.gov account with USDA eAuth, please provide the following information:

First name

Last name

Submit

# Level 2 eAuthentication ID

- Verify your identity

## Verify Identity

**The application you are accessing requires identity verification. Your account does not currently meet these requirements. Please select the method to verify your identity below.**

- ☒ Verify my identity at Login.gov - Recommended
- ☐ Visit a USDA Service Center for in-person identity verification

**Continue**



# Level 2 eAuthentication ID

- Verify your identity

## Verify Identity at Login.gov ?

The application you are accessing requires identity verification. Your account does not meet these requirements.

USDA eAuthentication is now using Login.gov for identity verification and authentication. Please click the "Continue to Login.gov" button.

- If you already have a Login.gov account, use it to link with eAuth and follow the prompts on the Login.gov page.
- If you do not have a Login.gov account, you can create one and follow the prompts to link.
- You will be returned to USDA eAuth to link the two accounts together.
- Once your accounts are linked, you must use Login.gov for identity verification and for all future logins to USDA resources.

[Continue to Login.gov](#)



Use a phone or laptop to upload front and back images of State Issued Photo ID

A screenshot of a web form titled "Enter your Social Security number". It includes a progress bar at the top with steps: "Getting started", "Verify your ID", "Verify your personal details", "Verify phone or address", and "Secure your account". The current step is "Verify your personal details". The form contains a green checkmark and the text "We have verified your state-issued ID". Below this, it says "Enter your Social Security number" and "We need your Social Security number to verify your name, date of birth and address. Learn more about how we protect your sensitive information". There is a text input field with the placeholder "Social Security number" and an example "Example: 123-45-6789". A checkbox labeled "Show Social Security number" is present. A blue "Continue" button is at the bottom.

Enter SSN and Review personal information

A screenshot of a web form titled "Enter your one-time code". It includes a progress bar at the top with steps: "Getting started", "Verify your ID", "Verify your personal details", "Verify phone or address", and "Secure your account". The current step is "Verify phone or address". The form contains a green checkmark and the text "We sent a one-time code to +1 555-123-4568. This code will expire in 10 minutes." Below this is a text input field labeled "One-time code" and a blue "Submit" button. A link "Send another code" is at the bottom. A small note at the bottom says "Entered the wrong phone number?".

Enter a primary phone number Receive and enter the one-time-code and log into account

A screenshot of a web form titled "Save your personal key". It includes a progress bar at the top with steps: "Getting started", "Verify your ID", "Verify your personal details", "Verify phone or address", and "Secure your account". The current step is "Secure your account". The form contains a green checkmark and the text "You have encrypted your verified data". Below this is a section titled "Save your personal key" with a red shield icon and a yellow box containing the key "G3X6 - QW9 - PXS - 4ZQS". At the bottom, it says "Your personal key was generated on March 1, 2021" and provides links for "Copy", "Download (text file)", and "Print".

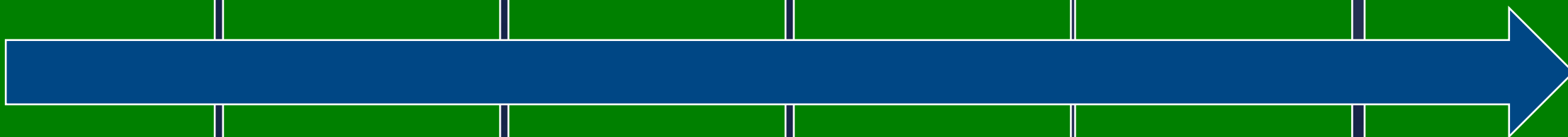
Issued a Login.gov personal key for account recovery

A screenshot of a web form titled "Connect your verified information to Partner Agency". It includes a progress bar at the top with steps: "Getting started", "Verify your ID", "Verify your personal details", "Verify phone or address", and "Secure your account". The current step is "Secure your account". The form contains a green checkmark and the text "You have encrypted your verified data". Below this is a section titled "Connect your verified information to Partner Agency" with a woman's profile icon and a green checkmark. A yellow banner at the bottom says "Partner Agency needs to know who you are to connect your account. We'll share this information with Partner Agency:".

Log back into account  
Identity Successfully verified  
Consent to share info with USDA



Returned to RD Apply/eAuth to update/link the account



# How to Become an Authorized Representative

- When you log into RD Apply, you will be taken to the Landing/Home Page. At the top of the screen will be a button called **Authorized Representative Request**.
- Clicking it will generate a form where you can send a request to Rural Utilities Services Staff, asking for your eAuth ID to be linked to your entity's Tax Identification Number (TIN).
- You will include:
  - The entity legal name
  - TIN
  - Data Universal Numbering System (DUNS) number of the business entity that is applying.
- In addition, you will select the primary program (Water and Environmental) and the state and county in which you will be working.



# How to Become an Authorized Representative

- After you enter your entity's information, you will need to enter your name, your eAuth ID, and the security role you need.
- You can also enter up to four more users, to be associated with that same TIN.
- Once you have finished with the users section, you can enter your point of contact information.
- If you have any supporting documentation for submitting the Authorized Representative Request, you can upload the supporting documentation at the bottom of the form by clicking the **+Upload** button.

# RD Apply New Application

- Once your Authorized Representative Request has been approved by RD Staff you will be able to login and being your new application



# RD Apply Resources

- RD Apply Customer User Guide
  - <https://www.rd.usda.gov/media/file/download/water-and-environmental-customer-user-guide.pdf>
- RD Apply Authorized Representative Request
  - For any issues with sending the request or supporting documentation
  - Email: [rd.va.general.inquiries@usda.gov](mailto:rd.va.general.inquiries@usda.gov)
  - Please include in the subject line 'CP RD Apply Inquiry – Your Entity's Name'
  - A CP employee will reach out directly

# Area Office WEP Contacts

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# Questions?

For program information, regulations, and  
forms, please visit our website:  
[www.rd.usda.gov](http://www.rd.usda.gov)



When Rural People Thrive, America Thrives