Questions answered:

- John found out from Pacific County the interest rate on the Capital Reserve as follows. Rates have been for the last 3 months. July 2025 = 4.39%, August = 4.38%, & September = 4.29%.

- DWSRF standard interest rate is 2.25%. It could be 1.75% if our affordability index is high enough (monthly rates vs median household income). There is also a possibility for principal forgiveness (**Grant**) if the affordability index is high. Of course, you won't know until you're in the process.

Pacific County

- Median Household Income: $58,889
  Max Purchase Price: $270,200
  Median Home Sales Price: $374,000
  Income Required to Qualify: $90,000
  Households CAN afford: 22.5%
  Households CANNOT afford: 77.5%

- South Treatment Plant -$310,000
  North Treatment Plant - $820,000
  $1,130,000

- **Why November?**

  We had to pick a cutoff date for applications. All application requirements must be submitted with the application by the deadline in order for the application to be considered for funding. It was a ruling by Office of Drinking Water leadership. DWSRF selected 11:59 pm on November 30 as the deadline years ago.

Jocelyne Gray
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