

Solid Waste Solutions for Growing Communities

Leveraging Competitive Terms for Long-Term Waste Infrastructure

As populations grow, so does waste. Every community generates it, and managing it responsibly is essential. X-Caliber Rural Capital (XRC), a USDA-licensed OneRD lender, provides financing through the Water & Waste Disposal Guaranteed Loan Program, with a focus on solid waste infrastructure.

XRC partners with communities to deliver customized financing solutions that support efficient operations, environmental responsibility, and long-term sustainability.

Eligible Areas

Rural areas with populations of 50,000 or less, not contiguous with urban areas. Projects in non-eligible locations may qualify if serving eligible communities. USDA mapping confirms eligibility.

Terms

- \$1MM – \$50MM loan size
- Up to 40 years
- Fixed or variable rates

Qualified Applicants

- Public bodies
- Federally and state-recognized tribes
- Non-profit organizations

Proceeds

- Construction and improvement of **solid waste facilities** (landfills, transfer stations, recycling facilities)
- Equipment for efficiency and compliance
- Engineering, legal, and environmental costs
- Commissioning expenses and capitalized interest
- Facility acquisition to maintain service
- Refinancing to increase capacity

Why Solid Waste Investment Matters

- **Waste is universal**—growing populations increase demand
- **Regulations are tightening**, requiring ongoing upgrades
- **Infrastructure is costly**, making long-term planning critical
- Systems are **essential community assets** supporting health and the environment

Overall Benefits

- Up to 100% financing
- Long-term, affordable capital
- Construction financing available
- Federal guarantee strengthens credit profile
- Streamlined process (no agency engineering review)
- Dedicated servicing for the life of the loan

Solid waste systems can unlock additional value through government-guaranteed financing by supporting recycling and material recovery initiatives, waste-to-energy projects, and tipping fee optimization with regional expansion strategies. Together, these approaches can help offset operational costs and improve long-term financial sustainability.

XRC helps position your solid waste project for long-term success—balancing compliance, cost, and community impact. For more information, contact your loan originator or email info@xrcusda.com

