

Water 2000

A Plan for Action

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Foreword

Today, on the verge of the 21st Century, strong evidence exists that more than one million Americans live in rural areas without something the great majority of our people consider a basic life necessity - clean, safe drinking water flowing into their homes.

More than one million Americans without a direct in-home water supply! In pure numbers, this is the equivalent of more than 40% of the 1990 population of Kansas (2,477,574), or of all of the city of Dallas, or of the combined states of Wyoming and Vermont. This situation surprises, concerns, even startles many suburban and urban Americans when they learn of it. But the fact remains - across Rural America, more than 400,000 families still don't have safe drinking water piped into their homes.

In the interest of improved public health and enhanced economic opportunity, the U. S. Department of Agriculture (USDA) proposes to work with these rural citizens and communities to fill this unacceptable gap in their quality of life. The USDA, targeting and coordinating its resources and efforts with those of State, local and tribal governments, private citizens, businesses, foundations, non-profit organizations and other Federal agencies, is taking action to eliminate this inequity before the end of the century. This initiative is called Water 2000.

In August of 1994, the USDA convened a major Water 2000 roundtable discussion. Participants from across the nation brought concerns, field experiences and technical knowledge to an intense, day-long session. This concentrated effort set the tone for the document presented here - a blueprint for delivering clean, safe, affordable drinking water into all rural homes that seek it by the year 2000.

The premise driving Water 2000 is basic. Safe, affordable drinking water in virtually every home - no matter how remote and distressed - is necessary to improve the *health and productivity of our nation's rural communities*, and to control long term public costs related to drinking unsafe water. In some of rural America's most remote corners, where unemployment and poverty are high and financial resources scarce, this initiative will invest in the ability of more than one million people to help themselves lead healthier lives and compete more vigorously in our national and global economy.

The Rural Utilities Service (RUS) of the Rural Development (RD) mission area at USDA, is coordinating Water 2000. RD (formerly the Farmers Home Administration and Rural Development Agency) State Directors will provide leadership and rely on their field-based employees for the direct individual and community services that are essential to the success of the initiative.

In launching this major effort, USDA Secretary Dan Glickman appeals to potential partners of all descriptions - State governments, major corporations, banks, foundations, and non-profit organizations - to consider the long-term economic and personal benefits their resources could

bring to rural communities. Public/private working partnerships have greatly improved rural public health and economic opportunity over the past thirty years. Water 2000 is an opportunity to join together to further advance a most basic, challenging part of that ongoing task.

The Water 2000 Plan

The RUS will operate the Water 2000 initiative under these seven guiding principles:

- Federal interest and investment in expanding drinking water service is a pressing matter of enhanced basic public health, life quality and economic opportunity.
- Investment and technical assistance will be targeted to remote, high poverty areas with well documented histories of unsafe drinking water supply and quality problems.
- The effort must be coordinated with many in-state partners (State government agencies, non-profit organizations, businesses and citizen groups), adapted to meet changing local needs and dedicated to empowering communities to find their own solutions.
- Efficient, effective customer service delivery over the short-term and sound, lasting, self-sustaining public investment for the long-term are both absolute necessities.
- Leveraging RUS grant and loan funds with other public and private resources will extend service to more rural residents and lower the Federal cost per community.
- A key to success is the role of the RD State Directors: focusing on accurate assessment of local needs from existing information sources, meeting regularly with in-state Water 2000 partners, monitoring progress by clear performance benchmarks, and advocating at the state level for more flexible, workable state safe drinking water regulations.
- RUS's national office is committed to reviewing and improving applicable Federal regulations, as necessary, to streamline the water system development process.

The RUS Administrator and his staff will work to build a national Water 2000 partnership with State governments, foundations, banks, corporations and non-profit organizations to attract private financial and technical resources. RD's extensive field delivery network, which provides rural communities with a range of financial and technical assistance services, will coordinate and combine all private and public resources to ensure that Water 2000 operates effectively and efficiently.

Many Rural Homes Are Without Safe Drinking Water

Families without access to safe and affordable drinking water face higher health risks, a lower standard of living and less economic opportunity than the majority of Americans. This situation is well documented in "Healthy People 2000," a 1991 statement of public health goals coordinated by the U. S. Public Health Service and Department of Health and Human Services.

These households are predominantly located in some of the poorest, most physically isolated rural areas of the nation. Breaking the cycle of poverty begins by working to provide some of the basic necessities of life, including decent and affordable food, housing and water. The goal of Water 2000 is to help small communities provide safe, affordable, drinking water to all rural households by the end of the century.

Over the past thirty-five years private, State, local, and Federal efforts have greatly expanded access to safe water in Rural America. The task, however, is far from complete. The 1990 Census estimates that approximately 405,855 households do not have complete plumbing.¹ Furthermore, many of the households which do have piped-in drinking water are served by systems, or individual wells, which do not comply with Safe Drinking Water Act standards and therefore may present health risks.

Water 2000 is critical because households currently without any drinking water are physically *the most difficult to reach and serve*, and many of the water supply systems out of compliance with current health and safety standards are among the nation's smallest and poorest. Conventional approaches to water delivery have not met the needs of these households; a more intensive approach is required.

The households still without safe drinking water have different characteristics from those traditionally served by the private sector and State and Federal governments. Their situations demand enhanced levels of labor, capital and technical skill to determine solutions. Finding these resources in a period of tight public budgets requires creating new partnerships and alliances among Federal and State government agencies and the private and non-profit sectors.

¹ Source: 1990 Census of Population and Housing statistics. Respondents were asked to answer "yes" or "no" to the following question: "Do you have complete plumbing facilities in this house or apartment: that is (1) hot and cold piped water, (2) a flush toilet, and (3) a bathtub or shower?" If one or more of these facilities is missing, the household is defined as having "incomplete plumbing." The Census data does not indicate the specific needs of these households. Information was obtained from then FmHA/ RDA, now RD, State Directors in the summer of 1994.

Statistics Don't Tell the Whole Story

Statistics and studies do not comprehensively detail the nature and scope of the drinking water resource needs in rural areas. The Census Bureau does not collect data on water quality or quantity, and the U. S. Environmental Protection Agency (EPA) only collects complete data on waste water, not drinking water, system needs. Because of this lack of data, it is difficult to typify the average rural household without safe, piped-in drinking water. The RUS estimates that 7.1 million rural households are either without safe drinking water or are served by a community water facility or well which does not meet Federal Safe Drinking Water Act standards. The RUS estimates the total cost of addressing the problem at \$25.9 billion.²

However, existing statistics and studies do reveal general economic, geographic and social patterns about the communities where large percentages of the households remain without sufficient drinking water supplies. When mapped, these communities are found, not surprisingly, in the most economically distressed regions of the country: Appalachia, the lower Mississippi Delta, the colonias along the U.S.-Mexico border, and several American Indian tribal reservations and Alaskan villages.

Two recent anecdotes from Arizona indicate the depth of the drinking water problem that affects many American Indian tribal communities. An analysis of one large tribal community found that less than 10% of the households had any indoor plumbing. Another application to the RUS from another community indicates a tribal level of infectious diseases ten times higher than the national average. Not all communities in need of more active drinking water investment and technical assistance are so severely affected.

"Taking Stock of Rural Poverty and Housing for the 1990s," a 1994 report by the non-profit Housing Assistance Council, confirms this regional pattern. More specifically, the report finds that the States with the most extensive water supply and quality problems are Alaska, Arizona, Kentucky, New Mexico, Mississippi and West Virginia. There is little question that these are among the States where the Water 2000 initiative will be focused.

² The estimated rural households and dollars needed are based on RUS/RD staff knowledge, consultation with state drinking water agencies, the State Rural Water Association and the Rural Community Assistance Program representative. The estimate includes households without adequate drinking water, as well as community water systems in need of improvements.

Barriers to Water Delivery and Safe Service

To achieve the goal of Water 2000, the RUS and its partners must overcome several long standing barriers to safe drinking water delivery. These include entrenched individual poverty, poor community-wide access to investment capital for basic infrastructure, and difficult geographic and climatic conditions. Rigid Federal and State regulations and traditional engineering practices inhibit serving hard-to-reach households. And many water system managers - who are often volunteers - are insufficiently trained to assure that locally-maintained systems remain viable over the long term.

Poverty and System Financing: Both the 1990 Census and current studies on basic community infrastructure availability confirm that the nation's poorest areas have the worst access to safe drinking water. Several Federally designated "Persistent Poverty Counties" have the worst access of all.³ According to the 1990 Census, 4.6 percent of the households in these counties lacked complete plumbing. Increasingly, communities and residents in these poorest counties are unable to afford the up-front and monthly costs of building, improving and properly maintaining safe water systems. Additionally, neighboring water systems in wealthier communities often fear increased maintenance costs from hooking up with large groups of poorer consumers who may be unable to pay system connection costs and monthly fees.

The Federal government has historically provided loans and grants to the nation's neediest communities through RUS's water and waste disposal loan and grant programs. The need is much greater, however, than the available funding. At the end of fiscal year 1994, the program had a backlog of requests totaling \$2.1 billion for loans and \$1 billion for grants. In fiscal year 1995, the RUS has available \$827 million in below market rate loan funds and \$500 million in grants.

Geography. Many rural areas are characterized by low population density and isolated households. These characteristics create financing, affordability and engineering barriers to drinking water system development. Systems in sparsely populated areas are difficult to finance because of very high construction, operating and maintenance costs per household. In the hills of Appalachia, long stretches of pipe and several water pumps may be required to push water up steep slopes. These systems are typically expensive to build and maintain. Harsh climates also create engineering problems for water-deficient households. The cold of Alaska's winter and permafrost (where pipes cannot be buried) require uniquely engineered - and typically very expensive water systems.

³ A Persistent Poverty County, as defined by USDA/ Economic Research Service, is a county where the incidence of poverty was above 20 percent in each census from 1960 to 1990. The national incidence of poverty was 13.1 percent in the 1990 census. The **definition** of poverty, varying by size of family, was income of less than \$13,254 in 1989 for a household of two adults and two children.

Regulations: Inconsistent interpretations of National Environmental Policy Act (NEPA) requirements among Federal departments and agencies is a major barrier to providing safe, affordable drinking water service. Some State governments make stringent regulatory interpretations of the Safe Drinking Water Act (SDWA). Such interpretations test the limited human and financial capacities of small rural communities that must comply with the SDWA. Many local leaders have cited the need for greater State flexibility in enforcing compliance with the SDWA as a key to extending drinking water to unserved rural households.

Additionally, the issue of "viability" (according to the EPA definition, viable water systems possess the fundamental technical, financial and managerial capabilities to remain in long-term compliance with safe drinking water regulations) must be addressed as a long-term regulatory concern. In terms of both ongoing delivery of quality service to customers and the effective long-term use of public resources, water system consolidation, wherever feasible, must be one of the options that State and Federal agencies and rural communities explore to extend and improve safe drinking water supplies. As this is being written, Congress is again attempting to re-authorize the Safe Drinking Water Act. Clearly, Water 2000 would be affected if Congress makes significant changes in legal standards for state drinking water regulation, and especially, if it authorizes and appropriates State revolving funds for water projects.

Design Criteria: Engineering alternatives are available to traditionally designed water systems, which small, remote, hard-to-reach communities and households often cannot afford. If State government agencies were able to allow more design flexibility under the Safe Drinking Water Act, more communities could use innovative drinking water supply technologies. The U. S. General Accounting Office has found that although several alternative technologies are now available to supply and treat drinking water, some significant obstacles impede their widespread use. These include a lack of reliable test information on their cost and quality of performance; lack of public resources to develop cost and performance standards; and inadequate distribution of such information when it does exist. Increasingly, public agencies that finance and regulate water systems are concerned with the capacity of communities to afford expertise needed to operate, maintain and sustain both traditionally and alternatively designed systems over the long-term.

Cost Effectiveness: Due to the high per household cost of service in many rural areas, small water systems cannot take advantage of economies of scale. Small systems are under budgetary and regulatory pressures to deliver high quality water service in a cost-effective manner. Maintaining quality service is particularly challenging for rural areas. In efforts to reduce costs, small systems sometimes take on part-time or volunteer managers. In the absence of proper resources, maintenance problems - and further increased costs - will develop.

Social and Cultural Issues: Social and cultural issues can increase the complexity of providing assistance to some underserved rural communities. Significant water supply, affordability and safety problems exist in the "colonias" along the U.S.-Mexican border and on American Indian tribal reservations.

- Colonias are unincorporated communities that lack common infrastructure (water, sewer, paved roads). Because colonias are not legally established entities, no organized means exist to address their basic public health and infrastructure needs. Households in the colonias often have unrecorded deeds - a real barrier to residents or communities seeking to provide proof of ownership, residency and other legal documentation needed to obtain public or private financing for infrastructure or housing development.
- American Indian tribal governments have legal systems which reflect American Indian values. Because tribal land is held in trust, decisions on land use and development must be made within tribal councils. Under tribal law, the councils must specifically decide on whether liens can be placed against tribal lands. Placing encumbrances or liens on financed water systems on these lands can be a sensitive, challenging matter. Regulatory flexibility by Federal and State agencies is a real key to whether or not RUS's water and waste programs can work effectively within tribal legal structures. To begin to address the drinking water needs on American Indian lands more effectively, RUS/RD representatives must coordinate with each tribal government involved with a particular project, and with the Bureau of Indian Affairs and the Indian Health Service, on specific tribal laws and ordinances that affect water projects. Of course, the scattered residences, scarce community financial resources and low individual incomes that characterize many tribal reservations all compound the challenge of reaching some of our nation's most badly under-served communities.

Increasing Access, Dependability and Safety of Water Delivery

The barriers to delivering safe, affordable drinking water are not impenetrable. Water 2000 will focus attention and resources on lowering the barriers of individual and community poverty, and on overcoming geographic, climatic and regulatory constraints. The initiative will concentrate Federal, State, and private resources on helping some of the nation's most economically depressed communities improve public health and spur economic opportunity and growth. Federal resources must be used to leverage greater financial and technical assistance commitments from State and local governments, non-profit organizations and the private sector. RUS loans and grants alone are clearly insufficient to serve the more than 400,000 estimated rural households now without any drinking water service.

Many states have used innovative means to assist local communities to obtain water system financing. The State of North Carolina, for example, guarantees packages of qualifying local water project bonds, reducing risks to investors and enhancing the suitability of the bonds for the secondary market. Other states are making similar efforts, and RUS will encourage further innovation.

RUS and its partners will also encourage private lenders and institutions of the Farm Credit System to increase their participation in financing water system projects. One likely proposal is that banks would be urged to consider this type of activity as a means of complying with the Community Reinvestment Act.

It is a given that a significant number of geographically isolated households without water service will require individual water tanks or wells rather than connections to new or existing community systems. Harsh climatic conditions will, in some cases, demand alternative technologies. Under the Water 2000 initiative, RUS/RD representatives are prepared to advocate with State agencies - some of which are moving in this direction - for point-of-use treatment, cluster and other innovative systems which may be necessary to extend service to hard to reach, underserved areas and households. Regulatory flexibility in design standards is a potential key to both solving unique technical problems and increasing service affordability.

Finally, technical assistance and operator training are essential to the success of small water systems. Many small system operators rely on training and advice provided by technical experts employed by State and Federal governments and by publicly funded nonprofit networks. RUS is well aware that training and instruction in current Federal and State drinking water regulations, good system maintenance practices and effective management skills are in high demand. Water 2000 will move to coordinate and enhance existing technical assistance resources, and to leverage new ones.

Planning for Water 2000

To best target its resources, the RUS needs more detailed information on the location and total number of rural households without safe, affordable drinking water. To gather this information, RUS will coordinate a two month long needs assessment, using existing data sources. At the county level, RD State Directors will manage the effort to locate all existing water sources and families that do not have in-house service.

State Directors will work with representatives from all local infrastructure systems; county, local and State governments; the National Rural Water Association; the national Rural Community Assistance Program network; rural electric and telephone cooperatives; State Rural Development Councils; other Federal agencies and groups as appropriate to complete the county-by-county needs assessment.

Significantly, RD State Directors will also review Empowerment Zone and Enterprise Community applications and identify communities which have documented the need for and local commitment to extending safe drinking water to the unserved. These applications were submitted to USDA in June of 1994 by some of the nation's poorest communities. From among the pages of both designated and non-designated EZ and EC applications will come several high priority candidates for Water 2000 assistance and investment. Additionally, the State Directors will pay particular attention to communities located in Persistent Poverty Counties that are not served by an existing water system.

RUS's National Office will use the information generated by State Directors to define, identify and rank the "neediest communities" and "neediest states" to be targeted by Federal water investment and technical assistance programs. As a next step, the State Directors will amend their strategic operating plans to target program and personnel resources to meeting Water 2000 goals. At the same time, they will uphold the ongoing RUS commitment to investing in communities with already identified service needs.

Resource Coordination

Coordinating financial resources for safe, affordable drinking water delivery is part of an ongoing process to improve and reinvent infrastructure investment programs initiated by the Clinton Administration. Federal investment and coordination is essential to delivering public health benefits and economic opportunities to the millions of unserved and underserved households nationwide. Under Water 2000, RUS will be active in far more than its traditional role of directly investing its own resources in infrastructure, technical assistance, leadership development and management training.

Perhaps most important, the RUS proposes to work more closely and cooperatively with State agencies and the private sector, which must be active partners if this campaign to provide all rural citizens with access to safe drinking water is to succeed. States and private financial institutions might collaborate to assist small water systems with establishing and marketing local investment efforts, such as community issued bonds, to finance new construction and upgrades.

These public/private partnerships might also package securities from existing, successful water districts with those from poorer, less established districts to spread the risk of investing in systems for the communities targeted by Water 2000. State governments might also contribute by bundling the investment needs of many small, local investment programs for presentation to State bonding authorities, which would pool the risk and repackage the bonds for sale on the open market.

Direct Federal Resources

Program resources from more than one Federal agency are available to bolster the Water 2000 effort. The principal sources are:

Rural Utilities Service's Water and Waste Disposal Loan and Grant Program is Water 2000's cornerstone. For fiscal year 1995, a total of \$827 million in loans and \$500 million in grants are available for water and waste disposal projects. Priority is given to systems with health problems, and located in poor and small communities.

Appalachian Regional Commission's Community Development Supplemental Grants are used to meet basic needs of local areas, including designated "distressed" counties, by funding development of infrastructure facilities such as water and sewage systems.

Department of Commerce's Economic Development Administration funds a few projects each year to promote long-term economic development, including grants for constructing water and sewer systems.

Environmental Protection Agency provides grants to develop State programs which implement compliance with the Safe Drinking Water Act. EPA grants are also used to conduct research relating to the causes, treatment and control of diseases linked to water-borne contaminants.

Department of Health and Human Services' Indian Health Service provides technical and financial assistance to American Indian tribes and Alaskan Native villages for cooperative development of safe water, sewer and solid waste systems through its Sanitation Facilities Construction Program. The program also funds engineering assistance for planning and sanitation surveys and technical training for water system operation and maintenance.

Department of Health and Human Services' Office of Community Services, through its Community Services Block Grant discretionary program, supports demonstration projects of regional or national significance to improve water and waste systems, among other things.

Department of Housing and Urban Development's Small Cities Community Development Block Grant (CDBG) program provides grants for several purposes, including infrastructure. Grants are delivered through a State agency in most states and can be used to build or improve water systems. The Indian CDBG program for American Indian tribes and Alaskan Native villages also funds public works, including water lines and storage facilities. Additionally, HUD's Home Investments Partnerships program (HOME) funds, available to all states and many cities and counties by

formula, can in some circumstances be invested in bringing safe drinking water into the homes of people with very limited resources.

Department of Interior's Bureau of Reclamation encourages, through its Small Project Loans, local government participation in developing projects under Federal reclamation laws, with emphasis on improving existing water quality control projects. The assistance can be used for municipal and industrial water supplies.

Community Empowerment, Personal Initiative and Long-Term Solutions

To ensure the long-term viability of water systems and increased community economic opportunity and growth, rural communities must build local capacity to solve their own revitalization problems. Water 2000 stresses making use of local resources and developing the knowledge and skills necessary to sustain high public health standards over the long term, without ongoing Federal assistance. RUS/ RD field staff will encourage participation of community service labor sources, including AmeriCorps, the Retired Senior Volunteers Program (RSVP), Volunteers In Service to America (VISTA), churches, and other volunteer efforts. These community initiatives, along with selected "sweat equity" projects, will allow local residents to reduce the cost of their own drinking water service. RUS and its non-profit partners will also encourage water systems to seek out private donations of labor, supplies, and plumbing fixtures.

Technical Assistance

Quality technical assistance helps build a community's capacity to solve its own problems. Various sources that communities can draw from will be called upon to help in this effort. These include:

USDA's Rural Business/Cooperative Service provides technical assistance to existing cooperatives and helps groups of people with common goals to form new cooperatives.

Department of Defense's Army Corps of Engineers (USACE) provides technical assistance to select communities located on navigable waterways, or on USACE-funded flood control projects. USACE also provides services for a fee. Most of the technical assistance that USACE provides is related to the secondary effects of military base closings on water supplies.

State Agencies. The National Rural Development Partnership and RD State Offices provide information on State agencies that are involved with financing, construction and regulation of drinking water facilities.

National Rural Water Association is a membership organization comprised of State Rural Water Associations (NRWA), which in turn are comprised of local rural water associations. The NRWA, which represents over 16,000 water systems, offers technical assistance to rural systems and local officials through its circuit rider, wellhead protection and other programs. Much of its assistance is funded by RUS and EPA and is free to rural communities.

Rural Community Assistance Program, Inc. is a network of six regional and several more affiliated organizations that assist primarily small, low-income communities on a wide range of infrastructure and housing issues. RCAP organizations offer extensive experience in advising rural communities on drinking water organizational and funding issues.

Tennessee Valley Authority provides technical assistance in the form of water planning and consultation for small, economically distressed municipalities. TVA identifies design alternatives and helps communities move toward regionalizing their systems. The TVA also helps them meet various environmental regulatory checkpoints.

Council of State Community Development Agencies provides technical assistance and information to State agencies which administer Community Development Block Grants. Services include on-site consultation, and assistance with planning and applications for State funds.

The National Drinking Water Clearinghouse (NDWC) was established at West Virginia University in late 1991 to serve the information and assistance needs of drinking water system personnel in towns of up to 10,000 people. The NDWC provides this information through a free quarterly newsletter; free technical assistance; and the Drinking Water Information Exchange Bulletin Board System (DWIE-BBS).

Flexibility and Efficient, Effective Service

Water 2000 will require more of RUS and its partners than simply delivering public water programs in their present form. Regulatory barriers must be re-adjusted to ensure that available investment and technical assistance effectively reaches unserved and underserved households with appropriate solutions. The RUS must coordinate the use of its own substantial safe drinking water program resources with those of the Environmental Protection Agency, the Department of Housing and Urban Development and appropriate State agencies. The primary goal is to change the current system, under which the burden of sorting through the various State and Federal financing and technical assistance options falls on customers in small, remote towns, which often lack the expertise and resources to succeed.

Toward this goal, the RUS will streamline its own application process and work to synchronize it - wherever feasible - with the application cycles of other public agencies. Several States are already moving in this direction. For example, the Kansas State Rural Development Council has developed one application form for several Federal rural infrastructure programs. RUS will encourage further initiatives like this, making sure that RD State Directors and field staffs actively bring together all Water 2000 partners to create affordable financing packages.

Finally, RUS will work to coordinate a single, multi-use environmental assessment process to be employed by all Federal and State agencies for all water programs. This would begin to address the problem of redundancy and delay in application processing. There is little doubt that the delivery system for public investment in safe, affordable drinking water would be improved and made more cost effective if a better coordinated environmental assessment process were put in place.

Monitoring Progress

RD State Directors will monitor, in all targeted counties, the progress of delivering safe drinking water to unserved households. They will identify and classify priority communities and monitor them regularly, with assistance from Water 2000 partners such as State Rural Water Associations, Rural Community Assistance Program representatives and State agencies that administer the Safe Drinking Water Act. This data will be used to identify both progress and problems in the resource delivery system. RUS will improve its information systems to better track results, which the USDA's Under Secretary for Rural Development will monitor and measure against the goals of Water 2000.

Summary

Water 2000 is all about creating greater opportunity in rural America. For the U. S. Department of Agriculture's Rural Utilities Service and its public and private partners, it is an opportunity to target Federal water infrastructure investment to improving the long term public health and economic growth potential of thousands of communities.

For State governments, it is an opportunity to apply better coordinated public resources and greater regulatory flexibility to working with local communities on some of their most pressing safe drinking water compliance challenges.

For foundations, major corporations and national non-profit organizations, it is an opportunity to join an organized, motivated partnership effort that will produce tangible, measurable, lasting benefits with their financial and human resource contributions.

Most important, for isolated, low income rural communities and families, Water 2000 is an opportunity to gain access to resources that will help them bring themselves closer to the quality of life of the American mainstream, as they grapple with what will be an increasingly competitive national and global economy in the year 2000 and beyond.

For more information on Water 2000 and the Rural Utilities Service's Water and Waste Disposal Loan and Grant program, please call or write the Rural Utilities Office of your Rural Development (the former Farmers Home Administration) State Office, or the Deputy Administrator of the Rural Utilities Service, 14th & Independence Avenue, S. W., South Agriculture Building, Washington, D.C. 20250. Telephone: (202) 720-2567.