

# Funding Resources Guide

	Program	Funding Source	Eligible Applicants	Purpose	Access / Eligibility	Terms/Interest Rates	Contact
T W D B	<a href="#">Clean Water State Revolving Fund</a> (CWSRF)  31 TAC 375	Federal	<ul style="list-style-type: none"> <li>Political Subdivisions</li> <li>Private entities are eligible to apply for non-point source pollution control projects</li> </ul>	Planning, Acquisition (limited) and Design (PAD) and Construction of wastewater treatment, estuary management, stormwater and nonpoint source pollution control, and reclamation/reuse projects.	<ul style="list-style-type: none"> <li>Submit Project Information Forms (PIFs) before each year's solicitation deadline (typically in March).</li> <li>Principal Forgiveness available for disadvantaged communities, emergency relief, and "green" projects</li> </ul>	<ul style="list-style-type: none"> <li>Up to 30 years</li> <li>Loan interest rates subsidized 130-165 basis points below market rates</li> </ul>	Issa McDaniel CWSRF Program Coordinator  (512) 463-1706  <a href="mailto:issa.mcdaniel@twdb.texas.gov">issa.mcdaniel@twdb.texas.gov</a>
	<a href="#">Texas Water Development Fund</a> (DFUND)  31 TAC 363	State	<ul style="list-style-type: none"> <li>Political Subdivisions</li> <li>Non-Profit Water Supply Corporations</li> </ul>	Funding of planning, design and construction of water, wastewater and flood control projects.	First-come, first-serve. Applications accepted throughout the year.	<ul style="list-style-type: none"> <li>Typically 20-25 years</li> <li>Loan interest rates based on TWDB's cost of funds (AAA bond rating)</li> </ul>	Kimberly Rhodes State Programs Coordinator  (512) 463-7277  <a href="mailto:kimberly.rhodes@twdb.texas.gov">kimberly.rhodes@twdb.texas.gov</a>
	<a href="#">Drinking Water State Revolving Fund</a> (DWSRF)  31 TAC 371	Federal	<ul style="list-style-type: none"> <li>Political Subdivisions</li> <li>Non-Profit Water Supply Corporations</li> <li>Investor Owned Utilities</li> </ul>	PAD and Construction of water projects to bring systems in compliance with water standards as set out by the Safe Drinking Water Act.	<ul style="list-style-type: none"> <li>Submit PIFs before each year's solicitation deadline.</li> <li>Partial principal Forgiveness available for disadvantaged communities, projects with Green components, projects serving Very Small Systems (&lt; 1,000 population), and Urgent Need projects.</li> </ul>	<ul style="list-style-type: none"> <li>Up to 30 years</li> <li>Loan interest rates subsidized 135 basis points below market rates</li> </ul>	Tom Entsminger Program Administration Manager  (512) 936-0802  <a href="mailto:tom.entsminger@twdb.texas.gov">tom.entsminger@twdb.texas.gov</a>
	<a href="#">Economically Distressed Areas Program</a> (EDAP)  31 TAC 355 and 363	State	<ul style="list-style-type: none"> <li>Political Subdivisions</li> <li>Non-Profit Water Supply Corporations</li> </ul>	PAD and Construction of water and wastewater projects in areas designated as an economically distressed area.	<ul style="list-style-type: none"> <li>Project area must have:               <ul style="list-style-type: none"> <li>Annual Median Household Income (AMHI) <math>\leq</math> 75% of the Statewide AMHI</li> <li>Water and or wastewater services that are inadequate to meet minimal needs of residential users (inadequate to provide services as of 6/2005)</li> <li>Adopted Model Subdivision Rules (MSR)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>20 years</li> <li>Loan/Grant ratio depends on several factors including project phase, comparison to similar projects in the area, and public health nuisance determination</li> </ul>	Kimberly Rhodes State Programs Coordinator  (512) 463-7277  <a href="mailto:kimberly.rhodes@twdb.texas.gov">kimberly.rhodes@twdb.texas.gov</a>

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T W D B	<a href="#">State Water Implementation Fund for Texas</a> (SWIFT)  31 TAC 363	State	<ul style="list-style-type: none"> <li>• Political Subdivisions</li> <li>• Water Supply Corporations</li> </ul>	Flexible financial assistance options for the implementation of Recommended Water Management Strategies listed in the state water plan.	<ul style="list-style-type: none"> <li>• Abridged Applications typically due in February.</li> <li>• Projects must be recommended water management strategies in the adopted State Water Plan or the Board approved Regional Water Plan.</li> </ul>	<ul style="list-style-type: none"> <li>• 3 Funding options: low-interest loans with subsidized interest rates, deferred loans, and Board Participation</li> <li>• 20-30 year terms for loans</li> </ul>	Kimberly Rhodes State Programs Coordinator  (512) 463-7277  <a href="mailto:kimberly.rhodes@twdb.texas.gov">kimberly.rhodes@twdb.texas.gov</a>
	<a href="#">State Participation</a>  31 TAC 363	State	<ul style="list-style-type: none"> <li>• Political Subdivisions</li> <li>• Water Supply Corporations</li> </ul>	Funding of water and wastewater projects to allow an eligible entity to build optimum-sized projects where the existing population cannot fully support the debt. The state purchases an interest in the project, not to exceed 80% in water projects in the State Water Plan and 50% in all other projects.	<ul style="list-style-type: none"> <li>• For State water plan funding, the projects must be recommended water management strategies in the adopted State Water Plan or the Board approved Regional Water Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Repayment up to 35 years</li> </ul>	Kimberly Rhodes State Programs Coordinator  (512) 463-7277  <a href="mailto:kimberly.rhodes@twdb.texas.gov">kimberly.rhodes@twdb.texas.gov</a>
	<a href="#">Rural Water Assistance Fund</a> (RWAF)  31 TAC 384	State	<ul style="list-style-type: none"> <li>• Non-Profit Water Supply Corporations</li> <li>• Political Subdivisions</li> </ul>	Assistance for small, rural utilities for water and wastewater projects using financing mechanisms designed to provide water supply corporations with loan interest rates competitive with rates obtained through municipal bond transactions.	<ul style="list-style-type: none"> <li>• First-come, First-Serve</li> <li>• Rural (&lt; 10,000 population or counties with no urban area with a population greater than 50,000).</li> </ul>	<ul style="list-style-type: none"> <li>• 40 years</li> </ul>	Kimberly Rhodes State Programs Coordinator  (512) 463-7277  <a href="mailto:kimberly.rhodes@twdb.texas.gov">kimberly.rhodes@twdb.texas.gov</a>
	<a href="#">Agricultural Water Conservation Loan Program</a>	State	<ul style="list-style-type: none"> <li>• Political Subdivisions</li> </ul>	Loans for improvements to irrigation facilities or through Political Subs to make loans to individuals for efficient irrigation technology.	First- come, First Serve	<ul style="list-style-type: none"> <li>• 10 years</li> </ul>	Kimberly Rhodes State Programs Coordinator  (512) 463-7277  <a href="mailto:kimberly.rhodes@twdb.texas.gov">kimberly.rhodes@twdb.texas.gov</a>

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TWDB	<a href="#">Agricultural Water Conservation Grant Program</a>	State	<ul style="list-style-type: none"> <li>Political Subdivisions</li> </ul>	Grants for improvements to irrigation facilities or through Political Subs to make loans to individuals for efficient irrigation technology.	First- come, First Serve	<ul style="list-style-type: none"> <li>N/A</li> </ul>	Cameron Turner Agricultural Conservation (512) 936-6090 <a href="mailto:cameron.turner@twdb.texas.gov">cameron.turner@twdb.texas.gov</a>
	<a href="#">Groundwater District Loan Program</a>	State	<ul style="list-style-type: none"> <li>Groundwater District or Authority</li> </ul>	Finance the start-up costs of newly created Groundwater Conservation Districts	First- come, First Serve.	<ul style="list-style-type: none"> <li>3 years</li> </ul>	Kimberly Rhodes State Programs Coordinator (512) 463-7277 <a href="mailto:kimberly.rhodes@twdb.texas.gov">kimberly.rhodes@twdb.texas.gov</a>
USDA - RD	<a href="#">United States Department of Agriculture-Rural Development (USDA-RD)</a>  Water/Wastewater	Federal	<ul style="list-style-type: none"> <li>Political Subdivisions</li> <li>non-profit organizations</li> <li>recognized Indian tribes</li> </ul>	Construction loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less. Planning costs are eligible for reimbursement as part of the total project costs.	Rural (< 10,000 population)	<ul style="list-style-type: none"> <li>40 years</li> <li>4.25% market*</li> <li>3.375% intermediate, up to 45% grant, MHI &lt; state non-metro MHI</li> <li>2.50% poverty, up to 75% grant, MHI &lt; 80% state non-metro MHI &amp; alleviate health &amp; sanitary</li> </ul> Interest rates through 6/30/2019 – adjusted quarterly.	Connie Petru (254) 742-9793  For local offices see: <a href="http://www.rurdev.usda.gov/tx">www.rurdev.usda.gov/tx</a>
	<a href="#">USDA – RD 306 c - Colonia funding</a>	Federal	<ul style="list-style-type: none"> <li>Public bodies</li> <li>non-profit organizations</li> <li>recognized Indian tribes</li> </ul>	Water/waste disposal facilities in low-income rural communities whose residents face significant health risks. Can also fund service connections.	Colonia, existed before Oct 1, 1989	<ul style="list-style-type: none"> <li>40 years</li> <li>Loan/grant</li> </ul>	Elizabeth Sherrod (254) 742-9788  For local offices see: <a href="http://www.rurdev.usda.gov/tXHome.html">www.rurdev.usda.gov/tXHome.html</a>

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U S D A - R D	<a href="#">Emergency Community Water Assistance Grants</a> (ECWAG)	Federal	<ul style="list-style-type: none"> <li>Public bodies</li> <li>non-profit organizations</li> <li>recognized Indian tribes</li> </ul>	To assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act. See also 7 CFR 1778.	<ul style="list-style-type: none"> <li>Rural (&lt; 10,000 population)</li> <li>Median Household Income (MHI) must be &lt; the State nonmetropolitan MHI</li> </ul>	<ul style="list-style-type: none"> <li>Grant</li> <li>Maximum for another water source is \$500,000</li> <li>Maximum for repairs, replacement or significant maintenance is \$150,000</li> </ul>	Jerry Moore (254) 742-9786  For local offices see: <a href="http://www.rurev.usda.gov/tXHome.html">www.rurev.usda.gov/tXHome.html</a>
T D A	<a href="#">Community Development Fund</a> (CD Fund)	Federal (CDBG)	Non-entitlement Cities & Counties	Meet community development (water/wastewater) needs related to health and safety of low-moderate income residents.	Biennial application cycle (odd-numbered years)	<ul style="list-style-type: none"> <li>Grants from \$125-\$800,000; usually about \$300,000 (maximum determined by Regional Comm).</li> <li>Local match and local effort (water rates, etc.) may be scoring factor in some regions</li> </ul>	Suzanne Barnard (800) 428-7848  <a href="http://texasagriculture.gov/">http://texasagriculture.gov/</a>
	<a href="#">Colonia Planning &amp; Construction Fund</a>	Federal (CDBG)	County applicants within 150 miles of border	Construction—priority to first-time water and sewer service, then other colonia improvements. Planning--Colonia Area or Comprehensive (county-wide)	Biennial grant cycle (odd-numbered years)	Grant up to \$500,000	See above
	<a href="#">Colonia Economically Distressed Areas Program</a> (CEDAP)	Federal (CDBG)	County applicants within 150 miles of border	Assist low-moderate income residents to connect to large federal/state funded water/sewer projects.	As needed	Grant up to \$1,000,000	See above
	<a href="#">Planning &amp; Capacity Building Fund</a>	Federal (CDBG)	Non-entitlement Cities & Counties	Comprehensive community planning studies.	Annual grant cycle	Grant	See above

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T D A	<a href="#">Disaster Relief/Urgent Need Fund</a>	Federal (CDBG)	Non-entitlement Cities & Counties	Disaster Relief—Repair/replace infrastructure and housing from declared disasters (Federal or State)  Urgent Need – restore water/sewer where sudden failure (in past 30 days) poses imminent threat to health	As needed	Grant up to \$350,000	See above
	<a href="#">Texas Capital Fund – Infrastructure &amp; Real Estate Programs</a>	Federal (CDBG)	Non-entitlement Cities & Counties	Projects to support job-creation or retention primarily for low-mod income population. Public infrastructure funding is a grant.	<ul style="list-style-type: none"> <li>• Quarterly grant cycle</li> <li>• Minimum 1:1 matching funds required</li> </ul>	Grant up to \$1,000,000	See above
	<a href="#">Texas Capital Fund – Main Street &amp; Downtown Revitalization Programs</a>	Federal (CDBG)	Non-entitlement Cities	Downtown sidewalk and other infrastructure to address blight and promote economic development	Annual grant cycle	Grant up to \$250,000	See above
N A D B	<a href="#">Lending Program</a>	Federal/ Multi-lateral	Public and private entities	Financing may be provided in a number of ways, including: direct loans, interim financing, revolving lines of credit and participation in municipal bond issues for projects that are part of a long-term master plan that promotes the most efficient use of all resources. Loans are available in U.S. dollars or Mexican pesos, depending on project location and the source of repayment, and must be repaid in the currency in which they were originally funded.	<ul style="list-style-type: none"> <li>• The project must be part of a long-term master plan that promotes the most efficient use of all resources.</li> <li>• The project must contain a comprehensive operations and maintenance plan.</li> <li>• The project must be self-sustaining through user fees or other revenue or income streams in order to repay all debts, cover operations and maintenance costs, and create reserves.</li> </ul>	Up to 25 years, but cannot exceed the useful life of the project.	Temis Alvarez <a href="mailto:talvarez@nadb.org">talvarez@nadb.org</a>  <a href="http://nadb.org">nadb.org</a>

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N A D B	<a href="#">Border Environment Infrastructure Fund (BEIF)</a>	Federal/ Multi-lateral	Public and private entities	To make high-priority municipal drinking water and wastewater infrastructure projects affordable by combining grant funds with loans and other forms of financing for communities along the border.	<p>Application evaluations occurring on a periodic basis to update the ranked project list. Project selection will depend on the availability of funding.</p> <ul style="list-style-type: none"> <li>• Projects must be located within 100 km of Texas-Mexico border.</li> <li>• To be considered eligible for the prioritization process, projects in both countries must address existing conditions that if improved will have a positive impact on the health and environment in the United States.</li> </ul>	Grant	See above
	<a href="#">Project Development Assistance Program (PDAP)</a>	Federal/ Multi-lateral	Public and private entities	To support communities with development activities necessary for the certification and implementation of projects selected to receive BEIF funding. Grant funding is available for planning studies, environmental assessments, final design, financial analyses and community participation efforts, among other activities.	<ul style="list-style-type: none"> <li>• Projects must address an existing human health and/or ecological issue.</li> <li>• Projects must have a U.S.-side benefit.</li> <li>• Priority will be given to projects with maximum funding from other sources and where program funding (BEIF) is necessary to complete financing of the project.</li> </ul>	Grant	See Above
C U	<a href="#">Communities Unlimited Loan Fund</a>	Private nonprofit	<ul style="list-style-type: none"> <li>• Cities</li> <li>• Districts</li> <li>• WSCs</li> <li>• HOAs</li> <li>• IOUs</li> </ul>	Targeted to rural areas and/or small systems with water/wastewater needs.	<ul style="list-style-type: none"> <li>• Under 10,000 population</li> <li>• Application on website.</li> <li>• About 3 week turn-around.</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$500,000</li> <li>• Up to 15 years</li> <li>• ≤ 2 years, 3.5%</li> <li>• 2 to 5 years, 4.0%</li> <li>• 5 to 10 years, 5.5%</li> <li>• Origination 1.0%</li> </ul>	<p>POC: Harold Hunter (903) 261-9161</p> <p>-or-</p> <p>Mark Pearson (512) 284-3000</p> <p><a href="http://www.crg.org">www.crg.org</a></p>

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N R W A	<a href="#">USDA-RD grant funded Rural Loan Fund</a>	Private nonprofit	<ul style="list-style-type: none"> <li>• Public bodies</li> <li>• Non-profit organizations</li> <li>• Recognized Indian tribes</li> </ul>	Rural utilities with smaller or shorter term funding needs.	Application on website. About 3 week turn-around.	<ul style="list-style-type: none"> <li>• 10 years</li> <li>• Up to \$100,000</li> <li>• 3% min. or USDA pov. rate</li> </ul>	(800) 332-8715  <a href="http://www.nrwa.org/revolvingloan">www.nrwa.org/revolvingloan</a>
	<a href="#">Funding Information Center</a>	State		DSHS provides weekly lists of public and private funding opportunities, grant writing training, and other items of interest to grant seekers. Be sure to sign up for their free, automatic grant notification service.			(888) 963-7111 ext.7684  <a href="http://www.dshs.state.tx.us/fic/">http://www.dshs.state.tx.us/fic/</a>
T C E Q	<a href="#">Financial, Managerial, and Technical Assistance</a>	Federal (Set-Aside)		TCEQ offers free financial, managerial and technical assistance through on-site visits. You can request assistance by submitting the FMT Assistance Referral Form (TCEQ-20167)			POC: Dorothy Young (512) 239-4691  <a href="http://www.tceq.texas.gov/cgi-bin/comm_exec/forms.pl">http://www.tceq.texas.gov/cgi-bin/comm_exec/forms.pl</a>
	<a href="#">Small Business and Local Government Assistance Program (SBLGA)</a>	State	Public and private entities	TCEQ offers free assistance through on-site visits from SBLGA staff, and through our EnviroMentor program (volunteer private-sector professionals such as consultants and engineers).			(800) 447-2827 <a href="http://www.TexasEnvirohelp.org">www.TexasEnvirohelp.org</a>

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E P A	<a href="#">Funding Sources for Small Community Wastewater Systems</a>	Federal		This publication contains 10 fact sheets of possible funding sources to help small, rural communities attain adequate wastewater systems. They provide information on the types of help each program offers, what projects are funded, who is eligible, and how to reach the program contacts to apply for the funds.			(202) 260-2268  <a href="http://www.epa.gov/owm/mab/smcomm/eparev.htm">http://www.epa.gov/owm/mab/smcomm/eparev.htm</a>
F E M A	<a href="#">Federal Emergency Management Agency (FEMA)</a>	Federal		FEMA provides assistance funding for prevention of and recovery from natural and man-made disasters.			<a href="http://www.fema.gov/government/grant/index.shtm">http://www.fema.gov/government/grant/index.shtm</a>
R C & D	<a href="#">Texas Association of Resources Conservation and Development (RC&amp;D) Areas, Inc.</a>			RC&D has periodic funding for certain counties and small communities for water and sewer improvements and can help individual septic.			(979) 846-0819  <a href="http://www.texasrcd.org">http://www.texasrcd.org</a>
R A C	<a href="#">Rural Assistance Center (RAC)</a>			RAC offers rural funding and grant information. From their website, you can access the information several ways.			(800) 270-1898  <a href="http://www.raconline.org/funding">http://www.raconline.org/funding</a>



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U S B R	<a href="#">WaterSMART Program – Water and Energy Efficiency Grants (WEEG)</a>	Federal	Eligible entities include irrigation and water districts, river authorities, tribes, states, and other entities with water or power delivery authority.	This program seeks to conserve and use water more efficiently, increase the use of renewable energy, improve energy efficiency, benefit endangered and threatened species, facilitate water markets, carry out activities to address climate-related impacts on water or prevent any water-related crisis or conflict.		50/50 cost-share is required for each funding group.  • Funding Group I: Up to \$300,000 will be available for smaller projects that may take up to two years to complete.  • Funding Group II: Up to \$1,000,000 will be available for larger, phased projects that will take up to three years to complete. No more than \$500,000 in federal funds will be provided within a given fiscal year to complete each phase.	Oklahoma-Texas Area Office Bureau of Reclamation  Phone: (512) 899-4150

For more information, please contact:  
[tom.entsminger@twdb.texas.gov](mailto:tom.entsminger@twdb.texas.gov)

Source: [www.twicc.org](http://www.twicc.org)

For non-public funding, please click here or see TWICC Private Financing List.