

New Mexico Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2020

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
New Mexico Finance Authority	Drinking Water State Revolving Loan Fund (DWSRLF) <i>(water)</i>	✓	✓	✓	The Drinking Water State Revolving Loan Fund is operated in partnership with the New Mexico Environment Department (NMED) to provide low-cost financing for the construction of and improvements to drinking water facilities throughout New Mexico in order to protect drinking water quality and the public health.	To be eligible for funding, a water system must first be placed on the Fundable Priority List. To be placed on this list, submit a Project Interest Form to the Drinking Water Bureau. The form can be accessed on the NMED-DWB website.	http://www.nmfa.net/financing/water-programs/drinking-water-revolving-loan-fund/	Todd Johansen DW@nmfa.net 505-992-9654 207 Shelby Street Santa Fe, New Mexico 87501
	Public Project Revolving Fund <i>(sewer, water)</i>	✓			The Public Project Revolving Fund is used to finance public projects such as water system upgrades and other infrastructure improvements.	For more information concerning the application process, contact the Public Project Revolving Fund.	http://www.nmfa.net/financing/public-project-revolving-fund/information-about-pprf-bonds/	Adam Johnson PPRF@nmfa.net 505-992-9621 207 Shelby Street Santa Fe, New Mexico 87501
	Water Project Fund <i>(sewer, water)</i>	✓			Under the Act, there are five project types eligible for consideration of financial assistance: 1. Water conservation or recycling, treatment or water reuse projects; 2. Flood prevention projects; 3. Endangered species act collaborative projects; 4. Water storage, conveyance or delivery projects; 5. Watershed restoration and management projects.	Qualified entities seeking funding for water projects from the Water Trust Board must submit an application each year. Application forms can be accessed on the New Mexico Finance Authority website.	http://www.nmfa.net/financing/water-programs/water-project-fund/	Angela Quintana WTBAdmin@nmfa.net 505-992-9648 207 Shelby Street Santa Fe, New Mexico 87501"
	Local Government Planning Fund <i>(sewer, water)</i>	✓			This program provides up-front capital (grants) necessary to allow for proper planning of vital water and wastewater projects, including master plans, conservation plans, economic development plans, infrastructure plans and energy efficiency audits.	Applications can be accessed on website.	http://www.nmfa.net/financing/planning-grants/local-government-planning-grants/	Susan Rodriguez LGPF@nmfa.net 505-992-9659 207 Shelby Street Santa Fe, New Mexico 87501"
New Mexico Environment Department	Clean Water State Revolving Fund Loan Program (CWSRF) <i>(sewer)</i>	✓	✓	✓	Through the Clean Water State Revolving Fund Program, New Mexico Environment Department maintains a revolving loan fund to provide a source of low-cost financing for a wide range of wastewater or storm water drainage projects that protect surface and ground water. Funds may also be used for projects that control nonpoint source water pollution, such as a solid waste and septic tank installations.	Applications are accepted throughout the year; information is available from the Department website.	http://www.nmenv.state.nm.us/cpb/CWSRFPage.htm	Rhonda Holderman nmenv-cpbinfo@state.nm.us 505-469-3365 1190 Saint Francis Drive, S2072 Santa Fe, New Mexico 87502
	Rural Infrastructure Program <i>(sewer, water)</i>	✓			The Rural Infrastructure Act (Chapter 75, Article 1 NMSA 1978) created the Rural Infrastructure Revolving Loan Program in 1988. The purpose of the Rural Infrastructure Program is to provide financial assistance to eligible local authorities for the construction or modification of water supply, wastewater, and solid waste facilities.		http://www.nmenv.state.nm.us/cpb/RIPProgram.htm	

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U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation (water, wastewater)	✓	✓	✓	The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. The minimum project size for small communities, population of 25,000 or less, is \$5 million.	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	https://www.epa.gov/wifia	Arielle Gerstein wifia@epa.gov 202-566-1868 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
USDA Rural Development	Water and Waste Disposal Direct Loans and Grants (water, sewer)	✓	✓		The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/nm	Christine Griego cpassist@nm.usda.gov 505-761-4944 100 Sun Avenue Northeast, Suite 130 Albuquerque, New Mexico 87109
	Water and Waste Disposal Guaranteed Loan (water, sewer)	✓	✓		The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/nm	
	Water and Waste Disposal Predevelopment Planning Grants (water, wastewater)	✓	✓		This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.		http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/nm	
	Emergency Community Water Assistance Grants (water)	✓	✓		This grant program is designed 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.		http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/nm	
	Business and Industry Guaranteed Loan (small business)	✓	✓	✓	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas. Lenders such as federal or state-chartered banks, savings and loans, farm credit banks, and credit unions can apply for the program. Businesses can qualify for loan guarantees.		https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/nm	

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USDA Rural Development	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>		✓		This program helps qualified nonprofits create revolving loan funds that can provide financing to extend and improve water and waste disposal systems in rural areas.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/nm	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
	Individual Water and Wastewater Grants <i>(water, wastewater)</i>				This program provides funds to households in an area recognized as a Colonia before October 1, 1989. Grant funds may be used to connect service lines to a residence, pay utility hook-up fees, install plumbing and related fixtures, e.g., bathroom sink, bathtub or shower, commode, kitchen sink, water heater, outside spigot, or bathroom.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use eForms.	https://www.rd.usda.gov/programs-services/individual-water-wastewater-grants/nm	Samantha Martinez samantha.martinez@usda.gov 505-761-4941 100 Sun Avenue Northeast, Suite 130 Albuquerque, New Mexico 87109
New Mexico Department of Finance & Administration	Community Development Block Grant <i>(water, sewer)</i>	✓			This program addresses local government infrastructure projects to include sewer, water, public facilities, housing and economic development	Infrastructure applications are available on the website. Housing and economic development applications are available upon request.		Scott Wright scottth.wright@state.nm.us 505-827-4985 407 Galisteo Street Santa Fe, New Mexico 87501
	Community Development Block Grant Colonias Set-Aside <i>(water, sewer)</i>	✓			The use of these set aside funds is to help meet the needs of the colonias residents in relationship to the need for potable water, adequate sewer systems, or decent, safe and sanitary housing. Therefore, the set-aside funds may be utilized for any CDBG eligible activity that is, or is in conjunction with, a potable water, sewer or housing activity.	Contact the agency to apply.	http://www.nmdfa.state.nm.us/CD/BG/Information_1.aspx	
	Community Development Block Grant (Planning) <i>(water, sewer)</i>	✓			This program funds comprehensive plans, asset management plans and preliminary engineering reports (PER).	Contact the agency to determine availability of funds, then complete application available on website.	http://www.nmdfa.state.nm.us/Community_Planning_Home.aspx	
Economic Development Administration, Department of Commerce	Public Works Program <i>(water, sewer)</i>	✓	✓		This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new Economic Development Administration programs Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Trisha Korbas tkorbas@eda.gov 720-626-1499 903 San Jacinto, Suite 206 Austin, Texas 78701
	Economic Adjustment Assistance Program <i>(water, sewer)</i>	✓	✓		This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			

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National Rural Water Association	Revolving Loan Fund (water, wastewater)	✓			The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/Rural Utilities Service, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Bill Conner info@nrmwa.org 505-884-1031 8336 Washington Place Northeast Albuquerque, New Mexico 87113
Rural Community Assistance Corporation (RCAC)	Environmental Infrastructure Loans (water, wastewater)	✓	✓		RCAC provides loans to finance water and waste facility projects. RCAC's loan programs are unique — they provide the early funds that small rural communities need to determine feasibility and pay pre-development costs prior to receiving state and federal program funding.	Applications can be accessed on the website and sent to the loan officer serving your state. Applications are accepted on a rolling basis.	http://www.rcac.org/lending/environmental-loans/	Lydia Looknanan llooknanan@rcac.org (530) 908-0391 3120 Freeboard Drive, Suite 201 West Sacramento, California 95691
CoBank	Rural Water and Wastewater Lending (water, wastewater)	✓	✓	✓	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Bentley Hodges bhodges@cobank.com 303-793-2139 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
New Mexico Indian Affairs Department	Tribal Infrastructure Fund (TIF)	✓			The Tribal Infrastructure Fund was created by the Tribal Infrastructure Act in 2005. This act recognizes that many of New Mexico's tribal communities lack basic infrastructure, including, but not limited to water and wastewater systems, roads, and electrical power lines. Through this competitive funding, all federally recognized tribes, nations and pueblos within New Mexico have an opportunity to submit a robust project proposal for their community.	Funding opportunity is posted in each February for 30 days; proposals are submitted via TIF Portal, evaluated and selected by the TRC then approved by the TIF Board.	http://www.iad.state.nm.us/tribalinfrastructurefund.html	Lawrence John lawrence.john@state.nm.us 505-476-1600 1220 South Street Francis Drive Santa Fe, New Mexico 87505

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US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Water & Energy Efficiency Grants (water, energy efficiency)	✓			Through Water and Energy Efficiency Grants, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should seek to conserve and use water more efficiently, increase the production of hydropower; mitigate conflict risk in areas at high risk of future water conflict; and accomplish other benefits that contribute to water supply reliability in the western United States.	Funding Opportunity Announcement anticipated to be posted to grants.gov in January 2019.	https://www.usbr.gov/watersmart/weeg/index.html	Josh German jgerman@usbr.gov 303-445-2839 or Robin Graber rgraber@usbr.gov 303-445-2764
	WaterSMART Grants: Small-Scale Efficiency Projects (water efficiency)	✓			Through Small-Scale Water Efficiency Projects, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects support small-scale water management efforts (up to \$75,000 in Federal funding for each project) that have been identified through previous planning efforts. Reclamation has developed a streamlined selection and review process to reflect the small-scale nature of these projects.	Funding Opportunity Announcement (BOR-DO-19-F005) was posted to grants.gov in January 2019. Proposals will be accepted until the application submission deadline of April 24, 2019.	https://www.usbr.gov/watersmart/swep/index.html	Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225
US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Water Marketing (water marketing)	✓			Through Water Marketing Strategy grants Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. These grants provide meaningful support for entities exploring actions that can be taken to develop or facilitate water marketing. Under this funding opportunity applicants will be invited to conduct planning activities to develop a water marketing strategy to establish or expand water markets or water marketing transactions.	Funding Opportunity Announcement anticipated to be posted to grants.gov in February 2019.	https://www.usbr.gov/watersmart/watermarketing/index.html	Josh German jgerman@usbr.gov 303-445-2839 or Robin Graber rgraber@usbr.gov 303-445-2764 Building 67 (84-51000)
	Title XVI Water Reclamation & Reuse Program (water, wastewater)	✓			Title XVI is Reclamation's water recycling and reuse program. Reclamation works with non-Federal partners to identify and investigate opportunities to reclaim and reuse wastewaters and impaired ground and surface water in the 17 Western states and Hawaii. Entities with Congressionally authorized projects or that are eligible under section 4009(c) of the Water Infrastructure Improvements for the Nation Act (WIIN) may seek competitive, cost-shared funding to plan, design and construct projects.	In FY 2019, Reclamation will be offering funding under the Title XVI Program for research, planning, design, and construction of congressionally authorized or WIIN Title XVI Projects.	http://www.usbr.gov/watersmart/title/index.html	Amanda Erath aerath@usbr.gov 303-445-2766 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225 For regional specific contact: http://www.usbr.gov/watersmart/title/contacts.html
	Drought Response Program: Drought Resiliency Projects (water, drought)	✓			Through the Drought Response Program, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should increase the reliability of water supplies; improve water management; and provide benefits for fish, wildlife, and the environment to mitigate impacts caused by drought.	Funding Opportunity Announcement (BOR-DO-19-F003) was posted to grants.gov on January 24, 2019, and will close on March 27, 2019.	http://www.usbr.gov/drought	Darion Mayhorn dmayhorn@usbr.gov 303-445-3121 Building 67 (84-51000) PO Box 25007 Denver, Colorado 80225

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North American Development Bank (Border Environment Cooperation Commission)	Project Development Assistance Program <i>(water, wastewater)</i>				The Project Development Assistance Program grant funds, supported by EPA's US-Mexico Border Program are available for public water and wastewater infrastructure projects identified through a program-specific prioritization process. The project must be located within 100 km (62 miles) north of the international boundary in the four U.S. states of Texas, New Mexico, Arizona and California. Projects beyond this area may be eligible if they remedy a transboundary environmental or health problem, as determined by the Board of Directors.	Applications are accepted online and available at: http://www.becc.org/certification-process/apply-for-certification-financing	https://www.nadb.org/infrastructure-financing	Laureano Alvarez 915-209-7858 lalvarez@nadb.org P.O. Box 221648 El Paso, Texas 79913
Army Corp of Engineers	Section 219: Environmental Infrastructure <i>(water, wastewater)</i>	✓			The Section 219 program provides planning, design, and construction assistance for water- and sewer-related environmental infrastructure and resource protection and development projects for local communities throughout the country.	The Corps must have an authorization from Congress to begin a project or study. To get a project or study authorized, applicants must submit a request for assistance to the upcoming Water Resource Development Act. Contact the Corps for more information.	https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) <i>(small business)</i>			✓	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans and SBA participating lenders.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	John Garcia john.garcia@sba.gov 505-248-8225 500 Gold Southwest Suite 11301 Albuquerque, New Mexico 87102
	7(a) Loan Guarantee <i>(small business)</i>			✓	The 7(a) program is a flexible tool that can be used to finance a variety of business purposes. The proceeds of a 7(a) guaranteed loan may be used to purchase machinery, fixtures, and supplies; make improvements to land and buildings; finance receivables and augment working capital; acquire and start businesses; and refinance existing debt under certain conditions. The regular 7(a) program's maximum loan amount is \$5 million. There is no minimum amount. SBA's 50% to 90% guaranty helps provide entrepreneurs access to capital.	Borrowers must submit SBA Form 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	https://www.sba.gov/document/?program=7(a)	
	Community Advantage Pilot <i>(small business)</i>			✓	Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting mission-focused financial institutions which were previously not able to offer SBA loans. The maximum loan size is \$250,000. Guarantee can be up to 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.	https://www.sba.gov/document/?program=7(a)	
	Microloan Program <i>(small business)</i>			✓	The purpose of the Microloan Program is to assist women, low income, Veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to Intermediaries that, in turn, use the proceeds to make micro loans to eligible borrowers.	For additional information on eligibility criteria, loan application requirements, participating microlenders please visit www.sba.gov/nm	https://www.sba.gov/tools/local-assistance	

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Live Oak Bank	Water and Environmental Programs (water, wastewater)	✓	✓	✓	Live Oak Bank provides USDA-guaranteed funding for rural communities and utilities looking to construct, enlarge, extend or otherwise improve rural drinking water, sanitary sewage (wastewater), solid waste disposal and stormwater drainage facilities. USDA guaranteed loans support rural communities with populations up to 50,000, which was increased from 10,000 in the 2018 Farm Bill. USDA-guaranteed loans provide fixed rates and terms up to 40-years, along with federal 1926(b) protection against unauthorized annexation. Live Oak Bank was named the 2019 Commercial Lender of the Year by USDA Rural Development, and is based in Wilmington, NC.	Contact the program specialist to apply.	https://www.liveoakbank.com/energy-infrastructure-loans/water-wastewater-financing/	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403