

Navajo Nation Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2019

Organization	Program (key words)	Fed. Tribe	State Tribe	Tribal Orgs.	Purpose or Use of Funds	How to Apply	Website	Contact
US Environmental Protection Agency	Drinking Water State Revolving Fund Program (DWSRF) (water)	✓	✓		The DWSRF program is available to drinking water systems to finance infrastructure improvements. The program emphasizes providing funds to small and disadvantaged communities and to programs that encourage pollution prevention as a tool for ensuring safe drinking water.	Contact the DWSRF program in your state for information on how to apply.	https://www.epa.gov/drinkingwatersrf	<p><i>Arizona:</i> Daniel A. Dialessi, CFA (602) 364-1314 ddialessi@azwifa.gov https://www.azwifa.gov/programs/funding-type/dwsrf</p> <p><i>New Mexico:</i> Todd Johansen (505) 992-9654 tjohansen@nmfa.net</p> <p><i>or</i> Jill Turner 207 Shelby Street Santa Fe, New Mexico 87501 (505) 205-6964 jill.turner@state.nm.us</p> <p><i>Utah:</i> Michael J. Grange (801) 536-0069 mgrange@utah.gov</p>
	Pacific Southwest (Region 9) Drinking Water Infrastructure Grants Tribal Set-Aside Program (water)	✓			EPA's Drinking Water Infrastructure Grant – Tribal Set Aside Program provides resources to assist tribes in improving water system infrastructure. Community water systems and non-profit, non-community water systems serving tribal populations are eligible for project funding.	Follow application guidelines on website.	https://www.epa.gov/small-and-rural-wastewater-systems/clean-water-indian-set-aside-program	<p>Navajo Nation contact: Adam Ramos (415) 972-3450 ramos.adam@epa.gov</p> <p>General program contact: Nancy Sockabasin (415) 972-377275 sockabasin.nancy@epa.gov</p>



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US Environmental Protection Agency	Clean Water State Revolving Fund Program (CWSRF) (wastewater)	✓	✓		The Clean Water State Revolving Fund program funds water quality protection projects for wastewater treatment, nonpoint source pollution control, and watershed and estuary management.	Contact the CWSRF program in your state for information on how to apply.	http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm	<p><i>Arizona:</i> Sara Konrad 100 North 15th Avenue, Suite 103 Phoenix, Arizona 85007 skonrad@azwifa.gov (602) 364-1319</p> <p><i>New Mexico:</i> Rhonda Holderman 1190 Saint Francis Drive Santa Fe, New Mexico 87502 (505) 469-3365 nmenv-cpbinfo@state.nm.us</p> <p><i>Utah:</i> Contact the state program for eligibility: https://deq.utah.gov/drinking-water/state-revolving-fund-srf-drinking-water</p>
	Clean Water Act Tribal Set Aside Program (wastewater)	✓			The Clean Water Act Tribal Set Aside Program uses the Indian Health Service (IHS) Sanitation Deficiency System list to select projects that are eligible for funding. Tribes have an option of receiving a direct grant or receiving an Interagency Agreement with their corresponding IHS area office. EPA contacts the selected tribe directly and requires a written response regarding the selected option to receive funds.	Contact the Region 9 Clean Water Infrastructure Coordinator for how to apply.	https://www.epa.gov/tribal/r9tribalcwa	<p>Danielle Angeles (415) 972-3441 angeles.danielle@epa.gov</p> <p>or</p> <p>Kate Pinkerton 75 Hawthorne Street San Francisco, California 94105 pinkerton.kate@epa.gov (415) 972-3662</p>
	Water Infrastructure Improvements for the Nation Act: Assistance for Small and Disadvantaged Communities Drinking Water Grant (water)	✓				The program supports drinking water projects and activities in underserved, small, and disadvantaged communities that are unable to finance projects to comply with drinking water regulations under the Safe Drinking Water Act. Projects and activities eligible for assistance can include infrastructure projects; technical, managerial, and financial capacity building activities; and activities necessary for a state to respond to a contaminant.	Communities apply to their respective state program for assistance. Funding will be awarded on a non-competitive basis to states, territories, and tribes.	https://www.epa.gov/dwcapacity/water-infrastructure-improvements-nation-act-wiin-act-grant-programs



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USDA Rural Development	Waste and Water Disposal Direct Loans and Grants <i>(water, wastewater)</i>	✓			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 may be 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	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program	See contact information on the following page Arizona: Jeff Hays 8841 E. Florentine Prescott Valley, Arizona 86314 (928) 910-4472 jeff.hays@az.usda.gov New Mexico: Christine Griego 100 Sun Avenue Northeast, Suite 130 Albuquerque, New Mexico 87109 christine.griego@usda.gov (505) 761-4944 Utah: Heath Price 125 South State Street, Room 4311 Salt Lake City, Utah 84138 (801) 524-4325 heath.price@ut.usda.gov
	Water and Waste Disposal Guaranteed Loan Program <i>(water, wastewater)</i>	✓			The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving underserved rural communities. This is achieved through bolstering the 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	
	Water and Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	✓			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	
	Emergency Community Water Assistance Grants <i>(water)</i>	✓			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 communities where 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	
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater)</i>	✓			This program assists very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects.		http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households	



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USDA Rural Development	Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias (water, wastewater)	✓			This grant provides access to safe reliable drinking water and waste disposal facilities and services to low-income communities that face significant health risks. Funds can be used for construction of basic drinking water and waste disposal systems including storm drainage.	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-grants-alleviate-health-risks-tribal-lands-and-colonias	See contact information on previous page
Economic Development Administration, Department of Commerce	Public Works (water, wastewater)	✓			Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, to generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications are accepted on an ongoing basis until the publication of a new EDA Program Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	<p><i>Arizona:</i> Asia King 915 2nd Ave, Room 1890 Seattle WA 98174 (206) 247-0991 aking2@eda.gov</p> <p><i>New Mexico:</i> Trisha Korbas 903 San Jacinto, Suite 206 Austin, Texas 78701 (720) 626-1499 tkorbas@eda.gov</p>
	Economic Adjustment (water, wastewater)	✓			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.		https://www.eda.gov/funding-opportunities/	<p><i>Utah:</i> Jamie Hackbarth 1244 Speer Boulevard, Suite 431 Denver, CO 80204 9720) 653-4365 jhackbarth@eda.gov</p>



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National Rural Water Association (NRWA)/Rural Water Association of Arizona (RWAA)	Revolving Loan Fund <i>(loan, system upgrade, infrastructure, water)</i>		✓		This program provides low-cost loans for short-term repair costs, replacement equipment, small-scale extensions, system upgrades, and small capital projects that are not part of regular maintenance and pre-development costs associated with larger infrastructure projects. Energy efficiency projects to lower costs and improve system sustainability are also eligible. Loan amounts not to exceed \$100,000 or 75% of total project cost, whichever is less; maximum repayment period is 10 years.	Information can be emailed, if available electronically, to the email address below. Applications and supporting documents can also be sent by mail. Applicants may also contact any State Rural Water Association for assistance in preparing and submitting the required documents. Link to the application is here: https://nrwa.org/members/products-services-portfolio/rural-water-loan-fund/ and directly here: https://nrwa.org/wp-content/uploads/2021/09/rifapp.pdf	https://nrwa.org/members/products-services-portfolio/rural-water-loan-fund/	Applicants may contact any State Rural Water Association for assistance in preparing and submitting the required documents. Additionally, NRWA can be reached at the following address: Rural Water Loan Fund 2915 S. 13th Street Duncan, OK 73533 nrwawf@nrwa.org
CoBank	Rural Water and Wastewater Lending <i>(water, wastewater)</i>	✓	✓	✓	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinancing of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. Send inquiries to water@cobank.com	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Michael Griffiths 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111 (720) 520-6261 Mgriffiths@cobank.com
Live Oak Bank	Water and Environmental Programs <i>(water, wastewater)</i>	✓	✓	✓	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	Contact the program specialist to apply.	https://www.liveoakbank.com/energy-infrastructure-loans/water-wastewater-financing/	Matt Peeler matt.peeler@liveoak.bank (336) 225-2246 1741 Tiburon Drive Wilmington, North Carolina 28403
HUD Southwest Office of Native American Programs (SWONAP)	Indian Community Development Block Grant (ICDBG) <i>(water, wastewater)</i>	✓		✓	ICDBG provides funding for recipients in infrastructure construction, such as water and sewer facilities. Eligible applicants for assistance include any Indian tribe, band, group, or nation (including Alaska Indians, Aleut, and Eskimos) or Alaska Native village that has established a relationship to the federal government as defined in the program regulations. In certain instances, tribal organizations may be eligible to apply.	An electronic copy of the application package and application instructions for this NOFA can be downloaded from: www.grants.gov	http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants/icdbg	Bob Holden One North Central Avenue, Suite 600 Phoenix, Arizona 85004 (602) 379-7213 robert.j.holden@hud.gov

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HUD Southwest Office of Native American Programs (SWONAP)	Indian Housing Block Grant (IHBG) (water, wastewater)	✓			The IHBG program allocates formula funding to tribes or their tribally designated housing entities for the delivery of a range of affordable housing opportunities and housing-related activities to low and moderate income members of Federally recognized Indian tribes, Alaska Native villages, and native Hawaiians. Each year, IHBG recipients identify and report on IHBG-funded activities. Eligible activities include housing development, assistance to housing developed under the Indian Housing Program, housing services to eligible families and individuals, crime prevention and safety, and model activities that provide creative approaches to solving affordable housing problems.	Each year, recipients of Indian Housing Block Grant use EPIC (https://portalapps.hud.gov/app_epic) to electronically submit an Indian Housing Plan (IHP) to receive funding and complete an Annual Performance Report (APR) (Form HUD-52737). The IHP must be submitted to SWONAP no later than 75 days before the beginning of the recipient's program year.	https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants/ihbg	Jody Moses, Administrator Phoenix Office (Main) One North Central Avenue, Ste. 600, Phoenix, AZ 85004 Jody.A.Moses@hud.gov (202) 344-9831 Cheryl Dixon-Zuni 500 Gold Avenue, Southwest 7th Floor Suite 7301 P.O. Box 906 Albuquerque, New Mexico 87103 cheryldixonzuni@hud.gov (505) 346-6924
	Tribal Housing Activities Loan Guarantee Program (Title VI) (water, wastewater)	✓	✓		Title VI is an effective public investment tool that HUD offers to federally recognized tribes and Tribally Designated Housing Entities. It provides an additional source of financing for affordable tribal housing activities. It may be used to: create new housing, rehabilitate housing, build infrastructure, construct community facilities that supports housing, acquire land to be used for housing, prepare architectural and engineering plans, and fund financing costs.	Although each project is different, HUD has developed a general checklist for the Title VI Loan Guarantee application process: http://portal.hud.gov/hudportal/documents/huddoc?id=titleviounguarapp-chklist.pdf	http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/homeowner/ship/titlevi	Andrea Dunyon One North Central Avenue, Suite 600 Phoenix, Arizona, 85004 (602) 379-7202 andrea.v.dunyon@hud.gov For region specific contacts, see this map: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/codetalk/onap/map/nationalmap
Indian Health Service	Sanitation Facilities Construction (SFC) Program (water, wastewater, solid waste)	✓			The SFC Program assist Tribal governments with the identification of individual Navajo home related sanitation facility infrastructure needs (water, waste water and solid waste), project planning, design, construction funding and inspection, and operation and maintenance technical assistance.	Tribal government representatives should contact the IHS Sanitation Facility Construction Director or local DSFC field office for more information.	https://www.ihs.gov/dsfc/	Rachel Brown (928) 871-5882 rachel.brown@ihs.gov
	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.	Reclamation is currently developing a Funding Opportunity Announcement schedule for FY24. Visit www.usbr.gov/watersmart for updated information.	https://www.usbr.gov/watersmart/weeg/index.html	Josh German Building 67 (86-69200) P.O. Box 25007 Denver, Colorado 80225 (303) 445-2839 jgerman@usbr.gov



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US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Water Marketing <i>(water marketing)</i>	✓			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.	Reclamation is currently developing a Funding Opportunity Announcement anticipated in winter 2023. Visit www.usbr.gov/watersmart for updated information.	https://www.usbr.gov/watersmart/watermarketing/index.html	Avra Morgan (303) 445-2906 aomorgan@usbr.gov Nickie McCann (303) 445-3733 nmccann@usbr.gov
	WaterSMART Grants: Small-Scale Water Efficiency Projects <i>(water efficiency)</i>	✓			Reclamation provides funding to eligible applicants for small water efficiency improvements that have been identified through previous planning efforts. Up to \$100,000 for projects to be completed within 2 years. Total project costs should generally be less than \$225,000. A non-federal cost share of 50% or greater of total projects costs is required. Eligible Applicants Category A Applicants: States, Indian tribes, irrigation districts, water districts, or other organizations with water or power delivery authority. Category B Applicants: Nonprofit conservation organizations that are acting in partnership and with the agreement of an entity described above. Applicants must be located in the western United States or United States Territories: AZ, CA, CO, ID, KA, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, and WY, AK, HI, American Samoa, Guam, the Northern Mariana Islands, the Virgin Islands, or Puerto Rico.	The next Funding Opportunity is anticipated in winter/spring 2024.	https://www.usbr.gov/watersmart/swep/index.html	Robin Graber rgraber@usbr.gov 303-445-2764
	Title XVI Water Reclamation & Reuse Program <i>(water, wastewater)</i>	✓			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 2023, Reclamation will be offering funding under the Title XVI Program for planning, design, and construction of congressionally authorized or WIIN Act Title XVI projects.	http://www.usbr.gov/watersmart/title/index.html	(303) 445-2094 mmendez@usbr.gov Amanda Erath Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225 (303) 445-2766 aerath@usbr.gov



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	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, other entities with water or power delivery authority, and non-profit organizations working in partnership with an aforesaid entity. Projects should increase the reliability of water supplies; improve water management; or provide benefits for fish, wildlife, and the environment to mitigate impacts caused by drought.	The FY24 application was posted on August 7, 2023. Applications are due October 31, 2023.	http://www.usbr.gov/drought	(303) 445-2094 mmendez@usbr.gov Amanda Erath Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225 (303) 445-2766 aerath@usbr.gov
Rural Community Assistance Corporation (RCAC)	Rural Community Assistance Corporation (RCAC) Environmental Infrastructure Loans (water, wastewater)	✓	✓		RCAC provides loans to finance water and waste water projects. RCAC loans can be made for feasibility studies, pre-development costs and construction prior to receipt of state or federal funding. RCAC can also make long term loans (no dollar limit).	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/	Georgianne McConnell - Arizona, New Mexico, Nevada, Utah gmcconnell@rcac.org Phone: (916) 917-4319 Fax: (916) 244-0990

