

Navajo Nation Water and Wastewater Funding Sources Compiled by the Environmental Finance Center Network, Fall 2024

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
U.S. 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 also 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.	<a href="https://www.epa.gov/drinkingwatersrf">https://www.epa.gov/drinkingwatersrf</a>	<p>Arizona: Daniel A. Dialessi, CFA ddialessi@azwifa.gov (602) 364-1314 <a href="https://www.azwifa.gov/programs/funding-type/dwsrf">https://www.azwifa.gov/programs/funding-type/dwsrf</a></p> <p>New Mexico: Todd Johansen tjohansen@nmfa.net 505-992-9654</p> <p>Utah: Michael J. Grange mgrange@utah.gov (801) 536-0069</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.	<a href="https://www.epa.gov/small-and-rural-wastewater-systems/clean-water-indian-set-aside-program">https://www.epa.gov/small-and-rural-wastewater-systems/clean-water-indian-set-aside-program</a>	<p>Navajo Nation Contact: Adam Ramos ramos.adam@epa.gov (415) 972-3450</p> <p>General program contact: Nancy Sockabasin sockabasin.nancy@epa.gov (415) 972-377275</p>
	Clean Water State Revolving Fund Program (CWSRF)  (wastewater, sewer)	✓	✓		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.	<a href="http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm">http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm</a>	<p>Arizona: Lindsey Jones LJones@azwifa.gov</p> <p>New Mexico: CW SRF Manager nmenv-cpbinfo@state.nm.us</p> <p>Utah: Michael J. Grange mgrange@utah.gov</p>

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U.S. Environmental Protection Agency	Clean Water Act Tribal Set Aside Program  (sewer)	✓			The Clean Water Act Tribal Set Aside Program utilizes 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 receive an Interagency Agreement with their corresponding IHS area office. EPA contacts the selected tribe directly and requires a written response on the selected option to receive funds.	Contact the Region 9 Clean Water Infrastructure Coordinator for how to apply.	<a href="https://19january2021snapshot.epa.gov/tribal-pacific-sw/r9tribalcwa.html">https://19january2021snapshot.epa.gov/tribal-pacific-sw/r9tribalcwa.html</a>	Danielle Angeles angeles.danielle@epa.gov 415-972-3441  or Kate Pinkerton pinkerton.kate@epa.gov 415-972-3662 75 Hawthorne Street San Francisco, California 94105
	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 will apply to their respective state program for assistance.  Email: WIINDrinkingWaterGrants@epa.gov	<a href="https://www.epa.gov/dwcapacity/water-infrastructure-improvements-nation-act-wiin-act-grant-programs">https://www.epa.gov/dwcapacity/water-infrastructure-improvements-nation-act-wiin-act-grant-programs</a>	Email: WIINDrinkingWaterGrants@epa.gov

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USDA Rural Development	Waste and Water 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: <a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program">https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program</a>	<p>Arizona: Jeff Hays jeff.hays@az.usda.gov 928-910-4472 8841 E. Florentine Prescott Valley, Arizona 86314</p> <p>New Mexico: Christine Griego christine.griego@usda.gov 505-761-4944 100 Sun Avenue Northeast, Suite 130 Albuquerque, New Mexico 87109</p> <p>Utah: <a href="https://www.rd.usda.gov/ut/utah-contacts">https://www.rd.usda.gov/ut/utah-contacts</a></p>
	Water and Waste Disposal Guaranteed Loan Program  (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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees</a>	
	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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants</a>	
	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.		<a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants</a>	
	Special Evaluation Assistance for Rural Communities and Households (SEARCH)  (water, wastewater)	✓			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.		<a href="http://www.rd.usda.gov/programs-services/search-assistance-rural-communities-and-households">http://www.rd.usda.gov/programs-services/search-assistance-rural-communities-and-households</a>	

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<b>USDA Rural Development</b>	Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias  <i>(water, wastewater)</i>	✓			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.	Information is available here: <a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-grants-alleviate-health-risks-tribal-lands-and-colonias">http://www.rd.usda.gov/programs-services/water-waste-disposal-grants-alleviate-health-risks-tribal-lands-and-colonias</a>	505-761-4944 100 Sun Avenue Northeast, Suite 130 Albuquerque, New Mexico 87109  <i>Utah:</i> <a href="https://www.rd.usda.gov/ut/utah-contacts">https://www.rd.usda.gov/ut/utah-contacts</a>
<b>Economic Development Administration, Department of Commerce</b>	Public Works  <i>(water, sewer)</i>	✓			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 <a href="http://www.grants.gov">www.grants.gov</a> . Applications will be accepted on an ongoing basis.	<a href="https://www.eda.gov/funding/programs/public-works">https://www.eda.gov/funding/programs/public-works</a>	Arizona Jeff Hays Economic Development Representative Phone:(206) 999-2079 jhays@eda.gov
	Economic Adjustment  <i>(water, sewer)</i>	✓			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.		<a href="https://www.eda.gov/funding/programs/economic-adjustment-assistance">https://www.eda.gov/funding/programs/economic-adjustment-assistance</a>	New Mexico Trisha Korbas
<b>National Rural Water Association (NRWA)/Rural Water Association of Arizona (RWAA)</b>	Revolving Loan Fund  <i>(loan, system upgrade, infrastructure, water)</i>		✓		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. Loan amounts not to exceed \$100,000 or 75 percent of total project cost, whichever is less; maximum repayment period of 10 years.	Applications can be accessed on website and can be sent by mail or e-mail.	<a href="http://nrwa.org/initiatives/revolving-loan-fund/">http://nrwa.org/initiatives/revolving-loan-fund/</a>	Rural Water Loan Fund Ph. 580.252.0629 Fax 580.255.4476 2915 S. 13th Street Duncan, OK 73533 nrwarwlf@nrwa.org
<b>CoBank</b>	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, refinance of existing debt, term loans for system upgrades, and lines of credit.	<u>Applications are accepted continuously. Send inquiries to <a href="mailto:water@cobank.com">water@cobank.com</a></u>	<a href="https://www.cobank.com/corporate/industry/water">https://www.cobank.com/corporate/industry/water</a>	Julia McCusker mccuskj@cobank.com 303-694-5858 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111

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<b>Live Oak Bank</b>	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.	The journey to obtain a USDA loan involves multiple steps. Live Oak works together with the applicant on the process. Please contact their team for more information on how to apply.	<a href="https://www.liveoakbank.com/energy-infrastructure-loans/water-and-wastewater-financing/">https://www.liveoakbank.com/energy-infrastructure-loans/water-and-wastewater-financing/</a>	Monica Pierre VP - Water & Environmental Programs monica.pierre@liveoak.bank 910-354-1727 1757 Tiburon Drive Wilmington, North Carolina 28403
<b>HUD Southwest Office of Native American Programs (ONAP)</b>	Indian Community Development Block Grant (ICDBG)  (water, wastewater)	✓		✓	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 which 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: <a href="http://www.grants.gov">www.grants.gov</a>	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants/icdbg">http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants/icdbg</a>	Bob Holden robert.j.holden@hud.gov 602-379-7213 One North Central Avenue, Suite 600 Phoenix, Arizona 85004
	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 ( <a href="https://portalapps.hud.gov/app_epic">https://portalapps.hud.gov/app_epic</a> ) 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.	<a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants/ihbg">https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants/ihbg</a>	Jody Moses, Administrator Jody.A.Moses@hud.gov Phoenix Office (Main) One North Central Avenue, Ste. 600, Phoenix, AZ 85004 Phone: 202.344.9831  Cheryl Dixon-Zuni cheryldixonzuni@hud.gov 505-346-6924 500 Gold Avenue, Southwest 7th Floor Suite 7301 P.O. Box 906 Albuquerque, New Mexico 87103

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<b>HUD Southwest Office of Native American Programs (ONAP)</b>	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 every project is different, HUD has developed a general checklist for the Title VI Loan Guarantee application process: <a href="http://portal.hud.gov/hudportal/documents/huddoc?id=titleviolanguarapp-chklist.pdf">http://portal.hud.gov/hudportal/documents/huddoc?id=titleviolanguarapp-chklist.pdf</a>	<a href="http://portal.hud.gov/hudportal/ HUD?src=/program_offices/public_indian_housing/ih/homeownership/titlevi">http://portal.hud.gov/hudportal/ HUD?src=/program_offices/public_indian_housing/ih/homeownership/titlevi</a>	Andrea Dunyon andrea.v.dunyon@hud.gov 602-379-7202 One North Central Avenue, Suite 600 Phoenix, Arizona, 85004  For regional specific contact see this map: <a href="http://portal.hud.gov/hudportal/ HUD?src=/program_offices/public_indian_housing/ih/codetail/onap/map/nationalmap">http://portal.hud.gov/hudportal/ HUD?src=/program_offices/public_indian_housing/ih/codetail/onap/map/nationalmap</a>
<b>Indian Health Service</b>	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.	<a href="https://www.ihs.gov/dsfc/">https://www.ihs.gov/dsfc/</a>	Office of Environmental Health and Engineering Division of Sanitation Facilities Construction 5600 Fishers Lane Mailstop: 10N14C Rockville, MD 20857 Phone: 301-443-1046 Fax: 301-443-7538
<b>US Department of the Interior - Bureau of Reclamation</b>	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.	The FY24 Water Energy and Efficiency Grants funding opportunity was posted November 14, 2023. Selections from the first round of applications were announced August 5, 2024. Second round of applications are due November 13, 2024.	<a href="https://www.usbr.gov/watersmart/weeg/index.html">https://www.usbr.gov/watersmart/weeg/index.html</a>	Josh German jgerman@usbr.gov 303-445-2839  or Robin Graber rgraber@usbr.gov 303-445-2764  Building 67 (86-69200) P.O. Box 25007 Denver, Colorado 80225

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US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Small-Scale Efficiency Projects <i>(water efficiency)</i>	✓			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.	The FY24/25 Small-Scale Water Efficiency Program funding opportunity was posted November 2, 2023. Selections for round 1 of funding were announced May 23rd, 2024. Applications for the second round of funding were due July 9, 2024 and are currently under review. Applications for the third round of funding are due January 14, 2025.	<a href="https://www.usbr.gov/watersmart/swep/index.html">https://www.usbr.gov/watersmart/swep/index.html</a>	For additional information on WaterSMART Small-Scale Water Efficiency Projects, please contact Ms. Nickie McCann 303-445-3733 nmccann@usbr.gov
	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.	The Bureau of Reclamation hosted an informational webinar on Thursday, August 24th, to discuss eligible applicants and project types, program requirements, and the evaluation criteria for both the Planning and Project Design Grants funding opportunity and the Drought Resiliency Projects funding opportunity. Visit the website to watch a recording of this video.	<a href="https://www.usbr.gov/watersmart/watermarketing/index.html">https://www.usbr.gov/watersmart/watermarketing/index.html</a>	For additional on WaterSMART Water Strategy Grants, please contact Ms. Irene Hoiby 303-445-3575ihoiby@usbr.gov

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US Department of the Interior - Bureau of Reclamation	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.	September 28, 2023 NOFO Posted on Grants.gov. September 30, 2024 Application period closes. Visit their website for updated dates on future rounds of funding.	<a href="http://www.usbr.gov/watersmart/title/index.html">http://www.usbr.gov/watersmart/title/index.html</a>	Maribeth Menendez 303-445-2094 mmenendez@usbr.gov  Additional regional contacts are available on their website.
	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.	The FY25 Drought Resiliency Projects funding opportunity was posted July 24, 2024. Applications are due October 7, 2024.	<a href="http://www.usbr.gov/drought">http://www.usbr.gov/drought</a>	Ned Weakland eweakland@usbr.gov  View Grant Opportunity Here: <a href="https://www.grants.gov/search-results-detail/355611">https://www.grants.gov/search-results-detail/355611</a>
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.	<a href="https://www.rcac.org/lending-2/environmental-loans/">https://www.rcac.org/lending-2/environmental-loans/</a>	To speak to a loan officer in your area please call 1-855-979-7322