

Funding Resources Guide

T W D B	Account (Rules)	Program	Eligible Applicants	Program Purpose	Access / Eligibility	Loan Terms	Contact
	Clean Water State Revolving Fund (CWSRF) <i>31 TAC 375</i>	Federal	<ul style="list-style-type: none"> Political Subdivisions Private entities are eligible to apply for non-point source pollution control projects 	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"> Submit Project Information Forms (PIFs) before each year's solicitation deadline. Principal Forgiveness - based on % of Annual Median Household Income (AMHI) - for disadvantaged communities and/or projects with Green Project Reserve elements over 30% 	<ul style="list-style-type: none"> PAD (10 years) Construction and Pre-design Funding Option (20-30 years) 	Mark Evans CWSRF Program Specialist Phone: (512) 463-8510 Email: mark.evans@twdb.texas.gov
	Texas Water Development Fund (DFUND) <i>31 TAC 363</i>	State	<ul style="list-style-type: none"> Political Subdivisions including non-profits Water Supply Corporations 	Funding of planning, design and construction of water, wastewater and flood control projects.	First-come, first-serve.	<ul style="list-style-type: none"> Typically, 20-25 years Up to 30 years 	Tom Entsminger State Program Specialist Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov
	Drinking Water State Revolving Fund (DWSRF) <i>31 TAC 371</i>	Federal	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations Investor Owned Utilities 	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"> Submit PIFs before each year's solicitation deadline. Principal Forgiveness (based on % of AMHI) for disadvantaged communities and/or projects with Green Project Reserve elements over 30% 	<ul style="list-style-type: none"> PAD (10 years) Construction - Mainstream (20 years) Construction - Disadvantaged (30 years) 	Matthew Schmidt DWSRF Program Specialist Phone: (512) 463-8321 Email: matthew.schmidt@twdb.texas.gov
	Economically Distressed Areas Program (EDAP) <i>31 TAC 355 and 363</i>	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	PAD and Construction of water and wastewater projects in areas designated as an economically distressed area.	<ul style="list-style-type: none"> Project area must have: <ul style="list-style-type: none"> AMHI \leq 75% of the State Median Household Income (SMHI) Water and or wastewater services that are inadequate to meet minimal needs of residential users (inadequate to provide services as of 6/2005) Adoption of Model Subdivision Rules (MSR) 	<ul style="list-style-type: none"> 20 years 	Tom Entsminger State Program Specialist Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov

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<p>State Water Implementation Fund for Texas (SWIFT) <i>31 TAC 363</i></p>	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	<p>3 categories of assistance available through this program for projects in the State Water Plan:</p> <ol style="list-style-type: none"> Low interest loans for planning, acquisition, design and construction. Deferred loans for Planning & Design. Principal & interest are deferred for 8 years or until construction is complete. Board Participation 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 which is purchased over time by the entity. Planning, Acquisition, Design and Construction are eligible. 	<ul style="list-style-type: none"> 1-2 rounds per year, with Abridged Applications for Round 1 due in February of each year. Projects must be recommended water management strategies in the adopted State Water Plan or the Board approved Regional Water Plan. 	<ul style="list-style-type: none"> 20-30 years for loans Board Participation terms vary, but typically 34 years 	<p>Tom Entsminger State Programs Coordinator Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov</p>
<p>State Participation <i>31 TAC 363</i></p>	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	<p>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.</p>	<ul style="list-style-type: none"> Preliminary applications for rating accepted on February 1 and August 1 of each year 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 	<ul style="list-style-type: none"> Repayment up to 35 years 	<p>Tom Entsminger State Programs Coordinator Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov</p>
<p>Water Plan Funding: Water Plan Grants</p>	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	<p>Grants for economically distressed areas for Water Plan projects. Project area must meet EDAP eligibility criteria to be eligible for a grant.</p>	<ul style="list-style-type: none"> Preliminary applications for rating accepted on February 1 and August 1 of each year Projects must be recommended water management strategies in the adopted State Water Plan or the Board approved Regional Water Plan 	<ul style="list-style-type: none"> 20 years (loan component) 	<p>Tom Entsminger State Programs Coordinator Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov</p>
<p>Water Plan Funding: Water Plan Rural</p>	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	<p>Grants and loans for Water Plan projects for populations less than 5,000 not located in a Metropolitan Statistical Area. Project area must meet EDAP eligibility criteria to be eligible for a grant.</p>	<ul style="list-style-type: none"> Applications accepted on February 1 and August 1 of each year, must have a population < 5,000 and must not be located in an MSA. Projects must be recommended water management strategies in the adopted State Water Plan or the Board adopted Regional Water Plan. 	<ul style="list-style-type: none"> 20 years (loan component) 	<p>Tom Entsminger State Programs Coordinator Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov</p>

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	Rural Water Assistance Fund (RWAFF) <i>31 TAC 384</i>	State	<ul style="list-style-type: none"> Water Supply Corporations Political Subdivisions 	Assistance for small, rural utilities for water and wastewater projects.	<ul style="list-style-type: none"> First come-First Serve Rural (\leq 10,000 population or counties with no urban area with a population greater than 50,000). 	• 40 years	Tom Entsminger State Program Specialist Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov
	Regional Water Supply and Wastewater Facilities Planning Program	State	<ul style="list-style-type: none"> Political Subdivisions 	The TWDB offers grants for studies and analyses to evaluate and determine the most feasible alternatives to meet regional water supply and wastewater facility needs, estimate the costs associated with implementing feasible regional water supply and wastewater facility alternatives.	<ul style="list-style-type: none"> The proposed planning must be regional in nature by inclusion of more than one service area or more than one political subdivision. Grants for regional facility planning are generally limited to 50% of the total cost of the project. Grants in excess of 75% for regional facility planning will be provided if authorized by specific legislation or legislative appropriation language. 	• N/A	Tom Entsminger State Program Specialist Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov
	Agricultural Water Conservation Loan Program	State	<ul style="list-style-type: none"> Political Subdivisions 	Loans for improvements to irrigation facilities or through Political Subs to make loans to individuals for efficient irrigation technology.	First- come, First Serve	• 10 years	Tom Entsminger State Program Specialist Phone: (512) 936-0802 Email: tom.entsminger@twdb.texas.gov
	Agricultural Water Conservation Grant Program	State	<ul style="list-style-type: none"> Political Subdivisions 	Grants for improvements to irrigation facilities or through Political Subs to make loans to individuals for efficient irrigation technology.	First- come, First Serve	• N/A	Cameron Turner Phone: (512) 936-6090 Email: cameron.turner@twdb.texas.gov
	Groundwater District Loan Program	State	<ul style="list-style-type: none"> Groundwater District or Authority 	Finance the start-up costs of newly created Groundwater Conservation Districts	First- come, First Serve.	• 3 years	

TWDB Interest Rates: <http://www.twdb.texas.gov/financial/interest.asp>

More Information on TWDB Financial Assistance Programs: <http://www.twdb.texas.gov/financial/programs/>

Other Entities Funding

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U S D A - R D	United States Department of Agriculture-Rural Development (USDA-RD) Water/Wastewater	Federal	<ul style="list-style-type: none"> Political Subdivisions non-profit organizations recognized Indian tribes 	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"> 2.75% market* 2.25% intermediate, up to 45% grant, MHI <state non-metro MHI 1.625% poverty, up to 75% grant, MHI < 80% state non-metro MHI & alleviate health & sanitary 	40 years	POC: Connie Petru (254) 742-9793 For local offices see: www.rurdev.usda.gov/tx
	USDA – RD 306 c - Colonia funding	Federal	<ul style="list-style-type: none"> Public bodies non-profit organizations recognized Indian tribes 	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	Loan/grant	40 years	POC: Elizabeth Sherrod (254) 742-9788 For local offices see: www.rurdev.usda.gov/TXHome.html
	Emergency Community Water Assistance Grants (ECWAG)	Federal	<ul style="list-style-type: none"> Public bodies non-profit organizations recognized Indian tribes 	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"> Rural (< 10,000 population) Median Household Income (MHI) must be < the State nonmetropolitan MHI 	Grant <ul style="list-style-type: none"> Maximum for another water source is \$500,000 Maximum for repairs, replacement or significant maintenance is \$150,000 		POC: Jerry Moore (254) 742-9786 For local offices see: www.rurev.usda.gov/TXHome.html
T D A	Community Development Fund (CD Fund)	Federal (CDBG)		Meet community development (water/wastewater) needs related to health and safety of low-moderate income residents.	Biennial application cycle Next applications Fall 2014.	Grants from \$125- \$800,000; usually about \$250,000 (maximum determined by Regional Review Comm/ COG). Local match and local effort (water rates, etc.) may be scoring factor in some regions	N/A	POC: Suzanne Barnard (800) 428-7848 http://texasagriculture.gov/

*USDA RD interest rates through 3/31/16 – adjusted quarterly

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T D A	Colonia Planning & Construction Fund	Federal (CDBG)	County applicants within 150 miles of border	Construction—priority to CEDAP, then other assessments/colonia improvements. Planning--Colonia Area or Comprehensive (county-wide)	Biennial	Grant		See above
	Colonia Economically Distressed Areas Program (CEDAP) (EDAP set-aside)	Federal (CDBG)	County applicants within 150 miles of border	Assist low-moderate income residents to connect to TWDB EDAP projects.	As needed	Grant		See above
	Planning & Capacity Building Fund	Federal (CDBG)	Non-entitlement: • Cities • Counties	Comprehensive community planning studies.	Biennial Next applications Fall 2014.	Grant		See above
	Disaster Relief/Urgent Need Fund	Federal (CDBG)	Non-entitlement: • Cities • Counties	Disaster Relief—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		See above
	CDBG STEP Fund	Federal (CDBG)	Non-entitlement: • Cities • Counties	Simple water/sewer projects using self-help methods to achieve at least 40% cost savings	Applications, 2 times annually	Grant		See above
	Texas Capital Fund	Federal (CDBG)	Non-entitlement: • Cities • Counties	Real Estate Development: \$50,000 to \$1,000,000 Infrastructure Development: \$50,000 to \$1,000,000 Main Street Improvements: \$50,000 to \$150,000 Downtown Revitalization: \$50,000 to \$150,000	Infrastructure funding to support job-creation or retention primarily for low-mod income population.	Real Estate Develop.: 20 year repayment with no interest Others are grants with matching funds or financial contribution.		See above

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B E C C	Border Environment Cooperation Commission (BECC)	Federal/ Multi-lateral	Public and private entities	<p>Improve environment and health of communities on border by supporting the implementation of environmental infrastructure (water, wastewater, solid waste, air quality, public transportation, clean/efficient energy, municipal planning, development, and water management).</p> <p>BECC provides technical assistance/services to facilitate project development and certifies projects offering access to construction financing by the NADB.</p>	<p>Within 100 km of Texas-Mexico border:</p> <ul style="list-style-type: none"> Water/Wastewater projects may submit applications through a bi-annual prioritization process for PDAP/BEIF grants All infrastructure sectors, including water/wastewater projects not seeking PDAP/BEIF funds, may apply through an on-line application. 	<p>PDAP Grants, as available from EPA through annual congressional appropriations, for project development including planning/preliminary engineering, environmental clearance and final design (50% not to exceed \$500,000).</p> <p>BECC Technical Assistance (limited resources from annual operating budget) to support project development tasks.</p>		<p>POC: JT O'Brien (877) 277-1703</p> <p>www.cocef.org</p>
	BECC Community Assistance Program (CAP)	Federal/ Multi-lateral	Public and private entities	<p>CAP grants are available for projects sponsored by a public entity with little or no capacity to incur debt in all environmental sectors eligible for BECC certification and NADB financing.</p> <p>Priority will be given to drinking water, wastewater and solid waste infrastructure. The deadline for submitting an application is February 15, 2012. Project proposals will be prioritized using criteria based mainly on financial need, level of project readiness and number of residents to benefit.</p>	<p>Within 100 km of Texas-Mexico border:</p> <ul style="list-style-type: none"> Projects receiving a grant from the Border Environment Infrastructure Fund (BEIF) are not eligible for a CAP grant. Water/Wastewater projects may submit applications through a bi-annual prioritization process for PDAP/BEIF grants All infrastructure sectors, including water/wastewater projects not seeking PDAP/BEIF funds, may apply on-line . 	<p>Projects may receive a CAP grant for up to US\$500,000, which may be applied towards project construction and related costs, including final design, project management and supervision, as well as other project components, such as equipment.</p> <p>The project sponsor will be expected to contribute at least 10% of the total project cost.</p>		See above

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N A D B	North American Development Bank (NADB)	Federal/ Multi-lateral	Public and private entities	NADB provides loans for the implementation of infrastructure projects related to water, wastewater, and solid waste. EPA Border Environment Infra. Fund (BEIF) grants Water Conservation Investment Fund (WCIF) grants	Within 100 km of Texas-Mexico border Projects must first be certified by BECC	Loans and grants		POC: Fernando Escarcega (210) 231-8000 E-mail: fescarcega@nadb.org www.nadb.org
C R G	Communities Unlimited Loan Fund	Private nonprofit	<ul style="list-style-type: none"> • Cities • Districts • WSCs • HOAs • IOUs 	Targeted to rural areas and/or small systems with water/wastewater needs.	Under 10,000 population Application on website. About 3 week turn-around.	Up to \$250,000 ≤ 2 years, 4.9% 2 to 5 years, 5.5% 5 to 10 years, 5.9%	10 years	POC: Harold Hunter (479) 443-2700 www.crg.org
N R W A	National Rural Water Association (NRWA) (USDA-RD grant funded Rural Loan Fund)	Private nonprofit association	<ul style="list-style-type: none"> • Public bodies • non-profit organizations • recognized Indian tribes 	Rural utilities with smaller or shorter term funding needs.	Application on website. About 3 week turn-around.	Up to \$100,000 3% min. or USDA pov. rate	10 years	(800) 332-8715 www.nrwa.org/revolvingloan
T D S H S	Texas Department of State Health Services (TDSHS) Funding Information Center	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 http://www.dshs.state.tx.us/fic/

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T C E Q	Texas Commission on Environmental Quality (TCEQ) Financial, Managerial, and Technical Assistance	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 http://www.tceq.texas.gov/cgi-bin/comm_exec/forms.pl
	Small Business and Local Government Assistance Program (SBLGA)	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 www.TexasEnvirohelp.org
E P A	Environmental Protection Agency (EPA) Funding Sources for Small Community Wastewater Systems	Federal		This publication contains 10 fact sheets of possible funding sources to help small, rural communities attain adequate wastewater systems. The fact sheets 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 http://www.epa.gov/owm/mab/smco/mm/eparev.htm
F E M A	Federal Emergency Management Agency (FEMA)	Federal		FEMA provides assistance funding for prevention of and recovery from natural and man-made disasters.				http://www.fema.gov/government/grant/index.shtml
R C & D	Texas Association of Resources Conservation and Development (RC&D) Areas, Inc.			RC&D has periodic funding for certain counties and small communities for water and sewer improvements and can help individual septic.				(979) 846-0819 http://www.texasrcd.org

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R A C	Rural Assistance Center (RAC)			RAC offers rural funding and grant information. From their website, you can access the information several ways.				(800) 270-1898 http://www.raconline.org/funding
U S B R	WaterSMART Program – Water and Energy Efficiency Grants (WEEG)	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 our 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