

Multi-Agency Financial Program Comparisons (FINAL DRAFT)

TWDB Financial Assistance Programs

Account (Rules)	Program	Eligible Applicants	Program Purpose	Access / Eligibility	Loan Interest Rate / Grant	Loan Terms (up to)	Approximate Funds Available
CWSRF (375) (Clean Water State Revolving Fund)	Federal	<ul style="list-style-type: none"> Political Subdivisions Private entities are eligible to apply for non-point source pollution control projects 	<p>Planning, Acquisition (limited) and Design (PAD) and Construction of wastewater treatment, estuary management, stormwater and nonpoint source pollution control, and reclamation/reuse projects.</p> <p>Pre-design Funding Option is available, but requires loan closing within 1 year of commitment.</p>	<ul style="list-style-type: none"> Submit Project Information Forms (PIFs) before each year's solicitation deadline. Get on upcoming FY Intended Use Plan Disadvantaged Community funding available for entities by meeting Adjusted Median Household Income (AMHI) criteria ($\leq 75\%$ of the State Median Household Income (SMHI), Affordability or Portion of a Service Area criteria. 	<p>below market rate for all mainstream loans</p> <p>principal forgiveness based on AMHI.</p>	<p>PAD (10 yrs.)</p> <p>All other 20-30 year maturities</p>	<p>Approximately \$325,000,000 for FY 2012*</p> <p>(*Includes \$16,873,000 in Disadvantaged Funding)</p>
DFUND (363) (Development Fund)	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.	<ul style="list-style-type: none"> First come-First Serve. 	TWDB cost of funds	<p>Up to 30 years</p> <p>Typically 20-25 years</p>	Subject to available bonding authority
DWSRF (371) (Drinking Water State Revolving Fund)	Federal	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations Investor Owned Utilities 	<p>Planning, Acquisition, and Design (PAD) and Construction of water projects to bring systems in compliance with water standards as set out by the Safe Drinking Water Act.</p> <p>Pre-design Funding Option is available, but requires loan closing within 1 year of commitment.</p>	<ul style="list-style-type: none"> Submit Project Information Forms (PIFs) before each year's solicitation deadline. Get on upcoming FY Intended Use Plan Disadvantaged Community funding available for entities by meeting Adjusted Median Household Income (AMHI) criteria ($\leq 75\%$ of the State Median Household Income (SMHI), Affordability or Portion of a Service Area criteria. 	<p>below market rate for all mainstream loans</p> <p>principal forgiveness based on AMHI.</p>	<p>PAD (10 yrs.)</p> <p>Disadvantaged (30 yrs.)</p> <p>Mainstream (20 yrs.)</p>	<p>Approximately \$62,170,560 for FY 2012*</p> <p>(*Includes \$14,963,500 in Disadvantaged Funding)</p>
EDAP (355 and 363) (Economically Distressed Areas Program)	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	Planning, acquisition, design, 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: - 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. - Resources are inadequate to provide services Established residential subdivision as of 6/2005 - Adoption of MSR 	Grant / loan ratio varies	20 years	\$50 million for FY 2012-2013 biennium
Water Plan Funding (382) (Water Infrastructure Fund)	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	Low interest loans for planning, acquisition, design and construction of projects in the State Water Plan	<ul style="list-style-type: none"> Preliminary applications for ranking 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. 	below market rate	20 years	\$100 million for FY 2012-2013 biennium

Water Plan Funding WIF Deferred	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	Low interest, deferred payment loans for planning, design and permitting costs of Water Plan projects. Interest does not accrue & principal payments are deferred for up to 10 years or until the end of construction, whichever comes first.	<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. 	below market rate	20 years	No funding approved for FY 2012-2013 biennium
State Participation	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	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"> 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 	TWDB cost + 0.77% State Participation fee	34 years	No funding approved, but funding may be available from authorized prepayments
Water Plan Funding Water Plan Grants	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	Grants for economically distressed areas for Water Plan projects.	<ul style="list-style-type: none"> Applications 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 adopted Regional Water Plan. Adopted MSRs 	50% grant + 50% loan at 0% interest. Project area must meet EDAP eligibility criteria.	20 years for loan component	No funding approved for FY 2012-2013 biennium
Water Plan Funding Water Plan Rural	State	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations 	Grants and loans for Water Plan projects for populations less than 5,000 not located in a Metropolitan Statistical Area.	<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. 	50% grant and 50% loan at 0% or 0% loan for the entire project. Project area must meet EDAP eligibility criteria to be eligible for a grant.	20 years	No funding approved for FY 2012-2013 biennium
RWAF(384) (Rural Water Assistance Fund)	State	<ul style="list-style-type: none"> Water Supply Corporations Political Subdivisions 	Funding for planning, design, and construction of 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. 	TWDB cost of funds	Up to 40 years	\$10-12 million for FY 2012-2013 biennium
Agricultural Water Conservation Loan Program	State	Political Subdivisions for improvements to facilities or through Political Subs to make loans to individuals for efficient irrigation technology	Loans for improvements to irrigation facilities or through Political Subs to make loans to individuals for efficient irrigation technology.	First- come, First Serve	Rates equal to the asking yield for a U.S. Treasury Note with a 12-month maturity on the date rates are set.	Up to 10 years	Funding for FY 2012- 2013 yet to be determined
Groundwater District Loan Program	State	Groundwater District or Authority	Finance the start-up costs of newly created Groundwater Conservation Districts	First- come, First Serve.	Board cost of funds	3 years	Funding for FY 2012- 2013 yet to be determined

Other Entities Funding

Account (Rules)	Program	Eligible Applicants	Program Purpose	Access / Eligibility	Loan Interest Rate / Grant	Loan Term	Contact
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.	<ul style="list-style-type: none"> • Rural (< 10,000 population) 	<ul style="list-style-type: none"> • 3.75% market* • 3.00% intermediate, up to 45% grant, MHI <state non-metro MHI • 2.25% poverty, up to 75% grant, MHI < 80% state non-metro MHI & alleviate health & sanitary 	40 years	State office: (254) 742-9789 For local offices see: www.rurdev.usda.gov/tx
USDA Rural Development 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 fund service connections	<ul style="list-style-type: none"> • Colonia, existed before Oct 1, 1989 	Loan/grant 40 year loan	N/A	See above
Texas Department of Agriculture (TDA) Community Development Fund	Federal (CDBG)	Non-entitlement: <ul style="list-style-type: none"> • Cities • Counties (may apply on behalf of WSCs, districts, etc.)	Benefit low-moderate income Aid in elimination of slum/blight Meet community development needs related to health and safety of residents. (most is used for water/wastewater issues)	Biennial application cycle Next applications Fall 2012.	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	Main office: (512) 936-6701 www.tdra.texas.gov
TDA 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
TDA 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
TDA Planning & Capacity Building Fund	Federal (CDBG)	Non-entitlement: <ul style="list-style-type: none"> • Cities • Counties 	Comprehensive community planning studies.	Biennial Next applications Fall 2012.	Grant		See above
TDA Disaster Relief/Urgent Need Fund	Federal (CDBG)	Non-entitlement: <ul style="list-style-type: none"> • 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

TDA 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
TDA 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.		(800) 428-7848 www.texasagriculture.gov
Border Environment Cooperation Commission (BECC)	Federal/ Multi- lateral	Public and private entities	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). BECC provides technical assistance/services to facilitate project development and certifies projects offering access to construction financing by the NADB.	Within 100 km of Texas-Mexico border: •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 throughout the	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). BECC Technical Assistance (limited resources from annual operating budget) to support project development tasks.		(877) 277-1703 www.cocef.org
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		(210) 231-8000 www.nadb.org
Community Resource Group (CRG) Loan Fund	Private nonprofit	• 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	(479) 443-2700 www.crg.org
National Rural Water Association (NRWA) (USDA RD grant funded Rural Loan Fund)	Private nonprofit association	• 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

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/
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)				(512) 239-4691 http://www.tceq.texas.gov/cgi-bin/comm_exec/forms.pl
Texas Commission on Environmental Quality (TCEQ) 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). You can request assistance by calling the SBLGA's free and confidential hotline at (800) 447-2827.				(800) 447-2827 www.TexasEnvirohelp.org
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/smcomm/eparev.htm
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
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
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

*USDA RD interest rates effective 10/1 through 12/31/11 – adjusted quarterly

