

# Water for Texas

## Financial Assistance Programs

The **State Water Implementation Fund for Texas (SWIFT)** provides for financing of projects in the state water plan. Projects will be prioritized based on legislative direction and are required to be recommended strategies in the state water plan. The program provides loans at interest rates lower than those offered by commercial markets, and extended repayment terms. Projects include water conservation and reuse, desalting groundwater and seawater, building new pipelines, developing reservoirs and well fields, and many more. Twenty percent of funds are directed to conservation and reuse projects and 10 percent to projects for rural communities and agricultural conservation.

The **Clean Water State Revolving Fund (CWSRF)** provides loans for wastewater-related projects at interest rates lower than those offered by commercial markets. Projects include treatment facilities, collection systems, storm water and nonpoint source pollution control and estuary management. The program also provides additional subsidies, in the form of loan forgiveness, for applicants meeting certain program criteria, such as disadvantaged communities or green infrastructure.

The **Drinking Water State Revolving Fund (DWSRF)** provides loans for water projects at interest rates lower than those offered by commercial markets. Projects include treatment facilities, distribution systems, consolidation, and source water protection. The program also provides additional subsidies, in the form of loan forgiveness, for applicants meeting certain program criteria, such as disadvantaged communities or green infrastructure.

The **Texas Water Development Fund (TWDF)** is a streamlined, state loan program. The program includes loans for water supply, conservation, water quality enhancement, flood control, and municipal solid waste. The flexibility of this program allows the TWDB to fund projects with both water and wastewater-related purposes in one loan while offering low-interest rates.

The **Economically Distressed Areas Program (EDAP)** provides financial assistance in the form of a grant or a combination grant/loan for water and wastewater services to economically distressed areas where services do not exist or existing systems do not meet state standards. The program also includes measures to prevent future substandard development by requiring Model Subdivision Rules.

The **Rural Water Assistance Fund (RWAFF)** provides small rural water utilities with low-cost financing for water and wastewater construction projects. The TWDB offers attractive interest rate loans with long-term finance options. In addition, entities, such as water supply corporations, who generally utilize taxable financing are able to access lower interest rate loans through the program.

The **State Participation Program (SP)** enables the TWDB to assume a temporary ownership interest in a regional project, which allows entities to reasonably finance the total debt for an optimally sized regional facility. The project sponsor then repurchases the TWDB's ownership interest in the project under a payment schedule that allows for the structured deferral of principal and interest payments.

**Texas Water Development Board  
Financial Assistance Programs  
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For more information please see our website at:  
<http://www.twdb.texas.gov/financial/programs>

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