

# Financial Assistance Programs







## About Us

The Texas Water Development Board (TWDB) serves as a source of financial assistance for municipalities and rural areas across Texas. We offer a variety of cost-effective financial assistance programs that provide for the planning, design, and construction of water-related infrastructure and other water quality improvements. The TWDB has committed more than \$39.5 billion in funding for water, wastewater, and stormwater projects throughout the state.

The mission of the TWDB is to lead the state's efforts in ensuring a secure water future for Texas.

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### Funding Categories Key:

- |                 |              |              |                             |           |
|-----------------|--------------|--------------|-----------------------------|-----------|
| Federal funding | Water supply | Flood        | Technical assistance        | Loan/Bond |
| State funding   | Wastewater   | Conservation | Grant/Principal forgiveness |           |





# Agricultural Water Conservation Grant and Loan Programs

The Agricultural Water Conservation grant and loan programs provide financial assistance for agricultural water conservation projects in Texas. Financial assistance is provided in the form of grants and loans to support implementation of strategies and practices that improve agricultural irrigation water use efficiency and water conservation.

## Examples of Funded Programs and Projects

- Construction projects that improve infrastructure, equipment, and efficiency of irrigation delivery.
- Technical assistance, technology transfer, and education relating to agricultural water use and conservation.
- Metering devices to quantify water savings by measuring agricultural irrigation water use.
- Long-term education and demonstration initiatives, such as the Texas Alliance for Water Conservation ([www.depts.ttu.edu/tawc/](http://www.depts.ttu.edu/tawc/)) and the Master Irrigators Program ([northplainsgcd.org/conservationprograms/communityedu/master-irrigator/](http://northplainsgcd.org/conservationprograms/communityedu/master-irrigator/)).

## Grants

- The TWDB publishes a request for applications in the Texas Register each year that details available funding.
- Grant categories vary from year to year.

## Eligible Grant Applicants

- State agencies.
- Political subdivisions.

## Loans

- Low fixed interest rates.
- Up to 10-year repayment terms.
- Applications may be submitted at any time, subject to availability of funds.
- American Iron and Steel (AIS) requirements apply to certain projects.

## Eligible Loan Applicants

- Political subdivisions.

For specific questions about grants, please contact [agconservation@twdb.texas.gov](mailto:agconservation@twdb.texas.gov).

Detailed information about the grant program is available at [www.twdb.texas.gov/financial/programs/AWCG](http://www.twdb.texas.gov/financial/programs/AWCG).

For specific questions about loans, please contact [financial\\_assistance@twdb.texas.gov](mailto:financial_assistance@twdb.texas.gov).

Detailed information about the loan program is available at [www.twdb.texas.gov/financial/programs/AWCL](http://www.twdb.texas.gov/financial/programs/AWCL).



# Asset Management Program for Small Systems (AMPSS)

The Asset Management Program for Small Systems (AMPSS) is offered by the TWDB to assist small water and wastewater systems create a comprehensive plan for managing their systems in a financially and technically sustainable manner. Systems participating in the program will choose a pre-qualified contractor to develop an asset management plan and other related tools to serve as a planning basis for the short-, medium-, and long-term needs of the system.

## Eligible Applicants

- Water or wastewater systems that
  - serve 5,000 service connections or less and are eligible for funding through the Clean Water State Revolving Fund or Drinking Water State Revolving Fund; or
  - serve 10,000 people or less, are not located within the boundaries or extra-territorial jurisdiction of any municipality with a population over 10,000 people, and are eligible for funding through the Clean Water State Revolving Fund or Drinking Water State Revolving Fund.

## Benefits and Terms

- Up to \$100,000 worth of data collection, system analysis, and planning activities to create deliverables that include
  - Asset Management Plan (includes system evaluation, comprehensive plan for assets, budget for managing assets, implementation plan, and determination of need for rate study);
  - System Operations and Maintenance Manual;
  - compliance manuals;
  - training on system management for staff;
  - installation of all tools that were developed on the system's computers;
  - presentation to system management and governing bodies;
  - follow up visit and review of project one year after completion.

## Program Requirements

- A minimum of 80 hours of system staff time on the project.
- An executed contract between the contractor and the TWDB, and a memorandum of understanding executed between the participating system and the TWDB.
- No financial match required.

For specific questions about the program, please contact [AMPSS@twdb.texas.gov](mailto:AMPSS@twdb.texas.gov). Detailed information, including how vendors and systems can participate, is available at [www.twdb.texas.gov/financial/programs/ampss](http://www.twdb.texas.gov/financial/programs/ampss).





# Clean Water State Revolving Fund (CWSRF)

The CWSRF assists communities by providing low-cost financing for a wide range of wastewater, stormwater, reuse, and other pollution control projects.

## Eligible Applicants

- Political subdivisions, including water supply corporations that are Designated Management Agencies (DMAs).
- Authorized American Indian tribal organizations.
- Private entities (for nonpoint source or estuary projects only).

## Eligible Projects

Planning, design, acquisition, and construction of

- wastewater treatment facilities;
- wastewater recycling and reuse facilities, including “purple pipe” distribution systems;
- nonpotable reuse;
- wastewater collection systems;
- existing wastewater facilities;
- stormwater control;
- nonpoint source pollution control projects, such as correction of failing on-site systems and wetlands restoration;
- estuary management projects identified in either the Galveston Bay or Coastal Bend Estuary Management Plans.

## Benefits and Terms

- Below-market fixed interest rates. (Subsidized interest rates are based on participant’s existing credit rating.)
- Principal forgiveness for qualifying disadvantaged, small/ rural disadvantaged, urgent need, first-time service, green projects, and very small systems.
- Up to a 30-year repayment period.
- Maximum funding limits per project and maximum principal forgiveness limits may vary each funding cycle based on the total amount of funding available. (See the current CWSRF Intended Use Plan for these limits.)
- Project Information Forms, or PIFs, are accepted year-round—the most advantageous financial assistance (i.e., principal forgiveness) is typically only available for PIFs submitted by the annual deadline for the next fiscal year’s funding.

## Program Requirements

- Loan origination fee.
- Projects must be listed in the current CWSRF Intended Use Plan.
- Entities receiving assistance over \$500,000 must adopt water conservation and drought contingency plans.
- Submit current financial audits for your entity with the financial assistance application.
- Meet Davis-Bacon and Related Acts (DBRA) wage rate requirements.
- Meet American Iron and Steel (AIS) requirements.
- Perform a National Environmental Policy Act (NEPA)-type environmental review.
- Additional steps when procuring architecture and engineering services.
- For equivalency projects only:
  - Meet Build America Buy America (BABA) requirements.

For specific questions about the program, please contact [CWSRF@twdb.texas.gov](mailto:CWSRF@twdb.texas.gov). Detailed information is also available at [www.twdb.texas.gov/financial/programs/CWSRF](http://www.twdb.texas.gov/financial/programs/CWSRF).



# Clean Water State Revolving Fund (CWSRF) Emerging Contaminants (EC) Program

The CWSRF-EC program assists communities by providing principal forgiveness to projects with the goal of reducing exposure to perfluoroalkyl and polyfluoroalkyl substances (PFAS), and other persistent organic pollutants, biological contaminants and microorganisms, compounds of pharmaceuticals and personal care products, nanomaterials, and microplastics/nanoplastics.

## Eligible Applicants

- Wastewater treatment management agencies, including interstate agencies and water supply corporations that have been designated and approved as a management agency in the Texas Water Quality Management Plan.
- Cities, commissions, counties, districts, river authorities, and other public bodies created by or pursuant to state law that have authority to dispose of sewage, industrial waste, or other waste.
- Intermunicipal, interstate, and state agencies.
- Authorized American Indian tribal organizations.
- Private entities for nonpoint source projects or estuary projects only.

## Eligible Projects

Planning, acquisition, design, and construction of projects for the primary purpose of addressing ECs (e.g, treatment and/or removal), including

- installation of technology for treatment at wastewater treatment facilities;
- potable and nonpotable reuse/reclamation projects that remove ECs;
- projects that trap and/or treat contaminants in stormwater;
- nonpoint source projects, including landfill runoff/leachate treatment and surface water protection projects.

## Ineligible Projects

- Projects with a primary purpose that does not address emerging contaminants.
- Operation and maintenance activities, including monitoring—unless monitoring is an integral part of the planning and design of a capital project.
- Projects that address contaminants with established water quality criteria by EPA under Clean Water Act section 304(a), except for PFAS.

## Benefits and Terms

- 100 percent principal forgiveness for all projects.
- Maximum funding limits per project may vary each funding cycle based on the total amount of funding available. See the current CWSRF-EC Intended Use Plan for these limits, if applicable.

## Program Requirements

- Projects must be listed in the current CWSRF-EC Intended Use Plan.
- Project must address a documented emerging contaminant.
- Meet Davis-Bacon and Related Acts (DBRA) wage rate requirements.
- Meet Build America Buy America (BABA) requirements.
- Perform a National Environmental Policy Act (NEPA)-type environmental review.
- Submit current financial audits for your entity with the financial assistance application.

For specific questions about the program, please contact [CWSRF@twdb.texas.gov](mailto:CWSRF@twdb.texas.gov). Detailed information is also available at [www.twdb.texas.gov/financial/programs/EC](http://www.twdb.texas.gov/financial/programs/EC).





# Drinking Water State Revolving Fund (DWSRF)

The DWSRF assists communities by providing low-cost financing for a wide range of water projects that facilitate compliance with drinking water standards.

## Eligible Applicants

- Publicly and privately owned community water systems.
- Nonprofit water supply corporations.
- Nonprofit, noncommunity public water systems.

## Eligible Projects

Planning, design, acquisition, and construction to

- correct water system deficiencies;
- upgrade or replace water systems;
- consolidate systems;
- purchase capacity;
- purchase other systems;
- implement green projects;
- implement source water protection projects;
- refinance (under limited scenarios).

## Benefits and Terms

- Below-market fixed interest rates. (Subsidized interest rates are based on participant’s existing credit rating.)
- Principal forgiveness for qualifying disadvantaged, small/rural disadvantaged, urgent need, first-time service, and green projects, and very small systems.
- Up to a 30-year repayment period.
- Maximum funding limits per project and maximum principal forgiveness limits may vary each funding cycle based on the total amount of funding available. (See the current DWSRF Intended Use Plan for these limits.)
- Project Information Forms, or PIFs, are accepted year-round; the most advantageous financial assistance (i.e., principal forgiveness) is typically only available for PIFs submitted by the annual deadline for the next fiscal year’s funding.

## Program Requirements

- Loan origination fee.
- Projects must be consistent with the current state water plan.
- Projects must be listed in the current DWSRF Intended Use Plan.
- Entities receiving assistance over \$500,000 must adopt water conservation and drought contingency plans.
- Submit current financial audits for your entity with the financial assistance application.
- Meet Davis-Bacon and Related Acts (DBRA) wage rate requirements.
- Meet American Iron and Steel (AIS) requirements.
- Perform a National Environmental Policy Act (NEPA)-type environmental review.
- Perform a review of legislative requirements regarding water loss threshold limits.
- For equivalency projects only:
  - Meet Build America Buy America (BABA) requirements.

For specific questions about the program, please contact [DWSRF@twdb.texas.gov](mailto:DWSRF@twdb.texas.gov). Detailed information is also available at [www.twdb.texas.gov/financial/programs/DWSRF](http://www.twdb.texas.gov/financial/programs/DWSRF).



# Drinking Water State Revolving Fund (DWSRF) Emerging Contaminants (EC) Program

The DWSRF-EC program assists communities by providing principal forgiveness with the goal of reducing exposures to perfluoroalkyl and polyfluoroalkyl substances (PFAS) and other emerging contaminants.

## Eligible Applicants

- Publicly and privately owned community water systems—including political subdivisions.
- Nonprofit water supply corporations.
- Nonprofit, noncommunity public water systems.
- State agencies.

## Eligible Projects

Planning, design, acquisition, and construction for treatment and/or removal of ECs, including

- new treatment facilities or upgrades to existing water treatment facilities;
- development of new sources that address EC issue;
- consolidation with another water system that does not have ECs or has removal capability;
- infrastructure for pilot testing treatment alternatives;
- creation of new community water systems to address unsafe drinking water from individual wells or surface water sources.

## Ineligible Projects

- Projects with a primary purpose that does not address emerging contaminants.
- Projects with a primary purpose that addresses a contaminant regulated under EPA National Primary Drinking Water Regulations, except for PFAS.
- Operation and maintenance activities, including monitoring—unless monitoring is an integral part of the planning and design of a capital project.
- Routine or compliance water monitoring.
- Identifying sources of ECs.

## Benefits and Terms

- 100 percent principal forgiveness for all projects.
- Maximum funding limits per project and maximum principal forgiveness limits may vary each funding cycle based on the total amount of funding available. (See the current DWSRF Intended Use Plan for these limits.)

## Program Requirements

- Projects must be listed in the current DWSRF-EC Intended Use Plan.
- Meet Davis-Bacon and Related Acts (DBRA) wage rate requirements.
- Meet Build America Buy America (BABA) requirements.
- Perform a National Environmental Policy Act (NEPA)-type environmental review.
- Submit current financial audits for your entity with the financial assistance application.

For specific questions about the program, please contact [DWSRF@twdb.texas.gov](mailto:DWSRF@twdb.texas.gov). Detailed information is also available at [www.twdb.texas.gov/financial/programs/EC](http://www.twdb.texas.gov/financial/programs/EC).



# Drinking Water State Revolving Fund (DWSRF) Lead Service Line Replacement (LSLR) Program

The LSLR program operates under the Drinking Water State Revolving Fund (DWSRF) and assists communities by providing low-cost financing for lead service line inventory and replacement projects.

## Eligible Applicants

An entity must be eligible under DWSRF and meet disadvantaged criteria to receive funding under this program. The entity must have an annual median household income (AMHI) of less than 150 percent of the State AMHI to be eligible. Such entities include

- existing community Public Water Systems (PWS) including political subdivisions, nonprofit water supply corporations, and privately-owned community water systems;
- nonprofit, noncommunity public water systems;
- state agencies.

## Eligible Projects

Planning, design, and construction to develop an inventory of and/or replace lead service lines—example projects include

- development or updating lead service line inventories, including locating and mapping lead service lines;
- complete removal and replacement of lead service lines (public and privately owned portion);
- nonroutine lead sampling (not for compliance purposes) as part of the DWSRF-LSLR project;
- removal and replacement of lead or galvanized goosenecks, pigtails, and connectors;
- community engagement planning related to a DWSRF-LSLR project.

## Ineligible Projects

- Projects not directly associated with lead service line replacement or inventory.
- Projects that do not replace the entire lead service line (unless portion was already replaced or will be replaced concurrently with another funding source).
- Replacement of premise plumbing within a home or business.
- Replacement of galvanized service lines downstream of unknown lines.
- Corrosion control studies, replacing water meters, replacing water mains.

## Benefits and Terms

- 51 percent principal forgiveness and 49 percent loan/bond for all projects.
- Loans for service line inventory projects are at 0 percent interest.
- Below-market fixed interest rates (basis points off borrower's underlying credit rating) for planning, acquisition, design, and construction portions of the project.
- Up to 30-year repayment period for planning, acquisition, design, and construction projects.
- Up to 15-year repayment period for inventory-only projects.

## Program Requirements

- Loan origination fee.
- Project must replace the entire lead service line (terminates at the premise plumbing).
- Projects must be listed in the current LSLR Intended Use Plan.
- Meet Davis-Bacon and Related Acts (DBRA) wage rate requirements.
- Meet Build America Buy America (BABA) requirements.
- Perform a National Environmental Policy Act (NEPA)-type environmental review.
- Submit current financial audits for your entity with the financial assistance application.

For specific questions about the program, please contact [DWSRF@twdb.texas.gov](mailto:DWSRF@twdb.texas.gov). Detailed information is also available at [www.twdb.texas.gov/financial/programs/Lead-SLR/](http://www.twdb.texas.gov/financial/programs/Lead-SLR/).



# Economically Distressed Areas Program (EDAP)

The EDAP provides financial assistance in the form of grants and loans for water and wastewater projects in economically distressed areas where service is unavailable or inadequate to meet state standards. Program funding is dependent upon legislative appropriations. Appropriations sufficient to provide up to an estimated \$100 million in financial assistance was received for the 2024–2025 biennium.

## Eligible Applicants

- Political subdivisions, including cities, counties, and water districts.
- Nonprofit water supply corporations.

## Eligible Projects

- Planning, land acquisition, design, and construction for
  - first-time water and wastewater service;
  - water supply and/or treatment system improvements;
  - wastewater collection system and/or treatment works improvements.
- EDAP funds are only eligible for residential water and/or wastewater service.

## Benefits and Terms

- Projects with documented public health nuisance determination from the TWDB or Texas Department of State Health Services are eligible for grants up to 70 percent; projects without a public health nuisance determination are eligible for grants up to 50 percent.
- Portion not paid for by a grant must be provided as an EDAP loan.
- Long-term fixed interest rates based on the TWDB's cost of funds.

## Program Requirements

- Prioritization, detailed program requirements, and application process must be established in an Intended Use Plan.
- Water supply projects must be consistent with the current state water plan.
- Service area median household income can be no greater than 75 percent of statewide median household income.
- Clear documentation of system inadequacies.
- Residential subdivision served by the project must have been established prior to June 1, 2005.
- County and/or city has adopted and is enforcing Model Subdivision Rules.
- Application and maintenance of authorized agent designation for regulating onsite waste disposal facilities.
- Application or possession of Certificate of Convenience and Necessity if required by Chapter 13 of the Water Code.
- Entities receiving assistance over \$500,000 must adopt water conservation and drought contingency plans.
- Meet U.S. Iron and Steel requirements.
- Review of legislative requirements regarding water loss threshold limits.

For specific questions about the program, please contact [Financial\\_Assistance@twdb.texas.gov](mailto:Financial_Assistance@twdb.texas.gov).

Detailed information is also available at [www.twdb.texas.gov/financial/programs/EDAP](http://www.twdb.texas.gov/financial/programs/EDAP).



# Flood Infrastructure Fund (FIF)

Passed by the legislature and approved by Texas voters through a constitutional amendment, the Flood Infrastructure Fund (FIF) program currently provides financial assistance in the form of grants and zero percent interest loans for flood control, flood mitigation, and drainage projects. Join the TWDB Financial Assistance mailing list at [www.twdb.texas.gov/newsmedia/signup.asp](http://www.twdb.texas.gov/newsmedia/signup.asp) to be notified of application periods and other important information.

## Eligible Applicants

- For all project categories: cities, counties, and any district, authority, or other political subdivision created under Article III, Section 52 or Article XVI, Section 59 of the Texas Constitution.
- For flood management evaluation projects only: other political subdivisions and nonprofit water supply corporations operating under Chapter 67 of the Texas Water Code.

## Eligible Projects

Only flood management evaluations, flood mitigation projects, and flood management strategies recommended in the state flood plan and approved by the TWDB are eligible for financial assistance. Project examples include

- flood control planning of entire watersheds;
- construction, rehabilitation, demolition and decommission, feasibility assessments, detailed hydraulic and hydrologic studies, activities to obtain regulatory approval, drainage infrastructure, and nonstructural and nature-based solutions;
- warning systems, crossing barriers, public education and outreach, reverse 911 systems, and dam emergency action plans;
- projects for which communities have received a federal award for flood-related activities contingent on the availability of local matching funds.

## Benefits and Terms

- Up to 30-year repayment period for construction projects.
- Up to 10-year repayment period for planning, acquisition, and/or design projects.
- Zero percent interest loans and grants available.

## Program Requirements

- Current financial audits for your entity may be required with submission of the financial assistance application.
- State level environmental review.
- Meet U.S. Iron and Steel requirements.
- Perform a benefit-cost ratio analysis.
- Memorandum of understanding applies to flood control projects as defined in 31 Texas Administrative Code § 363.402.
- Affidavit that the applicant has acted cooperatively with other political subdivisions.
- No redundant funding for activities already performed and/or funded through another source.
- Floodplain ordinances or orders must be in place, and the appropriate entity must certify that it is currently enforcing floodplain management standards at least equivalent to National Flood Insurance Program (NFIP) minimum standards; an entity is exempt from this requirement if requesting FIF funding to fulfill additional requirements for participation in the NFIP.
- Use the best/most recent available data.
- For construction projects, documentation of plans for operations and maintenance costs associated with the proposed facilities, and consideration of possible floodwater capture techniques that could be associated for water supply purposes.

For specific questions about the program, please contact [FIF@twdb.texas.gov](mailto:FIF@twdb.texas.gov). Detailed information is also available at [www.twdb.texas.gov/financial/programs/FIF](http://www.twdb.texas.gov/financial/programs/FIF). Additional information on the state flood plan is available at [www.twdb.texas.gov/flood/planning](http://www.twdb.texas.gov/flood/planning).





# Flood Mitigation Assistance Grant Program

The Flood Mitigation Assistance (FMA) Grant Program, under the Federal Emergency Management Agency's (FEMA's) Hazard Mitigation Assistance program, assists states and communities by providing federal funds for cost-effective measures to reduce or eliminate the long-term risk of flood damage to repetitive and severe repetitive loss buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program (NFIP). The Texas Water Development Board administers the FMA program for the State of Texas on behalf of FEMA. This is a nationally competitive annual grant program.

## Eligible Applicants

Political subdivisions (cities, counties, special districts, and federally recognized tribes) that participate in the NFIP and have a FEMA-approved and adopted Hazard Mitigation Plan.

## Eligible Funding Activities and Projects (with Federal Funding Caps)

Projects can be used for, but are not limited to:

- Capability and capacity building activities
  - Developing or updating multi-hazard mitigation plans (\$25,000)
  - Project scoping/flood studies (\$900,000)
  - Additional capability building activities (\$300,000)
- Localized flood risk reduction projects (\$50,000,000)
  - Floodwater storage and diversion
  - Stormwater management
  - Floodplain, wetland, marsh, riverine, and coastal restoration and protection
  - Other combination of green, gray infrastructure, and nature-based solutions
  - Localized flood control projects with co-benefits to other hazards and social or environmental benefits
- Individual flood mitigation projects (no federal caps)
  - Acquisition and demolition or relocation of structures
  - Structure elevation
  - Mitigation reconstruction
  - Dry floodproofing of non-residential properties and historic residential properties
  - Structural and non-structural retrofitting of existing buildings
  - Infrastructure retrofit

## Cost Share Requirements

Generally, the federal cost share funding is available for up to 75 percent of the eligible activity cost with a non-federal cost match of 25 percent. However, FEMA may contribute up to 90 percent federal cost share with a non-federal cost match

of 10 percent when the individual property being mitigated meets the definition of repetitive loss structure, or the individual property or the average project benefit area has a Centers of Disease Control and Prevention Social Vulnerability Index of 0.5001 or higher. If the structure meets the definition of severe repetitive loss property, FEMA may contribute up to 100 percent of the eligible activity cost.

## Management Cost

Communities may apply for up to 5 percent of the total grant application funding request for grant management activities, such as any indirect costs, administrative costs, and any other expenses that are reasonable in administering and managing the grant.

## Project Grant Eligibility Criteria

A project must, at a minimum, be

- feasible and effective at mitigating flood hazards within a participating NFIP community;
- cost beneficial to the National Flood Insurance Fund, yielding a benefit-cost ratio of 1.0 or greater;
- in compliance with the Environmental Planning and Historical Preservation requirements included in FEMA's Hazard Mitigation Assistance Unified Guidance; and
- able to reduce or eliminate flood risk to insured structures under the NFIP.

A project must also conform with

- the minimum standards of the NFIP floodplain;
- local regulations;
- the applicant's Hazard Mitigation Plan; and
- all applicable laws and regulations, such as federal and state environmental standards and local building codes.

For specific questions about the program, please contact [floodgrant@twdb.texas.gov](mailto:floodgrant@twdb.texas.gov). Additional information, including how to access FEMA's electronic grant application system (FEMA GO), is available at <https://www.twdb.texas.gov/financial/programs/FMA/index.asp>.



# Rural Water Assistance Fund (RWF)

The RWF program provides small, rural water utilities with low-cost, long-term financing for water and wastewater projects. Applicants may partner with a federal or state agency, or another rural political subdivision, to apply for funding.

At this time, the RWF program does not have an open solicitation. However, funding from the Texas Water Fund has been allocated to RWF to be used for water loss mitigation and high-risk projects that have applied through other TWDB financial programs. To be notified of future funding availability, join the TWDB’s Financial Assistance mailing list at <http://www.twdb.texas.gov/newsmedia/signup.asp>.

## Eligible Applicants

- Rural political subdivisions, including
  - nonprofit water supply or sewer service corporations, districts or authorities with no part of the service area located in an urban area with a population exceeding 50,000;
  - municipalities with a population of 10,000 or less with no part of the service area located in an urban area with a population exceeding 50,000; or
  - municipalities located wholly within a county with no urban area with a population exceeding 50,000;
  - counties with no urban areas with a population exceeding 50,000.

## Eligible Projects

- Planning, design, acquisition, and construction of water, wastewater, or consolidation and regionalization.

## Benefits and Terms

- Long-term fixed interest rates based on the TWDB’s cost of funds.
- 20- to 30-year repayment terms.
- Tax exemption for project supplies.
- Subject to availability and Board approval, there is currently no maximum funding limit.
- Program funding, including grant availability, is dependent upon legislative appropriations, Board approval, or available funds.

## Program Requirements

- State-level environmental review.
- Current financial audits for your entity may be required with submission of the financial assistance application.
- Water supply projects must be consistent with the current state water plan.
- Entities receiving assistance over \$500,000 must adopt water conservation and drought contingency plans.
- Meet applicable U.S. Tax Code requirements.
- Meet U.S. Iron and Steel requirements.
- Review of legislative requirements regarding water loss threshold limits.

For specific questions about the program, please contact [Financial\\_Assistance@twdb.texas.gov](mailto:Financial_Assistance@twdb.texas.gov). Detailed information is also available at <https://www.twdb.texas.gov/financial/programs/RWAF/>.





# State Participation

The State Participation program’s goal is to allow for the “right sizing” of projects in consideration of future needs. The program encourages the optimum development of regional projects by funding excess capacity for future use. Program funding is dependent upon legislative appropriations and available funds. To be notified of future funding availability, please join the TWDB’s Financial Assistance mailing list at <http://www.twdb.texas.gov/newsmedia/signup.asp>.

## Eligible Applicants

- Political subdivisions.
- Nonprofit water supply corporations.

## Eligible Projects

Planning, design, acquisition, and construction for the excess capacity of regional projects for

- water supply, including reservoirs, well fields, and water rights;
- wastewater; or
- flood protection.

## Benefits and Terms

- Financing through a temporary TWDB ownership interest in a regional facility (local sponsor repurchases the TWDB’s interest under a repayment schedule that allows for the structured deferral of both principal and interest).
- Up to 34-year repayment terms (generally).
- Subject to eligibility and Board approval, there is currently no maximum funding limit.

## Program Requirements

- Program funding dependent upon legislative appropriations or available funds; includes a prioritization process.
- State-level environmental review.
- Water supply projects must be consistent with the current state water plan.
- Reservoir funding must be segmented or phased, and permitting is required prior to a construction commitment.
- Limited to funding of excess capacity portion; up to 80 percent of total water project costs and 50 percent for wastewater costs.
- Submit current financial audits for your entity with the financial assistance application.
- Entities receiving assistance over \$500,000 must adopt water conservation and drought contingency plans.
- Financing is provided through a master agreement rather than the issuance of bonds.
- Review of legislative requirements regarding water loss threshold limits.
- Meet U.S. Iron and Steel requirements.

For specific questions about the program, please contact [Financial\\_Assistance@twdb.texas.gov](mailto:Financial_Assistance@twdb.texas.gov). Detailed information is also available at [www.twdb.texas.gov/financial/programs/SPP](http://www.twdb.texas.gov/financial/programs/SPP).



# State Water Implementation Fund for Texas (SWIFT)

The State Water Implementation Fund for Texas (SWIFT)\* was created by the Texas Legislature to provide affordable, ongoing state financial assistance for projects in the state water plan. The program helps communities develop cost-effective water supplies by providing low-interest financing, extended repayment terms, deferred repayments, and incremental repurchase terms.

## Eligible Applicants

- Any political subdivision or nonprofit water supply corporation with the ability to issue municipal bonds for a project included in the most recently adopted state water plan.

## Eligible Projects

- Recommended water management strategy projects with an associated capital cost in the most recently adopted state water plan at the time abridged applications are due to the TWDB for consideration, including (but not limited to) projects for
  - conservation and reuse;
  - desalinating groundwater and seawater;
  - building new pipelines;
  - developing reservoirs and well fields;
  - purchasing water rights.

## Benefits and Terms

- Low interest rates based on the TWDB's cost of funds — additional subsidies may apply and are set by the Board for each funding cycle.
- Up to 30-year repayment terms.
- Deferred principal and interest for up to eight years or until end of construction (for planning and design phase costs), whichever is sooner.
- TWDB ownership interest in the excess capacity of a state water plan project, providing entities the opportunity to reasonably finance an optimally-sized regional facility — the TWDB may participate in up to 80 percent of the total project costs.
- Additional interest rate subsidies for rural or agricultural water conservation/irrigation projects.
- Subject to eligibility and Board approval, there is currently no set maximum funding limit.
- Multi-year commitments are available.

## Program Requirements

- Projects must be recommended water management strategy projects in the adopted regional water plans included in the most recently adopted state water plan at the time abridged applications are due to the TWDB for consideration, and have an associated capital cost.
- State-level environmental review.
- Entities receiving assistance over \$500,000 must adopt water conservation and drought contingency plans.
- Financing agreement and private placement memorandum.
- Meet U.S Iron and Steel requirements — except projects that received a SWIFT program funding commitment before May 1, 2019, for any portion of the project.
- Reservoir funding must be segmented or phased, and permitting is required prior to a construction commitment.
- Board participation is limited to funding of excess capacity portion and up to 80 percent of total project costs.
- Review of legislative requirements regarding water loss threshold limits.
- Entities with at least one public rating from a nationally recognized statistical rating agency may not discontinue the rating issued until their SWIFT obligations are retired or no longer held by the TWDB.
- Entities whose application for financial assistance exceeds 4 percent of the anticipated principal balances owed to the TWDB (including any existing SWIFT program obligations) as of December of the previous year must provide a publicly available rating from a nationally recognized statistical rating organization.

For specific questions about the program, please contact [SWIFT@twdb.texas.gov](mailto:SWIFT@twdb.texas.gov). Detailed information is also available at [www.twdb.texas.gov/financial/programs/SWIFT](http://www.twdb.texas.gov/financial/programs/SWIFT).

\* The SWIFT program includes two funds, the State Water Implementation Fund for Texas (SWIFT) and the State Water Implementation Revenue Fund for Texas (SWIRFT). Bonds for the program are issued through SWIRFT.



# Texas Water Development Fund (DFund)

The DFund provides financing for various types of eligible infrastructure projects. This program enables the TWDB to fund projects with multiple purposes (e.g., water and wastewater) in one commitment.

## Eligible Applicants

- Political subdivisions.
- Nonprofit water supply corporations.

## Eligible Projects

Planning, design, acquisition, and construction of projects for

- water supply, including reservoirs and well fields;
- conservation;
- water quality enhancement;
- flood control; or
- wastewater.

## Benefits and Terms

- Long-term fixed interest rates based on the TWDB's cost of funds.
- 20- to 30-year repayment terms.
- Subject to eligibility and Board approval, there is no maximum funding limit.
- Access to funding on a periodic basis—please contact us to discuss project timeline and funding availability.

## Program Requirements

- Submit current financial audits for your entity with the financial assistance application.
- State-level environmental review.
- Water supply projects must be consistent with the current state water plan.
- Reservoir funding must be segmented or phased, and permitting is required prior to a construction commitment.
- Entities receiving assistance over \$500,000 must adopt water conservation and drought contingency plans.
- Meet U.S. Iron and Steel requirements.
- Review of legislative requirements regarding water loss threshold limits.

For specific questions about the program, please contact [Financial\\_Assistance@twdb.texas.gov](mailto:Financial_Assistance@twdb.texas.gov).

Detailed information is also available at [www.twdb.texas.gov/financial/programs/TWDF](http://www.twdb.texas.gov/financial/programs/TWDF).



# Water Utilities Technical Assistance Program (WUTAP)

The Water Utilities Technical Assistance Program (WUTAP) is offered by the TWDB to provide eligible water and wastewater utilities with financial, managerial, and technical capabilities necessary to apply for financial assistance from the TWDB. The technical assistance is provided through contracts between pre-qualified contractors and the TWDB.

## Eligible Applicants

- All water and wastewater systems in Texas — as long as they desire to seek funding from TWDB’s State Revolving Fund programs in the future.

## Benefits and Terms

- Up to \$150,000 worth of services, dependent upon the needs of the system.
- Final products of the program include
  - approvable water conservation plans;
  - successful submission of project information forms/abridged applications;
  - summary reports with recommendations for financial management controls and operating processes;
  - completed rate study.

## Program Requirements

- Participation from the system’s staff—including operations, managerial, administration, and governing personnel.
- No financial match required.

For specific questions about the program, please contact [WUTAP@twdb.texas.gov](mailto:WUTAP@twdb.texas.gov). Detailed information, including how systems and contractors can participate, is available at [www.twdb.texas.gov/financial/programs/WUTAP](http://www.twdb.texas.gov/financial/programs/WUTAP).

# Contact Us

To provide you with a single point of contact at the TWDB, our staff is organized into regional teams led by a team manager:

**Team 1**  
Panhandle/West (Regions A, O, E, F)  
Theresa Finch, (512) 475-1713

**Team 2**  
Brazos (Regions G, B)  
Candace DeLello, (512) 475-1706

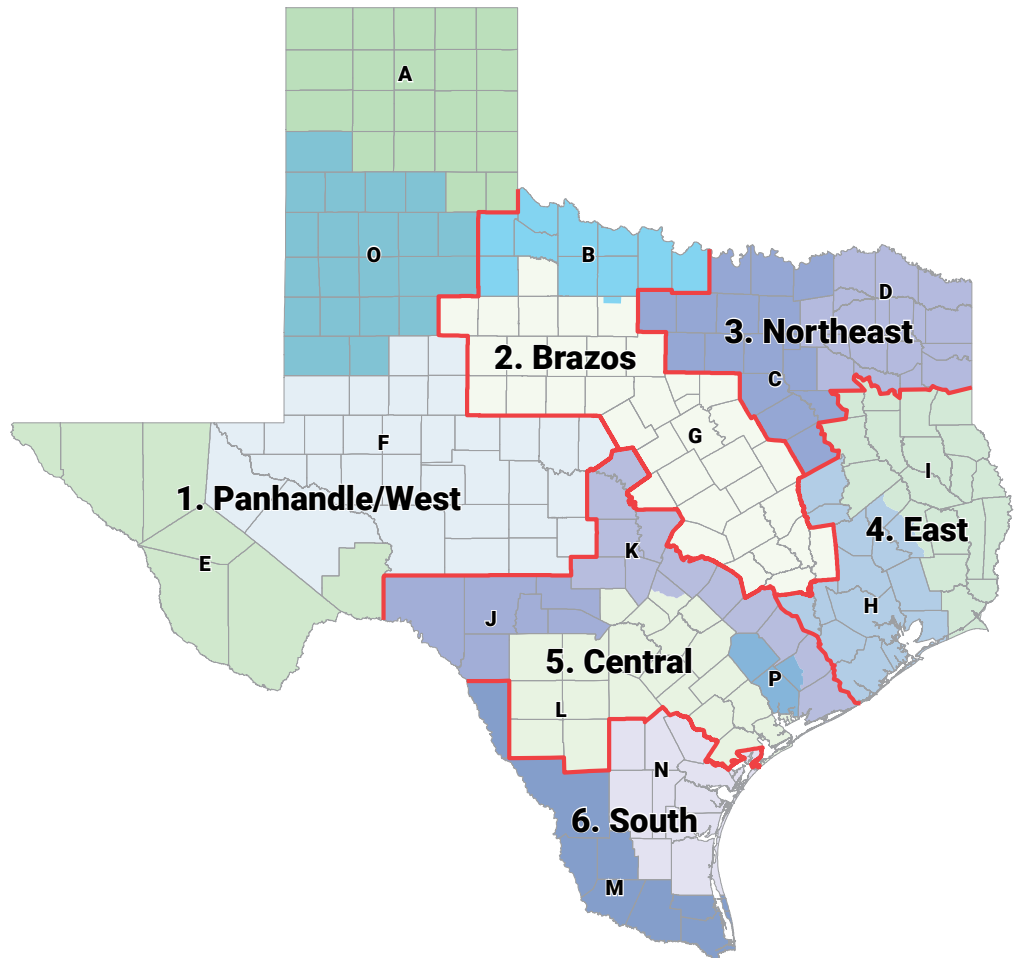
**Team 3**  
Northeast (Regions C, D)  
Joe Koen, P.E., (512) 936-8169

**Team 4**  
East (Regions H, I)  
Nancy Richards, (512) 463-0250

**Team 5**  
Central (Regions J, K, L, P)  
David Firgens, (512) 463-8507

**Team 6**  
South (Regions M, N)  
Kevin Smith, (512) 475- 1561

**Team 7**  
Statewide  
Bill Blaik, P.E., (281) 895-0722



Please also feel free to contact our financial assistance department or visit the TWDB website:

[Financial\\_Assistance@twdb.texas.gov](mailto:Financial_Assistance@twdb.texas.gov)

(512) 463-7847

[www.twdb.texas.gov/financial/programs](http://www.twdb.texas.gov/financial/programs)



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