



New Mexico Water and Wastewater Funding and Financing Resources, June 2026

Organization (with link to website)	Program (Funding Type)	Eligible Sector(s)			Eligible Applicants	Eligible Projects	Application Process	Website (linked)	Contact Information
		Gov.	Nonprofit	For Profit					
New Mexico Finance Authority (NMFA)	Colonias Infrastructure Fund (CIB) <i>Water, Wastewater, Stormwater</i>	✓	✓	✓	Eligible applicants include: - Counties, cities, and mutual domestic water consumers associations - Municipal owned non-transient, non-community water systems Entities must show capacity to construct and maintain assets long-term	Planning, Design, and Construction for each of the following categories of infrastructure projects: - Water system - Wastewater system - Solid waste disposal facilities - Flood and drainage control	- Submit Notice of Intent form to colonias@nmfa.net (around January). - Submit Funding Application on EnABLE, following Program FAQs (around March).	Colonias Infrastructure Fund	Phone: (505) 984-1454 Email: colonias@nmfa.net
	Drinking Water State Revolving Fund (DWSRF) <i>Water</i>	✓	✓	✓	Eligible applicants include: - Public or private community water systems - Nonprofit community water system - Non-community water systems are potentially eligible	Eligible projects include: - Rehabilitate/develop clean water sources - Upgrade treatment facilities - Enhance storage facilities - Install/replace transmission lines - Consolidate/regionalize systems - Create new systems for safe drinking water	- Submit a Pre-Application Form to be ranked on the Project Priority List. - Submit a Funding Application within 45 days of publication of the Fundable List. - Work with NMFA staff to satisfy all requirements for loan closing.	Drinking Water State Revolving Fund	Phone: (505) 984-1454 Email: DW@nmfa.net
	Local Government Planning Fund (LGPf) <i>Water, Wastewater, Stormwater</i>	✓	✓		Eligible applicants include: - The state and its agencies or institutions - Political subdivisions, including counties, municipalities, school districts, and special districts - Community water associations - Tribal entities located wholly or partially in New Mexico	Eligible projects include: - Preliminary engineering reports - Environmental information documents - Water conservation plans - Long-term water plans - Energy efficiency audits - Economic development plans	- Submit the LGPf EnABLE Enrollment Form to gain access to the system. - Fill out and submit the application. *Applications are accepted and reviewed monthly.	Local Government Planning Fund	Phone: (505) 984-1454 Email: LGPf@nmfa.net
	Public Project Revolving Fund (PPRF) <i>Water, Wastewater, Stormwater</i>	✓	✓		Eligible applicants include: - Local governments - Tribal entities - Charter schools	Public projects including but not limited to: - Infrastructure improvements - Water system upgrades - Public buildings	- PPRF Applications must be submitted at least 2 weeks prior to NMFA board meeting (see schedule). - Applications will be reviewed at the subsequent month's meeting. *Projects over \$1M must be on the Legislative Authorization List.	Public Project Revolving Fund	Phone: (505) 984-1454 Email: pprf@nmfa.net



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New Mexico Finance Authority (NMFA)	Water Project Fund (Water Trust Board) <i>Wastewater, Stormwater</i>	✓	✓		Eligible applicants include: - State agencies - Intercommunity utility or supply organizations - Tribal governments or collaborative tribal entities - Political subdivisions	Eligible projects include: - Water conservation or recycling, treatment or water reuse projects - Flood prevention projects - Endangered Species Act (ESA) collaborative projects - Water storage, conveyance or delivery projects - Watershed restoration and management projects	- Review the FAQs to resolve and questions. - Complete a Notice of Intent form. 2026 WTB application must be submitted via EnABLE system. - Submit application according to the project timeline.	Water Project Fund	Phone: (505) 984-1454 Email: WTBAdmin@nmfa.net
New Mexico Environment Department (NMED)	Clean Water State Revolving Fund (CWSRF) <i>Wastewater, Stormwater</i>	✓	✓	✓	Eligible applicants include: - Municipalities - Counties - Tax increment development district (TIDD) - Water and Sanitation Districts - Mutual Domestic Water Associations - Pueblos and Tribes	Projects including but not limited to: - Public wastewater treatment construction, repair, or replacement - Non-point source management plans - Stormwater management measures - Conservation to reduce treatment works demand - Watershed projects - Energy efficiency at treatment works - Wastewater or stormwater reuse/recycling - Security upgrades at publicly owned treatment works	Entities are encouraged to discuss projects with NMED staff prior to application to ensure eligibility, and program requirements are clear. - Fill out the application online. - Applications are accepted year-round.	Clean Water State Revolving Fund	Phone: (505) 469-3365 Email: NMENV-cpbinfo@state.nm.us
	Rural Water Infrastructure Revolving Fund <i>Water, Wastewater, Stormwater</i>	✓	✓	✓	Eligible applicants include: - Municipalities - Counties - Water and Sanitation Districts with a population of less than 20,000 - Mutual Domestic Water Associations	Projects include: - Water, sewer, and treatment infrastructure - System rehabilitation and pollution control - Stormwater, septic, and other non-point source projects - Solid waste facilities and equipment - Land, easement, right-of-way, and water rights costs - Engineering, design, inspection, and legal services	Entities are encouraged to discuss projects with NMED staff prior to application to ensure eligibility, and program requirements are clear. - Fill out the application online. - Applications are accepted year-round.	Rural Water Infrastructure Revolving Fund	Phone: (505) 469-3365 Email: NMENV-cpbinfo@state.nm.us



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New Mexico Department of Finance and Administration (NMDFA)	Community Development Block Grant (CDBG) <i>Water, Wastewater, Stormwater</i>	✓			Eligible applicants include: - Local governments - Counties - Municipalities - Political subdivisions	Eligible projects include: - Water and sewer systems infrastructure - Property acquisition - Colonias - Public facilities for health, social, recreational use	Carefully review the Application Instructions to gain a complete understanding of all requirements.	Community Development Block Grant	Phone: (505) 827-4985
Rural Community Assistance Program (RCAC)	Environmental Loans <i>Water, Wastewater</i>	✓	✓		Eligible applicants include: - Nonprofit organizations - Public agencies - Tribal governments *Projects must serve low-income rural communities with populations of 50,000 or less and focus on environmental infrastructure like water or wastewater systems.	RCAC loans can be made for feasibility studies, pre-development costs and construction prior to receipt of state or federal funding.	- Gather required documents: - Resolution to borrow - Board roster - Financial statements - Current operating budget and rate schedule - Brief system history - System description, and general description of improvements needed. - Select Loan Type - Send the complete application package with original signature to the loan officer serving your area. - Call a Loan Fund staff member for instructions on where to send your application or if you have any questions as you work through the process. If applicable, please complete the Environmental Infrastructure Good Practices Project Criteria checklist and submit with the loan application package.	RCAC Environmental Loans	Loan Officer Phone: 1-855-979-7322



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U.S. Department of the Interior: Bureau of Reclamation	WaterSMART Grants: Drought Response Program <i>Water</i>	✓			Eligible applicants include: • Municipalities and counties • Tribes • Irrigation districts • Water districts • Other entities with water or power authority	Funding provides assistance to water users for a range of initiatives that build long-term resiliency including infrastructure improvements for increased water storage and distribution capabilities, water source diversification, decision-making tools for water management, and comprehensive planning to prepare for and respond to drought conditions. Reclamation also undertakes crises-driven emergency response actions.	See the Drought Response Program Fact Sheet . You may complete this form to receive WaterSMART funding program notification from the Bureau of Reclamation. Applications go through Grants.gov website	Drought Response Program	WaterSMART Office: Contact Page > Email: watersmart@usbr.gov
	WaterSMART Grants: Water Conservation Field Services Program <i>Water</i>	✓			Eligible applicants include: • Municipalities and counties • Tribes • Irrigation districts • Water districts • Other entities with water or power authority	Funding may be used to develop water conservation plans, identify water management improvements through System Optimization Reviews, design water management improvements, and to improve application of water conservation technologies through demonstration activities.	You may complete this form to receive WaterSMART funding program notification from the Bureau of Reclamation. Applications go through Grants.gov website	Water Conservation Field Services Program	
	WaterSMART Grants: Enhancing Water Resources Projects <i>Water</i>	✓			Eligible applicants include: • Municipalities and counties • Tribes • Irrigation districts • Water districts • Other entities with water or power authority	Applicants are invited to leverage their money and resources by cost sharing with Reclamation on on-the-ground water resource actions, including watershed restoration and fish passage projects, water management or infrastructure improvements, and water conservation and efficiency efforts. All projects must provide quantifiable benefits to watershed health and should benefit multiple water users or interest groups.	Prospective applicants may schedule a consultation call to discuss project fit and get answers to more specific questions. Click here to set up a call with Reclamation staff.	Enhancing Water Resources Projects	
	WaterSMART Grants: Water Recycling and Desalination <i>Water</i>	✓			Eligible applicants include: • Municipalities and counties • Tribes • Irrigation districts • Water districts • Other entities with water or power authority	Reclamation provides cost-shared funding on a competitive basis for planning, design, and construction of water recycling and desalination projects.	See the Recycling and Desalination Fact Sheet . You may complete this form to receive WaterSMART funding program notification from the Bureau of Reclamation. Applications go through Grants.gov website	Water Recycling and Desalination	



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U.S. Department of the Interior: Bureau of Reclamation	WaterSMART Grants: Small Scale Water Efficiency Projects <i>water</i>	✓			Eligible applicants include: • Municipalities and counties • Tribes • Irrigation districts • Water districts • Other entities with water or power authority	Projects eligible for funding include installation of flow measurement or automation in a specific part of a water delivery system, lining of a section of a canal to address seepage, or other similar projects that are limited in scope.	You may complete this form to receive WaterSMART funding program notification from the Bureau of Reclamation. Applications go through Grants.gov website	Small Scale Water Efficiency Projects	WaterSMART Office: Contact Page > Email: watersmart@usbr.gov
	WaterSMART Grants: Planning and Project Design <i>water</i>	✓			Eligible applicants include: • Municipalities and counties • Tribes • Irrigation districts • Water districts • Other entities with water or power authority	Planning and Project Design offers cost sharing with Reclamation for projects that conserve water, improve water management, enhance water supply, provide drought resiliency, and develop water marketing strategies. It encourages early-stage planning and project scoping for water strategy grants and design for project-specific medium to large scale implementation projects.	You may complete this form to receive WaterSMART funding program notification from the Bureau of Reclamation. Applications go through Grants.gov website	Planning and Project Design	
National Rural Water Association	Rural Water Loan Fund <i>Water, Wastewater</i>	✓	✓		Eligible applicants include: • Public municipalities and counties • Special-purpose districts, • Native American Tribes, • Corporations not operated for profit, including cooperatives with up to 10,000 population, and rural areas with no population limits.	Short-term costs incurred for the replacement of equipment, small-scale service extensions, or other small capital projects that are not part of regular operations and maintenance for drinking water and wastewater projects. • Pre-development (planning) costs for infrastructure projects • Replacement equipment, system upgrades, maintenance and small capital projects • Energy efficiency projects to lower costs and improve system sustainability	1. Fill out application and gather all required supporting documents: • Income, expense and capital budgets for two (2) years. • Most recent audit report • Legal opinion that the borrower has the legal authority to incur the debt. • Names of officers, address, telephone numbers and terms of office 2. Submit your application by mail: • Rural Water Loan Fund 2915 S. 13th Street Duncan, OK 73533	National Rural Water Association	Email: nrwarwlf@nrwa.org



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USDA Rural Development	Water & Waste Disposal Loan & Grant Program <i>Water, Wastewater, Stormwater</i>	✓	✓		Eligible applicants include: - Most state and local governmental entities - Private nonprofits - Federally recognized tribes	This program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas with populations less than 10,000, as well as Tribal lands in rural areas and Colonias.	Applications are accepted year-round and may be filed electronically using RD Apply . The RD Apply Customer Help Guide is provided to help you get started and work through the application process Applications are also accepted through your local RD office .	Water & Waste Disposal Loan & Grant Program	Email: nrwarwf@nrwa.org Phone: (505) 761-4950 Email: CPAssist@nm.usda.gov
	Water & Waste Disposal Predevelopment Planning <i>Water, Wastewater</i>	✓	✓		Eligible applicants include: - Most state and local governmental entities - Private nonprofits - Federally recognized tribes	This program assists low-income communities and federally recognized tribes with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee program.	Applications for this program are accepted year-round through your local RD office . Program resources - forms needed, guidance, certifications, are available online with help from program specialists	Water & Waste Disposal Predevelopment Planning	
	Water and Waste Facility Loans and Grants to Alleviate Health Risks on Tribal Lands <i>Water, Wastewater, Stormwater</i>	✓	✓		Eligible applicants include: - Federally recognized tribes - State and local governments that serve eligible areas - Nonprofit organizations that serve eligible areas	This program helps get safe, reliable drinking water and waste disposal services to low-income communities that face significant health risks. Funds can be used to build basic drinking water and waste disposal systems, including systems to handle stormwater drainage.	Speak to your local RD office before attempting to fill out any forms or applications.	Water and Waste Facility Loans and Grants-Tribal Lands	
	Water and Waste Facility Loans and Grants to Alleviate Health Risks for Colonias <i>Water, Wastewater, Stormwater</i>	✓	✓		Eligible applicants include: - Federally recognized tribes - State and local governments that serve eligible areas - Nonprofit organizations that serve eligible areas	This program helps get safe reliable drinking water and waste disposal services to low-income communities that face significant health risks. Funds can be used to build basic drinking water and waste disposal systems, including systems to handle stormwater drainage.	Speak to your local RD office before attempting to fill out any forms or applications.	Water and Waste Facility Loans and Grants-Colonias	



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USDA Rural Development	Emergency Community Water Assistance Grants <i>Water</i>	✓	✓		Eligible applicants include: - Rurally located public bodies - Nonprofit organizations - Federally recognized tribes Grants are also awarded when a significant decline in quality and quantity of water is imminent.	This program helps eligible communities prepare, or recover from, an emergency that threatens the availability of safe drinking water. Water transmission line grants to construct waterline extensions, repair breaks or leaks in existing water distribution lines, and address related maintenance necessary to replenish the water supply. Construction of new wells, reservoirs, transmission lines, treatment plants, and/or other sources of water	Speak to your local RD office before attempting to fill out any forms or applications.	Emergency Community Water Assistance Grants	Phone: (505) 761-4950 Email: CPAssist@nm.usda.gov
	Special Evaluation Assistance for Rural Communities and Households Grants (SEARCH) <i>Water, Wastewater</i>	✓	✓		Eligible applicants include: - Most state and local governmental entities - Private nonprofits - Federally recognized tribes	This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. Rural areas with a population of 2,500 or less.	Applications for this program are accepted year-round through your local RD office . Program resources - forms needed, guidance, certifications, are available online with help from program specialists	SEARCH Grants	
	Water & Waste Disposal Technical Assistance & Training Grants <i>Water, Wastewater</i>		✓		Eligible applicants include: Nonprofits that have the proven ability, background, experience and capacity to provide technical assistance or training on a national, regional or state basis.	This program helps qualified, private nonprofits provide technical assistance and training to identify and evaluate solutions to water and waste problems. It helps applicants prepare applications for water and waste disposal loans/grants and helps systems improve the operation and maintenance of water and waste facilities in eligible rural areas.	Single-state applications are accepted annually through your local RD office from October 1 - December 31. Multi-state or national applications are accepted through the RD national office.	Water & Waste Disposal TAT Grants	
	Water and Wastewater Disposal Revolving Fund <i>Water, Wastewater</i>		✓		Eligible applicants include: Non-profits that have: - Legal authority to operate a revolving loan fund. - Financial, technical and managerial capacity to comply with relevant state/federal laws and regulations.	This program helps qualified nonprofits create revolving loan funds that can provide financing to extend and improve water and waste disposal systems in rural areas.	See the Application Guide for help and a step-by-step process.	Water and Wastewater Disposal Revolving Fund	



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New Mexico Indian Affairs Department	Tribal Infrastructure Fund (TIF) <i>Water, Wastewater, Stormwater</i>	✓			Eligible applicants include: All federally recognized Nations, Pueblos, and Tribes within New Mexico	Planning, designing, constructing, improving, expanding or equipping: - Water and wastewater facilities - Major water systems - Communications infrastructure - Emergency response facilities - Infrastructure needed to encourage economic development.	- Interested parties should access the TIF Application Portal to submit application. - Reference the TIF User Guide for help navigating the portal.	Tribal Infrastructure Fund	Phone: (505) 476-1600

