



Oklahoma Water and Wastewater Funding and Financing Resources, August 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					
Oklahoma Water Resources Board	Clean Water State Revolving Loan Fund (CWSRLF) <i>Wastewater, Stormwater</i>	✓			Eligible applicants include: • Municipalities, counties, and towns • Public works authorities • School districts • Districts formed under Title 82 of the State's statutes: water conservancy districts, rural sewage districts, irrigation districts	Eligible projects include but are not limited to wastewater treatment and collection system improvements, stormwater management, green infrastructure, water and energy efficiency, nonpoint source pollution control, environmental restoration, planning and assessment, and other innovative projects that protect or improve water quality.	1. Complete the CWSRF Project Priority List Request Form 2. Complete the relevant application: • Loan Application • Loan Application (Refinance of non-OWRB loans) • Loan Application (Refinance of OWRB loans only) 3. Prepare supporting documentation: • Engineering Report following the format adopted by the Funding Agency Coordinating Team (FACT) and any planning or specification documents • Weighted Loan Term Worksheet for General CWSRF Projects or for Stormwater/Green Projects • Environmental Information Document (EID) Checklist • Request for Environmental Categorical Exclusion 4. Select bond counsel 5. Submit the application and supporting documentation to the Financial Assistance Division by using one of the links below. • For new loan requests – use the Project Priority List Request Form • For existing requests (these are currently on the PPL) – use the Project Priority List Change/Update Request Form	Clean Water State Revolving Loan Fund	Email: FAD@owrb.ok.gov Phone: (405) 530-8800



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Oklahoma Water Resources Board	Drinking Water State Revolving Loan Fund (DWSRLF) <i>Water</i>	✓			Eligible applicants include: • Municipalities, counties, and towns • Public works authorities • Districts formed under Title 82 of the State's statutes: water conservancy districts, rural water districts	Eligible projects include drinking water treatment systems, new intake/raw water lines, major distribution/storage system rehabilitation, new storage, engineering, new transmission/distribution systems, wells, and automatic meter readers.	1. Contact the ODEQ's DWSRF program to submit a Project Priority List (PPL) placement request letter and any necessary supporting documentation 2. Complete the relevant application: • Loan Application • Loan Application (Full Loan Forgiveness) • Loan Application (Refinance of non-OWRB loans) • Loan Application (Refinance of OWRB loans only) 3. Select bond counsel 4. Submit the application to the OWRB's Financial Assistance Division at FAD@owrb.ok.gov	Drinking Water State Revolving Loan Fund	Email: FAD@owrb.ok.gov Phone: (405) 530-8800
	Emergency Grants <i>Water, Wastewater</i>	✓			Eligible applicants include: • Municipalities, counties, and towns • Public works authorities • School districts • Districts formed under Title 82 of the State's statutes: water conservancy districts, rural water districts, rural sewage districts, irrigation districts	Eligible projects include water supply reservoirs, storage tanks, water supply treatment and distribution systems, and wastewater collection and treatment systems.	1. Describe the emergency in an email to the Financial Assistance Division. The OWRB will notify the applicant if the emergency is eligible for funding. 2. Prepare supporting documentation: • Trust indenture or organizational documents • Authorizing resolution • Rate ordinance or minutes • Engineer's report and cost estimate • Most recent audit or agreed upon procedures (must be less than two years old) • Verification Form signed by the authorized signer and attorney 3. Complete the Emergency Grant application	Emergency Grants	



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Oklahoma Water Resources Board	Rural Economic Action Plan Grants <i>Water, Wastewater</i>	✓			Eligible applicants include: • Municipalities, counties, and towns • Public works authorities • School districts • Districts formed under Title 82 of the State's statutes: water conservancy districts, rural water districts, rural sewage districts, irrigation districts	Eligible projects include sewer line construction or repair and related storm or sanitary sewer projects, water line construction or repair, water treatment, water acquisition, and distribution or recovery and related projects.	1. Prepare supporting documentation: • Trust indenture or organizational documents • Authorizing resolution • Rate Study • Rate ordinance or minutes • Fiscal Sustainability Plan • Utilities Contract • Consent Order (if applicable) • Proof of additional funding (if applicable) • Engineer's report & cost estimate • Most recent audit or agreed upon procedures (must be within two fiscal years) • Verification Form signed by the authorized signer and attorney 2. Complete the REAP Grant Application between July 1 and 5:00 p.m. on the first working day of September.	Rural Economic Action Plan Grants	Email: FAD@owrb.ok.gov Phone: (405) 530-8800
	Financial Assistance Program Loans <i>Wastewater, Stormwater</i>	✓				Any project related to water and/or sewer system improvements or refinancing of existing debt obligations incurred by communities for projects, not limited to, water and wastewater system expansion, replacement, rehabilitation, and repair; treatment, storage, and distribution infrastructure; source water protection; stormwater and drainage improvements; planning and assessment; environmental restoration; and other innovative projects that improve water system reliability and resilience.	1. Complete the loan application 2. Prepare supporting documentation: • Engineering Report for water or wastewater projects following the format adopted by the Funding Agency Coordinating Team (FACT) and any planning or specification documents • Weighted Loan Term Worksheet for General CWSRF Projects or for Stormwater/Green Projects 3. Select bond counsel 4. Submit the application and supporting documentation to the Financial Assistance Division at FAD@owrb.ok.gov	Financial Assistance Program Loans	



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Oklahoma Department of Commerce	Community Development Block Grants (CDBG) <i>Water, Wastewater</i>	✓			Eligible applicants are units of local government (Incorporated towns, cities, and counties) that are not HUD participants in the CDBG Entitlement Program.	Water/Wastewater Engineering Water and wastewater projects that require more than one year to complete through a “phased approach.” Phase I of the Water and Wastewater Engineering program covers only engineering costs plus an appropriate amount of administration. Water/Wastewater Construction Water and wastewater projects that are ready to begin construction. These funds may only be utilized for construction, inspection, and administration costs. Economic Development Infrastructure Financing Supports projects for the acquisition, construction, installation, reconstruction, and rehabilitation of publicly owned property and facilities, including industrial buildings and structures, publicly owned fiber optic lines, and other eligible project-related costs.	The list of required documentation can be found starting on page 9 of each application guidance document: • Engineering Guidance Document • Construction Guidance Document • Economic Development Guidance Document Applicants will submit application documents via the OKGrants portal .	Community Development Block Grants	Phone: (405) 815-6552 Web Contact Form >
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.	Speak to your local RD office before attempting to fill out any forms or applications.	Water & Waste Disposal Loan & Grant Program	Oklahoma Local RD Office: Contact Page Oklahoma State Office Phone: (405) 742-1070
	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	
	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, reliable 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	
	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	



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USDA Rural Development	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. Speak to your local RD office before attempting to fill out any forms or applications.	Water and Wastewater Disposal Revolving Fund	Oklahoma Local RD Office: Contact Page Oklahoma State Office Phone: (405) 742-1070
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	



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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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Oklahoma Rural Water Association (ORWA)	Rural Infrastructure Grant (RIG) <i>Water, Wastewater</i>	✓	✓		Eligible applicants include: Publicly owned Oklahoma water and wastewater systems serving 3,300 or fewer people.	Supports projects that improve the sustainability and reliability of rural water and wastewater systems, including engineering, treatment, storage, distribution, system rehabilitation, utility technology upgrades, leak detection and repair, and system planning.	Grants are awarded based on merit, financial need and the impact the project will have on system sustainability. Fill out and submit the Grant Application	Rural Infrastructure Grant	Phone: (405) 672-8925 Email: RIG@orwa.org
	ORDFC Loan Program <i>Water, Wastewater</i>	✓	✓		Eligible applicants include: ORWA Members	Projects include, but are not limited to, new equipment, engineering reports, and water line extensions.	Call if interested in financing: (405) 672-8925	ORDFC Loan Program	Phone: (405) 672-8925 Email: office@orwa.org
Communities Unlimited	Water & Wastewater Loans <i>Water, Wastewater</i>	✓	✓		Eligible applicants include: - Local governments - Nonprofit organizations *Must serve a significant amount of low-income customers, have a population of less than 20,000, be able to repay the loan or have evidence of permanent take out financing and will accept no-cost technical assistance if it improves your ability to repay.	Communities Unlimited provides financing to small, rural communities and tribal nations for water and wastewater projects. Flexible funding options include pre-development loans, interim financing, construction loans for system improvements and equipment loans.	To begin the application process, submit your contact information on the “let’s talk” section.	Water & Wastewater Loans	Phone: (479) 443-2700

