



Texas 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					
Texas Water Development Board	Clean Water State Revolving Loan Fund (CWSRLF) <i>Wastewater, Stormwater, Nonpoint</i>	✓	✓		Eligible applicants include: - Political subdivisions - Authorized Indian tribal organizations - Private entities may apply for nonpoint source or estuary projects <i>only</i>	Planning, design, acquisition, and construction of: - Wastewater treatment facilities - Wastewater recycling and reuse facilities, including “purple pipe” distribution systems - Non-potable 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	See the Information Sheet and the Program Guidance before submitting the Project Information Form (PIF), which is required to be invited to apply for funding.	Clean Water State Revolving Loan Fund	Email: CWSRF@twddb.texas.gov Phone: (512) 463-7847
	Emerging Contaminants Program CWSRF <i>Wastewater</i>	✓	✓	✓	Eligible applicants include: - 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, or other public bodies created by or pursuant to state law that have authority to dispose of sewage, industrial waste, or other waste - Authorized Indian tribal - Organizations - Private entities may apply for nonpoint source or estuary projects <i>only</i>	Projects eligible under the CWSRF and specifically reduce exposure to perfluoroalkyl and polyfluoroalkyl substances (PFAS) and/or other emerging contaminants.	To be considered for funding, submit an EC Project Information Form (PIF) by April 1.	Emerging Contaminants Program CWSRF	Phone: (512) 463-7847 Regional Team: Contact Information >



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Texas Water Development Board	Drinking Water State Revolving Loan Fund (DWSRLF) <i>Water</i>	✓	✓	✓	Eligible applicants include: - Publicly and privately owned community water systems - Nonprofit water supply corporations - Nonprofit, noncommunity public water systems	Planning, design, acquisition, and construction of: - 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)	See the Information Sheet before submitting the Project Information Form (PIF), which is required to be invited to apply for funding.	Drinking Water State Revolving Loan Fund	Email: DWSRF@twdb.texas.gov Phone: (512) 463-7847
	Emerging Contaminants Program DWSRF <i>Water</i>	✓	✓	✓	Eligible applicants include: - Existing community Public Water Systems (PWSs) including political subdivisions, nonprofit water supply corporations and privately-owned community water systems - Nonprofit, noncommunity public water systems - State agencies	Projects eligible under the DWSRF and specifically reduce exposure to perfluoroalkyl and polyfluoroalkyl substances (PFAS) and/or other emerging contaminants.	To be considered for funding, submit an EC Project Information Form (PIF) by April 1.	Emerging Contaminants Program DWSRF	Phone: (512) 463-7847 Regional Team: Contact Information >
	Lead Service Line Replacement Program (LSLR) <i>Water</i>	✓	✓	✓	Eligible applicants include: - Existing community Public Water Systems (PWSs) including political subdivisions, nonprofit water supply corporations and privately-owned community water systems - Nonprofit, noncommunity public water systems - State agencies	The project must be DWSRF eligible and be: - A Lead Service Line Replacement (LSLR) project - OR - An activity directly associated with the identification, planning, design, and/or replacement of lead service lines.	To be considered for funding, submit an LSLR Project Information Form (PIF) by April 1.	Lead Service Line Replacement Program	



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Texas Water Development Board	State Water Implementation Fund for Texas (SWIFT) <i>Water</i>	✓	✓		Eligible applicants include: • Municipalities • Counties • River authorities • Special law districts • Water improvement districts • Water control districts • Irrigation districts • Groundwater conservation districts	Recommended water management strategy projects included in the most recent state water plan, such as: • Conservation and reuse • Desalinating groundwater/seawater • Developing reservoirs and/or well fields • Purchasing water rights	1. Online Loan Application System (select "Start New PIF" and choose SWIFT under "Program Type") • View the full Online Loan Application System instructions • Submittal is provided as an option once all fields are complete. The Abridged Application must be submitted before 5:00 p.m. CST on the due date. - OR 2. Abridged Application (Word document) • View the full Abridged Application instructions • Email the completed Abridged Application and applicable attachments to SWIFT@twdb.texas.gov.	State Water Implementation Fund for Texas	Phone: (512) 463-7847 Email: SWIFT@twdb.texas.gov Regional Team: Contact Information >
	State Participation Program (SP) <i>Water, Wastewater, Stormwater</i>	✓	✓		Eligible applicants include: • Political subdivisions • Nonprofit water supply corporations	Planning, design, acquisition, and construction for the excess capacity of regional projects for: • Water supply, including reservoirs, well fields, and water rights • Wastewater • Flood protections	The applicant is encouraged to meet with their Regional Project Implementation Team for assistance in preparing the application and to discuss the terms of the funding and project eligibility. Abridged or complete applications are due August 1 and February 1 of each year. The TWDB will prioritize projects for the available funds in September and March of each year.	State Participation Program	Phone: (512) 463-7847 Email: Financial_Assistance@twdb.texas.gov Regional Team: Contact Information >



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Texas Water Development Board	Texas Water Development Fund for Texas (DFund) <i>Water, Wastewater, Stormwater</i>	✓	✓		Eligible applicants include: - Political subdivisions - Nonprofit water supply corporations	Planning, design, acquisition, and construction of projects for: - Water supply, including reservoirs, and well fields - Conservation - Wastewater - Water quality enhancement - Flood control	Read the TWDF Information Sheet and contact your Regional Team to get started.	Texas Water Development Fund for Texas	Phone: (512) 475-1554 Regional Team: Contact Information >
	Economically Distressed Area Program (EDAP) <i>Water, Wastewater, Stormwater</i>	✓	✓			Planning, design, land acquisition, and construction for: - First-time water and wastewater systems - Water supply or treatment system improvements - Wastewater collection systems or treatment works improvements	Prior to applying, the City or County must adopt and enforce the Model Subdivision Rules .	Economically Distressed Area Program	Phone: (512) 463-7847 Email: Financial_Assistance@twdb.texas.gov Regional Team: Contact Information >
	Asset Management Program for Small Systems (AMPSS) <i>Water, Wastewater</i>	✓	✓	✓	Water or Wastewater Systems that: - Serve 5,000 connections or less, and are eligible for CWSRF or DWSRF funding. 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, and are eligible for CWSRF or DWSRF funding	Up to \$100,000 worth of data collection, system analysis, and/or planning activities that lead to one or more of the following: - Asset Management Plan - System operations/ maintenance manuals Compliance Manuals - Training for system management/staff - Presentation to System Management and governing bodies	Read the AMPSS Information Sheet and contact your Regional Team to get started with the pre-application.	Asset Management Program for Small Systems	Phone: (512) 463-7847 Email: AMPSS@twdb.texas.gov Regional Team: Contact Information >



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North American Development Bank (NADB)	Loans for Infrastructure Projects <i>Water, Wastewater, Stormwater</i>	✓			Eligible applicants include: • Municipalities • Projects located within the U.S. Mexico border region, defined as the area within 100 kilometers north and 300 kilometers south of the international boundary between the two countries	Eligible projects include, but are not limited to, projects that ensure and improve access to drinking water, wastewater treatment and water conservation. Investments in infrastructure that protects communities from droughts, floods and extreme weather events. Renewable generation and energy storage.	See Project Criteria to ensure project and community are eligible. Use the “Contact Us” button at the bottom of the page to schedule a meeting.	Loans for Infrastructure Projects	Phone: (210) 231-8000 Contact Us Page >
	Border Environment Infrastructure Fund <i>Water, Wastewater</i>	✓			Eligible applicants include: • Municipalities • Projects must be located within the U.S. Mexico border region, defined as the area within 100 kilometers north and 300 kilometers south of the international boundary between the two countries	Projects must meet the following criteria to be eligible to receive BEIF funding: • Projects must address existing ecological or human health needs. • Projects must provide a benefit to the U.S. side of the border. • Only community infrastructure projects will be selected. • For drinking water projects, treatment plants and water distribution systems will be covered. Adequate planning, operation, maintenance and pretreatment provisions are a prerequisite to final design and construction financing.	See Project Criteria to ensure project and community are eligible. Applications are received throughout the year and are evaluated periodically to determine their placement within the project ranking. Apply for EPA Region 6 or EPA Region 9 .	Border Environment Infrastructure Fund	
	Community Assistance Program (CAP) <i>Water, Wastewater, Stormwater</i>	✓			Eligible applicants include: • Municipalities • Projects must be located within the U.S. Mexico border region, defined as the area within 100 kilometers north and 300 kilometers south of the international boundary between the two countries	Eligible projects include: • Projects that support access to safe drinking water, including supply, treatment, storage, distribution, metering, conservation and point-of-use technologies. • Projects that help eliminate exposure to untreated wastewater discharges, including service connections/on-site systems, collection, conveyance, treatment and reuse. • Projects that support adequate stormwater management, such as piped systems or canals, retention basins, erosion control and efficient infrastructure	See Project Criteria to ensure project and community are eligible. Also read the Project Certification Criteria and Process . Applications are received throughout the year and are evaluated periodically to determine their placement within the project ranking. Apply for CAP Funding or CAP Emergency Funding .	Community Assistance Program	



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North American Development Bank (NADB)	Water Resiliency Fund <i>Water, Wastewater</i>	✓			Eligible applicants include: - Municipalities - Projects must be located within the U.S. Mexico border region, defined as the area within 100 kilometers north and 300 kilometers south of the international boundary between the two countries	Eligible projects include: - Water conservation in agriculture. - Water resource diversification in municipal systems. - Water conservation in municipal systems.	See Project Guidelines to ensure project and community are eligible. Also read the Project Certification Criteria .	Water Resiliency Fund	Phone: (210) 231-8000 Contact Us Page >
Texas Department of Agriculture	Community Development Block Grant <i>Water, Wastewater, Stormwater</i>	✓			- Non-entitlement cities with populations under 50,000. - Non-entitlement counties with non-metropolitan populations under 200,000. - These cities and counties must not be eligible for direct CDBG funding from HUD. - Primary beneficiaries are persons of low- to moderate-income	Eligible projects include: - Water System Improvements - Wastewater System Improvements - Drainage Improvements - Hazard or emergency grants - Urgent need projects	Submit an application through the TDAGO System . Annual application cycle with deadline in/around April.	Community Development Block Grant	Phone: (512) 463-7476 Email: CDBGApps@TexasAgriculture.gov
	Colonia Construction Fund <i>Water, Wastewater</i>	✓			Eligible colonia areas within 150 miles of the Texas-Mexico border (excluding counties with a metropolitan area > 1,000,000)	Eligible projects include for low to moderate income households: - Water System Improvements - Wastewater System Improvements - Housing rehabilitation	- Create an application in TDAGO System. - Develop a community needs list. - Identify eligible Colonia communities. - Adopt a local governing body resolution - Complete and submit the Community Application	Colonia Construction Fund	



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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. Program resources - forms needed, guidance, certifications, are available online with help from program specialists	Water & Waste Disposal Loan & Grant Program	Texas Local RD Office: Contact Page Texas State Office Phone: (254) 742-9789
	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.	Speak to your local RD office before attempting to fill out any forms or applications. 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	Texas Local RD Office: Contact Page Texas State Office Phone: (254) 742-9700
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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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	- 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 - Submit your application by mail: - Rural Water Loan Fund 2915 S. 13th Street Duncan, OK 73533	National Rural Water Association	Email: nrwarwlf@nrwa.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

