

Affordable and Sustainable

WATER — *for* — **TEXAS**



Texas Water 
Development Board
www.twdb.texas.gov

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 loan and grant programs that provide for the planning, design, and construction of water-related infrastructure and other water quality improvements. Through our different financial assistance programs, the TWDB has committed funds to more than \$22 billion in water projects throughout the state.

The Texas Water Development Board's mission is to provide leadership, information, education, and support for planning, financial assistance, and outreach for the conservation and responsible development of water for Texas.

Our Financial Assistance Programs

State Water Implementation Fund for Texas (SWIFT)	3
Clean Water State Revolving Fund (CWSRF)	4
Drinking Water State Revolving Fund (DWSRF)	5
Texas Water Development Fund (DFund)	6
Economically Distressed Areas Program (EDAP)	7
Rural Water Assistance Fund (RWAF)	8
State Participation Program (SP)	9
Agricultural Water Conservation Grant and Loan Programs (AG)	10





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 loans, extended repayment terms, deferral of loan repayments, and incremental repurchase terms. Through Fiscal Year 2017, SWIFT has committed over \$5.6 billion for projects across Texas.

Eligible Applicants

- Any political subdivision or nonprofit water supply corporation with 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
- Projects include conservation and reuse, desalinating groundwater and seawater, building new pipelines, developing reservoirs and well fields, and purchasing water rights, as well as numerous other strategies

Benefits and Terms

- Base interest rates reflect the TWDB's low cost of funds (additional subsidies may apply and are set by the Board for each funding cycle)
- Up to 30-year repayment period
- Flexible financing structures:
 - **Low-interest Loans**
 - **Deferred Loans** - Principal and interest deferred up to eight years or until end of construction (for planning and design phase costs), whichever is sooner
 - **Board Participation** - A temporary TWDB ownership interest in the excess capacity of a state water plan project, providing an entity the opportunity to reasonably finance an optimally sized regional facility. The TWDB may participate in up to 80% of the total project costs.
- No maximum funding limit
- Multi-year commitments

- Up to twice-a-year funding cycle; includes a prioritization process
- State level environmental review

Program Requirements

- Projects must be recommended water management strategies in the adopted regional water plans that are 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
- Completion of an Infrastructure Financing Survey
- Adoption of a water conservation and drought contingency plan (for entities receiving assistance greater than \$500,000)
- Financing Agreement and Private Placement Memorandum
- Historically Underutilized Business (HUB) reporting
- Reservoir funding must be segmented or phased; permitting is required prior to a construction commitment
- Board Participation is limited to funding of excess capacity portion and up to 80% of total project costs
- Review of legislative requirements regarding water loss threshold limits

For specific questions on the program, please contact Financial_Assistance@twdb.texas.gov. Detailed information on the program is also available at www.twdb.texas.gov/financial/programs.

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



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. Recent streamlining of the program provides year-round

funding as projects are included in the CWSRF Intended Use Plan. Through Fiscal Year 2017, the program has committed over \$8.3 billion for projects across Texas.

Eligible Applicants

- Political subdivisions, including water supply corporations that are Designated Management Agencies (DMAs)
- Authorized 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

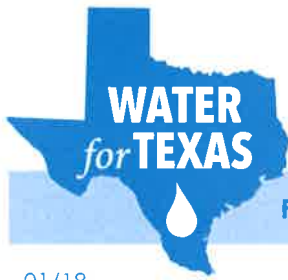
Benefits and Terms

- Below-market fixed interest rates (basis points off borrower's underlying credit rating)
- Principal forgiveness for qualifying disadvantaged, emergency relief, and green projects
- Up to 30-year repayment period
- No maximum funding limit
- Multi-year commitments
- Access to loan funding year-round

Program Requirements

- Loan origination fee
- Projects must be listed in the current CWSRF Intended Use Plan
- Entities receiving assistance greater than \$500,000 must adopt a water conservation and drought contingency plan
- Davis-Bacon wage rate requirements
- American Iron and Steel requirements
- National Environmental Policy Act (NEPA)-type environmental review
- For equivalency projects only:
 - Disadvantaged Business Enterprise program
 - Additional steps when procuring architecture and engineering services

For specific questions on the program, please contact Financial_Assistance@twdb.texas.gov. Detailed information on the program is also available at www.twdb.texas.gov/financial/programs.



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. Recent streamlining of the program provides year-round

funding as projects are included in the DWSRF Intended Use Plan. Through Fiscal Year 2017, the DWSRF has committed nearly \$2.5 billion for projects across Texas.

Eligible Applicants

- Publicly and privately owned water systems
- Nonprofit water supply corporations
- Nonprofit, non-community 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)

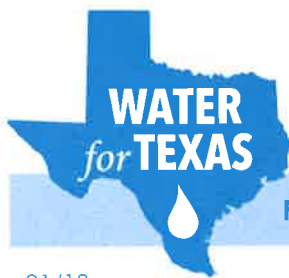
Benefits and Terms

- Below-market fixed interest rates (basis points off borrower's underlying credit rating)
- Principal forgiveness for qualifying disadvantaged, green, very small systems, and urgent need projects
- Up to 30-year repayment period
- No maximum funding limit
- Multi-year commitments
- Access to loan funding year-round

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 greater than \$500,000 must adopt a water conservation and drought contingency plan
- Davis-Bacon wage rate requirements
- American Iron and Steel requirements
- National Environmental Policy Act (NEPA)-type environmental review and the TWDB's Disadvantaged Business Enterprise program
- Review of legislative requirements regarding water loss threshold limits

For specific questions on the program, please contact Financial_Assistance@twdb.texas.gov. Detailed information on the program is also available at www.twdb.texas.gov/financial/programs.



Texas Water Development Fund (DFund)

The DFund is a streamlined state loan program that provides financing for various types of infrastructure projects. This program enables the TWDB to fund projects

with multiple purposes (e.g., water and wastewater) in one loan. Through Fiscal Year 2017, the program has committed over \$2.7 billion for projects across Texas.

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
- Wastewater
- Municipal solid waste

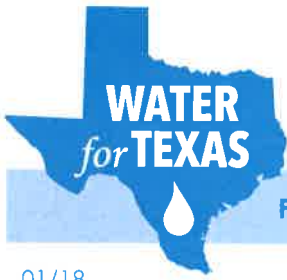
Benefits and Terms

- Long-term fixed interest rates based on the TWDB's cost of funds sold with the State's General Obligation AAA rating
- Generally 20- to 30-year repayment terms; up to 50 years constitutionally
- No maximum funding limit
- Multi-year commitments
- Access to loan funding year-round
- State level environmental review

Program Requirements

- Water supply projects must be consistent with the current state water plan
- Reservoirs must segment funding; permitting required prior to commitment for construction
- Entities receiving assistance greater than \$500,000 must adopt a water conservation and drought contingency plan
- U.S. Iron and Steel Manufactured Goods requirements
- Review of legislative requirements regarding water loss threshold limits

For specific questions on the program, please contact Financial_Assistance@twdb.texas.gov. Detailed information on the program is also available at www.twdb.texas.gov/financial/programs.



Economically Distressed Areas Program (EDAP)

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 is inadequate to meet state standards. Projects must

be located in counties that have adopted Model Subdivision Rules. Through Fiscal Year 2017, the program has committed over \$784 million for projects across Texas.

Eligible Applicants

- Political subdivisions
- Nonprofit water supply corporations

Eligible Projects

- Planning, design, acquisition, and construction for first-time service or rehabilitation of water or wastewater projects

Benefits and Terms

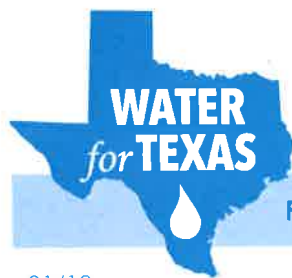
- Grant funding available as determined by a grant-to-loan calculation reflecting the entity's ability to repay
- Projects with documented public health nuisance conditions eligible for grants greater than 50%
- Long-term loans with low-interest rates based on the TWDB's cost of funds
- Access to funding year-round
- State level environmental review

Program Requirements

- Program funding dependent upon legislative appropriations and bond authority
- Water supply projects must be consistent with the current state water plan

- Service area median household income can be no greater than 75% 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 adopted Model Subdivision Rules
- Segmented project funding
- Entities receiving assistance greater than \$500,000 must adopt a water conservation and drought contingency plan
- U.S. Iron and Steel Manufactured Goods requirements
- Review of legislative requirements regarding water loss threshold limits

For specific questions on the program, please contact Financial_Assistance@twdb.texas.gov. Detailed information on the program is also available at www.twdb.texas.gov/financial/programs.



Rural Water Assistance Fund (RWAf)

The RWAf program provides small, rural water utilities with low-cost, long-term financing for water and wastewater projects. The program is designed to offer tax-exempt-equivalent financing to water supply

corporations or projects ineligible for tax-exempt financing. Through Fiscal Year 2017, the program has committed over \$181 million for projects across Texas.

Eligible Applicants

- Rural political subdivisions or nonprofit water supply corporations serving a population of 10,000 or less
- Counties in which no urban area has a population exceeding 50,000

Eligible Projects

- Planning, design, acquisition, and construction for water, wastewater, or consolidation and regionalization projects

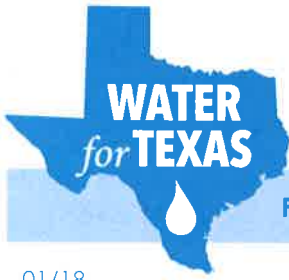
Benefits and Terms

- Long-term fixed interest rates based on the TWDB's cost of funds
- Tax-exempt-equivalent rates
- Up to 40-year repayment terms
- Tax exemption for project supplies
- Access to funding year-round
- No maximum funding limit
- State level environmental review

Program Requirements

- Must meet any applicable U.S. Tax Code requirements (if funded with alternative minimum tax proceeds)
- Water supply projects must be consistent with the current state water plan
- Entities receiving assistance greater than \$500,000 must adopt a water conservation and drought contingency plan
- U.S. Iron and Steel Manufactured Goods requirements
- Review of legislative requirements regarding water loss threshold limits

For specific questions on the program, please contact Financial_Assistance@twdb.texas.gov. Detailed information on the program is also available at www.twdb.texas.gov/financial/programs.



State Participation (SP)

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. Through Fiscal Year 2017, the program has committed over \$367 million for projects across Texas.

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
- Flood control

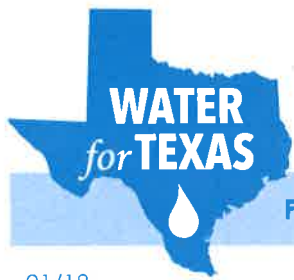
Benefits and Terms

- Long-term fixed interest rates based on the TWDB's cost of funds sold with the State's General Obligation AAA rating
- 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)
- Generally, 34-year repayment terms
- No maximum funding limit
- Multi-year commitments
- Twice-a-year funding cycle (February 1/August 1); includes a prioritization process
- State level environmental review

Program Requirements

- Program funding dependent upon legislative appropriations or available funds
- Administrative cost recovery fee of 0.77%
- Water supply projects must be consistent with the current state water plan
- Reservoir funding must be segmented or phased; permitting is required prior to a construction commitment
- Limited to funding of excess capacity portion; up to 80% of total water project costs and 50% for wastewater costs
- Entities receiving assistance greater than \$500,000 must adopt a water conservation and drought contingency plan
- Master Agreement rather than bonds
- Review of legislative requirements regarding water loss threshold limits

For specific questions on the program, please contact Financial_Assistance@twdb.texas.gov. Detailed information on the program is also available at www.twdb.texas.gov/financial/programs.



Agricultural Water Conservation Grant and Loan Programs (AG)

The Agricultural Water Conservation grant and loan programs provide financial assistance for agricultural water conservation projects in Texas. Through Fiscal Year 2017, the programs have committed over \$100

million in grants, loans, and transfers of funds to support implementation of strategies and practices that improve agricultural irrigation water use efficiency and conserve water.

Examples of Funded Programs and Projects

- Pass-through loans to individuals to upgrade irrigation equipment and improve irrigation efficiency
- 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 demonstration initiatives such as the Texas Alliance for Water Conservation (www.tawc.us), Texas Project for Ag Water Efficiency (www.texasawe.org), and the "3-4-5 Project" (www.northplainsgcd.org)

Grants

- The TWDB publishes a *Request for Applications* notice in the Texas Register at least once a year
- Up to \$600,000 available annually
- Grant categories vary from year to year

Eligible Grant Applicants

- State agencies
- Political subdivisions

Loans

- Low-interest, fixed interest rates
- Up to 10-year repayment terms
- Applications may be submitted at any time, subject to availability of funds

Eligible Loan Applicants

- Political subdivisions

For specific questions about loans, please contact financial_assistance@twdb.texas.gov. For questions about grants, please contact agconservation@twdb.texas.gov. Detailed information on the programs can be found at www.twdb.texas.gov/financial/programs.

Contact Us

In order to provide you with a single point of contact at the TWDB, our staff is organized into regional teams.

To help answer your financial assistance questions, please contact the team manager for your regional area of the state:

Region 1 – Lee Huntoon, (512) 463-6021

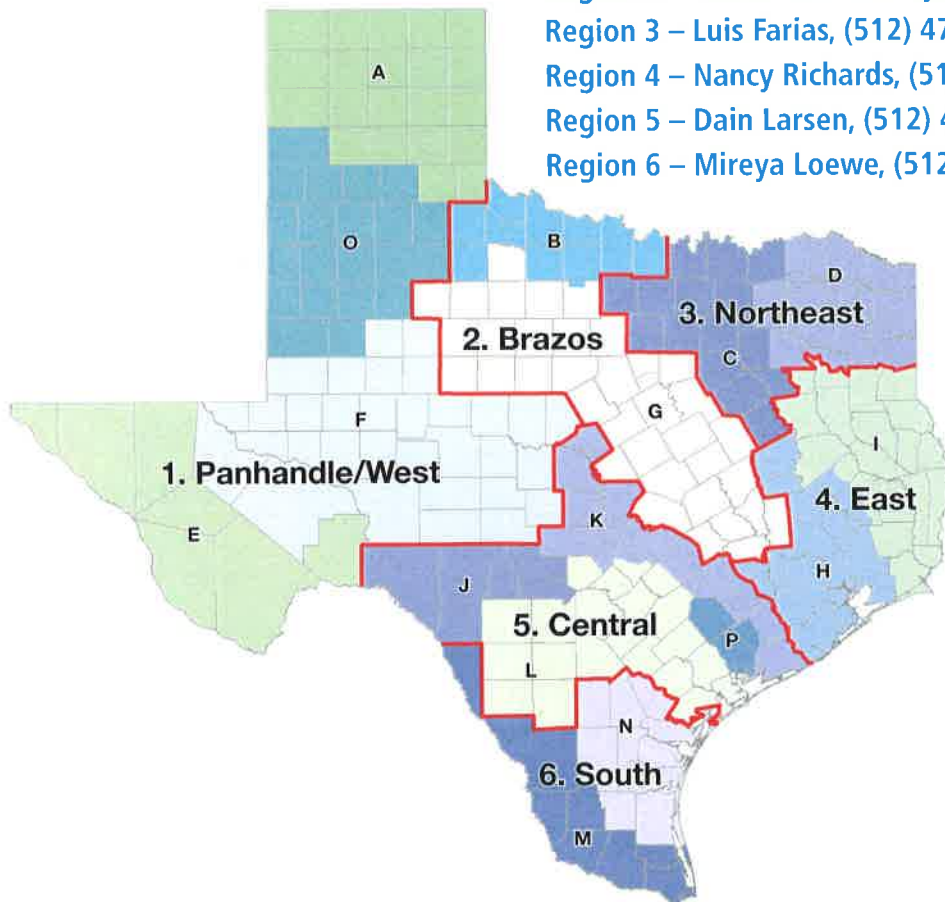
Region 2 – Caaren Skrobarczyk, (512) 475-1128

Region 3 – Luis Farias, (512) 475-4816

Region 4 – Nancy Richards, (512) 463-0250

Region 5 – Dain Larsen, (512) 463-1618

Region 6 – Mireya Loewe, (512) 475-0590



For additional questions or information, please also feel free to contact our financial assistance department or visit the TWDB website:

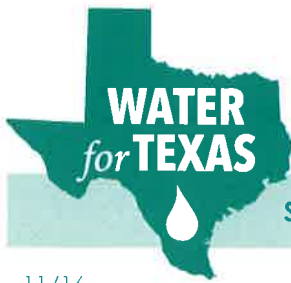
Financial_Assistance@twdb.texas.gov

(512) 463-7847

www.twdb.texas.gov/financial/programs



www.twdb.texas.gov



National Flood Insurance Program

What is the National Flood Insurance Program?

The U.S. Congress established the National Flood Insurance Program (NFIP) with the passage of the National Flood Insurance Act of 1968. The intent of the legislation is aimed to help reduce the socio-economic impacts of flooding and the damage to private and public buildings. The NFIP is designed so that floodplain management and flood insurance complement and reinforce each other. The partnership is established on the provision that the Federal Emergency Management Agency (FEMA) will make flood insurance available to the citizens of a community, provided that the community implements floodplain management regulations that meet or exceed the federal minimum requirements.

Why is it important?

Participation in the National Flood Insurance Program provides many benefits to communities. To participate, the community must adopt a floodplain management ordinance. Without participation in the program, communities face the following restrictions:

- Property owners will not be able to purchase a federally backed flood insurance policy.
- If the community withdraws from the program or is suspended, existing flood insurance policies will not be renewed.
- Federal grants or loans for development will not be made in identified flood hazard areas under programs administered by federal agencies such as the Department of Housing and Urban Development, the Environmental Protection Agency, and the Small Business Administration.
- Federal disaster assistance will not be provided to repair insurable buildings located in identified flood hazard areas.
- Federal mortgage insurance or loan guarantees will not be provided in identified flood hazard areas. This provision includes policies written by the Federal Housing Administration, the Department of Veterans Affairs, and others.
- Federally insured or regulated lending institutions can only make conventional loans on insurable buildings located in an identified flood hazard area within non-participating communities.

How can the TWDB help?

The Texas Legislature has designated the Texas Water Development Board (TWDB) as the agency to coordinate National Flood Insurance Program activities in Texas. The TWDB will assist interested communities in developing and adopting the necessary floodplain management measures required by the program.

TWDB National Flood Insurance Program staff can also provide the following services:

- Ordinance or order assistance
- Community assistance visits and community assistance contacts
- Floodplain management workshops with training
- General technical assistance
- National Flood Insurance Program enrollment assistance
- Coordination with other state programs and agencies
- National Flood Insurance Program-related disaster assistance

How do I get started?

To join the National Flood Insurance Program, a community needs to complete and send the following to the Federal Emergency Management Agency:

- An application for participation in the National Flood Insurance Program ([FEMA Form 81-64](#))
- A resolution of intent expressing a desire to [participate in the National Flood Insurance Program](#)
- An adopted floodplain management court order/[ordinance](#) that, at a minimum, includes federal minimum requirements that match the level of floodplain mapping for the community

Additionally, the community must implement a permitting system for development in their flood hazard areas.

Where may I find Flood Insurance Rate Maps?

Flood Insurance Rate Maps can be viewed at the [FEMA's Map Service Center](#). The FEMA Flood Map Service Center is the official public source for flood hazard information produced in support of the National Flood Insurance Program. Use the Map Service Center to find official flood maps, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.



Flood Mitigation Assistance Grant Program

The Flood Mitigation Assistance Grant Program, under the Federal Emergency Management Agency's Hazard Mitigation Assistance programs, 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. The Flood Mitigation Assistance Grant Program was created as part of the National Flood Insurance Reform Act of 1994 (42 United States Code 4101). The Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141) consolidated the Repetitive Flood Claims and Severe Repetitive Loss grant programs into Flood Mitigation Assistance.

The Texas Water Development Board administers the grant program for the State of Texas on behalf of the Federal Emergency Management Agency (FEMA). Two types of grants, described below, are available under the program—planning and project grants.

Applicant Eligibility

Political subdivisions, including federally recognized tribes that participate in the National Flood Insurance Program, are eligible to apply for a Flood Mitigation Assistance grant. An applicant applying for a project grant must have an approved and adopted Hazard Mitigation Plan in accordance with the Code of Federal Regulations Title 44 §201.6.

Flood Mitigation Assistance Planning Grants

Planning grants are limited to \$25,000 and are intended only for activities that develop or update the flood hazard component of a jurisdiction's Multi-Hazard Mitigation Plan, which must meet the planning requirements under the Code of Federal Regulations Title 44 Part 201. The Federal Emergency Management Agency may contribute federal funds up to 75 percent of the total eligible cost for planning grants.

Flood Mitigation Assistance Project Grants

Project grants are designed to reduce flood losses to structures insurable under the National Flood Insurance Program. Project grants can be used for

- mitigation reconstruction,
- minor localized flood reduction projects,
- dry flood-proofing of non-residential properties and historic residential properties,
- structural retrofitting of existing buildings,
- non-structural retrofitting of existing buildings and facilities,
- infrastructure retrofit, and
- soil stabilization.

Eligible Properties and Cost Share Requirements

Severe Repetitive Loss Properties

A severe repetitive loss property is a structure that is covered under a contract for flood insurance made available under the National Flood Insurance Program and

- has incurred flood-related damage for which four or more separate claim payments have been made under flood insurance coverage with the amount of each such claim (including building and contents) exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or
- for which at least two separate claim payments (building payments only) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.

The Federal Emergency Management Agency may contribute federal funds of up to 100 percent of the total eligible cost for mitigation of severe repetitive loss structures.

Repetitive Loss Properties

A repetitive loss property is a structure covered by a contract for flood insurance available under the National Flood Insurance Program that

- has incurred flood-related damage on two occasions, in which the cost of the repair, on average, equaled or exceeded 25 percent of the market value of the structure at the time of each flood event; and
- at the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.



Flood Protection Grant Program

The Texas Water Development Board (TWDB) provides financial assistance to assist state and local entities in creating or improving upon flood early warning systems, flood response plans, and/or flood protection planning studies to mitigate flood hazards occurring within their jurisdiction.

Eligible Activities

Planning studies or projects may include, but are not limited to, the following activities:

- Purchasing/installing reverse 911 systems
- Purchasing/installing siren/warning systems
- Purchasing/installing flood gages
- Purchasing/installing flood monitoring system
- Developing flood response plan
- Purchasing equipment for flood response
- Developing/improving web-based public information system
- Determining and describing problems resulting from or relating to flooding
- Conducting hydrologic and hydraulic studies
- Identifying potential solutions
- Estimating benefits and costs of potential solutions, including structural and nonstructural measures
- Determining the views and needs of the affected public relating to flooding problems
- Recommending feasible solutions to flood protection problems
- Ensuring that any proposed solutions are consistent with appropriate regional or statewide plans and relevant laws and regulations

Activities directly related to preparing applications for state or federal permits or other approvals and activities associated with administrative or legal proceedings by regulatory agencies are not eligible for Flood Protection Grant assistance.

Applicant Eligibility

Any political subdivisions of the State of Texas that have the legal authority to plan for and implement flood protection measures within their jurisdictional area and that are members of the National Flood Insurance Program are eligible to apply for assistance. Political

subdivisions include cities, counties, districts, or authorities created under the Texas Constitution, Article III, Section 52, or Article XVI, Section 59; any other political subdivision of the state; any interstate compact commission to which the state is a party; and any nonprofit water supply corporation created and operating under Texas Civil Statutes, Article 1434a.

Cost Share

The TWDB may contribute up to 50 percent of the total cost of the project or planning study, with the exception that some economically disadvantaged applicants may be eligible for more funding. To qualify, economically disadvantaged applicants must have unemployment rates exceeding the state average by 50 percent or more and per capita income that is 65 percent or less of the state average for the last reporting period available. If the applicant meets these qualifications, the TWDB may contribute as much as 75 percent of the total planning study cost. In-kind services may be substituted for any part of the local share if such services are directly in support of the planning effort, are properly documented, and are approved in advance by the TWDB.

Application Period

The TWDB will publish a request for proposals in the Texas Register as funds are available. Unsolicited applications may be filed at any time but will only be considered if funds are available and the planning to be done is deemed urgent.

For more information on the Flood Protection Grant Program, contact:

Ivan Ortiz
Team Lead, Flood Grants Program
ivan.ortiz@twdb.texas.gov, (512) 463-8184

Mike Segner
State Coordinator, National Flood Insurance Program
Manager, Flood Mitigation Planning Program
michael.segner@twdb.texas.gov, (512) 463-3509



Disaster Recovery Response Emergency Relief and Urgent Need Funding Clean and Drinking Water State Revolving Funds

The TWDB is providing additional resources to help affected communities recover as rapidly as possible from disasters and other emergency situations. This initiative will offer a total of \$90 million of special assistance for disaster recovery.

This enhancement will provide immediate funding options to those communities that need to move rapidly

to recover from disasters and have determined these two TWDB programs are the most appropriate source of funds for their immediate and/or long-term recovery plans. The loan portion of this assistance offers 0% financing and may also serve as interim financing for the portion of project costs that FEMA will reimburse (the federal share).*

Eligible Projects

Clean Water State Revolving Fund (CWSRF)

- Disaster Recovery:
 - Governor-issued disaster declaration
 - Presidential disaster declaration
- Imminent threat to health and safety exists due to declared disasters
- Projects can include wastewater and stormwater management facilities

Drinking Water State Revolving Fund (DWSRF)

- Disasters and other catastrophic events resulting in the loss of a substantial portion of the water supply
- Severe flood damage to water supply facilities
- Unanticipated reduction of adequate water supply due to prolonged drought
- Situations that require immediate attention to address a substantial, imminent public health issue affecting a substantial portion of the water supply to customers, including widespread contamination in the water supply

How to Apply

Complete and submit a Project Information Form, found at www.twdb.texas.gov/financial/programs/pif.asp, and indicate the project's Emergency Relief or Urgent Need status in the Project Name and Project Description. For expedited review, include an affidavit or sealed engineer's statement that discusses the emergency/disaster conditions.

Funding Availability and Principal Forgiveness*

CWSRF

- Principal forgiveness - \$5,000,000
- Emergency Relief loans at 0% - \$53,000,000

DWSRF

- Principal forgiveness - \$7,000,000
- Urgent Need loans at 0% - \$25,000,000

The maximum amount of Emergency Relief and Urgent Need principal forgiveness that an entity may receive is based on their eligibility for Disadvantaged Community funding as shown below.

Maximum Amount of Principal Forgiveness	Disadvantaged Community—Principal Forgiveness Eligibility Percentage Level
\$500,000	0%—Project not eligible under Disadvantaged Community criteria
\$600,000	30%
\$700,000	50%
\$800,000	70%

For specific questions on the program, please contact Financial_Assistance@twdb.texas.gov.

Detailed information on the program is also available at www.twdb.texas.gov/financial/programs.

**Receipt of principal forgiveness for project costs disqualifies the costs from reimbursement by FEMA*