

North Central Texas
Council of Governments

Financing Water and Wastewater Projects in Small Communities

NCTCOG Webinar
May 5, 2026

Alyssa Knox, NCTCOG aknox@nctcog.org
Pritiben Patel, NCTCOG ppatel@nctcog.org



*This project was funded by
the U.S. Environmental
Protection Agency through
the Texas Commission on
Environmental Quality.*

Webinar Procedures



The webinar is being recorded and will be posted to NCTCOG's website under the green banner called "Webinars" here:

<https://www.nctcog.org/environment/natural-resources/water-resources>



If you submitted an RSVP for this webinar, you will receive an email with the presentation slides and a link to the recording. If you did not RSVP and would like these webinar materials, please email aknox@nctcog.org.



Please keep your microphone on mute until the Question-and-Answer period at the end of the presentations.

Welcome
and
Introduction
of Speakers

Webinar Agenda

- **“TWDB Funding Briefing”** – Scott Galaway
- **“Technical Assistance and Finance for Small Systems”** – Viviana Ortiz
- Discussion and Q&A

Speaker Introduction

Scott Galaway

Outreach Specialist, Financial
Assistance Programs, Office of
Water Supply & Infrastructure

Texas Water Development
Board

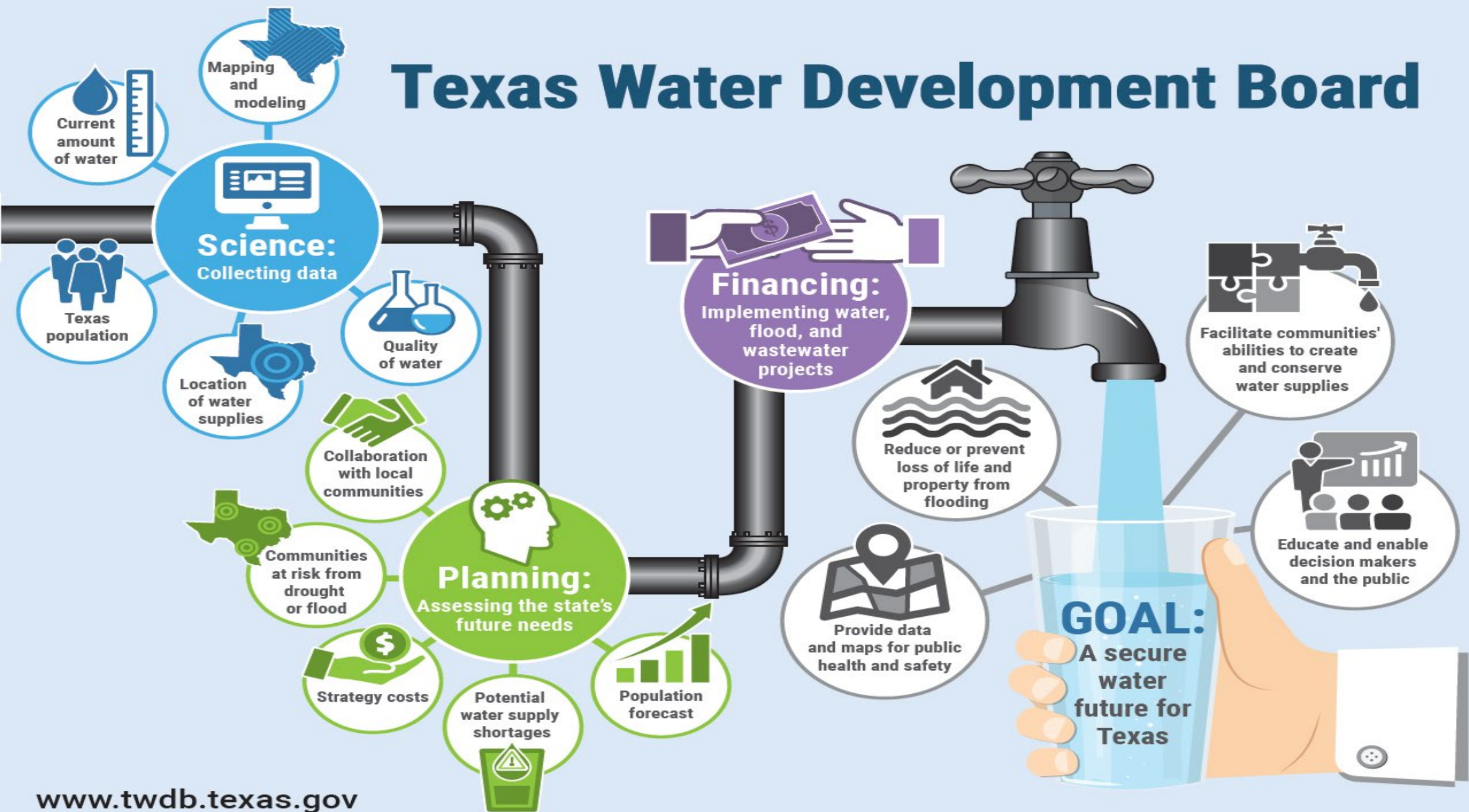


Texas Water Development Board

Financial Assistance Programs Briefing

May 5, 2026

Texas Water Development Board



Existing Financial Assistance Programs

Program	Link
Agricultural Water Conservation Grants Program	www.twdb.texas.gov/financial/programs/AWCG/index.asp
Agricultural Water Conservation Loan Program	www.twdb.texas.gov/financial/programs/AWCL/index.asp
Asset Management Program for Small Systems	www.twdb.texas.gov/financial/programs/ampss/index.asp
Clean Water State Revolving Fund	www.twdb.texas.gov/financial/programs/CWSRF/index.asp
Drinking Water State Revolving Fund	www.twdb.texas.gov/financial/programs/DWSRF/index.asp
Lead Service Line Replacement	www.twdb.texas.gov/financial/programs/Lead-SLR/index.asp
Emerging Contaminants Program	www.twdb.texas.gov/financial/programs/ec/index.asp
Economically Distressed Areas Program	www.twdb.texas.gov/financial/programs/EDAP/index.asp
FEMA Flood Mitigation Assistance Grant Program	www.twdb.texas.gov/financial/programs/FMA/index.asp
FMA Swift Current	www.twdb.texas.gov/financial/programs/FMASC/index.asp
Flood Infrastructure Fund	www.twdb.texas.gov/financial/programs/FIF/index.asp
Rural Water Assistance Fund	www.twdb.texas.gov/financial/programs/RWAF/index.asp
State Participation Program	www.twdb.texas.gov/financial/programs/SPP/index.asp
State Water Implementation Fund for Texas	www.twdb.texas.gov/financial/programs/SWIFT/index.asp
Texas Water Development Fund	www.twdb.texas.gov/financial/programs/TWDF/index.asp
Water Utilities Technical Assistance Program	www.twdb.texas.gov/financial/programs/WUTAP/index.asp

Funding Program Key Points

AAA Bond Rating/
Interest Rate
Subsidization

Funding to
accommodate
projects of all sizes

Some projects
qualify for combined
funding through
multiple programs

All project phases are
eligible: planning,
design, acquisition,
construction

Examples of Eligible Projects

- Water Supply
- Correct Water System Deficiencies
- Upgrade or Replace Water Systems
- Purchase Capacity, Other Systems, or Consolidate Systems
- Current and Future Water Needs
- Water Transmission & Distribution
- Conservation Projects, Meters
- Potable and Non potable Reuse
- Water and Wastewater Treatment
- Wastewater Collection and Distribution, Recycling, Reuse, Purple Pipe
- Stormwater Control
- Nonpoint Source Pollution Control
- Flood Control, Drainage Infrastructure, Warning Systems

New Funding from the 89th Texas Legislature



House Bill 500 - Water Supply and Infrastructure Grants

- \$1.038 billion from General Revenue to TWDB
- 100% Grant for water infrastructure and supply projects. Funding will be awarded as grants only.
- **One-time opportunity** for a limited number of Texas communities to receive grant funding to implement water supply and water infrastructure projects.
- Once this initial appropriation is provided to communities by **August 31, 2027**, the TWDB will no longer have these grant funds available to provide financial assistance.
- Water Supply and Infrastructure Grants Frequently Asked Questions:
<https://www.twdb.texas.gov/financial/programs/WSIG/doc/WSIG-FAQ.pdf>

WSIG Eligible Applicants

Eligible:

- Cities
- Districts
- Counties
- River authorities
- Other political subdivisions

Ineligible:

- Water Supply Corporations
- Investor-owned utilities
- Private entities

Eligible Projects. The grant must address at least one:

- **Water Loss,**
- **TCEQ violation,**
- **Provide additional water supply.**

Project Categories – Must address at least one

Water Loss:

- Improving efficiency of water delivery
- Correcting water system deficiencies including water loss
- Water loss mitigation projects may include leak repair, leak detection, pressure management, small meter replacement, large meter replacement, and selective pipe replacement

Regulatory Violations:

- TCEQ Notice of Violation (NOV) letter
- TCEQ Notice of Enforcement (NOE) letter
- Agreed Order
- Boil Water Notice and/or Public Notice
- Monitoring and Reporting Violations do not apply

Additional Water Supply:

- Correcting water system deficiencies including water quality, capacity, pressure, and water loss
- Upgrading or replacing water systems
- Providing new or existing service to other water systems through consolidation projects
- Purchasing capacity in water systems
- Purchasing water systems
- Producing additional water supply, including reuse
- Purchasing water rights
- Improving efficiency of water delivery through existing irrigation systems

WSIG Project Requirements

- Must address water loss, a TCEQ violation, or provide additional water supply.
- Must be consistent with 2027 State Water Plan.
- Must have a current financial audit.
- Must be ready-to-proceed with construction if applicant's population served is >150,000.
- Only one application is allowed per applicant.
- Previously TWDB-funded projects not eligible.

Final WSIG Funding Allocation, 3/31/2026

Service area population size	Less than 1,000	1,001-10,000	10,001-150,000	150,001-1 million	Greater than 1 million	Total
Funding Cap per project	\$6 Million	\$10 Million	\$21 Million	\$35 Million	\$55 Million	
Total funding target	\$42 Million	\$71 Million	\$142 Million	\$220 Million	\$400 Million	\$875 Million
Canal lining or conversion projects	Up to \$100 Million for match funding for North American Development Bank projects					\$975 Million

- *Systems with populations of 150,000 or less may request funding for P-planning, A-land acquisition, D-design, and C-construction.*
- *150,001 or more in population may request C-construction funding only.*

WSIG Canal Projects & the NADBank

\$100M for canal lining or pipeline conversion for matching with NADBank funds.



WSIG Project Prioritization

Criteria	Points Calculation	Points
<p>Retail Water Providers: Service Area’s Annual Median Household Income (AMHI) (if using a TWDB-approved socioeconomic survey; the AMHI will be inflation adjusted)</p> <p>AMHI Data Source: U.S. Census Bureau 2024 American Community Survey (ACS) 5-Year Estimates.</p>	$(78,476 \div \text{AMHI}) \times 10$ <p>State of Texas AMHI = \$78,476</p>	<p>Result</p>
<p>Wholesale Water Providers: Total population (POP) served by Retail Water Providers that purchase wholesale from applicant as listed in TCEQ’s Drinking Water Viewer</p>	$(100,000 \div \text{POP}) \times 10$	<p>Result</p>
<p>For projects with populations under 150,000: Projects that are deemed ready to proceed.</p>		<p>10 points</p>
<p>Tiebreaker: Preference given to the community that has never or has the greater amount of time since it last received financial assistance from the TWDB.</p>		

WSIG Implementation Timeline

Dec. 17, 2025:	Work session
Jan. 5, 2026:	Public comment opens
Jan. 20, 2026:	Public webinar
Feb. 4, 2026:	Comment period closes
Apr. 1, 2026:	Application solicitation opens
Jul. 30, 2026:	Application due date
Starting Fall 2026:	Commitments
Winter '26-Summer '27:	Closings, <i>prior to May 31, 2027.</i>
Final Construction Closeout Docs submitted to TWDB:	February 28, 2031

WSIG Compliance Requirements

Applicant responsibilities & restrictions:

- US Iron & Steel provisions apply
- Affidavit for environmental compliance
- Land/easements acquisition funding restrictions (based on pop. size)
- Submit all required materials by stated deadlines
 - Missing information will result in application termination.
 - Inaccurate information will result in application termination.
 - No exceptions will be made.

Compliance Requirements Continued

TWDB review components:

- For ready-to-proceed projects, TWDB will not review planning documents.
- TWDB will rely on TCEQ design approval for ready-to-proceed projects.
- TWDB will issue a Certificate of Approval at project closeout.

WSIG Data Reports Compliance Requirements

To be eligible for the Water Supply and Infrastructure Grants, all TWDB required reports must be submitted by the required deadlines or prior to submitting their grant application. Otherwise, the submitting entities are ineligible to receive funding.

Water Use Survey

Applicants that provide retail water services (i.e. a retail public utility that provides potable water) must have submitted to the TWDB the annual Water Use Survey (WUS) of groundwater and surface water for the last THREE years. Submittal of the WUS begins the first working day of January and the survey is due **March 1 annually** via the online portal: <https://www.twdb.texas.gov/waterplanning/waterusesurvey/index.asp>.

Water Loss Audit

Applicants that provide retail water services must have submitted to the TWDB the most recently required water loss audit on or before **May 1, 2026**. The online TWDB Water Audit worksheet is available at: <http://www.twdb.texas.gov/conservation/resources/waterloss-resources.asp>, and the online portal is located at: <https://www.twdb.texas.gov/apps/overview.asp>.

If not submitted by **May 1, 2026**, then application will be considered ineligible.

WSIG Data Reports Compliance Requirements

Water Loss Audit Validation

Applicant must acknowledge that its most current water loss audit will be validated prior to consideration of request for financial assistance from the Board.

Water Loss Thresholds

Applicant must acknowledge that, upon validation of its water loss audit and the Applicant meets or exceeds the water loss thresholds, the project must address water loss to be eligible for funding.

Water Conservation Plan

If the funding request for funding exceeds \$500,000, a Water Conservation Plan (WCP) is required. Plans must have been adopted by the Applicant's governing body on July 20, 2021, or later. If the Applicant's current WCP was adopted earlier than July 20, 2021, or the Applicant does not have an adopted WCP, a new TWDB-approvable draft WCP must be submitted to the TWDB prior to **May 1, 2026**, which must then be adopted by the Applicant's governing body prior to submitting this financial assistance application.

Senate Bill 3 - Texas's 89th Legislative 2nd Special Session

Outdoor Warning Sirens

- **Purpose:** Install outdoor warning sirens in flash flood-prone regions, particularly those impacted by the July 2025 Hill Country floods
 - 30 counties as designated by the Governor's state disaster declaration.
- **Grant Program:** To help local municipalities and counties cover the costs of installing sirens.
 - \$1M initial amount awarded under this agreement by December 31, 2026.
- The TWDB is tasked with identifying flood-prone areas where sirens are most needed and setting installation and maintenance standards.
- Warning Systems physical infrastructure and essential components may include:
 - Sirens, rain gages, flood gages, and solar panels,
 - Non-physical components may include education, outreach, and training.

Warning System Info: <https://www.twdb.texas.gov/about/sb3/index.asp>

House Joint Resolution 7 & Constitutional Amendment Proposition 4

- Proposition 4 - Voter Approval - November 4, 2025
- \$1 Billion annually for 20-years beginning in the 2028-29 Biennium for water supply projects.
 - **50% New Water Supplies**
 - **50% Aging Infrastructure**
- Proposition 4 dedicates \$1B in state sales tax above \$46.5B to the Texas Water Fund.
- The Texas Water Fund created in 2023 with the passage of Proposition 6 - an account that can move funds into existing TWDB financial assistance programs.
- **Fall 2029:** Availability of funds via TWDB's existing financial assistance programs.

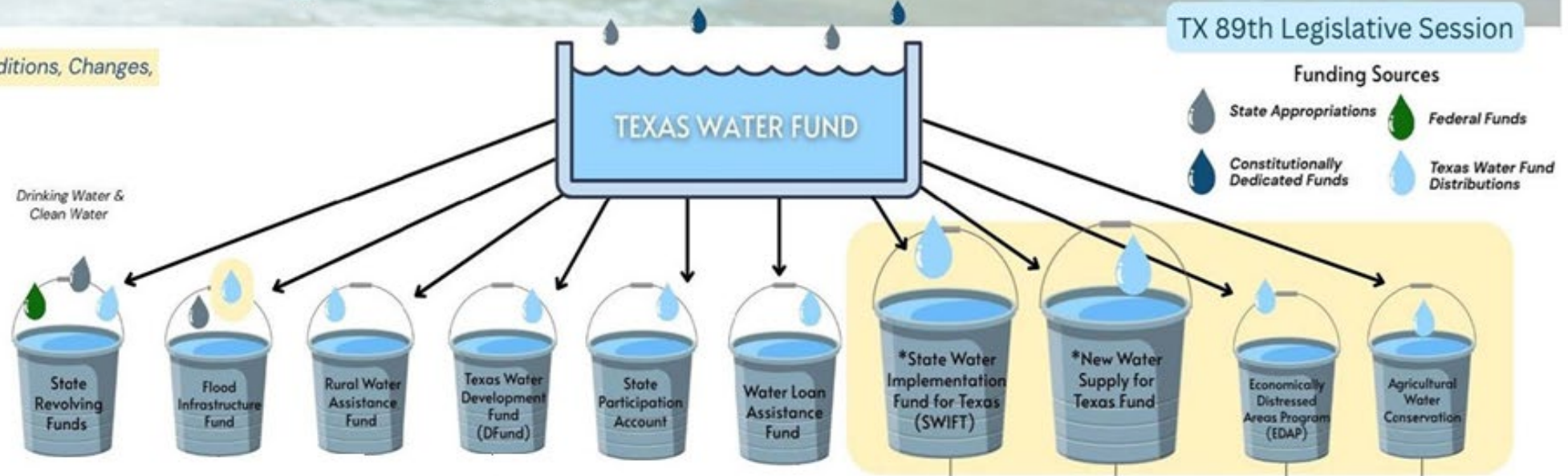
Proposition 4 FAQ: <https://www.twdb.texas.gov/financial/programs/twf/index.asp>

Texas Water Fund

Appropriations to Existing Financial Assistance Program

Texas Water Fund September 1, 2025

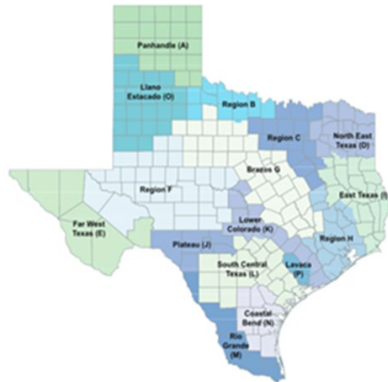
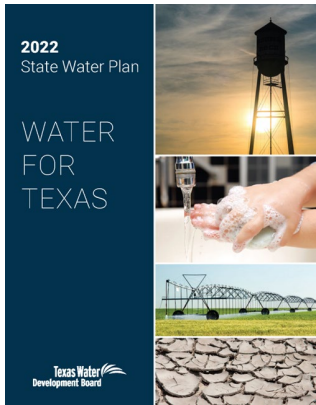
New Additions, Changes,



Existing Financial Assistance Programs

Program	Link
Agricultural Water Conservation Grants Program	www.twdb.texas.gov/financial/programs/AWCG/index.asp
Agricultural Water Conservation Loan Program	www.twdb.texas.gov/financial/programs/AWCL/index.asp
Asset Management Program for Small Systems	www.twdb.texas.gov/financial/programs/ampss/index.asp
Clean Water State Revolving Fund	www.twdb.texas.gov/financial/programs/CWSRF/index.asp
Drinking Water State Revolving Fund	www.twdb.texas.gov/financial/programs/DWSRF/index.asp
Lead Service Line Replacement	www.twdb.texas.gov/financial/programs/Lead-SLR/index.asp
Emerging Contaminants Program	www.twdb.texas.gov/financial/programs/ec/index.asp
Economically Distressed Areas Program	www.twdb.texas.gov/financial/programs/EDAP/index.asp
FEMA Flood Mitigation Assistance Grant Program	www.twdb.texas.gov/financial/programs/FMA/index.asp
FMA Swift Current	www.twdb.texas.gov/financial/programs/FMASC/index.asp
Flood Infrastructure Fund	www.twdb.texas.gov/financial/programs/FIF/index.asp
Rural Water Assistance Fund	www.twdb.texas.gov/financial/programs/RWAF/index.asp
State Participation Program	www.twdb.texas.gov/financial/programs/SPP/index.asp
State Water Implementation Fund for Texas	www.twdb.texas.gov/financial/programs/SWIFT/index.asp
Texas Water Development Fund	www.twdb.texas.gov/financial/programs/TWDF/index.asp
Water Utilities Technical Assistance Program	www.twdb.texas.gov/financial/programs/WUTAP/index.asp

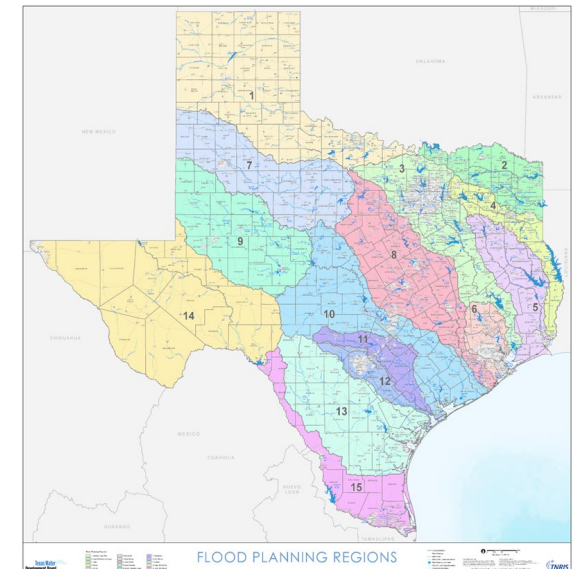
Programs	Eligible Applicants:	Security Instruments:	Typical Pledges Include:	Length of Loans:
<u>State Water Implementation Fund for Texas (SWIFT)</u>	<ul style="list-style-type: none"> Political Subdivisions Water Supply Corporations Project must be in adopted State / Regional Water Plan 	<ul style="list-style-type: none"> Bonds Master Agreement 	<ul style="list-style-type: none"> System Revenue Contract Revenue Ad Valorem Tax Tax and Revenue Pledge 	<ul style="list-style-type: none"> 20 to 30 years 34 years for Board Participation



- Board approved 2026 Regional Water Plans. The state water plan is prepared and adopted every five years. Published next 2027.
- **Recommended water management strategies** listed in Regional and State Water Plans with an associated capital cost.
- Projects include conservation and reuse, desalinating groundwater and seawater, building new pipelines, developing reservoirs and well fields, purchasing water rights, and other plan strategies.
- Interactive State Water Plan: 2022.texasstatewaterplan.org
- Abridged Application Due February 3, 2026.

Programs	Eligible Applicants:	Security Instruments:	Typical Pledges Include:	Length of Loans:
<u>Flood Infrastructure Fund (FIF)</u>	<ul style="list-style-type: none"> • Political Subdivisions • Nonprofit Water Supply Corporations • Project must be in adopted State Flood Plan 	<ul style="list-style-type: none"> • Bonds • Loan Agreement 	<ul style="list-style-type: none"> • System Revenue • Contract Revenue • Ad Valorem Tax • Tax and Revenue Pledge 	<ul style="list-style-type: none"> • Varies

- Must be recommended as Flood Management Evaluations (FME), Flood Mitigation Projects (FMP), or Flood Management Strategies (FMS) in a Regional and State Flood Plan.
- Up to 30-year repayment period for construction projects.
- Up to 10-year repayment period for planning, acquisition, and/or design projects.
- 0% interest loans and grants available.
- Eligible activities: planning, construction, nature-based solutions, warning systems, and gages.
- **The next funding cycle is State Fiscal Year 2026-2027.**



Programs	Eligible Applicants:	Security Instruments:	Typical Pledges Include:	Length of Loans:
<u>Texas Water Development Fund (DFUND)</u>	<ul style="list-style-type: none"> • Political Subdivisions • Nonprofit Water Supply Corporations 	<ul style="list-style-type: none"> • Bonds • Loan Agreement 	<ul style="list-style-type: none"> • System Revenue • Contract Revenue • Ad Valorem Tax • Tax and Revenue Pledge 	<ul style="list-style-type: none"> • 20 to 30 years

- The program enables the TWDB to fund projects with multiple purposes for **drinking water and wastewater** in one commitment.
- 100% low-interest loan available annually.
- Long-term fixed interest rates based on the TWDB’s cost of funds.
- No maximum funding limits. TWDB will sell bonds as needed.
- Applications due ***tentatively* September 30, 2026**, and require a pre-application meeting.

State Revolving Fund Categories

- Disadvantaged Communities
- Disadvantaged Communities Small/ Rural
- Very Small Systems
- Green Projects
- Urgent Need
- Very Disadvantaged Community
- First-Time Service



Programs	Eligible Applicants:	Security Instruments:	Typical Pledges Include:	Length of Loans:
<u>Clean Water State Revolving Fund (CWSRF)</u>	<ul style="list-style-type: none"> • Political Subdivisions • Water Supply Corporations • Designated Water Management Agencies • Authorized Tribal Organizations • Private Entities (<i>Nonpoint Source Projects Only</i>) 	<ul style="list-style-type: none"> • Bonds • Loan Agreement 	<ul style="list-style-type: none"> • System Revenue • Contract Revenue • Ad Valorem Tax • Tax and Revenue Pledge 	<ul style="list-style-type: none"> • 20 to 30 years

- Federal Program to address wastewater, stormwater, and reuse such as wastewater treatment facilities, wastewater recycling and reuse facilities, non potable reuse, wastewater collection systems, stormwater control, nonpoint source pollution control projects.
- Loan Principal Forgiveness (grants) for disadvantaged communities, small/rural disadvantaged, very small systems, green, and urgent need.
- 1.75% loan origination fee
- Past cycle SFY25 - \$481,832,070
- **\$60M** - maximum financing per project. **\$10M** - maximum principal forgiveness
- Project Information Form (PIF) due March 6, 2026.

Programs	Eligible Applicants:	Security Instruments:	Typical Pledges Include:	Length of Loans:
<u>Drinking Water State Revolving Fund (DWSRF)</u>	<ul style="list-style-type: none"> • Political Subdivisions • Public and Privately Owned Water Systems • Nonprofit Water Supply Corporations • Nonprofit, Non-Community Public Water Systems 	<ul style="list-style-type: none"> • Bonds • Loan Agreement 	<ul style="list-style-type: none"> • System Revenue • Contract Revenue • Ad Valorem Tax • Tax and Revenue Pledge 	<ul style="list-style-type: none"> • 20 to 30 years

- Federal Program to address water infrastructure needs, correct water system deficiencies, upgrade or replace water systems, consolidate systems, purchase capacity, purchase other systems, green projects.
- Loan Principal Forgiveness (grants) for disadvantaged communities, small/rural disadvantaged, very small systems, green, and urgent need.
- 2.00% loan origination fee
- Past cycle SFY25 - \$444,395,440
- **\$59M** - maximum financing per project. **\$10M** - maximum principal forgiveness
- Project Information Form (PIF) due March 6, 2026.



STATE OF TEXAS

Intended Use Plan

Drinking Water State Revolving Fund

www.twdb.texas.gov/financial/programs/DWSRF



SFY 2026

TEXAS WATER DEVELOPMENT BOARD
PO BOX 13231 ■ AUSTIN, TX 78711



STATE OF TEXAS

Intended Use Plan

Clean Water State Revolving Fund

www.twdb.texas.gov/financial/programs/CWSRF



SFY 2026

TEXAS WATER DEVELOPMENT BOARD
PO BOX 13231 ■ AUSTIN, TX 78711

SRF Intended Use Plans

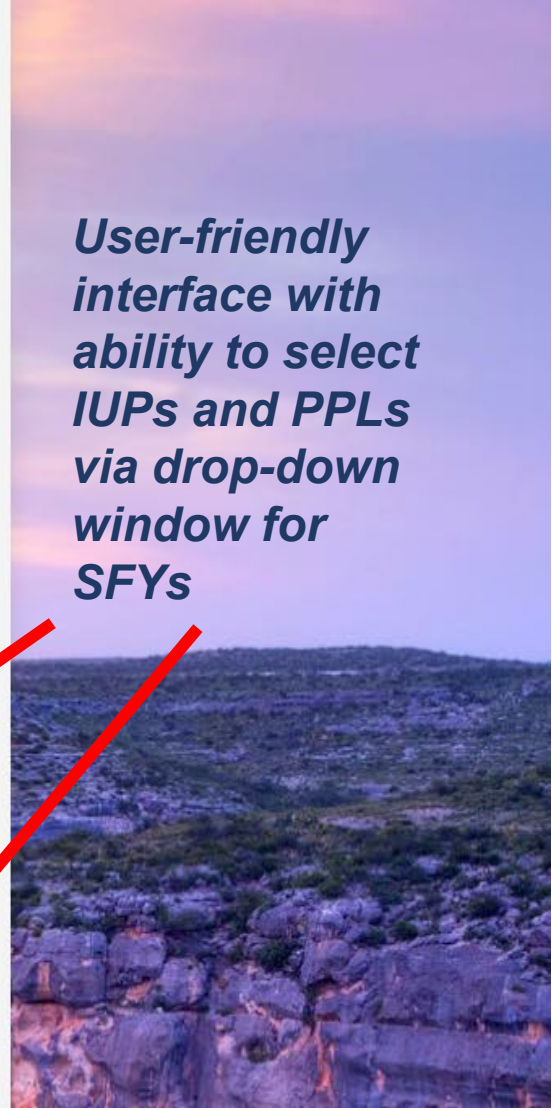
 

Home Board Financial Assistance Water Planning Groundwater Surface Water Flood Drought Conservation Innovative Water Data & Apps

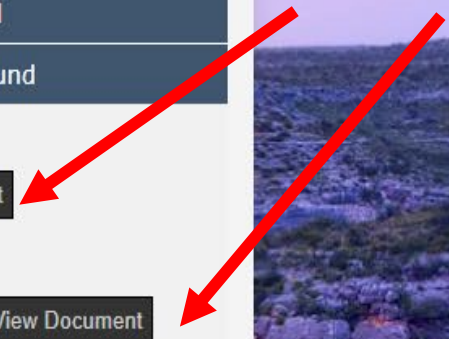
Drinking Water State Revolving Fund (DWSRF) Loan Program

- [DWSRF Program Information Sheet](#)
- [View State Revolving Fund Webinar February 5, 2021](#)
- [View State Revolving Fund Webinar January 29, 2021](#)
- [State Revolving Fund Programs Webinar PDF](#)
- [State Revolving Fund Program FAQs](#)
- [Project Information Form Webinar FAQs](#)

- Agriculture Water Conservation Grants
- Agriculture Water Conservation Loans
- Asset Management Program for Small Systems
- Clean Water State Revolving Fund
- Drinking Water State Revolving Fund
 - Intended Use Plan
 - Select One
 - Project Priority List
 - Select One
 - Project Information Forms & Guidance
 - Financial Assistance Application



User-friendly interface with ability to select IUPs and PPLs via drop-down window for SFYs



Asset Management Program for Small Systems (AMPSS)

- Water & Wastewater Professional Services for up to \$100,000 worth of data collection, system analysis, and planning activities.
- Eligible Systems: ≤ 5,000 metered connections or 10,000 people.
- The final products of the program include:
 - Asset management plan
 - System operations and maintenance manual
 - Training for system management and staff
 - Installation of all tools that were developed on the system's computers
 - Presentation to system management and governing bodies
 - Due Date - Water or Wastewater System PIF – September 8, 2025.



Water Utility Technical Assistance Program

- Water & Wastewater Professional Services for up to \$150,000 worth of services.
 - All water and wastewater systems in Texas are eligible for this program, if they desire to seek funding from TWDB in the future.

- Final products of the program include:
 - Approvable Water Conservation Plans
 - Successful submission of PIFs/Abridged Applications
 - Successful submission of Financial Assistance Applications for invited entities
 - Summary reports with recommendations for financial management controls and operating processes
 - Completed rate study
 - Training regarding State Revolving Fund Procurement requirements including submission of documentation for federal reporting purposes.

- Eligible entities may submit applications at any time.



Program Requirements

Federal

Loan origination fee

Projects must be listed in the current SRF Intended Use Plan

Davis-Bacon wage rate requirements

American Iron and Steel (AIS) requirements

Build America Buy America (BABA) requirements

National Environmental Policy Act (NEPA)-type environmental review

For equivalency projects only:

State Revolving Fund Procurement Guidance -
additional steps when procuring architecture and engineering services

State

Water supply projects must be consistent with the current state water plan

U.S. Iron and Steel requirements

State-level environmental review

All

Adoption of a water conservation and drought contingency plan (for entities receiving assistance greater than \$500,000)

Applicant Helpful Tips

➤ Financial

- Independent Financial Audit up to date?

At the time of formal application submittal, a current audit is required for the application to be deemed administratively complete.

- Current registration with SAM (System for Award Management, <https://sam.gov>)

➤ Ability to Take on Debt

- Credit analysis will be completed.
- Loan repayment pledge?
- Are water rates, wastewater rates, and surcharges sustainable?
- Will rates need to be increased?

➤ Self-Reports to the TWDB up-to-date?

- Water Use Survey
- Water Loss Audit
- Water Conservation and Drought Contingency Plan
- Water Conservation Plan Annual Reports

➤ Talk early and often with TWDB staff – we are happy to provide guidance and support.

Resource Links

*Prop 4 FAQ Voter Approval November 4, 2025

https://www.twdb.texas.gov/financial/programs/TWF/doc/Proposition_4_FAQ.pdf

*House Bill 500 - Water Supply and Infrastructure Grants

<https://www.twdb.texas.gov/financial/programs/WSIG/index.asp>

*Financial Assistance Programs Workshop Schedule

<https://www.twdb.texas.gov/home/tabs/doc/hot/Regional-Financial-Assistance-Workshop.pdf>

Visit

<https://www.twdb.texas.gov/financial/index.asp>

Subscribe to TWDB's Newsletter

<https://www.twdb.texas.gov/newsmedia/signup.asp>

Speaker Introduction

Viviana Ortiz

Texas Community Support
Manager

Water Finance Exchange





Technical Assistance and Finance for Small Systems

NCTCOG Financing Water and Wastewater Projects in Small Communities Webinar - May 5th

WFX Introduction

The Water Finance Exchange (WFX) is a 501(c)(3) not for profit organization.

WFX's mission is to help communities access funding, financing, and expertise to implement resilient, sustainable, and equitable water infrastructure solutions.

WFX's vision is to build pathways to healthy communities and regions.

As a neutral partner, with no conflicts of interest, to the communities we work with, we demonstrate funding solutions and governance structures that can enable your community to develop sustainable and safe drinking water and wastewater systems.

WFX believes that with comprehensive technical assistance from experts in finance, operations, compliance and sustainability, more communities can realize affordable infrastructure projects to provide a healthy long-lasting utility.

What does WFX do?



Our experts include decades of experience in regulations, operations, management, finance, and funding.

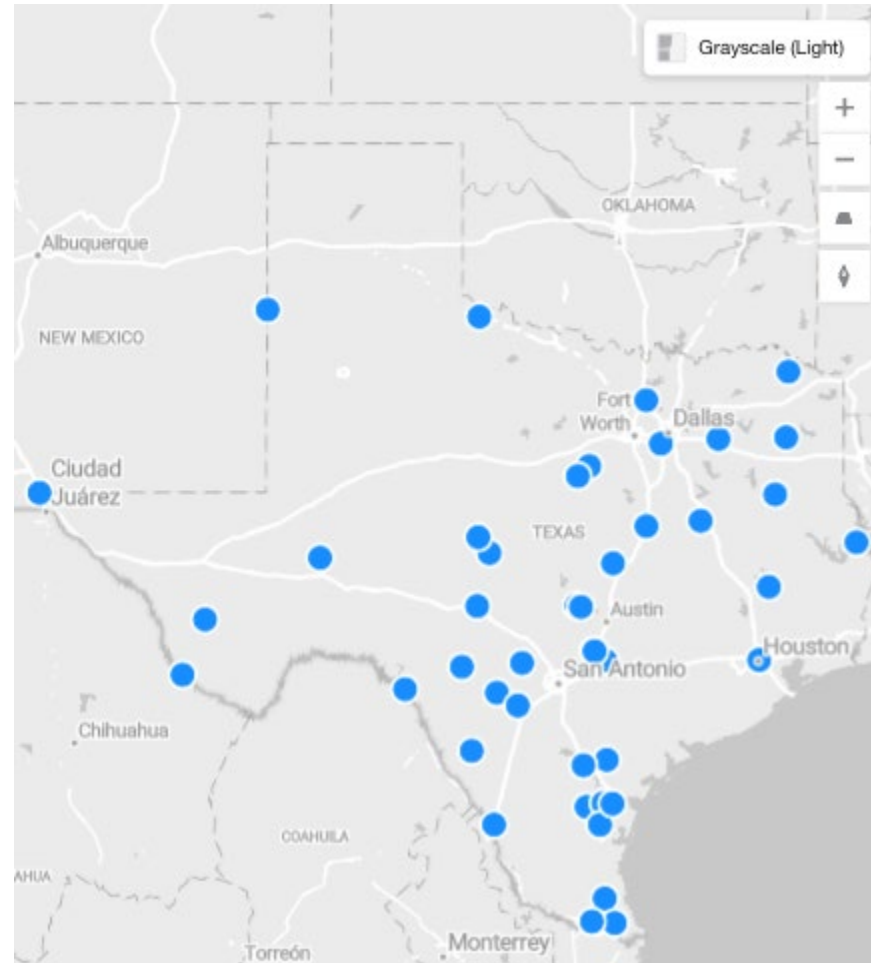
Experts on our team have worked at places such as TWDB, TCEQ, Grant Works, EPA, AWWA Community Engineering Corps, and JPMorgan.

Collaborative Benefits

- Adds **administrative capacity** with expertise in operations, funding, regulations and finance
- **Capital planning** (for today and tomorrow), needs, economic development, resilience, sustainability
- Financial assessment, rates, capacity, **affordability** metrics
- Assist with procurement to ensure funding compliance
- Innovative funding, **pre-development funding**, bridge lending
- **Funding opportunities**, TWDB, USDA Rural Development, Dept. of Interior, Bureau of Reclamation WaterSMART, Public-Private Partnerships and Public-Public Partnerships
- Elevate communication and visibility, local, state, federal
- Operational analysis and **cost savings**
- National view of models and systems that work, brings innovative approaches that have proven successful
- **Collaborates** with partner organizations to fulfill community long term goals.

Texas Community Partners

78 Clients- Cities, WSC's, Special Districts, Public Utility Agencies



Successful Funding Catalyzed

Over \$864M in Funding Applications Submitted.

- Texas Military Value Revolving Loan Fund
- TWDB Clean Water State Revolving Fund
- TWDB DFUND
- TWDB Drinking Water State Revolving Fund
- TWDB Lead Service Line Replacement
- TWDB SWIFT
- US BOR WaterSMART

\$190M secured

Loan (and grant) Funding in Texas

Texas Water Development Board

- *Funding from the EPA (Clean Water and Drinking Water SRFs)*
- *State funding – EDAP, SWIFT, FIF, DFUND, Ag Conservation grants*
- *Texas Water Fund (TWF)*

Texas Department of Agriculture

- *Community Development Block Grants*
- *Colonia Funds*

Texas General Land Office

- *Disaster Recovery*
- *Hazard Mitigation*

USDA Rural Development

- *Water and Environmental Program, including the Emergency Community Water Assistance Grant program (ECWAG) and the SEARCH Grant*

Private Loans

- *Can be from Banks, Philanthropic Institutions, Private companies, and even Technical Assistance Providers like WFX and Communities Unlimited*

Preliminary Application Requirements

- Audits for the last 3 years for most state and federal funds
- Project Description and Need
- Preliminary Engineering (*ideally 30% design*)
- Engineering Cost Estimate (Signed and Stamped)
- Water Conservation Plan/ Drought Contingency Plan
 - Updated and passed within the last 5 years
- Water Loss Audit/Water Use Surveys (depending on the program)
- Asset Management Plan (*encouraged*)
- SAM Number (*encouraged*)

Requirement Resources

- Technical Assistance Provider (WFX)
 - Rate Analysis and Financial Assessment
 - Procurement and Financial Support for Engineering
 - Match funding opportunities
- Texas Water Infrastructure Coordination Committee (TWICC.org)
 - Match funding opportunities
- Support for Technical Assistance Rapid Response (STARR) Program
 - Audits and Bookkeeping (In progress)
- Texas Society of Certified Public Accountants (TXCPA)
 - <https://www.tx.cpa/resources/for-the-public/how-to-find-a-texas-cpa-txcpa>
- TCEQ FMT Support
 - WCP/DCP
- Collaboration Partner Organizations

WFX Financial Products

Pre-development Loan

Purpose: Rapid, low-cost financing for pre-project tasks that are catalytic to unlocking future funding programs.

Common Uses: Preliminary Engineering Reports, Audits, Hydrology studies, matching funds

Amount: \$20,000 - \$250,000

Terms: 3 – 7 years, AAA interest rate

Requirements: Committed tax/rate revenue or funding; Participation in a WFX Rate Impact Review; Identifiable Source of Funding; Engaged Technical Assistance

Community Catalyst Fund

Purpose: Immediate micro-grants to overcome roadblocks in funding through small, catalytic tasks.

Common Uses: Contracting single-purpose administrative or professional services, urgent and specific materials or supplies

Amount: Less than \$10,000

Terms: Grant, up to one year

Requirements: Viable commitment to pursuing funding for project completion; Engaged Technical Assistance

Bridge Financing Loan

Purpose: Rapid, low-cost financing for short-term needs in the interim between funding award and loan or grant closing

Common Uses: Final Engineering Feasibility Studies, Project initiation, Environmental Reports, Initial Project Needs

Amount: \$20,000 - \$250,000

Terms: 2 – 3 years, Low interest rate

Requirements: Pending funding award; Committed tax/rate revenue or funding; Participation in a WFX Rate Impact Review; Engaged Technical Assistance

Credit Enhancement

Purpose: Supporting communities that have limited access to capital markets with financing of full projects made more affordable through reduced interest rates.

Common Uses: Full project financing for a community that has never or rarely issued long term financing

Amount: Project costs between \$500,000 and \$30 million

Terms: Based on project, Low interest rate

Requirements: Committed tax/rate revenue; Participation in a WFX Rate Impact Review; Appropriate governance structures; Credit Review; Engaged Technical Assistance



Questions?

www.waterfx.org



Lia Clark, PE, MEng
Community Support
Director, Texas
lclark@waterfx.org

Viviana Ortiz
Community Support
Manager, Texas
vortiz@waterfx.org

Questions & Discussion



Webinar Feedback

- Please provide your feedback on today's webinar in this brief survey. Thank you!

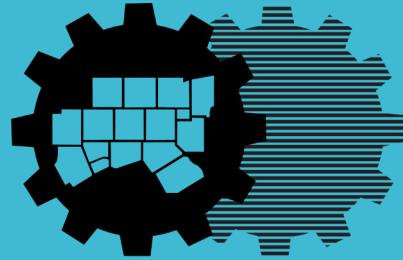
[Provide Webinar Feedback Here](#)

Water for North Texas Online Library

- Resources related to today's topic and other water-related subjects can be found on the [Water for North Texas Online Library](#)

Wrap-Up

- If you have submitted an RSVP for this webinar, you will receive an email with the presentation slides and a link to the recording.
- All webinar slides and recordings are posted on NCTCOG's website under the green banner, "Webinars" here:
<https://www.nctcog.org/envir/natural-resources/water-resources>
- If you did not RSVP and would like these webinar materials, please email aknox@nctcog.org.



North Central Texas
Council of Governments

Thank you for attending!

NCTCOG Webinar
May 5, 2026

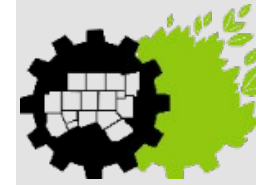
Alyssa Knox, NCTCOG
aknox@nctcog.org

Pritiben Patel, NCTCOG
ppatel@nctcog.org



EPA

United States
Environmental Protection
Agency



North Central Texas Council of Governments
**Environment
& Development**

www.nctcog.org/WaterResources

*This project was funded by
the U.S. Environmental
Protection Agency through
the Texas Commission on
Environmental Quality.*