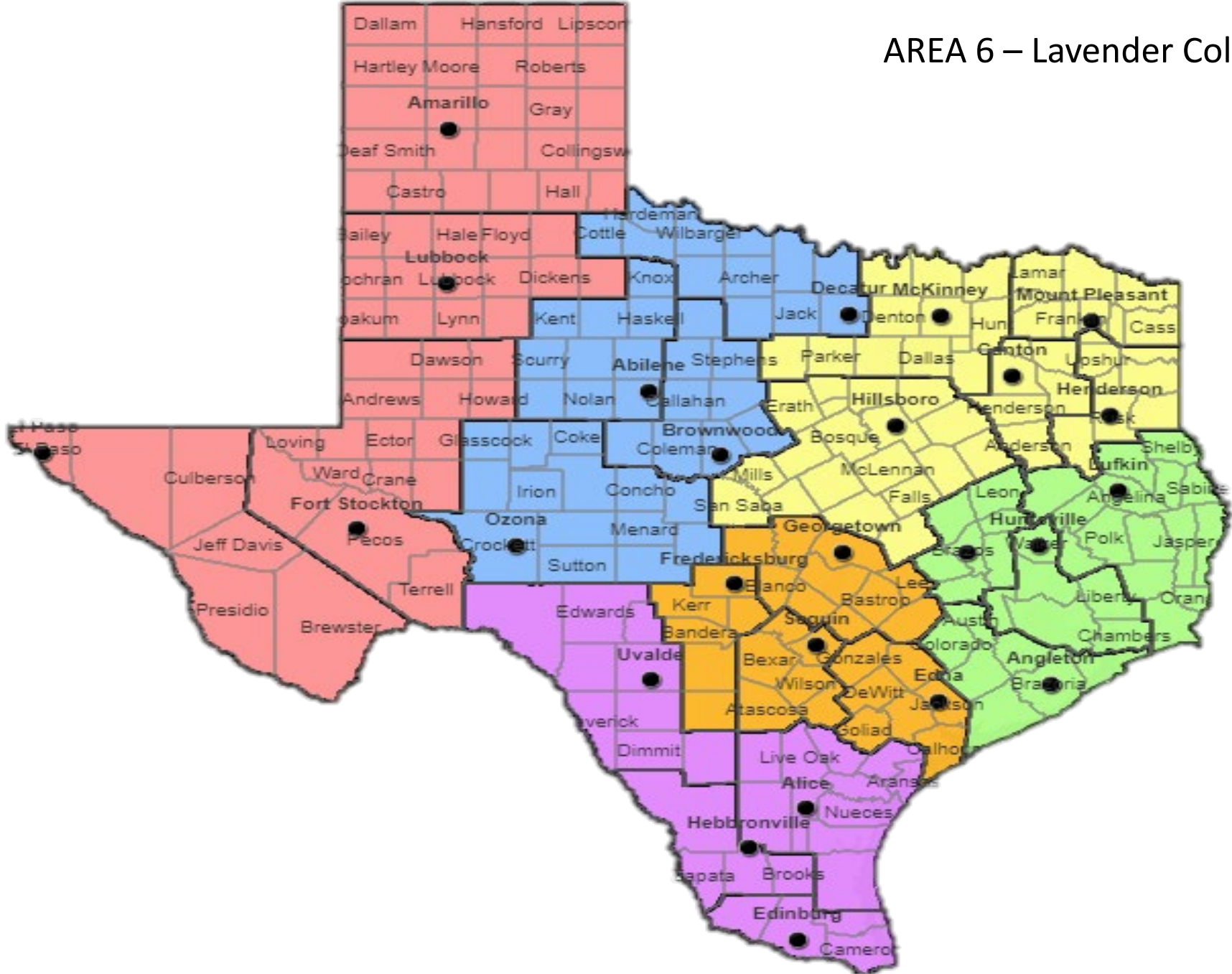


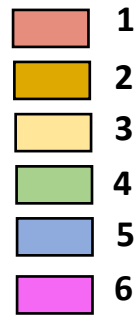


# Community Programs

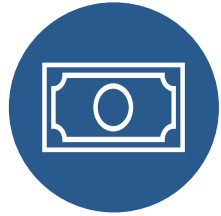
AREA 6 – Lavender Color



Legend  
Area



# Program Areas



## **Business**

Creates jobs by  
funding and growing  
businesses



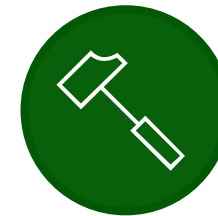
## **Community Facilities**

Addresses needs for  
community infrastructure  
such as police, fire and  
rescue stations, hospitals,  
libraries, schools and  
town halls



## **Utilities**

Addresses needs for basic services  
like clean water, sewers and waste  
disposal, electricity, and  
telecommunications/broadband



## **Housing**

Works to eliminate  
substandard housing by  
helping people buy, rent  
or build decent housing

# WATER & ENVIRONMENTAL PROGRAMS

Rural Utilities Service



# Rural Utilities Service: Water & Environmental

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## Technical Assistance and Training for Innovative Regional Wastewater Treatment Solutions Grant Pilot Program

Information is available at this link: <https://go.usa.gov/xzBPX>

This pilot program helps historically-impooverished rural communities find innovative solutions to wastewater treatment systems in areas with non-optimal soil conditions.

## Water and Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias

Information is available at this link: <https://go.usa.gov/xzBmK>

Through this program, low-income communities that face significant health risks can gain access to safe, reliable drinking water and waste disposal facilities and services.

## Water and Waste Disposal Loans and Grants

Information is available at this link: <https://go.usa.gov/xzBUD>

This program provides funding for clean and reliable drinking water systems, sanitary wastewater and solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.

## Water and Waste Disposal Loan Guarantees

Information is available at this link: <https://go.usa.gov/xzBUs>

This program helps private lenders provide affordable financing to qualified borrowers to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas.

## Water and Waste Disposal Predevelopment Planning Grants

Information is available at this link: <https://go.usa.gov/xzBym>

This program helps low-income communities with the initial planning and development of applications for USDA Rural Development Water and Waste Disposal Direct Loan and Grant or Loan Guarantee programs.

## Water and Waste Disposal Technical Assistance and Training Grants

Information is available at this link: <https://go.usa.gov/xzBVv>

This pilot program helps qualified nonprofit organizations provide technical assistance and training to water and waste disposal operations to identify and evaluate solutions to rural water and waste challenges related to sourcing, storage, treatment, distribution, collection, and disposal.

## Program Objective

Provide affordable financial assistance to rural areas and towns to develop water supply, sewage, stormwater, and solid waste disposal systems.

# Water & Environmental Programs

- Water and Waste Disposal (WWD) Direct Loans and Grants
- Water and Waste Disposal Guaranteed Loans
- Water and Waste Facility Loans and Grants to Alleviate Health Risks (Section 306C Program)

# Eligible Applicants

- Public bodies or governmental entities
- Nonprofit organizations
- Native American Tribes

# Eligible Applicants

- Must serve rural areas
- Cities, towns, or incorporated areas that have a population of 10,000 or less inhabitants.\*
- Eligible facilities must serve rural areas only.
- WWD loans and grants must finance only the portion of facilities serving rural areas, but the facilities may be located in non-rural areas.

## Eligible Facilities

- Water
- Wastewater
- Solid Waste
- Stormwater Drainage

# Grant Eligibility

## Median Household Income (MHI) of service area

- MHI must be less than 80% of the state non-metropolitan MHI (\$43,672\*) to qualify for up to 75% grant and/or the poverty rate of interest.
- MHI must be less than the state non-metropolitan MHI for the state (\$54,591\*) to qualify for up to 45% grant and the intermediate rate of interest.
- If MHI exceeds state non-metropolitan MHI (\$54,591\*) applicant qualifies for market rate of interest ... no grant consideration.

\*based on 2010 Census data for Texas

# Grant Eligibility

## Comparable System Costs

Grant assistance may not be used to lower the user cost of the service below that provided by similar systems.

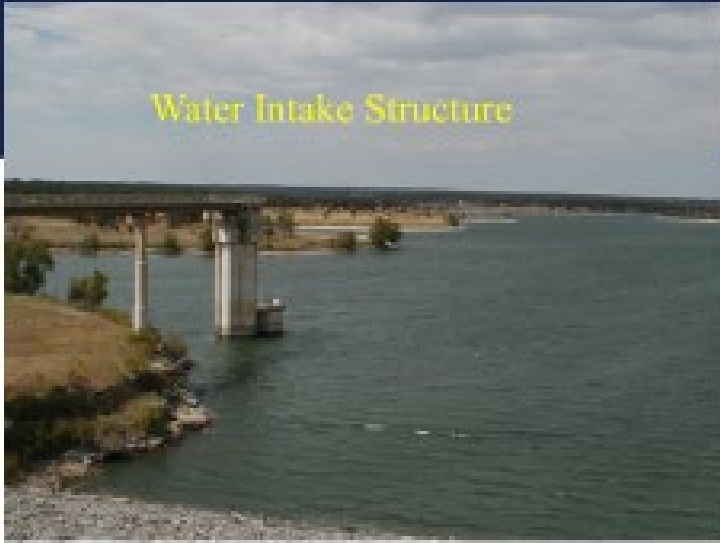
## Availability of Funds

Even though an applicant may meet all the requirements for a grant, the actual grant they receive may be limited by the amount of funds available from the WWD allocation, the amount of cash on hand, or the amount of funding from other sources that is available for use in the project.

## Other WEP Programs

- Pre-development Planning Grants
- SEARCH Grant
- Emergency Community Water Assistance Grants (ECWAG)

Water Intake Structure



# WEP Facilities

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WEP Facilities

# Contact Information

## **E. Eric Haner**

Loan Specialist

Email: [ernest.haner@usda.gov](mailto:ernest.haner@usda.gov)

Office: (361)-527-3253 ext. 4



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# Single Family Housing Programs



# Section 502 Single Family Housing Home Loans

## Direct Loans

- Owner-occupied
- Low and Very Low income families
- May provide payment subsidy
- Up to 100% financing
- NO DOWN PAYMENT
- Fixed interest rate for 33-year term

## Guaranteed Loans

- Moderate income families
- Up to 100% financing
- Owner-occupied



# Single Family Housing Programs



# Single Family Housing Programs



# Section 504 Loans and Grants



- Must own their home
- Must be very low income
- Loans are amortized at 1% up to 20 years
- Loans up to \$40,000

*If over 62 and very low, potential for grant up to \$10,000.*

- Grants must be for health and safety issues
- Examples - roof, septic, electrical, handicap retrofit



# Section 504 Before & After



# Section 504 Before & After



# Contact Information

## **Cristina Lopez**

Loan Specialist

Email: [Cristina.Lopez@usda.gov](mailto:Cristina.Lopez@usda.gov)

Direct Line: (956) 609-3125

## **Roel Gomez**

Area Director

Email: [Roel.Gomez@usda.gov](mailto:Roel.Gomez@usda.gov)

Office Cell: (254) 913-1496

# USDA SOUTH TEXAS FEDERAL FORUM

Join the USDA Rural Development Texas Team for a dynamic event designed to connect federal partners with local government entities, and community organizations committed to strengthening rural Texas.

Rep. Monica De La Cruz (TX-15) will provide remarks and the morning will include presentations and time to engage one on one with resource providers.

**August 13, 2026  
8:30 AM-12 Noon**

**Edinburg Conference  
Center at Renaissance  
118 Paseo Del Prado,  
Edinburg, TX**

## Federal Partners

**VA**



U.S. Department  
of Veterans Affairs



Register no later than August 7, 2026, [Click Here](#),  
Scan or RSVP to [Matthew.Armato@usda.gov](mailto:Matthew.Armato@usda.gov)

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