

HONDO

THIS IS GOD'S COUNTRY

REGULAR CITY COUNCIL MEETING

October 27, 2025 at 6:00 PM

City Council Chambers
1600 Avenue M, Hondo, TX

AGENDA

Notice is hereby given that a Regular City Council Meeting of the governing body of the City of Hondo will be held October 27, 2025 at 6:00 p.m. in the City Council Chambers, City Hall at 1600 Avenue M, Hondo, Texas, for the purpose of discussing matters incident and related to the City of Hondo.

The public may also access the meeting remotely through video/conference from your computer, tablet or smart phone at: <https://boxcast.tv/channel/aetaajdf64jalxx2009a>. Persons may submit questions or comments for items on the agenda by email to: rdolphus@hondo-tx.org. Questions or comments submitted by email must be received by the city at least 1 hour prior to the scheduled start of the meeting in order to be presented to the City Council during the meeting.

The following items will be discussed, to-wit:

1. **CALL TO ORDER.**
2. **QUORUM CHECK.**
3. **INVOCATION.**
4. **PLEDGE OF ALLEGIANCE.**
5. **CITIZENS'/PUBLIC COMMENTS**

Persons who desire to address the City of Hondo City Council will be received at this time. Those persons wishing to speak should complete a Public Comment Form and submit it to the City Secretary prior to the meeting. If the speaker wishes to comment on a particular agenda item, then the speaker should indicate such item(s) on the form. Public comment is limited to 3 minutes per speaker. Speakers must conduct themselves in a civil manner. In accordance with the Texas Open Meetings Act, the City of Hondo City Council cannot deliberate or take action on items not listed on the meeting agenda.

OTHER BUSINESS

6. **PRESENT, DISCUSS, AND CONSIDER ACTION ON RESOLUTION NO. ED 5-25 AUTHORIZING THE EXPENDITURE TO LIFTFUND IN THE AMOUNT OF \$105,000.00 FOR THE 0% INTEREST LOAN PROJECT AS PART OF THE**

SMALL BUSINESS DEVELOPMENT PROGRAM; AND AUTHORIZING PAYMENT THEREFORE. (SEAN PATTY, EDC DIRECTOR & CHRIS HILL, CHIEF FINANCE OFFICER)

7. **DISCUSS AND CONSIDER ACTION ON ORDINANCE NO. 1310-10-25 OF THE CITY OF HONDO, TEXAS, REZONING APPROXIMATELY 3.10 ACRES OF LAND OWNED BY ST. JOHN THE EVANGELIST CATHOLIC CHURCH, BEING THE NORTH ½ OF BLOCK 29, LOTS 15-18, AND BLOCK 32, LOTS 1-10 (ASSESSOR'S PARCEL NOS. 16497 AND 16486), FROM RESIDENTIAL TWO (R-2) TO CENTRAL BUSINESS DISTRICT (CBD); DECLARING COMPLIANCE WITH MUNICIPAL ZONING REGULATIONS, STATE LAW, PUBLIC NOTICE AND HEARING REQUIREMENTS AND A PUBLIC PURPOSE; INCORPORATING RECITALS; PROVIDING A REPEALER AND SEVERABILITY CLAUSE; AND ESTABLISHING AN EFFECTIVE DATE. (UCHE ECHEOZO, DEVELOPMENT SERVICES MANAGER)**
8. **DELIBERATION AND POSSIBLE ACTION TO APPROVE A RESOLUTION AUTHORIZING THE CITY OF HONDO TO ENTER INTO A LETTER OF ENGAGEMENT WITH THE WATER FINANCE EXCHANGE (WFX) FOR TECHNICAL ASSISTANCE SERVICES RELATED TO THE CITY'S WATER AND WASTEWATER SYSTEMS. (JOHN NARON, CITY MANAGER)**
9. **ADJOURN.**

I hereby certify that the above Notice of Regular City Council Meeting of the governing body of the City of Hondo was posted on the bulletin board in City Hall, 1600 Avenue M, Hondo, Texas, at a place convenient and readily accessible to the general public at all times on October 21, 2025 @ 7:00 p.m.

ATTEST:



Rebekah Dolphus
City Secretary



The City Council of the City of Hondo reserves the right to convene in Executive Session in accordance with the Texas Open Meetings Act, Texas Government Code: Section 551.071 (Consultations with Attorney), Section 551.072 (Deliberations about Real Property), Section 551.074 (Personnel Matters), Section 551.076 (Deliberations about Security Devices), or Section 551.087 (Deliberations Regarding Economic Development Negotiations) on any of the above items.

NOTICE OF ASSISTANCE AT PUBLIC MEETINGS

The City of Hondo City Council Meetings is available to all persons regardless of disability. If you require special assistance, contact the City Secretary forty-eight (48) hours prior to the meeting time at 830-426-3378.



City Council Communication

***Title:* PRESENT, DISCUSS, AND CONSIDER ACTION ON RESOLUTION NO. ED 5-25 AUTHORIZING THE EXPENDITURE TO LIFTFUND IN THE AMOUNT OF \$105,000.00 FOR THE 0% INTEREST LOAN PROJECT AS PART OF THE SMALL BUSINESS DEVELOPMENT PROGRAM; AND AUTHORIZING PAYMENT THEREFORE. (SEAN PATTY, EDC DIRECTOR & CHRIS HILL, CHIEF FINANCE OFFICER)**

Date: October 27, 2025 ***From:***

INFORMATION:

FINANCIAL IMPACT:

STAFF RECOMMENDATION:

MOTION:

ATTACHMENTS:

1. EDC 2025.07.17 City of Hondo Presentation
2. RESOLUTION ED 5-25 (REVISED)
3. 5-25 LiftFund Agreement

STAFF CONTACTS:



City of Hondo 0% Interest Rate Loan Program (Proposed)



Who is LiftFund?

WE SUPPORT SMALL BUSINESS OWNERS

with affordable access to capital through small business loans and technical support for their dreams of entrepreneurship.



LiftFund



VISION

To be a driving force in transforming communities into vibrant hubs of opportunity, resilience, and economic independence.

This is the future that LiftFund imagines for the communities it serves.



MISSION

To transform lives by offering financial resources and support services designed to promote economic empowerment and uplift entrepreneurs, small businesses, their neighbors and surrounding communities.

This is the role that LiftFund will play to make its vision a reality.

Our Impact

FIRST 30 YEARS



ECONOMIC IMPACT
\$6 billion
(CDFI lending only)



LOANS MADE
28,000+



SUPPORT HOURS
70,000



ACCESS TO FUNDING
\$1 billion



JOBS CREATED/RETAINED
104,000

We are...

The first to
respond in a crisis.



A voice for
entrepreneurs.



A trusted partner for
people who **need a lift.**



Loan Buy Down Overview

Addresses the two most significant challenges for small businesses: capital and cash flow

WHY INVEST?

A WIN FOR SMALL BUSINESSES

- » **Community Impact:** Support local economic development and job creation
- » **Affordable Capital:** Provide entrepreneurs access to affordable capital to help grow and sustain their small business.
- » **Strengthened Relationships:** Build stronger ties with the community and business leaders
- » **Shared Success:** Collaborate with LiftFund to achieve mutual goals for economic growth and stability

A WIN FOR YOUR COMMUNITY

- » Increased economic activity
- » Increased job creation and retention
- » More business support, no loan liability
- » More businesses attracted by low-cost loans



Loan Buy Down Overview

INVESTMENT BY THE NUMBERS



2,157
LOANS MADE



\$55 million
LENDING AMOUNT



12,825
JOBS CREATED/RETAINED



\$14.5 million
INTEREST SAVED
BY BORROWERS



\$770 million
COMMUNITY
ECONOMIC IMPACT

Buy Down Partners:

Cities: City of Arlington, City of Corpus Christi, City of Edinburg, City of El Paso, City of Elsa, City of Laredo, City of Leon Valley, City of McAllen, City of San Antonio

Corporate/Nonprofit: CDFI Friendly Fort Worth, Congressional Earmark Funds, HEB, Hostetler/Wrigley Foundation, Houston Hospitality Association, Opportunity Finance Network, USAA, Wells Fargo

City of Hondo 0% Interest Rate Program

Budget: \$105,000

- Provide at least 7-10 loans to Hondo small businesses
- Average loan amount of \$35,000
- \$400,000 in capital to Hondo small businesses
- Create and/or retain up to 15 jobs
- Reduce the current interest rate to 0%
- One-year program
 - With flexible renewal options
- Tailored program marketing and dedicated team
 - Website landing page
 - Flyers
 - Virtual info session
 - Support from a Business Development Officer



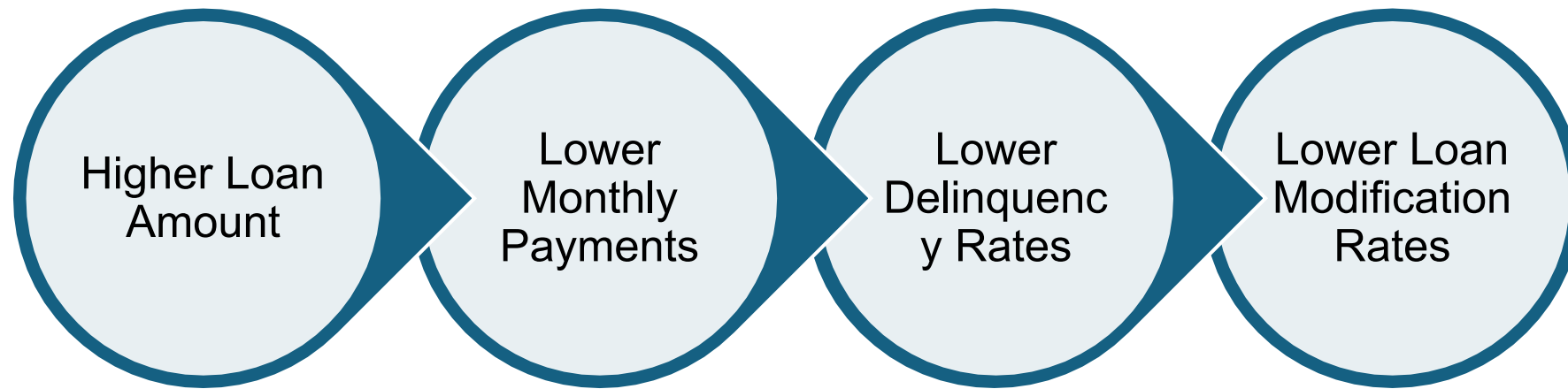
City of Hondo 0% Interest Rate Program



Loan Eligibility

- Business can be a startup or an established business (one that has been open for at least 6 months)
- Must be in good standing with creditors
- Loans are limited to businesses located within the Hondo city limits
 - Or intending to locate there and can demonstrate with a lease
- Business existence will be verified using LiftFund's current process
 - Smartlinx Report
 - Entity documents verified with the Secretary of State
 - Copies of an Assumed Business Name filed with the County

Benefits of Loan Buy Down Program



Other Positive Outcomes:

- Increased eligibility for traditional lending
- Increased credit score
- Increased revenue
- Jobs created & retained

Thank you.

Program Contact:
Caitlin Cowart
Director of Strategic Communications
& Public Affairs
Ccowart-deleon@liftfund.com
210-609-5109



RESOLUTION NO. ED 5- 25

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE HONDO ECONOMIC DEVELOPMENT CORPORATION, A TYPE B ECONOMIC DEVELOPMENT, RATIFYING AND REAPPROVING RESOLUTION NO. ED 5-25, AND APPROVING A FUNDING AGREEMENT WITH LIFTFUND FOR AN EXPENDITURE IN THE AMOUNT OF \$105,000.00 FOR THE 0% INTEREST LOAN PROJECT AS PART OF THE SMALL BUSINESS DEVELOPMENT PROGRAM, AUTHORIZED BY SECTION 505.158 OF THE TEXAS LOCAL GOVERNMENT CODE; AND PROVIDING FOR AN IMMEDIATE EFFECTIVE DATE.

WHEREAS, the Hondo Economic Development Corporation (hereinafter referred to as the "HEDC") is a Type B economic development corporation, created pursuant to Chapter 505 of the Texas Local Government Code, as amended; and

WHEREAS, Section 505.158 of the Texas Local Government Code provides that "[f]or a Type B corporation authorized to be created by a municipality with a population of 20,000 or less, "project" also includes the land, buildings, equipment, facilities, expenditures, targeted infrastructure, and improvements found by the corporation's board of directors to promote new or expanded business development." Further, the statute provides that "[a] Type B corporation may not undertake a project authorized by this section that requires an expenditure of more than \$10,000 until the governing body of the corporation's authorizing municipality adopts a resolution authorizing the project after giving the resolution at least two separate readings"; and

WHEREAS, the Board of Directors of the HEDC have approved a project with LiftFund in the amount of **One Hundred Five Thousand and No/100 Dollars (\$105,000.00)** for the 0% interest loan project as part of the Small Business Development Program, authorized by Section 505.158 of the Texas Local Government Code (the "Project"); and

WHEREAS, on or about August 21, 2025, HEDC approved Resolution No. ED 5-25 approving an expenditure to LiftFund in the amount of \$105,000.00 for the 0% interest loan project as part of the Small Business Development Program; and

WHEREAS, the Small Business Development Program consists of the following components: (1) \$105,000 total (\$100,000 interest buy-down plus \$5,000 marketing/outreach); (2) 0% interest to participants; (3) up to \$400,000 in loan volume; (4) 12-month term (Oct. 1, 2025–Sept. 30, 2026); (5) Quarterly reporting identifying each loan/recipient; and (6) eligibility/underwriting/acceptable uses as set out in the funding agreement between recipient and HEDC; and

WHEREAS, the Board of Directors of the HEDC do hereby reauthorize and reapprove Resolution No. ED 5-25 approving an expenditure to LiftFund in the amount of \$105,000.00 for the 0% interest loan project as part of the Small Business Development Program with the findings contained in this Resolution; and

WHEREAS, the Board of Directors of the HEDC do hereby authorize and approve the Funding Agreement with LiftFund, a copy of which is attached hereto as *Exhibit A* of this Resolution, and is incorporated herein for all purposes (the “Funding Agreement”); and

WHEREAS, the Board of Directors of the HEDC hereby find and determine that the project and expenditure through the Funding Agreement will promote new or expanded business development and otherwise meets the definition of “project” as that term is defined by Section 505.158 of the Texas Local Government Code, and the definition of “cost” as that term is defined by Section 501.158 of the Texas Local Government Code; and

WHEREAS, Section 501.073(a) of the Texas Local Government Code requires the City Council of the City of Hondo, Texas, to approve all programs and expenditures of HEDC, and accordingly the Funding Agreement attached hereto as *Exhibit A* is not effective until City Council has approved this project and Funding Agreement at a City Council meeting called and held for that purpose.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF DIRECTORS OF THE HONDO ECONOMIC DEVELOPMENT CORPORATION, A TEXAS NON-PROFIT CORPORATION, AS FOLLOWS:

Section 1. That the foregoing recitals are hereby found to be true and correct findings of the Board of Directors of the HEDC, and are fully incorporated into the body of this Resolution.

Section 2. That the Board of Directors of the HEDC find and determine that the project and Funding Agreement, a copy of which is attached hereto as *Exhibit A* of this Resolution, will promote new and expanded business development, and is otherwise consistent with Section 505.158 of the Texas Local Government Code, as amended.

Section 3. That the Board of Directors of the HEDC do hereby authorize and approve the Funding Agreement, a copy of which is attached hereto as *Exhibit A* of this Resolution, and is incorporated herein for all purposes.

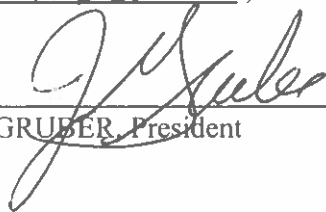
Section 4. That the Board of Directors of the HEDC do hereby authorize the Chair and/or Executive Director of the HEDC to execute said Funding Agreement in a form substantially similar to the Funding Agreement attached hereto as *Exhibit A* of this Resolution, and any documents related thereto, including any non-substantive revisions deemed necessary by HEDC counsel.

Section 5. That the Board of Directors of the HEDC do hereby authorize the release of any funds to LiftFund upon the following: (1) the approval of said Funding Agreement by the City Council of the City of Hondo, Texas; (2) execution of the Funding Agreement by the HEDC; and (3) upon approval of the HEDC Executive Director’s confirmation that all required documentation and reporting is satisfied.

Section 6. That this Resolution shall become effective after City Council of the City of Hondo, Texas, conducts two (2) readings of a resolution approving this project and Funding

Agreement, consistent with Section 505.158 of the Texas Local Government Code.

DULY RESOLVED by the Board of Directors of the Hondo Economic Development Corporation, on this the 16th day of October, 2025.



J. GRUBER, President

ATTEST:



ASHLEY LOWE, Secretary

DULY RESOLVED by the City Council of the City of Hondo, Texas, on this the _____ day of _____, 2025.

John McAnelly, Mayor
City of Hondo, Texas

ATTEST:

Rebekah Dolphus, City Secretary
City of Hondo, Texas

Exhibit A

[Funding Agreement]

RESOLUTION NO. ED 5-25

**RESOLUTION AUTHORIZING THE EXPENDITURE TO
LIFTFUND IN THE AMOUNT OF \$105,000.00 FOR THE 0%
INTEREST LOAN PROJECT AS PART OF THE SMALL
BUSINESS DEVELOPMENT PROGRAM; AND
AUTHORIZING PAYMENT THEREFORE**

WHEREAS, the Board of Directors finds it to be in the public interest to authorize the expenditure to **LIFTFUND** in the amount of **\$105,000.00** for services related to the **0% INTEREST LOAN** Project and **SMALL BUSINESS DEVELOPMENT** Program;

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF DIRECTORS OF
THE HONDO ECONOMIC DEVELOPMENT CORPORATION:**

SECTION ONE. That the Board Chair and Secretary are hereby authorized and directed to execute, on behalf of the Hondo Economic Development Corporation, an expenditure to **LIFTFUND** in the amount of **\$105,000.00** for services related to the **0% INTEREST LOAN** Project and **SMALL BUSINESS DEVELOPMENT** Program.

SECTION TWO. That the City Chief Financial Officer is hereby authorized and directed to make all payments required of the Hondo Economic Development Corporation pursuant to said purchase and sale agreement upon the City Chief Financial Officer's receipt of notice issued by the Executive Director of the Hondo Economic Development Corporation.

On motion of Director **RONNIE MILLER**, seconded by Director **ROGER HERNANDEZ**, the above and foregoing resolution was adopted by the Board of Directors of the Hondo Economic Development Corporation at a regular meeting on the **21ST** day of **AUGUST**, **A.D., 2025** by the following vote:

Directors voting "AYE": **Ronnie Miller, Ashley Lowe, Roger Hernandez, Rose Mary Mares, Rachel Ramirez (Brett Riff – Absent)**

Directors voting "NAY": **NONE**



J. GRUBER,
Chair of the Hondo Economic Development
Corporation

ATTEST:



ASHLEY LOWE
Secretary of the Hondo Economic Development
Corporation

**STATE OF TEXAS §
COUNTY OF MEDINA §
CITY OF HONDO §**

**FUNDING AGREEMENT FOR THE
HONDO EDC INTEREST BUY-DOWN
PROGRAM FOR SMALL BUSINESSES**

This Funding Agreement (this “Agreement”) is entered into as of this ____ day of October 2025 (the “Effective Date”) by and between the Hondo Economic Development Corporation (“Hondo EDC”), a non-profit organization dedicated to promoting economic growth and opportunity in Hondo, Texas and whose principal place of business is located at 700 Vandenberg Rd, Hondo, Texas and LIFTFUND INC. (“LiftFund”), a non-profit corporation whose principal place of business is located at 2014 South Hackberry San Antonio, Texas 78210, (collectively, the “Parties”).

RECITALS

WHEREAS, the purpose of Hondo’s Interest Buy-Down Program for Small Businesses (the “Program”) is to reduce the cost of capital for qualified participants located or relocating within the city limits of Hondo, Texas; and

WHEREAS, the Hondo EDC will remit \$100,000 to LiftFund to buy down the interest on loans and \$5,000 for marketing and promotion. LiftFund will provide up to \$400,000 in loan volume for the Program; and

WHEREAS, the interest rate to Program participants will be 0.0%; and

WHEREAS, LiftFund shall provide resources for outreach, operations and loan capital to implement and sustain the program; and

WHEREAS, LiftFund shall institute loan underwriting criteria and payment terms and conditions for the Program;

NOW THEREFORE, in consideration of the foregoing, and on the terms and conditions hereinafter set forth, the parties agree as follows:

**SECTION I
STATEMENT OF QUALIFYING BUSINESSES & ACCEPTABLE BUSINESS LOAN
PURPOSES**

- A. The following guidelines must be met in order to qualify for the Program:
- (i) Existing and start-up businesses.
 - (ii) Business must be registered with County of Medina and State of Texas, if applicable.
 - (iii) Business must generate sales tax.
 - (iv) Business must be in good standing with creditors.
 - (v) Business and business owner must meet credit requirements, according to LiftFund guidelines.
 - (vi) Business must be registered with the Texas Secretary of State.
 - (vii) Business must provide copies of assumed business name filed with the County of Medina, if applicable.
 - (viii) Business existence will be verified utilizing LiftFund’s verification process through SmartLinx.

- (ix) Businesses must be located, or relocating within, the city limits of Hondo. The business owner(s) does not have to reside within the city limits. The business must be located within the city limits. In the case of home-based businesses, the business must be located within the city limits. (Home-based businesses must generate a minimum of \$10,000.00 gross revenue a year).
- (x) Business must meet the Small Business Size standard, according to the Small Business Administration (SBA).
- (xi) Business must not be in one of the following industries: adult entertainment, lending, gambling, or marijuana-related business.
- (xii) Business must have the capacity to repay the loan.
- (xiii) Capacity to service the loan will be verified using current LiftFund practice for capacity verification.

B. The following are acceptable business loan purposes in order to qualify for the Interest Buy-Down Program for Small Businesses:

- (i) Working capital.
- (ii) Purchase of heavy machinery, equipment, furniture, fixtures, and inventory.
- (iii) Purchase of commercial real estate is only acceptable if applicant can serve the loan with a maximum term of 72 months.
- (iv) Refinancing of business term is only acceptable if:
 - The interest rate is usurious.
 - Business can prove the original purpose of the loan.
 - Good repayment history.
 - Refinancing this debt will improve business cash flow.

SECTION II

LOAN TERMS & CONDITIONS

All terms and conditions related to loan applications, such as commitment fees, pricing, terms, collateral, and required loan documents, will be established in accordance with LiftFund's relevant policies, schedules, and guidelines.

SECTION III

LOAN VOLUME

LiftFund shall ensure a loan volume of up to FOUR HUNDRED THOUSAND DOLLARS AND NO/100THS (\$400,000) is generated for the Program.

SECTION IV

REPORTS

LiftFund will provide a report to identify loans made and name and address of businesses receiving loans under the Program on a quarterly basis.

SECTION V
TERM AND TERMINATION

- A. This Agreement shall commence on October 1, 2025, and shall continue through September 30, 2026, unless terminated earlier in accordance with this Agreement. This Agreement may be extended for additional terms upon the mutual written agreement of the Hondo EDC and LiftFund, subject to the appropriation of funds and approval by the Hondo EDC Board of Directors and the Hondo City Council. In the event that all buydown funds allocated under this Agreement are not utilized during the contract term, LiftFund shall return any unexpended or uncommitted funds to the Hondo EDC within thirty (30) days following the contract end date or termination of this Agreement, whichever occurs first.
- B. If LiftFund fails to fulfill in a timely and proper manner its obligations under this contract or violates any of the agreements or stipulations of this contract, then LiftFund shall have thirty (30) days after the date of notice from the Hondo EDC to cure or correct such defect or failure.
- C. Notwithstanding the above, either party may terminate this Agreement at any time with 30 days written notice.

SECTION VI
VENUE

Venue for any legal action in connection with this Agreement is in County of Medina, State of Texas.

SECTION VII
INDEMNIFICATION

The Parties covenant to fully indemnify, save, and hold each other and their respective officers, employees, and agents ("Indemnitees") against all liability, damage, loss, claims demands, and actions of any kind on account of personal injuries (including, without limiting the foregoing, workers' compensation and death claims), or property loss or damage of any kind, which arise out of or are in any manner connected with, or are claimed to arise out of or be in any manner connected with activities conducted under or incidental to this Agreement, including any injury, loss or damage caused by the sole or contributory negligence of any or all of the Indemnitees. The Parties must, at their own expense, investigate all those claims and demands, attend to their settlement or other disposition, defend all actions based on those claims and demands with counsel satisfactory to Indemnitees, and pay all charges of attorneys and all other cost and expenses of any kind arising from the liability, damage, loss, claims, demands, or actions.

SECTION VIII
LIMITATION OF LIABILITY

The Hondo EDC agrees to limit LiftFund's liability arising from acts, errors, or omissions such that the total liability of LiftFund shall not exceed the amount actually paid by the Hondo EDC to LiftFund during

the term of this Agreement. The Hondo EDC agrees that LiftFund will not be liable for any indirect, incidental, special, or consequential punitive or multiple damages, including without limitation any damages resulting from loss of use, loss of business, loss of revenue, loss of profits, or loss of data, arising in connection with this Agreement, even if the Hondo EDC has been advised of the possibility of such damages. The foregoing limitation of liability shall apply to the maximum extent allowed by law for limitation of LiftFund's liability, regardless of the cause of action under which such damages are sought.

SECTION IX **AGREEMENT CONSTRUCTION**

The headings of the Sections contained in this Agreement are for reference purposes only and shall not affect the meaning or interpretation of this Agreement. The Parties have been advised by counsel in connection with this Agreement. This Agreement shall be construed and interpreted in accordance with the plain meaning of its language, and not for or against either party, and giving effect to all of the terms, conditions, and provisions of this Agreement. Nothing contained in this Agreement shall be deemed to confer any right or benefit on any person who is not a party to this Agreement.

SECTION X **SEVERABILITY**

If any term or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired or invalidated.

SECTION XI **NOTICE**

Any notices to be given under this Agreement shall be in writing, (i) sent by registered or certified mail, postage prepaid, return receipt requested or (ii) sent by nationally recognized overnight courier (e.g. Federal Express) with electronic tracking, and addressed to such party as follows:

(a) Notices to Hondo EDC:

Hondo Economic Development Corporation
700 Vandenberg Rd.
Hondo, TX 78861
Attn: Sean Patty

(b) Notices to LiftFund:

LiftFund Inc.
2014 S. Hackberry
San Antonio, Texas 78210
Attn: Adam Henson

Such notices shall be deemed delivered (i) in the case of U.S. mail in the manner provided above, three (3) business days after posting or (ii) if sent by nationally-recognized overnight courier with electronic tracking service, the next business day after depositing same with such overnight courier before the

overnight deadline and if deposited with such courier after such deadline, then the next succeeding business day.

SECTION XII
SUCCESSORS AND ASSIGNS

The Hondo EDC and LiftFund each bind themselves, their partners, successors, executors, administrators, and assigns to the other party of the Agreement in respect to all covenants of this Agreement. Neither the Hondo EDC nor LiftFund shall assign, sublet, or transfer interest in this Agreement without written consent of the other.

SECTION XIII
CONFLICT OF TERMS AND MERGER CLAUSE

If any of the terms of this Agreement conflict in any respect with any of the terms of the attached Exhibit, the terms of this Agreement shall be controlling. This Agreement constitutes the entire agreement by and between the parties regarding any and all matters herein.

SECTION XIV
AMENDMENTS AND MODIFICATIONS

No amendments or modifications to this Agreement may be made, nor any provision waived, unless in writing signed by a person duly authorized to sign agreements on behalf of each party.

EXECUTED by the parties in triplicate originals on this ____ day of October 2025.

THE HONDO EDC

By: _____
J. Gruber
President

LIFTFUND INC.

By: _____
Amy H. Hereford
President & CEO

Exhibit A
Statement of Work
LiftFund

1. Services

Funds will be used for an Interest Buy Down Program and marketing, which will allow LiftFund to provide 0% interest loans and consultations to small business owners and entrepreneurs in the City of Hondo, Texas.

2. Beneficiaries

LiftFund aspires to provide at least eight (8) eligible small business owners with 0% interest on loans up to thirty-five thousand dollars (\$35,000).

3. Other Funding Sources

LiftFund will be leveraging funds received from funders. In addition, LiftFund uses grant funding to support personnel and operation expenses.

4. Results

The Interest Buy Down program will provide small businesses in the City of Hondo with much needed capital at a 0% interest rate. It will result in up to \$400,000 in loan volume for the Program.

Exhibit B
Program Costs to the Hondo EDC

Type of Expenditures	Amount
Interest Buy Down	\$ 100,000
Marketing & Outreach	\$ 5,000
<i>Total</i>	\$ 105,000



City Council Communication

Title: DISCUSS AND CONSIDER ACTION ON ORDINANCE NO. 1310-10-25 OF THE CITY OF HONDO, TEXAS, REZONING APPROXIMATELY 3.10 ACRES OF LAND OWNED BY ST. JOHN THE EVANGELIST CATHOLIC CHURCH, BEING THE NORTH ½ OF BLOCK 29, LOTS 15–18, AND BLOCK 32, LOTS 1–10 (ASSESSOR’S PARCEL NOS. 16497 AND 16486), FROM RESIDENTIAL TWO (R-2) TO CENTRAL BUSINESS DISTRICT (CBD); DECLARING COMPLIANCE WITH MUNICIPAL ZONING REGULATIONS, STATE LAW, PUBLIC NOTICE AND HEARING REQUIREMENTS AND A PUBLIC PURPOSE; INCORPORATING RECITALS; PROVIDING A REPEALER AND SEVERABILITY CLAUSE; AND ESTABLISHING AN EFFECTIVE DATE. (UCHE ECHEOZO, DEVELOPMENT SERVICES MANAGER)

Date: October 27, 2025 **From:**

INFORMATION:

FINANCIAL IMPACT:

STAFF RECOMMENDATION:

MOTION:

ATTACHMENTS:

1. 1310-10-25 ST JOHN REZONE DOCS1-#354140-v1-DRAFT_ORD_St__John_Rezone_10_08_2025
2. MAP

STAFF CONTACTS:

ORDINANCE NO. 1310-10-25

AN ORDINANCE OF THE CITY OF HONDO, TEXAS, REZONING APPROXIMATELY 3.10 ACRES OF LAND OWNED BY ST. JOHN THE EVANGELIST CATHOLIC CHURCH, BEING THE NORTH ½ OF BLOCK 29, LOTS 15–18, AND BLOCK 32, LOTS 1–10 (ASSESSOR’S PARCEL NOS. 16497 AND 16486), FROM RESIDENTIAL TWO (R-2) TO CENTRAL BUSINESS DISTRICT (CBD); DECLARING COMPLIANCE WITH MUNICIPAL ZONING REGULATIONS, STATE LAW, PUBLIC NOTICE AND HEARING REQUIREMENTS AND A PUBLIC PURPOSE; INCORPORATING RECITALS; PROVIDING A REPEALER AND SEVERABILITY CLAUSE; AND ESTABLISHING AN EFFECTIVE DATE.

WHEREAS, the City of Hondo, Texas (“City”) is a home-rule municipality empowered by Chapter 211 of the Texas Local Government Code and its Charter to regulate the use of land within its incorporated limits through zoning regulations and zoning district boundaries; and

WHEREAS, the City Council of the City of Hondo (“City Council”) previously approved and adopted the Hondo Unified Development Code (“UDC”) and Comprehensive Zoning Map on January 8, 2018, by Ordinance No. 1148-01-18, as may be amended from time to time; and

WHEREAS, State Law and the UDC provides procedures for amending the City’s official zoning map and changing the classification of property within the corporate limits; and

WHEREAS, an application was submitted by St. John the Evangelist Catholic Church, owner and applicant, requesting a change in zoning from Residential Two (R-2) to Central Business District (CBD) for the following described property situated in the City of Hondo, Medina County, Texas:

North ½ of Block 29, Lots 15–18, and Block 32, Lots 1–10, as recorded in Volume 1, Page 127 of the Plat Records of Medina County, Texas (Assessor’s Parcel Nos. 16497 and 16486); generally located between Avenue J and Avenue K, and between 21st Street and 22nd Street, within the City of Hondo, Texas; and as more particularly depicted in Exhibit “A”, attached hereto and incorporated herein by reference; and

WHEREAS, in accordance with state law and the City’s Code of Ordinances, notice of public hearings before both the Planning and Zoning Commission and the City Council regarding the requested zoning change was published in the *Hondo Anvil Herald*, a newspaper of general circulation in the City of Hondo — the first notice on **August 28, 2025**, for the Planning and Zoning Commission hearing, and the second notice on **September 11, 2025**, for the City Council hearing — each publication being made more than fifteen (15) days prior to the respective public hearings; and

Commented [MM1]: City to attach map or survey showing boundaries of the specific property that is to be rezoned. Applicant may have a survey that can be provided.

WHEREAS, written notice of the above public hearings before the Planning & Zoning Commission and the City Council were sent to each owner of real property, as indicated on the approved tax roll of the City of Hondo, within 200 feet of the property to be rezoned, with said notice provided more than ten (10) days prior to the initial public hearing of the City Council as cited above; and

WHEREAS, the Planning and Zoning Commission conducted said public hearing on **September 15, 2025**, and, after due consideration and deliberation, voted to recommend approval of the requested zoning change from Residential Two (R2) to Central Business District (CBD); and

WHEREAS, the City Council of the City of Hondo conducted a public hearing on the proposed zoning change on **October 13, 2025**, after due notice in compliance with Chapter 211 of the Texas Local Government Code; and

WHEREAS, the City Council, having given full consideration to the request, the staff report, the recommendation of the Planning and Zoning Commission, and all testimony and evidence presented at the public hearing, finds that the proposed zoning change is in the best interest of the City, consistent with the City's Comprehensive Plan, and promotes the public health, safety, and general welfare of the community.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF HONDO, TEXAS, THAT:

SECTION 1. ZONING AMENDMENT. The zoning district for approximately 3.10 acres of land in Medina County, Texas, legally described as the South ½ of Block 29, Lots 15–18, and Block 32, Lots 1–10, as recorded in Volume 1, Page 127 of the Plat Records of Medina County, Texas; said property being identified as Assessor's Parcel Nos. 16497 and 16486, and being generally located between Avenue J and Avenue K, and between 21st Street and 22nd Street within the City of Hondo, Texas; said property being depicted in **EXHIBIT "A"** (the "Property"), and incorporated herein by reference, is hereby amended from Residential Two District (R2) to Central Business District (CBD) District. Further, in accordance with Section 3.3 of the UDC, as of the effective date of this Ordinance the City Council hereby authorizes and directs City staff to amend the City's Official Zoning Map to include the zoning changes set forth in this Ordinance.

Commented [MM2]: Map or Survey that shows the boundaries.

SECTION 2. DECLARATION OF COMPLIANCE. The City Council hereby finds and declares that all required notices and public hearings for this zoning change have been duly given and conducted as required by the City of Hondo Code of Ordinances and the laws of the State of Texas.

SECTION 3. PUBLIC PURPOSE. The City Council finds that this zoning change promotes sound land use, is consistent with the City's Comprehensive Plan, and is necessary for the orderly growth and development of the City, thereby serving a valid public purpose.

SECTION 4. INCORPORATION OF RECITALS. The City Council finds that the recitals in the preamble of this Ordinance are true and correct and incorporate them as findings of fact.

SECTION 5. REPEALER. All ordinances or parts of ordinances in conflict with this Ordinance are hereby repealed to the extent of such conflict.

SECTION 6. SEVERABILITY. If any section, subsection, clause, or phrase of this Ordinance is for any reason held to be invalid or unconstitutional, such decision shall not affect the validity of the remaining portions of this Ordinance, which shall remain in full force and effect.

SECTION 7. OPEN MEETINGS COMPLIANCE. It is hereby officially found and determined that the meeting at which this Ordinance was adopted was open to the public, and that public notice of the time, place, and purpose of said meeting was given as required by Chapter 551 of the Texas Government Code.

SECTION 8. EFFECTIVE DATE. This ordinance shall become effective upon the adoption of this Ordinance, and any notice and publication required by City Charter or other law.

PASSED, APPROVED AND ADOPTED this 27TH day of October, 2025, by a vote of ____ (ayes) to ____ (nays) with ____ abstentions by the City Council of the City of Hondo, Texas.

CITY OF HONDO, TEXAS

John McAnelly, Mayor

ATTEST:

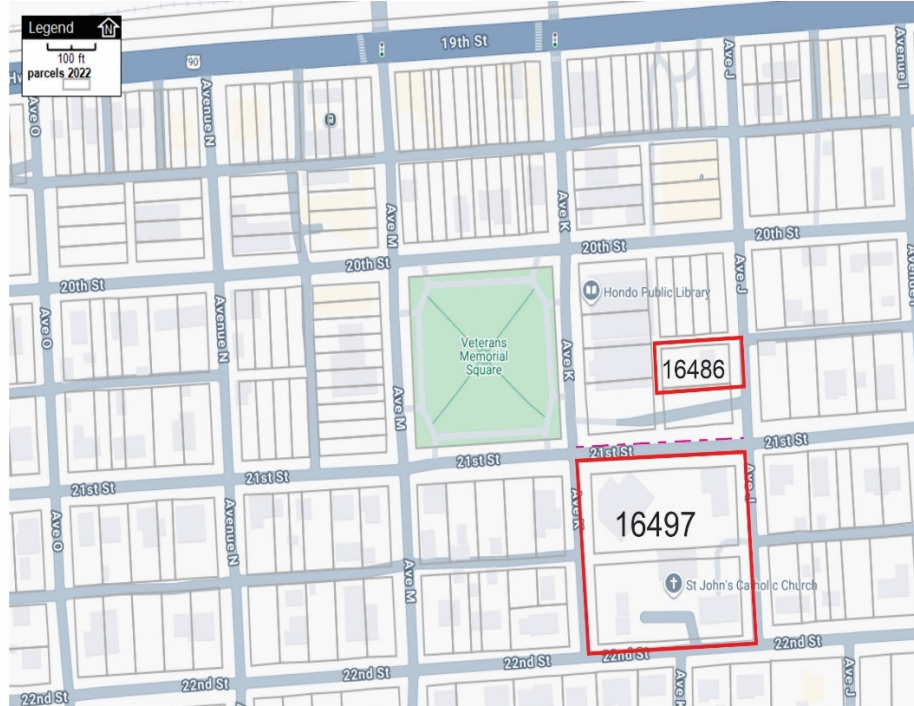
Rebekah Dolphus, City Secretary

	SUBDIVISIONS/PARCELS
	AREA TO BE REZONED
	MEMORIAL SQUARE
	CENTRAL BUSINESS DISTRICT



10/3/25, 6:32 PM

Print Preview



SHEET
2/4

ZONING CHANGE

Target Rezoning Area

Drawn by: UE

Checked by: Uche Echeozo

Date: October 04, 2025

Scale: N.T.S.



City of Hondo
Development Service
1600 Avenue M,
Hondo, TX. 78861
830-426-4737



City Council Communication

***Title:* DELIBERATION AND POSSIBLE ACTION TO APPROVE A RESOLUTION AUTHORIZING THE CITY OF HONDO TO ENTER INTO A LETTER OF ENGAGEMENT WITH THE WATER FINANCE EXCHANGE (WFX) FOR TECHNICAL ASSISTANCE SERVICES RELATED TO THE CITY'S WATER AND WASTEWATER SYSTEMS. (JOHN NARON, CITY MANAGER)**

Date: October 27, 2025 ***From:***

INFORMATION:

FINANCIAL IMPACT:

STAFF RECOMMENDATION:

MOTION:

ATTACHMENTS:

1. WFX Introduction slides for Hondo
2. Resolution DRAFT- City of Hondo
3. LOE DRAFT - City of Hondo
4. WFX-TX-Bios

STAFF CONTACTS:



Water Finance Exchange: An Introduction



WFX
WATER FINANCE EXCHANGE
NO COMMUNITY LEFT BEHIND

Who is WFX?

- 💧 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 (and how)?

Organize • Plan • Prioritize • Fund • Impact

- 💧 WFX is connected to a nationwide network of experts, manages a revolving Pre-Development Fund, and possesses a diverse knowledge base, each used to assist communities in finding solutions to water utility needs and connect communities to the best funding and expertise in the public, private, and philanthropic sectors.
- 💧 We are backed by our philanthropic partners who believe in our mission and understand the value of working hand-in-hand with communities to build capital plans, find funding opportunities, and submit applications that support the communities' most immediate and long-term goals.
- 💧 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, Arlington Water, Amarillo Water, 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

1. Annona, City of
2. Anthony, City of
3. Bandera, City of
4. Beeville, City of
5. Bluff Dale WSC
6. Camp Wood, City of
7. Carrizo Springs, City of
8. Central Texas WSC*
9. Chilton Water and Sewer
10. Crystal City
11. Del Rio, City of
12. Green Acres MHP
13. Hemphill, City of
14. Jim Wells County**
15. Jones River Bend WSC
16. Junction, City of
17. Kingsville, City of
18. McCoy WSC
19. Melvin, City of
20. Millersview Doole WSC
21. Morgan Mill WSC
22. New Ulm WSC
23. Old Alton WSC
24. PB & SC WSC
25. Pineland, City of
26. Presidio County ***
27. Quanah, City of
28. Rancho Vista WSC
29. Red River Authority
30. Sabinal, City of
31. Sandbranch Development and WSC
32. South Freestone County WSC
33. South Freestone County WSC
34. South Plains WSC
35. South Texas Water Authority****
36. Stryker Lake WSC
37. Tri-Community WSC
38. Union Hill ISD
39. Valentine, Town of
40. Victoria County WCID
41. Weslaco, City of
42. Victoria County WCID
43. Weslaco, City of

*Central Texas - Wholesaler to 20 community systems

**Jim Wells - Loma Linda, English Acres, Loma Alta, Casa Blanca, Sandy Bluff, City of Banquette

***Presidio County - Marfa, Presidio, Shafter, Redford, Presidio UGWCD, Presidio MMD, Candelaria, Ruidosa

****South Texas Water Authority - Ricard WSC, Nueces WSC, Driscoll, City of, Kingsville, City of, Bishop, City of, Agua Dulce, City of, Nueces WCID# 5

As of December 9, 2024

Successful Funding in 2023

Successful Funding Applications WFX lead or contributed to – total \$60,243,500

Crystal City, City of (South Texas)

- \$8,861,738 **initial** grant level 70%

South Texas Water Authority (Coastal Bend) – plus 7 other communities in STWA

- \$7,829,762 initial grant level 70%

Presidio County (West Texas) – plus 7 other communities in Presidio County

- \$39,010,000 initial grant level 70%

South Plains WSC (North Texas) – plus 4 other communities in South Plains WSC

- \$3,462,000 initial grant level 70%

Jim Wells County (Coastal Bend) – plus 7 other communities in Jim Wells County

- \$1,080,000 initial grant level 70%

Successful Funding, so far, in 2024

Funding Applications WFX lead or contributed to – total \$297,941,600

Initial Invitations for Funding – total \$46,360,883, over \$212M still pending decision

Jim Wells County (Coastal Bend) – Colonia of Loma Linda

- \$1,150,000 for Drinking Water State Revolving Fund

Bandera, City of (Hill Country)

- \$15,500,000 for Clean Water State Revolving Fund

South Freestone County WSC (East Texas)

- \$6,390,000 initial grant level 70%
- \$1,387,500 initial grant level 70% for Texas Water Loss fund

Del Rio (Border)

- \$1,215,000 initial grant level 50% for Lead Service Line Replacement program



Services at NO direct cost to you!

Our philanthropic supporters ensure that we can provide these services free of charge!

In addition to the funding application support we provide, we can also provide financial support in the form of:

- Small grants (\$5,000-10,000) for urgent and discrete tasks and projects
- Low-interest (AAA rate) loans (up to \$250,000) with payback periods up to 7 years



WFX
WATER FINANCE EXCHANGE
NO COMMUNITY LEFT BEHIND



Questions?

www.waterfx.org



Rogelio Rodriguez
Director, Municipal
Finance
rrodriguez@waterfx.org

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

WFX
WATER FINANCE EXCHANGE
NO COMMUNITY LEFT BEHIND

RESOLUTION

WHEREAS, access to safe and reliable water and wastewater services is essential to protecting public health, safeguarding the environment, and supporting economic development; and

WHEREAS, the long-term sustainability of these services depends on sound financial, managerial, and technical practices; and

WHEREAS, many communities face increasing challenges due to aging infrastructure, regulatory requirements, and limited local capacity; and

WHEREAS, working collaboratively with neighboring communities, non-profit, and non-governmental organizations, and regional partners can create opportunities for shared solutions, cost savings, and improved service delivery; and

WHEREAS, the Water Finance Exchange (WFX), a nonprofit organization, offers technical assistance to help communities assess their water and wastewater systems, identify needs, develop solutions, and access funding; and

WHEREAS, the City of Hondo recognizes the value of this partnership and is committed to improving the sustainability and resilience of its water and wastewater services;

NOW, THEREFORE, BE IT RESOLVED, that the City of Hondo formally commits to working in good faith with Water Finance Exchange and other partners to identify, develop, and pursue strategies that strengthen the financial, managerial, and technical capacity of its water and wastewater systems for the benefit of current and future residents.

PASSED AND ADOPTED on this __/__/____ (DATE)

John McAnelly
Mayor City of Hondo
City of Hondo



September 29, 2025

John Naron
City Manager
City of Hondo
1600 Avenue M
Hondo, Texas 78861

Re: Engagement with the City of Hondo for Technical Assistance Services

Dear Mr. Naron:

The Water Finance Exchange (“WFX”) is pleased to support the City of Hondo (“Hondo”) as it evaluates the needs of its water and/or wastewater system systems. WFX provides communities with technical assistance to strengthen financial, managerial, and operational capacity, and we look forward to working with Hondo as it considers infrastructure improvements, funding opportunities and long-term sustainability strategies.

This engagement letter confirms for WFX to conduct a needs assessment and provide preliminary technical assistance services, which may include the following:

- Completing a WFX Assessment and developing a corresponding Task List of Technical Assistance Services, at which point a proposed Scope of Services (“Scope”) will be presented to Hondo for consideration;
- Reviewing existing financials;
- Assisting with the procurement of additional professional services, such as with engineering and/or financial services
- Advising on appropriate funding programs or financing mechanisms for capital projects;
- Coordinating with state and federal agencies, technical assistance providers, professional service providers, regional organizations and local governments, and other relevant partners.

Following a preliminary needs assessment and development of a proposed Scope, WFX services are designed to be comprehensive and flexible. The Scope may be amended at any time based on Hondo’s needs, subject to mutual agreement. We would be happy to discuss expanding the Scope at any time should Hondo desire.

The WFX project team will be led by Lia Clark and supported by other WFX professionals as needed. Attached are biographies of the core WFX team available to support Hondo. Lia Clark will serve as your primary contact. We understand that Hondo may be working in partnership with other entities and, as such, Hondo authorizes WFX and its representatives to communicate and coordinate directly with each of them as needed.

WFX is funded, in part, through philanthropic partners, which allows WFX to provide the

services presented in the Scope above at no cost to Hondo. Some specialized services, including, but not limited to, investment-grade rate analysis, regionalization opportunities assessment, and post-award funding management, are offered on a fee-for-service basis. In certain cases, these services may be subsidized up to 100%, or provided at no cost. Should Hondo wish to pursue these specialized services, WFX will execute a separate agreement to govern their provision.

As a 501(c)(3) non-profit organization, WFX is also eligible for reimbursement of our costs related to funding application support under various state and federal funding programs upon a successful award of funds for capital projects. Should Hondo] pursue funding for capital projects through state and federal programs, WFX would recommend Hondo procure technical assistance support for administrative services to complete and manage all federal funding application requirements.

Hondo or WFX may terminate this engagement upon 14 days written notice to the other.

WFX often highlights client success stories in its reports and marketing materials and, as such, we would ask Hondo to authorize WFX to reference our work with Hondo, including identifying Hondo] as its client, in WFX's marketing materials. This information is made available to WFX funders and the general public for the purpose of describing the WFX's role in supporting Hondo.

We are excited to be working with you on this matter. If the terms of this engagement letter are acceptable, please sign below and return a copy, or signify your acceptance by email.

Sincerely,

[Signature]
Lia Clark
Community Support Director

Agreed:

City of Hondo

John Naron
City Manager

Date: _____

Cc: Viviana Ortiz, Aliyha Hill

G-17 Notice: *The Water Finance Exchange is acting as a technical assistance provider and not as a municipal advisor, financial advisor or fiduciary to the Issuer or any other person or entity in connection with the issuance of municipal securities by the Issuer. The information provided is not intended to be and should not be construed as "advice" within the meaning of Section 15B of the Securities Exchange Act of 1934. The Issuer should consult*

with its own financial and/or municipal, legal, accounting, tax and other advisors, as applicable, to the extent it deems appropriate. If the Issuer would like a municipal advisor that has legal fiduciary duties to the Issuer, then the Issuer is free to engage a municipal advisor to serve in that capacity. WFX can provide municipal advisor services separately from the terms set forth in this agreement under Water Finance Exchange Municipal Advisors (WFXMA), <https://waterfxma.com/>.

WFX Staff Bios (attached)

MEET YOUR TEAM

Community Support Staff



Lia Clark

Texas Community Support Director

720-272-0452

llark@waterfx.org

Ms. Clark has experience as a water resource engineer on both domestic and international community-centered water, wastewater, and stormwater projects. She has conducted sustainable water resource management projects with Indigenous communities in Peru and rural communities in El Salvador. Most recently she worked with over 50 communities in the United States at Community Engineering Corps, connecting community leaders with the tools and expertise they needed to receive vital infrastructure funding. In addition to her technical background, she brings a decade of experience in participatory research, communications, and public outreach on the necessity of water, sanitation, and hygiene infrastructure for all. She holds a Masters in Development Engineering from the University of California, Berkeley and a Bachelors in Environmental Engineering from Colorado State University.



Viviana Ortiz

Texas Community Support Manager

915-443-4471

vortiz@waterfx.org

Viviana Ortiz is an experienced professional in community development and infrastructure projects. She has worked with local governments across rural Texas to manage grant-funded construction projects intended to increase economic development in Main Street areas, improve water/road infrastructure, and address disaster recovery/mitigation. With a diverse background, Viviana brings a strong expertise in project management, compliance, and a collaborative approach to problem-solving. Viviana holds a Bachelor of Arts degree in Government from the University of Texas at Austin and looks to continue learning about sustainability policies that drive positive change in underserved communities.



Aliyha Hill

Texas Community Support Specialist

ahill@waterfx.org

Aliyha holds a passion for public health and community engagement. She is currently pursuing a Doctor of Public Health (DrPH) at Johns Hopkins University and previously earned her Master of Public Health and Bachelor of Health Science from the University of Missouri-Columbia. Aliyha's professional journey began in government emergency response, where she learned the importance of accessible resources for communities. Known for her expertise in engagement, outbreak response, and collaboration, she has consistently aimed to close the gap in health inequities. Her ability to engage key stakeholders and uplift communities has been instrumental in keeping adolescents and families healthy.

MEET YOUR TEAM

Supporting Staff & Advisors

Hank Habicht

Managing Co-Founder

Mr. Habicht serves as a Principal at Global Water 2020 and as Managing Director of the U.S. Water Partnership. His career has included leadership positions at the U.S. Department of Justice as Assistant Attorney General in charge of the Environment and Natural Resources Division, and at the U.S. EPA as Chief Operating Officer. In 1991, the U.S. EPA awarded him with the Total Quality Leadership Award, and in 2009 he received the national Richard Mellon Award for Environmental Stewardship. Mr. Habicht holds a BA with High Honors from Princeton University and a JD from the University of Virginia.

Brent Fewell

Co-Founder, General Counsel

As an environmental lawyer and former corporate executive and senior U.S. EPA official in EPA's Offices of Water and Congressional and Intergovernmental Relations, he brings a wealth of knowledge and unique perspective to communities navigating the regulatory and political arenas. He routinely works with water and wastewater utilities, advising on governance and compliance related matters. He also co-chairs the Water Ad Hoc Group, composed of all the national water and wastewater associations, aimed at advocating for additional funding and policy reform to increase the sustainability and resilience of water utilities across the nation.

Rogelio Rodriguez

Director

Financial and Affordability Planning; 25 years of experience

As water is a foundational utility for community health and prosperity; in 2021 he joined Water Finance Exchange as a Director after 25 years in public finance investment banking. At WFX he oversees community engagements to bring scalable water, wastewater and flood infrastructure solutions. In this work he focuses on regional collaborations, water resource management, project design and implementation and holistic solutions that consider health, affordability and economic opportunity. Rogelio believes in meeting communities where they are. With the tremendous resources at WFX Rogelio helps to provide capacity in administration, operations and finance.

Buzz Pishkur

Senior Advisor

Water and Wastewater Operations and Performance Planning; 50 years of experience

Mr. Pishkur served as the Midwest director of business development for the United Water Company, a leader in the water services industry, from 2010-2012. He was named President and CEO of Aqua Ohio Inc., the largest water company in the state of Ohio, in 1992. He was also President and CEO of western Pennsylvania operations of Aqua Pennsylvania during this same period. He has achieved the highest licensing for water treatment operations in Ohio, Illinois, and Texas.

Marcia Reuben

Senior Advisor

Regulatory Compliance, Water Loss and Non-Revenue Water; 45 years of experience

Marcia has 45 years of experience, with 25 years in the water industry. Prior to retiring in 2024, Marcia was the Vice President of Quality and Compliance for Inframark, LLC, providing water, wastewater, and infrastructure solutions to municipalities, utility districts and industries. Through the AWWA, Marcia has completed specialized training in Water Audits and Non-Revenue Water, and Risk and Resilience, and remains an active member of AWWA. Marcia received her M.B.A. from St. Joseph's University and her B.S. in Business Administration from the University of Southern California.

Carlos Rubinstein

Senior Advisor

Regulatory Compliance and Governance; 45 years of experience

Rubinstein was appointed by Governor Rick Perry to serve as chairman of the Texas Water Development Board from 2013-2015. During his tenure, he oversaw the implementation of the \$2 billion State Water Infrastructure Fund for Texas. He also served as the Texas representative to the Western States Water Council, and the Border Governors' Conference Sustainable Development worktable. Mr. Rubinstein served as a commissioner of the Texas Commission on Environmental Quality (TCEQ) from 2009–2013.