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# AVAILABLE FINANCIAL ASSISTANCE



## WATER AND WASTEWATER ASSISTANCE

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Department of Local Affairs  
1313 Sherman Street, Room 521  
Denver, Colorado 80203  
303-864-7736  
[www.dola.colorado.gov](http://www.dola.colorado.gov)

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## INTRODUCTION

There are a number of potential sources of funds available to local governments and other community organizations to make needed improvements to water and wastewater systems. This publication details the commonly used sources of funding from the federal and state governments for these needs. For more specific questions related to these funding sources, please contact the program managers listed at the end of the descriptions of each program, or the Department of Local Affairs Field Representatives listed at the end of the handout.

## **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**

CDBG is a state administered, federally-funded program that funds public facility improvements and infrastructure projects. Grants are provided to "non-entitlement" municipalities and counties for projects which principally benefit low and moderate income (LMI) persons. Districts and private entities (such as nonprofit water companies or homeowners associations) are eligible if sponsored by a municipality or county.

Eligible activities include infrastructure, public facilities improvements, and property acquisition and rehabilitation. All activities must meet at least one of three national objectives: benefit to low and moderate income persons, prevention or elimination of slum and blight, or address an urgent need.

Ineligible activities include buildings for the general conduct of government, general government expenses, income payments, operating/maintenance, and repairs. Business loans are also available for improvements on businesses' private property.

CONTACT: Department of Local Affairs Field Team (see last page).

## **ECONOMIC DEVELOPMENT ADMINISTRATION (EDA) PUBLIC WORKS AND DEVELOPMENT FACILITIES PROGRAM**

Federal grants are provided to help distressed communities attract new industry, encourage business expansion, diversify their economies, and generate long-term, private sector jobs. Among the types of projects funded are water and sewer facilities primarily serving industry and commerce; access roads to

industrial sites or parks; and business incubator buildings. Proposed projects must be located within an EDA eligible area. Eligibility is based on low per capita income (PCI) or high unemployment. Eligibility can also be based on various measures of special economic need. Projects must be consistent with an approved Comprehensive Economic Development Strategy (CEDS). An applicant may be a state, political subdivision of a state, Indian tribe, special-purpose unit of government, or public or private nonprofit organization. CONTACT: Trisha Korbass, EDA (303) 844-4902 or [tkorbass@eda.doc.gov](mailto:tkorbass@eda.doc.gov).

## **ENERGY & MINERAL IMPACT ASSISTANCE GRANT/LOAN PROGRAM**

The largest distribution of funds by the State Energy and Mineral Impact Assistance Program occurs in the form of discretionary grants for basic infrastructure and community development projects. Loans are available, with a fixed interest rate of 5%, for domestic treated water and sewer projects only.

The purpose of the Energy and Mineral Impact Assistance Program is to assist political subdivisions that are socially and/or economically impacted by the development, processing, or energy conversion of minerals and mineral fuels. Funds come from the state severance tax on energy and mineral production and from a portion of the state's share of royalties paid to the federal government for mining and drilling of minerals and mineral fuels on federally-owned land. The program was created by the legislature in 1977.

The department is assisted by a twelve-member Energy and Mineral Impact Assistance Advisory Committee, which meets several times each year, to consider applications for grants and low-interest loans. Seven members are appointed by the Governor to four-year terms, while the remaining five are state department executive directors or their designees. Final funding decisions are made by the department's executive director.

Entities eligible to receive grants and loans include municipalities, counties, school districts, special districts and other political subdivisions and state agencies. The kinds of projects that are funded include -- but are not limited to -- water and sewer improvements, road improvements, construction/improvements to recreation centers, senior centers and other public facilities, fire protection buildings and equipment, and local government planning.

The program includes categorizing grants into Tier I and Tier II and clarifying evaluation criteria, including match requirements.

CONTACT: Department of Local Affairs Field Team (see last page), and the program website at: <https://www.colorado.gov/pacific/dola/energymineral-impact-assistance-fund-eiaf>.

## **USDA RURAL DEVELOPMENT (RD)**

Rural Development (RD) awards long term, low interest loans and grants to rural communities (10,000 population or less) for construction and replacement of water, wastewater, storm sewer and solid waste facilities. Eligible communities include municipalities, non-profits (such as homeowners associations) and Federally Recognized Tribes. Communities can receive a loan and grant combination, with percentages based median incomes, health hazard elimination and annual debt service charges to keep user costs reasonable. **Project planning grants** up to \$30,000 are also available for low-income rural communities. The income for the service area cannot exceed \$52,720 and the percentage of grant funds per project is based on population of the service area. **The Solid Waste Management Grant Program** can assist rural communities with technical assistance and/or training related to the management and reduction of solid fill to improve water quality. Funds may be used for construction, engineering, interest payments during construction, essential equipment, site acquisition, legal fees, water rights, etc. Rural Development can work with private lenders with guaranteed loans to provide affordable rates and terms to those communities that qualify borrowers to improve access to clean, reliable water and waste disposal systems for individuals and businesses in rural areas. CONTACT: Janice Pond, Community Program Director, 720-544-2927, janice.pond@co.usda.gov

## **NATIONAL RURAL WATER ASSOCIATION (NRWA)**

National Rural Water Association's Revolving Loan Program, RLP, established under a grant from USDA Rural Utilities Services, USDA/RUS, may provide financing to eligible utilities for pre-development costs associated with your proposed water and wastewater projects and may also be used with existing water/wastewater systems and the short term costs incurred for replacement equipment, small scale extension of services or other small capital projects that are not a part of your regular operations and maintenance. Systems applying must be public entities. This includes municipalities, counties, special purpose districts, Native American Tribes and corporations not operated for profit, including cooperatives, with up to 10,000 population and rural areas with no population limits. Loan amounts may not exceed \$100,000 or 75% of the total project cost whichever is less. Applicants will be given credit for documented project cost prior to receiving the RLF loan. Loans will be made at the lower of the poverty or market interest rate as published by RUS, with a minimum of 3% at the time of closing. Colorado Rural Water Association Circuit Riders will come to your community and will help complete the required paper work. CONTACT: CRWA at (719) 545-6748.

## **RURAL COMMUNITY ASSISTANCE CORPORATION LOAN FUND (RCAC)**

Rural Community Assistance Corporation's (RCAC) Environmental Infrastructure Loan Program helps create, improve or expand the supply of safe drinking water and waste disposal systems/facilities that serve low and moderate-income communities in the West, including Colorado. RCAC's loan programs provide

the early funds small communities need to determine feasibility and pay pre-development costs prior to receiving state and/or federal program funding. RCAC may also provide long-term loans when system improvements are needed and there is a lack of priority for obtaining funds through state or federal programs. Eligible applicants are non-profit organizations, public agencies, and tribal governments. Projects must be located in rural areas with populations of 50,000 or less. Community size is limited to 10,000 for long-term USDA guaranteed loans and short-term loans for which USDA is the long-term lender. Short-term loans for up to three years with an interest rate of 5.50% are available for: Feasibility studies such as preliminary engineering and environmental reports for up to \$50,000; predevelopment loans for such items as engineering, legal and bond counsel for up to \$250,000; and construction loans for up to \$2,000,000 are available. An intermediate term loan of up to 20 years with an interest rate of 5.00% is available for environmental infrastructure loans. Long-term loans for up to \$5,000,000 are available so long as the project meets the requirements of the USDA Rural Utilities Service Water and Waste Disposal Guaranteed loan program. The interest rate for these loans is set at the time of loan closing. CONTACT: Darryl English, (480) 629-5964; [denglish@rcac.org](mailto:denglish@rcac.org)

### **WATER POLLUTION CONTROL REVOLVING FUND (WPCRF)**

The WPCRF is a low-interest loan program for funding governmental entities whose projects will correct water quality problems or qualify as eligible pollution control programs. Created by the Colorado General Assembly in 1988, the WPCRF replaced the Federal Construction Grant Program. Between the program's inception and July 2016, the U.S. Environmental Protection Agency has provided \$338 million in capitalization grants which must be matched with an additional 20% from the state. These funds, along with a leveraging program, have allowed the fund to make in excess of \$1.092 billion in loans through August, 2016. The fund can cover up to 100% of the eligible project costs with terms of up to 20 years. The Disadvantaged Community Program was established in 2005 and the criteria used for determining disadvantaged status was updated in 2016, effective in 2017. It offers eligible communities loans from the WPCRF with terms of up to 30 years and reduced interest rates, depending on their financial condition. The fund is jointly administered by the Colorado Division of Local Government (DLG), the Water Quality Control Division (WQCD), and the Colorado Water Resources and Power Development Authority (CWRPDA). CONTACTS: DLG, Barry Cress, (303) 864-7736, [barry.cress@state.co.us](mailto:barry.cress@state.co.us); WQCD, Corrina Quintana, (303) 691-4025, [corrina.quintana@state.co.us](mailto:corrina.quintana@state.co.us); CWRPDA, Keith McLaughlin, (303) 830-1550 x1022 [kmclaughlin@cwrpda.com](mailto:kmclaughlin@cwrpda.com).

### **DRINKING WATER REVOLVING FUND (DWRF)**

The Drinking Water Revolving Fund is a low-interest loan program which was initially created in 1995 and funded by the state and the Colorado Water Resources and Power Development Authority. In 1997 it was further capitalized with federal dollars to fund eligible projects defined by the federal Safe Drinking Water Act. Governmental entities are eligible for funding, and in 2015 the Colorado General Assembly passed SB121 allowing private nonprofit water

systems to access the DWRF. Between the program's inception and June 2016, the U.S. Environmental Protection Agency has provided in excess \$320 million in capitalization grants which must be matched with an additional 20% from the state. These funds, along with a leveraging program, have allowed the program to make approximately \$556 million in financing available to Colorado drinking water system projects. The Disadvantaged Community Program was established in 2005 and the criteria used for determining disadvantaged status was updated in 2016, effective in 2017. It offers eligible communities loans with terms of up to 30 years and reduced interest rates, depending on their financial condition. The fund is jointly administered by the Colorado Division of Local Government (DLG), the Water Quality Control Division (WQCD), and the Colorado Water Resources and Power Development Authority (CWRPDA). CONTACTS: DLG, Barry Cress, (303) 864-7736, [barry.cress@state.co.us](mailto:barry.cress@state.co.us); WQCD, Corrina Quintana, (303) 691-4025, [corrina.quintana@state.co.us](mailto:corrina.quintana@state.co.us); CWRPDA, Keith McLaughlin, (303) 830-1550 x1022, [kmclaughlin@cwrpda.com](mailto:kmclaughlin@cwrpda.com).

## **COLORADO WATER RESOURCES AND POWER DEVELOPMENT AUTHORITY WATER REVENUE BONDS PROGRAM**

The Colorado Water Resources and Power Development Authority was created by the Colorado General Assembly to provide Colorado with a mechanism to finance water and wastewater projects that may not qualify or be interested in the SRF programs. The Authority can assist governmental entities by issuing revenue bonds, up to a maximum of \$500 million, and loaning the proceeds to the governmental entity while subsidizing the cost of issuance of up to \$250,000 per borrower, per project. Eligible projects include: storage reservoirs, water and wastewater treatment plants, distribution systems, water wells and pumping stations. Construction costs include design, engineering, costs of issuance, financing reserves, interest during construction, site acquisition, planning, environmental documentation, water rights, and mitigation costs. CONTACT: Keith McLaughlin, (303) 830-1550 x1022, [kmclaughlin@cwrpda.com](mailto:kmclaughlin@cwrpda.com).

## **DWRF AND WPCRF PLANNING GRANTS, AND DESIGN/ENGINEERING GRANTS**

Planning grants are available to assist governmental agencies and private nonprofits (drinking water only) that qualify as disadvantaged communities. Eligible systems must have populations under 10,000, qualify as disadvantaged, and that have completed a pre-application meeting with program staff. The planning grant has a 20% match component. Planning grants are for those communities undertaking projects which are identified on the current year's project eligibility list or are being added to the subsequent year's list for either the Drinking Water Revolving Fund (DWRF) or the Water Pollution Control Revolving Fund (WPCRF) program. This funding may be used to complete required SRF documents such as a Project Needs Assessment (PNA) or environmental review, or to form an improvement district to advance a system towards securing project construction funding. There will be only one grant awarded per project. If the entity does not seek construction funding through the SRF, they may be

requested to repay the planning grant or seek a waiver of the repayment requirement from the CWRPDA Board.

Design and engineering grants are available to assist governmental entities with populations under 10,000, that qualify as disadvantaged, and that have submitted an SRF Project Needs Assessment (PNA). The design and engineering grant has a 20% match component. Design and engineering grants are for those communities committed to utilizing SRF funds and can be in an amount up to \$250,000 depending on project size and scope, and to help offset the costs of additional required documents such as design drawings, design documents, preliminary effluent limits, site application, and plans and specifications. There will be only one grant awarded per project. CONTACTS: Corrina Quintana, Water Quality Control Division, (303) 691-4025, [corrina.quintana@state.co.us](mailto:corrina.quintana@state.co.us); CWRPDA; Keith McLaughlin, Colorado Water Resources and Power Development Authority, (303) 830-1550, x1022, [kmclaughlin@cwrpda.com](mailto:kmclaughlin@cwrpda.com).

### **CWCB WATER EFFICIENCY GRANT PROGRAM**

The Colorado General Assembly under Senate Bill 07-008, expanded a mechanism for the Colorado Water Conservation Board (CWCB) through its Office of Water Conservation and Drought Planning to provide financial assistance to water providers and qualifying agencies in the State of Colorado that are seeking to perform or promote more meaningful water efficiency. The specific uses of the grant monies are as follows: To develop a water efficiency plan; implement the water efficiency programs and measures specified in their water efficiency plans; for public and private agencies, whose primary purpose is to promote the benefits of water resource efficiency, the money may be used to provide education and outreach aimed at demonstrating the benefits of water efficiency; and to develop drought mitigation plans identified as sufficient by the CWCB. Applications will be accepted throughout the year with awards made to eligible and qualified organizations that meet the requirements of the grant program. Grant guidelines are provided on the CWCB Website: [www.cwcb.state.co.us](http://www.cwcb.state.co.us). CONTACT: Ben Wade, (303) 866-3441 x3238 or [ben.wade@state.co.us](mailto:ben.wade@state.co.us)

### **CWCB WATER SUPPLY RESERVE FUND**

This program provides resources to implement projects and methods for meeting the state's water consumptive and non-consumptive needs. The program can grant money for a broad range of eligible activities including: construction of infrastructure (storage, pipelines, river improvements, etc.), feasibility studies, studies of human and environmental needs, and technical assistance for permitting or environmental compliance. Both statewide and individual basin accounts are established for projects that promote collaboration and cooperation, facilitate water activity implementation, meet water management goals and objectives, and identified water needs, and address issues of statewide value. In 2009, the Water Supply Reserve Account Program was reauthorized in perpetuity by SB 09-106. It is authorized to receive up to \$10,000,000 per year



from the Severance Tax Trust Fund, subject to available funding. Detailed guidelines are available on the Water Conservation Board's website at: <http://cwcb.state.co.us> CONTACT: Craig Godbout, (303) 866-3441 x3210 or [craig.godbout@state.co.us](mailto:craig.godbout@state.co.us)

## **COLORADO WATER CONSERVATION BOARD (CWCB) WATER PROJECT LOAN PROGRAM**

The Water Project Loan Program was established in 1971 to provide low interest loans for raw water resource projects. Eligible borrowers have received over \$400 million in loans for planning, engineering and construction from the CWCB. Eligible projects involve the collection, storage and transmission of raw water supplies. Examples include new or the rehabilitation of: reservoirs, ditches/canals, pipelines, groundwater wells, water rights purchases, and flood control facilities. A loan feasibility study is required, which must include preliminary engineering by a professional engineer to help select the best alternative and determine project costs. Typical thirty year loan interest rates range from 2.0% to 3.0% for municipal borrowers, and 1.5% to 2.0% for agricultural borrowers. There is a 1% loan service charge that can be financed into the loan. Applications for loans less than \$10 million are accepted throughout the year, and are approved at the bi-monthly CWCB meetings (allow five months for loan approval and loan contracting). Loan requests in excess of \$10 million are due August 1st and are considered once a year at the November CWCB meeting, with funds available the following July (if authorized by State Legislature and with executed loan contract). CONTACTS: Anna Mauss, CWCB, 303-866-3441 x3224, [anna.mauss@state.co.us](mailto:anna.mauss@state.co.us)

## **PRIVATE ACTIVITY BONDS (PAB)**

Tax-exempt private activity bond (PAB) allocations are available to municipalities, counties and other issuing authorities. These entities can in turn issue bonds for a project so that it can be financed with a loan with interest exempt from federal income taxation. Privately owned water, sewer, and certain waste disposal facilities are eligible for this funding. Local governments with populations greater than 20,000 receive a direct allocation. Local governments that do not receive a direct allocation, or that need additional allocation, may apply to the Department of Local Affairs for an allocation from the statewide balance. CONTACT: Ann Watts, Colorado Division of Housing, (303) 864-7820, [ann.watts@state.co.us](mailto:ann.watts@state.co.us)



## FINANCIAL ASSISTANCE FOR WATER AND WASTEWATER PROJECTS

### GRANT PROGRAMS

PROGRAM	ELIGIBLE PROJECTS	TERMS	ELIGIBLE RECIPIENTS	MAXIMUM AMOUNT	SPECIAL REQUIREMENTS	APPLICATION DEADLINE
<b>COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)</b>	Water and wastewater	Grants only	CDBG non-entitlement municipality or county; districts and private systems are eligible sub-recipients	\$600,000 (guideline)	- Local cash participation is suggested - Low/moderate income - Davis-Bacon wages - NEPA <sup>1</sup>	Varies – generally in the first quarter of each year - contact DOLA field staff
<b>U.S. ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)</b>	Water and wastewater	Grants only	Governmental units and non-profit organizations	No limit (subject to federal appropriation)	Must be in economically distressed areas & tied to permanent private sector jobs and investments.	Ongoing
<b>DWRF and WPCRF PLANNING GRANTS AND DESIGN AND ENGINEERING GRANTS</b>	Water and wastewater	Grants only	- Disadvantaged local governments and private non-profit drinking water systems (planning grants only) - Population served <10,000 - MHI 80% or less than statewide median - Design and Engineering grants only available to governmental agencies	Up to \$10,000 with 20% local match for Planning Grants Up to \$250,000 based on project size and scope with 20% local match for Design and Engineering Grants	- Planning grant recipients prepare and submit a Project Needs Assessment (PNA) - Seek SRF loan funds or grant must be paid back (may request waiver from repayment from CWRPDA's Board of Directors)	Ongoing
<b>CWCB WATER CONSERVATION &amp; DROUGHT MITIGATION PLANNING GRANT PROGRAM</b>	- Water Conservation Planning - Drought Mitigation Planning	Grants only	Any private or publicly owned utility that provides at retail two thousand acre-feet of water or more annually. Monies for drought planning are available to state and local governmental entities.	No limit, as long as funding is available	Water conservation plans must meet the requirements of §37-60-126 (6) C.R.S. Grant apps must follow CWCB Guidelines. Grants under \$50K can be approved by staff. Grants over \$50K need CWCB Board approval.	July 1 <sup>st</sup> – Feb 1st.
<b>CWCB WATER EFFICIENCY GRANT PROGRAM</b>	To aid in achieving goals in Water Conservation Plans. To promote the benefits of water resource conservation for education and outreach aimed at demonstrating the benefits of water efficiency.	Grants only	Covered entities with a current or future total annual demand of 2,000 acre-feet or more. Public or private agencies whose primary purpose is to promote the benefits of water conservation.	No limit, as long as funding is available	Grant applications must meet applicable criteria outlined in CWCB Guidelines. Grants under \$50K can be approved by staff. Grants over \$50K need Board approval.	Applications can be submitted at any time during the year but must be received by the 1 <sup>st</sup> of the month prior to a Board meeting.
<b>CWCB WATER SUPPLY RESERVE FUND</b>	To provide resources to implement projects and methods for meeting the state's water needs.	Grants only	Public entities, and a wide range of private entities, including for-profit corporations.	Subject to appropriation.	- Need applicant description - Background statement - Scope of work - 6 month/final reports	Anytime during the fiscal year. Allocations made at CWCB bi-monthly board meetings.

## **GRANT AND LOAN PROGRAMS**

PROGRAM	ELIGIBLE PROJECTS	TERMS	ELIGIBLE RECIPIENTS	MAXIMUM AMOUNT	SPECIAL REQUIREMENTS	APPLICATION DEADLINE
<b>ENERGY &amp; MINERAL IMPACT ASSISTANCE FUND</b>	Water and wastewater	Grants: Three cycles per year Admin grants: Requests taken year – round Loans: Terms up to 20 years, and interest rates of at least 5%	Municipality, County, or Special District	Tier I grants \$200k max; Tier II grants, up to \$2m. based on funding availability	- Local cash participation - Energy/mineral industry impacts	December 1 <sup>st</sup> , April 1 <sup>st</sup> , and August 1st
<b>U.S. DEPARTMENT OF AGRICULTURE (USDA) RURAL DEVELOPMENT</b>	Water, wastewater & storm water projects	- Loans and grants based upon income and health hazards - Three levels of interest rate available, depending upon need - Terms to 40 years/project life	Municipality, County, Special Districts, or Non-profit	Subject to federal appropriation	- Must be unable to get credit from other sources - NEPA <sup>1</sup>	Ongoing

## **LOAN PROGRAMS**

PROGRAM	ELIGIBLE PROJECTS	TERMS	ELIGIBLE RECIPIENTS	MAXIMUM AMOUNT	SPECIAL REQUIREMENTS	APPLICATION DEADLINE
<b>WATER POLLUTION CONTROL REVOLVING FUND (WPCRF)</b>	Wastewater treatment and collection, nonpoint source pollution, and storm water projects	- Interest on leveraged loans at 70% of market - Direct loans at 2% - 20 year maximum term - Disadvantaged Community Program: Reduced rates & 30 year terms depending on program.	- Governmental entities	- No limit for leveraged loans (subject to availability of funds) - \$2,500,000 for direct loans	- Water Quality Control Commission eligibility list - 208 management plan - Facility plan with environmental assessment - Eligibility assessment	- The 15th of the month for the months of January, February, April, June, August, October, and November.
<b>DRINKING WATER REVOLVING FUND (DWRF)</b>	Water treatment, storage and distribution projects emphasizing health hazards and compliance standards	-Interest on leveraged loans at 70% of market - Direct loans at 2% - 20 year maximum term - Disadvantaged Community Program: Reduced rates & 30 year terms depending on program.	- Governmental entities - Private nonprofit public water systems	- \$2,500,000 for direct loans - No limit for leveraged loans (subject to availability of funds, and must be governmental entity)	- Water Quality Control Commission eligibility list - Facility plan with environmental assessment - Eligibility assessment - Technical, managerial and financial capacity review	Same as WPCRF (above)
<b>COLORADO RURAL WATER ASSOCIATION (CRWA)</b>	Water and Wastewater	- The lower of poverty or market interest rate as published by RUS, with a minimum of 3% at closing	Municipalities, counties, special districts, Native American Tribes and non-profit corporations, including cooperatives, with up to 10,000 pop. and rural areas with no population limits.	- \$100,000 or 75% of the total project (whichever is less)		Ongoing
<b>RURAL COMMUNITY ASSISTANCE CORPORATION LOAN FUND (RCAC)</b>	Water and Wastewater	-Short term: Three years @ 5.75% interest -Intermediate term: Up to 20 years @ 5.00% interest -Long term: Set at closing	Non-profit organizations, local governments and tribal governments.	-See narrative, RCAC	Long-term loans require USDA RD loan guarantee	Ongoing

<b>CWR&amp;PDA<sup>2</sup> WATER REVENUE BONDS PROGRAM</b>	Water and wastewater	Market rates Up to 30 years	Municipalities, counties, special districts and political subdivisions	\$100,000,000 (\$300,000 minimum)	- Board approval - Raw water storage and diversion projects need CWCB review	Ongoing
<b>COLORADO WATER CONSERVATION BOARD (CWCB) WATER PROJECT LOAN PROGRAM</b>	Raw water projects (dams, pipelines, ditches, wells, new projects or rehabilitation).	Loans for up to 90% of project costs. Repayment periods up to 30 years. Average rates: Agricultural: 1.5% - 2.0% Municipal: 2.0% - 3.0% Commercial: 6.0% 1% Loan Service Charge	Any organization (Small municipalities, agricultural ditch companies, home owner associations, special districts) See CRS 37-60-121	- Limited to fund availability.  - Loans typically range from \$100,000 to \$50,000,000	- Loans under \$10,000,000 are regularly approved at regularly scheduled CWCB meetings - Loans over \$10,000,000 must be approved by the state legislature	- Ongoing under \$10 million  - Over \$10 million August 31 deadline for following year funding
<b>PRIVATE ACTIVITY BONDS (PAB)</b>	Water, sewer, solid & hazardous waste projects	Variable - depending upon bond market rates	Local governments	Bond counsel determines eligible cost	- Community support - Repayment ability - Local economic benefit	First working day of month from March through November

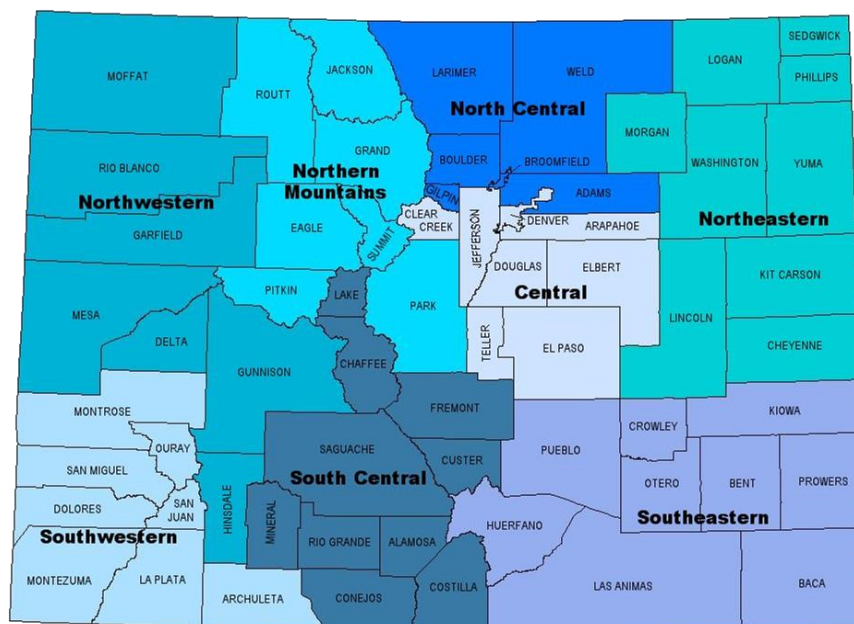
<sup>1</sup> National Environmental Policy Act (NEPA) compliance required

<sup>2</sup> Colorado Water Resources and Power Development Authority

## Regional Managers and Regional Assistants



**COLORADO**  
Department of Local Affairs  
Division of Local Government



<b>REGIONAL MANAGERS</b>	<b>SOUTHWESTERN</b> <b>Ken Charles</b> Fort Lewis College 1000 Rim Dr. Durango, CO 81301 970-247-7311 / FAX 970-247-7032 <a href="mailto:ken.charles@state.co.us">ken.charles@state.co.us</a>	<b>NORTHERN MOUNTAINS</b> <b>Greg Winkler</b> P.O. Box 687 Lake George, CO 80827-0687 970-668-6160 / FAX 970-668-3216 <a href="mailto:greg.winkler@state.co.us">greg.winkler@state.co.us</a>	<b>CENTRAL</b> <b>Clay Brown</b> 15220 S. Golden Rd. Golden, CO 80401 303-273-1787 / FAX 303-273-1795 <a href="mailto:clay.brown@state.co.us">clay.brown@state.co.us</a>	<b>SOUTH CENTRAL</b> <b>Christy Culp</b> 610 State Ave., Suite 203 P.O. Box 1660 Alamosa, CO 81101 719-589-2251 / FAX 719-589-6299 <a href="mailto:christy.culp@state.co.us">christy.culp@state.co.us</a>
	<b>NORTHWESTERN</b> <b>Elyse Ackerman</b> 222 S. 6 <sup>th</sup> St., Rm. 409 Grand Junction, CO 81501 970-248-7333 / FAX 970-248-7317 <a href="mailto:elyse.ackerman@state.co.us">elyse.ackerman@state.co.us</a>	<b>NORTH CENTRAL</b> <b>Don Sandoval</b> 150 E. 29 <sup>th</sup> St., Ste. 215 Loveland, CO 80538 970-679-4501 / FAX 970-679-4500 <a href="mailto:don.sandoval@state.co.us">don.sandoval@state.co.us</a>	<b>NORTHEASTERN</b> <b>Greg Etl</b> P.O. Box 1191 Sterling, CO 80751 970-521-2414 / Fax 970-521-2415 <a href="mailto:greg.etl@state.co.us">greg.etl@state.co.us</a>	<b>SOUTHEASTERN</b> <b>Lee Merkel</b> 132 West "B" St., Ste. 260 Pueblo, CO 81003 719-544-6577 / FAX 719-545-1876 <a href="mailto:lee.merkel@state.co.us">lee.merkel@state.co.us</a>
<b>REGIONAL ASSISTANTS</b>	<b>Leslie Hentze</b> 222 S. 6th St., Rm. 409 Grand Junction, CO 81501 970/248-7313 / FAX 970/248-7317 <a href="mailto:leslie.hentze@state.co.us">leslie.hentze@state.co.us</a> Provides regional assistance for: <input type="checkbox"/> Portion of Northwestern, including: Mesa, Delta, Gunnison, Hinsdale Counties	<b>Denise Lindom</b> 15220 S. Golden Road Golden, CO 80401 303-273-1712 / FAX 303-273-1795 <a href="mailto:denise.lindom@state.co.us">denise.lindom@state.co.us</a> Provides regional assistance for: <input type="checkbox"/> Central region	<b>Robert Thompson</b> 150 E 29th St., Suite 215 Loveland, CO 80538 970-679-4503 / FAX 970-679-4500 <a href="mailto:robert.thompson@state.co.us">robert.thompson@state.co.us</a> Provides regional assistance for: <input type="checkbox"/> Entire North Central, Central and Northeastern regions	<b>Chelsea Stromberg</b> 132 West "B" St., Ste. 260 Pueblo, CO 81003 719-544-6577 / FAX 719-545-1876 <a href="mailto:chelsea.stromberg@state.co.us">chelsea.stromberg@state.co.us</a> Provides regional assistance for: <input type="checkbox"/> Entire South Central and Southeastern regions

Questions on financing water and wastewater projects can also be addressed by contacting Barry Cress in the Denver office at 303-864-7736, or [barry.cress@state.co.us](mailto:barry.cress@state.co.us)