

Grant and Loan Funding for Colorado Water and Wastewater Projects

ORGANIZATION	PROGRAM	ELIGIBLE RECIPIENTS		GRANT	LOAN	DESCRIPTION OF PROGRAM	WEBSITE
		GOVERNMENT	NONPROFIT				
COLORADO DEPARTMENT OF PUBLIC HEALTH & ENVIRONMENT (CDPHE)	Drinking Water Revolving Fund (DWRF)	✓	✓	✓	✓	<p>Water treatment, storage and distribution projects emphasizing health hazards and compliance standards</p> <ul style="list-style-type: none"> - Interest on leveraged loans at 70-80% of market - Direct loans interest rate currently 2.25% - 30 year maximum - No limit for leveraged loans (subject to availability of funds) - \$3M limit for direct loans <p>Disadvantaged Community Program: Reduced rates available depending on severity of Disadvantaged status (1.5% or 0.5%). Planning, Design & Engineering Grants and principal forgiveness may be available. Up to \$10K Planning Grant with 20% local match for planning and design and up to \$300K Design & Engineering Grant</p>	<p>CDPHE: https://cdphe.colorado.gov/state-revolving-fund-information</p> <p>CWRPDA: https://www.cwrpda.com</p> <p>DOLA: https://cdola.colorado.gov/local-government-services/water-wastewater-management</p>
COLORADO DEPARTMENT OF PUBLIC HEALTH & ENVIRONMENT (CDPHE)	Water Pollution Control Revolving Fund (WPCRF)	✓		✓	✓	<p>Wastewater treatment and collection, nonpoint source pollution, and storm water projects</p> <ul style="list-style-type: none"> - Interest on leveraged loans at 70-80% of market - Direct loans interest rate currently 2.25% - 30 year maximum - No limit for leveraged loans (subject to availability of funds) - \$3M limit for direct loans <p>Green Project Reserve Program: Reduced rates available for eligible green costs greater than 15% of total project cost, (reduced interest rate for the first \$3M only).</p> <p>Disadvantaged Community Program: Reduced rates available depending on severity of Disadvantaged status (1.5% or 0.5%). Planning, Design & Engineering Grants and principal forgiveness may be available. Up to \$10K Planning Grant with 20% local match for planning and design and up to \$300K Design & Engineering Grant</p>	<p>CDPHE: https://cdphe.colorado.gov/state-revolving-fund-information</p> <p>CWRPDA: https://www.cwrpda.com</p> <p>DOLA: https://cdola.colorado.gov/local-government-services/water-wastewater-management</p>
COLORADO DEPARTMENT OF PUBLIC HEALTH & ENVIRONMENT (CDPHE)	Small Communities Grant	✓	✓	✓		<p>Water and wastewater projects</p> <p>This grant is for eligible projects are for the planning, design and construction of public water systems or domestic wastewater treatment works that serve a population of not more than 5,000 people, and are necessary for the protection of public health and water quality.</p>	https://cdphe.colorado.gov/glu
COLORADO DEPARTMENT OF PUBLIC HEALTH & ENVIRONMENT (CDPHE)	Water Quality Grants	✓	✓	✓		<p>Water and wastewater projects</p> <p>The Water Quality Improvement Fund (WQIF) provides money for water quality improvement projects using civil penalties from water quality violations. This includes storm water management training and best practices training to prevent or reduce the pollution of state waters. The grants are an important assistance tool for communities working to improve water quality in their area. Small and economically challenged communities are given priority for the funds. Entities that pay a Colorado Water Quality Control Act civil penalty are prohibited from receiving a grant from the WQIF for a period of 5 years from the date of the payment of the penalty.</p>	https://cdphe.colorado.gov/glu

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COLORADO WATER CONSERVATION BOARD (CWCB)	Water Project Loan Program	✓	✓		✓	<p>Raw water projects (dams, pipelines, ditches, wells, new projects or rehabilitation).</p> <p>Loans for up to 90% of project costs. Repayment periods up to 30 years. Current Average Rates: Agricultural: 1.1% Municipal: 1.5-2% Commercial: 6% 1% Loan Service Charge</p> <p>Loans typically range from \$100K to \$10M. Loans under \$10M are regularly approved at regularly scheduled CWCB meetings, and applications are accepting on an ongoing basis. Loans over \$10M must be approved by the state legislature, and applications must be received by August 1 for funding the following year.</p>	https://cwcb.colorado.gov/loans-grants/water-project-loan-program
COLORADO WATER CONSERVATION BOARD (CWCB)	Water Efficiency & Drought Planning Grant Program	✓	✓	✓		Grant assistance for water conservation and drought or water storage plans, the implementation of plans, or related public education. Grants typically range from \$20,000 to \$60,000, limited to funds available on rolling basis.	https://cwcb.colorado.gov/grants
COLORADO WATER CONSERVATION BOARD (CWCB)	Water Supply Reserve Account	✓	✓	✓		To provide resources to implement projects and methods for meeting the state's water needs. Applications can be submitted anytime during the fiscal year. Allocations made at CWCB bi-monthly board meetings.	https://cwcb.colorado.gov/grants
COLORADO WATER RESOURCES & POWER DEVELOPMENT AUTHORITY (CWRPDA)	Water Revenue Bonds Program	✓			✓	<p>Water and wastewater projects</p> <p>- Raw water storage and diversion projects need CWCB review</p> <p>Market rates and up to 30-year loan terms. \$300K minimum and \$100M maximum loans</p>	https://www.cwrpda.com
DEPARTMENT OF LOCAL AFFAIRS (DOLA)	Community Development Block Grant (CDBG)	✓	✓		✓	<p>Water and wastewater projects</p> <p>Eligible recipients are CDBG non-entitlement municipality or county; districts and private systems are eligible sub-recipients.</p> <p>Maximum grant is \$600K. Typically one grant cycle per year. Contact DOLA field staff to apply.</p>	<p>CDBG: https://cdola.colorado.gov/community-development-block-grant</p> <p>DOLA field staff: https://cdola.colorado.gov/dola/regional-managers</p>
DEPARTMENT OF LOCAL AFFAIRS (DOLA)	Energy & Mineral Impact Assistance Fund (EIAF)	✓		✓	✓	<p>Water and wastewater projects</p> <p>For communities impacted by the energy/mineral industry</p> <p>Grants: Two or three cycles per year. See website for program deadlines. Contact DOLA field staff to apply. Admin grant requests accepted year round. Tier I grants up to \$200K. Tier II grants up to \$1M. Admin grants up to \$25K.</p> <p>Loans: Terms up to 20 years, and interest rates of at least 5%. Loans up to \$500K</p>	<p>EIAF: https://cdola.colorado.gov/funding-programs/energy/mineral-impact-assistance-fund-grant-eiaf</p> <p>DOLA field staff: https://cdola.colorado.gov/dola/regional-managers</p>

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DEPARTMENT OF LOCAL AFFAIRS (DOLA)	Private Activity Bonds	✓			✓	Water, sewer, solid & hazardous waste projects. Requires community support, repayment ability, and local economic benefit. Interest rates are variable, depending upon bond market rates. Bond counsel determines eligible cost	https://cdola.colorado.gov/office-of-housing-finance-sustainability/private-activity-bonds
NATIONAL RURAL WATER ASSOCIATION (NRWA)	Revolving Loan Program	✓	✓		✓	Water and Wastewater projects Municipalities, counties, special districts, Native American Tribes and non-profit corporations, including cooperatives, with up to 10,000 population and rural areas with no population limits. Rates are set as the lower of poverty or market interest rate as published by RUS, with a minimum of 3% at closing. Maximum term is 10 years. Maximum loan is \$100K or 75% of the total project (whichever is less)	https://nrwa.org/members/products-services-portfolio/rural-water-loan-fund/
RURAL COMMUNITY ASSISTANCE CORPORATION (RCAC)	Loan Fund	✓	✓		✓	Water and wastewater projects -Short term: Three years @ 5.75% interest -Intermediate term: Up to 20 years @ 5.00% interest -Long term: Set at closing. Long-term loans require USDA RD loan guarantee	https://www.rcac.org/lending/
U.S. ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)	Public Works and Economic Adjustment Assistance Programs	✓	✓	✓		Water and wastewater projects Must be in economically distressed areas & tied to permanent private sector jobs and investments. Applications accepted on rolling basis.	https://www.eda.gov/funding-opportunities/
U.S.D.A. RURAL DEVELOPMENT	Water & Waste Disposal Loan & Grant Program	✓	✓	✓	✓	Water, wastewater & storm water projects Offers direct and guaranteed loans depending on the loan amount and community size. Direct loans- - Loans and grants based upon income and health hazards - Three levels of interest rate available, depending upon need - Terms to 40 years/project life Community must be rural with population of 10,000 or less. Guaranteed loan interest rates are negotiated and may be fixed or variable. Community must be rural with a population of 50,000 or less.	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program
U.S.D.A. RURAL DEVELOPMENT	Emergency Community Water Assistance Grants	✓	✓	✓		Water projects This program helps eligible communities prepare, or recover from, an emergency that threatens the availability of safe, reliable drinking water. Qualifying emergencies include drought, flood, earthquake, tornado or hurricane, disease outbreak, etc. Federal disaster declaration not required. Community must have a population of 10,000 or less in a rural area. The area must also have a median household income less than the state's median household income for non-metropolitan areas. -water transmission line grants up to \$150K and water source grants up to \$1M	https://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants

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U.S.D.A. RURAL DEVELOPMENT	Predevelopment Planning Grant	✓	✓	✓		<p>Water and wastewater projects</p> <p>This program assists low-income communities with initial planning and development of applications for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs.</p> <p>Community must be rural with a population of 10,000 or less, and have a median household income below the poverty line or less than 80% of the statewide non-metropolitan median household income.</p> <p>Maximum is \$30k or 75% of the predevelopment planning costs.</p>	https://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants
U.S.D.A. RURAL DEVELOPMENT	Special Evaluation Assistance for Rural Communities and Households (SEARCH) Grant	✓	✓	✓		<p>Water and wastewater projects.</p> <p>This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design and technical assistance on proposed water and waste disposal projects. Community must be rural with a population of 2,500 or less, and have a median household income below the poverty line or less than 80% of the statewide non-metropolitan median household income.</p>	https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households
COBANK		✓	✓		✓	<p>Water and wastewater</p> <p>Offers loans and bridge/interim funding for USDA water/wastewater projects</p> <ul style="list-style-type: none"> - Short term: up to 3 years - 1.50% - 2% (variable rate changes weekly) - Long term: up to 20 years, varies based on system; 3% - 3.5%, possibly lower for tax-exempt (rates change daily) <p>No loan maximum</p>	https://www.cobank.com