

Colorado Water and Wastewater Funding Sources
Compiled by the Environmental Finance Center Network, February 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Colorado Department of Public Health and Environment	Drinking Water State Revolving Fund Loan (DWSRF) Program <i>(water)</i>	✓	✓		The DWSRF provides financial assistance to government agencies and private nonprofit public water systems for the construction of water projects intended to improve public and environmental health, aid compliance with the federal Safe Drinking Water Act and invest in Colorado's water infrastructure.	An applicant must complete an eligibility survey and a Pre-Qualification Form to begin. The SRF process generally takes 12-18 months from pre-qualification to construction to start. There are seven loan application deadlines annually. Planning and Design and Engineering grants are available for disadvantaged communities.	https://www.colorado.gov/cdphe/SRF-info	Colorado Department of Public Health and Environment cdphe_grantsandloans@state.co.us 303-692-3653 For regional specific contact see the contact information at map: www.colorado.gov/cdphe/SRF-info
	Water Pollution Control Revolving Fund (WPCRF) <i>(wastewater, stormwater)</i>	✓	✓		The WPCRF provides financial assistance to governmental agencies for the construction of wastewater and storm water projects that improve public and environmental health.		www.colorado.gov/cdphe/SRF-info	
	Water Quality Grants <i>(water, wastewater)</i>	✓	✓		Water quality grants, pending funding, are available through the following grant programs: Natural Disaster Grant; Small Communities Grant, Water Quality Improvement Fund Grant, and Lead Testing in Public Schools Grant. Technical assistance can be provided as well.	The different grants have various requests for application times, and funding is dependent on the fund balance availability.	https://www.colorado.gov/pacific/cdphe/wq-grants-and-loans	
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation <i>(water, wastewater)</i>	✓	✓	✓	The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. The minimum project size for small communities, population of 25,000 or less, is \$5 million.	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants <i>(water, sewer)</i>	✓	✓		The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis using the RD Apply electronic application system. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/co	April Dahlager april.dahlager@co.usda.gov 720-544-2909 Denver Federal Center, Building 56, Room 2300 P.O. Box 25426 Denver, Colorado 80225
	Water and Waste Disposal Guaranteed Loan Program <i>(water, sewer)</i>	✓	✓		The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/co	

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USDA Rural Development	Water and Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	✓	✓		This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.	Applications are accepted on a rolling basis using the RD Apply electronic application system. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/program-services/water-waste-disposal-predevelopment-planning-grants/co	April Dahlager april.dahlager@co.usda.gov 720-544-2909 Denver Federal Center, Building 56, Room 2300 P.O. Box 25426 Denver, Colorado 80225
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater)</i>	✓	✓		This program assists very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects.		http://www.rd.usda.gov/program-services/search-special-evaluation-assistance-rural-communities-and-households/co	
	Emergency Community Water Assistance Grants <i>(water)</i>	✓	✓		This grant program is designed to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.		http://www.rd.usda.gov/program-services/emergency-community-water-assistance-grants/co	
	Business and Industry Guaranteed Loan <i>(small business)</i>	✓	✓	✓	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas. Lenders such as federal or state-chartered banks, savings and loans, farm credit banks, and credit unions can apply for the program. Businesses can qualify for loan guarantees.	Applications are accepted on a rolling basis and can be sent via mail. Contact your local state office to apply.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/co	
	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>		✓		This program helps qualified nonprofits create revolving loan funds that can provide financing to extend and improve water and waste disposal systems in rural areas.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/co	
Colorado Department of Local Affairs (DOLA)	Community Development Block Grant (CDBG) <i>(water, sewer)</i>	✓	✓		The primary objective of the CDBG Program is to develop viable communities by providing the following, principally to persons of low and moderate income: decent housing, a suitable living environment, and expanded economic opportunities.	Applicants should consult with the Department's Regional Manager in their area prior to submitting an application. The application deadline for CDBG funding consideration is in February.	https://www.colorado.gov/pacific/dola/community-development-block-grant-cdbg	Jodi Adkins jodi.adkins@state.co.us 303-864-7745 For regional specific contact: https://www.colorado.gov/pacific/dola/regional-managers

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Colorado Department of Local Affairs (DOLA)	Energy and Mineral Impact Assistance Fund Grant (EIAF) Program (water, sewer)	✓	✓		The purpose of the EIAF 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.	Applications can be accessed on website; contact your regional manager with questions. Application deadlines are the first of April and August annually.	https://www.colorado.gov/pacific/dola/energymineral-impact-assistance-fund-eiaf	Tara Tubb tara.tinn@state.co.us 303-864-7756 For regional specific contact see this map: https://www.colorado.gov/pacific/dola/regional-managers
Colorado Water Conservation Board (CWCB)	Water Project Loan Program (water)	✓	✓	✓	Provides low-interest loans to agricultural, municipal and commercial borrowers for the design and construction of water supply projects in Colorado. Eligible projects include new construction or rehabilitation of existing water storage and delivery facilities, such as: reservoirs, ditches & canals, pipelines, river diversion structures, water rights purchases, and hydropower.	Potential borrowers must submit a Loan Feasibility Study and application to CWCB. Applications for loans under \$10 million are accepted year-round. Applications for loans \$10 million and over are due annually on August 1.	http://cwcb.state.co.us/LoansGrants/water-project-loan-program/Pages/main.aspx	Anna Mauss anna.mauss@state.co.us 303-866-3441 1313 Sherman Street #718 Denver, Colorado 80203
Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	✓	✓		This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new EDAP Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Trent Thompson tthompson@eda.gov 303-844-5452 1244 Speer Boulevard, Suite 431 Denver, Colorado 80204
	Economic Adjustment Assistance Program (water, sewer)	✓	✓		This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			
National Rural Water Association	NRWA Revolving Loan Fund (water, wastewater)	✓	✓		The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/Rural Utilities Service, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website and sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Steve Harper sharper@crwa.net 719-545-6748 176 West Palmer Lake Drive Pueblo West, Colorado 81007
CoBank	Rural Water and Wastewater Lending (water, wastewater)	✓	✓	✓	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Hunter Hook hhook@cobank.com 303-793-2242 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111

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Rural Community Assistance Partnership (RCAP)	Rural Community Assistance Corporation (RCAC) Environmental Infrastructure Loans (water, wastewater)	✓	✓		RCAC provides loans to finance water and waste facility projects. RCAC's loan programs are unique — they provide the early funds that small rural communities need to determine feasibility and pay pre-development costs prior to receiving state and federal program funding.	Applications can be accessed on the website and sent to the loan officer serving your state. Applications are accepted on a rolling basis.	http://www.rcac.org/lending/environmental-loans/	Darryl English denglish@rcac.org 435-649-0515 3120 Freeboard Drive, Suite 201 West Sacramento, California 95691
US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Water & Energy Efficiency Grants (water, energy efficiency)	✓			Through Water and Energy Efficiency Grants, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should seek to conserve and use water more efficiently, increase the production of hydropower; mitigate conflict risk in areas at high risk of future water conflict; and accomplish other benefits that contribute to water supply reliability in the western United States.	Funding Opportunity Announcement anticipated to be posted to grants.gov in January 2019.	https://www.usbr.gov/watersmart/weeg/index.html	
	WaterSMART Grants: Small-Scale Efficiency Projects (water efficiency)	✓			Through Small-Scale Water Efficiency Projects, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects support small-scale water management efforts (up to \$75,000 in Federal funding for each project) that have been identified through previous planning efforts. Reclamation has developed a streamlined selection and review process to reflect the small-scale nature of these projects.	Funding Opportunity Announcement (BOR-DO-19-F005) was posted to grants.gov in January 2019. Proposals will be accepted until the application submission deadline of April 24, 2019.	https://www.usbr.gov/watersmart/swep/index.html	Josh German jgerman@usbr.gov 303-445-2839 or Robin Graber rgraber@usbr.gov 303-445-2764 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225
	WaterSMART Grants: Water Marketing (water marketing)	✓			Through Water Marketing Strategy grants Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. These grants provide meaningful support for entities exploring actions that can be taken to develop or facilitate water marketing. Under this funding opportunity applicants will be invited to conduct planning activities to develop a water marketing strategy to establish or expand water markets or water marketing transactions.	Funding Opportunity Announcement anticipated to be posted to grants.gov in February 2019.	https://www.usbr.gov/watersmart/watermarketing/index.html	
	Title XVI Water Reclamation & Reuse Program (water, wastewater)	✓			Title XVI is Reclamation's water recycling and reuse program. Reclamation works with non-Federal partners to identify and investigate opportunities to reclaim and reuse wastewaters and impaired ground and surface water in the 17 Western states and Hawaii. Entities with Congressionally authorized projects or that are eligible under section 4009(c) of the Water Infrastructure Improvements for the Nation Act (WIIN) may seek competitive, cost-shared funding to plan, design and construct projects.	In FY 2019, Reclamation will be offering funding under the Title XVI Program for research, planning, design, and construction of congressionally authorized or WIIN Title XVI Projects.	http://www.usbr.gov/watersmart/title/index.html	Amanda Erath aerath@usbr.gov 303-445-2766 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225 For regional specific contact: http://www.usbr.gov/watersmart/title/contacts.html

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US Department of the Interior - Bureau of Reclamation	Drought Response Program: Drought Resiliency Projects (water, drought)	✓			Through the Drought Response Program, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should increase the reliability of water supplies; improve water management; and provide benefits for fish, wildlife, and the environment to mitigate impacts caused by drought.	Funding Opportunity Announcement (BOR-DO-19-F003) was posted to grants.gov on January 24, 2019, and will close on March 27, 2019.	http://www.usbr.gov/drought	Darion Mayhorn dmayhorn@usbr.gov 303-445-3121 Building 67 (84-51000) PO Box 25007 Denver, Colorado 80225
Colorado Enterprise Fund	Small Business Loans (small business)		✓	✓	Colorado Enterprise Fund is a non-profit lending institution that lends to start-ups and existing small businesses throughout Colorado. The small business loans range from \$1,000 to \$500,000, with variable rates and terms. The lending guidelines are more flexible than traditional banks and all aspects are reviewed in the decision making process.	For more information, contact the main office. Applications can be accessed on website.	http://www.coloradoenterprisefund.org/our-loans/	Robin Ramsouer info@coloradoenterprisefund.org 303-860-0242 1888 Sherman Street, Suite 530 Denver, Colorado 80203
Army Corp of Engineers	Section 219: Environmental Infrastructure (water, wastewater)	✓			The Section 219 program provides planning, design, and construction assistance for water- and sewer-related environmental infrastructure and resource protection and development projects for local communities throughout the country.	The Corps must have an authorization from Congress to begin a project or study. To get a project or study authorized, applicants must submit a request for assistance to the upcoming Water Resource Development Act. Contact the Corps for more information.	https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) (small business)			✓	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans and SBA participating lenders.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	Steven White steven.white@sba.gov 303-844-2607 721 19th Street Suite 426 Denver, Colorado 80202
	7(a) Loan Guarantee (small business)			✓	The 7(a) program is a flexible tool that can be used to finance a variety of business purposes. The proceeds of a 7(a) guaranteed loan may be used to purchase machinery, fixtures, and supplies; make improvements to land and buildings; finance receivables and augment working capital; acquire and start businesses; and refinance existing debt under certain conditions. The regular 7(a) program's maximum loan amount is \$5 million. There is no minimum amount. SBA's 50% to 90% guaranty helps provide entrepreneurs access to capital.	Borrowers must submit SBA Form 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	https://www.sba.gov/document/?program=7(a)	

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Small Business Administration (SBA)	Community Advantage Pilot (small business)			✓	Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting mission-focused financial institutions which were previously not able to offer SBA loans. The maximum loan size is \$250,000. Guarantee can be up to 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.	https://www.sba.gov/document/?program=7(a)	Steven White steven.white@sba.gov 303-844-2607 721 19th Street Suite 426 Denver, Colorado 80202
	Microloan Program (small business)			✓	The purpose of the Microloan Program is to assist women, low income, Veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to Intermediaries that, in turn, use the proceeds to make micro loans to eligible borrowers.	For additional information on eligibility criteria, loan application requirements, participating microlenders please visit www.sba.gov/co	https://www.sba.gov/tools/local-assistance	