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Potential Funding Sources

Funding Program	Program Description	Administering Agency	Estimated Annual Available Funds	Loan Interest Rate/Loan Terms	Federal or State Funding	Eligible Recipients	Typical Funding Demographic
Water Pollution Control Revolving Fund (WPCRF)	Grant and low-interest loan program for water quality infrastructure projects	CDPHE/Authority/DOLA	\$50-\$70 million for wastewater projects	Loans > \$2 million, 2%-4% interest rate, ≤20 year Loans ≤ \$2 million, 2%, 1%, or 0% interest rate, ≤20 year (Depending on the year, there may also be opportunity for "principal forgiveness" - typically totals \$1 million)	80% Federal & 20% State	All political subdivisions of the state	Projects range in size and demographics
Drinking Water Revolving Fund (DWRF)	Grant and low-interest loan program for drinking water infrastructure projects	CDPHE/Authority/DOLA	\$50-\$70 million for drinking water	Loans > \$2 million, 2%-4% interest rate, ≤20 year Loans ≤ \$2 million, 2%, 1%, or 0% interest rate, ≤20 year Disadvantage Community ≤ 30 years (Depending on the year, there may also be opportunity for "principal forgiveness" to disadvantage communities- typically totals \$4 million)	80% Federal & 20% State	All political subdivisions of the state	Projects range in size and demographics
Water Revenue Bond	Bonds for water quality projects	Authority	Unlimited	4%-5%, ≤20year	State	All political subdivisions of the state	Larger communities typically do not apply for WPCRF funding due to federal requirements (e.g., Davis Bacon Federal Wage Rates, Environmental Reviews, etc.) and the ability to secure private funding
State Domestic Wastewater Treatment Grant Fund	Grants for the construction of wastewater treatment works	CDPHE	Unfunded	N/A	State	Governmental agencies, counties on behalf of unincorporated areas, and privately owned not-for-profit public systems in good standing with the secretary of state	Small disadvantage communities with population <5K
State Drinking Water Grant Fund	Grants for the construction of drinking water projects	CDPHE	Unfunded	N/A	State	Governmental agencies, counties on behalf of unincorporated areas, and privately owned not-for-profit public systems in good standing with the secretary of state	Small disadvantage communities with population <5K
Private activity bonds or direct lending	Bonds for water quality projects	Private Market	Unlimited	Market	N/A	N/A	N/A
Water Quality Improvement Funds	Grants for water quality infrastructure projects, stormwater training, and state match for federal nonpoint source grants. Funds derived from penalties paid for violations of the Colorado Water Quality Control Act	CDPHE	\$767,00 for wastewater, stormwater training, and nonpoint source grants	N/A	State	Governmental agencies, counties on behalf of unincorporated areas, and privately owned not-for-profit public systems in good standing with the secretary of state	Communities with population <10K
Community Development Block Grant	Grants for public facilities and services that primarily benefit low and moderate income persons, eliminate slum or blight, or address other urgent needs	DOLA	\$2-\$3 million for all eligible public projects including water and wastewater	N/A	Federal	CDBG non-entitlement municipality or county	Primarily benefit low- or moderate-income persons

CDPHE-Colorado Department of Public Health
 Authority-Colorado Water Resources and Power Development Authority
 DOLA-Department of Local Affairs
 USDA-United States Department of Agriculture-Rural Development
 CWCB-Colorado Water Conservation Board

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Energy Impact Assistance Program	Grants to political subdivisions socially or economically impacted by the development, processing or energy conversion of minerals and mineral fuels.	DOLA	\$3-\$7 million for water and wastewater projects	5%	Federal and State	Municipality, County, or Special District	Political subdivisions socially or economically impacted by the development, processing or energy conversion of minerals and mineral fuels.
Rural Community Assistance Corporation Loan Fund (RCAC)	Loans that help create, improve or expand the supply of safe drinking water and waste disposal system/facilities that serve low and moderate-income.	USDA-Contractor	Varies	4%-5%, 20+year (maybe the same as USDA)	Federal	Rural communities <10K population that are public, non-profit, and Indian Tribes	Smaller disadvantage communities <10K population in rural areas
United States Department of Agriculture Rural Development	Loan and grant combination based on median incomes, health hazard elimination and annual debt service charges, for construction and replacement of water, wastewater, storm sewer and solid waste facilities.	USDA	\$8-\$12 million for water and waste projects	Three levels of interest rate available, depending upon need/<40 years	Federal	Rural communities <10K population that are public, non-profit entities, Indian Tribes, and homeowner associations	Smaller disadvantage communities <10K population in rural areas
WPCRF Planning and Design Grant	Grants for planning, design and environmental activities associated with water quality infrastructure projects	CDPHE/Authority/DOLA	\$250,000 for wastewater projects	N/A	State	All political subdivisions of the state with population <5K and MHI <80% of statewide MHI (\$46,148)	Small disadvantage communities with high sewer fees and population <5K
DWRF Planning and Design Grant	Grants for planning, design and environmental activities associated with drinking water infrastructure projects	CDPHE/Authority/DOLA	\$250,000 for drinking water projects	N/A	State	All political subdivisions of the state with population <5K and MHI <80% of statewide MHI (\$46,148)	Small disadvantage communities with high sewer fees and population <5K
Water Project Loan Program	Low interest loans to agricultural, municipal and commercial borrowers for the development of raw water resource projects in Colorado.	CWCB	Subject to state legislature appropriation	3.5%-4.5% rate, 20 year	State	Any organization (Small municipalities, agricultural ditch companies, home owner associations, special districts)	Varies due to raw water funding
Federal Section 319 Non Point Source Grant Program	Grants to address water quality impacts from non point sources	CDPHE	\$700K-\$1.2 million for non point source projects (wastewater infrastructure is not eligible)	N/A	Federal	Private not-for-profit, political subdivisions of the state	Small mining reclamation projects and watershed groups
Federal Section 106 Funding	Funding for the Water Quality Control Division for the operations of the Clean Water Program	CDPHE	Funding source not available for grants/loans	N/A	Federal	N/A	N/A