The WPCRF is a program to assist publicly owned treatment works with low interest financing to achieve or maintain compliance with requirements of the Act and to protect public health and the environment. Since 1989, the state had loaned over $750 million dollars to eligible publicly owned treatment works.

The Water Quality Control Division, along with our partnering agencies, the Colorado Water Resources and Power Development Authority and the Department of Local Affairs, coordinate the responsibilities for the WPCRF in the State of Colorado.

The following table illustrates the cost savings a recipient may realize by obtaining funding through the WPCRF as opposed to a commercial loan. The table shows the cost of a $1M loan over a term of 20 years. The 6% interest rate is the assumed rate for a conventional loan. The WPCRF provides direct loans (typically loans of $2M or less) at 2%, 1%, or 0% depending on qualifications.

<table>
<thead>
<tr>
<th>Interest Rate</th>
<th>Total Interest Paid</th>
<th>Total Cost of the Loan</th>
<th>Total Annual Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>6%</td>
<td>$730,495</td>
<td>$1,730,495</td>
<td>$86,525</td>
</tr>
<tr>
<td>2%</td>
<td>$218,224</td>
<td>$1,218,224</td>
<td>$60,911</td>
</tr>
<tr>
<td>1%</td>
<td>$105,821</td>
<td>$1,105,821</td>
<td>$55,291</td>
</tr>
<tr>
<td>0%</td>
<td>$0</td>
<td>$1,000,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

Do you have a water quality improvement project you want to complete?

Do you need subsidized financial assistance to undertake the project?

Are you a governmental or quasi-governmental agency?

If you answer “YES” you may be eligible for low or no interest loans through the Colorado Water Pollution Control Revolving Fund. Call us today to learn more about our programs.

Visit the Grants and Loans Unit website for more program information

http://www.colorado.gov/cdphe/wqcd/grantsandloans
The Water Quality and Conservation District has prepared numerous guidance documents to help public water systems prepare documents required for funding. These can be found on our website at http://www.colorado.gov/cdphe/wqcd/grantsandloans or by contacting the Grants and Loans Unit.

The project managers are available for pre-application and pre-construction meetings to walk the applicant through all applicable state and federal requirements associated with the WPCRF Program. Call or visit our website to find the Project Manager for your area.

**Technical Assistance**

The WQCD has prepared numerous guidance documents to help public water systems prepare documents required for funding. These can be found on our website at http://www.colorado.gov/cdphe/wqcd/grantsandloans or by contacting the Grants and Loans Unit.

The project managers are available for pre-application and pre-construction meetings to walk the applicant through all applicable state and federal requirements associated with the WPCRF Program. Call or visit our website to find the Project Manager for your area.

**Available Loans and Grant Types**

- **Direct Loans** are generally made to smaller projects (up to $2 million).
- **Leveraged Loans** are generally provided to investment grade borrowers with larger projects (greater than $2 million).
- **Disadvantage Communities Loan Program** are loans with interest rates as low as 0%. The maximum loan amount under this program is $2 million and the maximum loan term is 20 years. These communities have a population served of 5,000 or less and a median household income (MHI) level less than 81% of the State Average. Currently the area’s MHI must be less than $45,540.
- **Grants** include:
  - Planning and Design Grants ($10,000 Grants)
  - Water Quality Improvement Fund Grants (Amount Varies)