

## WHAT IS THE WATER POLLUTION CONTROL REVOLVING FUND (WPCRF)?

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 \$750million 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.



## WHAT IS THE BENEFIT TO MY COMMUNITY BY OBTAINING FUNDING THROUGH THE WPCRF?

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.

Interest Rate	Total Interest Paid	Total Cost of the Loan	Total Annual Payment
6%	\$730,495	\$1,730,495	\$86,525
2%	\$218,224	\$1,218,224	\$60,911
1%	\$105,821	\$1,105,821	\$55,291
0%	\$0	\$1,000,000	\$50,000

## PROGRAM CONTACTS

**Water Quality Control Division  
Grants and Loans Unit**  
4300 Cherry Creek Drive South, B-2  
Denver, CO 80246  
303-692-2053  
cdphe\_grantsandloans@state.co.us

**Department of Local Affairs  
Division of Local Government**  
1313 Sherman Street, Room 521  
Denver, CO 80203  
Barry Cress (303) 866-2352  
barry.cress@state.co.us

**Colorado Water Resources and Power  
Development Authority**  
1580 Logan Street, Suite 620  
Denver, CO 80203  
Keith McLaughlin (303) 830-1550 ext. 22  
kmclaughlin@cwrpda.com

Visit the Grants and Loans Unit website for more program  
Information

<http://www.colorado.gov/cdphe/wqcd/grantsandloans>

Colorado Department of Public  
Health and Environment  
Water Quality Control Division  
Grants and Loans Unit



## Colorado Water Pollution Control Revolving Fund (WPCRF)

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.



Colorado Department  
of Public Health  
and Environment



## EXAMPLE PROJECT TYPES

- Treatment Facilities
- Interceptor/Collection Lines
- Bio-Solid Facilities
- Stormwater Systems
- Re-Use Facilities
- Non-Point Source

## WHO IS ELIGIBLE TO PARTICIPATE IN THE WPCRF PROGRAM?

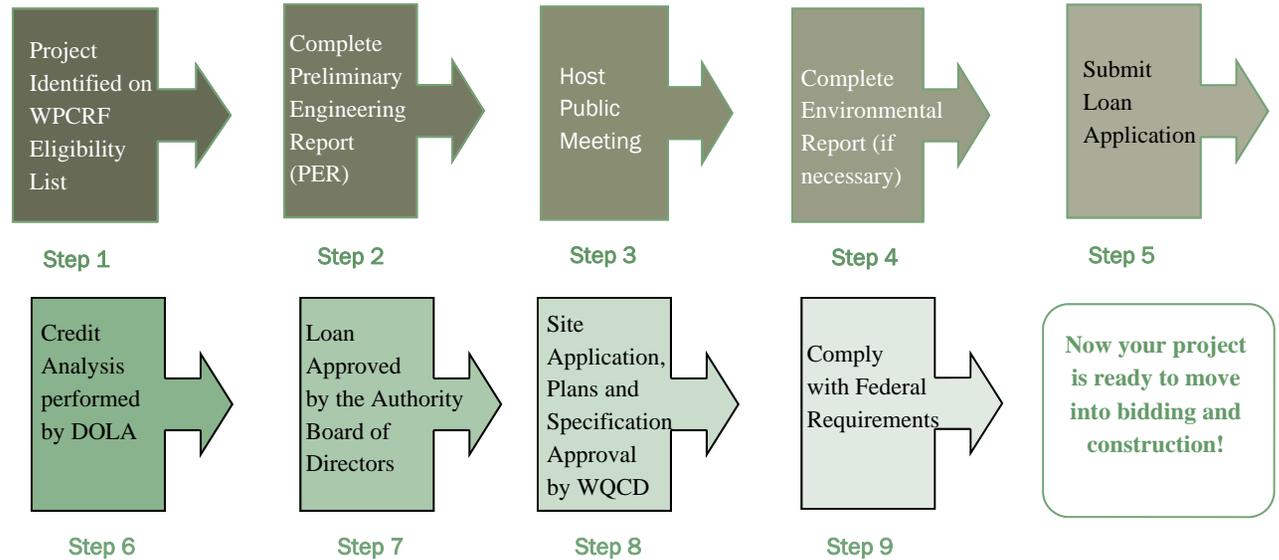
Public Water Systems that are owned by Governmental Agencies are eligible to receive funds. This includes:

- Municipalities
- Water and Sanitation Districts
- Sanitation Districts
- Metropolitan Districts
- Improvement Districts

## PUBLIC MEETING

- All Publicly Owned Treatment Works pursuing funding through the WPCRF program must host a public meeting to inform their customers of their intent. The meeting should explain the project as well as outline the proposed loan amount.
- The meeting must be noticed a minimum of 30 days prior to the meeting to meet the requirements of the WPCRF.

## FUNDING PROCESS



## FUNDING TIMEFRAME

The typical project takes approximately 18 months to move from identification on the WPCRF Eligibility List to Loan Execution. WQCD Reviews are typically completed within 30-60 days.

## 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)

## 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.