

Colorado Grant and Loan Funding for Water and Wastewater Projects

ORGANIZATION	PROGRAM	ELIGIBLE RECIPIENTS		G R A N T	L O A N	DESCRIPTION OF PROGRAM	WEBSITE
		G O V E R N M E N T	N O N P R O F I T				
COLORADO DEPARTMENT OF PUBLIC HEALTH & ENVIRONMENT (CDPHE)	Drinking Water Revolving Fund (DWRP)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<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 rate ▪ Direct loans interest rate currently 3% for 20 year & 3.25% for 30 year loan terms. \$3 million limit for direct loans ▪ 30 year maximum ▪ No limit for leveraged loans (subject to availability of funds) <p>Disadvantaged Community Program: Reduced rates available depending on severity of Disadvantaged status (currently 1%-2.25%). Planning, Design & Engineering Grants and principal forgiveness may be available.</p> <ul style="list-style-type: none"> ▪ Planning Grant for up to \$10,000 with 20% local match ▪ Design & Engineering Grant up to \$300,000 <p>Private non-profits are eligible for planning grants and for loans, but are not eligible for Design & Engineering grants or principal forgiveness</p> <p>Bipartisan Infrastructure Law (BIL) Funding: Special funding for drinking water projects with a special focus on lead service line replacement and emerging contaminants through 2026. Eligible applicants may receive partial loan forgiveness. Funding is available to local government borrowers.</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)	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Wastewater treatment and collection, nonpoint source pollution, and storm water projects</p> <ul style="list-style-type: none"> ▪ Interest on leveraged loans at 80% of market ▪ Direct loans interest rate currently 3% for 20 year & 3.25% for 30 year loan terms. \$3 million limit for direct loans ▪ 30 year maximum ▪ No limit for leveraged loans (subject to availability of funds)- <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 \$3 million only).</p> <p>Disadvantaged Community Program: Reduced rates available depending on severity of Disadvantaged status (currently 1%-2.25%). Planning and Design & Engineering Grants may be available.</p> <ul style="list-style-type: none"> ▪ Planning Grant for up to \$10,000 with 20% local match ▪ Design & Engineering Grant up to \$300,000 <p>Bipartisan Infrastructure Law Funding: Special funding for wastewater projects with a special focus on emerging contaminants through 2026. Eligible applicants may receive partial loan forgiveness.</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>

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COLORADO DEPARTMENT OF PUBLIC HEALTH & ENVIRONMENT (CDPHE)	PFAS Grant Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		This program provides funding opportunities for sampling efforts to test groundwater and surface water, water treatment infrastructure, and emergency assistance for communities and water systems affected by these chemicals.	https://cdphe.colorado.gov/pfas-projects
COLORADO DEPARTMENT OF PUBLIC HEALTH & ENVIRONMENT (CDPHE)	Small Communities Grant	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Water and wastewater projects This grant is for eligible projects that 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.	https://cdphe.colorado.gov/glu
COLORADO DEPARTMENT OF PUBLIC HEALTH & ENVIRONMENT (CDPHE)	Water Quality Grants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Storm water and wastewater projects 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.	https://cdphe.colorado.gov/glu
COLORADO WATER CONSERVATION BOARD (CWCB)	Water Project Loan Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	Water projects (untreated) CWCB has \$50 million available annually for raw water projects (dams, pipelines, ditches, wells, hydroelectric, new projects or rehabilitation). Loans are available for up to 100% of project costs. The repayment period is up to 30 years (40 years for reservoir projects). Click the link for the current low-interest loan rates. Loans typically range from \$100,000 to \$10 million. Loan applications under \$10 million are approved every other month by the CWCB Board. Applicants should anticipate a minimum of 5 months from the time of application until funds are made available. Loans over \$10 million must be approved annually by the state legislature, and applications must be received by August 1 for funding the following year.	https://cwcb.colorado.gov/loans-grants/water-project-loan-program
COLORADO WATER CONSERVATION BOARD (CWCB)	Water Plan Grant Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Water projects Provides financial assistance for a range of multi-beneficial water supply projects. Grant categories include water storage & supply projects, conservation & land use projects, engagement & innovation activities, agricultural projects, and watershed health & recreation projects. Preference is given to projects that have multiple benefits, multiple purposes, and involve multiple stakeholders. Application deadlines are July 1 and December 1.	https://cwcb.colorado.gov/funding/colorado-water-plan-grants
COLORADO WATER	Water Supply Reserve Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Water projects	https://cwcb.colorado.gov/funding/water-supply-reserve-fund-grants

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CONSERVATION BOARD (CWCB)						Provides grants to assist Colorado water users in addressing their critical water supply issues and interests. Requests for funds must first be approved by one of Colorado's nine basin roundtables and are then forwarded onto the CWCB for final funding decisions. Contact local basin roundtable for application deadlines.	
COLORADO WATER CONSERVATION BOARD (CWCB)	Federal Technical Assistance Grants for Colorado Water Projects	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Water projects As part of the American Rescue Plan Act, a total of \$5 million in federal funding has been allocated for technical assistance grants that will enable eligible entities to work with the CWCB contractors or to hire contractors to expand their capacity and expertise, in pursuit of federal funding opportunities that directly support the Colorado Water Plan objectives. The allowable uses of this grant funding are broad in scope, to allow for the wide range of federal opportunities available. Funding can be used for: preliminary project planning and design, preliminary permitting, development of estimated project costs, navigation of available federal opportunities, grant writing, and federal grant application submittal.	https://cwcb.colorado.gov/federal-technical-assistance
COLORADO WATER CONSERVATION BOARD (CWCB)	Non-Reimbursable Project Investment Grants (NRI)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Water projects Funds water-related projects or studies of statewide impact or importance, and feasibility studies and projects designed to address statewide, region-wide or basin-wide water issues. Funding varies annually. Application deadline is August 1 of each year. If approved by the CWCB Board, it is added to the Construction Fund Bill (i.e. "Projects Bill") for approval by the legislature and signature by the Governor. Funds are typically available after July 1 if an executed contract is in place.	https://cwcb.colorado.gov/non-reimbursable-project-investment-grants
COLORADO WATER RESOURCES & POWER DEVELOPMENT AUTHORITY (CWRPDA)	Water Revenue Bonds Program	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	Water and wastewater projects Raw water storage and diversion projects need CWCB review Market rates and up to 30-year loan terms. \$300,000 minimum and \$100 million maximum loans	https://www.cwrpda.com
DEPARTMENT OF LOCAL AFFAIRS (DOLA)	Community Development Block Grant (CDBG)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	Water and wastewater projects Eligible recipients are CDBG non-entitlement municipality or county; districts and private systems are eligible sub-recipients. Maximum grant is \$600,000. Typically one grant cycle per year. Contact DOLA field staff to apply.	CDBG: https://cdola.colorado.gov/community-development-block-grant DOLA field staff: https://cdola.colorado.gov/dola/regional-managers
DEPARTMENT OF LOCAL AFFAIRS (DOLA)	Energy & Mineral Impact Assistance Fund (EIAF)	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	Water and wastewater projects For communities impacted by the energy/mineral industry Grants: Two or three cycles per year. See website for program deadlines and current award maximums. Contact DOLA field staff to apply. Admin grant requests accepted year round. <ul style="list-style-type: none"> ▪ Tier I grants up to \$200,000 ▪ Tier II grants up to \$750,000 	EIAF: https://cdola.colorado.gov/funding-programs/energy/mineral-impact-assistance-fund-grant-eiaf DOLA field staff: https://cdola.colorado.gov/dola/regional-managers

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						<ul style="list-style-type: none"> Admin grants up to \$25,000 <p>Loans: Terms up to 20 years, and interest rates of at least 5%. Loans up to \$500,000</p>	
DEPARTMENT OF LOCAL AFFAIRS (DOLA)	Private Activity Bonds	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<p>Water, sewer, solid & hazardous waste projects</p> <p>Requires community support, repayment ability, and local economic benefit. Interest rates are variable, depending upon bond market rates. Bond counsel determines eligible cost.</p>	https://cdola.colorado.gov/office-of-housing-finance-sustainability/private-activity-bonds
NATIONAL RURAL WATER ASSOCIATION (NRWA)	Revolving Loan Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<p>Water and wastewater projects</p> <p>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.</p> <p>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 \$100,000 or 75% of the total project (whichever is less)</p>	https://nrwa.org/members/products-services-portfolio/rural-water-loan-fund/
RURAL COMMUNITY ASSISTANCE CORPORATION (RCAC)	Loan Fund	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<p>Water and wastewater projects</p> <ul style="list-style-type: none"> Short term: Three years at 5.75% interest Intermediate term: Up to 20 years at 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	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<p>Water and wastewater projects</p> <p>Must be in economically distressed areas & tied to permanent private sector jobs and investments. Applications accepted on rolling basis.</p>	https://www.eda.gov/funding-opportunities/
U.S.D.A. RURAL DEVELOPMENT	Water & Waste Disposal Loan & Grant Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Water, wastewater & storm water projects</p> <p>Offers direct and guaranteed loans depending on the loan amount and community size.</p> <p>Direct loans-</p> <ul style="list-style-type: none"> Loans and grants based upon income and health hazards Three levels of interest rate available, depending upon need Terms up to 40 years or project life <p>Community must be rural with population of 10,000 or less.</p> <p>Guaranteed loan interest rates are negotiated and may be fixed or variable. Community must be rural with a population of 50,000 or less.</p>	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program
U.S.D.A. RURAL DEVELOPMENT	Emergency Community Water Assistance Grants	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<p>Water projects</p> <p>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,</p>	https://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants

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						<p>earthquake, tornado or hurricane, disease outbreak, etc. Federal disaster declaration not required.</p> <p>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.</p> <p>Water transmission line grants up to \$150,000 and water source grants up to \$1 million</p>	
U.S.D.A. RURAL DEVELOPMENT	Predevelopment Planning Grant	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<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 \$30,000 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	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<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		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<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, 5.0% - 5.50% (variable rate changes daily) ▪ Long term: up to 20 years, varies based on system; 6% - 6.5%, possibly lower for tax-exempt (rates change daily) <p>No loan maximum</p>	https://cobank.com/corporate/industry/water

Regional or Special Funding							
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Colorado River District	Community Funding Partnership	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		The Colorado River District's Community Funding Partnership funds multi-purpose water projects on the Western Slope in five project categories: productive agriculture, infrastructure, healthy rivers, watershed health and water quality, and conservation and efficiency. Eligible entities include stakeholders such as individuals, local governments, corporations, private entities such as mutual ditch companies, non-profit corporations, and partnerships. Only projects located within the District's 15- county boundary are eligible to apply for funding.	https://www.coloradoriverdistrict.org/partnership-project-funding-program/
DEPARTMENT OF LOCAL AFFAIRS (DOLA)- Division of Housing	Mobile Home Park Infrastructure Funding	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>The Division of Housing offers grants and loan for construction costs for mobile home park water and wastewater infrastructure. For-profit and non-profit mobile home parks are eligible, and non-profit applicants will generally be prioritized for more grant funding.</p> <ul style="list-style-type: none"> - Interest rates are 0% - 3%. - Loan terms can be up to 30-years. - Loans will usually require some sort of owner or local government, (county, municipality, or other local government), contribution and may require designating a certain number of units as affordable housing for a certain duration. - Maximum awards are generally calculated as a certain threshold per unit. - Applications are accepted on a rolling basis. <p>Contact regional DOLA Housing Development Specialist for more information or to apply.</p>	https://cdola.colorado.gov/office-of-housing-finance-sustainability/regional-contacts