



State Revolving Fund Loan Program

The State Revolving Fund (SRF) Loan Program is the best choice to finance the design and construction of public drinking water and wastewater infrastructure projects. These projects ensure the protection of public and environmental health by investing in Colorado’s water infrastructure.

Cost of \$1 million loan over 20 year term

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

**Loan rates depend on the borrowers qualifications. The authority determines all interest rates on or before December 31 each year. Loan terms do not to exceed the project’s design life and may extend up to 30 years.*

Loan types

Direct loans are for projects up to \$3.0 million. Leveraged loans are for governmental entity projects greater than \$3.0 million.

Additional assistance

May qualify for Planning Grant.
May qualify for Design/Engineering Grant*.

Eligible entities

Cities, towns, counties, water and sanitation districts, water districts, improvement districts, and private nonprofit public water systems.

Annual eligibility

- Owner submits Eligibility Survey to the division

requesting inclusion in the annual Intended Use Plans (IUP).
The Eligibility Survey is not an application for a loan.

- Projects must be on the current, approved annual IUP to be eligible for funding.
- Once the project is listed on the annual IUP, it is eligible to begin the pre-application process.

Pre-application requirements

- Owner must submit a Pre-Qualification Form.
- SRF agencies convene pre-application meeting with owner to review Pre-qualification information.
- If SRF agencies agree to accept loan application, the owner:
 - May qualify for Planning and Design/Engineer Grants*.
 - Must submit Project Needs Assessment to division for technical review.
 - Must conduct public meeting describing the project with proof of 30-day legal notice.
 - Must submit design to the division for review.
- All technical and environmental issues must be resolved by the owner and accepted by the division before the owner can apply for a loan.

MORE INFORMATION

For more information on the State Revolving Fund Loan Program, please visit www.colorado.gov/cdphe/wq-grants-and-loans

CONTACT

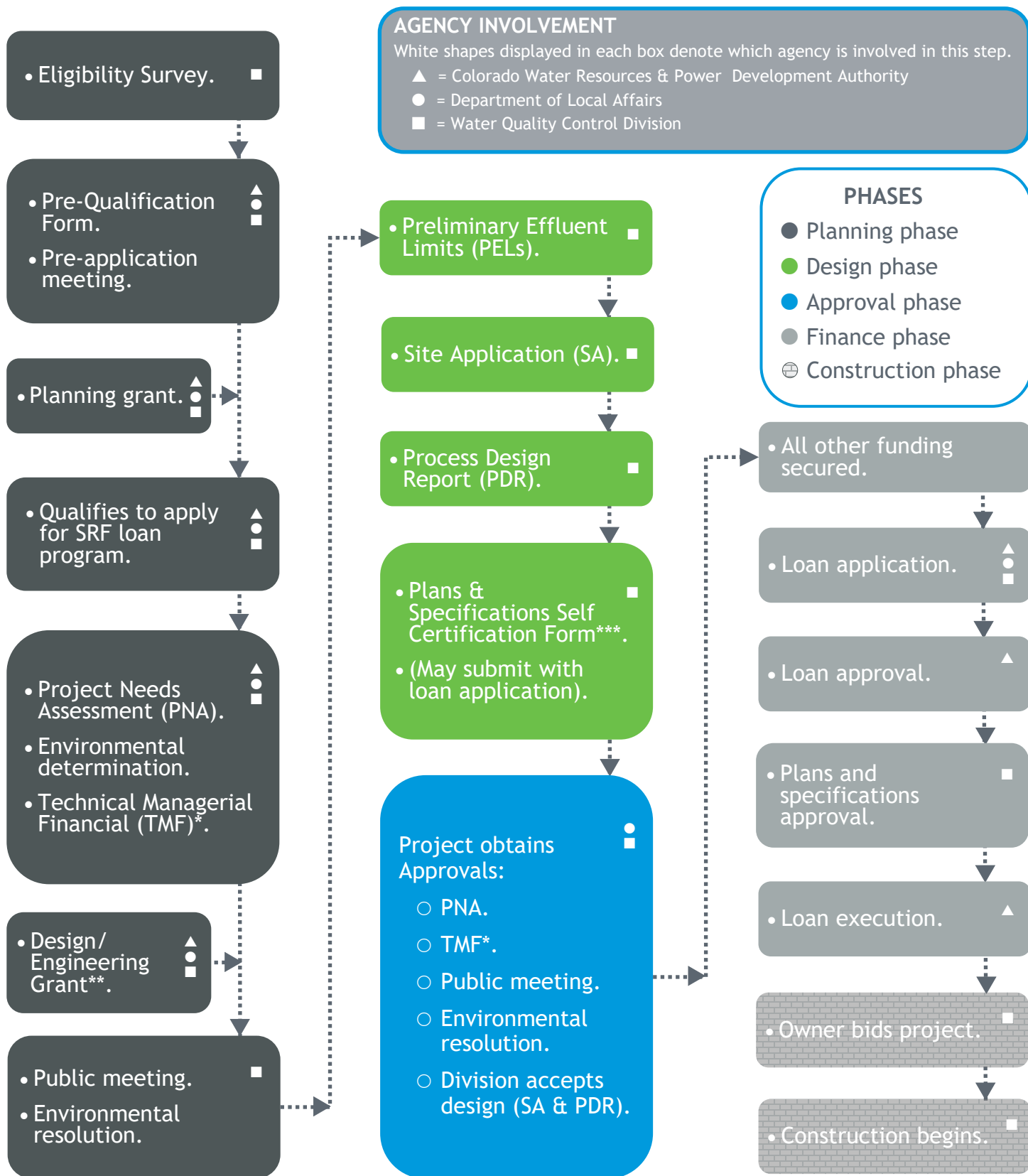
cdphe_grantsandloans@state.co.us | 303-692-3653

*Private nonprofit entities are not eligible for Design/Engineering Grants or for wastewater infrastructure projects.





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*TMF required for drinking water projects only.

**Issued after review of PNA and amount TBD based on project scope. Private nonprofit entities are not eligible for Design/Engineering Grants.

***Borrowers deemed eligible to self certify or streamline design at the PNA stage must submit the appropriate form or letter with the Plans and Specifications to the Project Manager.