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# AVAILABLE FINANCIAL ASSISTANCE

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Department of Local Affairs



*Strengthening Colorado Communities*

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## WATER AND WASTEWATER ASSISTANCE

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Department of Local Affairs  
1313 Sherman Street, Room 521  
Denver, Colorado 80203  
303-866-2156  
[www.dola.colorado.gov](http://www.dola.colorado.gov)



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## INTRODUCTION

There are a number of potential sources of funds available to local governments and other community organizations to make needed improvements to water and wastewater systems. This publication details the commonly used sources of funding from the federal and state governments for these needs. For more specific questions related to these funding sources, please contact the program managers listed at the end of the descriptions of each program, or the Department of Local Affairs Field Representatives listed at the end of the handout.

## **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**

CDBG is a state administered, federally-funded program. Grants are provided to "non-entitlement" municipalities and counties for public facilities, economic development, and housing projects which principally benefit low and moderate income (LMI) persons. Districts and private entities (such as nonprofit water companies or homeowners associations) are eligible if sponsored by a municipality or county.

Eligible activities include, but are not limited to, public facilities improvements, property acquisition and rehabilitation, relocation expenses and business financing. All activities must meet at least one of three national objectives: benefit to low and moderate income persons, prevention or elimination of slum and blight, or address an urgent need.

Ineligible activities include buildings for the general conduct of government, general government expenses, income payments, operating/maintenance, and repairs.

CONTACT: Department of Local Affairs Field Representatives (see last page).

## **ECONOMIC DEVELOPMENT ADMINISTRATION (EDA) PUBLIC WORKS AND DEVELOPMENT FACILITIES PROGRAM**

Federal grants are provided to help distressed communities attract new industry, encourage business expansion, diversify their economies, and generate long-term, private sector jobs. Among the types of projects funded are water and sewer facilities primarily serving industry and commerce; access roads to industrial sites or parks; and business incubator buildings. Proposed projects

must be located within an EDA eligible area. Eligibility is based on low per capita income (PCI) or high unemployment. Eligibility can also be based on various measures of special economic need. Projects must be consistent with an approved Comprehensive Economic Development Strategy (CEDS). An applicant may be a state, political subdivision of a state, Indian tribe, special-purpose unit of government, or public or private nonprofit organization. CONTACT: John Zender, EDA (303) 844-4902 or [jzender@eda.doc.gov](mailto:jzender@eda.doc.gov).

## **ENERGY & MINERAL IMPACT ASSISTANCE GRANT/LOAN PROGRAM**

The largest distribution of funds by the State Energy and Mineral Impact Assistance Program occurs in the form of discretionary grants for basic infrastructure and community development projects. Loans are available, with a fixed interest rate of 5%, for domestic treated water and sewer projects only. By statute, funds can only be distributed to political subdivisions socially or economically impacted by the development, processing, or energy conversion of minerals and mineral fuels. CONTACT: Department of Local Affairs Field Representatives (see last page).

## **USDA RURAL DEVELOPMENT (RD)**

Rural Development awards grants and loans to rural communities (not more than 10,000 population) for construction and replacement of water, wastewater, storm sewer and solid waste facilities. Communities can receive a loan and grant combination, with percentages based median incomes, health hazard elimination and annual debt service charges. The agency can assist public, non-profit entities such as homeowner associations and Indian Tribes with financing, provided no other credit is available, at reasonable rates and terms. Funds may be used for construction, engineering, interest payments during construction, essential equipment, site acquisition, legal fees, water rights, etc. CONTACT: M. Dolores Sanchez-Maes, Business and Community Programs Director, Rural Development, (720) 544-2927, [dolores.sanchezmaes@co.usda.gov](mailto:dolores.sanchezmaes@co.usda.gov) or Robin Pulkkinen, State Loan Specialist, 720-544-2929, [robin.pulkkinen@co.usda.gov](mailto:robin.pulkkinen@co.usda.gov)

## **COLORADO RURAL WATER ASSOCIATION (CRWA)**

Colorado Rural Water Association's Revolving Loan Program, RLP, established under a grant from USDA Rural Utilities Services, USDA/RUS, may provide financing to eligible utilities for pre-development costs associated with your proposed water and wastewater projects and may also be used with existing water/wastewater systems and the short term costs incurred for replacement equipment, small scale extension of services or other small capital projects that are not a part of your regular operations and maintenance. Systems applying must be public entities. This includes municipalities, counties, special purpose districts, Native American Tribes and corporations not operated for profit, including cooperatives, with up to 10,000 population and rural areas with no population limits. Loan amounts may not exceed \$100,000 or 75% of the total project cost whichever is less. Applicants will be given credit for documented project cost prior to receiving the RLF loan. Loans will be made at the lower of the poverty or market interest rate as published by RUS, with a minimum of 3%

at the time of closing. CRWA Circuit Riders will come to your community and will help complete the required paper work. CONTACT: CRWA at (719) 545-6748.

## **RURAL COMMUNITY ASSISTANCE CORPORATION LOAN FUND (RCAC)**

Rural Community Assistance Corporation's (RCAC) Environmental Infrastructure Loan Program helps create, improve or expand the supply of safe drinking water and waste disposal systems/facilities that serve low and moderate-income communities in the West, including Colorado. RCAC's loan programs provide the early funds small communities need to determine feasibility and pay pre-development costs prior to receiving state and/or federal program funding. RCAC may also provide long-term loans when system improvements are needed and there is a lack of priority for obtaining funds through state or federal programs. Eligible applicants are non-profit organizations, public agencies, and tribal governments. Projects must be located in rural areas with populations of 50,000 or less. Community size is limited to 10,000 for long-term USDA guaranteed loans and short-term loans for which USDA is the long-term lender. Short-term loans for up to three years with an interest rate of 5.75% are available for: Feasibility studies such as preliminary engineering and environmental reports for up to \$50,000; predevelopment loans for such items as engineering, legal and bond counsel for up to \$250,000; and construction loans for up to \$1,500,000 are available. An intermediate term loan of up to 20 years with an interest rate of 5.00% is available for environmental infrastructure loans. Long-term loans for up to \$1,500,000 are available so long as the project meets the requirements of the USDA Rural Utilities Service Water and Waste Disposal Guaranteed loan program. The interest rate for these loans is set at the time of loan closing. CONTACT: Josh Griff, (720) 898-9463; [jgriff@rcac.org](mailto:jgriff@rcac.org).

## **WATER POLLUTION CONTROL REVOLVING FUND (WPCRF)**

The WPCRF is a low-interest loan program for funding governments (municipalities, counties, and special districts), whose projects will correct water quality problems or qualify as eligible pollution control programs. Created by the State Legislature in 1988, the WPCRF replaced the Federal Construction Grant Program. Between the program's inception and December 2006, the U.S. Environmental Protection Agency has provided \$203.2 million in capitalization grants which must be matched with an additional 20% from the state. These funds, along with a fairly aggressive leveraging program, have allowed the fund to make in excess of \$691 million in loans. The fund can cover up to 100% of the eligible project costs with terms of up to 20 years. The Disadvantaged Community Program was established in 2006, offering eligible communities loans from the WPCRF with reduced interest rates, depending on median household income. The fund is jointly administered by the Colorado Division of Local Government (DLG), the Water Quality Control Division (WQCD), and the Colorado Water Resources and Power Development Authority (CWRPDA). CONTACTS: DLG, Barry Cress, (303) 866-2352, [barry.cress@state.co.us](mailto:barry.cress@state.co.us); WQCD, Carolyn Schachterle, (303) 692-3551, [carolyn.schachterle@state.co.us](mailto:carolyn.schachterle@state.co.us); CWRPDA, Mike Brod, (303) 830-1550 x15 [mbrod@cwrpda.com](mailto:mbrod@cwrpda.com).

## **DRINKING WATER REVOLVING FUND (DWRF)**

The Drinking Water Revolving Fund is a low-interest loan program which was initially created in 1995 and funded by the state and the Water Resources and Power Development Authority. In 1997 it was further capitalized with federal dollars to fund eligible projects defined by the federal Safe Drinking Water Act. Local governments (municipalities, counties, and special districts) are eligible for funding. Between the program's inception and December 2006, the U.S. Environmental Protection Agency has provided in excess \$272 million in capitalization grants which must be matched with an additional 20% from the state. These funds have allowed the program to make approximately \$221 million in financing available to Colorado drinking water system projects. The Disadvantaged Community Program was established in 2005, offering eligible communities loans from the DWRF with reduced interest rates (depending on median household income), and loan terms up to 30 years. The fund is jointly administered by the Colorado Division of Local Government (DLG), the Water Quality Control Division (WQCD), and the Colorado Water Resources and Power Development Authority (CWRPDA). CONTACTS: DLG, Barry Cress, (303) 866-2352, [barry.cress@state.co.us](mailto:barry.cress@state.co.us); WQCD, Carolyn Schachterle, (303) 692-3551, [carolyn.schachterle@state.co.us](mailto:carolyn.schachterle@state.co.us) CWRPDA, Mike Brod, (303) 830-1550 x15, [mbrod@cwrpda.com](mailto:mbrod@cwrpda.com).

## **COLORADO WATER RESOURCES AND POWER DEVELOPMENT AUTHORITY WATER REVENUE BONDS PROGRAM**

The Colorado Water Resources and Power Development Authority was created by the General Assembly to provide Colorado with a mechanism to finance water and wastewater projects. The Authority can assist governmental entities such as cities, towns and districts by issuing revenue bonds and loaning the proceeds to the governmental entity with substantial savings in costs of issuance and interest rates. Eligible projects include: storage reservoirs, water and wastewater treatment plants, distribution systems, water wells and pumping stations. Construction costs include design, engineering, costs of issuance, financing reserves, interest during construction, site acquisition, planning, environmental documentation, water rights, and mitigation costs. CONTACT: Mike Brod, (303) 830-1550, x15, [mbrod@cwrpda.com](mailto:mbrod@cwrpda.com).

## **DWRF/WPCRF PLANNING AND/OR DESIGN GRANT**

Planning and Design Grants are available to assist communities with populations under 10,000 who are considering projects which are identified on the current year's eligibility list for either the Drinking Water Revolving Fund (DWRF) or the Water Pollution Control Revolving Fund (WPCRF) program. To qualify, the entity must have a Median Household Income (MHI) less than the overall state MHI from the most recent Census, or current or, post-project water/sewer monthly rates equal to or greater than the state average as determined by the Department of Local Affairs. Grants are available on a first-come, first-served basis. These grants do not require a match. Each program has \$100,000 in grants available for each calendar year. Grants, up to \$10,000 may be awarded for project planning activities including: preliminary engineering reports, engineering design documents, environmental assessments, technical,

managerial and financial capacity assessments and in some cases legal fees to convert an ineligible entity into an eligible local government (i.e., converting a home owners association to a special district). If planning and design grant funds are still available on September 1 of each year, additional grant funds up to \$10,000 (maximum of \$20,000 total per community) may be made to communities that demonstrate progress towards receiving loan funding through the State Revolving Fund programs. CONTACTS: Carolyn Schachterle, Water Quality Control Division, (303) 692-3551, [carolyn.schachterle@state.co.us](mailto:carolyn.schachterle@state.co.us) ; Keith McLaughlin, Colorado Water Resources and Power Development Authority, (303) 830-1550, x22, [kmclaughlin@cwrpda.com](mailto:kmclaughlin@cwrpda.com).

### **CWCB WATER EFFICIENCY GRANT PROGRAM**

The Colorado General Assembly under House Bill 05-1254, created a mechanism for the Colorado Water Conservation Board (CWCB) through its Office of Water Conservation and Drought Planning to provide financial assistance to covered entities and qualifying agencies in the State of Colorado that are seeking to perform or promote more meaningful water conservation. The specific use of the grant monies are as follows: for covered entities, the money may be used to aid in achieving water conservation goals specified in their water conservation plans; for public and private agencies, whose primary purpose is to promote the benefits of water resource conservation, the money may be used to provide education and outreach aimed at demonstrating the benefits of water efficiency. Applications will be accepted throughout the year with awards made to eligible and qualified organizations that meet the requirements of the grant program. Grant guidelines are provided on the CWCB Website: [www.cwcb.state.co.us](http://www.cwcb.state.co.us). CONTACT: Ben Wade, (303) 866-3441 x3238 or [ben.wade@state.co.us](mailto:ben.wade@state.co.us)

### **CWCB WATER CONSERVATION & DROUGHT MITIGATION PLANNING GRANT PROGRAM (HB 04-1365)**

The Colorado General Assembly under House Bill 04-1365, created a mechanism for the Colorado Water Conservation Board (CWCB) to provide financial assistance to covered entities in the State of Colorado to develop water conservation plans that meet the provisions of §37-60-126 (6) C.R.S. Financial assistance was also provided for covered entities and state and local governmental entities to develop drought mitigation plans identified as sufficient by the Office. Throughout Colorado there are dozens of entities that sell more than 2,000 acre-feet of water annually, on a retail basis, for domestic, commercial, industrial or public facility use. These covered entities are eligible to receive grant monies from the CWCB to develop water conservation or drought mitigation plans that ultimately will lead to more meaningful water conservation and supply planning at the local level. Grant guidelines and a model plan template are provided on the CWCB website [www.cwcb.state.co.us](http://www.cwcb.state.co.us). CONTACT: Ben Wade, (303) 866-3441 x3238 or [ben.wade@state.co.us](mailto:ben.wade@state.co.us)

### **CWCB WATER SUPPLY RESERVE ACCOUNT**

This program provides resources to implement projects and methods for meeting the state's water consumptive and non-consumptive needs. The program can

grant or loan money for a broad range of eligible activities including: construction of infrastructure (storage, pipelines, river improvements, etc.), feasibility studies, studies of human and environmental needs, and technical assistance for permitting or environmental compliance. Both statewide and individual basin accounts are established for projects that promote collaboration and cooperation, facilitate water activity implementation, meet water management goals and objectives, and identified water needs, and address issues of statewide value. In 2009, the Water Supply Reserve Account Program was reauthorized in perpetuity by SB 09-106. It is authorized to receive up to \$10,000,000 per year from the Severance Tax Trust Fund, subject to available funding. Detailed guidelines are available on the Water Conservation Board's website at: <http://cwcb.state.co.us/IWMD/RelatedInformation/ToolsResources/>  
CONTACT: Todd Doherty, (303) 866-3441 x3210 or [todd.doherty@state.co.us](mailto:todd.doherty@state.co.us)

## **COLORADO WATER CONSERVATION BOARD (CWCB) WATER PROJECT LOAN PROGRAM**

The Water Project Loan Program was established in 1971 to provide low interest loans for raw water resource projects. Eligible borrowers have received over \$400 million in loans for planning, engineering and construction from the CWCB. Eligible projects involve the collection, storage and transmission of raw water supplies. Examples include new or the rehabilitation of: reservoirs, ditches/canals, pipelines, groundwater wells, water rights purchases, and flood control facilities. A loan feasibility study is required, which must include preliminary engineering by a professional engineer to help select the best alternative and determine project costs. Thirty year loan interest rates range from 3.25% to 4.25% for municipal borrowers, and 2.5% for agricultural borrowers. There is a 1% loan service charge that can be financed into the loan. Loans are available for up to 90% of the total project cost. Applications for loans less than \$5 million are accepted throughout the year, and are approved at the bi-monthly CWCB meetings (allow five months for loan approval and loan contracting). Loan requests in excess of \$5 million are due August 31 and are considered once a year at the November CWCB meeting, with funds available the following July (if authorized by State Legislature and with executed loan contract). CONTACTS: Anna Mauss, CWCB, 303-866-3441 x3224, [anna.mauss@state.co.us](mailto:anna.mauss@state.co.us) or Kirk Russell, CWCB, (303) 866-3441, x3232, [kirk.russell@state.co.us](mailto:kirk.russell@state.co.us)

## **PRIVATE ACTIVITY BONDS (PAB)**

Tax-exempt private activity bond allocations are available to municipalities and counties as well as issuing authorities. These entities can in turn issue bonds or other obligations to private entities with interest exempt from federal income taxation. Privately owned water, sewer, and certain waste disposal facilities are eligible for this funding. Local governments with populations greater than 27,000 receive a direct allocation. Local governments which do not receive a direct allocation may receive an allocation from the statewide balance. The statewide balance can be accessed through application to the Department of Local Affairs. CONTACT: Ann Watts, Colorado Division of Housing, (303) 866-4652, [ann.watts@state.co.us](mailto:ann.watts@state.co.us)

## FINANCIAL ASSISTANCE FOR WATER AND WASTEWATER PROJECTS

### GRANT PROGRAMS

PROGRAM	ELIGIBLE PROJECTS	TERMS	ELIGIBLE RECIPIENTS	MAXIMUM AMOUNT	SPECIAL REQUIREMENTS	APPLICATION DEADLINE
<b>COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)</b>	Water and wastewater	Grants only	CDBG non-entitlement municipality or county; districts and private systems are eligible sub-recipients	\$500,000 (guideline)	- Local cash participation - Low/mod income - Davis-Bacon wages - NEPA <sup>1</sup>	Varies - contact DOLA field staff
<b>U.S. ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)</b>	Water and wastewater	Grants only	Governmental units and non-profit organizations	No limit (subject to federal appropriation)	Must be in economically distressed areas & tied to permanent private sector jobs and investments.	Ongoing
<b>DWRF and WPCRF<sup>2</sup> PLANNING AND/OR DESIGN GRANT</b>	Project must be on either the Drinking Water Revolving Fund (DWRF) or the Water Pollution Control Revolving Fund (WPCRF) Eligibility List	Grants only	Entities with populations <10,000; MHI less than state average; post-project water/sewer monthly rates equal to or greater than state average.	\$10,000	- Currently required to borrow project's construction funds from the CWR&PDA unless waiver is received from Authority's Board of Directors	First-come, first-served
<b>CWCB WATER CONSERVATION &amp; DROUGHT MITIGATION PLANNING GRANT PROGRAM</b>	Water Conservation Planning; Drought Mitigation Planning	Grants only	Any private or other publicly owned utility that provides at retail two thousand acre-feet of water or more annually. Monies for drought planning are available to state and local governmental entities.	No limit, as long as funding is available	Water conservation plans must meet the requirements of §37-60-126 (6) C.R.S. Grant applications must follow CWCB Guidelines. Grants under \$50K can be approved by staff. Grants over \$50K need CWCB Board approval.	July 1 <sup>st</sup> – Feb 1st.
<b>CWCB WATER EFFICIENCY GRANT PROGRAM</b>	To aid in achieving goals in Water Conservation Plans. To promote the benefits of water resource conservation for education and outreach aimed at demonstrating the benefits of water efficiency.	Grants only	Covered entities that have a current or future total annual demand of 2,000 acre-feet or more. Public or private agencies whose primary purpose is to promote the benefits of water conservation.	No limit, as long as funding is available	Grant applications must meet applicable criteria outlined in CWCB Guidelines. Grants under \$50K can be approved by staff. Grants over \$50K need Board approval.	Applications can be submitted at any time during the year but must be received by the 1 <sup>st</sup> of the month prior to a Board meeting.
<b>CWCB WATER SUPPLY RESERVE ACCOUNT</b>	To provide resources to implement projects and methods for meeting the state's water needs.	Grants only	Public entities, and a wide range of private entities, including for-profit corporations.	Subject to appropriation.	- Need applicant description - Background statement - Scope of work - 6 month reports - Final report	Anytime during the fiscal year. Allocations made at CWCB bi-monthly board meetings.

### GRANT AND LOAN PROGRAMS

PROGRAM	ELIGIBLE PROJECTS	TERMS	ELIGIBLE RECIPIENTS	MAXIMUM AMOUNT	SPECIAL REQUIREMENTS	APPLICATION DEADLINE
<b>ENERGY &amp; MINERAL IMPACT ASSISTANCE FUND</b>	Water and wastewater	Loan terms up to 20 years, and interest rates of at least 5%	Municipality, County, or Special District	Tier I grants of up to \$200,000; Tier II grants, of up to \$2,000,000.	- Local cash participation - Energy/mineral industry impacts	August 1, 2009 December 1, 2009 August 1, 2010
<b>RURAL DEVELOPMENT (U.S. DEPARTMENT OF AGRICULTURE)</b>	Water, wastewater & stormwater projects	- Loans and grants based upon income and health hazards - Three levels of interest rate available, depending upon need - Terms up to 40 years or useful life of project	Municipality, County, Special Districts, or Non-profits	Subject to federal appropriation	- Must be unable to get credit from other sources - NEPA <sup>1</sup>	Ongoing

## LOAN PROGRAMS

PROGRAM	ELIGIBLE PROJECTS	TERMS	ELIGIBLE RECIPIENTS	MAXIMUM AMOUNT	SPECIAL REQUIREMENTS	APPLICATION DEADLINE
<b>WATER POLLUTION CONTROL REVOLVING FUND (WPCRF)</b>	Wastewater treatment and collection, nonpoint source pollution, and stormwater projects	- Interest on leveraged loans at 2.5% for 2009 - Direct loans at 2% - 20 year maximum	Municipalities, counties, special districts and political subdivisions	- No limit for leveraged loans (subject to availability of funds) - \$2,000,000 for direct loans	- WQCC <sup>3</sup> eligibility list - 208 management plan - facility plan w/env. assessment	- January 15th and June 15 <sup>th</sup> for leveraged loans - Direct Loans ongoing
<b>DRINKING WATER REVOLVING FUND (DWRP)</b>	Water treatment, storage and distribution projects emphasizing health hazards and compliance standards	-Interest on leveraged loans at 2.5% for 2009 - Direct loans at 2% - 20 year maximum - Disadvantaged Community Program: Reduced rates & 30 year terms depending on program (see narrative).	-Municipalities, counties, special districts and political subdivisions - Disadvantaged Community Program: municipalities, counties, special district and political subdivisions with population 5,000 or less	- No limit for leveraged loans (subject to availability of funds) - \$2,000,000 for direct loans	- WQCC <sup>3</sup> eligibility list - facility plan w/environmental assessment	- January 15th and June 15 <sup>th</sup> for leveraged loans - Direct Loans ongoing
<b>COLORADO RURAL WATER ASSOCIATION (CRWA)</b>	Water and Wastewater	- The lower of poverty or market interest rate as published by RUS, with a minimum of 3% at closing	Municipalities, counties, special districts, Native American Tribes and corporations not operated for profit, including cooperatives, with up to 10,000 population and rural areas with no population limits.	- \$100,000 or 75% of the total project (which ever is less)		Ongoing
<b>RURAL COMMUNITY ASSISTANCE CORPORATION LOAN FUND (RCAC<sup>4</sup>)</b>	Water and Wastewater	-Short term: Three years @ 5.75% interest -Intermediate term: Up to 20 years @ 5.00% interest -Long term: Set at closing	Non-profit organizations, local governments and tribal governments.	-See narrative, RCAC	Long-term loans require USDA RD loan guarantee	Ongoing
<b>CWR&amp;PDA<sup>2</sup> WATER REVENUE BONDS PROGRAM</b>	Water and wastewater	Market rates Up to 30 years	Municipalities, counties, special districts and political subdivisions	\$100,000,000 (\$300,000 minimum)	- Board approval - Raw water storage and diversion projects need CWCB review	Ongoing
<b>COLORADO WATER CONSERVATION BOARD (CWCB) WATER PROJECT LOAN PROGRAM</b>	Raw water projects (dams, pipelines, ditches, wells, new projects or rehabilitation).	Loans for up to 90% of project costs. Repayment periods up to 30 years. Average rates: Agricultural: 2.5% Municipal: 3.25 - 4.25% Commercial: 5.25% 1% Loan Service Charge	Any organization (Small municipalities, agricultural ditch companies, home owner associations, special districts) See CRS 37-60-121	- Limited to fund availability.  - Loans typically range from \$100,000 to \$10,000,000	- Loans under \$5,000,000 are regularly approved at regularly scheduled CWCB meetings - Loans over \$5,000,000 must be approved by the state legislature	- Ongoing under \$5 million  - Over \$5 million August 31 deadline for following year funding
<b>PRIVATE ACTIVITY BONDS (PAB)</b>	Water, sewer, solid & hazardous waste projects	Variable - depending upon bond market rates	Local governments	Bond counsel determines eligible cost	- Community support - Repayment ability - Local economic benefit	Around January 18 annually, or August 30th if allocation still available

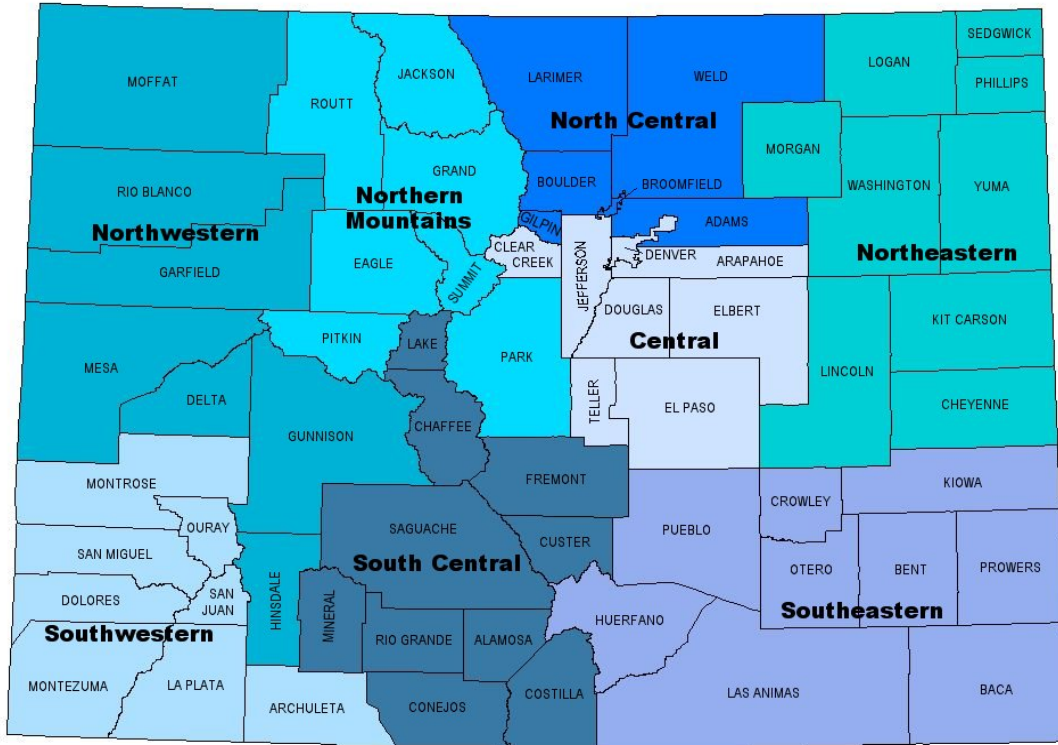
<sup>1</sup> National Environmental Policy Act compliance required

<sup>2</sup> Colorado Water Resources and Power Development Authority

<sup>3</sup> Water Quality Control Commission

<sup>4</sup> Rural Community Assistance Corporation

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Questions on financing water and sewer projects can also be addressed by contacting Barry Cress in the Denver Office at 303-866-2352, or [barry.cress@state.co.us](mailto:barry.cress@state.co.us).