

Federal Resources for Flood Response:

Assistance programs for private water-related infrastructure.

FEMA assistance is available for public infrastructure as appropriate in disaster declared counties.



Small Business Administration (SBA)

The Small Business Administration provides low-interest disaster loans to homeowners, renters, businesses of all sizes, and most private nonprofit organizations. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

A business of any size or most private nonprofit organizations that are located in a declared disaster area and have incurred damage during the disaster, may apply

for a loan to help replace damaged property or restore its pre-disaster condition.

The interest rate will not exceed 4 percent if credit is not obtainable elsewhere. For businesses and nonprofit organizations with credit available elsewhere, the interest rate will not exceed 8 percent. SBA determines whether the applicant's credit situation. Repayment terms can be up to 30 years, depending on your ability to repay the loan.

For further questions, contact the SBA disaster assistance customer service center. Call 1-800-659-2955 or e-mail disastercustomerservice@sba.gov

U.S. Department of Agriculture (USDA)

Farm Services Agency (FSA)

While the FSA administers a number of disaster programs, one of the primary programs for water providers is the **Emergency Conservation Program (ECP)**. ECP can be used to replace lost agricultural water infrastructure.

A summary of ECP program, and other FSA disaster assistance programs, can be found here...

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=landing>

Rural Development Authority (RDA)

Rural Development Agency (RDA) has a traditional loan program for eligible projects involving water and sewer as well as the Emergency Community Water Assistance Grants (ECWAG).

Eligible projects must be:

- in a rural area, defined as any unincorporated area or municipality less than 10,000
- by an eligible entity, which includes public bodies and non-profit corporations
- for ECWAG grounds, an additional requirement is that median household income for the served area is less than \$65,900

Natural Resources Conservation Service (NCRS) Environmental Quality Incentive Program (EQIP)

EQIP offers financial and technical assistance to eligible participants to help install or implement structural and management practices on eligible agricultural land. This program can be used to replace infrastructure lost during the flood.

There is a sliding non-federal cost share to this program. For further information, please contact your local service center.

Emergency Watershed Protection Program (EWP)

EWP conducts debris removal from natural channels and emergency streambank stabilization as it is related to water infrastructure. The EWP does not repair or replace damaged infrastructure.

For example, if a headgate survives a flood and can operate normally, but erosion is threatening its existence, this program could stabilize the channel to protect the facility.

There is a 25% non-federal cost-share on the EWP & ECP programs and funding is limited. For further information, please contact either Robin Pulkkinen or Janice Pond at:
Robin.pulkkinen@co.usda.gov (720) 544-2929
Janice.pond@co.usda.gov (720) 544-2927

Contact information for your local service and further information can be found here...

<http://offices.sc.egov.usda.gov/locator/app?state=co>

Additional information for these resources can be found here...

EQIP: <http://www.nrcs.usda.gov/wps/portal/nrcs/main/co/programs/financial/equip/>

EWP: <http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/ewp/>

FSA: <http://offices.sc.egov.usda.gov/locator/app?service=page/CountyMap&state=CO&stateName=Colorado&stateCode=08>

SBA: <http://www.sba.gov/content/business-physical-disaster-loans>