The CREATE program is managed by the Colorado Rural Health Center and funded by the Colorado Department of Public Health and Environment.
Learn More about the Financial Waiver

- The Create grant program requires a 50% cash match; however, if your entity is unable to provide this, you may apply for a waiver of the standard 50% cash match through the CREATE Financial Waiver application. Entities may apply for a financial waiver in order to lower their required match to 40%, 30%, 20% or 10%. A minimum of a 10% cash match is required in order to receive a financial waiver review and approval. It is up to the entity requesting the waiver to determine the match that they can afford, but applicants are also responsible for demonstrating the financial hardship that led to their choice, as well as submit all required additional documentation.

- To qualify for a Financial Waiver, you must submit both a general CREATE application and a Financial Waiver application.

- The Financial Waiver application must be submitted prior to submitting the general CREATE application.

- Financial Waiver application deadlines are not the same as the general CREATE applications, so make sure you plan ahead and check both deadlines. Financial Waiver deadlines can be found on page 4 of this document. Click here for general CREATE deadlines.

- For more about the general CREATE application process, click here.

Financial Waiver Application and Review Process

1. To begin your Financial Waiver, you must first complete the pre-application steps by going to: coruralhealth.org/create

2. Click the “Start the Application Process” button to access the required web form.

3. Please fill out all the applicable fields before clicking “Submit.”

4. An automatic “Next Steps” email will be sent immediately to confirm submission; if you do not receive immediate confirmation, contact CRHC CREATE staff. This email will contain information regarding pre-application steps 2-4:
   a. CEMSIS Organizational Profile
   b. Statewide Data Submission (Transport Agencies only)
   c. W-9 and Vendor Form link
Once all pre-application steps have been completed successfully, CRHC CREATE staff verifies these items, and sends a separate confirmation e-mail to the applicant within three business days that includes instructions to access the grant application. If e-mailed instructions are not received please contact CRHC CREATE staff for assistance.

5. Access the Financial Waiver application using the link and grant number provided via e-mail from CRHC. You cannot start new applications without this assigned grant number.

6. Fill out the online application providing a complete and concise response for each question. The entity applying for the waiver is responsible for clearly demonstrating why they cannot meet the required match, providing specific details and clearly justifying the entity’s financial need. Please contact the CRHC CREATE staff if you have any issues utilizing the application.

7. Submit the completed CREATE Financial Waiver application online with the three required attachments. **Applications submitted without the required financial statements will not be reviewed.**
   a. Required attachments for a Financial Waiver review include (Please refer to [www.coruralhealth.org/create](http://www.coruralhealth.org/create) for specific examples of these documents):
      i. Income Statement for the entity’s most recent fiscal year
      ii. Balance Sheet at end of most recent fiscal year
      iii. Budget for the current fiscal year
   b. An electronic signature is required on the Financial Waiver application

8. Receive an immediate electronic confirmation email of submission by CRHC staff (Confirmation is only given to completed and electronically signed applications that include the three required financial documents.)

9. You will receive an approval or denial decision via email within five business days of the applicable Financial Waiver review date. Reference page 4 for Financial Waiver submission and review dates.

10. Approved Financial Waiver Applications will advance to the ERC for full CREATE application review. If your Financial Waiver application is denied, you must wait and re-apply for the next deadline.

**Evaluation Criteria**
The Financial Waiver Review Committee evaluates applications based on the following criteria (10 points total):

- Does the narrative justify waiving the 50% cash match requirement? (5 total points possible)
- Does the applicant clearly explain the current financial status and why the entity cannot meet the 50% cash match requirement? (4 total points possible)
- Does the applicant clearly provide information that indicates good faith effort has been put forth to obtain the cash match from other sources? (1 total point possible)

Please note that if the financial waiver request is not approved, the standard match application will not continue through the full CREATE application review process. The applicant must wait and apply for the next month's review cycle.

Ensure that the Financial Waiver application is filled out completely, with detailed narratives that explain the current financial situation and why your entity cannot make the required 50% local cash match as well as the steps already taken to try to meet the required match. Financial Waivers applications are approved on an all-or-nothing basis.

### Financial Waiver Submission Dates


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<thead>
<tr>
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<tbody>
<tr>
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Contact Information

Please contact CRHC CREATE staff with questions:

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CREATE Website: http://coruralhealth.org/create

CRHC General Phone: 303-832-7493
CRHC Toll Free: 800-851-6782