

Water Supply Revolving Loan Account

The Ohio Water Supply Revolving Loan Account (WSRLA) provides an opportunity for mutually beneficial partnerships between Ohio EPA and Ohio's public water systems to assure a safe and adequate supply of drinking water for all the citizens of Ohio. This is accomplished primarily by providing below-market interest rates for compliance related improvements to public water systems.

Additionally, the WSRLA can provide technical assistance to public water systems in a variety of areas from the planning, design and construction of improvements to enhancing the technical, managerial and financial capacity of these systems.

The WSRLA is administered by Ohio EPA's Division of Drinking and Ground Waters (DDAGW) and the Division of Environmental and Financial Assistance (DEFA). Certain financial management services are also provided by the Ohio Water Development Authority.

Interest rates

Interest rates are based on the term of the loan, size of the service area and the affordability needs of the water system users.

Long-term (currently up to 20 years) interest rates are established quarterly at both a standard rate and a small systems rate. WSRLA loans to small systems which receive priority points for affordability will have a 2 percent interest rate.

The short-term (up to five years) interest rate is 3.2 percent, unless the system qualifies for the 2 percent rate.

Please call the number cited below or check our website for the most current interest rate information.

Disadvantaged Community Loan Program

The Disadvantaged Community Loan Program (DCLP) is a sub-section of the WSRLA program. The DCLP provides funding assistance to drinking water systems in need of design, planning and construction improvements.

Depending on the program year and tier category a project qualifies for, the term and interest rates vary.

- Tier 1 systems are eligible for principal forgiveness of up to 50 percent of the project cost with the remainder of the loan having an interest rate of 0 percent for up to 30 years.
- Tier 2 systems are eligible for principal forgiveness of up to 40 percent.
- Tier 3 systems are eligible for up to 30 percent principal forgiveness.

Both Tier 2 and 3 have a 2 percent interest rate for a term of up to 30 years.

Planning and design projects are eligible to receive a five-year loan at 2 percent interest unless they qualify for a lower rate. Planning and/or design loans will not include principal forgiveness.

What is the project priority list?

Upon submission of a nomination form, projects receive priority points based on criteria such as health risks, affordability, population, regionalization and effective management. Eligible projects are then ranked on the project priority list and awarded loans according to available funds.

Who is eligible?

The WSRLA provides financial assistance for planning, design and construction of improvements to community water systems and non-profit non-community public water systems.

How do I apply?

The project priority list (PPL) is updated annually, July 1. To be added to the PPL, a nomination form must be submitted to DDAGW by March 15. If you also plan to submit a DCLP application, please submit it along with the WSRLA Nomination Form.

For more information

For questions, please call DDAGW at (614) 644-2752 or DEFA at (614) 644-2798. You may also visit our website at:

www.epa.state.oh.us/ddagw/financialassistance.aspx.