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## 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 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 affordability needs of the water system users. Long-term (currently up to 20 years) interest rates are established monthly at both a standard rate and a small systems rate. WSRLA loans to small systems that receive priority points for affordability have a 2 percent interest rate (or the small system rate if it is less than two percent during the month of loan award). The short-term (up to five years) interest rate is established monthly.

### Disadvantaged Community Loan Program

The Disadvantaged Community Loan Program (DCLP) is part 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.

For Program Year 2013:

- Tier 1 systems are eligible for principal forgiveness of up to 40 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 30 percent.
- Tier 3 systems are eligible for up to 20 percent principal forgiveness.

Both Tier 2 and 3 have a 2 percent interest rate for a term of up to 30 years for the remainder of the loan (or the small system rate if it is less than two percent during the month of loan award).

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 do 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.

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### How do I apply?

The project priority list is updated annually on July 1. To be added to the priority list, a nomination form must be submitted to the Division of Drinking and Ground Waters by March 1. If you also plan to submit a DCLP application, please submit it along with the WSRLA nomination form.

### For more information

For questions and information about the most current interest rates, please call the Division of Drinking and Ground Waters at (614) 644-2752 or Division of Environmental and Financial Assistance at (614) 644-2798. You may also visit [epa.ohio.gov/ddagw/financialassistance.aspx](http://epa.ohio.gov/ddagw/financialassistance.aspx).