Division of Environmental and Financial Assistance (DEFA)
Office of Financial Assistance (OFA)

Loan Nomination Instructions

Ohio EPA Wastewater and Drinking Water Loan Programs Overview

Ohio’s Water Pollution Control Loan Fund (WPCLF) offers loans for qualifying projects that will be owned by public entities, including:
- Wastewater treatment plant (WWTP) improvements/expansion
- New/replacement sanitary sewers
- Excess sanitary sewer infiltration/inflow correction
- Combined sewer overflow correction
- Storm water projects

WPCLF assistance is also available for activities that reduce nonpoint source water pollution such as:
- Agriculture/silviculture improvements and best management practices
- Home Sewage Treatment Systems (HSTS)
- Wellhead protection
- Landfill closure
- Hazardous waste clean-up (brownfields)
- Surface water resource (streams, ponds, lakes and wetlands) habitat protection and restoration

Ohio’s Water Supply Revolving Loan Account (WSRLA), part of the Drinking Water Assistance Fund (DWAF), also offers planning, design, and construction loans for compliance-related and human health-related improvements to all community water systems (for-profit and non-profit) and non-profit, non-community water systems.

Types of projects typically funded through a WSRLA loan include, but are not limited to:
- Improvements to water treatment facilities
- Waterline improvements or extensions
- New water towers
Financing
The WPCLF and WSRLA offer below-market interest rate loans. Direct loans are available to most public entities such as cities, villages, water and sewer districts, and some private borrowers. Indirect loans through our WPCLF linked deposit programs are available for certain types of nonpoint source control projects. Special discounted interest rates are available for qualifying projects. We also offer local governments WPCLF loans to start up their own local revolving loan funds or linked deposit programs.

Both the WPCLF and WSRLA can fund all eligible portions of proposed projects or they can be combined with funding from other sources such as the Ohio Water Development Authority, the Ohio Public Works Commission, the Community Development Block Grant program, and the Appalachian Regional Commission.

General Nomination Instructions
Please read the instructions carefully and fill out the form in its entirety. Incomplete nominations may delay project review.

Information included in the nomination should be specific to the system related to the project. For example, if the borrower is applying for a water project, the nomination should only contain information on the water system.

Do not alter the nomination form. If additional space is required, please include additional documentation.

Please include with your nomination all the required documents pertaining to the type of loan being requested (planning, design, or construction).
Nomination Checklist

Planning & Design Loans – Engineering Agreement: If the nomination is for planning and/or design, provide a copy of the engineering agreement (i.e., scope of services or A/E agreement). Submit project planning information with the nomination for design loans.

Construction Loans: If the nomination is for a construction loan, provide project planning information, as well as any Basis of Design documents and/or Preliminary Engineering Reports.

Further information on project planning can be found on the DEFA website under “WPCLF Project Planning Guidance” or “WSRLA Design and Construction Loan Project Planning Guidance.”

An Ohio EPA DDAGW approved general plan is required with the nomination of design and/or construction loans for new, replaced, rehabilitated, upgraded, or expanded water treatment plants and their components. Please contact DDAGW for more information.

Legislation Authorizing Rates: Provide a copy of legislation authorizing current rates/tap in fees. For WSRLA loans, please include both water and wastewater information.

Water and Sewer District: If Borrower is a new water and sewer district, provide documentation about the creation of the new District.

Map of Project Area: For all loans, submit a location map of the project or project area, either a 7.5-minute USGS topographic map that shows all the project features or a more detailed property map that shows all the project details.

Additional documentation: Provide any information specifically requested.

TAB 1 – Borrower Information

1.0 Program Funding Selection
Indicate which loan type is requested by clicking the box next to Water Pollution Control Loan Fund (WPCLF), Water Supply Revolving Loan Account (WSRLA), or Household Sewage Treatment System (HSTS). You may also check the box indicating WPCLF Re-Nomination or WSLRA Re-Nomination for previously nominated projects that did not meet the loan award schedule. For WPCLF Re-Nominations, complete TABS 1, 2, and 5. For WSRLA re-nominations, complete TABS 1, 2, 3, and 5.

If known, please enter the re-nominated project WPCLF or WSRLA loan number (CS39XXXX-XXXX or FS39XXXX-XXXX format).

A selection must be made for the nomination to be reviewed.

2.0 Borrower’s Information
Entity: Enter the name of the City, Village, County, Regional Water and Sewer District (ORC 6119), Sewer District (ORC 6117), Conservancy District (ORC 6101), or private entity that will be responsible for the loan. (Note: Private non-profit entities are only able to apply for WSRLA loans.)
**Borrower’s Population**: Enter the population served by the project.

**County**: Enter the county in which the project is located.

**PWS ID**: For WSRLA applicants, please enter the Public Water System (PWS) ID affiliated with the project.

**DUNS #**: A Data Universal Numbering System (DUNS) number is a nine-digit number that uniquely identifies a business.

**Date of Nomination**: Enter the date the nomination is completed and signed.

### 3.0 Project Name and Description

**Project Name**: Enter the name of the project.

**Project Description**: Provide a clear, brief narrative of the project.

### 4.0 Funding Type, Estimated Project Amounts, and Proposed Loan Award Date

**Loan Types**: If planning, design, and construction funds are required for a project, request each project phase as a separate loan.

**Estimated Loan Award Date**: Loans are awarded on the last Thursday of the month, except in November and December. *(Due to holidays, no loans are awarded in November and December loans are awarded on the second Thursday of December.)* Based on the project schedule, indicate the anticipated target date for loan award.

**Estimated Loan Amount**: Provide the project’s total estimated loan request.

### 5.0 Available Programmatic Discounts

**Interest Rate Discount Consideration**: For additional discount options, please review Appendix E in the Water Pollution Control Loan Fund (WPCLF) Program Management Plan (PMP) or Appendices E and F of the Drinking Water Assistance Fund (DWAF) Program Management and Intended Use Plan. A community may be eligible for more than one discount. If the discount is not listed, mark the “Other” box, and indicate which discount you may qualify for.

### TAB 2 - Contacts and Funding

### 6.0 Contact Information

Please provide contact information. If the contact information is the same for multiple categories, please enter “see above” or “N/A,” if it is not applicable. **Please check the box next to the Borrower representative best suited for answering questions.**

**Borrower’s Authorized Representative**: This contact should match the official listed in the authorizing legislation.
Borrower’s Additional Contact: If different than the Borrower’s Authorized Representative (i.e., Administrator, Clerk, or Fiscal Officer).

System Operator: The person responsible for the operations of the water or wastewater system.

Consulting Engineer: If applicable, provide contact information for the consulting engineer.

7.0 Source of Pledged Revenues
To obtain a loan from Ohio EPA, the Borrower is required to pledge revenues derived from the ownership and operation of their system as payment for the loan. The revenues, after deductions for operations and maintenance, and previous debt obligations, must be able to support the repayment of the loan requested. However, unless prohibited by law, the Borrower can choose to repay the loan with any of its general resources. The funding source is called the Dedicated Source of Repayment and should be indicated by checking the appropriate box. More than one source can be used.

8.0 Other Funding Sources
In this section, please list any other loans and/or grants that the borrower may receive for the project. Provide the estimated procurement date as well as the estimated funding amount that the borrower anticipates from the funding source (Example sources: OPWC, CDBG, OWDA, and ARC).

TAB 3 – WSRLA Information

9.0 WSRLA Project Information
Checkboxes are available to indicate the type of work and the component type. Provide a brief project description. Checkboxes are also available to indicate what problem(s) the project addresses. Briefly describe how the project addresses the problems.

NOTE: An approved general plan is required with the nomination of design and/or construction loans for new, replaced, upgraded, or expanded water treatment plants and their components. Depending on the complexity of the project, Ohio EPA's review and approval of these plans can take some time. Ohio EPA strongly recommends getting an approved general plan prior to nominating a project. Please contact DDAGW for more information.

10.0 General Water Rate Information
Please indicate whether public drinking water is currently provided to residents in the proposed project’s service area. If public drinking water is provided, attach a copy of the water and sewer rate ordinances, resolutions, current rates, and user charges. If water users are not charged, please provide an explanation.

11.0 General Plan Application Information
Please indicate if a general plan and detailed plans have been submitted to Ohio EPA. Additionally, indicate whether the detailed plans have been approved by Ohio EPA. Provide a date for these items.
TAB 4 – WPCLF Information

9.0 WPCLF Required Environmental Information
The annual capitalization grant received from U.S. EPA requires Ohio EPA to rank all projects requesting financial assistance through the WPCLF program. To satisfy that requirement, along with consideration for the Clean Water Act’s objective to restore and maintain the environmental integrity of the nation’s waterways, Ohio EPA developed a ranking system that addresses both point and non-point sources of impacts. The following information is necessary for project scoring.

Environmental risk factors are listed in this section. The checkboxes should be marked if the project will address the factors listed below. Supplemental information which indicates how the risk factors are addressed must be submitted. If sewage backups, wet weather overflows, or dry weather overflows are addressed, complete Section 10.0.

- **Human Health Risk – Sewage Backups (Complete Section 10.0 - Sewage Overflow Control Information)**
  Provide documentation that demonstrates the presence of overflows in basements, streets, or properties.

- **Human Health Risk – Dry Weather Overflows (Complete Section 10.0 - Sewage Overflow Control Information)**
  Provide documentation that shows the nature of the overflows and how they will be eliminated by the proposed project.

- **Human Health Risk – Wet Weather Overflows (Complete Section 10.0 - Sewage Overflow Control Information)**
  Provide documentation that shows the nature of the overflows and how they will be controlled or eliminated by the proposed project.

- **Human Health Risk – Surface Water Exceeds WQS for Bacteria**
  Provide documentation that shows bacteria levels exceed water quality standards for water body. Attach information that shows how the project will reduce bacteria levels to achieve water quality standards.

- **Human Health Risk – Failing Household Sewage Treatment Systems**
  Provide documentation from the local health department which demonstrates a 30% or greater failure rate of HSTS in the project area, bacterial sampling which shows a violation of water quality standards resulting from failing HSTS, or Director’s Findings and Orders from Ohio EPA to address failing HSTS. Attach information indicating how the project will address this human health risk by eliminating the failing systems. Include a letter from the local regulatory agency indicating that hook-ups will be enforced.

- **Potential Impacts to Ground Water**
  Attach a description of the project that includes an identification of the sources of pollution or threats that will be addressed by the project, whether the aquifer is used as a source of drinking water, sampling information on the sources if available, a map showing the location of the project, and a description of the extent to which the project will benefit ground water resources.
- **Potentially Impacted Surface Water**
  Attach descriptions of the source(s) of pollution or other sources of threats or impairments to surface water quality that will be addressed by the project, including a map showing locations of same, and an indication of the extent to which the sources of impairments/threats will be addressed. Include the name of the water resource; if unnamed, please name the nearest downstream named resource. Additionally, identify the watershed or stream system within which the proposed project will be undertaken.

10.0 **Sewage Overflow Control Information**
This section should be completed if your project is intended to address public health or water quality impacts due to sewage backups, dry weather overflows, or wet weather overflows from either sanitary sewers or combined sewers.

11.0 **General Wastewater Rate Information**
Indicate whether sewer service is currently provided to residents in the proposed project’s service area. If service is provided, attach a copy of the sewer rate ordinance, resolution, current rates, and user charges. If sewer users are not charged, provide an explanation.

**TAB 5 – Project Schedule**

12.0 **Project Schedules for Planning, Design, Construction, and HSTS**
The appropriate dates will be calculated for the type of loan being requested. This provides the Borrower with milestones and dates for document submittals.

13.0 **Preparer information**
Enter the information for the nomination preparer.

14.0 **Authorized Representative Approval**
The nomination should be signed by the authorized representative identified in Section 6.0 or an employee of the Borrower.