Ohio EPA Water and Wastewater Loan Programs Overview

Ohio’s Water Pollution Control Loan Fund (WPCLF) offers assistance opportunities (including planning, design, and construction 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; and
• 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); and
• surface water resource (streams, ponds, lakes and wetlands) habitat protection and restoration.

Ohio’s Water Supply Revolving Loan Account (WSRLA) is an account under the Drinking Water Assistance Fund (DWAF) that also offers assistance opportunities for planning, design and construction of compliance-related and human health related improvements to community water systems and non-profit community public water systems. Community water systems, publicly or privately owned, and non-profit, non-community water systems are eligible for WSRLA assistance.

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 and 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 result in the delay of project scoring.

Information requested 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. Please do not combine water and sewer data in the nomination and attachments.

Please provide the information requested in the nomination and include additional information if applicable. Do not alter the nomination form. If additional space is required, please include additional documentation.
Nomination Instructions for WPCLF and WSRLA
August 2019

Please make sure to include with your nomination all the required documents which pertain to the type of loan being requested (planning, design or construction).

**Planning & Design Loans – Engineering Agreement:** If the nomination is for planning and/or design then provide a copy of the engineering agreement (i.e., scope of services or A/E agreement). A Facility Plan or General Plan should also be submitted with the nomination for design loans.

**Construction Loans:** If the nomination is for a construction loan then provide a completed Facility Plan or General Plan information as well as any Basis of Design documents and/or Preliminary Engineering Reports along with the nomination form.

**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 Legislation:** If Borrower is a water or sewer district then provide the legislation that formed the District.

**Map of Project Area:** For all loans, submit a location map of the project or project area. The map should be 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 within the nomination form itself.
The Borrower should indicate in which program the project is being nominated by clicking the box next to the Water Pollution Control Loan Fund (WPCLF) or the Water Supply Revolving Loan Account (WSRLA). You may also check the box that states WPCLF Re-Nomination ONLY for projects that were nominated in the previous program year but did not meet the loan award schedule; this will require three of the nomination TABS to be completed (TABS 1, 2, and 5). Additionally, Borrowers may apply for WPCLF Household Sewage Treatment System (HSTS) principal forgiveness.

The WSRLA program requires that a new nomination form be completed each year even if the project was nominated in a previous program year.

A selection must be made for the nomination to be reviewed. This selection is linked to other TABS within the nomination form.

If known, please enter you WSRLA or WPCLF loan number (CS39XXXX-XXXX or FS39XXXX-XXXX format).

**TAB 1 - Section 1.0: Program Funding Selection**

The Borrower should indicate in which program the project is being nominated by clicking the box next to the Water Pollution Control Loan Fund (WPCLF) or the Water Supply Revolving Loan Account (WSRLA). You may also check the box that states WPCLF Re-Nomination ONLY for projects that were nominated in the previous program year but did not meet the loan award schedule; this will require three of the nomination TABS to be completed (TABS 1, 2, and 5). Additionally, Borrowers may apply for WPCLF Household Sewage Treatment System (HSTS) principal forgiveness.

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**TAB 1 - Section 2.0: Borrower’s Information**

**Borrower:** 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.

**PWD ID:** For WSRLA applicants, please enter the Public Water System 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.
### TAB 1 - Section 3.0: Project Name and Description

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

**Project Description:** Provide a clear, **brief** narrative of the project that is to be funded.

### TAB 1 - Section 4.0: Funding Type & Proposed Loan Terms

**Loan Types:** If planning, design and construction funds are required for a project, each project phase should be requested 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, there are no loans awarded in November and December loan awards are awarded on the second Thursday of December.)* Based on the project schedule, indicate the anticipated target date for loan award.

*Depending on the type of loan that is requested, the estimated loan date will autofill on to TAB 4-Project Schedule.*

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

### TAB 1 - Section 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 – Section 6.0: Contact Information

Please provide contact information for the following. If the contact information is the same, please enter “see above” or “N/A” if it is not applicable. **Should any questions about the nomination form arise, please check the box next to the best representative to be contacted. This must be someone from the borrowing entity.**

- **Authorized Representative to Execute Contracts**: 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., Entity Administrator, Clerk or Fiscal Officer).
- **System Operator**: This contact should be the person responsible for the operations of the water or wastewater system.
- **Consulting Engineer**: If applicable, provide contact information for the consulting engineer.

TAB 2 - Section 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 the operating 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 repayment is called the Dedicated Source of Repayment and should be indicated by checking the appropriate box. More than one source can be used.**

TAB 2 - Section 8.0: Other Funding Sources

In this section please list any other loan and/or grant that the borrower may be receiving for the project from other funding sources. Please 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).
The program selection on TAB 1 – Section 1.0 will determine if the WSRLA or WPCLF TAB 3 appears.

**TAB 3 - Section 9.0: WSRLA Project Information**

Checkboxes are available to indicate the type of work and the component type. A brief project description should be provided. Checkboxes are also available to indicate what problem(s) the project addresses. A brief description of how the project addresses the problems should be provided.

Please note that all loans for design or construction of surface water treatment plants require Ohio EPA approval of the general plan before a loan is awarded through the WSRLA program. Depending on the complexity of the project, Ohio EPA’s review and approval of these plans can take some time. As such, Ohio EPA strongly recommends getting an approved plan prior to nominating a project. If your general plan has not been approved, then it should have been submitted to Ohio EPA either prior to or with the nomination. All nominations for distribution design and/or construction funding must include project planning documentation. Further information on the contents of general plans and planning documents are included in Appendix 1: WSRLA Planning Instructions.

**TAB 3 - Section 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 then please attach a copy of the water and sewer rate ordinances, resolutions, current rates, and user charges. If water users are not charged, then an explanation must be provided.

**TAB 3 - Section 11.0: General Plan Application Information**

Please indicate if a general plan and detailed plans have been submitted to Ohio EPA. Additionally, please indicate whether the detailed plans have been approved by Ohio EPA. A date should be provided for these items.
Environmental risk factors are listed in Section 9.0. 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 then Section 10.0 must be completed.

1. Human Health Risk – Bathing/Beach Advisory
Provide documentation of beach closings, indicating the dates and duration of closures within the past two calendar years. Attach information indicating how the project will address this human health risk through eliminating the algal or bacterial source(s) particular to the project in question, and a map locating the project and the source(s) of pollution.

2. Human Health Risk – Drinking Water
Provide documentation from the drinking water supplier that shows that nitrate or pesticide advisories have been issued in the last two calendar years. Attach information indicating how the project will address this human health risk through bringing the water supply into compliance with its MCLs, and a map locating the project and the source(s) of pollution.

3. 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, or 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 eliminated the failing systems, and a map locating the project and the source(s) of pollution. A letter from the local regulatory agency indicating that hook-ups will be enforced must be included in your submittal.

4. 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 for the designated degree of human contact.

5. Human Health Risk – Sewage Backups (Complete Section 10.0 - Sewage Overflow Control Information)
Provide documentation that demonstrates the presence of overflows in basements or streets or properties by completing the information on the attached Sewage Overflow Control Project Addendum.

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

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

8. 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.
9. Rivers, Streams, Inland Lakes, Lake Erie, or the Ohio River
Attach descriptions of the source(s) of pollution or other sources of threats or impairments to surface water resources 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. Please include the name of the water resource; if unnamed, please name the nearest downstream named resource. Additionally, please identify the watershed or stream system within which the proposed project will be undertaken.

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<th>TAB 3 - Section 10.0: Sewage Overflow Control Information</th>
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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. This additional information will help Ohio EPA further evaluate and rank your project.

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Please indicate whether sewer service is currently provided to residents in the proposed project’s service area. If service is provided then please attach a copy of the sewer rate ordinance, resolution, current rates, and user charges. If sewer users are not charged then an explanation must be provided.

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<th>TAB 4 - Section 12.0: Project Schedules for Planning, Design and Construction</th>
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The appropriate dates will be calculated for the type of loan being requested. This provides the borrower with milestones and dates for when documents should be submitted for the project.

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<th>TAB 4 - Section 13.0: Preparer Information</th>
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Enter the information for the preparer of the nomination.

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<th>TAB 4 - Section 14.0: Authorized Representative Approval</th>
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The nomination should be signed by a community responsible employee or representative.