



**Environmental
Protection
Agency**

Water Pollution Control Loan Fund

DRAFT Program Year 2026 Program Management Plan



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

December 8, 2025

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Cover photos: WRRSP AOA BTG Pactual Addition to Salt Creek Narrows (top), ABC Forest Lawn Stormwater Park (bottom left), West Lafayette Wastewater System Improvements (bottom right)

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INTRODUCTION

The Ohio Environmental Protection Agency (Ohio EPA) Division of Environmental and Financial Assistance (DEFA) administers the Water Pollution Control Loan Fund (WPCLF) program that offers low interest loans and other forms of assistance for water resource protection and improvement projects. The Program Year (PY) 2026 WPCLF Program Management Plan (PMP) describes how Ohio EPA proposes to prioritize projects, distribute funds, and administer funds. The WPCLF program year is January 1st to December 31st.

Public Participation

To receive comments on the draft WPCLF PMP for program year 2026, Ohio EPA will host a public hearing at 10:30 a.m. on Thursday January 8, 2026. The meeting will be held online and in-person at Ohio EPA Central Office, 50 W. Town Street, Suite 700, Conference Room B (Summer), Columbus, Ohio. To attend the hearings online, register at <https://attendee.gotowebinar.com/register/8936390057567575385>.

The draft PY 2026 PMP is available on the Ohio EPA Division of Environmental and Financial Assistance webpage: <https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wpclf>. Written comments may be submitted via [SmartComment](#) or during the public hearing. All comments on the draft PMP must be received by Ohio EPA no later than close of business on January 8, 2026.

Information regarding the public comment period was also sent via e-mail to interested parties subscribed to receive program announcements. Appendix P will include a summary response to comments received during the public notice period.

About the WPCLF

The WPCLF is a revolving fund designed to operate in perpetuity providing low interest rate loans and other forms of assistance for water resource protection and improvement projects. In addition, specialized financing (i.e., discounted interest rate loans, principal forgiveness, etc.) is available for qualifying communities. Some examples of projects that can be financed through the WPCLF include the following:

- Publicly-owned wastewater treatment plant and sanitary sewer system construction, combined sewer overflow controls, sewer system rehabilitation and correction of infiltration/inflow;
- Publicly-owned septage receiving facilities, septic system improvements, stormwater, stream corridor restoration, agricultural runoff controls, source water/wellhead protection, green infrastructure, and other non-point source pollution control projects as allowed under the Clean Water Act.

NOTEWORTHY ITEMS OF THE PY 2026 WPCLF PMP

1. Federal Capitalization Grant (Base) Funds and Principal Forgiveness

Ohio EPA's state revolving fund (SRF) programs are funded, in part, by an annual federal capitalization grant (base cap grant). SRF program funds are allotted to states through federal appropriation legislation. All cap grant funds must be used for eligible projects under the Clean Water Act (CWA). The CWA requires states receiving a federal capitalization grant to award a percentage as additional subsidy, also called principal forgiveness. Principal forgiveness (PF) refers to the principal portion of a loan that does not require repayment. Along with CWA requirements, federal appropriations legislation identifies additional percentage requirements for PF. PF funding is subject to EPA's issuance of cap grant awards.

For WPCLF PY 2026, a minimum of 10 percent but no more than 30 percent of the federal capitalization grant must be issued as PF to communities that meet affordability criteria (refer to item 4 below). An additional 10 percent must be issued as PF but is not restricted to communities that meet affordability criteria, also referred to as 'disadvantaged community' criteria. Up to 40 percent, or \$35.7 million, of the base capitalization grant will be made available as principal forgiveness.

2. IIJA Funding and Principal Forgiveness

The federal Infrastructure Investment and Jobs Act (IIJA) was signed on November 15, 2021. Significant investment for water and wastewater infrastructure improvements is provided through the IIJA and will be funded via State Revolving Fund programs over a 5-year period (2022-2026). For Ohio's clean water SRF, two IIJA-funded capitalization grants will be available in PY 2026 including a Supplemental grant and Emerging Contaminants (EC) grant. These are in addition to the base capitalization grant described in Section 1 above. Each grant will have similar funding requirements, but the EC grant must be awarded to EC eligible projects (refer to Appendix O). A percentage of each grant must be offered as principal forgiveness (PF). Further, a portion of the PF funding must be awarded to communities that meet affordability criteria, also referred to as 'disadvantaged community' criteria. Table 1 below details the amounts and required percentage of PF for disadvantaged communities.

Table 1. IIJA Grants for the WPLCF

Grant Type	FFY2025 IIJA Allocation	Principal Forgiveness	% of PF to be awarded to Disadvantaged Communities
Supplemental	\$138,683,000	\$67,954,670	100%
Emerging Contaminants	\$11,971,000	\$11,971,000	*No requirement

*Ohio EPA will prioritize EC funding for disadvantaged communities

- Supplemental grant – PF portion will be used for Disadvantaged Community and Regionalization projects (refer to Item 4. Program Priorities)
- Emerging Contaminants (EC) grant – Ohio EPA intends to transfer \$6,109,470 of the FFY25 Clean Water EC grant to our Drinking Water SRF program. Remaining grant funds will be used for EC projects listed in Appendix B. Emerging contaminant projects addressing Per- and polyfluoroalkyl substances (PFAS) will be prioritized for funding. See Appendix O for examples of eligible EC projects. EC project nominations will be accepted throughout the program year.

3. WPCLF EC Grant Transfer to Drinking Water EC Grant

In accordance with 42 U.S.C. 300j-12 and 40 CFR 35.3530(c), Ohio EPA intends to transfer a portion of the FFY25 EC grant from the Clean Water SRF program to the Drinking Water SRF program. Remaining funding from FFY25 Clean Water EC grant funds will be used for EC projects listed in Appendix B – EC projects list. Upon each allocation of EC grant funding, Ohio EPA determines if funds will be transferred from WPCLF to the drinking water program based on funding needs (refer to Appendix O for more information).

The ceiling of funds available to transfer is 33% of each DWSRF Emerging Contaminant allotment. Additionally, transfer authority may be reserved from previous year's allotments. A partial transfer of \$10,971,000 was made from FFY23 and FFY24 EC allotments (total transfer authority was \$11,386,980 leaving a balance of \$415,980). The DWSRF EC allotment from FFY25 was \$17,253,000. Up to 33% of the total allotment may be transferred (\$5,693,490). Using remaining transfer authority from FFY24 and full transfer authority for FFY25, \$6,109,470 will be transferred from the CWSRF Emerging Contaminant grant to the DWSRF Emerging Contaminant Program. Under the same authority authorizing the transfer, Ohio EPA reserves remaining transfer authority for use with future funding allocations.

4. PY 2026 Program Priorities for Principal Forgiveness.

To maximize the availability of PF to as many eligible communities as possible, only one PF award will be allotted per eligible borrower each program year. This requirement does not apply to backup power or emerging contaminants PF.

- a. Regionalization Projects. Eligible projects may receive up to \$4 million in regionalization PF funding. The remaining project costs are eligible for a 0-percent interest rate loan. Regionalization is generally defined as the consolidation of systems or the expansion of existing systems to unsewered areas. For a project to be eligible for regionalization PF, in addition to meeting the above definition, one of the following criteria must be satisfied:

- 1) Consolidation of two or more existing publicly-owned wastewater treatment works.

- 2) Construction of sanitary sewers in a community with failed household sewage treatment systems (HSTS) and transmission to either an existing publicly-owned wastewater treatment works or a new treatment facility constructed and managed by an existing and established publicly-owned wastewater treatment system with adequate technical, managerial, and financial capacity to operate the facility.
 - 3) Construction of sanitary sewers in two or more communities with failed HSTS and construction of a new regional wastewater treatment works.
 - 4) Connection of the existing sanitary collection system served by a privately-owned, failed WWTP (e.g., mobile home park, residential subdivision or similar) to an existing publicly-owned treatment facility.
- b. Disadvantaged Community Projects. Communities, counties or districts that meet the WPCLF program affordability criteria are eligible for PF funding. An eligible project may receive up to \$4 million in PF.
 - c. Household Sewage Treatment System (HSTS) Program. Local health districts may receive up to \$250,000 to repair/replace failing HSTS for qualifying homeowners. Additional funding was allocated to local health districts significant demand and homeowners requiring sewer connections. Districts may use 100% of the additional funding for connections to public sewer. Refer to Appendix G for more information.
 - d. Back-up Power. Borrowers may request up to \$50,000 per project for the procurement and installation of back-up power for wastewater treatment facilities. Back-up power PF awards are limited to one per entity. See Appendix J for more details.

5. Regionalization Evaluation for Major Improvement Projects

Where feasible, regionalization is Ohio EPA's preferred alternative for major improvement projects including a new WWTP, plant expansion, major WWTP improvements, or extensions to unsewered areas. For PY 2026, an approved regionalization evaluation is required for design or construction loans for these major improvement projects prior to loan award.

6. Affordability Criteria

For PY 2026, a community that meets **any three of the four** socio-economic benchmarks identified in Table 2 is eligible for PF funding. A listing of communities eligible for PF is available on the WPCLF webpage: <https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wpclf>

Table 2. WPCLF Affordability Criteria

<u>Economic Benchmarks</u>	<u>Program Value</u>
<u>Median Household Income (MHI) less than or equal to statewide average</u>	<u>≤ \$69,680</u>
<u>Individuals with income below 200% of poverty level greater than or equal to statewide average</u>	<u>≥29.43%</u>
<u>Unemployment Rate greater than or equal to statewide average</u>	<u>≥4.85%</u>
<u>Percent population change 2010-2020</u>	<u>≤ 150% change</u>

Regionalization projects: Communities, counties or districts that nominate a regionalization project benefitting a community that meets affordability criteria will be considered for PF funding.

7. Principal Forgiveness and Additional Funding

The maximum amount of principal forgiveness (PF) available for PY 2026 is approximately \$109.5 million from the federal capitalization grants (base and supplemental cap grants). Refer to Appendix J for the distribution of PF for program priorities.

If a project receives grants, earmarks, or other sources of funding that that fully fund the estimated project cost, PF funding may be reallocated to ensure timely and effective use of PF funding.

If additional funds from other grant sources or principal forgiveness funds become available during PY 2026, these funds will be directed toward the focus areas described above. Projects listed in Appendix B will be evaluated throughout the program year as additional funds become available to determine suitability for funding. Readiness-to-proceed will be a main determiner in awarding funds. Refer to Item 1 above and Appendix J for more information.

8. Distribution of PF for Eligible Small and Large Community Projects

For PY 2026, projects from communities that met affordability criteria were grouped by population size and project type: small community, regionalization, large community sewer overflow and human health projects. Communities with populations of 10,000 or less were classified as small and those with more than 10,000 as large communities. Large community projects were further consolidated by project type including sewer overflows and human health. Each group was evaluated for PF based on project score and readiness-to-proceed. Construction projects with the highest project score and readiness-to-proceed score were considered for PF. Agency priority and project cost (low to high) were used to determine final rankings and PF

allocations. Agency priority projects will fulfill, in part or whole, state or federal orders. Refer to Appendix J for more information.

9. Readiness-to-Proceed Criteria

Only projects submitted by entities eligible for principal forgiveness¹ will be reviewed for readiness-to-proceed. This is a secondary evaluation to the project score using the Integrated Priority System². The readiness-to-proceed score is based on project information readily available at the time of evaluation and provided with the project nomination.

For projects with the same project score and readiness-to-proceed score, Agency priorities (e.g., regionalization, combined sewer overflows, unsewered areas, Agency orders or verified complaint, etc.) will be the tie-breaker. If an Agency priority is not applicable, projects will be ranked lowest to highest cost.

Readiness-to-Proceed Points:

- Established user charge system (1 point)
- Approvable facility plan submitted with project nomination (1 point)
- Design underway (1 point)
- PTI application submitted (1 point)
- PTI approved (1 point)
- Public participation (1 point)

Established user charge systems for water and wastewater utilities should adequately account for debt service, system operations and maintenance, and capital improvements. For new utility systems, provide documentation of the proposed user charge system and collection schedule for a pre-construction sewer charge or planning fee. The minimum expectation is that collection of a pre-construction sewer charge or planning fee is sufficient to repay any current or proposed pre-construction debt service (i.e., planning or design loans) and will continue to be collected until the user charge system is fully implemented. For existing systems, a copy of approved user charge legislation with current rates should be included with the nomination.

Approvable project planning information (facility plan, preliminary engineering report, etc.) is required for all design and construction projects. Information submitted with the project nomination must be adequate for a complete planning review. A reference guide for project planning information is available online: [WPCLF Project Planning](#).

¹ A listing of entities eligible for principal forgiveness in PY 2026 is available at <https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wpclf>

² Refer to Appendix K

For projects in design, a written project update should be submitted with the nomination. For design projects not financed through the WPCLF, also provide a copy of the executed agreement for services.

Most WPCLF projects require either a Permit to Install (PTI) and/or a National Pollutant Discharge Elimination System (NPDES) permit in advance of construction. A PTI application submittal is a considerable project milestone and indicates that the project has progressed significantly towards construction financing. For projects that do not require a PTI, a description of the status of design or completed plan sheets should be included with the nomination. To meet the readiness-to-proceed criteria, complete PTI applications must be submitted by the end of the nomination period.

Public participation requirements depend on the project and must demonstrate adequate opportunity for public awareness. Public participation is most critical for projects that will increase bills or impact residents by construction activity (typically new sewer construction, regionalization, or high-cost projects). A description of outreach to the affected public and any responses received along with supporting documentation should be included with the nomination. Outreach may include meetings, information available online, news releases or news articles, and mailings or direct contact with current or potential customers. Lack of documentation may limit readiness-to-proceed points, if applicable.

10. Loan Discounts (refer to Appendix E for a full list of discounts):

a. Regionalization Discount

Ohio EPA is offering up to \$50 million at a 0% interest rate for regionalization projects. Borrowers may receive up to \$10 million each program year in regionalization discount financing.

b. Nutrient Reduction Discount (NRD)

Ohio EPA is offering up to \$30 million at a 0% interest rate for projects with a nutrient reduction component. The discounted rate will be available for the portion of the project directly attributed to nutrient reduction. The balance of a proposed project will be offered at the borrower's qualifying interest rate. Availability of this discount will be evaluated for each program year.

c. *New Equivalency Project Discount (EQD)*

Ohio EPA is offering an interest rate reduction of 1.00% for projects selected to meet all SRF requirements for federally funded projects which includes, but is not limited to AIS, BABA, DBE, and Single Audit. See Appendix E for a list of selected projects.

d. *Water Reuse Discount (WRD)*

In response to increasing water demand in Ohio, Ohio EPA is offering up to \$20 million at a 0% interest rate for water reuse projects. The discounted rate will be available for the portion of the project directly attributed to the water reuse components. The WRD will be applied towards projects that have an offsite industrial or commercial purpose. The balance of a proposed project will be offered at the borrower's qualifying interest rate (See Appendix E). WRD project nominations will be accepted on an open cycle in PY 2026.

11. *Hardship Rates*

During PY 2026, Ohio EPA will review the requirements and calculation of hardship rates. Currently, hardship rates are available for communities with populations of 10,000 or less and that are below the state median household income benchmark.

12. *Available Funds*

The total available funds for PY 2026 are estimated to be \$1.9 billion. To meet the demand for assistance during PY 2026 and beyond, Ohio EPA intends to borrow against the WPCLF's loan repayments by issuing revenue bonds or notes. The total requested amount on the Intended Projects List (IPL) is over \$3.7 billion, but the actual amount which is to be awarded will be based on projects that are ready to proceed within the program year. Ohio EPA intends to fund all eligible projects that are ready to proceed in PY 2026.

13. *Water Resource Restoration Sponsor Program (WRRSP) Funding for PY 2026 - PY 2027*

For PY 2026 – PY 2027, Ohio EPA is allocating \$24.6 million to the WRRSP for protection and restoration projects. Appendix L further describes the WRRSP and Appendix B includes the list of projects within fundable range.

14. *Loans for Planning Activities and Design Projects*

All planning and design loans with terms of five years or less will receive a 0% interest rate. Furthermore, planning and design nominations will be accepted on an open cycle throughout the program year. For communities eligible to receive principal forgiveness, planning and design loan costs may be rolled into the project construction loan.

15. Household Sewage Treatment System Repair/Replacement Updates

To help ensure principal forgiveness funding is fully utilized each program year, Ohio EPA reviewed the past performance of grantees when allocating principal forgiveness awards. Past performance review included, but was not limited to, evaluating use of funds (e.g., total disbursements from previous grant awards, outstanding balances on current awards, etc.), compliance with program requirements and capacity to manage additional awards.

16. Build America, Buy America (BABA) Act requirements

The Build America, Buy America (BABA) Act was authorized in the IIJA. BABA establishes strong and permanent domestic sourcing requirements across all federal financial assistance programs. It expands the current American Iron and Steel domestic preference requirements for SRF programs and includes manufactured products and construction materials. On May 14, 2022, BABA requirements became effective (180 days after enactment of the IIJA). USEPA released guidance for states on November 7, 2022 <https://www.epa.gov/cwsrf/build-america-buy-america-baba-approved-waivers>. For WPCLF program, all IIJA funded EC projects and designated federally funded projects are required to follow BABA.

EPA has issued waivers for certain BABA requirements and program specific waivers: [Build America, Buy America \(BABA\) Approved Waivers | US EPA](#). American Iron and Steel requirements remain in effect for all WPCLF funded projects. Additional waivers may be issued for the SRF programs but, until issued, projects that will not meet the waiver requirements should plan for BABA requirements during design and bidding activities. Ohio EPA's construction guidance document is available with BABA information and required forms.

17. Fair Share Objective / Disadvantaged Business Enterprise (DBE) Goals

Ohio EPA negotiated Fair Share Objective goals with USEPA for FFY24 through FFY26. All WPCLF construction project bidding activities must include good faith efforts to meet the DBE goals as outlined in the Construction Contract Guidance document. The negotiated goal for construction related activities is 5.4% (the total goal is based on 3.1% of MBEs and 2.3% of WBEs participation). On April 7, 2025, The USEPA issued a class exemption on some Disadvantaged Business Enterprise (DBE) requirements: <https://www.epa.gov/grants/rain-2025-g02>. While the exemption removes reporting and recordkeeping requirements it does not eliminate the good faith effort (GFE) requirement. As noted in this exemption, "Nothing in this class exception and waiver affects EPA's statutory obligations or agency and recipient obligations under [2 CFR Part 200](#), Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, including the considerations ("GFE") listed in [2 CFR 200.321](#) when procuring goods and services under the EPA award." Based on the language of the exemption, the current DBE goal for Ohio EPA State Revolving Funds (SRFs) are still in place and a GFE is mandatory for all loan recipients that do not meet the DBE goal.

On September 30, 2025, USDOT issued an interim final ruling in regard to the DBE program. Changes to the DBE guidelines have affected the ODOT certification program, but it does not affect the requirement for SRFs to meet the GFE for DBE participation. All previously certified DBEs through the ODOT DBE program are no longer effective and all DBEs will need to resubmit for certification that follows the new guidelines. The ODOT program is one of the two USEPA approved DBE programs. The other DBE certification program, DAS EDGE, is unaffected by this change and can be used as part of the SRF requirements towards meeting the DBE goals of 5.4% of each loan. Because the ODOT program currently does not include any certified DBEs, Ohio EPA will accept any certified DBEs through non-approved certification programs that follow the ODOT program 51% ownership requirement as part of a GFE to meet the DBE goals.

MISSION AND GOALS OF THE WPCLF

The purpose of the WPCLF program is contained in its mission statement: *To benefit Ohio's water resources and public health by providing lower cost financing, economic incentives, and project assistance for public and private organizations and individuals.*

Short-Term Goals

1. Provide sufficient financing to communities for water pollution control capital improvement projects.
2. Provide principal forgiveness to disadvantaged Ohio communities to address public health and water quality issues.
3. Provide principal forgiveness to disadvantaged Ohio communities for regionalization including extensions to unsewered areas and consolidation of systems.
4. Provide local health departments assistance through principal forgiveness to address household sewage treatment system (HSTS) issues.
5. Provide assistance to projects in Ohio, which will help address the issues caused by excessive nutrient loading (e.g. harmful algal blooms) in Ohio streams, rivers and lakes.
6. Develop tools to assist Ohio's communities by offering discounted funds, extended term financing (up to 45 years), and structured repayments to those that qualify.
7. Continue implementation of the extended term financing option and the Green Project Reserve discount, as these features will enhance and improve the WPCLF.
8. Continue implementation of relevant portions of the Water Resources Reform and Development Act during PY 2026.

Long-Term Goals

1. Assist a broad range of water quality improvement actions that help fulfill the objectives of the Clean Water Act.
2. Facilitate the development and implementation of technically appropriate and financially sustainable projects for small communities.
3. Continue to proactively develop assistance opportunities to encourage implementation of community priority water quality improvement projects and Agency priorities.
4. Manage the WPCLF to ensure appropriate levels of financing and adequate funds to administer the program are available.
5. Monitor the environmental results of awarded projects and modify the WPCLF as necessary to increase the environmental benefits achieved through WPCLF-funded activities.
6. Continue to assist in the development and implementation of innovative and non-traditional projects that benefit water resources.

WPCLF FUNDS AND PROGRAM FINANCING

The following table describes all the sources and uses of WPCLF funds during this program year. A more detailed explanation of each of the line items is included.

Table 3. Sources and Uses of Funds for Program Year 2026

SOURCES			
1.	Federal Capitalization Grants		
	a. FFY25 Base Capitalization Grant	\$ 89,315,000	Final
	b. FFY25 IIJA Supplemental Grant	\$ 138,683,000	Final
	c. FFY25 IIJA Emerging Contaminants Grant	\$ 5,861,530	Final - \$11,971,000 total allotment; transferring \$6,109,470 to DWSRF
2.	State Match		
	a. FFY25 Base Capitalization Grant	\$ 17,863,000	20% requirement
	b. FFY25 IIJA Supplemental Grant	\$ 27,736,600	20% requirement
3.	Net Loan Repayment (P+I)	\$ 87,500,000	Projected, based on loan portfolio on 09/30/25

4.	Investment Earnings	\$ 66,000,000	Projected investment portfolio for (1/1/25-8/31/25) and higher rate environment (relative to past 10 years) for reinvestment
5.	Carryover from PY 2025	\$ 719,480,688	Actual, as of 10/9/25
6.	Recaptured funds from PY 2025	\$	Maximum
7.	Leveraged Funds (Bonds)	\$ 700,000,000	Par value; projected as of 9/30/25
USES			
8.	Loans	\$ 750,000,000	Estimated based on previous loan demand
9.	Principal Forgiveness	\$ 109,542,200	Maximum
10.	Discount Program (WRRSP)	\$ 24,599,060	Maximum
11.	Technical Assistance 2% Authority	\$ 2,500,000	Up to 2% of Base Award
12.	Administrative Costs	\$ 5,000,000	Projected, based on SFY 2025

1. Source – Federal Capitalization Grants

For PY 2026, Ohio's Clean Water State Revolving Loan Fund (WPCLF) annual federal SRF allotments and the Infrastructure Investment and Jobs Act (IIJA) include:

- a. FFY26 Base Capitalization Grant - \$89,315,000
- b. IIJA Supplemental Capitalization Grant, - \$138,683,000
- c. IIJA Emerging Contaminants grant - \$5,861,530

Since the inception of the WPCLF, Ohio has received over \$2.7 billion in federal capitalization grants. These funds are distributed according to a formula outlined in the Clean Water Act Amendments of 1987. The Emerging Contaminants funding is specifically used to help reduce exposure to perfluoroalkyl and polyfluoroalkyl substances (PFAS) and emerging contaminants.

2. Source – State Match

Under the Federal Capitalization Grant, Ohio must provide a minimum 20 percent match for both the base supplemental capitalization grants. For PY 2026, this equates approximately \$17,863,000 and \$27,736,600 respectively. No match is required for the Emerging Contaminants Grant.

To meet match requirements, Ohio plans to sell match bonds and use the proceeds to finance the state contribution. The state match funds will be expended prior to drawing down federal capitalization grant funds.

3. Source – Net Loan Repayments

Since the WPCLF is a revolving loan program, it regularly receives repayments from loans issued in previous years. This line item represents the projected *net* repayments Ohio expects to receive for PY 2026. Of the total repayments collected, the program subtracts outstanding debt obligation and loan commitments to determine the net amount.

The repayments include principal and interest. For PY 2026, Ohio EPA projects approximately \$87,400,000 in net loan repayments for the WPCLF.

4. Source – Investment Earnings

Investment earnings are generated from interest payments, dividends, capital gains collected upon the sale of securities or other assets, and any other profit made through investment vehicles. The Ohio Water Development Authority (OWDA) manages Ohio's revolving loan funds and oversees all loan transactions and related investments.

Earnings from those investments are reinvested into the program. Because the PMP is prospective, investment earnings are projected based on the prior program year activities. For PY 2026, Ohio EPA projects an additional \$66,000,000 in investment earnings for the WPCLF.

5. Source – Carryover from PY 2025

This line item represents the total unobligated funds carried over from the previous program year. This total may include remaining balances from the following sources:

- Federal capitalization grant
- State matching grant
- Net loan repayment money
- Investment earnings
- Leveraged funds.

Most of the carryover funds result from remaining balances of bond and note sales, as well as unspent bank funding commitments. As of October 9, 2025, the WPCLF program has approximately \$719,480,688 in carryover funds from the previous program year.

6. Source – Recaptured funds from previous PY

From time to time, reconciliation of previous federal capitalization grants is conducted to ensure that allocated principal forgiveness dollars were fully utilized. Project savings and unused funds are recaptured and made available for eligible program initiatives, such as HSTS or regionalization projects.

For PY 2026, no recaptured funds are available for the WPCLF.

7. Source – Leveraged Funds (Bonds)

Because the WPCLF is a leveraged program, loans awards will exceed the funding available through annual federal capitalization grants. As needed, OWDA issues bonds on behalf of the program to cover anticipated loan awards.

The interest and principal components of WPCLF loans are leveraged through the issuance of State Match Bonds and Leverage Bonds, respectively. This structure allows Ohio to issue loans that exceed the annual federal capitalization grant totals. When program cash balances run low, the OWDA issues bonds on behalf of the program to cover anticipated loan awards. Based on recent fund modeling, Ohio currently has the capacity and capability to fund all the projects expected to be awarded in PY 2026.

For PY 2026, leveraged funding is projected at par value of \$700,000,000 as of September 30, 2025.

8. Use – Loans

The WPCLF program offers below market interest rate and zero-interest rate loans to eligible borrowers. Average annual loan awards total approximately \$750M, with actual needs varying from year to year.

For PY 2026, Ohio EPA is offering 0% financing for nutrient reduction, water reuse and regionalization projects. Interest rate discounts are identified in Appendix E.

9. Use – Principal Forgiveness

The structure of Principal Forgiveness for PY 2026 will remain consistent with that of the previous year. Ohio EPA anticipates making approximately \$109,542,200 available for eligible Principal Forgiveness projects. These funds will primarily assist disadvantaged communities with critical wastewater infrastructure needs, regionalization, the installation or repair of household sewage treatment systems, and emerging contaminants.

A portion of PF funding will also be reserved for back-up power projects at wastewater treatment facilities. See Appendix J for additional details.

Together, these funding mechanisms ensure that communities of all sizes can access affordable financing for essential water quality improvements.

10. Use – Discount Program (WRRSP)

The Water Resource Restoration Sponsor Program (WRRSP) provides financial assistance to a limited and under-assisted category of water resource needs. The program supports the implementation of projects that protect or restore water resources through sponsor loan arrangements within the WPCLF framework.

Under this structure, WPCLF loan recipients, known as sponsors, agree to finance eligible WRRSP projects in exchange for a discounted interest rate on their own loan. This sponsorship model allows natural resource restoration and protection projects to be funded alongside traditional infrastructure improvements.

As sponsors repay their loans, the principal portion of each repayment is applied primarily toward outstanding debt service and bond obligations. Any remaining funds, principal and/or interest, may be revolved back into the loan fund or applied to additional WRRSP projects.

For PY 2026, a maximum of \$24.6 million is available for WRRSP projects. See Appendix L for further details.

11. Use – 2% Authority for Technical Assistance

This funding specifically targets wastewater systems with populations of 10,000 or fewer residents. Ohio EPA intends to contract with a technical service provider within the first quarter of PY 2026 (January-March), with services beginning immediately thereafter. The contract term will extend for at least one year.

The scope of services may include, but not limited to:

- project development and funding
- technical assistance
- GIS services
- condition assessment
- regionalization assistance
- training and outreach.

For PY 2026, these activities will be funded through the base capitalization grant 2% technical assistance authority. Ohio EPA reserves the right to bank any unused set-aside funding for future program years and to utilize unspent funds for eligible program purposes (e.g., to award additional loans).

12. Use – Administrative Costs

These are the total costs associated with administering the WPCLF program. Administrative costs include personnel and fringe benefits, contract services, travel, equipment, and supplies, rent and utilities, and other indirect costs. Since the PMP is prospective, we estimate administrative costs based on the previous program year.

For PY 2026, an estimated \$5,000,000 is required to administer the WPCLF.

INTEGRATED PRIORITY SYSTEM, PROJECT PRIORITY LIST (PPL), INTENDED PROJECT LIST (IPL)

Integrated Priority System (IPS)

In response to the Clean Water Act's objective of restoring and maintaining the chemical, physical, and biological integrity of the Nation's waters, and Ohio EPA's desire to see an increase in the number of stream miles attaining designated uses, Ohio EPA developed a system which can be used to rate and rank, on a single priority list, actions addressing both point and nonpoint sources of impacts on water resources. The Integrated Priority System (IPS) is used to prioritize projects each program year (refer to Appendix K).

The IPS rates a project by considering its protectiveness of public health, the potential uses of the water resources benefiting from the project, the restorability of the water resources to their potential uses or the protection of existing uses, and the effectiveness of the project in addressing identified sources of impairment or threat.

The human health category points reflect the immediacy of a public health threat for projects that eliminate or minimize the threat from failing household sewage treatment systems, sewage backing up into basements or onto residential properties (due to inadequate capacity of the sewer system), dry weather overflows from either sanitary sewers or combined sewers due to inadequate capacity of the sewer system, or wet weather overflows from either sanitary sewers or combined sewers.

Projects that have no human health priority, or principal forgiveness-eligible projects that may receive a higher score based on the water resources category, are scored based on the aquatic life use of the affected resource except for actions affecting ground water. Ground water projects are ranked using a system that considers factors influencing ground water quality for

human use. Projects that receive scores in more than one category are given the highest single category score.

A project that qualifies for the Hardship Interest Rate (Appendix D) for either 0% or 1% percent will receive additional points in its project rating score. Appendix K provides more information on the IPS.

PY 2026 Project Priority List (PPL)

The PPL is a compilation of all projects currently nominated by their appropriate representatives for consideration for WPCLF financing at various times. The projects are presented in alphabetical sequence in Appendix B.

Projects not included in the PY 2026 PPL (Appendix B) will be considered for addition to subsequent PPLs when an applicant submits an acceptable nomination form. Ohio EPA will accept qualifying nominations to the PPL for planning or design loan assistance, emerging contaminant and water reuse projects throughout the 2026 calendar year. Emergency Assistance projects (as defined in Appendix A) may be added to the PPL during the program year. If the PPL requires revision to add a planning or design, or an Emergency Assistance project a public notice will be issued and entered into the Director's Journal.

PY 2026 Intended Projects List (IPL)

The IPL is composed of projects on the PPL which are candidates for funding in PY 2026. No projects will be added to the IPL during the program year, except as described above.

1. The PY 2026 IPL includes projects that submitted PY 2026 PPL nominations.
2. The IPL has been established by identifying those nominated projects that submitted schedules showing a loan award during calendar year 2026.
3. The fundable projects for PY 2026 will be composed of only the projects on the Intended Projects List. To the extent that projects from this list become ready to enter into a loan agreement during the 2026 program year, funds will be made available to finance the projects. Different projects may not be substituted for the projects included in the Intended Projects List.
4. To be assured of funding during calendar year 2026, applicants with projects on the IPL and applicants requesting supplemental loans must submit complete loan applications to Ohio EPA by September 1, 2026.

5. Projects included in the IPL that do not make timely progress towards receiving a loan award may be deferred for funding consideration at a later date or in another program year

Where Ohio EPA determines that a nominated project does not qualify as eligible for assistance, or is otherwise unallowable or unapprovable, the project will be excluded from rating and ranking on the PPL and IPL. Excluded projects may not be revised for resubmission for the same program year.

PRINCIPAL FORGIVENESS AND INTEREST RATE DETERMINATIONS

1. Principal Forgiveness

In PY 2026, the WPCLF is able to offer a reduction to the amount of principal that an applicant would otherwise need to repay for its project. This reduction is called “principal forgiveness,” according to federal statute. Although the name is different, in practical application principal forgiveness functions much like a grant: the eligible capital costs of the project are reduced by the principal forgiveness amount, thereby eliminating a portion of the principal (and interest) that the borrower must repay.

Principal Forgiveness assistance awards will follow the terms outlined in Appendix J.

2. Final Interest Rates and How They’re Determined

Table 2 describes the general loan types that Ohio EPA is offering in PY 2026. Tables 3 and 4 summarize the typical and special loan products that Ohio EPA is offering in PY 2026. Tables 5 and 6 summarize additional adjustments that may apply to the final interest rate. See Appendix D and E for more information regarding Interest Rates and Interest Rate Discounts.

Table 4. General Loan Types Offered in PY 2026

Loan Type	Max. Term	Interest Rate and Limitations
Construction	45 years	See Tables Below
Design	5 years*	0%*
Planning	5 years*	0%*
* Planning and design loans that extend beyond five years will at the borrower’s applicable rate.		

Table 5. Typical Loan Products Offered in PY 2026

Loan Product	Eligible Applicants	Interest Rate	Other Limitations
Standard Rate (Std.)	Communities and special districts	See Standard Rate Determinations	No annual limits
Small Community	Communities or districts with ≤ 10,000 population	Std. – 0.5%*	No annual limits
Hardship Community 0%	Communities or districts with ≤ 2,500 population and with MHI ≤ \$69,680	0.0%	No annual limits
Hardship Community 1%	Communities or districts with 2,501-10,000 population and with MHI ≤ \$69,680	1.0%	No annual limits

**If the standard rate is less than 1.0%, then Small Community is one-half the standard rate (See Appendix D for additional information)*

Standard Rate Determination: On a monthly basis, the OWDA recalculates the standard interest rate described in Table 5 above. If a community or special district receives a loan for a particular construction project, and that project later incurs cost overruns that are beyond the original loan, then they may apply for a supplemental loan to cover those extra costs. The interest rate associated with the supplemental loan will be based on when that loan is issued. It may or may not correspond to the rate of the original loan.

The standard rate is based on the Municipal Market Data (MMD) Index. This index represents high grade municipal bonds that offer lower interest rates that, in turn, Ohio EPA transfers to our customers in the form of below-market rate loans. See Appendix D for additional information regarding interest rate determinations.

Table 6. Special Loan Products Offered in PY 2026

Loan Product	Eligible Projects	Interest Rate	Other Limitations
Local Loan Program	Borrowers seeking to establish a loan program for private individuals to upgrade HSTS, stormwater, green infrastructure, connection to sewer.	0%, 10-year term	No annual limits, case-by-case evaluation
Structured Payment Loans	For communities or districts that need to structure a loan using un-equal payments throughout the term. Refer to Appendix D for more information.	Standard rate + 0.25% of principal for reduced payments; reduced payments may not extend beyond 20 years or half of the loan term, whichever is less	No annual limits, case-by-case evaluation

Contract Interest Rate	For borrowers seeking credits offered to tax-exempt entities through the Inflation Reduction Act (IRA).	Varies by term	Only available for IRA tax credit projects
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Table 7. Special Loan Discounts Offered in PY 2026

Discount Type	Eligible Projects	Discount	Other Limitations
Nutrient Reduction Discount (NRD)	Phosphorus and nitrogen reduction projects	0.0% <u>ONLY</u> for NRD portion	\$30 million/year for all NRD projects
Water Reuse Discount (WRD)	Potable/non-potable wastewater/stormwater reuse projects	0.0% <u>ONLY</u> for WRD portion	\$20 million/year for all WRD projects
Regionalization Discount	Regionalization projects	0.0% <u>ONLY</u> for regionalization portion	\$50 million/year for all regionalization projects
WRRSP Discount	For communities or districts that have loans which include a WRRSP sponsored project	Up to 0.1% discount. See Appendix E	No annual limits, discount is relative to the WRRSP project
Green Project Reserve	For communities or districts that include a “green” component at least 25% of total project costs	0.25% discount	No annual limits
Equivalency Discount Rate	For projects selected to follow all SRF requirements including BABA.	1.0% discount	Does not apply to EC projects

PROGRAM ADMINISTRATION COSTS

A portion of the annual interest rate charged for each loan, 0.3%, is deposited to an account dedicated solely to help defray the costs of administering the WPCLF program. Beginning in PY18, administrative costs for the WPCLF were funded from this account. Equipment purchases may be funded directly from the WPCLF under the provisions of Clean Water Act Title VI, Section 603, paragraph (d)(7) that allows for the WPCLF to be used for reasonable costs of its administration.

In accordance with the Water Resources Reform and Development Act of 2014 (WRRDA) (see Appendix M, Number 6), Ohio EPA can use three different methods to calculate the administrative expenses which can be drawn from the capitalization grant: 4% of all grant

awards, \$400,000 per year, or 0.2% per year of the total valuation of the WPCLF. Ohio EPA traditionally used the 4% method banking any unused amount for future use. Ohio EPA may retroactively compare the administrative expenses drawn from the previous capitalization grants and the total of the amount allowed as a means of calculating previously banked administrative funds.

DISTRIBUTION OF WPCLF FUNDS

The initial distribution of available funds among the various funding reserves and project categories is as follows:

1. An amount not to exceed 4.0 % of the total of all grants awarded to capitalize the WPCLF is reserved and may be utilized as determined necessary for the reasonable costs of administering the WPCLF and to conduct activities required under Title VI of the Clean Water Act.
2. All Title II grant program funds that are available at the time an application is made by the State for a Title VI capitalization grant will be transferred to the WPCLF.
3. Up to \$24.6 million will be made available for applicants implementing the Water Resources Restoration Sponsor Program projects that were identified on the PY 2026 - PY 2026 two-year funding cycle list.
4. Approximately \$109.5 million of principal forgiveness will be made available to disadvantaged communities based on affordability criteria and other WPCLF program priorities. Of that total, approximately \$8.9M of principal forgiveness may be issued to non-disadvantaged communities for WPCLF program priorities. Further, \$5.9 million of the total must be issued for EC related projects. Refer to Appendix J for a breakdown of principal forgiveness allocations.
5. Ohio's FFY 2025 capitalization grant contains a requirement that the State identify and fund "green projects" in an amount at least 10% of the base, supplemental and emerging contaminant capitalization grants. Awards for Water Resources Restoration Sponsor Program projects, and HSTS may be counted toward this requirement. Ohio EPA is encouraging additional "green projects" through the implementation of the Green Project Reserve (GPR) Discount.
6. Up to \$2.5M will be used for small systems technical assistance under the 2% funding authority. The Small Systems Technical Assistance Account provides assistance to communities with wastewater systems serving 10,000 or fewer in population. Assistance from this fund will include improvement of technical, managerial and financial capability, help for obtaining financial assistance through the WPCLF and other state or federal

funding resources, and promotion of shared services and regionalization projects. This assistance will be provided through a qualified technical assistance provider. Small Systems Technical Assistance Account funds not expended at the conclusion of the program year may remain in the account to address this type of assistance in subsequent program years. Ohio EPA will bank these transferred amounts for use in future year grants or use funds for eligible program costs (i.e., loan awards).

MANAGEMENT ACTIONS

As a part of its management of the WPCLF program Ohio EPA may, without limitation, take the following actions:

1. Add projects to the IPL during the program year in accordance with the Program Management System section, above.
2. Add projects to and delete projects from the PPL, and revise the priority rating of a project in future years in accordance with the PMP in effect at that time.
3. Principal forgiveness is meant to help disadvantaged communities fund and complete projects that benefit human health and water quality. The demand for this money far outweighs availability of funds. Therefore, during PY 2026, Ohio EPA is strongly emphasizing readiness-to-proceed as the primary determinant of these PF funds.

Ohio EPA staff will work closely with eligible projects throughout the year to support readiness for loan award by the end of September 2026. Starting in April 2026 and continuing throughout the year, Ohio EPA will regularly evaluate the status of available principal forgiveness funds and the outstanding projects listed on the priority list. The intent of this evaluation is to determine if the projects identified for principal forgiveness are capable of applying for and entering into a loan agreement with Ohio EPA by September 30, 2026. Based on overall program management goals, if, during this evaluation, a project is determined to be incapable of meeting the requirements of the program, that project may be bypassed. Funds made available through bypassing may be awarded to other eligible projects on the IPL/PPL list.

In addition to readiness, a project may be bypassed due to an applicant's inability to meet all other WPCLF requirements, failure to develop an approvable, implementable project, or for other reasons applicable under state or federal law. This may occur when the project's general plan or detailed design approval, advertisement for bids, award of the loan, or award of construction contracts cannot be reasonably projected or met by the dates established in the project's schedule. Projects otherwise not in compliance with the provisions of this PMP or program requirements are also subject to this bypass procedure.

Any projects bypassed during the program year may re-apply and be considered for funding during the next program year in which they are anticipated to be ready to proceed.

4. Establish submission deadlines for WPCLF application materials including, without limitation, revisions to facilities plans, revisions to plans and specifications, or portions thereof, either individually or collectively. Generally, individual project submission deadlines will be based on NPDES permit compliance schedules, Federal or State court ordered compliance schedules, grant budget periods, or Ohio EPA's review schedules. Failure to meet a submission deadline can result in either the deferral of the project and/or enforcement action for NPDES permit, or Federal or State court order event violation.
5. Defer any project on the IPL from active consideration for funding that is not ready to proceed (e.g., when the facility plan and/or detailed plan approval cannot be projected prior to the project specific dates established by Ohio EPA) or is otherwise not complying with the PMP.
6. Limit the total amount of WPCLF funds awarded to a recipient (including supplemental loans) during a program year based on eligibility of project elements and/or an applicant exceeding the proportionate share of available funds for its project(s).
7. Segment and fund a portion of a project if the loan applicant agrees to complete subsequent segments according to an acceptable schedule consistent, if applicable, with the National Municipal Policy, and regardless of additional financial assistance. If it is a treatment works project as defined in Section 212 of the Clean Water Act, one of the following must also apply:
 - a. Remedy an environmental or public health emergency as determined to exist by the director, or;
 - b. Realize significant cost savings, or;
 - c. Effectively coordinate the assistance proposal with other construction activities, or;
 - d. The treatment works construction would require a disproportionate share of the funds identified in the PMP that includes the treatment works as a fundable project, or;
 - e. The treatment works will take three or more years to complete, or;
 - f. The treatment works must be segmented to meet the requirements of a Federal or State court order. A segmented project also must meet all pertinent program requirements, including the state environmental review process. Additionally, the applicant must demonstrate it is financially capable of constructing, according to the approved schedule, subsequent segments without funding assistance. Ohio EPA reserves the authority to negotiate the scope of the segmentation based on available WPCLF funds as well as engineering, financial, and environmental considerations.

8. Limit the amount of funding, principal forgiveness subsidies and interest rate discounts made available to individual projects within specified categories, and limit the aggregate amount of funding and subsidies to be awarded in the program year to specified categories, based on program effectiveness.

For WRRSP projects, funding will be limited to either the amount requested in the WRRSP project(s) nomination(s) or the maximum amount of interest available for the WRRSP project(s) within the sponsor's project, whichever is less. In some cases, a WRRSP project may be sponsored by more than one entity that is scheduled to receive construction loan financing during the program year. Sponsored amounts for these projects can be shifted from one sponsoring entity to another if: a) the total cost of the WRRSP project does not exceed the originally nominated total amount for that WRRSP project, and b) Ohio EPA receives notification from the affected sponsors no later than 90 days prior to the estimated WPCLF loan award dates. If a sponsoring entity has more than one loan project on the Intended Projects List, in keeping with the restrictions noted herein, the sponsor may request to shift its sponsorship from one loan to another, but must request from Ohio EPA in writing any such change a minimum of 120 days, and receive concurrence for the change no later than 90 days, prior to the estimated dates for all affected loans. Ohio EPA's decision whether to concur with the request will be based on the sponsoring projects' loan award schedules, timely progress of WRRSP project development, and the sponsoring projects' priority rankings.

9. Establish deadlines for document submissions to satisfy the provisions of this PMP.
10. Establish interest rates and principal forgiveness subsidies for WPCLF loans in accordance with the procedures outlined in Appendices D, E, and J.
11. Provide WPCLF funds as outlined in each PMP at a lower interest rate (Appendix E) or as principal forgiveness (Appendix J) for small and disadvantaged communities of high economic need, in accordance with the procedures outlined in the respective appendices.
12. Award WPCLF assistance for preparing project planning documents and detailed plans and specifications. Ohio EPA may also set a limit on the amount of funds that are available for this purpose without additional public notice. The terms, conditions, and rates are outlined in Appendices E and F.
13. Deposit a portion of the interest charged on each loan into an administrative account dedicated solely to the cost of administering the WPCLF. The amount currently utilized is 0.2 %. This amount may be adjusted during the program year if necessary with adequate public notice.

14. Transfer funds, and/or jointly collateralize or issue debt obligations, of the Drinking Water Assistance Fund and the WPCLF between the two Funds in accordance with current state and federal limitations.
15. For the WRRSP, funds will not be re-allotted to contingency projects when fundable projects are unable to proceed. However, when such funds do become available, they may be re-allotted to qualifying WRRSP projects (within the same two-year cycle) that are listed as being partially fundable.
16. In accordance with Ohio Administrative Code rule 3745-150-13, amend the PMP during the program year.
17. Unilaterally disencumber undisbursed funds from any WPCLF loan where no disbursements have been made for more than one year.
18. At any time, add Emergency Assistance projects to the PPL and, based on their priority rankings and the available funds, to the IPL as fundable projects.
19. Deny the award of financial assistance to any applicant that is in violation of a previous WPCLF loan agreement.
20. Consider additional program features which may enhance the WPCLF or improve the administration of the WPCLF. These program features may be implemented before the beginning of the next program year without further public notice if determined to be minor improvements. Concepts which may be explored, and possibly implemented during the program year, might include additional discounts, combined funding with other programs, structured payments, and other ideas.
21. Transfer Emerging Contaminant (EC) funds that are not identified for award this program year from the WPCLF to the Drinking Water SRF program EC grant.

PROGRAM ADMINISTRATION CONDITIONS

Although WPCLF staff is available to assist applicants with project administration, the applicant carries the responsibility for managing its project before, during, and after assistance award. It is essential that the applicant be aware of its responsibilities, commitments, and obligations.

Ohio EPA has formulated the following conditions, in part, to assist both this Agency and the applicant to effectively manage their respective tasks. These conditions highlight areas of particular concern to Ohio EPA.

Some of these are essentially the responsibility of the applicant; in general, the applicant is responsible for negotiations of necessary and reasonable costs, effective management of funds, and adequate project monitoring.

The dates after the title of each condition indicate the fiscal year PMP in which the condition was introduced followed by the dates of any subsequent revisions. Except where otherwise indicated, conditions do not apply to assistance awarded prior to the fiscal year in which the condition was introduced.

Additional conditions pertaining to the award of WPCLF assistance may be developed as a result of the review and approval of an individual project's application. These additional project-specific conditions may modify, supplement, or supersede the administrative conditions in this Section.

1. Facility Plan/Detailed Design Consistency (1989, rev. 1998, 2003)

Every publicly-owned treatment works project eligible for WPCLF construction financing must have the project's facilities plan approved by Ohio EPA prior to award of a construction loan. Recipients of WPCLF design and/or construction loans are ultimately responsible for assuring consistency between approved facilities plans and detailed design. Therefore, potential recipients of design and/or construction loans should maintain close contact with Ohio EPA to assure that the detailed design of the project accurately reflects the project described in the approved facilities plan.

2. WPCLF Eligible Costs (1990, rev. 1998, 2005)

Ohio EPA may provide WPCLF funds for the purposes eligible under the ORC Section 6111.036, the Clean Water Act, and the current PMP. Each applicant's project will undergo an eligibility review prior to loan award from the WPCLF. Ohio EPA attempts to provide assistance with as few eligibility restrictions as possible. However, certain costs are prohibited from WPCLF funding because of federal law, while others do not provide water quality benefits. Ineligible WPCLF costs include, but are not necessarily limited to, those listed in Appendix C.

3. WPCLF Loan Terms, Repayment Schedules and Prepayment

Planning and design loans are available up to a five year term. The standard construction loan term is 20 years. Borrowers may request a loan term up to 30 years with an appropriate useful life evaluation. Loan terms beyond 30 years, also called extended term financing, depend on an appropriate useful life evaluation and a Bond Trust Agreement (see Appendix N for more information on extended term financing).

Borrowers must begin repayment within 12 months of project completion or initiation of operation, as applicable. The first repayment date will be assigned on the next semi-annual payment due date following project completion or initiation of operation. Payments are due semi-annually in January and July.

The WPCLF program does not offer prepayment of loans due to the structure of the program's bond financing.

4. Private Applicant Pre-Application Fee (2000, rev. 2001)

Ohio EPA has awarded WPCLF direct loans to private borrowers for NPS projects for a number of years. As with any loan, a review of the applicant's ability to generate sufficient revenue to repay the loan must be completed. When the applicant is a private person or business, the review of the ability to repay the loan and the acceptability of the proposed security requires a set of information very different from that of the typical municipal borrower. Review of that information requires a level of effort beyond that normally involved with the review and approval of a municipal project. Additionally, in some instances, private applicants request review and approval of their application materials, but then choose not to enter into loan agreements. To help assure that the expenses for the review of private applications are at least partially recovered, Ohio EPA charges a pre-application fee.

As of January 1, 2001, a pre-application fee of 0.5% of the requested loan amount for each project application received from an individual or for-profit organization for a direct loan from the WPCLF is due and payable upon the initial submission of documentation in support of the applicant's proposed repayment plan and source of security. Ohio EPA will not proceed with the review until the fee is submitted. This fee is non-refundable, but it will be applied to the applicant's loan if the applicant enters into the WPCLF loan agreement within six months of Ohio EPA's completion of the application review. If the applicant does not enter into a WPCLF loan agreement for the project within six months of Ohio EPA's completion of the application review, the pre-application fee will be credited to the WPCLF administrative account.

5. Appeal of WPCLF Actions (2001)

The formal appeal process for WPCLF decisions is provided in ORC Section 6111.036(P). The appeal must be in writing and must specify the action by Ohio EPA that is the subject of the complaint. It must also identify the grounds upon which the appeal is based. It must be filed with the Environmental Review Appeals Commission (ERAC) within 30 days after notice of the Director's action. A copy of the appeal must be served on the Director within three days of filing with ERAC. An appeal may be filed with ERAC at the following address: Environmental Review Appeals Commission, 30 East Broad Street, 4th Floor, Columbus, Ohio 43215.

6. Funding of Projects for Applicants with Past Due or Incomplete Performance Certifications (2007)

Applicants for WPCLF financial assistance that have projects previously financed through the WPCLF, for which there are past due or incomplete Performance Certifications, may be deferred until complete Performance Certifications have been received and evaluated by Ohio EPA.

FEDERAL ASSURANCES

Ohio EPA provides the following assurances and certifications to the U.S. EPA as a part of the PMP. Ohio EPA agrees to the following as required by the Clean Water Act, the WPCLF Operating Agreement with the U.S. EPA, and as conditions of the grants to capitalize the WPCLF.

1. 602(a) Environmental Reviews

The Ohio EPA will conduct environmental reviews for all projects as specified in its Operating Agreement with the U.S. EPA. No Supplemental Studies are anticipated to be necessary for projects covered by this PMP.

2. 602(b)(4) Expeditious and Timely Expenditures

Ohio EPA will expend all funds in the WPCLF in a timely and expeditious manner.

3. 602(b)(5) First Use for Enforceable Requirements

The first use requirement has been met in Ohio.

4. 603(f) Consistency with Planning Requirements

Projects constructed in whole or in part with funds directly made available by Federal capitalization grants will be required to comply with the following Sections of the Clean Water Act, as applicable: 205(j), 208, 303(e), and 319.

5. Program Benefits Reporting

Ohio EPA will annually report aggregate program information derived from project data as well as quarterly submit project specific information to EPA's online SRF data portal.

6. Wage Rates and Standards

In order to meet a federal capitalization grant condition, the Ohio EPA will require WPCLF projects to comply with the federal wage and employment standards under the federal Davis-Bacon Act.

7. Archaeological and Historic Preservation Act of 1974, PL 93-291 et. seq.

U.S. EPA has determined that the provisions of PL 93-291, also known as the National Historic Preservation Act (NHPA), must be applied to activities of state revolving loan funds where their activities are supported by funds directly made available by federal capitalization grants.

8. U.S. EPA has produced a document titled Guidelines for Enhancing Public Awareness of State Revolving Fund (SRF) Assistance Agreements (dated June 3, 2015), which outlines the requirement for increased awareness of federal funding through the DWSRF and CWSRF. These guidelines include options for project “signage.” Ohio EPA will satisfy this requirement by modifying our Notice of Application of Loan Agreement public notice language to include that the project is wholly or partially funded with joint funding from Ohio EPA and U.S. EPA.
9. U.S. EPA requires that states identify a pool of projects that will be used to meet federal equivalency requirements. These projects will be in an amount made directly available by the FFY 2025 CWSRF base and supplemental capitalization grants (\$227,998,000). Equivalency projects must comply with the Federal Funding Accountability and Transparency Act (FFATA), the Single Audit Act, Federal Crosscutters, Disadvantaged Business Enterprise, and 40 USC Chapter 11 Procurement for A/E contracts – the equivalent of which is under R.C. 153.65-153.73 apply to all “public authorities” as defined in Section 3345.011 of the Revised Code. At this time, the following projects are designated as equivalency project: Northeast Ohio Regional Sewer Southerly Tunnel and Consolidation, Medina County Cippewa Lake WWTP Improvements, Newark 16 North Separation, and Columbus Compost Odor Reduction Improvements. Should the selected borrower not close these loans during the program year, another project on the PPL will be selected that can meet all of the federal equivalency requirements.

Appendix A

Definitions

As used in this document, the following words and terms mean:

1. Bypass – an action by Ohio EPA to remove a project from funding consideration in a program year.
2. Construction - any one or more of the following: preliminary planning to determine the feasibility of treatment works, engineering, architectural, legal, fiscal, or economic investigations or studies, surveys, designs, plans, working drawings, specifications, procedures, field testing of innovative or alternative wastewater treatment processes and techniques meeting guidelines promulgated under Section 304(d)(3) of the Clean Water Act, or other necessary actions, erection, building, acquisition, alteration, remodeling, improvement, or extension of treatment works, or the inspection or supervision of any of the foregoing items.
3. Contaminated Site Project - any action to assess and remediate materials on a property whose physical and/or chemical characteristics either have, or have the potential to have, an adverse effect on surface or groundwater quality.
4. Defer – an action by Ohio EPA to delay the scheduled date of loan award for a project to a later month in the program year and to continue to reserve funds for the project.
5. Emergency Assistance Project – as determined by Ohio EPA, an action that requires immediate implementation by the borrower to prevent the occurrence of a waterborne condition, or to reduce or eliminate, a documented water-borne condition, that is of such magnitude or importance that it constitutes an immediate threat to the public health. Examples include but are not limited to broken sewers and pump stations that are damaged to the point of inoperability.

Emergency Assistance Projects may also include the following situations:

- a. Actions taken in response to natural disasters, which may include the planning, design, or construction of facilities to repair or replace those that were damaged or lost due to flood, tornado, earthquake, or other natural disasters,
- b. Actions taken in response to damage caused by terrorist actions.

- c. Actions taken in response to unforeseen environmental conditions encountered during construction activities that may threaten public health or water quality. This may include encountering contaminated soils or ground water during construction that produces an imminent threat to human health or water quality.
- 6. Initiation of operation – the date that the funded treatment works are in full and sustained operation as planned and designed.
- 7. Principal Forgiveness – the portion of a loan’s principal for which there is no repayment obligation, consistent with the terms of the project’s loan agreement.
- 8. Readiness-to-proceed – generally refers to the timely progress toward achieving a loan during the program year and initiating project activities. This is measured by an applicant's success in meeting all applicable pre-award WPCLF program requirements. For the purposes of principal forgiveness, readiness-to-proceed also refers to evaluation criteria and ranking of projects used to determine funding awards.
- 9. Regionalization – consolidation of systems or the expansion of existing systems to unsewered areas. For consolidation, regionalization involves independent wastewater systems working together to share the responsibility of providing services to their residential, commercial, and industrial customers by physically connecting their sewage collection systems or by extending centralized wastewater treatment service. For a project to be eligible for regionalization principal forgiveness, in addition to meeting the above definition, one of the following criteria must be satisfied:
 - a. Consolidation of two or more existing publicly-owned wastewater treatment works.
 - b. Construction of sanitary sewers in a community with failed household sewage treatment systems (HSTS) and transmission to either an existing publicly-owned wastewater treatment works or a new treatment facility constructed and managed by an existing and established publicly-owned wastewater treatment system with adequate technical, managerial, and financial capacity to operate the facility.
 - c. Construction of sanitary sewers in two or more communities with failed HSTS and construction of a new regional wastewater treatment works.
 - d. Connection of the existing sanitary collection system served by a privately-owned, failed WWTP (e.g., mobile home park, residential subdivision or similar) to an existing publicly-owned treatment facility.

10. Treatment Works:

- a. Any devices and systems used in the storage, treatment, recycling, and reclamation of municipal sewage or industrial wastes of a liquid nature to implement Section 201 of the Clean Water Act, or necessary to recycle or reuse water at the most economical cost over the estimated life of the works. This includes intercepting sewers, outfall sewers, sewage collection systems, pumping power, and other equipment, and their appurtenances; extensions, improvements, remodeling, additions, and alterations thereof; elements essential to provide a reliable recycled supply such as standby treatment units and clearwell facilities; and any works, including site acquisition of the property that will be an integral part of the treatment process (including property used for the storage of treated wastewater in land treatment systems prior to land application) or is used for ultimate disposal of residues resulting from such treatment.
- b. In addition to paragraph a. above, any other method or system for preventing, abating, reducing, storing, treating, separating, or disposing of municipal waste, including storm water and sanitary sewer systems.
- c. For the purpose of this definition, replacement means the expenditures for obtaining and installing equipment, accessories, or appurtenances during the useful life of the treatment works necessary to maintain the capacity and performance for which such works are designed and constructed.

Appendix B

Project Lists

The following tables are included in this Appendix:

1. 2026 Project Priority and Intended Projects List
2. 2026-2027 WRRSP Anticipated Project Lists
3. 2026 Small Community Projects Eligible for Principal Forgiveness with Rankings
4. 2026 Projects Eligible for Regionalization Principal Forgiveness with Rankings
5. 2026 Large Community Sewer Overflow and Human Health Projects Eligible for Principal Forgiveness with Rankings
6. 2026 Emerging Contaminant Projects Eligible for Principal Forgiveness
7. 2026 HSTS Project List
8. 2026 NRD Discount Project List
9. 2026 Regionalization Discount Project List

Project Priority and Intended Projects List for PY 2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
ABC Water and Stormwater Dist	Mahoning	Pierce Drive Storm Sewer Improvements	Construction	StormWater	\$636,000	STD	4/30/2026
Aberdeen	Brown	Sanitary Sewer Assessment and Flow Monitoring	Planning	Wastewater	\$855,000	PLN/DES	2/26/2026
Aberdeen	Brown	WWTP Improvements Phase 2	Design	Wastewater	\$455,000	PLN/DES	2/26/2026
Adams County	Adams	Alexander Salamon Airport Sewer Extension	Design	Wastewater	\$370,683	PLN/DES	10/29/2026
Adelphi	Ross	Stormwater Infrastructure	Construction	Wastewater	\$1,270,400	HDSP 0	1/29/2026
Akron	Summit	Brittain Road Sanitary Sewer Pump Station #2 Reconstruction	Construction	Wastewater	\$1,340,000	STD	9/24/2026
Akron	Summit	Cuyahoga Street Storage Facility (CSSF) Disinfection	Construction	Wastewater	\$20,000,000	STD	6/25/2026
Akron	Summit	Enhanced High Rate Treatment (EHRT) Facility	Construction	Wastewater	\$250,000,000	STD	10/29/2026
Akron	Summit	Sanitary Sewer Force Main Replacement	Construction	Wastewater	\$910,000	STD	8/27/2026
Akron	Summit	Sanitary Sewer Reconstruction 2025	Construction	Wastewater	\$5,250,000	STD	1/29/2026
Akron	Summit	Shoreline Pump Station Improvements	Construction	Wastewater	\$1,450,000	STD	6/25/2026
Akron	Summit	WRF Secondary Treatment Process Electrical Improvements	Construction	Wastewater	\$5,100,000	STD	3/26/2026
Albany	Athens	Wastewater Treatment Plant Improvements	Construction	Wastewater	\$595,163	HDSP 0	7/30/2026
Alger	Hardin	Wastewater Lagoon Improvements	Design	Wastewater	\$200,000	PLN/DES	10/29/2026
Allen County	Allen	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Allen County	Allen	Hume Central Sewer System	Construction	Wastewater	\$2,000,000	REG	10/29/2026
Allen County	Allen	Hume Central Sewer System - Hume Road	Design	Wastewater	\$150,000	PLN/DES	4/30/2026
Allen County	Allen	Hume Central Sewer System - Hume Road	Construction	Wastewater	\$1,600,000	REG	12/10/2026
Allen County	Allen	Hume Central Sewer System - Neely Road	Design	Wastewater	\$65,000	PLN/DES	4/30/2026
Allen County	Allen	Hume Central Sewer System - Neely Road	Construction	Wastewater	\$700,000	REG	12/10/2026
Amanda	Fairfield	Lagoon Treatment	Construction	Wastewater	\$236,600	HDSP 0	6/25/2026
Amherst	Lorain	WPCC NFA Improvements	Design	Wastewater	\$375,000	PLN/DES	1/29/2026
Amherst	Lorain	WPCC NFA Improvements	Construction	Wastewater	\$4,400,000	STD	12/10/2026
Anna	Shelby	Wastewater Treatment Plant Upgrades	Design	Wastewater	\$250,000	PLN/DES	7/30/2026
Ashland County	Ashland	2026 Ashland County HSTS Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Ashtabula	Ashtabula	Water Pollution Control Facility Phase I CIP Improvements	Construction	Wastewater	\$22,821,159	STD	10/29/2026
Ashtabula County	Ashtabula	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Ashtabula County	Ashtabula	Ashcraft WWTP Aeration and Clarifier Train Replacements	Construction	Wastewater	\$2,400,000	STD	4/30/2026
Ashtabula County	Ashtabula	East Ashtabula Regional Sewer Expansion Phase 1	Design	Wastewater	\$360,000	PLN/DES	1/29/2026
Ashtabula County	Ashtabula	East Ashtabula Regional Sewer Expansion Phase 1	Construction	Wastewater	\$2,391,258	REG	9/24/2026
Ashtabula County	Ashtabula	Holiday Camplands WWTP Improvements	Design	Wastewater	\$100,000	PLN/DES	1/29/2026
Ashtabula County	Ashtabula	Kingsville Township Sanitary Sewer Improvements	Construction	Wastewater	\$3,420,000	REG	2/26/2026
Ashtabula County Port Authority	Ashtabula	Ashtabula Harbor Dredge Facility	Design	Wastewater	\$775,000	PLN/DES	2/26/2026
Ashtabula County Port Authority	Ashtabula	Ashtabula Harbor Dredge Facility	Construction	Wastewater	\$12,047,306	STD	10/29/2026
Athens	Athens	Stroud Run Drive, Cable Lane, & Madison Avenue Sewer Repairs	Design	Wastewater	\$76,100	PLN/DES	2/26/2026
Athens	Athens	Stroud Run Drive, Cable Lane, & Madison Avenue Sewer Repairs	Construction	Wastewater	\$1,064,400	STD	10/29/2026
Athens County	Athens	2026 HSTS Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Athens County	Athens	New Marshfield Regional Sanitary Sewer Phase 2	Construction	Wastewater	\$2,391,420	REG	4/30/2026
Athens County	Athens	Stewart and Guysville Unsewered Areas	Design	Wastewater	\$400,000	PLN/DES	2/26/2026
Atwood Regional Water and Sewer Dist	Carroll	WWTP Improvements	Construction	Wastewater	\$5,350,740	SML	9/24/2026
Aurora	Portage	Aurora Park - Phase 2 Utilities	Construction	StormWater	\$1,476,426	STD	12/10/2026
Aurora	Portage	Aurora Park - Phase 2 Utilities Design	Design	StormWater	\$189,225	PLN/DES	9/24/2026

Project Priority and Intended Projects List for PY 2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Aurora	Portage	Aurora Park Sanitary Sewer Improvements	Construction	Wastewater	\$7,500,000	STD	7/30/2026
Barberton	Summit	Inflow & Infiltration Elimination Program-West Side Phase I	Construction	Wastewater	\$1,310,000	STD	5/28/2026
Barnesville	Belmont	WWTP Upgrade	Construction	Wastewater	\$9,000,000	HDSP 1	7/30/2026
Beach City	Stark	Wastewater Treatment Plant Improvements - Filters	Design	Wastewater	\$166,000	PLN/DES	1/29/2026
Beach City	Stark	Wastewater Treatment Plant Improvements - Filters	Construction	Wastewater	\$940,970	HDSP 0	10/29/2026
Bedford	Cuyahoga	WWTP Headworks Upgrade	Construction	Wastewater	\$13,255,000	STD	7/30/2026
Belmont County	Belmont	Belmont County HSTS Program 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Beverly	Washington	WWTP Improvements	Design	Wastewater	\$73,000	PLN/DES	1/29/2026
Beverly	Washington	WWTP Improvements	Construction	Wastewater	\$649,500	HDSP 0	9/24/2026
Bloomdale	Wood	Storm Sewer Improvements	Construction	StormWater	\$526,680	SML	8/27/2026
Bloomville	Seneca	Regionalization of Sanitary Sewer to Attica	Construction	Wastewater	\$4,400,033	REG	10/29/2026
Bowling Green	Wood	Bio-Solids Storage Building	Construction	Wastewater	\$750,000	STD	10/29/2026
Bowling Green	Wood	Manhole Rehabilitation Dunbridge and Brim Rds	Construction	Wastewater	\$1,000,000	STD	10/29/2026
Bowling Green	Wood	Nims Road Wastewater Improvements	Construction	Wastewater	\$5,500,000	REG	6/25/2026
Bowling Green	Wood	Poe / Mercer Pump Station Screen Replacement	Construction	Wastewater	\$4,000,000	STD	7/30/2026
Bowling Green	Wood	Septage Receiving Station Screen Replacement	Construction	Wastewater	\$1,500,000	STD	7/30/2026
Bowling Green	Wood	The Village Subdivision Pump Station	Construction	Wastewater	\$1,500,000	STD	3/26/2026
Bremen	Fairfield	Digester Replacement	Construction	Wastewater	\$1,000,800	HDSP 0	10/29/2026
Brewster	Stark	WWTP Rehabilitation and Upgrades	Construction	Wastewater	\$453,552	HDSP 0	7/30/2026
Bridgeport	Belmont	Gould Park Gravity Sewer	Construction	Wastewater	\$717,590	HDSP 0	6/25/2026
Bridgeport	Belmont	Howard Street Stormwater Improvements	Construction	Wastewater	\$2,300,000	HDSP 0	5/28/2026
Brown County Health Dept	Brown	WPCLF HSTS Funding 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Bucyrus	Crawford	South Sandusky Sewer Separation	Construction	Wastewater	\$3,500,000	STD	5/28/2026
Bucyrus	Crawford	WWTP Wet Weather Expansion and Improvements	Construction	Wastewater	\$6,000,000	STD/NRD	12/10/2026
Butler	Richland	Solids Handling Building	Construction	Wastewater	\$1,534,393	HDSP 0	5/28/2026
Butler County	Butler	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Cadiz	Harrison	Unsewered Areas	Design	Wastewater	\$280,500	PLN/DES	1/29/2026
Cadiz	Harrison	Unsewered Areas	Construction	Wastewater	\$3,874,400	REG	6/25/2026
Caldwell	Noble	NCI Pump Station Replacement	Construction	Wastewater	\$888,400	HDSP 0	6/25/2026
Canal Winchester	Franklin	Sanitary Sewer Rehabilitation Project	Construction	Wastewater	\$1,280,000	SML	9/24/2026
Canton	Stark	42" East Side Interceptor Rehab	Construction	Wastewater	\$2,970,000	STD	4/30/2026
Canton	Stark	42" West Side Interceptor Rehab	Construction	Wastewater	\$4,158,000	STD	4/30/2026
Canton	Stark	Elgin Avenue Streetscape, GP1478	Construction	Wastewater	\$500,000	STD	6/25/2026
Canton	Stark	Navarre Area Trunk Sewer Replacement, GP1491	Construction	Wastewater	\$3,200,000	STD	10/29/2026
Canton	Stark	Schroyer Avenue Sanitary Sewer Rehab - GB1380	Construction	Wastewater	\$892,000	STD	4/30/2026
Canton	Stark	STA-172-12-91 Tuscarawas Street West (SR 172)	Construction	Wastewater	\$1,350,000	STD	4/30/2026
Canton	Stark	WRF Electrical Equipment Replacement	Construction	Wastewater	\$23,200,000	STD	4/30/2026
Canton	Stark	WRF Influent Pumping Improvements	Construction	Wastewater	\$8,000,000	STD	9/24/2026
Canton	Stark	WRF Lab Renovation	Construction	Wastewater	\$7,500,000	STD	12/10/2026
Canton	Stark	WRF Membrane Replacement	Construction	Wastewater	\$30,000,000	STD	5/28/2026
Carroll County	Carroll	Carroll County HSTS Repair Program 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Carroll County	Carroll	Wastewater Lift Station Replacement and Upgrades	Construction	Wastewater	\$4,000,000	STD	9/24/2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Centerburg	Knox	Parshall Flume	Design	Wastewater	\$30,000	PLN/DES	3/26/2026
Centerburg	Knox	Parshall Flume	Construction	Wastewater	\$110,000	SML	9/24/2026
Centerburg	Knox	Sludge Dewatering Pad Enclosure	Design	Wastewater	\$100,000	PLN/DES	3/26/2026
Centerburg	Knox	Sludge Dewatering Pad Enclosure	Construction	Wastewater	\$500,000	SML	9/24/2026
Chagrin Falls	Cuyahoga	Locust & Willow Lanes Stormwater Improvements	Construction	Wastewater	\$1,100,000	SML	10/29/2026
Chagrin Falls	Cuyahoga	Maple Street Improvements	Construction	Wastewater	\$3,000,000	SML	8/27/2026
Chagrin Falls	Cuyahoga	Solon Road & Monticello Drive Culvert Replacement	Construction	StormWater	\$3,000,000	SML	10/29/2026
Chagrin Falls	Cuyahoga	Utilities Admin Building & Reg Ed Center Expansion	Construction	Wastewater	\$1,100,000	SML	7/30/2026
Chagrin Falls	Cuyahoga	Walnut Street Improvements	Construction	Wastewater	\$1,875,000	SML	10/29/2026
Chauncey	Athens	Stormwater Improvements	Construction	StormWater	\$1,112,899	HDSP 0	7/30/2026
Circleville	Pickaway	Hargus Creek Trunk Sewer Extensions and Lift Station	Design	Wastewater	\$3,500,000	PLN/DES	6/25/2026
Circleville	Pickaway	HSTS Elimination	Construction	Wastewater	\$3,044,000	REG	4/30/2026
Clark County	Clark	Clark County Combined Health Dist HSTS Program 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Clarksburg	Ross	WWTP Improvements and I&I Investigation	Design	Wastewater	\$247,800	PLN/DES	2/26/2026
Clarksville	Clinton	Sanitary Sewer Pump Station Repair	Construction	Wastewater	\$273,700	HDSP 0	6/25/2026
Clermont County Health Dist	Clermont	2026 Septic Rehabilitation Program HSTS	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Cleveland	Cuyahoga	Lee Road Sanitary Relief Sewer Phase 2	Construction	Wastewater	\$18,500,000	STD	3/26/2026
Cleveland Heights	Cuyahoga	Sanitary Sewer Overflow CH-50 Control	Construction	Wastewater	\$2,853,000	STD	7/30/2026
Clyde	Sandusky	WWTP Phase 2	Design	Wastewater	\$1,350,000	PLN/DES	6/25/2026
Coal Grove	Lawrence	Wastewater Treatment Plant Improvements	Design	Wastewater	\$252,000	PLN/DES	2/26/2026
Coal Grove	Lawrence	Wastewater Treatment Plant Improvements	Construction	Wastewater	\$2,514,000	HDSP 0	8/27/2026
Columbiana County Health Dept	Columbiana	2026 Home Sewage Treatment Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Columbus	Franklin	2025 Annual Lining Contract 650404-100052	Construction	Wastewater	\$8,400,000	STD	5/28/2026
Columbus	Franklin	Alum Creek Trunk Phase D South Rehab 650725-100034	Construction	Wastewater	\$12,000,000	STD	5/28/2026
Columbus	Franklin	BP 5th by NW (GI) - Edgehill-Meadow CIP 650870-109152	Construction	Wastewater	\$6,300,000	STD	3/26/2026
Columbus	Franklin	BP 5th NW (PP)-Sunrise-Glenn CIP 650870-109153	Construction	Wastewater	\$4,200,000	STD	3/26/2026
Columbus	Franklin	BP Clint 3 (GI) - Fredonia-Piedmont CIP 650870-110163	Construction	Wastewater	\$2,300,000	STD	7/30/2026
Columbus	Franklin	BP Clintonville 3- GI- Milford/Summit CIP 650870-110165	Construction	Wastewater	\$1,200,000	STD	3/26/2026
Columbus	Franklin	BP Clintonville 3- GI- Winthrop/Milton CIP 650870-110161	Construction	Wastewater	\$4,200,000	STD	8/27/2026
Columbus	Franklin	BP Clintonville 3 Project 1-LL- CIP 650872-139001	Construction	Wastewater	\$8,873,000	STD	9/24/2026
Columbus	Franklin	BP Clintonville 3 Project 3-LL- CIP 650872-139003	Construction	Wastewater	\$8,873,000	STD	4/30/2026
Columbus	Franklin	BP Hilltop (GI) - Highland-Harris CIP 650870-115153	Construction	Wastewater	\$14,000,000	STD	2/26/2026
Columbus	Franklin	BP Hilltop 1 PP - Palmetto-Westgate CIP 650870-153001	Construction	Wastewater	\$34,000,000	STD	3/26/2026
Columbus	Franklin	BP Kent Fairwood Lateral Lining 650872-162003	Construction	Wastewater	\$9,400,000	STD	10/29/2026
Columbus	Franklin	BP Miller Kelton PP - Newton/Bedford CIP 650870-162001	Construction	Wastewater	\$9,500,000	STD	1/29/2026
Columbus	Franklin	BP Miller Kelton-Newton Bedford LL Project1 CIP650872-162001	Construction	Wastewater	\$8,900,000	STD	10/29/2026
Columbus	Franklin	BP Miller-Kelton GI - Kent-Fairwood CIP 650870-101202	Construction	Wastewater	\$8,500,000	STD	3/26/2026
Columbus	Franklin	BP Miller-Kelton GI - Newton-Bedford CIP 650870-101201	Construction	Wastewater	\$2,300,000	STD	4/30/2026
Columbus	Franklin	BP Miller-Kelton PP - Kent-Fairwood CIP 650870-162002	Construction	Wastewater	\$11,845,000	STD	3/26/2026
Columbus	Franklin	BP Tulane/Findley Area Integrated Solutions 650870-110164	Construction	Wastewater	\$1,500,000	STD	10/29/2026
Columbus	Franklin	Central College Subtrunk Ext, Ph 3 CIP 650033-100003	Construction	Wastewater	\$50,500,000	STD	3/26/2026
Columbus	Franklin	Community Park-Maple Canyon HSTS Elim. CIP 650895-100004	Construction	Wastewater	\$1,760,000	REG	3/26/2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Columbus	Franklin	Compost Odor Reduction Improvements Part 2 650375-100003	Construction	Wastewater	\$59,814,059	STD	4/30/2026
Columbus	Franklin	DOSD Pump Station SA13 Eval & Upgrade CIP 650660-100013	Construction	Wastewater	\$4,521,000	STD	9/24/2026
Columbus	Franklin	DOSD Sanitary Pump Station ST-13 Evaluation & Upgrade	Construction	Wastewater	\$2,755,000	STD	3/26/2026
Columbus	Franklin	DOSD Sanitary Pump Stations CIP 650660-100100	Design	Wastewater	\$1,832,000	PLN/DES	1/29/2026
Columbus	Franklin	DOSD Stormwater Pump Station ST-29 Eval 611660-100029	Construction	StormWater	\$4,777,000	STD	9/24/2026
Columbus	Franklin	Inflow Redirection Alum Creek Storm Tank Combined Sewer Area	Planning	Wastewater	\$1,500,000	PLN/DES	6/25/2026
Columbus	Franklin	Intermodal Sanitary Subtrunk Ext Ph 2 650491-100010	Construction	Wastewater	\$4,050,000	STD	2/26/2026
Columbus	Franklin	JP A-Plant Sec. Clarifier Electrical Upgrade 650245-100002	Construction	Wastewater	\$28,222,597	STD	4/30/2026
Columbus	Franklin	JP Power System Upgrades and Safety Improv. 650257-100101	Construction	Wastewater	\$6,196,000	STD	10/29/2026
Columbus	Franklin	JPWRP Sludge Dewatering Improvements CMAR 650246-100001	Construction	Wastewater	\$10,020,726	STD	12/10/2026
Columbus	Franklin	JPWRP Sludge Dewatering Improvements CMAR 650246-100001	Design	Wastewater	\$3,090,000	PLN/DES	6/25/2026
Columbus	Franklin	JPWWTP Digester Improvements 650240-100000	Construction	Wastewater	\$49,349,237	STD	6/25/2026
Columbus	Franklin	JPWWTP Digester Improvements CIP 650240-100000	Design	Wastewater	\$6,500,000	PLN/DES	1/29/2026
Columbus	Franklin	JPWWTP Screenings Imps CIP# 650252-100010	Construction	Wastewater	\$14,748,570	STD	3/26/2026
Columbus	Franklin	Krieger Court Stormwater Imps CIP 611037-100000	Construction	StormWater	\$4,000,000	STD	3/26/2026
Columbus	Franklin	Lower Olentangy Tunnel Phase 2 650724-100003	Planning	Wastewater	\$4,000,000	PLN/DES	2/26/2026
Columbus	Franklin	OARS Grit Cleaning & Screening Improvements 650704-100004	Construction	Wastewater	\$6,228,544	STD	7/30/2026
Columbus	Franklin	Petzinger Rd. Stormwater Imprsr, CIP 610739-100000	Construction	StormWater	\$1,850,000	STD	4/30/2026
Columbus	Franklin	Sanitary Remote Site Comms Network Upgrade CIP 650661-100000	Construction	Wastewater	\$4,636,244	STD	9/24/2026
Columbus	Franklin	Second Avenue Storm Sewer Improvements CIP 611707-100000	Construction	Wastewater	\$7,480,000	STD	8/27/2026
Columbus	Franklin	ST21 ST 22 ST23 Improvements CIP 611031-100000	Construction	StormWater	\$36,000,000	STD	3/26/2026
Columbus	Franklin	Storm Sewer Lining Project CIP# 611720-100000	Construction	StormWater	\$2,800,000	STD	6/25/2026
Columbus	Franklin	Stormwater Remote Site Network Upgrades CIP 611661-100000	Construction	StormWater	\$1,218,270	STD	9/24/2026
Columbus	Franklin	SWRP Dewatering Improvements CIP 650349-100001	Design	Wastewater	\$7,426,300	PLN/DES	7/30/2026
Columbus	Franklin	SWRP Fiber Optic Backbone Upgrade CIP 650348-100007	Planning	Wastewater	\$382,454	PLN/DES	1/29/2026
Columbus	Franklin	SWRP Fiber Optic Backbone Upgrade CIP 650348-100007	Design	Wastewater	\$647,168	PLN/DES	10/29/2026
Columbus	Franklin	SWWTP Biofilter Cold Weather Improvements CIP 650352-100008	Design	Wastewater	\$2,137,000	PLN/DES	6/25/2026
Columbus	Franklin	SWWTP Digester Process Expansion, Phase II 650353-100006	Construction	Wastewater	\$25,724,931	STD	7/30/2026
Columbus	Franklin	SWWTP Hazardous Gas Monitors Replacement 650260-103016	Construction	Wastewater	\$2,755,000	STD	3/26/2026
Columbus	Franklin	SWWTP Power Systems Upgrades and Safety Imp 650357-100101	Construction	Wastewater	\$20,157,000	STD	2/26/2026
Columbus	Franklin	SWWTP Sludge Dewatering Improvements 650349-100001	Planning	Wastewater	\$3,500,000	PLN/DES	1/29/2026
Columbus	Franklin	SWWTP Switching Station Replacement CMAR 650346-100004	Construction	Wastewater	\$100,017,532	STD	3/26/2026
Columbus	Franklin	SWWTP VFD & Harmonic Filter Upgrades 650346-100002	Construction	Wastewater	\$17,613,000	STD	1/29/2026
Columbus	Franklin	Third Ave Relief Sewer Ph 3 650768-100003	Construction	Wastewater	\$4,600,000	STD	3/26/2026
Columbus	Franklin	Walhalla Ravine Stream Restoration CIP 650870-110167	Construction	Wastewater	\$1,930,000	STD	3/26/2026
Columbus	Franklin	West Franklinton Area Sewer Reconfiguration 650860-122210	Construction	Wastewater	\$1,200,000	STD	1/29/2026
Columbus Public Health	Franklin	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Conneaut	Ashtabula	Naylor Drive Infrastructure Improvements	Construction	Wastewater	\$4,100,000	HDSP 0	7/30/2026
Conneaut	Ashtabula	Naylor Drive Infrastructure Improvements	Design	Wastewater	\$400,000	PLN/DES	2/26/2026
Conneaut	Ashtabula	Park Day & Buffalo Streets Sanitary Sewer Improvements	Construction	Wastewater	\$640,000	STD	2/26/2026
Coolville	Athens	Wastewater Facilities Improvements	Construction	Wastewater	\$415,042	HDSP 0	8/27/2026
Coolville	Athens	Wastewater Facilities Improvements	Design	Wastewater	\$36,000	PLN/DES	2/26/2026

Project Priority and Intended Projects List for PY 2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Coshocton	Coshocton	Digester Improvements	Construction	Wastewater	\$13,585,000	STD	3/26/2026
Coshocton County	Coshocton	2026 HSTS Funding	Construction	NPSPublic	\$50,000	HDSP 0	7/30/2026
Crawford County Health Dist	Crawford	2026 HSTS Repair & Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Cridersville	Auglaize	WWTP Pump Station Improvements	Construction	Wastewater	\$750,000	HDSP 0	9/24/2026
Cridersville	Auglaize	WWTP Pump Station Improvements	Design	Wastewater	\$145,000	PLN/DES	2/26/2026
Cuyahoga County Board of Health	Cuyahoga	Cuyahoga County HSTS Repair/Replacement Program 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Dalton	Wayne	Wastewater Treatment Plant Improvements	Construction	Wastewater	\$7,533,501	HDSP 0	10/29/2026
Darke County	Darke	Castine Centralized Sewer Regionalization	Planning	Wastewater	\$8,000	PLN/DES	1/29/2026
Darke County	Darke	Fort Jefferson Centralized Sewer Regionalization	Construction	Wastewater	\$3,200,000	REG	10/29/2026
Darke County	Darke	Gordon/Ithaca Centralized Sewer Regionalization	Planning	Wastewater	\$22,000	PLN/DES	1/29/2026
Darke County Health Dist	Darke	2026 HSTS Repair/Replacement Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Defiance	Defiance	CSO Storage Basin	Design	Wastewater	\$2,750,000	PLN/DES	12/10/2026
Defiance	Defiance	Kingsbury Force Main	Design	Wastewater	\$2,600,000	PLN/DES	12/10/2026
Defiance	Defiance	Kingsbury Lift Station Replacement	Design	Wastewater	\$4,650,000	PLN/DES	12/10/2026
Defiance County	Defiance	Auglaize Pump Station Generator	Construction	Wastewater	\$50,000	STD	1/29/2026
Defiance County	Defiance	Middle Gordon Emergency Generator	Construction	Wastewater	\$96,170	STD	1/29/2026
Defiance County Health Dist	Defiance	2026 Defiance County Health Dist HSTS Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Delaware County	Delaware	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Delphos	Allen	Pierce Street Sewer Replacement	Construction	Wastewater	\$1,193,225	HDSP 1	7/30/2026
East Cleveland	Cuyahoga	Hayden Avenue Sanitary Sewer Improvements	Construction	Wastewater	\$3,000,000	STD	7/30/2026
Eastern Ohio Reg Wastewater Authority	Belmont	Wastewater System Improvements Phase 1	Construction	Wastewater	\$1,965,000	STD	8/27/2026
Edison	Morrow	Storm Sewer Improvements - Phase 1	Construction	StormWater	\$412,905	HDSP 0	7/30/2026
Elyria	Lorain	Biosolids Master Plan Emerging Contaminant Study	Planning	Wastewater	\$29,709	PLN/DES	1/29/2026
Elyria	Lorain	Sewer Lining Phase 1	Construction	Wastewater	\$1,000,000	STD	2/26/2026
Elyria	Lorain	Sewer Lining Phase 2	Construction	Wastewater	\$2,000,000	STD	8/27/2026
Elyria	Lorain	South East Interceptor Phase 3 Extension	Construction	Wastewater	\$3,000,000	REG	4/30/2026
Elyria	Lorain	Windward Sewer and Gulf Rd Pump Station	Construction	Wastewater	\$5,000,000	STD	4/30/2026
Elyria	Lorain	WWPCP Activated Sludge Aeration Tank Improvements	Construction	Wastewater	\$12,000,000	STD	1/29/2026
Erie County Health Dept	Erie	Erie County 2026 WPCLF HSTS Replacement	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Euclid	Cuyahoga	CSO-06 Control Measure	Construction	Wastewater	\$8,500,000	STD	12/10/2026
Euclid	Cuyahoga	CSO-07 & CSO-12 Control Measure	Construction	Wastewater	\$24,000,000	STD	12/10/2026
Fairfield County Dept of Health	Fairfield	2026 WPCLF HSTS Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Fairport Harbor	Lake	New Fourth Street Storm and Sanitary Improvements	Construction	Wastewater	\$600,000	HDSP 1	2/26/2026
Fayette S&W Conservation Dist	Fayette	Fayette County HSTS Program 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Fayetteville Perry Twp Reg Sewer Dist	Brown	WWTP Sludge Handling and Digester Replacement	Construction	Wastewater	\$1,954,300	SML	6/25/2026
Forest	Hardin	Wastewater Lagoon/ Lift Station/ Collection System Design	Design	Wastewater	\$3,200,000	PLN/DES	4/30/2026
Fort Recovery	Mercer	Lagoon Dredging	Construction	Wastewater	\$600,000	HDSP 0	5/28/2026
Fort Recovery	Mercer	Wastewater Recovery Facility- Construction	Construction	Wastewater	\$4,457,700	HDSP 0	12/10/2026
Frankfort	Ross	Sanitary Sewer Rehabilitation	Construction	Wastewater	\$671,422	HDSP 0	4/30/2026
Franklin County	Franklin	Inah/Gladys Sewer Connection Phase	Construction	Wastewater	\$228,619	REG	3/26/2026
Franklin County	Franklin	North Hague Sanitary Sewer Connection Phase	Construction	Wastewater	\$1,200,247	REG	3/26/2026
Franklin County	Franklin	Rosslyn/Kanawha Sanitary Sewer Extension Connection Phase	Construction	Wastewater	\$1,514,597	REG	7/30/2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Franklin County	Franklin	Sanitary Sewer Collections System - Ferris Rd.	Construction	Wastewater	\$2,555,783	REG	5/28/2026
Franklin County Public Health	Franklin	FCHP HSTS Repair/Replacement 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Fulton County Health Dept	Fulton	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Fultonham	Muskingum	Storm Sewer and Paving	Construction	StormWater	\$1,618,970	SML	7/30/2026
Fultonham	Muskingum	Storm Sewer and Paving	Design	StormWater	\$74,140	PLN/DES	1/29/2026
Gallia County	Gallia	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Gates Mills	Cuyahoga	Chagrin Valley Hunt Club WWTP Conversion	Construction	Wastewater	\$475,000	SML	8/27/2026
Gates Mills	Cuyahoga	Chagrin Valley Hunt Club WWTP Conversion	Design	Wastewater	\$70,000	PLN/DES	7/30/2026
Geauga County Health Dist	Geauga	Project Helping Hand 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Geneva	Ashtabula	U.S. Route 20 Sewer Replacement Phase 2	Construction	Wastewater	\$3,590,000	HDSP 1	10/29/2026
Geneva-on-the-Lake	Ashtabula	East Side Sanitary Sewer Extensions	Construction	Wastewater	\$2,700,000	REG	3/26/2026
Gilboa	Putnam	Sanitary Sewer Phase 2	Construction	Wastewater	\$472,705	REG	4/30/2026
Grafton	Lorain	Easterly and R 83 Sanitary Sewer Extension	Construction	Wastewater	\$5,001,115	SML	6/25/2026
Grafton	Lorain	Elm St Improvements Phase 1	Construction	Wastewater	\$1,784,230	SML	8/27/2026
Grafton	Lorain	Novak Road Improvements Phase 3	Construction	Wastewater	\$1,387,200	SML	4/30/2026
Grafton	Lorain	WWTP Tertiary Filter Rehab	Construction	Wastewater	\$888,690	SML	8/27/2026
Granville	Licking	Southwest Granville Sewer Extension	Construction	Wastewater	\$4,500,000	SML	9/24/2026
Greene County	Greene	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Greenfield	Highland	Jefferson Street Sanitary Sewer	Construction	Wastewater	\$4,203,000	HDSP 1	4/30/2026
Greenfield	Highland	Lyndon Ave Sewer Replacement	Construction	Wastewater	\$1,260,750	HDSP 1	10/29/2026
Greenfield	Highland	Lyndon Ave Sewer Replacement	Design	Wastewater	\$77,000	PLN/DES	2/26/2026
Guernsey County	Guernsey	2026 Household Sewage Treatment System Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Hamilton	Butler	Eliminate/Replace Existing New London Package Plant	Construction	Wastewater	\$1,880,095	STD	4/30/2026
Hamilton County	Hamilton	Barrington Hills P.S. Eliminations	Construction	Wastewater	\$11,733,427	REG	7/30/2026
Hamilton County	Hamilton	Camargo Canyon Pump Station Elimination	Construction	Wastewater	\$1,620,244	STD	10/29/2026
Hamilton County	Hamilton	Dry Weather Channel for SS 937	Construction	Wastewater	\$5,677,405	STD	9/24/2026
Hamilton County	Hamilton	East Hill Ave Sewer Replacement	Construction	Wastewater	\$2,785,606	STD	10/29/2026
Hamilton County	Hamilton	Gilbert Ave at Casino Sewer Replacement	Construction	Wastewater	\$8,317,735	STD	8/27/2026
Hamilton County	Hamilton	Hamilton County HSTS Repair/Replacement Project 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Hamilton County	Hamilton	Lower Mill Creek HW DW Protection	Construction	Wastewater	\$6,970,657	STD	4/30/2026
Hamilton County	Hamilton	PFAS Analytical System and Supporting Instrumentation	Planning	Wastewater	\$850,000	PLN/DES	6/25/2026
Hamilton County	Hamilton	Valley View Ct Sewer Replacement	Construction	Wastewater	\$1,595,705	STD	9/24/2026
Hancock County	Hancock	2026 HSTS Repair/Replacement in Hancock County	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Hanover	Licking	Stormwater Infrastructure Improvements Areas 3 & 4	Construction	StormWater	\$2,779,450	SML	10/29/2026
Hanover	Licking	Stormwater Infrastructure Improvements Areas 3 & 4	Design	StormWater	\$505,360	PLN/DES	1/29/2026
Hardin County	Hardin	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Harrison County Health Dist	Harrison	2026 HSTS Pollution Abatement Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Heath	Licking	Hoback Express Sewer	Construction	Wastewater	\$11,485,000	STD	6/25/2026
Heath	Licking	Thornwood South Sewer Extension	Construction	Wastewater	\$556,600	STD	4/30/2026
Hebron	Licking	I&I Reduction Study and Improvements	Construction	Wastewater	\$1,100,000	HDSP 0	10/29/2026
Hebron	Licking	I&I Reduction Study and Improvements	Design	Wastewater	\$120,000	PLN/DES	6/25/2026
Henry County	Henry	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026

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Hicksville	Defiance	Solids Handling Improvements	Construction	Wastewater	\$1,020,000	HDSP 1	7/30/2026
Hicksville	Defiance	Solids Handling Improvements	Design	Wastewater	\$110,000	PLN/DES	2/26/2026
Highland County Health Dist	Highland	2026 Household Sewage Treatment System Repairs/Replacement	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Hillsboro	Highland	Sump Pump Investigation	Planning	Wastewater	\$15,000	PLN/DES	1/29/2026
Hiram	Portage	WWTP Improvements	Construction	Wastewater	\$3,000,000	SML	8/27/2026
Hiram	Portage	WWTP Solar PV Installation	Construction	Wastewater	\$1,500,000	SML	8/27/2026
Hocking County	Hocking	2026 WPCLF HSTS Assistance Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Hocking County	Hocking	Haydenville Sewer	Design	Wastewater	\$350,000	PLN/DES	3/26/2026
Holmes County	Holmes	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Holmes County	Holmes	Berlin WWTP Expansion	Construction	Wastewater	\$4,304,000	STD	12/10/2026
Huron County	Huron	2026 HSTS Repair & Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Ironton	Lawrence	Gilfillan Way Storm Sewer	Construction	StormWater	\$538,940	STD	1/29/2026
Ironton	Lawrence	North 5th Ave Sanitary Sewer Extension	Construction	Wastewater	\$1,508,350	STD	4/30/2026
Ironton	Lawrence	Wastewater Treatment Plant and Lift Station	Construction	Wastewater	\$3,439,450	STD	3/26/2026
Ironton	Lawrence	WWTP Improvements: Digester, Filter, & Disinfection	Construction	Wastewater	\$5,142,700	STD	9/24/2026
Ironton	Lawrence	WWTP Improvements: Digester, Filter, & Disinfection	Design	Wastewater	\$415,000	PLN/DES	1/29/2026
Jackson County Health Dept	Jackson	2026 HSTS Repair & Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Jefferson	Ashtabula	Wastewater Equalization Basin	Construction	Wastewater	\$1,175,000	HDSP 1	4/30/2026
Jefferson	Ashtabula	WWTP Clarifier Improvements Phase 2	Construction	Wastewater	\$500,000	HDSP 1	4/30/2026
Jefferson County	Jefferson	Jefferson County Clean Water Initiative 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Jefferson County	Jefferson	Maplewood Sewage Treatment Plant Improvements	Construction	Wastewater	\$2,300,000	STD	12/10/2026
Jefferson County	Jefferson	Maplewood Sewage Treatment Plant Improvements	Design	Wastewater	\$350,000	PLN/DES	6/25/2026
Jeffersonville	Fayette	Lift Station Repairs	Construction	Wastewater	\$354,850	HDSP 0	3/26/2026
Jeffersonville	Fayette	Pump Station and Forcemain	Construction	Wastewater	\$1,936,000	HDSP 0	7/30/2026
Jeffersonville	Fayette	Sewer Collection System Modeling and CIP Planning	Planning	Wastewater	\$350,000	PLN/DES	2/26/2026
Johnstown	Licking	Johnstown WWTP Expansion Project	Construction	Wastewater	\$50,000,000	SML	7/30/2026
Kelleys Island	Erie	Sanitary Collection System and WWTP Phase 1	Construction	Wastewater	\$8,201,000	SML	6/25/2026
Kent	Portage	WRF - Headworks Improvements	Construction	Wastewater	\$8,000,000	STD	10/29/2026
Kenton	Hardin	Baron Street Storm Sewer Replacement	Design	StormWater	\$32,880	PLN/DES	1/29/2026
Kenton	Hardin	Downtown Sanitary and Storm Improvements, Phase 2B	Construction	Wastewater	\$8,296,382	HDSP 1	6/25/2026
Kenton	Hardin	Sanitary Trunk Main Replacement	Construction	Wastewater	\$827,000	HDSP 1	1/29/2026
Kenton	Hardin	Wayne Street Reconstruction Sanitary Sewer, Phase 2	Design	Wastewater	\$299,500	PLN/DES	1/29/2026
Kingston	Ross	Sewer Rehabilitation	Construction	Wastewater	\$975,550	HDSP 0	7/30/2026
Kingston	Ross	Wastewater Treatment Plant Upgrade	Construction	Wastewater	\$8,602,850	HDSP 0	9/24/2026
Kingston	Ross	Wastewater Treatment Plant Upgrade	Design	Wastewater	\$644,650	PLN/DES	3/26/2026
Kirkersville	Licking	Wastewater Treatment Plant Improvements	Construction	Wastewater	\$524,140	SML	1/29/2026
Knox County Health Dept	Knox	Knox County HSTS Project 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Lagrange	Lorain	Church Street Improvements	Construction	StormWater	\$445,539	SML	10/29/2026
Lagrange	Lorain	Church Street Improvements	Design	StormWater	\$107,900	PLN/DES	1/29/2026
Lake County	Lake	Heatherstone WRF	Design	Wastewater	\$2,000,000	PLN/DES	2/26/2026
Lake County Health Dist	Lake	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Lakemore	Summit	Sewer Improvements Phase 2	Construction	Wastewater	\$3,000,000	HDSP 1	2/26/2026

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Lakengren Water Authority	Preble	Lift Station Improvements	Construction	Wastewater	\$1,055,000	STD	6/25/2026
Lancaster	Fairfield	Frederick St Sewer Separation	Construction	Wastewater	\$1,900,000	STD	4/30/2026
Laurelville	Hocking	Sanitary Sewer Rehabilitation	Construction	Wastewater	\$499,900	HDSP 0	1/29/2026
Lawrence County Health Dept	Lawrence	2026 WPCLF HSTS Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Leetonia	Columbiana	Leetonia Downtown Sanitary Sewer Main Improvements	Construction	StormWater	\$598,000	HDSP 0	3/26/2026
Licking County Health Dept	Licking	2026 Licking County HSTS Assistance Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Licking Regional Water Dist	Licking	Summit Road/Morse Road Sanitary Sewer Extension	Construction	Wastewater	\$6,812,000	REG	2/26/2026
Lisbon	Columbiana	Industrial Drive Sanitary Lift Station Replacement	Construction	Wastewater	\$956,450	HDSP 1	9/24/2026
Lisbon	Columbiana	North Market St Sanitary Sewer Replacement	Construction	Wastewater	\$2,088,744	HDSP 1	5/28/2026
Lockington	Shelby	Stormwater Project	Design	StormWater	\$610,000	PLN/DES	10/29/2026
Logan	Hocking	Phase 4 Sewer Replacement	Construction	Wastewater	\$4,220,482	HDSP 1	10/29/2026
Logan	Hocking	Phase 4 Sewer Replacement	Design	Wastewater	\$161,500	PLN/DES	2/26/2026
Logan County	Logan	Belle Center Pump Station Rehabilitation	Construction	Wastewater	\$750,000	STD	5/28/2026
Logan County	Logan	Eastern Reg Sys & Flat Branch WWTP	Construction	Wastewater	\$10,000,000	STD	6/25/2026
Logan County	Logan	Indian Lake Regional WWTP Study	Planning	Wastewater	\$350,000	PLN/DES	4/30/2026
Logan County Health Dist	Logan	2026 Household Sewage Treatment System Nuisance Abatement	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Lorain	Lorain	Martin's Run Pump Station Improvements	Construction	Wastewater	\$10,000,000	STD	3/26/2026
Lorain	Lorain	Sanitary Sewer Evaluation Study (SSES)	Planning	Wastewater	\$5,000,000	PLN/DES	3/26/2026
Lorain County	Lorain	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Lorain County	Lorain	Northwest Trunk Sewer	Construction	Wastewater	\$75,855,500	STD	10/29/2026
Lowell	Washington	Wastewater Treatment Replacement	Construction	Wastewater	\$5,079,335	HDSP 0	2/26/2026
Lowellville	Mahoning	Siphon Replacement	Construction	Wastewater	\$1,114,500	SML	3/26/2026
Lucas County	Lucas	Fullers Creekside & Toledo Express PS Rehabilitaions	Construction	Wastewater	\$853,190	STD	8/27/2026
Lucas County	Lucas	S500: MH 6 to MH 8 Interceptor Rehabilitation	Construction	Wastewater	\$5,993,350	STD	9/24/2026
Madison S&W Conservation Dist	Madison	Madison County HSTS Repair/Replacement 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Mahoning County	Mahoning	Meander WWTP Improvements	Construction	Wastewater	\$60,000,000	STD/NRD	8/27/2026
Mahoning County Dist Board of Health	Mahoning	WPCLF HSTS Funding 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Malta	Morgan	Sewer Service Lateral Replacement	Construction	Wastewater	\$2,755,642	HDSP 0	6/25/2026
Manchester	Adams	Sanitary Sewer Improvements Phase 7	Construction	Wastewater	\$2,376,200	HDSP 0	3/26/2026
Maple Heights	Cuyahoga	Anthony Street & Theodore Street Sewer Improvements	Construction	Wastewater	\$192,525	STD	6/25/2026
Marietta	Washington	Sanitary Interceptor Sewer Lining	Construction	Wastewater	\$4,723,000	STD	8/27/2026
Marion	Marion	WPCP Facility Plan	Planning	Wastewater	\$250,000	PLN/DES	1/29/2026
Marion County	Marion	Pleasant Township Sewer Project - Phase 1	Construction	Wastewater	\$8,789,400	REG	10/29/2026
Marion County Public Health	Marion	2026 HSTS Replacements	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Martins Ferry	Belmont	Jefferson Street Sanitary Sewer Rehab	Construction	Wastewater	\$614,720	HDSP 1	8/27/2026
Martins Ferry	Belmont	Jefferson Street Sanitary Sewer Rehab	Design	Wastewater	\$115,000	PLN/DES	2/26/2026
Matamoras	Washington	Wastewater System Improvements, Phase 2 Sewer Rehabilitation	Design	Wastewater	\$134,000	PLN/DES	4/30/2026
Maumee	Lucas	Area Large Diameter Sanitary Trunk Main Lining & Rehab	Construction	Wastewater	\$3,500,000	STD	4/30/2026
Maumee	Lucas	Area Lining & Rehab of Small Diameter Sewers North of AWT	Construction	Wastewater	\$5,000,000	STD	8/27/2026
Maumee	Lucas	Area Lining & Rehab of Small Diameter Sewers South of AWT	Construction	Wastewater	\$1,100,000	STD	10/29/2026
Maumee	Lucas	Area Sanitary Service Lateral Lining - Contract 1	Construction	Wastewater	\$4,700,000	STD	9/24/2026
Maumee	Lucas	Area Sanitary Service Lateral Lining - Contract 2	Construction	Wastewater	\$5,000,000	STD	10/29/2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Maumee	Lucas	Area Sanitary Service Lateral Lining - Contract 3	Construction	Wastewater	\$5,000,000	STD	12/10/2026
Maumee	Lucas	Area Sanitary Service Lateral Lining - Contract 4	Construction	Wastewater	\$5,000,000	STD	12/10/2026
Maumee	Lucas	Area Sanitary Service Lateral Lining - Contract 5	Construction	Wastewater	\$4,200,000	STD	12/10/2026
Maumee	Lucas	Key St Pump Station Area Sanitary Service Lateral Lining	Construction	Wastewater	\$5,400,000	STD	10/29/2026
Maumee	Lucas	Key St Pump Station Area Sanitary Sewer Main Lining & Rehab	Construction	Wastewater	\$5,000,000	STD	7/30/2026
Maumee	Lucas	Maumee Key Street Pump Station Back-up Power Improvements	Construction	Wastewater	\$50,000	STD	2/26/2026
Maumee	Lucas	Uptown Sanitary Service Lateral Lining - Contract 1	Construction	Wastewater	\$4,400,000	STD	3/26/2026
Maumee	Lucas	Uptown Sanitary Service Lateral Lining - Contract 2	Construction	Wastewater	\$4,000,000	STD	7/30/2026
Maumee	Lucas	Uptown Sanitary Sewer Main Lining & Rehab	Construction	Wastewater	\$3,425,000	STD	2/26/2026
McArthur	Vinton	Lift Station and Force Main Replacement	Construction	Wastewater	\$1,035,860	HDSP 0	1/29/2026
McComb	Hancock	Church Street Drainage Improvements Phase II	Construction	StormWater	\$519,255	HDSP 0	8/27/2026
McConnelssville	Morgan	Emergency Sanitary Sewer Improvements Phase I	Construction	Wastewater	\$5,550,000	HDSP 0	3/26/2026
Mechanicsburg	Champaign	Sanitary Sewer Improvements Phase 1	Construction	Wastewater	\$2,710,931	HDSP 0	2/26/2026
Mechanicsburg	Champaign	Stormwater & Sump Pump Inspection Project	Planning	Wastewater	\$100,000	PLN/DES	1/29/2026
Medina County	Medina	2026 Household Sewage Treatment System Funding Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Medina County	Medina	Chippewa Lake WWTP Improvements	Construction	Wastewater	\$75,000,000	STD	1/29/2026
Medina County	Medina	Plum Creek Pump Station Replacement	Construction	Wastewater	\$16,100,000	STD	9/24/2026
Medina County	Medina	State Route 18 Corridor Sanitary Sewer and Pump Station Impr	Construction	Wastewater	\$36,000,000	STD	5/28/2026
Meigs County	Meigs	Meigs County Landfill	Construction	Wastewater	\$100,000	STD	4/30/2026
Meigs County Health Dist	Meigs	2026 HSTS Repair/Replacement Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Miami County Public Health	Miami	2026 HSTS Repair/Replacement in Miami County	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Middlefield	Geauga	WWTP Tertiary Filter Improvements	Construction	Wastewater	\$4,800,000	HDSP 1	6/25/2026
Middletown	Butler	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Mid-Ohio Water and Sewer Dist	Madison	Deer Creek WRF	Construction	Wastewater	\$145,000,000	REG	4/30/2026
Mid-Ohio Water and Sewer Dist	Madison	London East Side Trunk Sewer and Sewer Extension	Construction	Wastewater	\$18,857,377	STD	1/29/2026
Mid-Ohio Water and Sewer Dist	Madison	US 42 and SR 29 Sanitary Sewer System	Construction	Wastewater	\$3,184,743	REG	4/30/2026
Mid-Ohio Water and Sewer Dist	Madison	US 42 Force Main to Plain City	Construction	Wastewater	\$45,175,000	REG	4/30/2026
Mifflin	Ashland	Regionalization to the Muskingum Watershed Conservancy Distr	Construction	Wastewater	\$567,840	HDSP 0	3/26/2026
Miller City	Putnam	Sanitary Sewer System Improvements	Construction	Wastewater	\$5,724,674	HDSP 0	3/26/2026
Monroe County	Monroe	2026 HSTS Repair/Replacement Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Morgan County	Morgan	Morgan County HSTS Improvements 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Morrow County	Morrow	Chesterville WWTP Improvements	Construction	Wastewater	\$3,828,776	STD	12/10/2026
Morrow County	Morrow	Chesterville WWTP Improvements	Design	Wastewater	\$410,000	PLN/DES	9/24/2026
Morrow County	Morrow	Iberia Sanitary Sewer and Treatment System	Construction	Wastewater	\$3,773,000	STD	12/10/2026
Morrow County	Morrow	Iberia Sanitary Sewer and Treatment System	Design	Wastewater	\$525,000	PLN/DES	9/24/2026
Morrow County	Morrow	Lift Station Standby Power	Design	Wastewater	\$48,000	PLN/DES	9/24/2026
Morrow County	Morrow	Lift Stations Standby Power	Construction	Wastewater	\$382,800	STD	12/10/2026
Morrow County	Morrow	SoMoCo Phase II	Construction	Wastewater	\$1,357,200	STD	9/24/2026
Mount Orab	Brown	Boyd Road Lift Station and Forcemain Replacement	Construction	Wastewater	\$1,777,000	HDSP 1	8/27/2026
Mount Orab	Brown	Boyd Road Lift Station and Forcemain Replacement	Design	Wastewater	\$48,800	PLN/DES	1/29/2026
Mount Vernon	Knox	WWTP Upgrades NRD	Construction	Wastewater	\$45,000,000	STD/NRD	9/24/2026
Muskingum County	Muskingum	Home Sewage Treatment System (HSTS) 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026

Project Priority and Intended Projects List for PY 2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Muskingum County	Muskingum	Vista View Sewer Rehabilitation	Design	Wastewater	\$262,825	PLN/DES	5/28/2026
Navarre	Stark	Wastewater Treatment Plant Reconstruction and Expansion	Construction	Wastewater	\$9,957,000	REG	3/26/2026
Nelsonville	Athens	Regional Collection System Improvements Phase 5	Construction	Wastewater	\$3,983,000	REG	4/30/2026
New Boston	Scioto	Structural Lining of Sanitary Sewers, Phase 8D	Construction	Wastewater	\$830,000	HDSP 1	7/30/2026
New Boston	Scioto	West Avenue Pump Station FM to Portsmouth WWTP, Phase 9A	Construction	Wastewater	\$5,750,000	HDSP 1	6/25/2026
New Boston	Scioto	West Avenue Pump Station Replacement, Phase 9B	Construction	Wastewater	\$5,000,000	HDSP 1	10/29/2026
New Concord	Muskingum	I&I Improvements	Construction	Wastewater	\$4,288,250	SML	12/10/2026
New Concord	Muskingum	WWTP Improvements	Construction	Wastewater	\$780,025	SML	12/10/2026
New Concord	Muskingum	WWTP Retaining Wall	Construction	Wastewater	\$462,400	SML	7/30/2026
New Holland	Pickaway	Main Trunk Line Repairs and Lining	Construction	Wastewater	\$855,750	HDSP 0	8/27/2026
New Lexington	Perry	WWTP Mechanical Screen Improvements	Construction	Wastewater	\$1,226,832	HDSP 1	1/29/2026
New Lexington	Perry	WWTP Sludge Tank Replacement	Construction	Wastewater	\$1,053,305	HDSP 1	2/26/2026
New Vienna	Clinton	Linkhart Dr Gravity Sewer Replacement	Construction	Wastewater	\$688,300	HDSP 0	8/27/2026
Newark	Licking	16 North Separation - Phase 1	Construction	Wastewater	\$65,000,000	STD	2/26/2026
Newport Water and Sewer Dist	Washington	CR 25 Sanitary Sewer Extension Phase 1	Construction	Wastewater	\$1,225,000	REG	12/10/2026
Newport Water and Sewer Dist	Washington	CR 25 Sanitary Sewer Extension Phase 1	Design	Wastewater	\$132,700	PLN/DES	2/26/2026
North Lewisburg	Champaign	Regionalization with Logan County	Construction	Wastewater	\$4,063,896	REG	10/29/2026
North Lewisburg	Champaign	Regionalization with Logan County	Design	Wastewater	\$200,000	PLN/DES	2/26/2026
North Royalton	Cuyahoga	2026 WWTP A & B Improvements	Construction	Wastewater	\$1,300,000	STD	7/30/2026
North Royalton	Cuyahoga	2026 WWTP A & B Improvements	Design	Wastewater	\$150,000	PLN/DES	2/26/2026
Northeast Ohio Regional Sewer Dist	Cuyahoga	Big Creek Tunnel	Construction	Wastewater	\$277,977,851	STD	10/29/2026
Northeast Ohio Regional Sewer Dist	Cuyahoga	Kingsbury Run Consolidation Sewer	Construction	Wastewater	\$52,007,940	STD	3/26/2026
Northeast Ohio Regional Sewer Dist	Cuyahoga	Southerly Tunnel and Consolidation	Construction	Wastewater	\$106,636,817	STD	4/30/2026
Northwestern Water & Sewer Dist	Wood	Hammansburg Area Sanitary Sewer Extension	Planning	Wastewater	\$100,000	PLN/DES	10/29/2026
Northwestern Water & Sewer Dist	Wood	Huffman and Kramer Roads Sanitary Collection	Construction	Wastewater	\$2,800,000	REG	12/10/2026
Northwestern Water & Sewer Dist	Wood	Rossford Jennings Road Sanitary Sewer Rehabilitation	Construction	Wastewater	\$1,100,000	STD	3/26/2026
Northwestern Water & Sewer Dist	Wood	Wagoner Place Sanitary Sewer Improvements	Construction	Wastewater	\$7,000,000	STD	12/10/2026
Northwestern Water & Sewer Dist	Wood	Weston EQ Basin Expansion & Miscellaneous Improvements	Construction	Wastewater	\$1,200,000	STD	12/10/2026
Oak Harbor	Ottawa	WWTP Improvements NRD	Construction	Wastewater	\$27,894,930	HDSP 1	4/30/2026
Ohio & Lee Township W&S Auth	Monroe	Sardis Phase III: WW Collection and Treatment System	Construction	Wastewater	\$5,655,332	REG	8/27/2026
Orrville	Wayne	Screw Pump Replacement	Construction	Wastewater	\$3,660,645	SML	7/30/2026
Orrville	Wayne	Screw Pump Replacement	Design	Wastewater	\$314,590	PLN/DES	1/29/2026
Orwell	Ashtabula	WWTP Clarifier Improvements	Construction	Wastewater	\$1,645,000	HDSP 0	7/30/2026
Ottawa County Health Dept	Ottawa	2026 Nutrient Reduction Assistance for Low Income Homeowners	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Ottoville	Putnam	Phosphorus Reduction Project	Construction	Wastewater	\$3,773,630	HDSP 1	5/28/2026
Oxford	Butler	WWTP Improvements	Construction	Wastewater	\$5,500,000	STD	12/10/2026
Oxford	Butler	WWTP Improvements	Design	Wastewater	\$300,000	PLN/DES	4/30/2026
Parma	Cuyahoga	Craigleigh Drive Septic Abatement Project	Construction	Wastewater	\$2,500,000	REG	7/30/2026
Parma Heights	Cuyahoga	Blossom & Sutherland Avenues Sewer Improvements Phase 1	Construction	Wastewater	\$2,600,000	STD	7/30/2026
Pataskala	Licking	Water Reclamation Facility Expansion Project	Construction	Wastewater	\$44,000,000	STD	10/29/2026
Paulding	Paulding	WWTP Upgrades	Design	Wastewater	\$500,000	PLN/DES	12/10/2026
Paulding	Paulding	WWTP Upgrades	Planning	Wastewater	\$50,000	PLN/DES	4/30/2026

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Paulding County Health Dept	Paulding	Paulding County Repair/Replacement of Failed HSTS Funds 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Pemberville	Wood	WWTP Screening and Disinfection Improvements	Construction	Wastewater	\$748,000	SML	12/10/2026
Perrysburg	Wood	Primary Tank Improvement	Construction	Wastewater	\$1,500,000	STD	10/29/2026
Pickaway County	Pickaway	Walnut Heights Wastewater Treatment Improvements	Construction	Wastewater	\$3,772,795	STD	6/25/2026
Pickaway County	Pickaway	Walnut Heights Wastewater Treatment Improvements	Design	Wastewater	\$375,100	PLN/DES	1/29/2026
Pickaway County Health Dist	Pickaway	2026 Pickaway County HSTS Repair/Replacement Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Pike County Health Dist	Pike	2026 Pike County WPCLF HSTS Upgrade Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Pleasant Hill	Miami	WWTP Sludge Digestion	Planning	Wastewater	\$40,000	PLN/DES	4/30/2026
Pleasant Hill	Miami	WWTP Sludge Digestion	Design	Wastewater	\$140,000	PLN/DES	12/10/2026
Pomeroy	Meigs	Wastewater Treatment Plant Expansion	Construction	Wastewater	\$4,095,000	HDSP 0	9/24/2026
Pomeroy	Meigs	Wastewater Treatment Plant Expansion	Design	Wastewater	\$504,000	PLN/DES	2/26/2026
Port Clinton	Ottawa	Brooklyn Street Pump Station Rehab Improvements	Construction	Wastewater	\$325,000	HDSP 1	5/28/2026
Port Clinton	Ottawa	Brooklyn Street Pump Station Rehab Improvements	Design	Wastewater	\$67,000	PLN/DES	2/26/2026
Port Clinton	Ottawa	Harrison, West Perry & Monroe Street Improvements	Construction	Wastewater	\$4,139,295	HDSP 1	12/10/2026
Port Clinton	Ottawa	Harrison, West Perry & Monroe Street Improvements	Design	Wastewater	\$133,413	PLN/DES	2/26/2026
Port Clinton	Ottawa	Revetment	Construction	StormWater	\$1,267,300	HDSP 1	2/26/2026
Port Clinton	Ottawa	Water and Sanitary Sewer Infrastructure Improvements	Construction	Wastewater	\$1,913,000	HDSP 1	2/26/2026
Port Clinton	Ottawa	WWTP Improvements	Construction	Wastewater	\$2,590,240	HDSP 1	5/28/2026
Port Clinton	Ottawa	WWTP Improvements	Design	Wastewater	\$146,000	PLN/DES	2/26/2026
Port William	Clinton	Regionalization Evaluation	Planning	Wastewater	\$50,000	PLN/DES	2/26/2026
Portage	Wood	Manhole and Septic Tank Improvements Phase II	Construction	Wastewater	\$222,200	HDSP 0	7/30/2026
Portage County	Portage	Streetsboro WWTP-Headworks and Tertiary Filter Improvements	Construction	Wastewater	\$17,995,000	STD	5/28/2026
Portage County Combined Health Dist	Portage	Portage County 2026 HSTS Repair/Replacement Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Portsmouth	Scioto	Lawson Run WWTP Final Design	Design	Wastewater	\$5,750,000	PLN/DES	1/29/2026
Preble County Health Dist	Preble	2026 Preble County HSTS Nuisance Abatement Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Put-in-Bay	Ottawa	WWTP Open Air-Dried Sludge Pad	Construction	Wastewater	\$160,490	HDSP 0	7/30/2026
Putnam County Health Dept	Putnam	2026 Putnam County Repair/Replacement of Failed HSTS	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Ravenna	Portage	Chestnut Street Lift Station Reroute Discharge Line	Design	StormWater	\$280,330	PLN/DES	1/29/2026
Reno Beach Howard Farms Conserv. Dist	Lucas	Reno Beach Howard Farms Conservancy Dist	Design	StormWater	\$260,000	PLN/DES	7/30/2026
Reno Beach Howard Farms Conserv. Dist	Lucas	Reno Beach Howard Farms Conservancy Dist	Construction	StormWater	\$940,000	STD	12/10/2026
Richland County	Richland	2026 HSTS Repair & Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Richwood	Union	WWTP Upgrades	Construction	Wastewater	\$5,800,000	REG	12/10/2026
Rio Grande	Gallia	WWTP Addition & Collection System Improvements	Construction	Wastewater	\$767,000	HDSP 0	3/26/2026
Ripley	Brown	WWTP Emergency Generator Revitalization	Construction	Wastewater	\$50,000	HDSP 0	6/25/2026
Roaming Shores	Ashtabula	Roaming Shores Lift Station Replacement	Construction	Wastewater	\$429,300	SML	9/24/2026
Roaming Shores	Ashtabula	Roaming Shores Wastewater Treatment Plant Study	Planning	Wastewater	\$46,860	PLN/DES	1/29/2026
Ross County	Ross	Ross County HSTS Repair and Replacement Project 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Russellville	Brown	WWTP Improvements	Design	Wastewater	\$79,900	PLN/DES	2/26/2026
Russellville	Brown	WWTP Improvements	Construction	Wastewater	\$1,007,800	HDSP 0	8/27/2026
Russia	Shelby	Miller Ditch Area Sanitary Sewer Rehabilitation	Construction	Wastewater	\$402,133	SML	8/27/2026
Saint Clairsville	Belmont	EFAW Lift Station Improvements	Construction	Wastewater	\$240,382	SML	6/25/2026
Saint Henry	Mercer	WWTP Upgrades	Design	Wastewater	\$550,000	PLN/DES	4/30/2026

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Saint Henry	Mercer	WWTP Upgrades	Construction	Wastewater	\$5,600,000	SML	12/10/2026
Saint Paris	Champaign	Graham High School Sanitary Sewer Extension	Design	Wastewater	\$250,000	PLN/DES	12/10/2026
Saint Paris	Champaign	Graham High School Sanitary Sewer Extension	Planning	Wastewater	\$25,000	PLN/DES	5/28/2026
Sandusky County Health Dept	Sandusky	2026 Sandusky County HSTS Funding	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Scioto County	Scioto	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Scioto County	Scioto	West Portsmouth WWTP Upgrades, Phase 2	Construction	Wastewater	\$1,010,000	STD	6/25/2026
Seneca County	Seneca	Collection System Improvements	Construction	Wastewater	\$1,276,000	STD	7/30/2026
Seneca County Health Dist	Seneca	2026 Seneca HSTS Repair/Replacement	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Shelby	Richland	WWTP Sludge Dewatering	Construction	Wastewater	\$1,800,000	HDSP 1	5/28/2026
Shelby County	Shelby	2026 HSTS Repair/Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Sidney	Shelby	Stewart Subdivision Phase II	Construction	Wastewater	\$542,136	STD	3/26/2026
Somerset	Perry	Aerobic Digester Repair/Modification	Construction	Wastewater	\$298,870	HDSP 0	2/26/2026
Somerset	Perry	East Sheridan Pump Station Rehabilitation	Construction	Wastewater	\$597,900	HDSP 0	2/26/2026
Somerset	Perry	North Columbus Pump Station Rehabilitation	Construction	Wastewater	\$580,949	HDSP 0	2/26/2026
Somerset	Perry	North Drive Force Main Extension	Construction	Wastewater	\$404,360	HDSP 0	8/27/2026
Somerset	Perry	Oxidation Ditch Rehab	Construction	Wastewater	\$331,276	HDSP 0	2/26/2026
South Lebanon	Warren	River Corridor Sanitary Sewer	Construction	Wastewater	\$8,228,000	REG	1/29/2026
South Vienna	Clark	Sanitary Sewer Pump Station and Force Main	Construction	Wastewater	\$356,500	SML	6/25/2026
Southern 5 Sewer Dist	Huron	Celeryville Wastewater Collection System	Construction	Wastewater	\$6,300,703	REG	7/30/2026
Southern 5 Sewer Dist	Huron	Holiday Lakes Wastewater Collection System	Construction	Wastewater	\$17,110,036	REG	7/30/2026
Springfield	Clark	West High Street Storm Sewer Replacement	Construction	StormWater	\$1,157,389	STD	2/26/2026
Stark County Health Dept	Stark	2026 Stark County Septic Repair & Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Steubenville	Jefferson	CSO #12 Slack Street Sewer Repair	Construction	Wastewater	\$621,000	STD	2/26/2026
Steubenville	Jefferson	Sanitary Sewer Line Relocation, Mall Dr. & John Scott Hwy.	Construction	Wastewater	\$700,000	STD	1/29/2026
Steubenville	Jefferson	WWTP Admin. Building & Digester Building Renovation	Construction	Wastewater	\$1,300,000	STD	7/30/2026
Steubenville	Jefferson	WWTP Admin. Building & Digester Building Renovation	Design	Wastewater	\$110,000	PLN/DES	2/26/2026
Steubenville	Jefferson	WWTP Admin. Building & Digester Building Renovation	Planning	Wastewater	\$39,500	PLN/DES	1/29/2026
Steubenville	Jefferson	WWTP Grit System Replacement	Construction	Wastewater	\$1,900,000	STD	2/26/2026
Strasburg	Tuscarawas	WWTP Design Project	Design	Wastewater	\$722,500	PLN/DES	1/29/2026
Summit County	Summit	Q-452, Wyoga Lake Pump Station #19 Replacement	Construction	Wastewater	\$6,000,000	STD	5/28/2026
Summit County	Summit	Q-169 Hines Hill Trunk Sewer Replacement	Construction	Wastewater	\$8,066,400	STD	12/10/2026
Summit County	Summit	Q-190 Pump Station #123 and Force Main Upgrade	Construction	Wastewater	\$3,840,000	STD	12/10/2026
Summit County	Summit	Q-960 Pump Station #30 Replacement	Construction	Wastewater	\$5,520,000	STD	3/26/2026
Summit County	Summit	Q-323-1, Stow Gorge Phase 1	Construction	Wastewater	\$2,579,793	STD	12/10/2026
Summit County	Summit	Q-186, Hudson SSO Elimination, Area L	Construction	Wastewater	\$3,000,000	STD	5/28/2026
Summit County	Summit	Q-303, Mud Brook Trunk Sewer Rehab - East Bath Road	Construction	Wastewater	\$1,440,000	STD	10/29/2026
Summit County	Summit	Q-456, Pump Station #29 Replacement	Construction	Wastewater	\$1,200,000	STD	3/26/2026
Summit County	Summit	Q-190; PS#123 and Force Main Upgrade	Design	Wastewater	\$749,840	PLN/DES	3/26/2026
Summit County	Summit	Q-836-1; Pump Station No. 82 and Force Main Improvements	Construction	Wastewater	\$4,142,989	STD	3/26/2026
Summit County	Summit	Q-165-1, Akron-Cleveland Rd Sanitary Sewer Extension	Construction	Wastewater	\$3,700,000	REG	3/26/2026
Summit County	Summit	Q-834-1A, City of New Franklin Pump Station	Construction	Wastewater	\$5,400,000	REG	8/27/2026
Summit County	Summit	Q-536 Copley Road Pump Station Phase 2	Construction	Wastewater	\$4,000,000	STD	9/24/2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Summit County	Summit	Q-208, Peninsula WWTP Construction	Construction	Wastewater	\$16,500,000	REG	6/25/2026
Summit County	Summit	Q-460, Fishcreek WRF No. 25 RBC Replacement	Design	Wastewater	\$4,250,000	PLN/DES	2/26/2026
Summit County	Summit	Failing HSTS Replacement Program 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Summit County	Summit	Q-185-3, Hudson Area J - Equalization Tanks	Construction	Wastewater	\$1,715,000	STD	9/24/2026
Summit County	Summit	Q-185-4, Hudson Area J - Ph 2 Pump Station	Construction	Wastewater	\$4,000,000	STD	12/10/2026
Summit County	Summit	Q-837, WWTP #32 and #10 Abandonment	Design	Wastewater	\$450,000	PLN/DES	12/10/2026
Summit County	Summit	Q-185-2, Hudson Area J - Clinton St SS Improvments	Construction	Wastewater	\$600,000	STD	4/30/2026
Summit County	Summit	Q-961, Upgrade Grinder Pump Sta No. 250 to Pump Sta	Construction	Wastewater	\$2,100,000	STD	10/29/2026
Summit County	Summit	Q-961, Upgrade Grinder Pump Station #250 to Pump Station	Design	Wastewater	\$2,100,000	PLN/DES	10/29/2026
Sunbury	Delaware	East Side Pump Station	Construction	Wastewater	\$12,770,300	SML	12/10/2026
Sunbury	Delaware	East Side Pump Station	Design	Wastewater	\$595,000	PLN/DES	2/26/2026
Sunbury	Delaware	Little Walnut Creek Interceptor Sewer - Phase 3	Design	Wastewater	\$461,500	PLN/DES	1/29/2026
Sunbury	Delaware	Little Walnut Creek Interceptor Sewer Phase 2	Construction	Wastewater	\$4,600,000	SML	12/10/2026
Sunbury	Delaware	Little Walnut Creek Interceptor Sewer Phase 2	Design	Wastewater	\$400,000	PLN/DES	1/29/2026
Swanton	Fulton	North Pump Station Replacement	Construction	Wastewater	\$1,000,000	SML	9/24/2026
Thornville	Perry	WWTP Modernization & Capacity Exp: Phase 1	Construction	Wastewater	\$4,787,450	SML	12/10/2026
Tiffin	Seneca	2026 Sewer Replacement	Construction	Wastewater	\$5,785,000	STD	10/29/2026
Tiffin	Seneca	CSO Basin 18, 19, 23, 33 & 37 Inflow Reduction	Design	Wastewater	\$4,733,979	PLN/DES	1/29/2026
Tiffin	Seneca	HRT Facility Project	Construction	Wastewater	\$20,400,000	STD	5/28/2026
Tiffin	Seneca	Interceptor Upgrade Project	Construction	Wastewater	\$28,833,984	STD	5/28/2026
Tiltonsville	Jefferson	Sewer System Improvements and Regionalization Planning	Planning	Wastewater	\$70,000	PLN/DES	4/30/2026
Timberlake	Lake	Stormwater Management Plan (SWMP)	Design	StormWater	\$953,000	PLN/DES	9/24/2026
Toledo	Lucas	Access Control System	Design	Wastewater	\$77,200	PLN/DES	7/30/2026
Toledo	Lucas	Arlington Sewer Replacement Project	Construction	Wastewater	\$9,000,000	STD	1/29/2026
Toledo	Lucas	Bay View WRP Secondary Tunnel Repairs	Construction	Wastewater	\$11,249,600	STD	12/10/2026
Toledo	Lucas	Bay View WRP Secondary Tunnel Repairs	Design	Wastewater	\$70,600	PLN/DES	2/26/2026
Toledo	Lucas	Class B Storage Facility	Design	Wastewater	\$1,103,000	PLN/DES	12/10/2026
Toledo	Lucas	EQ Basin Flushing Gate and CSO Grit Mixing Systems	Design	Wastewater	\$187,800	PLN/DES	7/30/2026
Toledo	Lucas	Gravity Thickener Improvements	Construction	Wastewater	\$7,380,000	STD	12/10/2026
Toledo	Lucas	Reynolds Road Pump Station Renovation	Construction	Wastewater	\$9,286,500	STD	12/10/2026
Toledo	Lucas	Reynolds Road Pump Station Renovation	Design	Wastewater	\$58,300	PLN/DES	2/26/2026
Toledo	Lucas	SCADA Upgrades	Construction	Wastewater	\$2,452,600	STD	12/10/2026
Toledo	Lucas	Secondary RAS Pump and Valve Replacement	Design	Wastewater	\$264,900	PLN/DES	7/30/2026
Toledo	Lucas	Sludge Preconditioning Pilot Study	Design	Wastewater	\$407,500	PLN/DES	3/26/2026
Toledo	Lucas	Ten Small Pump Stations	Design	Wastewater	\$284,200	PLN/DES	9/24/2026
Toledo	Lucas	Windermere Pump Station Renovation	Design	Wastewater	\$639,000	PLN/DES	7/30/2026
Toledo	Lucas	Windermere Pump Station Renovation	Construction	Wastewater	\$10,181,900	STD	12/10/2026
Toledo-Lucas County Health Dept	Lucas	HSTS Repair/Replacement Program 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Toronto	Jefferson	North Pump Station	Construction	Wastewater	\$840,000	HDSP 1	2/26/2026
Tri Cities North Regional Wastewater Auth	Montgomery	Plant Improvement Project	Construction	Wastewater	\$200,000,000	STD	2/26/2026
Trimble Twp Wastewater Treatment Dist	Athens	Ammonia Compliance	Construction	Wastewater	\$1,556,450	HDSP 0	9/24/2026
Trimble Twp Wastewater Treatment Dist	Athens	Ammonia Compliance	Design	Wastewater	\$123,600	PLN/DES	6/25/2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Trumbull County	Trumbull	2026 Home Sewage Treatment System Reserve Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Trumbull County	Trumbull	Caleb Road Sanitary Sewer Improvements	Construction	Wastewater	\$7,935,200	REG	9/24/2026
Trumbull County	Trumbull	Crain Drive Sanitary Sewer Improvements	Construction	Wastewater	\$1,706,510	REG	9/24/2026
Tuscarawas County Health Dept	Tuscarawas	Hardship Septic Repairs 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Twinsburg	Summit	WWTP Improvements	Construction	Wastewater	\$17,521,347	STD	1/29/2026
Union County Health Dept	Union	2026 Union County Septic System Repair Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Van Wert	Van Wert	Sewer Siphon and CSO Overflows	Construction	Wastewater	\$1,819,538	STD	2/26/2026
Vermilion	Lorain	Water Pollution Control Facility Improvements	Construction	Wastewater	\$40,000,000	STD	5/28/2026
Vinton County	Vinton	Residential Septic System Repair/Replacement 2026	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Wadsworth	Medina	2025 SSO Reduction	Construction	Wastewater	\$6,685,000	STD	4/30/2026
Wadsworth	Medina	Durling Park Culvert Replacement	Construction	StormWater	\$788,328	STD	4/30/2026
Wadsworth	Medina	Replacement of Primary Digester Cover	Construction	Wastewater	\$2,631,905	STD	5/28/2026
Wakeman	Huron	Stormwater Management Implementation	Construction	StormWater	\$1,358,111	SML	7/30/2026
Wakeman	Huron	Stormwater Management Implementation	Design	StormWater	\$260,259	PLN/DES	1/29/2026
Warren	Trumbull	2026 Belle Street Sewer Improvements	Construction	Wastewater	\$1,500,000	STD	5/28/2026
Warren	Trumbull	WPCC & Pump Station Improvements Ph III Design	Design	Wastewater	\$3,250,000	PLN/DES	9/24/2026
Warren	Trumbull	WPCC & Pump Stations Ph II - Generator Procurement	Construction	Wastewater	\$2,064,000	STD	3/26/2026
Warren	Trumbull	WPCC & Pump Stations Phase 2 Improvements	Construction	Wastewater	\$71,300,000	STD	5/28/2026
Warren County Combined Health Dist	Warren	2026 Warren County HSTS Repair & Sewer Connection Project	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Washington County Health Dept	Washington	2026 WPCLF HSTS Upgrades	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Wayne County Health Dept	Wayne	2026 Household Sewage Treatment System Replacement	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Waynoka Regional Water and Sewer Dist	Brown	Wastewater Treatment Plant Upgrades	Construction	Wastewater	\$1,400,650	STD	10/29/2026
Waynoka Regional Water and Sewer Dist	Brown	Wastewater Treatment Plant Upgrades	Design	Wastewater	\$98,100	PLN/DES	2/26/2026
Wellston	Jackson	Sanitary Sewer Separation	Construction	Wastewater	\$4,881,482	HDSP 1	9/24/2026
Wellston	Jackson	Wastewater Treatment Plant Improvements	Construction	Wastewater	\$7,271,200	HDSP 1	9/24/2026
West Carrollton	Montgomery	WWTP Improvements	Construction	Wastewater	\$11,000,000	STD	10/29/2026
West Lafayette	Coshocton	Storm Sewer Drainage Improvements	Construction	StormWater	\$575,000	HDSP 1	7/30/2026
West Lafayette	Coshocton	Storm Sewer Drainage Improvements	Design	StormWater	\$88,000	PLN/DES	2/26/2026
West Lafayette	Coshocton	Stormwater Infrastructure Improvements	Construction	StormWater	\$1,500,000	HDSP 1	12/10/2026
West Lafayette	Coshocton	Stormwater Infrastructure Improvements	Design	StormWater	\$375,000	PLN/DES	4/30/2026
West Milton	Miami	Sanitary Sewer Trunk Line Replacement	Construction	Wastewater	\$1,311,200	HDSP 1	1/29/2026
West Milton	Miami	Wastewater Treatment Plant Upgrades	Construction	Wastewater	\$28,000,000	HDSP 1	12/10/2026
West Milton	Miami	Wastewater Treatment Plant Upgrades	Design	Wastewater	\$3,000,000	PLN/DES	3/26/2026
West Union	Adams	UV Disinfection Addition	Construction	Wastewater	\$871,500	HDSP 1	4/30/2026
Whitehouse	Lucas	2025 Sanitary Sewer Rehabilitation	Construction	Wastewater	\$1,325,000	SML	10/29/2026
Whitewater Twp Regional Sewer Dist	Hamilton	Phase II: SR 128 Collection System	Design	Wastewater	\$806,500	PLN/DES	6/25/2026
Williams County Health Dept	Williams	2026 HSTS Repair & Replacement Program	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Williamsport	Pickaway	Wastewater Treatment Plant Improvements 2025	Construction	Wastewater	\$2,113,200	HDSP 0	10/29/2026
Williamsport	Pickaway	Wastewater Treatment Plant Improvements 2025	Design	Wastewater	\$146,600	PLN/DES	2/26/2026
Willoughby	Lake	Grove Avenue to Vine Street Storm Sewer Installation Ph. 2	Construction	Wastewater	\$5,000,000	STD	10/29/2026
Willoughby	Lake	Lakeshore East Equalization Basin, Phase II	Construction	Wastewater	\$8,160,554	STD	1/29/2026
Willoughby	Lake	Plains Road Force Main Rehab	Construction	Wastewater	\$2,000,000	STD	8/27/2026

Project Priority and Intended Projects List for PY 2026

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Entity	County	Project	Loan Type	Project Type	Estimated Loan Amount	Rate Type	Estimated Award Date
Willoughby	Lake	Railroad Relief Sewers	Construction	Wastewater	\$6,000,000	STD	10/29/2026
Willowick	Lake	Larimar Culverts Improvements	Construction	StormWater	\$1,023,500	STD	8/27/2026
Wilmington	Clinton	Wilmington Air Park Sanitary Sewer Rehabilitation	Construction	Wastewater	\$1,605,000	STD	7/30/2026
Winchester	Adams	Regional WWTP Upgrade	Construction	Wastewater	\$7,297,410	HDSP 0	5/28/2026
Wood County Health Dist	Wood	2026 Failing Septic System Replacement Program HSTS	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Wyandot County Health Dist	Wyandot	2026 Wyandot County Failed HSTS Replacement Assistance	Construction	NPSPublic	\$150,000	HDSP 0	7/30/2026
Yellow Springs	Greene	Force Main Evaluation and WWTP General Plan	Planning	Wastewater	\$100,000	PLN/DES	3/26/2026
Youngstown	Mahoning	Mill Creek Interceptor Sewer Improvements Part 1 & 2	Construction	Wastewater	\$42,771,942	STD	1/29/2026
					596	\$3,727,271,504	

PLN/DES = Planning or Design REG = Regionalization Discount
 HDSP 1 or 0 = Hardship 1% or 0% SML= Small Community
 EC = Emerging Contaminants Std = Standard
 NRD = Nutrient Reduction Discount

Listed below are projects that currently do not meet programmatic requirements related to user charge system or permitting. These projects are unlikely to be funded PY26:

Ashtabula County Port Authority	Ashtabula	Ashtabula Harbor Dredge Facility	Construction	Wastewater
Cadiz	Harrison	Unsewered Areas	Construction	Wastewater
Malta	Morgan	Sewer Service Lateral Replacement	Construction	Wastewater
Meigs County	Meigs	Meigs County Landfill	Construction	Wastewater
Reno Beach Howard Farms Conservancy Dist	Lucas	Reno Beach Howard Farms Conservancy Dist	Construction	StormWater

Previously Nominated WRRSP Projects Eligible for Funding in PY 2026

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Implementer	Project Name	Project Type	Eligible Award	Estimated Award Year
The Nature Conservancy	Lucia Nash Preserve - Clemens Tract	Protection	\$ 430,200	2026
Appalachia Ohio Alliance	Poston Farm 2 Addition	Protection	\$ 2,642,000	2026
Appalachia Ohio Alliance	Laurel Run Headwaters Conservation Selsley and Beamer	Protection	\$ 746,000	2026
Appalachia Ohio Alliance	Salt Creek Narrows	Protection	\$ 4,000,000	2026
Appalachia Ohio Alliance	Scioto River Flyway Conservation Corridor	Protection	\$ 2,148,750	2026
Fairlawn	Rosemont Preserve - Shocalog Run Dam Removal	Restoration	\$ 1,241,897	2026
Ross County Park District	Herron Downs Ecological Restoration	Restoration	\$ 2,488,272	2026
Miami Conservancy District	Great Miami River Restoration - Middletown	Restoration	\$ 3,997,432	2026
United States Fish and Wildlife Service	Middle Great Miami River Dam Removal	UCD-Restoration	\$ 4,000,000	2026
Mill Creek Alliance	Mill Creek Low Head Dam Mitigation RM 11.8	UCD-Restoration	\$ 522,211	2026
Mill Creek Alliance	Mill Creek Low Head Dam Mitigation RM 13.4	UCD-Restoration	\$ 309,501	2026

Inclusion on this list does not guarantee WRRSP funds; projects must demonstrate they meet all program requirements prior to receiving funding awarded.
Urban Corridor Dam Restoration (UCD-Restoration)

WRRSP Projects Nominated for Funding in PY 2026 or PY 2027

DRAFT 12/8/2025

Implementer	Project Name	County	Project Type	Score	Requested Funding	Eligible Award	Estimated Award Year
Natural Areas Land Conservancy	Indian Creek Preserve	Ashtabula	Protection	27.17	\$ 1,248,900	\$ 1,248,900	2027
Appalachia Ohio Alliance	Eagles Mill Run	Hocking/ Vinton	Protection	26.50	\$ 3,998,426	\$ 3,998,426	2026
The Nature Conservancy	Edge of Appalachia Preserve - Ohio Brush Creek - Jones Bend	Adams	Protection	26.00	\$ 2,137,560	\$ 2,137,560	2026
Appalachia Ohio Alliance	Queer Creek Conservation Corridor	Hocking	Protection	25.50	\$ 3,521,759	\$ 3,521,759	2026
Ohio Valley Conservation Coalition	Keystone Furnace Wetlands Preserve Connector	Jackson	Protection	25.1	\$ 1,828,195	\$ 1,828,195	2026
Arc of Appalachia	Emerald Forest	Hocking	Protection	24.4	\$ 2,165,372	\$ 2,165,372	2026
Appalachia Ohio Alliance	Salt Creek Valley Conservation Corridor	Hocking	Protection	24.17	\$ 3,837,000		2026
ODNR DNAP Scenic Rivers	Chagrin River Corridor Preservation	Lake	Protection	23	\$ 979,525	\$ 979,525	2026
West Creek Conservancy	Black Fork Mohican	Richland	Protection	22	\$ 1,973,378		
Arc of Appalachia	Ridgeview Farm Wetland Restoration	Highland	Restoration	24.20	\$ 278,604	\$ 278,604	2026
Appalachia Ohio Alliance	Cedar Bog Conservation Initiative	Champaign	Restoration	24.17	\$ 2,679,550	\$ 2,679,550	2026
Arc of Appalachia	Red Stone Farm Stream and Wetland Restoration	Pike	Restoration	24.10	\$ 4,000,000	\$ 4,000,000	2026
Erie Metroparks	Putnam-Sheldon Marsh - Faber Addition	Erie	Restoration	23.7	\$ 1,761,170	\$ 1,761,170	2026
Put-in-Bay Township Park District	East Point Coastal Wetlands	Ottawa	Restoration	22.5	\$ 2,320,000		
Chagrin River Watershed Partners	East Branch Chagrin River Renewal	Lake	Restoration	22	\$ 3,346,000		
City of Bowling Green Parks and Recreation Dept	West Wintergarden Prairie Wetland Restoration	Wood	Restoration	18.78	\$ 278,500		
West Creek Conservancy	Brandywine Creek Preserve Restoration	Summit	Restoration	17	\$ 2,678,606		
Eastgate Regional Council of Governments	Little Yankee Run - Valley Mould Dam Removal	Trumbull	UCD	21.33	\$ 4,000,000		
Northeast Ohio Regional Sewer District	Doan Brook	Cuyahoga	UCD	18.84	\$ 4,000,000		

Inclusion on this list does not guarantee WRRSP funds; projects must demonstrate they meet all program requirements prior to receiving funding awarded.
Projects with a score of 23.0 or greater were considered for WRRSP funding

Projects Eligible for Small Community Principal Forgiveness in PY 2026 with Rankings

DRAFT 12/8/2025

In order to be eligible for small community principal forgiveness, a community must meet the established affordability criteria. The following list ONLY includes those communities that meet that criteria.

Entity	County	Project	Loan Type	Estimated Loan Amount	Estimated Principal Forgiveness	Project Score	Readiness to Proceed	Estimated Award Date
Manchester	Adams	Sanitary Sewer Improvements Phase 7	Construction	\$ 2,376,200	\$ 2,376,200	39	6	3/26/2026
Mechanicsburg	Champaign	Sanitary Sewer Improvements Phase 1	Construction	\$ 2,710,931	\$ 2,710,931	39	6	2/26/2026
Lakemore	Summit	Sewer Improvements Phase 2	Construction	\$ 3,000,000	\$ 3,000,000	39	6	2/26/2026
McConnelsville	Morgan	Emergency Sanitary Sewer Improvements Phase I	Construction	\$ 5,550,000	\$ 4,000,000	39	6	3/26/2026
Fairport Harbor	Lake	New Fourth Street Storm and Sanitary Improvements	Construction	\$ 600,000	\$ 600,000	39	5	2/26/2026
New Boston	Scioto	West Avenue Pump Station FM to Portsmouth WWTP, Phase 9A	Construction	\$ 5,750,000	\$ 4,000,000	39	5	6/25/2026
Bridgeport	Belmont	Gould Park Gravity Sewer	Construction	\$ 717,590	\$ 717,590	39	4	6/25/2026
West Union	Adams	UV Disinfection Addition	Construction	\$ 871,500	\$ 871,500	39	4	4/30/2026
Port Clinton	Ottawa	Water and Sanitary Sewer Infrastructure Improvements	Construction	\$ 1,913,000	\$ 1,913,000	39	4	2/26/2026
Lisbon	Columbiana	North Market St Sanitary Sewer Replacement	Construction	\$ 2,088,744	\$ 2,088,744	39	4	5/28/2026
Greenfield	Highland	Jefferson Street Sanitary Sewer	Construction	\$ 4,203,000	\$ 4,000,000	39	4	4/30/2026
Wellston	Jackson	Sanitary Sewer Separation ^{DES}	Construction	\$ 4,881,482	\$ 3,802,000	39	4	9/24/2026
New Boston	Scioto	West Avenue Pump Station Replacement, Phase 9B	Construction	\$ 5,000,000	Bypass1	39	4	10/29/2026
Wellston	Jackson	Wastewater Treatment Plant Improvements	Construction	\$ 7,271,200	Bypass1	39	4	9/24/2026
New Boston	Scioto	Structural Lining of Sanitary Sewers, Phase 8D	Construction	\$ 830,000		39	3	7/30/2026
Greenfield	Highland	Lyndon Ave Sewer Replacement	Construction	\$ 1,260,750		39	3	10/29/2026
Williamsport	Pickaway	Wastewater Treatment Plant Improvements 2025	Construction	\$ 2,113,200		39	3	10/29/2026
Malta	Morgan	Sewer Service Lateral Replacement	Construction	\$ 2,755,642		39	3	6/25/2026
West Milton	Miami	Wastewater Treatment Plant Upgrades	Construction	\$ 28,000,000		39	3	12/10/2026
Edison	Morrow	Storm Sewer Improvements - Phase 1	Construction	\$ 412,905		39	1	7/30/2026
Hebron	Licking	I&I Reduction Study and Improvements	Construction	\$ 1,100,000		39	1	10/29/2026
West Milton	Miami	Sanitary Sewer Trunk Line Replacement	Construction	\$ 1,311,200		29	5	1/29/2026
Lisbon	Columbiana	Industrial Drive Sanitary Lift Station Replacement	Construction	\$ 956,450		27	1	9/24/2026
Jeffersonville	Fayette	Pump Station and Forcemain	Construction	\$ 1,936,000		26	6	7/30/2026
Lowellville	Mahoning	Siphon Replacement	Construction	\$ 1,114,500		26	5	3/26/2026
Trimble Township Wastewater	Athens	Ammonia Compliance	Construction	\$ 1,556,450		26	4	9/24/2026
Brewster	Stark	WWTP Rehabilitation and Upgrades	Construction	\$ 453,552		26	3	7/30/2026
Leetonia	Columbiana	Leetonia Downtown Sanitary Sewer Main Improvements	Construction	\$ 598,000		26	3	3/26/2026
Chauncey	Athens	Stormwater Improvements	Construction	\$ 1,112,899		26	3	7/30/2026
Bridgeport	Belmont	Howard Street Stormwater Improvements	Construction	\$ 2,300,000		26	3	5/28/2026
Jefferson	Ashtabula	WWTP Clarifier Improvements Phase 2	Construction	\$ 500,000		26	2	4/30/2026
Somerset	Perry	Aerobic Digester Repair/Modification	Construction	\$ 298,870		26	1	2/26/2026
Somerset	Perry	Oxidation Ditch Rehab	Construction	\$ 331,276		26	1	2/26/2026
Somerset	Perry	North Columbus Pump Station Rehabilitation	Construction	\$ 580,949		26	1	2/26/2026

Projects Eligible for Small Community Principal Forgiveness in PY 2026 with Rankings

DRAFT 12/8/2025

In order to be eligible for small community principal forgiveness, a community must meet the established affordability criteria. The following list ONLY includes those communities that meet that criteria.

Entity	County	Project	Loan Type	Estimated Loan Amount	Estimated Principal Forgiveness	Project Score	Readiness to Proceed	Estimated Award Date
Russellville	Brown	WWTP Improvements	Construction	\$ 1,007,800		26	1	8/27/2026
Jeffersonville	Fayette	Lift Station Repairs	Construction	\$ 354,850		25	2	3/26/2026
Barnesville	Belmont	WWTP Upgrade	Construction	\$ 9,000,000		23	5	Jul-26
Laurelville	Hocking	Sanitary Sewer Rehabilitation	Construction	\$ 499,900		23	3	1/29/2026
New Holland	Pickaway	Main Trunk Line Repairs and Lining	Construction	\$ 855,750		23	3	8/27/2026
Shelby	Richland	WWTP Sludge Dewatering	Construction	\$ 1,800,000		22	6	5/28/2026
Kenton	Hardin	Sanitary Trunk Main Replacement	Construction	\$ 827,000		22	5	1/29/2026
Lowell	Washington	Wastewater Treatment Replacement	Construction	\$ 5,079,335		22	5	2/26/2026
Put-in-Bay	Ottawa	WWTP Open Air-Dried Sludge Pad	Construction	\$ 160,490		22	4	7/30/2026
Beverly	Washington	WWTP Improvements	Construction	\$ 649,500		22	4	9/24/2026
Rio Grande	Gallia	WWTP Addition & Collection System Improvements	Construction	\$ 767,000		22	4	3/26/2026
Toronto	Jefferson	North Pump Station	Construction	\$ 840,000		22	4	2/26/2026
McArthur	Vinton	Lift Station and Force Main Replacement	Construction	\$ 1,035,860		22	4	1/29/2026
Logan	Hocking	Phase 4 Sewer Replacement	Construction	\$ 4,220,482		22	4	10/29/2026
Kenton	Hardin	Downtown Sanitary and Storm Improvements, Phase 2B	Construction	\$ 8,296,382		22	4	6/25/2026
Coolville	Athens	Wastewater Facilities Improvements	Construction	\$ 415,042		22	3	8/27/2026
Pomeroy	Meigs	Wastewater Treatment Plant Expansion	Construction	\$ 4,095,000		22	3	9/24/2026
Martins Ferry	Belmont	Jefferson Street Sanitary Sewer Rehab	Construction	\$ 614,720		22	2	8/27/2026
Delphos	Allen	Pierce Street Sewer Replacement	Construction	\$ 1,193,225		22	2	7/30/2026
Coal Grove	Lawrence	Wastewater Treatment Plant Improvements	Construction	\$ 2,514,000		22	2	8/27/2026
Geneva	Ashtabula	U.S. Route 20 Sewer Replacement Phase 2	Construction	\$ 3,590,000		22	2	10/29/2026
Middlefield	Geauga	WWTP Tertiary Filter Improvements	Construction	\$ 4,800,000		22	2	6/25/2026
Ripley	Brown	WWTP Emergency Generator Revitalization	Construction	\$ 50,000		22	1	6/25/2026
Clarksville	Clinton	Sanitary Sewer Pump Station Repair	Construction	\$ 273,700		22	1	6/25/2026
Somerset	Perry	North Drive Force Main Extension	Construction	\$ 404,360		22	1	8/27/2026
Somerset	Perry	East Sheridan Pump Station Rehabilitation	Construction	\$ 597,900		22	1	2/26/2026
Orwell	Ashtabula	WWTP Clarifier Improvements	Construction	\$ 1,645,000		22	1	7/30/2026
Jefferson	Ashtabula	Wastewater Equalization Basin	Construction	\$ 1,175,000		21	6	4/30/2026
Oak Harbor	Ottawa	WWTP Improvements NRD	Construction	\$ 27,894,930		21	5	4/30/2026
Beach City	Stark	Wastewater Treatment Plant Improvements - Filters	Construction	\$ 940,970		21	4	10/29/2026
Kingston	Ross	Sewer Rehabilitation	Construction	\$ 975,550		21	4	7/30/2026
Mount Orab	Brown	Boyd Road Lift Station and Forcemain Replacement	Construction	\$ 1,777,000		21	4	8/27/2026
Port Clinton	Ottawa	Brooklyn Street Pump Station Rehab Improvements	Construction	\$ 325,000		21	3	5/28/2026
Cridersville	Auglaize	WWTP Pump Station Improvements	Construction	\$ 750,000		21	3	9/24/2026

Projects Eligible for Small Community Principal Forgiveness in PY 2026 with Rankings

DRAFT 12/8/2025

In order to be eligible for small community principal forgiveness, a community must meet the established affordability criteria. The following list ONLY includes those communities that meet that criteria.

Entity	County	Project	Loan Type	Estimated Loan Amount	Estimated Principal Forgiveness	Project Score	Readiness to Proceed	Estimated Award Date
Port Clinton	Ottawa	WWTP Improvements	Construction	\$ 2,590,240		21	3	5/28/2026
Port Clinton	Ottawa	Harrison, West Perry & Monroe Street Improvements	Construction	\$ 4,139,295		21	3	12/10/2026
Kingston	Ross	Wastewater Treatment Plant Upgrade	Construction	\$ 8,602,850		21	2	9/24/2026
Portage	Wood	Manhole and Septic Tank Improvements Phase II	Construction	\$ 222,200		21	1	7/30/2026
Amanda	Fairfield	Lagoon Treatment	Construction	\$ 236,600		21	1	6/25/2026
New Lexington	Perry	WWTP Sludge Tank Replacement	Construction	\$ 1,053,305		19	6	2/26/2026
New Lexington	Perry	WWTP Mechanical Screen Improvements	Construction	\$ 1,226,832		19	6	1/29/2026
West Lafayette	Coshocton	Storm Sewer Drainage Improvements	Construction	\$ 575,000		4		7/30/2026
Bremen	Fairfield	Digester Replacement	Construction	\$ 1,000,800		4		10/29/2026
Port Clinton	Ottawa	Revetment	Construction	\$ 1,267,300		4		2/26/2026
Adelphi	Ross	Stormwater Infrastructure	Construction	\$ 1,270,400		4		1/29/2026
West Lafayette	Coshocton	Stormwater Infrastructure Improvements	Construction	\$ 1,500,000		4		12/10/2026

NOTES

1. PF awards were allocated to construction projects with the highest project score (39) and readiness-to-proceed score of 4, 5 or 6
2. Communities may receive one PF award per program year.
3. Readiness-to-Proceed is based on status of design, project planning, PTI and user charge system

Bypass1 indicates the community was allocated funding for another project

REG indicates the project was included on the REG list
^{DES} indicates previous PF award for design; PF was reduced

Projects Eligible for Regionalization Principal Forgiveness and Discount in PY 2026 with Rankings

DRAFT 12/8/2025

To be eligible for regionalization principal forgiveness, a community must meet the established affordability criteria and the definition of regionalization.

Entity	County	Project Name	Loan Type	Estimated Loan Amount	Estimated Principal Forgiveness	Project Score	Readiness to Proceed	Estimated Award Date
Trumbull County	Trumbull	Crain Drive Sanitary Sewer Improvements	Construction	\$ 1,706,510	Bypass2	39	6	9/24/2026
Circleville	Pickaway	HSTS Elimination	Construction	\$ 3,044,000	\$ 3,044,000	39	6	4/30/2026
Ohio & Lee Twp W&S Auth	Monroe	Sardis Phase III: WW Collection and Treatment System	Construction	\$ 5,655,332	\$ 4,000,000	39	6	8/27/2026
Trumbull County	Trumbull	Caleb Road Sanitary Sewer Improvements ^{AP}	Construction	\$ 7,935,200	\$ 4,000,000	39	6	9/24/2026
Southern 5 Sewer District	Huron	Celeryville Wastewater Collection System	Construction	\$ 6,300,703	\$ 4,000,000	39	5	7/30/2026
Southern 5 Sewer District	Huron	Holiday Lakes Wastewater Collection System	Construction	\$ 17,110,036	Bypass1	39	5	7/30/2026
Darke County	Darke	Fort Jefferson Centralized Sewer Regionalization	Construction	\$ 3,200,000	\$ 3,200,000	39	4	10/29/2026
Nelsonville	Athens	Regional Collection System Improvements Phase 5	Construction	\$ 3,983,000	\$ 3,983,000	39	4	4/30/2026
Winchester	Adams	Regional WWTP Upgrade	Construction	\$ 7,297,410	\$ 4,000,000	39	4	5/28/2026
Cadiz	Harrison	Unsewered Areas	Construction	\$ 3,874,400		39	3	6/25/2026
North Lewisburg	Champaign	Regionalization with Logan County	Construction	\$ 4,063,896		39	3	10/29/2026
Richwood	Union	WWTP Upgrades	Construction	\$ 5,800,000		39	3	12/10/2026
Marion County	Marion	Pleasant Township Sewer Project - Phase 1	Construction	\$ 8,789,400		39	3	10/29/2026
Geneva-on-the-Lake	Ashtabula	East Side Sanitary Sewer Extensions	Construction	\$ 2,700,000		39	2	3/26/2026
Allen County	Allen	Hume Central Sewer System	Construction	\$ 2,000,000	\$ 2,000,000	35	6	10/29/2026
Athens County	Athens	New Marshfield Regional Sanitary Sewer Phase 2	Construction	\$ 2,391,420	\$ 2,391,420	35	5	4/30/2026
Parma	Cuyahoga	Craigleigh Drive Septic Abatement Project	Construction	\$ 2,500,000	\$ 2,500,000	35	5	7/30/2026
Franklin County	Franklin	Inah/Gladys Sewer Connection Phase	Construction	\$ 228,619		35	4	3/26/2026
Franklin County	Franklin	North Hague Sanitary Sewer Connection Phase	Construction	\$ 1,200,247		35	4	3/26/2026
Franklin County	Franklin	Rosslyn/Kanawha Sanitary Sewer Extension Connection Phase	Construction	\$ 1,514,597		35	4	7/30/2026
Columbus	Franklin	Community Park-Maple Canyon HSTS Elim. CIP 650895-100004	Construction	\$ 1,760,000		35	4	3/26/2026
Hamilton County	Hamilton	Barrington Hills P.S. Eliminations	Construction	\$ 11,733,427		35	4	7/30/2026
Allen County	Allen	Hume Central Sewer System - Neely Road	Construction	\$ 700,000		35	1	12/10/2026
Allen County	Allen	Hume Central Sewer System - Hume Road	Construction	\$ 1,600,000		35	1	12/10/2026
Ashtabula County	Ashtabula	Kingsville Township Sanitary Sewer Improvements	Construction	\$ 3,420,000		23	6	2/26/2026
Navarre	Stark	Wastewater Treatment Plant Reconstruction and Expansion	Construction	\$ 9,957,000		22	6	3/26/2026
Bloomville	Seneca	Regionalization of Sanitary Sewer to Attica	Construction	\$ 4,400,033		22	2	10/29/2026
Bowling Green	Wood	Nims Road Wastewater Improvements	Construction	\$ 5,500,000		20	3	6/25/2026

Projects Eligible for Regionalization Principal Forgiveness and Discount in PY 2026 with Rankings

DRAFT 12/8/2025

To be eligible for regionalization principal forgiveness, a community must meet the established affordability criteria and the definition of regionalization.

Entity	County	Project Name	Loan Type	Estimated Loan Amount	Estimated Principal Forgiveness	Project Score	Readiness to Proceed	Estimated Award Date
Elyria	Lorain	South East Interceptor Phase 3 Extension	Construction	\$ 3,000,000		18	5	4/30/2026
Newport W&S District	Washington	CR 25 Sanitary Sewer Extension Phase 1	Construction	\$ 1,225,000		18	2	12/10/2026
Ashtabula County	Ashtabula	East Ashtabula Regional Sewer Expansion Phase 1	Construction	\$ 2,391,258		18	1	9/24/2026

NOTES

- 1. Regionalization projects are eligible for 0.00% interest rate
- 2. PF awards were allocated to construction projects with the highest project score (39) and readiness-to-proceed score of 4, 5 or 6 and project score (35) with a readiness-to-proceed score of 5 or 6
- 3. Communities may receive one PF award per program year.
- 4. Readiness-to-Proceed is based on status of design, facility planning, PTI and user charge system

Bypass1 indicates the community was allocated PF funding on another list or for another project

Bypass2 indicates the community requested PF allocation be bypassed

^{AP} Indicates the project will fulfill, in part or whole, Agency orders or verified complaint

Large Community Sewer Overflow and Human Health Projects Eligible for Principal Forgiveness in PY 2026 with Rankings

DRAFT 12/8/2025

In order to be eligible for principal forgiveness, a large community must meet the established affordability criteria. The following list ONLY includes those communities that meet that criteria.

Entity	County	Project Name	Loan Type	Estimated Loan Amount	Estimated Principal Forgiveness	Project Score	Readiness to Proceed	Estimated Award Date
Tiffin	Seneca	Interceptor Upgrade Project	Construction	\$ 28,833,984	\$ 4,000,000	35	6	5/28/2026
Maple Heights	Cuyahoga	Anthony Street & Theodore Street Sewer Improvements	Construction	\$ 192,525	\$ 192,525	35	5	6/25/2026
Columbus	Franklin	BP Clintonville 3- GI- Milford/Summit CIP 650870-110165	Construction	\$ 1,200,000	\$ 1,200,000	35	5	3/26/2026
Columbus	Franklin	West Franklinton Area Sewer Reconfiguration 650860-122210	Construction	\$ 1,200,000	Bypass1	35	5	1/29/2026
Columbus	Franklin	BP Tulane/Findley Area Integrated Solutions 650870-110164	Construction	\$ 1,500,000	Bypass1	35	5	10/29/2026
Columbus	Franklin	BP Clint 3 (GI) - Fredonia-Piedmont CIP 650870-110163	Construction	\$ 2,300,000	Bypass1	35	5	7/30/2026
Parma Heights	Cuyahoga	Blossom & Sutherland Avenues Sewer Improvements Phase 1	Construction	\$ 2,600,000	\$ 2,600,000	35	5	7/30/2026
Cleveland	Cuyahoga	Lee Road Sanitary Relief Sewer Phase 2	Construction	\$ 18,500,000	\$ 4,000,000	35	5	3/26/2026
Tiffin	Seneca	HRT Facility Project	Construction	\$ 20,400,000	Bypass1	35	5	5/28/2026
Columbus	Franklin	BP Hilltop 1 PP - Palmetto-Westgate CIP 650870-153001	Construction	\$ 34,000,000	Bypass1	35	5	3/26/2026
Newark	Licking	16 North Separation - Phase 1	Construction	\$ 65,000,000	\$ 4,000,000	35	5	2/26/2026
Warren	Trumbull	2026 Belle Street Sewer Improvements	Construction	\$ 1,500,000	\$ 1,500,000	35	4	5/28/2026
Bedford	Cuyahoga	WWTP Headworks Upgrade	Construction	\$ 13,255,000	\$ 4,000,000	35	4	7/30/2026
Tiffin	Seneca	2026 Sewer Replacement	Construction	\$ 5,785,000		35	3	10/29/2026
Bucyrus	Crawford	WWTP Wet Weather Expansion and Improvements	Construction	\$ 6,000,000		35	3	12/10/2026
Columbus	Franklin	Second Avenue Storm Sewer Improvements CIP 611707-100000	Construction	\$ 7,480,000		35	3	8/27/2026
Columbus	Franklin	BP Hilltop (GI) Highland-Harris CIP 650870-115153	Construction	\$ 14,000,000		35	3	2/26/2026
Scioto County	Scioto	West Portsmouth WWTP Upgrades, Phase 2	Construction	\$ 1,010,000		35	2	6/25/2026
Elyria	Lorain	Windward Sewer and Gulf Rd Pump Station	Construction	\$ 5,000,000		35	2	4/30/2026
Columbus	Franklin	BP Clintonville 3 Project 1-LL- CIP 650872-139001	Construction	\$ 8,873,000		35	2	9/24/2026
Columbus	Franklin	BP Clintonville 3 Project 3-LL- CIP 650872-139003	Construction	\$ 8,873,000		35	2	4/30/2026
Toledo	Lucas	Arlington Sewer Replacement Project	Construction	\$ 9,000,000		35	2	1/29/2026
Akron	Summit	Cuyahoga Street Storage Facility (CSSF) Disinfection	Construction	\$ 20,000,000		35	1	6/25/2026
Akron	Summit	Enhanced High Rate Treatment (EHRT) Facility	Construction	\$ 250,000,000		35	1	10/29/2026
Hamilton County	Hamilton	Lower Mill Creek HW DW Protection	Construction	\$ 6,970,657	Bypass2	24	5	4/30/2026
Jefferson County	Jefferson	Maplewood Sewage Treatment Plant Improvements	Construction	\$ 2,300,000		24	3	12/10/2026
Elyria	Lorain	WWPCP Activated Sludge Aeration Tank Improvements ^{AP}	Construction	\$ 12,000,000	\$ 4,000,000	22	6	1/29/2026
Columbus	Franklin	BP Miller Kelton PP - Newton/Bedford CIP 650870-162001	Construction	\$ 9,500,000	Bypass1	22	5	1/29/2026
Columbus	Franklin	BP Miller-Kelton PP - Kent-Fairwood CIP 650870-162002	Construction	\$ 11,845,000	Bypass1	22	5	3/26/2026
Columbus	Franklin	BP Miller-Kelton GI - Kent-Fairwood CIP 650870-101202	Construction	\$ 8,500,000	Bypass1	22	4	3/26/2026
Columbus	Franklin	BP Miller Kelton-Newton Bedford LL Project1 CIP650872-162001	Construction	\$ 8,900,000	Bypass1	22	4	10/29/2026
Columbus	Franklin	BP Kent Fairwood Lateral Lining 650872-162003	Construction	\$ 9,400,000	Bypass1	22	4	10/29/2026

Large Community Sewer Overflow and Human Health Projects Eligible for Principal Forgiveness in PY 2026 with Rankings

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In order to be eligible for principal forgiveness, a large community must meet the established affordability criteria. The following list ONLY includes those communities that meet that criteria.

Entity	County	Project Name	Loan Type	Estimated Loan Amount	Estimated Principal Forgiveness	Project Score	Readiness to Proceed	Estimated Award Date
Elyria	Lorain	Sewer Lining Phase 1	Construction	\$ 1,000,000		22	3	2/26/2026
Columbus	Franklin	BP Miller-Kelton GI - Newton-Bedford CIP 650870-101201	Construction	\$ 2,300,000		22	3	4/30/2026
Elyria	Lorain	Sewer Lining Phase 2	Construction	\$ 2,000,000		22	2	8/27/2026
Sidney	Shelby	Stewart Subdivision Phase II	Construction	\$ 542,136		19	2	3/26/2026
Youngstown	Mahoning	Mill Creek Interceptor Sewer Improvements Part 1 & 2* ^{AP}	Construction	\$ 42,771,942	\$ 2,589,760	18	6	1/29/2026
Ironton	Lawrence	North 5th Ave Sanitary Sewer Extension	Construction	\$ 1,508,350		18	6	4/30/2026
East Cleveland	Cuyahoga	Hayden Avenue Sanitary Sewer Improvements	Construction	\$ 3,000,000		18	5	7/30/2026
Elyria	Lorain	South East Interceptor Phase 3 Extension	Construction	\$ 3,000,000		18	5	4/30/2026
Steubenville	Jefferson	CSO #12 Slack Street Sewer Repair	Construction	\$ 621,000		18	4	2/26/2026
Lancaster	Fairfield	Frederick St Sewer Separation	Construction	\$ 1,900,000		18	4	4/30/2026
Columbus	Franklin	BP Clintonville 3- GI- Winthrop/Milton CIP 650870-110161	Construction	\$ 4,200,000		18	4	8/27/2026
Euclid	Cuyahoga	CSO-06 Control Measure	Construction	\$ 8,500,000		18	4	12/10/2026
Euclid	Cuyahoga	CSO-07 & CSO-12 Control Measure	Construction	\$ 24,000,000		18	4	12/10/2026
Bucyrus	Crawford	South Sandusky Sewer Separation	Construction	\$ 3,500,000		18	3	5/28/2026
Columbus	Franklin	BP 5th NW (PP)-Sunrise-Glenn CIP 650870-109153	Construction	\$ 4,200,000		18	3	3/26/2026
Columbus	Franklin	BP 5th by NW (GI) - Edgehill-Meadow CIP 650870-109152	Construction	\$ 6,300,000		18	3	3/26/2026
Lorain	Lorain	Martin's Run Pump Station Improvements	Construction	\$ 10,000,000		17	6	3/26/2026
Columbus	Franklin	Third Ave Relief Sewer Ph 3 650768-100003	Construction	\$ 4,600,000		17	3	3/26/2026

NOTES

1. PF awards were allocated to construction projects with the highest project score (35) and readiness-to-proceed score of 4, 5 or 6. Projects with scores less than 35 with a readiness-to-proceed score of 6 were also considered for PF funding
2. Communities may receive one PF award per program year.
3. Readiness-to-Proceed is based on status of design, facility planning, PTI and user charge system
4. Agency priority (AP) project will fulfill, in part or whole, state or federal orders

Bypass1 indicates the community was allocated PF funding for another project

Bypass2 indicates the project was bypassed for an Agency Priority (AP) project

* indicates partial PF allocation

Emerging Contaminant Projects Eligible for Principal Forgiveness in PY 2026

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Entity	County	Project Name	Loan Type	Estimated Loan Amount	Est. EC Costs	Estimated Award Date
Elyria	Lorain	Biosolids Master Plan Emerging Contaminant Study	Planning	\$ 29,709	\$ 29,709	1/29/2026
Hamilton County	Hamilton	PFAS Analytical System and Supporting Instrumentation	Planning	\$ 850,000	\$ 850,000	6/25/2026
Marion	Marion	WPCP Facility Plan	Planning	\$ 250,000	\$ 250,000	1/29/2026
Paulding	Paulding	WWTP Upgrades	Planning	\$ 50,000	\$ 50,000	4/30/2026
Paulding	Paulding	WWTP Upgrades	Design	\$ 500,000	\$ 500,000	12/10/2026

Projects will receive funding from the BIL EC FFY23 or FFY24 grant

Remaining BIL EC funds will be available throughout the year for additional EC projects

\$1,679,709

Projects Receiving Household Sewage Treatment System (HSTS) Principal Forgiveness Funds in PY 2026

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Entity	Project	Estimated Loan Amount	Estimated Award Date
Allen County	2026 HSTS Repair/Replacement Program	\$200,000	7/30/2026
Ashland County	2026 Ashland County HSTS Project	\$50,000	7/30/2026
Ashtabula County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Athens County	2026 HSTS Replacement Program	\$250,000	7/30/2026
Belmont County	Belmont County HSTS Program 2026	\$200,000	7/30/2026
Hamilton County	Hamilton County HSTS Repair/Replacement Project 2026	\$150,000	7/30/2026
Brown County Health Department	WPCLF HSTS Funding 2026	\$150,000	7/30/2026
Butler County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Carroll County	Carroll County HSTS Repair Program 2026	\$200,000	7/30/2026
Clark County	Clark County Combined Health District HSTS Program 2026	\$200,000	7/30/2026
Clermont County General Health District	2026 Septic Rehabilitation Program HSTS	\$150,000	7/30/2026
Columbiana County Health Department	2026 Home Sewage Treatment Replacement Program	\$200,000	7/30/2026
Columbus	2026 HSTS Repair/Replacement Program	\$50,000	7/30/2026
Coshocton County	2026 HSTS Funding	\$50,000	7/30/2026
Crawford County General Health District	2026 HSTS Repair & Replacement Program	\$150,000	7/30/2026
Cuyahoga County Board of Health	Cuyahoga County HSTS Repair/Replacement Program 2026	\$200,000	7/30/2026
Darke County General Health District	2026 HSTS Repair/Replacement Project	\$150,000	7/30/2026
Defiance County General Health District	2026 Defiance County General Health District HSTS Project	\$150,000	7/30/2026
Delaware County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Erie County Health Department	Erie County 2026 WPCLF HSTS Replacement	\$150,000	7/30/2026
Fairfield County Department of Health	2026 WPCLF HSTS Program	\$200,000	7/30/2026
Fayette Soil and Water Conservation District	Fayette County HSTS Program 2026	\$150,000	7/30/2026
Franklin County Public Health	FCPH HSTS Repair/Replacement 2026	\$150,000	7/30/2026
Fulton County Health Department	2026 HSTS Repair/Replacement Program	\$100,000	7/30/2026
Gallia County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Geauga County Health District	Project Helping Hand 2026	\$50,000	7/30/2026
Greene County	2026 HSTS Repair/Replacement Program	\$50,000	7/30/2026
Guernsey County	2026 Household Sewage Treatment System Project	\$200,000	7/30/2026
Hancock County	2026 HSTS Repair/Replacement in Hancock County	\$150,000	7/30/2026
Hardin County	2026 HSTS Repair/Replacement Program	\$50,000	7/30/2026
Harrison County General Health District	2026 HSTS Pollution Abatement Project	\$100,000	7/30/2026
Henry County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026

Projects Receiving Household Sewage Treatment System (HSTS) Principal Forgiveness Funds in PY 2026

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Entity	Project	Estimated Loan Amount	Estimated Award Date
Highland County General Health District	2026 Household Sewage Treatment System Repairs/Replacement	\$50,000	7/30/2026
Hocking County	2026 WPCLF HSTS Assistance Program	\$200,000	7/30/2026
Holmes County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Huron County	2026 HSTS Repair & Replacement Program	\$150,000	7/30/2026
Jackson County Health Department	2026 HSTS Repair & Replacement Program	\$150,000	7/30/2026
Jefferson County	Jefferson County Clean Water Initiative 2026	\$150,000	7/30/2026
Knox County Health Department	Knox County HSTS Project 2026	\$175,000	7/30/2026
Lake County General Health District	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Lawrence County Health Department	2026 WPCLF HSTS Project	\$50,000	7/30/2026
Licking County Health Department	2026 Licking County HSTS Assistance Project	\$250,000	7/30/2026
Logan County Health District	2026 Household Sewage Treatment System Nuisance Abatement	\$50,000	7/30/2026
Lorain County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Madison Soil and Water Conservation District	Madison County HSTS Repair/Replacement 2026	\$200,000	7/30/2026
Mahoning County District Board of Health	WPCLF HSTS Funding 2026	\$150,000	7/30/2026
Marion County Public Health	2026 HSTS Replacements	\$250,000	7/30/2026
Medina County	2026 Household Sewage Treatment System Funding Project	\$150,000	7/30/2026
Meigs County General Health District	2026 HSTS Repair/Replacement Project	\$200,000	7/30/2026
Miami County Public Health	2026 HSTS Repair/Replacement in Miami County	\$150,000	7/30/2026
Middletown	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Monroe County	2026 HSTS Repair/Replacement Project	\$50,000	7/30/2026
Morgan County	Morgan County HSTS Improvements 2026	\$150,000	7/30/2026
Muskingum County	Home Sewage Treatment System (HSTS) 2026	\$50,000	7/30/2026
Ottawa County Health Department	2026 Nutrient Reduction Assistance for Low Income Homeowners	\$150,000	7/30/2026
Paulding County Health Department	Paulding County Repair/Replacement of Failed HSTS Funds 2026	\$150,000	7/30/2026
Pickaway County General Health District	2026 Pickaway County HSTS Repair/Replacement Project	\$150,000	7/30/2026
Pike County General Health District	2026 Pike County WPCLF HSTS Upgrade Project	\$150,000	7/30/2026
Portage County Combined General Health District	Portage County 2026 HSTS Repair/Replacement Project	\$250,000	7/30/2026
Preble County General Health District	2026 Preble County HSTS Nuisance Abatement Project	\$200,000	7/30/2026
Putnam County Health Department	2026 Putnam County Repair/Replacement of Failed HSTS	\$150,000	7/30/2026
Richland County	2026 HSTS Repair & Replacement Program	\$150,000	7/30/2026
Ross County	Ross County HSTS Repair and Replacement Project 2026	\$200,000	7/30/2026
Sandusky County Health Department	2026 Sandusky County HSTS Funding	\$75,000	7/30/2026

Projects Receiving Household Sewage Treatment System (HSTS) Principal Forgiveness Funds in PY 2026

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Entity	Project	Estimated Loan Amount	Estimated Award Date
Scioto County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Seneca County General Health District	2026 Seneca HSTS Repair/Replacement	\$150,000	7/30/2026
Shelby County	2026 HSTS Repair/Replacement Program	\$150,000	7/30/2026
Stark County Health Department	2026 Stark County Septic Repair & Replacement Program	\$200,000	7/30/2026
Summit County	Failing HSTS Replacement Program 2026	\$150,000	7/30/2026
Toledo-Lucas County Health Department	HSTS Repair/Replacement Program 2026	\$150,000	7/30/2026
Trumbull County	2026 Home Sewage Treatment System Reserve Program	\$200,000	7/30/2026
Tuscarawas County Health Department	Hardship Septic Repairs 2026	\$150,000	7/30/2026
Union County Health Department	2026 Union County Septic System Repair Project	\$50,000	7/30/2026
Vinton County	Residential Septic System Repair/Replacement 2026	\$200,000	7/30/2026
Warren County Combined Health District	2026 Warren County HSTS Repair & Sewer Connection Project	\$150,000	7/30/2026
Washington County Health Department	2026 WPCLF HSTS Upgrades	\$200,000	7/30/2026
Wayne County Health Department	2026 Household Sewage Treatment System Replacement	\$200,000	7/30/2026
Williams County Health Department	2026 HSTS Repair & Replacement Program	\$150,000	7/30/2026
Wood County Health District	2026 Failing Septic System Replacement Program HSTS	\$150,000	7/30/2026
Wyandot County General Health District	2026 Wyandot County Failed HSTS Replacement Assistance	\$100,000	7/30/2026

Projects Eligible for Nutrient Reduction Discount in PY 2026

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Entity	County	Project Name	Loan Type	Estimated Loan Amount	Estimated Award Date
Bucyrus	Crawford	WWTP Wet Weather Expansion and Improvements	Construction	\$6,000,000	12/10/2026
Fort Recovery	Mercer	Wastewater Recovery Facility- Construction	Construction	\$4,457,700	12/10/2026
Mahoning County	Mahoning	Meander WWTP Improvements	Construction	\$60,000,000	8/27/2026
Mount Vernon	Knox	WWTP Upgrades NRD	Construction	\$45,000,000	9/24/2026
Oak Harbor	Ottawa	WWTP Improvements NRD	Construction	\$27,894,930	4/30/2026
Ottoville	Putnam	Phosphorus Reduction Project	Construction	\$3,773,630	5/28/2026

Projects may receive 0.00% interest rate financing for the NRD eligible portion of the project

Projects Eligible for Regionalization Discount in PY 2026

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Entity	County	Project Name	Loan Type	Estimated Loan Amount	Estimated Award Date
Franklin County	Franklin	Sanitary Sewer Collections System - Ferris Rd.	Construction	\$2,555,783	May-26
Gilboa	Putnam	Sanitary Sewer Phase 2	Construction	\$472,705	Apr-26
Logan County	Logan	Eastern Reg Sys & Flat Branch WWTP	Construction	\$10,000,000	Jun-26
Mid-Ohio Water and Sewer Dist	Madison	Deer Creek WRF	Construction	\$145,000,000	Apr-26
Mid-Ohio Water and Sewer Dist	Madison	US 42 and SR 29 Sanitary Sewer System	Construction	\$3,184,743	Apr-26
Mid-Ohio Water and Sewer Dist	Madison	US 42 Force Main to Plain City	Construction	\$45,175,000	Apr-26
Northwestern Water & Sewer Dist	Wood	Huffman and Kramer Roads Sanitary Collection	Construction	\$2,800,000	Dec-26
South Lebanon	Warren	River Corridor Sanitary Sewer	Construction	\$8,228,000	Jan-26
Licking Regional Water Dist	Licking	Summit Road/Morse Road Sanitary Sewer Extension	Construction	\$6,812,000	Feb-26
Summit County	Summit	Q-165-1, Akron-Cleveland Rd Sanitary Sewer Extension	Construction	\$3,700,000	Mar-26
Summit County	Summit	Q-834-1A, City of New Franklin Pump Station	Construction	\$5,400,000	Aug-26
Summit County	Summit	Q-208, Peninsula WWTP Construction	Construction	\$16,500,000	Jun-26

Projects eligible for regionalization discount may receive 0.00% interest rate financing

Appendix C

Ineligible Costs

The Clean Water Act (CWA) limits WPCLF funding to: 1) publicly-owned projects whose components meet the definition of "construction" and "treatment works" in Section 212 (see Appendix A), 2) publicly or privately-owned nonpoint source (NPS) management projects which implement a NPS management program under Section 319 (in Ohio, the Ohio Nonpoint Source Management Program), and 3) projects that implement Section 320 estuary plans. Additionally, ORC Section 6111.036 allows Ohio EPA to further limit assistance for program purposes. The Water Resources Reform and Development Act of 2014 expanded the eligible projects under Title VI of the CWA. During PY 2016, ORC Section 6111.036 was revised to include the expanded eligibilities so that the ORC and the CWA are now aligned with respect to program eligibilities.

The following is a summary of some of the more common items that are ineligible for WPCLF funding.

1. Equipment, materials, supplies, and spare parts in excess of that shown to be reasonable, necessary, and allocable to the treatment works.
2. Street restoration beyond that necessary for installing sewers and directly related to constructing treatment works.
3. Ordinary governmental or personal operating expenses of the applicant or individual requesting the WPCLF assistance (e.g., salaries of elected officials, travel, costs of establishing departments or units of government, fines, and penalties levied by regulatory agencies, etc.).
4. Litigation costs, personal injury compensation, or damages.
5. Permit costs and application fees that are not allocable to the project. Permit-to-Install (PTI) fees for a project may be WPCLF eligible; NPDES permit fees are not WPCLF eligible.
6. Costs of NPS management projects not contributing to the prevention or abatement of impacts to water quality.
7. Refinancing construction debt for projects with long-term, permanent financing or any type of permanent long term financing and any project that has completed construction.

8. Any fees, charges, etc. paid to a WRRSP sponsor by a WRRSP implementer for a WRRSP project.
9. Construction of lateral sewer connections outside of the public right-of-way. However, if a community obtains an easement and agrees to own and operate the lateral, those connections can be considered for eligibility. The lining of privately-owned lateral sewer connections when necessary to eliminate infiltration/inflow into publicly-owned treatment system is an eligible cost.
10. Private entities are not eligible to receive WPCLF assistance for septage receiving and treatment facilities. Private entities that wish to receive WPCLF assistance for these type facilities are encouraged to seek a public entity with which to partner as their applicant.

Appendix D

Interest Rates and Terms

Interest rates will be determined for communities based on the term of the loan, population of the service area and the economic status of the applicant. The WPCLF offers various interest rates: standard (at various terms), small community, hardship, planning, extended term and contract interest rate. Communities that qualify for more than one of these interest rates will receive the lowest rate for which they qualify. Structured repayments are also available for eligible borrowers as further described below.

In addition to the subsidized interest rate that is determined to be appropriate for a proposed project, the project may qualify for one or more of the interest rate discounts described in Appendix E.

Ohio EPA reserves the right to adjust applicant or project interest rate determinations at any time during a program year when community or project conditions change to the extent that Ohio EPA no longer considers an initial interest rate determination valid. These situations include, but are not limited to, (1) when an applicant's socio-economic conditions, as reflected in the American Community Survey data, change from one year to the next; or (2) when the communities participating in a project change to such an extent that the overall socio-economic characteristics of the project area are different from when the project was initially nominated for funding.

The design life of the proposed facilities must meet or exceed the term of the loan. Based on historical data, many wastewater treatment plant upgrade projects do not demonstrate a useful life of over 20 years, and thus are not likely to qualify for financing beyond a 20-year term. Loans with terms beyond 30 years will not be common based on the design life requirement (examples of qualifying projects may include CSO conveyance tunnels or storage basins). Applicants that are interested in loans with terms exceeding 20 years should work with Ohio EPA staff in advance to determine which term might be appropriate based on the expected design life. In order for a project to qualify for a loan term for more than 20 years, the applicant must complete the useful life worksheet and submit it for review and approval. An applicant will receive a loan term of no more than the approved useful life worksheet determination. The maximum term of a loan is 45 years. Please refer to Appendix N for information and common questions for extended term financing. If an applicant qualifies for 20+ year financing, the applicant can also sponsor a WRRSP project. The interest rate discount that would apply for 20-year rate financing would apply for the 20+ year term financing.

Table 1: Interest Rates

WPCLF Standard Rates	Varies by term – see calculation below
Small Community Rate	WPCLF Standard Rate minus 0.50% (except when the standard rate is 1.0% or less)
Hardship Rates	1.0% and 0.0%
Planning	0%, 5-year term
Design	0%, 5-year term
Local Loan Program	0%, 10-year term
Supplemental Loans	Current applicable rate at time of closing
Extended Term (Beyond 20 Years)	Varies by term – see calculation below
Contract Interest Rate	Varies by term – see calculation below
*Rate calculations are subject to change throughout the program year	

Standard Interest Rates (for various terms)

The standard interest rate will be established monthly on the Friday six weeks prior to each Ohio Water Development Authority board meeting. The standard interest rate will be based on an eight-week daily average of the applicable Municipal Market Data (MMD) Index. This index represents high grade municipal bonds that offer lower interest rates that, in turn, Ohio EPA transfers to our customers in the form of below-market rate loans. A benchmark is established by taking the applicable MMD Index and adding 30 basis points. The WPCLF standard interest rate will then be calculated by taking the MMD Benchmark and subtracting a discount as illustrated below. In no case, however, can the standard interest rate be less than 0.0%. If the standard interest rate calculation yields a negative rate then the standard rate will be 0.00%

The standard interest rates are determined by the following formula:

$$\text{Std.}_{\text{FINAL}} = (\text{MMD}_{\text{INDEX}} + 0.3\%) - D_{\%}$$

where,

- $\text{Std.}_{\text{FINAL}}$ = Final standard interest rate
- $\text{MMD}_{\text{INDEX}}$ = 20 or 30-year MMD Index of General Obligation bonds that are rated “AA”
 - 45-year financing will use the 30-year MMD Index plus 20 basis points
- $D_{\%}$ = Discount
 - 1.25% for 20-year loans
 - 1.30% for 30-year loans
 - 1.35% for 45-year financing

- The 20-year rate applies to all loans up to 20 years in term, the 30-year rate applies to all loans with a term of 21-30 years, and the 45-year rate applies to all loans with a term of 31-45 years.

If a loan recipient construction project incurs cost overruns that are beyond the original loan, they may apply for a supplemental loan. However, the interest rate associated with the supplemental loan will be based on when that loan is issued. It may or may not correspond to the rate of the original loan. A special exception is available under extremely limited circumstances: the additional costs are associated with environmental mitigation for clearly unforeseen conditions, conditions that significantly threaten public health or water quality or represent an imminent environmental hazard that is of regional or state-wide concern, then the supplemental loan award may be awarded at a 0% interest rate.

Small Community Interest Rate

The small community rate is based upon the standard interest rate. Once the standard interest rate is established, the small community interest rate is determined by subtracting 50 basis points from that rate. When the standard interest rate is less than 1.0%, the small system rate will be equal to one-half of the standard interest rate. For example, if the standard interest rate is 0.8% the small community rate would be 0.4%. In no case can the small system rate be less than 0.0%. If the standard rate is 0.0%, the small community rate will also be 0.0%.

For the purposes of this interest rate, a small community is defined as any incorporated area with a population of 10,000 or less, OR any applicant that has a current project service population of 10,000 or less and that charges the entire debt for the project solely to the project service population. Projects cannot be arbitrarily broken into smaller service areas for the purpose of receiving the lower interest rate.

Hardship Interest Rates

To ease the cost of constructing and operating wastewater facilities that provide residential service, the following hardship interest rates are available:

Current Service Population	2025 MHI Benchmark
≤ 2,500	\$66,990
2,501 – 10,000	\$66,990

Communities with a current service population equal to or less than 2,500 and with a median household income (MHI) equal to or less than the above benchmarks will receive an interest rate of 0.0 percent.

Communities with a current service population between 2,501 and 10,000 and with a median household income equal to or less than the above benchmarks will receive an interest rate of 1.0 percent.

For the purposes of these interest rates, a community is defined as any incorporated area, or any applicant with a current project service population within the noted ranges that charges the entire debt for the project solely to the project service population. Projects may not be arbitrarily broken into smaller service areas for the purpose of receiving the lower interest rate.

An applicant's MHI will be determined from the most recent 5-year estimates of American Community Survey (ACS) information.

Interest Rate Determination for Eligible Project Cost Increases – Supplemental Loans

The WPCLF may provide additional financing in the event of an eligible project cost increase by awarding a supplemental loan at the appropriate interest rate in effect during the month the supplemental loan agreement is executed by the borrower. A special exception is available under extremely limited circumstances: where the additional costs are associated with environmental mitigation for clearly unforeseen conditions, conditions that significantly threaten public health or water quality, or represent an imminent environmental hazard that is of regional or state-wide concern, then the supplemental loan award may be awarded at a 0% interest rate.

Local Loan Program Interest Rate

Counties, municipalities and sewer districts wishing to establish local programs that offer loans to private individuals for upgrading household sewage treatment systems (i.e., in conjunction with their local health department, lateral construction and septic system abandonment, lateral replacement and connection to public sewer) or for financing green infrastructure improvements on the part of the local entities storm water pollution controls may receive an zero percent interest rate loan with a term up to 10 years to capitalize their programs. Borrowers may utilize the income-based evaluation for determination of program participation in total project costs (i.e., up to 100% participation, a portion as free assistance, etc.).

Contract Interest Rate

The contract interest rate will be established six weeks prior to each Ohio Water Development Authority board meeting. The contract interest rate will be based on an eight-week daily average of the applicable Taxable Municipal Market Data (MMD) AAA Index. The contract interest rate will then be calculated by taking the MMD AAA Index and subtracting a discount based on loan term (see calculation below). In no case, however, can the contract interest rate be less than 0.0%. If the contract interest rate calculation yields a negative rate then the standard rate will be 0.00%

The contract interest rate is determined by the following formula:

$$\text{Contract}_{\text{FINAL}} = \text{TaxMMD}_{\text{INDEX}} - D\%$$

where,

- $\text{Contract}_{\text{FINAL}}$ = Final contract interest rate
- $\text{TaxMMD}_{\text{INDEX}}$ = 20 or 30-year MMD Index of taxable bonds that are rated “AAA”
 - 45-year financing will use the 30-year Taxable MMD Index
- $D\%$ = Discount
 - 0.95% for 20-year loans
 - 1.0% for 30-year loans
 - 0.85% for 45-year financing

Contract Interest Rate loans will have a prepayment option on the portion of the loan equal to the amount anticipated to be received from US Treasury through Inflation Reduction Act (IRA) Credit as pre-approved at loan origination. Prepayment is due within 90 days of receipt of credit. Remainder of loan will be amortized using equal semi-annual payments over the remaining term of the loan.

Structured Repayments

Typically, WPCLF loans are amortized with equal payments of principal and interest over the life of the loan. Under special circumstances, Ohio EPA may agree to an amortization of a WPCLF loan with structured payments. In these instances, the payments will be “structured” by adjusting the principal and interest amounts in the amortization schedule. In general, this feature is intended for those communities that have an existing debt service from a series of projects that have already been implemented, and additional projects whose debt service will add to the amplitude of the overall debt service if the payments cannot be structured. This WPCLF program feature will only be offered to applicants under special circumstances, including, but not limited to the following:

1. The applicant has demonstrated that, through structured repayments, the applicant's cash flow is improved to the extent that it eliminates the need for a user charge rate increase (or minimizes a rate increase) during the amortization period.
2. The applicant can submit information to substantiate their existing debt service, and a proposed amortization with structured payments, that will show how the structured debt service of the new loan(s) around the existing debt service will achieve stable user charge system rate increases.

The repayments of the new loan can be adjusted to allow the community to minimize overall annual debt service under the following guidelines:

1. Full amortization must begin within the first half of the loan term and no later than 20-years into the loan term. For example, a 20-year term loan can have reduced payments in years 1 thru 10; a 30-year term loan can have reduced payments in years 1 thru 15; and a 45-year loan can have reduced payments in years 1 thru 20.
2. The loan interest rate over the life of the loan will depend upon the length of time of reduced payments per the following schedule:

Number of years of reduced payments	Basis points added to the Standard Interest Rate at time of OWDA Board Approval
0 to 10	50
11 to 15	60
16-20	70

3. The reduced semi-annual payment will be equal to the sum of principal and interest as defined below:

Principal: 0.25% of the original loan amount
Interest: Semi-annual accrued interest

4. Only the standard interest rate is available for a structured repayment plan.
5. The applicant must propose the structure of the payments for Ohio EPA to review and approve or disapprove.
6. If approved, the structured loan repayments will be included as an exhibit to the loan agreement. As such, it becomes formal part of the loan agreement, and the terms upon which financial assistance is offered. Ohio EPA will not modify the terms of the loan agreement once it has been awarded.

Appendix E

Interest Rate Discounts

The WPCLF offers discounts to encourage certain actions or projects which provide benefits to water quality. These discounts are subject to review every year based on availability of funds, water quality priorities, and the past effectiveness of discounts offered. An applicant may receive more than one discount on a construction loan; the order of their application is:

- | | | |
|--------------------|--------------------------|-------------------------|
| 1. Water Reuse | 3. WRRSP | 5. Nutrient Reduction |
| 2. Regionalization | 4. Green Project Reserve | 6. Equivalency Discount |

Communities may not use any interest rate discounts to offset all or a portion of the cost of an enforcement-related Supplemental Environmental Project (SEP).

Water Reuse Discount (WRD)

In response to concerns regarding increased water demand and potential water supply shortages, Ohio EPA is encouraging the collection and transport of treated wastewater for non-potable reuse purposes. As part of this approach, WRD eligible projects include equipment and facilities that have an offsite industrial or commercial purpose enabling the reuse of treated wastewater.. The discounted rate will be available for the portion of the project directly attributable to achieving the water reuse goals. Standard, below-market interest rate loan funds will be offered for the balance of a proposed project. The funds can be used for planning, design, and construction of qualifying projects.

WPCLF projects that qualify for the WRD discount will receive an interest rate of 0% based upon the specific water reuse purpose of the components. The WRD will apply at 100% for equipment items that have the purpose of facilitating treated wastewater reuse, such as installation of “purple pipe” to enable transport of treated wastewater to a facility where it will be reused. Those projects that have a portion of their project that qualifies for the WRD discount interest rate will receive a blended interest rate whereby Ohio EPA will apply the interest rate a community would normally qualify for and the WRD interest rate to arrive at a “blended rate.” If a community qualified for a 3% interest rate normally, but they had a portion of their project qualify for the 0% WRD interest rate, their interest rate would be adjusted to accommodate this.

The actual amount of the WRD eligible components will be calculated by Ohio EPA after a review of the as-bid project costs. Potential applicants are encouraged to contact DEFA staff to discuss their proposed water reuse projects and available funding opportunities as early in the development process as possible.

Regionalization Discount

Regionalization includes the consolidation of systems or the expansion of existing systems to unsewered areas (refer to Appendix A for the full definition).

Qualifying regionalization projects will receive a 0.00% interest rate up to \$10 million of the total amount financed. The discount is available up to \$10 million per entity per program year and may be applied to multiple projects from the same entity.

Water Resources Restoration Sponsor Program (WRRSP) Discount

The intent of the WRRSP is to address a limited and under-assisted category of water resource needs in Ohio through direct WPCLF loans.

Funds for WRRSP projects will be made available by advancing a portion of the repayments on loans awarded through the WPCLF and applying the money to qualifying WRRSP projects.

A WPCLF loan applicant that is sponsoring a WRRSP project will receive a discount to its WPCLF loan interest rate based upon the ratio of the amount of the WRRSP project cost to the amount of the WPCLF loan principal (less project contingency). The chart below indicates the WPCLF loan interest rate discount that the sponsor will receive:

Percent of WRRSP/Principal (less project contingency)	Interest Rate Discount
≥ 11.10%	0.10
≥ 9.87% up to 11.09%	0.09
≥ 8.64% up to 9.86%	0.08
≥ 7.41% up to 8.63%	0.07
≥ 6.17% up to 7.40%	0.06
≥ 4.94% up to 6.16%	0.05
≥ 3.71% up to 4.93%	0.04
≥ 2.47% up to 3.70%	0.03
≥ 1.24% up to 2.46%	0.02
< 1.24%	0.01

Example: \$375,000 (WRRSP project cost)/\$5,775,000 (principal amount for sponsoring project less project contingency) = 0.0649. $0.0649 * 100 = 6.49\%$. Therefore, this sponsor would receive a 0.06% interest rate reduction on their loan.

For more information on the WRRSP, please see Appendix L.

Green Project Reserve (GPR) Discount

The GPR discount will be available to all four GPR categories in the Federal guidance: 1) Green Infrastructure; 2) Water Efficiency; 3) Energy Efficiency; and 4) Environmentally Innovative. In order to determine eligibility, applicants should refer to the Federal guidance, which is located on the U.S. EPA website: <https://www.epa.gov/cwsrf/green-project-reserve-guidance-clean-water-state-revolving-fund-cwsrf>

Projects that include a GPR component that composes 25% or more of the project construction cost are eligible for a 0.25% interest rate discount on the entire loan amount. This discount will be available only to WPCLF eligible construction loans that include green components.

Nutrient Reduction Discount (NRD)

Ohio EPA has developed a multi-faceted funding approach for the treatment of harmful algal toxins and the reduction of pollutants that cause algal blooms. As part of this approach, NRD eligible projects include equipment and facilities at publicly-owned wastewater treatment plants that reduce the levels of phosphorus and nitrogen. The discounted rate will be applied to the portion of the project directly attributable to the nutrient reduction. Standard, below-market interest rate loan funds will be offered for the balance of a proposed project.

Qualifying projects will receive an interest rate of 0% based upon the nutrient removal efficiency of the components. The NRD will apply at 100% for equipment items that have the purpose of nutrient reduction, such as chemical storage and a metering pump for phosphorus removal. The actual amount of the NRD eligible components will be calculated by Ohio EPA after a review of the as-bid project costs.

Those projects that have a portion of their project that qualifies for the NRD discount interest rate will receive a blended interest rate. For example, if a community qualifies for a 3% interest rate and a portion of their project qualifies for the 0% NRD interest rate, their final loan interest rate is adjusted to reflect both rates and their respective portion of the overall loan amount.

This discount will be evaluated for continuation on a year-to-year basis.

Equivalency Discount (EQD)

Projects selected to fulfill all SRF requirements which include but not limited to AIS, BABA, DBE, and Single Audit will receive a 1.00% interest rate reduction. The selected projects must equal or exceed the total federal funding allocation(s) for each program year. Selected projects may include any project that exceeds \$50 million of loan funding.

For PY2026 the following projects are selected for compliance with all SRF requirements:

- Northeast Ohio Regional Sewer Southerly Tunnel and Consolidation
- Medina County Cippewa Lake WWTP Improvements
- Newark 16 North Separation
- Columbus Compost Odor Reduction Improvements.

Should the selected project(s) not receive a loan award during the program year, another project may be selected that can meet all SRF requirements.

Appendix F

Planning and Design Loans

Requirements for a Planning Loan

To be considered for a planning loan, the applicant must nominate its project to the WPCLF priority list, and then may request a pre-planning meeting with the Ohio EPA to determine the scope of work for the planning effort and a schedule for completion. Applicants may submit a WPCLF planning loan application showing the estimated cost of the planning, a draft agreement with its consulting engineer, and a repayment plan including legislative approval of a dedicated source of repayment.

Requirements for a Design Loan

To be considered for a design loan, the applicant must nominate its project to the WPCLF priority list, and have completed, or be completing, a facilities plan that is approvable under Ohio Revised Code Section 6111.036.

The applicant must submit a WPCLF design loan application showing the estimated cost of the design effort, a schedule, a basis of design, a construction financing plan and a repayment plan that, if the applicant is a municipality, shows legislative approval of a dedicated source of repayment. Applicants that have received WPCLF planning loans may receive design loans as supplements to their planning loans. An applicant who has not received a WPCLF planning loan should schedule a pre-design meeting with Ohio EPA/DEFA prior to submitting an application.

Repayment of Planning/Design Loans

WPCLF planning and design loan recipients will be required to repay the loan over the appropriate contract period of years on a semi-annual basis starting on a specific date mutually agreed to by the applicant, Ohio EPA, and the OWDA as part of the loan agreement. Applicants should have established a dedicated source of repayment early enough that they will have sufficient revenues available each semi-annual period to repay the loan. The approved repayment plan will detail the repayment method and schedule.

Should the borrower of a planning/design loan with a term of less than 20 years obtain construction financing, either through the WPCLF or from other sources, the borrower must repay in full the outstanding loan principal, and any accumulated interest, at the time the construction financing is established or with Ohio EPA's approval, continue to repay the loan in accordance with the provisions of the loan agreement.

Interest Rates and terms for Planning/Design Loans

Planning and design loans with a typical five-year term will be offered a 0% interest rate. Loans may be extended beyond the five years at the borrower's qualifying rate (i.e., standard, hardship, etc.). Repayments for loans beyond five years will commence at the completion of planning or design activities on the date specified in the financing/loan agreement. Planning and design loans with terms greater than five years cannot be rolled into a construction loan.

Nomination Period for Planning/Design Loans

All planning and design loans can be nominated at any time during the program year under an "open" nomination cycle.

Planning loans may include, but are not limited to, the following:

1. Asset management is a tool to help utilities prioritize and classify assets related to the management and operation of a wastewater system. Asset management plans can include resilience and extreme wet weather planning, which are facets of risk management. Resilience refers to the ability of infrastructure to resist, absorb, recover from or successfully adapt to changes in environment or conditions. This requires the planning and design of features that allow wastewater infrastructure to continue operating, or quickly return to full operation, in the event of a catastrophe. Planning for extreme weather events, along with events such as an attack or regional infrastructure collapse, is a specific case of resilience planning.
2. Cybersecurity Assessments assist with assessing gaps in cybersecurity practices and controls to avoid potential to interference with system operations and reduce significant recovery costs. USEPA offers an assessment guidance: [EPA Guidance on Improving Cybersecurity at Drinking Water and Wastewater Systems](#). Cybersecurity assessments must be conducted by qualified cybersecurity professionals.

Appendix G

Direct Financial Assistance for the Repair/Replacement of Failing Household Sewage Treatment Systems

The WPCLF is providing financial assistance in the form of principal forgiveness subsidies to counties and local health districts so that they can assist low to moderate income homeowners with the repair or replacement of failing household sewage treatment systems (HSTS) along with connections to existing centralized sanitary sewer systems. The principal forgiveness subsidies neither require a repayment of principal nor any payment of interest.

The principal forgiveness subsidies provided under this HSTS assistance program are subject to different terms and conditions than the principal forgiveness offered under other portions of the WPCLF. HSTS projects will be considered for principal forgiveness according to the terms and conditions of this Appendix only.

What Funding is Available?

For PY 2026, approximately \$11.9 million is available statewide for qualifying local health districts.

How will the funds be distributed?

Qualified local government agencies that have submitted a WPCLF HSTS Project Nomination/Application Form that identifies the total dollars requested, the estimated number of systems to be repaired/replaced, the estimated costs per upgrade, a map of the general locations for system repair/replacements, and the local government agency that will be overseeing the program. A local health district is eligible to apply directly for this funding and serve as the local government agency overseeing the program.

The funding allocations for each local health district are listed in Appendix B. HSTS allocations typically do not exceed \$150,000. If available, additional HSTS principal forgiveness funds may be allocated based on past performance, overall demand with the district and need for connection to public sewer.

Ohio EPA will enter into a WPCLF assistance agreement with the local government agency (county or local health district) that establishes:

- How funds will be disbursed to the local government agency,
- Related terms and conditions, and

- Except in the case of a default due to a failure to abide by the terms of the WPCLF assistance agreement, no repayment of the funding assistance is required by the recipient.

Upon receipt of verification and approval by the local health district of the completion of the repair/replacement/connection work, the local government agency will submit a payment request to Ohio EPA for reimbursement of the eligible system repair/replacement costs. See Table H-1 for a list of eligible and ineligible costs.

Up to 50% of the local health district's allocation may be used for the abandonment of failed HSTS systems and connections to existing centralized sanitary sewer systems. Local health districts may use 100% of any additional funding (greater than \$150,000) for connections to public sewer.

Recipients of this funding will have 18 months from the time of entering into the WPCLF assistance agreement to expend their funds.

Table H-1. Eligible expenses for HSTS principal forgiveness program.

Eligible	Typical Expenses
NO	Abandonment of drinking water well
YES	Administrative costs
NO	Annual Contractor permit fees
YES	Connecting a home with a failing HSTS to sewers (up to 50% of the total award)
YES	Connections and reconnections outside a home
YES	Correction of indoor plumbing issues ¹
YES	Demolition and abandonment of failing HSTS
YES	Design costs
YES	Health District plan review/permit fee
NO	Installation of an HSTS at a new home
YES	Installation of an HSTS at an existing home that never had a system installed
NO	Insurance costs
YES	NPDES permit fees ²
NO	Operation and Maintenance permit fee
NO	Performance or payment bonds costs
YES	Site and soil survey
NO	Tax

¹ Costs associated with correction of indoor plumbing issues are eligible in certain

instances. Eligible indoor plumbing corrections must be necessary for an on-site system to receive health district approval and must be itemized on the health district's inspection report. Contractors must submit an itemized bid to the local government agency for these specific items.

The local government agency must include the itemized bid with all other contract documents submitted to Ohio EPA for review and approval following bid opening and prior to contract execution. The itemized invoice from the contractor listing the indoor plumbing work must be included with a payment request.

² NPDES permit fees are eligible for reimbursement only for the first occurrence after the disbursement of these funds.

What local government agencies are eligible to receive the funding?

Counties and local health districts are eligible to receive the WPCLF HSTS assistance. The local government agency may elect to have a local program office such as a Community Housing Improvement Program (CHIP) agency, Community Action, or county regional planning commission administer the applications of homeowners, prepare contracts and payment requests, and distribute the HSTS funds.

The local government agency must pass a resolution authorizing an individual to enter into a WPCLF assistance agreement.

The local government agency must agree to perform all the HSTS repair and/or replacement actions that it funds pursuant to a contract between itself and an HSTS contractor. Only construction performed under contracts between the local government agency and its HSTS contractors will be eligible for reimbursement. Each contract must be submitted and approved by Ohio EPA prior to the execution of that contract. Improvements performed under contracts between HSTS contractors and individual homeowners are not eligible for assistance under this program.

How will local government agencies be selected to receive these funds?

Ohio EPA will receive nomination/application forms, and will enter into WPCLF assistance agreements with eligible local government agencies. Local government agencies must demonstrate their legal, managerial, and financial capability, and agree, to:

- Use effective and efficient means to solicit eligible local homeowner applications;
- Evaluate and select local applicants, and confirm homeowner income;

- Work with local health districts and/or contractors on all aspects of systems permitting and installation;
- Certify and document that all funding conditions, and HSTS installation/permitting requirements will be met;
- Use generally accepted accounting practices to document the disbursement of payments to contractors; and
- Prepare and file all project documentation required as conditions for the award of assistance.

Ohio EPA may reviewed past performance of previous grantees when awarding funds to eligible local government agencies. Past performance review may include, but is not limited to, evaluating use of funds (e.g., total disbursements from previous grant awards, outstanding balances on current awards, etc.), compliance with program requirements and capacity to manage additional awards.

How will homeowners receive the financial assistance?

The eligible local government agency will enter into a WPCLF assistance agreement with Ohio EPA wherein it agrees to administer the distribution of principal forgiveness funds to qualifying homeowners according to the terms of the agreement, this Guidance, and the operation of the PMP.

The local government agency/local health district will solicit and identify local homeowners that have failing HSTS in need of repair or replacement, and that meet the income eligibility criteria.

The local health district will certify that the HSTS is failing and will work with the homeowner, a site and soil evaluator, designer and HSTS installer as needed to determine a cost-effective solution that meets state and local rules to resolve the failure – either repair of the existing system, partial system replacement, total system replacement, or connection to existing sanitary sewer system.

The local government agency/local health district will select a HSTS appropriate for the property.

Upon verification of the successful and approved installation by the local health district, the local government agency will submit documentation and a payment request for the eligible system cost to Ohio EPA, Division of Environmental and Financial Assistance.

Ohio EPA will instruct OWDA to disburse payments to the local government agency. The local government agency will then be responsible for payment to the HSTS system installer, and any other contractors involved in the installation.

What are the eligibility criteria for homeowners to receive funding?

Homeowners may qualify for one of three tiers of funding, depending upon the size of their households, and their aggregate household incomes. The three tiers are based on U.S. Department of Health and Human Services Poverty Guidelines for 2025 which can be found at: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>.

Homeowners whose incomes are at or below 100% of the U.S. Department of Health and Human Services 2025 Poverty Guidelines will receive 100% of the eligible repair/replacement cost for the HSTS.

Homeowners whose incomes are between 100% and 200% of the U.S. Department of Health and Human Services 2024 Poverty Guidelines will receive 85% of the eligible repair/replacement cost for the HSTS.

Homeowners whose incomes are between 200% and 300% of the U.S. Department of Health and Human Services 2024 Poverty Guidelines will receive 50% of the eligible repair/replacement cost for the HSTS.

Table H-2. 2025 U.S. Dept. of Health & Human Services Poverty Guidelines for Households

Persons in Family/Household	100% Poverty Guideline (100% PF)	100%-200% Poverty Guideline (85% PF)	200%-300% Poverty Guideline (50% PF)
1-4	\$ 32,150	\$ 64,300	\$ 96,450
5	\$ 37,650	\$ 75,300	\$ 112,950
6	\$ 43,150	\$ 86,300	\$ 129,450
7	\$ 48,650	\$ 97,300	\$ 145,950
8	\$ 54,150	\$ 108,300	\$ 162,450

For families with more than 8 persons, add \$5,500 for each person.

The local government agency has conducted a documented verification of the homeowner's household size and income using established processes for similar grant programs. The local health district must document that the HSTS serving the home where the owner resides is failing or has failed. The homeowner(s) receiving the assistance has provided documentation that they are the titled owner(s) of the property where the sewage system will be improved.

What is the process and timeframe for funds distribution?

A local government agency with an approved program application will be placed on the WPCLF draft IPL. Upon approval of the Intended Projects List as listed in the final 2025 PMP, Ohio EPA will make the principal forgiveness funds available to the local government agency via a WPCLF assistance agreement. As payment requests that document costs incurred for individual HSTS improvements are submitted by the local government agency, Ohio EPA will review the submissions and will direct the disbursement of approved amounts to the local government agency. Local health districts may include administrative costs not to exceed 3% of total eligible project costs for HSTS repair, HSTS replacement, or sewer connection construction projects. Administrative costs will be reimbursed as part of the typical invoicing process; we will not issue an up-front, lump sum for administrative costs. The eligible administrative costs can only be associated with actual staff time. Costs for equipment, travel, overhead, or any other indirect costs are not eligible. The county is responsible for retaining all necessary documentation that these requirements are satisfied.

Payment requests will not be approved by Ohio EPA unless they include final inspection certifications from the local health district.

How will homeowners be made aware of the availability of these funds?

The local government agency that applies for the assistance will be responsible for conducting effective advertising and outreach to unsewered area homeowners, and for coordinating with local health departments to identify and inform homeowners with failing HSTS.

Where will local homeowners apply for these funds?

A homeowner will apply to the local government agency that has entered into the WPCLF assistance agreement with Ohio EPA to receive WPCLF funds for this project.

Who will determine if the HSTS is failing?

The local health district where the system is located will evaluate the sewage system and document whether it meets the criteria for system failure established in the Ohio Revised Code, Ohio Administrative Code, and by the Ohio Department of Health

What criteria will local government agencies use to verify homeowner income?

Local government agencies must use methods accepted by federal government programs to verify income, and each homeowner(s) must demonstrate that their household income levels do not exceed the applicable program eligibility criteria.

What are some of the responsibilities of the local government agency?

1. Enter into a WPCLF assistance agreement with Ohio EPA and administer the funds it receives according to the terms of the agreement.
2. Review applicants; determine eligibility using local, accepted income verification criteria; select applicants and issue awards.
3. Oversee the implementation of the agreements between the local government agency, the system owner, and the contractors hired for HSTS installation. These agreements must detail the terms and conditions for receipt and management of the principal forgiveness funds, including but not limited to:
 - a. obtain permission to enter property, conducting all site and soil evaluation work as needed;
 - b. participation in the design and HSTS selection process;
 - c. obtain all permits or permit coverage as required;
 - d. installation of the selected HSTS;
 - e. document payment of the homeowners' 15% cost share or 50% cost share for those homeowners qualifying for the 85% principal subsidy and 50% principal subsidy, respectively;
 - f. obtain an operation permit as locally required; and
 - g. obtain any maintenance or service contracts required by the local health department for the installed HSTS.
4. Maintain name, address and contact information of homeowners receiving assistance, along with records of the HSTS installation costs.
5. Obtain verification from the local health district that the HSTS of the applicant is failing and that repair or replacement or connection to an existing sanitary sewer system is needed.
6. Obtain copy of the final inspection certification from the local health district showing that the completed HSTS installation work has been approved.
7. Ensure that the homeowner has obtained a service agreement for maintenance of the HSTS by a qualified service provider, if required based on the type of HSTS installation.
8. Submit WPCLF HSTS payment request forms to Ohio EPA DEFA for payment of the HSTS installation work, including any soil evaluation or system design work. The payment requests must include the invoices from the installation contractors and/or the firms performing soil evaluation and system design work, and the final inspection certification from the local health district (payment requests which are for only soil

evaluation and system design work are not required to include the final inspection certification). Local health districts may include administrative costs not to exceed 3% of total eligible project costs for HSTS repair, HSTS replacement, or sewer connection construction projects.

9. Process payment to the contractor(s) performing the repair or replacement of the HSTS.
10. Ensure that in the case of a replacement discharging HSTS, the applicant works with the local health district to obtain an Ohio EPA General NPDES permit prior to system installation.
11. Ensure that documentation related to the HSTS repair/replacement program is retained for a minimum of five years and in accordance with Ohio public records law. Documentation to be retained includes, but is not limited to, all documentation referenced in the *HSTS Owner Responsibilities/Requirements* question, below.

What are some of the responsibilities/requirements of the HSTS owner?

1. Own a failing on-site or discharging HSTS.
2. Make application to the local government agency that has a WPCLF assistance agreement with Ohio EPA for the HSTS funding.
3. For those homeowners receiving 85% or 50% principal forgiveness, document the expenditure of 15% or 50%, respectively, of the cost of the project by direct cash payment, loans or grants from other local, state or federal programs or charitable organizations.

If a cost is directly attributable and necessary for the HSTS improvements being installed, but is not eligible for principal forgiveness participation, the cost may be included as part of the 15% or 50% homeowner contribution to the project.

4. Obtain any required permits from the local health district in the case of a replacement discharging HSTS, the homeowner shall work with the local health district as needed to obtain an Ohio EPA NPDES permit.
5. Provide permission to the local government agency and the HSTS contractor for installation of a replacement HSTS or repair of an existing HSTS.

6. Obtain an operation permit as required by the local health district, and obtain a service contract for maintenance of the system, if required based on the type of system installation.

What are some of the responsibilities of the Local Health Districts?

1. When not acting as the primary local government agency, assist the local government agency with identifying failing systems and providing information to the system owners on the availability of these funds.
2. Issue a certification of failure of the homeowner's system, based upon an evaluation of existing, known data and/or site inspections.
3. Review the site and soil evaluation, proposed system design, and issue a permit for installation as appropriate.
4. Conduct reviews of proposed system designs, site inspections, and final inspections as necessary to ensure a system installation is compliant with local, state rules and permits, and the requirements of the WPCLF assistance agreement.
5. Ensure that each system improvement funded by the WPCLF is designed to maintain compliance with ORC Chapter 3718 and OAC Chapter 3701-29.
6. Certify to the local government agency that the system repair/replacement has been completed, that the proposed design and installation complies with all applicable local, state rules and federal requirements, and the terms of the WPCLF assistance agreement.
7. Issue an operation permit to the system owner and ensure, if applicable, that an appropriate maintenance contract is established between the system owner and a service provider with a maintenance schedule appropriate for the system installation and/or the manufacturer's requirements.
8. Implement an inspection program requiring operation and maintenance for HSTS (if not in existence already) to track these systems and ensure that regular system maintenance is conducted (the local health district may establish fee(s) for this purpose).
9. Conduct enforcement as necessary to ensure compliance during installation and for the life of the system.

What is the role of the Ohio Department of Health (ODH)?

ODH will provide technical support as needed with system evaluations, designs, permitting, and inspection. ODH will also assist and coordinate with Ohio EPA as needed with administration of the program.

What are some of the responsibilities of Ohio EPA?

Ohio EPA will receive the WPCLF HSTS nomination/application forms from the local government agencies, and will enter into WPCLF assistance agreements with qualified local government agencies. Ohio EPA will also coordinate and review contractual and reporting requirements for the funds, review payment requests and supporting documentation, and authorize the disbursement of funds to the local government agencies.

What is the overall process?

1. Local government agencies submit nomination/application forms to Ohio EPA for funding through the WPCLF HSTS Principal Forgiveness Program.
2. The 2025 WPCLF IPL is finalized with the total amount of HSTS funding set aside for each local government agency.
3. The local government agency passes a resolution authorizing a representative to enter into the WPCLF assistance agreement for the HSTS funding.
4. The local government agency identifies specific homeowners who are eligible for the HSTS funding.
5. The local government agency agrees to use the bid and construction contract template documents provided by Ohio EPA DEFA or submits a proposed contract and bid document template(s) for installers, designers, and/or soil analysts to Ohio EPA for approval. The approved contract is then used for all future contracts under this program or until such time that the program contract requirements change. (see HSTS Contract Guidance).
6. The local government agency signs and enters into the WPCLF assistance agreement with Ohio EPA.
7. After the WPCLF assistance agreement has been signed by all parties and OWDA has set up an account to encumber the funds, the local government agency advertises (formally or informally) for bids from contractors. Bid advertisement should include all the requirements for this program so that contractors can make an accurate bid.

8. The local government agency receives and opens bids. Once the successful bidder is chosen, the local government agency sends the HSTS Contract Document packet, including a completed HSTS Contract Cover Sheet, the materials outlined on the cover sheet and the successful bidder's complete bid, to Ohio EPA DEFA for review.
9. Upon Ohio EPA's approval of the HSTS Contract Document packet, the local government agency may execute the contract. The final signed contract is then sent to Ohio EPA DEFA for filing.
10. If any changes occur to the contract (monetary or non-monetary), a change order will need to be submitted to Ohio EPA. Changes will need to be approved prior to disbursement of funds (see HSTS Contract Guidance).
11. Once the local health district inspects and approves the installation of the HSTS or the repair work, the local government agency can submit a payment request to Ohio EPA. Local health districts may include administrative costs not to exceed 3% of total eligible project costs for HSTS repair, HSTS replacement, or sewer connection construction projects.

Appendix H

Financing Opportunities for Nonpoint Source (NPS) Pollution Control Projects

ORC Section 6111.036 limits WPCLF funding to three main areas: 1) publicly-owned projects whose components meet the definition of "construction" and "treatment works" in Section 212 of the CWA (see Appendix A), 2) publicly or privately-owned nonpoint source (NPS) management projects which implement a NPS management program under Section 319 of the CWA (in Ohio, the Ohio Nonpoint Source Management Program), and 3) projects that implement Section 320 estuary plans.

1. HSTS Abandonment and Lateral Sewer Construction

Some entities have expressed an interest in developing a loan program specifically for the purpose of abandoning existing HSTS and replacing them with central wastewater collection and treatment. Such programs need to be established through a Memorandum of Understanding (MOU) between the local entity(ies) planning and implementing the program and Ohio EPA.

Financing the abandonment of HSTS addresses the problems caused by failing HSTS or HSTS illicitly connected to storm sewers.

HSTS abandonment and lateral construction will be funded for only two situations: for connection of existing buildings to either 1) existing or 2) new central sewers. Financing will not be provided for the connection of buildings which are under construction, or which are not in existence as of the date of the establishment of the local program through the MOU.

When HSTS abandonment and lateral construction are being financed, the local entity(ies) planning and implementing the program must: 1) provide documentation from either the local health department or Ohio EPA district office that the area is experiencing HSTS failures and 2) demonstrate that the best means of addressing these failures is by abandoning the HSTS and providing a connection to a central sewer service, as opposed to HSTS repair or replacement. Such financing can also include funding for HSTS abandonment and lateral construction to eliminate illicit discharges of HSTS to municipal storm sewers, when done as part of an approved Phase II storm water management program.

The local program can be established and administered either by a local health department, the municipality who will own the wastewater treatment system, or both. The entity or entities responsible for managing the program will set up a process for

identifying qualifying building owners and notifying them of the availability of the program. This process will be identified in the MOU between the local implementers and Ohio EPA.

Under the MOU, the owner of the public sewer will be responsible for approving the plans for septic system abandonment and lateral construction and providing building owners with a certificate of qualification, which the building owners can take to a bank for financing the improvements. The installation of the lateral sewers must be inspected by the owner of the public sewer (or a representative of the owner) to ensure that the construction materials and installation procedures meet Ohio EPA's requirements. An inspection log must be maintained and be made available for review by the Ohio EPA upon request.

The entities responsible for managing the program will report quarterly on the number and locations of certificates issued to Ohio EPA.

The entities responsible for managing the program will ensure the proper installation of lateral sewers by certifying the following:

- a. Lateral sewers are constructed of acceptable materials. The construction materials used (pipe, joints, wyes or tees, bedding, backfill, etc.) must be at least equal to that used in the public collection system. Specifications for materials and installation shall be approved by Ohio EPA as a part of the Memorandum of Understanding between Ohio EPA and the responsible entity(ies) establishing the local program.
- b. Lateral sewers are installed properly, including the tie-in with the collector sewers. New sewer laterals must be constructed from the house foundation to the public sewer - no parts of any existing lateral or septic system can be re-used. The lateral sewer must be installed with a minimum slope of 0.4 percent. If possible, leakage tests will be conducted prior to placing the lateral into use.
- c. The existing septic systems are properly abandoned. Septic tanks must be cleaned out and the contents disposed of in accordance with state and federal regulations. The abandoned tanks must be perforated and filled with clean fill with permeability no greater than the surrounding natural soils.

Direct Loans for NPS Activities

Ohio EPA can, and has, made direct loans to public and private entities for NPS pollution control activities.

1. Household Sewage Treatment System Improvement and Inspection Programs

a. County Revolving Loan Programs for Household System Upgrades

Counties, cities, and villages can obtain a direct loan from the WPCLF to establish programs in conjunction with their respective local health departments for providing loan assistance to private individuals to upgrade household sewage treatment systems.

To obtain a WPCLF loan for this purpose, the municipality will need to provide an acceptable management plan outlining a process for identifying qualified household sewage treatment system owners and notifying them of the availability of the program, a Memorandum of Understanding between the municipality and the health department detailing their respective responsibilities, a dedicated source of repayment (generally repayments from the loans made to system owners) and a source of security for the loan (such as general obligation funds or certain government securities). The Memorandum of Understanding must establish that the municipality will administer the program, and that the health department will provide technical approvals of the improvements. The program may not provide financing for improvements to systems for buildings which are under construction or which are not in existence as of the date of the WPCLF loan award.

Funding will be provided at an interest rate of 0.0 percent. The municipality may then charge from zero percent up to market rates of interest for their loans to private individuals, and may use excess interest earnings to capitalize revolving loan programs for financing household sewage treatment system improvements.

b. Local Health District Inspection Program Start-Up

The WPCLF will consider requests from local health districts to provide 0% loans for up to 5 years to fund the “start-up” costs for local health districts associated with instituting an inspection program for household sewage treatment systems and semi-public disposal systems as authorized by House Bill 110. These costs can include system inventory, equipment, database development, training, and staffing costs for the program.

These direct loans are designed to help local health districts establish inspection programs by providing capital to cover initial costs until the fee system for inspections can support the program. The funds are not to be used for routine operation costs once fees being collected are sufficient to support the system. The applicant must submit an inspection program plan that outlines objectives, a methodology, and a budget (including personnel, software, and other equipment needs). The plan should also explain when the program is anticipated to become self-sufficient and how the loan will be repaid.

2. Direct Loans for Other NPS Projects

The Ohio EPA can consider awarding direct loans to other NPS project activities, provided that they are a Clean Water Act eligible activity (see Appendix D), and that they meet all program requirements. Some examples of potentially eligible NPS project activities are listed on the WPCLF project nomination form. Direct loans for NPS project activities can be awarded to either public or private entities, but all applicants should be aware that, as with all direct WPCLF loans, a dedicated source of repayment and security for the loan will be required. Full financial disclosure will be required, and unless otherwise excluded, those records will be considered public information. The interest rate assigned to these loans for public applicants will use the same methodology as described in Appendix H (WPCLF Interest Rates and Terms). The interest rate assigned to loans to private applicants will be the standard interest rate. Private applicants should also be aware of the Private Applicant Pre-Application Fee.

Appendix I

Funding for Storm Water Activities

To help Ohio communities address this source of water quality impacts, storm sewers and storm water related activities, including “green infrastructure” related to storm water controls, are eligible for funding through the WPCLF.

Eligible storm water activities

WPCLF funding is available for the capital costs of storm water activities. Planning, design and construction or implementation activities are all eligible. However, WPCLF funding cannot be used for ongoing personnel, operation, and maintenance costs associated with storm water control and treatment. For example, planting trees and shrubs, equipment purchases and the development and initial delivery of education programs are capital projects that are eligible for funding, but the salary of the person operating the purchased equipment is not eligible.

The WPCLF can provide financial assistance for the development and implementation of watershed projects meeting the following criteria:

- Watershed management of wet weather discharges: The management of municipal combined sewer overflows, sanitary sewer overflows, and stormwater discharges, on an integrated watershed or subwatershed basis for the purpose of demonstrating the effectiveness of a unified wet weather approach.
- Stormwater best management practices: The control of pollutants from municipal separate storm sewer systems for the purpose of demonstrating and determining controls that are cost-effective and that use innovative technologies to manage, reduce, treat, recapture, or reuse municipal stormwater, including techniques that utilize infiltration, evapotranspiration, and reuse of stormwater onsite.
- Watershed partnerships: Efforts of municipalities and property owners to demonstrate cooperative ways to address nonpoint sources of pollution to reduce adverse impacts on water quality.
- Integrated water resource plan: The development of an integrated water resource plan for the coordinated management and protection of surface water, ground water, and stormwater resources on a watershed or subwatershed basis.
- Municipality-wide stormwater management planning: The development of a municipality-wide plan that identifies the most effective placement of stormwater technologies and management approaches, to reduce water quality impairments from stormwater on a municipality-wide basis.
- Increased resilience of treatment works: Efforts to assess future risks and vulnerabilities or publicly owned treatment works to manmade or natural disasters, including extreme weather events and sea-level rise, and to carry out measures, on a systemwide or area-wide basis, to increase the resiliency of publicly owned treatment works.

Appendix J

Principal Forgiveness

The goal of providing principal forgiveness to WPCLF projects is to assist Ohio communities and their rate payers with affordable financing solutions for their projects. The objective of the WPCLF principal forgiveness subsidy is to help make these necessary projects more affordable. The federally mandated affordability criteria is the primary determiner of the WPCLF applicants that are eligible for principal forgiveness (PF). Readiness-to-proceed criteria is a primary determiner of awards for PF eligible projects.

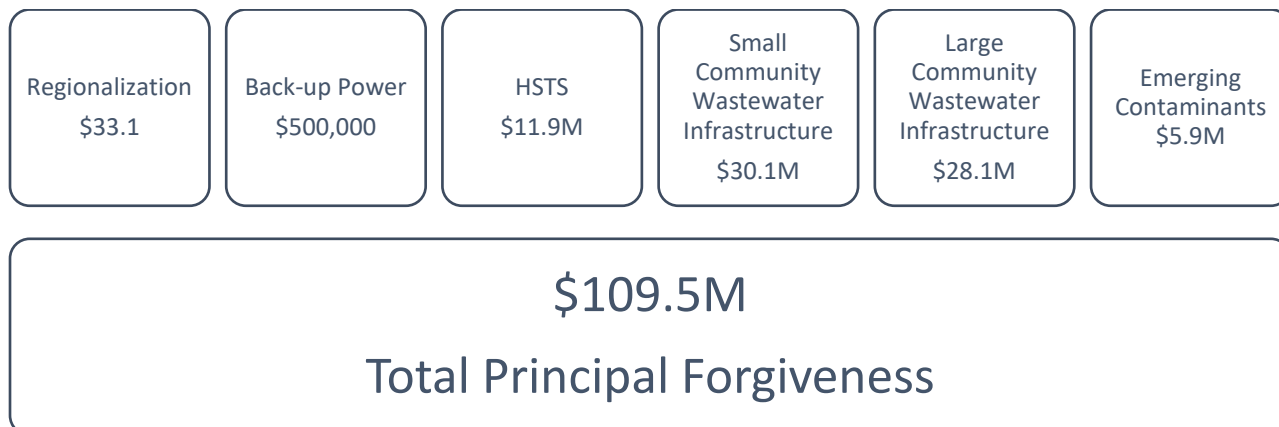
Principal Forgiveness Distribution

For PY 2026, the maximum amount of principal forgiveness from capitalization grants that Ohio EPA can offer is up to \$109.5 million. This number is derived from required allocations in the federal appropriations legislation as well as the limitations prescribed in the Clean Water Act (CWA). The range of principal forgiveness allowed under the CWA is a minimum 10% up to a maximum 30%. An additional 10% is required from the federal appropriation. The full amount of principal forgiveness is intended to be awarded in PY 2026. To maximize the availability of principal forgiveness to as many eligible entities as possible, only one principal forgiveness award will be allotted per eligible entity each program year. Further, if a project receives additional grants, earmarks, or other sources of funding that don't require repayment, WPCLF principal forgiveness funding may be reallocated to ensure the most effective use of principal forgiveness funding.

Projects will be ordered by their Integrated Priority System (IPS) scores then prioritized based on the readiness-to-proceed ranking and finally by funding request lowest to highest. For projects with the same IPS score and readiness-to-proceed score, Agency priorities such as orders or verified complaint and service to unsewered areas will be considered.

For PY 2026, projects from communities that met affordability criteria were grouped by population size; small communities with a population less than 10,000, large communities with a population over 10,000 and regionalization. Large community projects were further consolidated by project type including sewer overflows and human health. Each group was evaluated for PF based on project score and readiness-to-proceed. The highest scoring and most ready-to-proceed construction projects were considered for PF. Other high scoring projects with lower readiness-to-proceed scores were considered for PF funding for design or planning activities.

The following chart illustrates the distribution of principal forgiveness for PY 2026:



Principal Forgiveness for Regionalization Projects

For the purpose of principal forgiveness, types of regionalization projects include the following:

- Consolidation of two or more existing publicly-owned wastewater treatment works.
- Construction of sanitary sewers in a community with failed household sewage treatment systems (HSTS) and transmission to either an existing publicly-owned wastewater treatment works or a new treatment facility constructed and managed by an existing and established publicly-owned wastewater treatment system with adequate technical, managerial, and financial capacity to operate the facility.
- Construction of sanitary sewers in two or more communities with failed HSTS and construction of a new regional wastewater treatment works.
- Connection of the existing sanitary collection system served by a privately-owned, failed WWTP (e.g., mobile home park, residential subdivision or similar) to an existing publicly-owned treatment facility.

Where feasible, regionalization is Ohio EPA's preferred alternative for major improvement projects including a new WWTP, plant expansion, major WWTP improvements, or extensions to unsewered areas. An approved regionalization evaluation is required for design or construction loans for these major improvement projects prior to loan award. A maximum of \$4 million in principal forgiveness will be available for each regionalization project. Zero percent (0.00%) interest loans are available up to \$10 million of the remaining project costs.

Principal Forgiveness for Household Sewage Treatment Systems

Principal forgiveness for Household Sewage Treatment System (HSTS) replacements and upgrades will be awarded under Section 603(i)(1)(B)(iv) of the Clean Water Act as sustainable projects and, as such, the Affordability Criteria are not used as a determiner of which local health districts are eligible. Appendix G outlines the provisions and requirements (including homeowner income limits) for these projects. Completed, approved, and signed HSTS principal forgiveness loan agreements must be received by May 31, 2026.

Previous HSTS award recipients were evaluated based on past performance including, but not limited to, evaluating use of funds (e.g., total disbursements from previous grant awards, outstanding balances on current awards, etc.), compliance with program requirements and capacity to manage additional awards.

Principal Forgiveness for Back-up Power

Principal forgiveness will be available for the procurement and installation of back-up power for wastewater treatment facilities.

During Ohio EPA's technical and engineering review of the proposed treatment facilities, our staff will work with applicants and their consultant to identify portions of construction projects that qualify as backup power facilities. The WPCLF applicants are encouraged to identify components that potentially qualify for this offer. No other special notification or nomination will be required.

A per project maximum of \$50,000 will be available for back-up power. As projects are evaluated, Ohio EPA will award this principal forgiveness on a "first come, first served" basis. Back-up power principal forgiveness awards are limited to one per entity.

Principal Forgiveness for Municipal Wastewater Infrastructure Projects

Principal forgiveness will be allocated to eligible municipal wastewater collection and treatment projects up to a maximum \$4 million per project. If the project will be partially funded with principal forgiveness, then WPCLF loan funds will be offered at the applicant's normal interest rate to cover the outstanding project costs. Loan discounts may also be applied where applicable.

An emphasis on projects that are ready-to-proceed to ensure that the principal forgiveness funds are obligated during the program year. Ohio EPA staff will be working very closely with fundable principal forgiveness projects during the year to give them every opportunity to develop a fundable project that can be awarded by the September deadline, further described below.

If there are principal forgiveness funds remaining from the FFY2025 capitalization grant, Ohio EPA may offer the remainder to one of the following:

- 1) The highest-ranking project on the principal forgiveness list that received only partial principal forgiveness funding earlier in the year, or
- 2) The highest-ranking project on the principal forgiveness list that received principal forgiveness funding earlier in the year; but, due to cost overruns, the community had to request a loan to cover the additional costs, or
- 3) The highest-ranking project that proceeded with a loan earlier in the program year but without any principal forgiveness. That entity's loan agreement may be modified to include a principal forgiveness amount.

From time to time and in addition to current PY capitalization grant funds, a reconciliation of previous federal capitalization grants is performed to ensure allocated principal forgiveness dollars were expended. Project savings and unused funds are recaptured and made available for program initiatives such as HSTS or regionalization projects.

Principal Forgiveness for Emerging Contaminants

Principal forgiveness will be available for emerging contaminant (EC) projects from available EC capitalization grants. Up to \$5.9M will be available during PY2026 for EC related projects. EC projects may be nominated at any time during the program year.

Affordability Criteria

Statutory Basis - Based upon changes made in 2014 to the Clean Water Act [see Section 603 (i)(2)(A)], Ohio EPA is required to develop affordability criteria, and use that criterion to determine what communities or districts qualify for additional financial subsidy (i.e., principal forgiveness). These criteria must include, at a minimum, "...income and unemployment data, population trends, and other data determined relevant by the State..." Sections of the Water Resources Reform and Development Act of 2014 (WRRDA), plus Section 301 of the Public Works and Economic Development Act of 1965 (PWEDA) are also relevant.

With the passage of the Bipartisan Infrastructure Law (BIL) in November 2021, USEPA encouraged states to evaluate affordability criteria and make adjustments, where appropriate. Prior to each program year, Ohio EPA carefully considers the affordability criteria and will make adjustments, if needed, with these goals in mind:

- Improve transparency
- Utilize socio-economic factors relevant for Ohio
- Utilize the most current publicly available data
- Create parity between clean water and drinking water SRF program criteria for principal forgiveness

Main Components – The following constitute the major elements of the new affordability criteria and build on our previous use of socio-economic statistics without over-evaluating the concept of “hardship”:

- Median Household Income
- Poverty Rate
- Unemployment rate
- Percent population change

For PY 2026 an applicant that meets **any three of the four** criteria may be considered for PF.

<u>Economic Benchmarks</u>	<u>Program Value</u>
<u>Median Household Income (MHI) less than or equal to statewide average</u>	≤ \$69,680
<u>Individuals with income below 200% of poverty level greater than or equal to statewide average</u>	≥29.43%
<u>Unemployment Rate greater than or equal to statewide average</u>	≥4.85%
<u>Percent population change 2010-2020</u>	≤ 150% change

Income surveys are not accepted as a source of MHI information.

Additional background information for the updated criteria is listed below:

1. MHI – Median Household Income in the Past 12 months, 2023 ACS 5-year Estimates
2. Unemployment Rate - Selected Economic Characteristics, 2023 ACS 5-year Estimates, Population 16 Years and Over in Civilian Labor Force Unemployment Rate
3. Poverty Rate - Poverty Status in the Past 12 months, 2023 ACS 5-year Estimates, Individuals with Income Below 200% of Poverty Level
4. Percent population change from 2010-2020

ACS Source Tables:

B01003 - TOTAL POPULATION

B19013 - MEDIAN HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2016 INFLATION-ADJUSTED DOLLARS)

DP03 – SELECTED ECONOMIC CHARACTERISTICS

S1701, POVERTY STATUS IN THE PAST 12 MONTHS

Each year, Ohio EPA will review the readiness-to-proceed criteria and apply them to determine which municipalities may qualify for additional subsidy. Counties and other non-municipality applicants (such as sewer districts) will be evaluated using a parallel approach. Communities,

counties or districts that nominate a regionalization project benefitting a community that meets affordability criteria will be considered for PF funding. Also, recognizing that the project area and service area populations paying for a project's debt service likely won't be known until after a project's nomination form is received from a county or sewer district. In those few cases where individual municipalities are part of a sewer district but are still responsible for paying for their own wastewater systems, these communities will be evaluated like other incorporated areas. In all other instances, county data will be used. A draft list of all qualifying entities will be prepared and made available for public review when the PMP is prepared each year. After public review and comment, a final list will be posted on Ohio EPA-DEFA's website.

Readiness-to-proceed Criteria for Principal Forgiveness

Beginning in PY 2019, Ohio EPA formalized a process to evaluate readiness-to-proceed for principal forgiveness eligible projects. The criteria and points for readiness-to-proceed are identified and further described below.

Only projects submitted by entities eligible for principal forgiveness will be reviewed for readiness-to-proceed. This is a secondary evaluation to the project score using the Integrated Priority System. The readiness-to-proceed score is based on project information readily available at the time of evaluation and provided with the project nomination.

For projects with the same project score and readiness-to-proceed score, Agency priorities (e.g., regionalization, combined sewer overflows, unsewered areas, Agency orders or verified complaint, etc.) will be the tie-breaker. If an Agency priority is not applicable, projects will be ranked lowest to highest cost.

Readiness-to-Proceed Points:

- Established user charge system (1 point)
- Approvable facility plan submitted with project nomination (1 point)
- Design underway (1 point)
- PTI application submitted (1 point)
- PTI approved (1 point)
- Public participation (1 point)

Established user charge systems for water and wastewater utilities should adequately account for debt service, system operations and maintenance, and capital improvements. For new utility systems, provide documentation of the proposed user charge system and collection schedule for a pre-construction sewer charge or planning fee. The minimum expectation is that collection of a pre-construction sewer charge or planning fee is sufficient to repay any current or proposed pre-construction debt service (i.e., planning or design loans) and will

continue to be collected until the user charge system is fully implemented. For existing systems, include a copy of approved user charge legislation with current rates.

Approvable project planning information (facility plan, preliminary engineering report, etc.) is required for all design and construction projects. Information submitted with the project nomination must be adequate for a complete planning review. A reference guide for project planning information is available online: [WPCLF Project Planning](#)

For projects in design, submit a written project update with the nomination. For design projects not financed through the WPCLF, also provide a copy of the executed agreement for services.

Most WPCLF projects require either a Permit to Install (PTI) and/or a National Pollutant Discharge Elimination System (NPDES) permit in advance of construction. A PTI application submittal is a considerable project milestone and indicates that the project has progressed significantly towards construction financing. For projects that do not require a PTI, describe the status of design or provide completed plan sheets. To meet the readiness-to-proceed criteria, complete PTI applications must be submitted by the end of the nomination period (typically the end of August).

Public participation requirements depend on the project and must demonstrate adequate opportunity for public awareness. Public participation is most critical for projects that will increase bills or impact residents by construction activity (typically new sewer construction, regionalization, or high-cost projects). Include with the nomination a description of outreach to the affected public and any responses received along with supporting documentation. Outreach may include meetings, information available online, news releases or news articles, and mailings or direct contact with current or potential customers. Lack of documentation may limit readiness-to-proceed points, if applicable.

General Provisions of Principal Forgiveness

Each year, the projects that meet the applicable principal forgiveness criteria will be identified on the Intended Projects List with the eligible project costs that the WPCLF may provide in the form of principal forgiveness.

The amount, eligibility, and priorities of principal forgiveness funds are directly related to the annual capitalization grant issued by U.S. EPA. This, combined with changing demographics of some communities as it relates to meeting the “affordability” criteria, severely limits any Ohio EPA commitment beyond a given program year. As such, Ohio EPA will only structure the distribution of principal forgiveness funds within the current program year; we will not commit priorities or funds beyond that.

For projects that qualified for principal forgiveness during the current program year, the award of principal forgiveness must be made by the end of September of that program year. No funds will be “carried over” for a community beyond the current program year. If a community was listed as being eligible for principal forgiveness in the current program year, but did not receive the award of assistance in that program year, it will need to re-nominate for the following program year, and will be ranked against other principal forgiveness projects nominated for that program year. The funds do not carry over from year to year, and the offer of principal forgiveness to a particular applicant does not carry over from year to year.

The principal forgiveness amount for an intended project will be based on the actual loan amount. If bids come in below estimate, the principal forgiveness amount will be reduced; if bids come in above estimate, the applicant will be offered WPCLF loan funds at the applicable rate to cover the additional cost. The amount of principal forgiveness will not exceed the nominated amount.

Based on cost adjustments during construction, the amount of principal forgiveness may be adjusted down at the project’s closeout to reflect the current project costs for which the project now qualifies. This will include any loan supplements that may be necessary during the course of the project. Necessary scope increases will receive WPCLF loan assistance without a principal forgiveness subsidy.

A project’s prior-incurred planning and design costs can only be considered for principal forgiveness as part of the project’s WPCLF principal forgiveness-eligible construction loan if requested at the time of project nomination.

The final WPCLF PMP will identify an approximation of funding to be offered as principal forgiveness to all qualifying projects, pending receipt of as-bid costs up to the maximum amount nominated. This will allow for some fluctuations from the as-bid costs of projects receiving principal forgiveness during design and construction. For example, this will ensure that if any intended principal forgiveness projects drop out or receive additional non-WPCLF funding (and therefore need less WPCLF/principal forgiveness funding), or have as-bid decreases, the WPCLF’s total principal forgiveness awards will remain within acceptable limits.

Only the information applicable to the principal forgiveness criteria will be considered in the determination of a project’s qualifications for principal forgiveness.

Ohio EPA is requiring that all fundable principal forgiveness projects receive their awards within the program year. For HSTS principal forgiveness, loan agreements must be signed and submitted by the end of May. For municipal wastewater principal forgiveness projects, awards must be made no later than September. In addition, applicants will be required to adhere to project milestones, and maintain an acceptable schedule leading up to the award of assistance, or they may be bypassed.

Appendix K

Integrated Priority System (IPS)

Ohio's Integrated Priority System (IPS) is used annually to prioritize projects on the WPCLF PPL. The IPS rates a project by considering the protection of human health and/or the protection or restoration of water resources.

WPCLF

WPCLF projects are rated based on three factors: Human Health, Water Resources and Economic Need

Human Health

Actions addressing documented human health concerns from waterborne pathogens or pollutants are the highest priority.

- a. First Priority - (40 points) addressing a documented disease outbreak.
- b. Second Priority - (35 points) addressing a documented human health threat from either:
 - failing household sewage treatment systems,
 - sewage backing up into basements or onto residential properties (due to inadequate capacity of the sewer system), or
 - other risk to a human-related water use (from either drinking water contamination, bathing beach closures, or fish contamination resulting in consumption advisories) which is documented by data and directly related to the community/discharge.
- c. Third Priority - (30 points) eliminating dry weather overflows from either sanitary sewers or combined sewers due to inadequate capacity of the sewer system.
- d. Fourth Priority - (9 points, plus 0.2 point for each overflow eliminated) addressing wet weather overflows from either sanitary sewers or combined sewers by either:
 - eliminating the overflows;
 - for combined sewers only, reducing the volume of overflows by either:
 - replacing combined sewers with separate sanitary sewers,
 - providing additional storage, or
 - installing an express sewer to route sanitary flow out of the combined sewer system directly to the treatment facility; or
 - for combined sewers only, providing at least advanced primary treatment for overflows.

No Human Health Priority - (0 points) an action which does not qualify under any of the above categories.

Water Resources

Actions addressing water resources constitute the second major category of the ranking system. Actions are ranked in relation to their protection or restoration of rivers and streams, inland lakes, Lake Erie, the Ohio River, wetlands, and ground water. Points achievable under this category vary depending on the aquatic life use designation and attainment status of the affected water resource. Projects with qualifying actions can receive between 15 and 24 points in their project rating score.

Economic Need Factor

Publicly-owned treatment works projects that qualify under the hardship interest rate guidelines for either 0% or 1% percent receive 4 points in their project rating scores.

WRRSP Project Ranking

WRRSP projects will be ranked in two categories: the Water Resource Protection Category and the Water Resource Restoration Category.

- Water Resource Protection Category - This category consists of projects that protect the long-term protection of high-quality water resources.
- Water Resource Restoration Category - This category consists of projects that address impairments to the water resource and their long-term protection.

Beginning in program year (PY) 2020, the WRRSP added a new subcategory of restoration to specifically address projects involving multiple dam removals in urban stream corridors. The Urban Corridor Dam Restoration (UCD-Restoration) category is a subset of the larger WRRSP Restoration category and intended to focus WRRSP resources on this Ohio EPA water quality priority. UCD-Restoration project attributes include a collaborative effort between communities to remove multiple dams within their collective urban corridor. Additionally, these projects will be part of a larger planned revitalization effort to remove barriers to restoration of important waterways, while achieving both ecological and water quality benefits. Dam removal projects not part of an urban corridor will be reviewed in the general restoration category.

WRRSP projects are evaluated based on the quality of the existing resource, effectiveness of action of the proposed project, proposed ecological lift of restoration activities, cost effectiveness of the project, and implementability and readiness to proceed of the proposed projects. Other factors may also be evaluated to determine project rankings.

Ranking WRRSP Projects with Identical Rating Scores in the Same Category

For projects that receive identical priority rating scores, the projects with smaller estimated project costs will be ranked ahead of projects with larger estimated project costs.

Appendix L

Water Resource Restoration Sponsor Program (WRRSP)

The Water Resource Restoration Sponsor Program (WRRSP) was created by Ohio EPA and has been part of the Water Pollution Control Loan Fund (WPCLF) since 2000. The intent of the WRRSP is to address non-point source projects (NPS) that have been an historically under-assisted category of water resource needs in SRF programs. While significant progress has been made in reducing the impact of discharges from municipal wastewater treatment plants on water quality, in large part due to financial assistance provided through the WPCLF, the best available data indicates that impacts from nonpoint source runoff, habitat degradation, and watershed disturbances continue to impede over-all rates of water resource improvements and threaten much of the progress that has been made. The goal of the WRRSP is to counter the loss of ecological function and biological diversity that jeopardize the health of Ohio's water resources. The WRRSP helps achieve this goal by providing funds, through WPCLF loans, to finance the implementation of projects that protect or restore water resources.

Who can request WRRSP funding?

“Implementers” request funding by submitting a WRRSP project nomination. Implementers are responsible for identifying, planning, designing, and constructing WRRSP projects. They must either be political entities such as municipalities or park districts, or other qualifying not-for-profit organizations under the Internal Revenue Code. “Sponsors” are WPCLF loan recipients that partner with implementers to enable a designated portion of their loan repayments to be diverted into funding a WRRSP protection or restoration project.

Participation in the WRRSP as either an implementer or sponsor is entirely voluntary.

What types of projects are eligible for WRRSP funding?

WRRSP projects are funded as Clean Water Act Section 319 (nonpoint source) projects, which are defined as eligible projects in 40 CFR 35.3115 (“Eligible Activities of the SRF”). Ohio’s utilization of the WPCLF to fund nonpoint source projects is governed in Ohio law within the Ohio Revised Code (ORC 6111.036(Q)). The WRRSP typically provides \$15 million annually which is evenly divided between protection and restoration projects depending upon the composition of nominations received each year. Protection projects involve the long-term protection of high-quality quality water resources. Restoration projects involve addressing impairments to the water resource and their long-term protection. Any area where WRRSP money is spent for protection and/or restoration must be encumbered with an environmental covenant.

Streams targeted for protection must be in attainment of at least the Clean Water Act goal of Warmwater Habitat (WWH) while wetlands targeted for protection must meet category 3 criteria. Similarly, streams must be restored to at least WWH and wetlands to Category 3, respectively. Habitat evaluations may be used to assess the quality of the water resources but preference will be given to projects that include biological assessments.

Beginning in program year (PY) 2020, the WRRSP added a new subcategory of restoration to specifically address projects involving multiple dam removals in urban stream corridors. The Urban Corridor Dam Restoration (UCD-Restoration) category is a subset of the larger WRRSP Restoration category and intended to focus WRRSP resources on this Ohio EPA water quality priority. UCD-Restoration project attributes include a collaborative effort between communities to remove multiple dams within their collective urban corridor. Additionally, these projects will be part of a larger planned revitalization effort to remove barriers to restoration of important waterways, while achieving both ecological and water quality benefits. Dam removal projects not part of an urban corridor will be reviewed in the general restoration category.

Where do the funds come from?

WRRSP projects are funded by advancing a designated portion of the repayments on loans awarded through the WPCLF and applying the money to qualifying WRRSP projects. Implementers must partner with a community that is obtaining a WPCLF loan (Sponsor) during the appropriate program year. Implementers and sponsors coordinate prior to loan award to ensure the sponsoring loan will generate enough money to cover the cost of the WRRSP project. If necessary, multiple WPCLF loans may sponsor a single project. Conversely, repayments from a large WPCLF loan may sponsor multiple WRRSP projects.

A WPCLF loan applicant that is sponsoring a WRRSP project will receive a discount to its WPCLF loan interest rate of up to 0.1 percent based upon the ratio of the WRRSP assistance amount to the amount of the WPCLF loan principal. For specifics on calculating the approximate interest rate discount that a sponsoring project(s) may receive, see Appendix E.

What is the funding schedule for a typical project?

The WRRSP operates on both one-year and two-year funding cycles. Most protection projects operate on a one-year cycle to accommodate landowners that are interested in selling quickly; however, these projects must still meet readiness-to-proceed criteria as determined by WRRSP staff. Restoration projects generally operate on a two-year cycle. Regardless of whether on the one-or two-year cycle, a WRRSP project must meet all programmatic requirements including the submittal of a full appraisal report when property is to be purchased, preparation of a management plan, environmental covenant, letter of intent and sponsorship agreement before any funds may be awarded. Additionally, restoration projects must also prepare either final design plans for design-bid-build projects or a detailed Request-for Proposals (RFP) for design-

build projects. Implementers are strongly encouraged to work closely, including conducting monthly progress meetings, with WRRSP staff to complete milestones to ensure the project is ready for award.

Since the WRRSP is a reimbursement program, project funds are only reimbursable once the sponsoring loan package has been approved and money is available. The WRRSP works with the Ohio Water Development Authority (OWDA) to manage and disburse approved funds. See our webpage for disbursement request guidance. Project costs submitted for reimbursement/disbursement must be directly related to the approved scope of the project and attainment of the project's water quality goals.

What is the Timeline for a Typical WRRSP Project?

Pre-nomination Site Visit	A pre-nomination site visit is required before a project may be nominated. If a pre-nomination site visit has been previously conducted within five years (which is the period a wetland delineation is valid) and the project has not changed, a second pre-nomination site visit may not be required. However, WRRSP staff are available to revisit a site, if requested.
Nomination Period	The call for nominations for the WRRSP is typically held in early August. Always check the WRRSP webpage or contact WRRSP staff to confirm the nomination period.
Scoring and Ranking	Nominated projects are first evaluated for eligibility. Projects that may be eligible are then scored and ranked by WRRSP staff.
Placement on the Project Priority List	Projects that score within fundable range are identified on the project priority list in the PMP.
Projects on the One-Year Cycle*	Implementers will work with WRRSP staff to complete program milestones. Implementers will identify a WPCLF sponsor and obtain a letter of intent and a sponsorship agreement.

	Funding will be available after the sponsoring WPCLF loan has been awarded in tandem with the WRRSP project.
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Projects on the Two-Year Cycle*	Implementers will work with WRRSP staff during the project's first year to complete program milestones. For restoration projects, there are additional first year requirements that include either: • For projects following a design-bid-build approach - a final (biddable) design must be prepared, submitted to, and approved by WRRSP staff. Or • For projects following a design-build approach – an RFP must be submitted to and approved by WRRSP staff that is sufficiently detailed to enable potential contractors to successfully respond with a proposal that will meet the water quality goals of the nominated project. During the second year, Implementers will identify a WPCLF sponsor and obtain a letter of intent and a sponsorship agreement. Funding will be available during the second year after the sponsoring WPCLF loan has been awarded in tandem with the WRRSP project.
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*See the Project Nomination Form for a list of requirements.

When should a site visit occur?

WRRSP staff are available and encourage implementers to contact them any time of year to discuss the WRRSP program in general, and their potential projects. Our goal is to assist implementers in the development of successful WRRSP projects.

A pre-nomination site visit is required before a project nomination will be considered. Potential implementers should contact WRRSP staff as early as possible to schedule a pre-nomination site visit. The submittal of a Pre-Nomination Site Review Request Form begins the process. The form is located on our webpage. Once this form is received, WRRSP staff conduct a desk-top review and then coordinate a conference call or site visit to discuss the project.

Some topics to discuss include the following program and project-specific items listed below.

- Will the project meet program water quality goals and how it may be improved?
- Are there encumbrances (oil and gas leases, road rights-of-way, utility easements, et cetera) on the project property that may impact the protection or restoration of the targeted resource or conflict with the environmental covenant?
- Are there ownership or title related issues for areas targeted for protection or restoration?
- Are there schedule or budgetary issues that conflict with the mechanics of the WRRSP funding process?
- Do all landowners on which restoration activities will occur agree to have their property encumbered by an environmental covenant?
- Is there known or anticipated public opposition to the project?

How are projects nominated?

DEFA will announce a call for nominations prior to the designated nomination period. The nomination period for WRRSP projects is typically in the month of August. Nomination forms can be found on our webpage. Use of the upcoming program year's form is required and is typically available in the Spring prior to the nomination period. A completed WRRSP nomination form must be submitted by the end of the nomination period and must include all the required attachments.

How are projects scored and ranked?

Nominations are first screened to determine whether a project may be eligible for WRRSP funding. Projects that may be eligible are scored based on ecological value, restoration potential and effectiveness of action. Projects are categorized as either restoration or protection and ranked according to their final score. If a project involves both protection and restoration activities, the project will be categorized based on the activity that provides the greatest

ecological benefit. Similarly, if a project involves both streams and wetlands, the project will be scored on the resource type with the greatest ecological benefit. When projects receive the same score, the project with a lower total project cost will be ranked above those with higher costs.

How is funding allocated?

Funding is capped at \$4 million per project nomination and is allocated based on eligible nominated costs to as many projects as the available funding allows to be fully funded. Projects receiving only partial funding may be awarded if the implementer demonstrates that the project can still be implemented by combining other committed funding sources or reducing the project scope to fit the funding available while still achieving the goals that resulted in the project's score. There is no contingency list for WRRSP funds. Any projects that do not meet programmatic requirements will be deemed ineligible and removed from funding consideration.

Why would a nominated project be deemed ineligible?

Projects may be considered ineligible for reasons including, but not limited to the following:

- Pre-Nomination coordination did not occur
- Submission of an incomplete nomination form
- The proposed project will not meet the minimum water quality criteria for the program
- The proposed project does not document sufficient funding to cover the proposed budget
- The nomination has not demonstrated the project meets readiness- to- proceed criteria or other concerns with implementation are present
- The severance of any rights (mineral, timber, oil, and gas, etc.) that will remain severed (and therefore unrestricted by the environmental covenant) and are determined to be problematic as interpreted by Ohio EPA
- Oil & gas leases that have problematic language as interpreted by Ohio EPA
- The WRRSP portion of a project being counted as an entity's Supplemental Environmental Project or required mitigation through the Clean Water Act's 404/401 program.

What costs are eligible? What costs are ineligible?

To be eligible for reimbursement, costs must be directly related to the protection or restoration of the aquatic life uses of the water resource and reasonable (i.e., non-excessive).

For restoration projects, eligible costs must directly address the sources of impairment for the water resource. For example, for a dam removal project on a stream where the dam is the only source of impairment, WRRSP staff may determine that restoration (or excessive landscaping) costs beyond the direct dam removal cost may be ineligible and should not be included in the WRRSP budget.

For protection projects, eligible costs may be restricted to the portion of the property that is needed to protect the water resource. WRRSP staff may determine that property unrelated or far removed from the protection of the water resource (i.e., excessive upland) may be ineligible and should not be included in the WRRSP budget, even if both areas are contained in one parcel.

Examples of ineligible costs include but aren't limited to the below.

- Boardwalks, observation platforms, trails, parking areas, etc.
- Equipment
- In-house expenses, operational personnel, endowments, future expense funds
- Costs attributable to the value of a business, estimates of lost income
- Food, travel, transportation, lobbying

Is a Property Appraisal Required?

An Appraisal Report prepared by a certified appraiser from the Ohio Department of Natural Resources (ODNR) list of Fee Appraisers is required. The Appraisal Report must be in conformance with the most recent edition of the Uniform Standards of Professional Appraisal Practice (USPAP) that has been prepared no earlier than two years prior to the nomination of the WRRSP project. Appraisals which were completed more than two years prior to the purchase of the property may be required to be reviewed and re-evaluated.

The Appraisal Report can be submitted at the time of nomination, or a Restricted Appraisal Report ("appraisal") may be submitted as a substitute for nomination purposes. This allows the implementer to nominate a cost for the project without paying for a more complete appraisal prior to being listed on the PMP as within funding range.

If a Restricted Appraisal Report is submitted at the time of nomination, the full Appraisal Report must be submitted with the management plan. The WRRSP only considers the highest and best use and will not pay for costs more than this amount. Implementers must identify in the project nomination the source of funding for all costs not covered by WRRSP funding.

What if the Project Site has previous contamination?

For any project sites with a potential presence of hazardous substances, pollutants or contaminants, a Phase 1 Environmental Site Assessment (ESA) must be submitted to WRRSP staff at the time of nomination. WRRSP staff may find the project ineligible if the ESA reveals site conditions that conflict with the ecological and water quality goals of the project. If the ESA identifies potential contamination of the site by hazardous substances, pollutants, or contaminants, or if the Phase 1 ESA is insufficient, a revised Phase 1 ESA or Phase 2 ESA with approved scopes, may be required to determine the project's eligibility.

How are Projects Monitored?

Project monitoring is necessary to determine whether the project's protection and restoration goals have been achieved and that the site's conservation values have been met/upheld. The implementer and sponsor agree that the perpetual protection and maintenance of the WRRSP Project shall be carried out in accordance with the restrictions and responsibilities identified in the Management Plan and the environmental covenant. Monitoring information as required by the Management Plan or any permits shall be submitted to WRRSP staff as part of the project's annual report.

Are Annual Reports Required?

For all projects, a post-implementation annual report shall be submitted to WRRSP staff after the environmental covenant recording for a period of five years, unless otherwise determined. The annual report must document project monitoring; any changes on the property or with the project; amount of acreage restored or protected, including acreages of various habitat types; and progress of any on-going work. With WRRSP staff approval, the frequency of annual reporting may be revised after five years depending upon the project. Guidance for submitting annual reports may be found on our webpage.

Where can I get more information?

For more information, please refer to the [WRRSP webpage](#).

Appendix M

Summary of Clean Water Act changes enacted through WRRDA

The Water Resources Reform and Development Act of 2014 (P.L. 113-121), better known as WRRDA, was signed into Law on June 10, 2014. Among many other items, WRRDA amends Title VI of the Clean Water Act, and creates several changes to the administration of the Clean Water State Revolving Funds (CWSRF). A summary of the changes affecting the WPCLF is provided below, along with Ohio EPA's approach for dealing with these changes. The information is paraphrased below, with the applicable citation to the Sections of CWA Title VI in parentheses. For exact language, please refer to the applicable Section of the amended CWA.

1. Beginning in federal fiscal year 2016 (October 1, 2015), SRF recipients must certify (in a manner determined by the Governor) that the project chosen is the most sustainable and cost-effective (Section 602(b) (13)). The recipient must also certify that they have selected, to the maximum extent practicable, the project that maximizes the potential for efficient water use, reuse, recapture, and energy conservation.

Ohio Revised Code (ORC) Section 6111.036(K)(7) states that WPCLF funds can be made available only after determining that the applicant has submitted a facilities plan for the project which meets the applicable program requirements. In addition, ORC 6111.036(K)(4) requires that the proposed disposal system of which the project is a part be economically and non-monetarily cost-effective, based upon an evaluation of feasible alternatives that meet wastewater treatment needs of the planning area in which the proposed project is located.

Ohio EPA believes that its review and approval of facility plans supports applicants' certification of the selection of the most sustainable and cost-effective project. Ohio EPA staff will use best professional judgment in determining that applicants have selected projects that maximize the potential for efficient water use, reuse, recapture, and energy conservation.

2. Beginning with loan applications received after October 1, 2014, A/E contracts which are funded by federal capitalization grant funds, shall be negotiated in the same manner as a contract for A/E services under chapter 11 of title 40, United States Code, or an equivalent State qualifications-based requirement (Section 602(b) (14)). Ohio EPA has determined that the state statute is an equivalent qualifications-based requirement. Therefore, WPCLF applicants will simply be required to certify that they have met state law in this regard. This change has already been implemented via the certifications required with the loan application.

3. The types of projects that are eligible for SRF assistance has been expanded (Section 603(c) (1-11)). Previously, Clean Water SRF eligibility was limited to projects that qualified under Sections 212, 319, or 320 of the CWA. Through the years, many different types of projects (including the newly eligible projects) were funded under those Sections. However, through WRRDA, Congress decided to expressly expand the SRF eligible projects as follows:
 - a. For publicly owned treatment works as defined in Section 212;
 - b. For the implementation of a management plan under Section 319;
 - c. For development and implementation of a conservation and management plan under Section 320;
 - d. For the construction, repair, or replacement of decentralized wastewater treatment systems that treat municipal wastewater or domestic sewage;
 - e. For measures to manage, reduce, treat, or recapture storm water or subsurface drainage water;
 - f. To any municipality or intermunicipal, interstate, or State agency for measures to reduce the demand for publicly owned treatment works capacity through water conservation, efficiency, or reuse;
 - g. For the development and implementation of watershed projects;
 - h. To any municipality or intermunicipal, interstate, or State agency for measures to reduce the energy consumption needs for publicly owned treatment works;
 - i. For reusing or recycling wastewater, storm water, or subsurface drainage water;
 - j. For measures to increase the security of publicly owned treatment works; and
 - k. To nonprofit entities to provide assistance to small and medium treatment works for planning and design and for compliance with the CWA.

In May 2016, the Ohio General Assembly passed HB512, in which ORC 6111.036 was revised to include the expanded eligibilities so that the ORC and the CWA are now aligned with respect to program eligibilities.

4. Maximum direct loan terms have been extended from 20 years to 30 years (Section 603(d)(1)(A)). The Clean Water Act previously did not allow direct loan terms to exceed 20 years, but did allow for the purchase of debt obligations of up to 30 years. This latter

provision was called “extended term financing”, and Ohio was approved to offer this feature in 2013. The WRRDA changes now allow a more straight-forward direct loan option with a term of up to 30 years. In order to implement direct loans with a 30-year term, the Ohio Revised Code has been revised (May 2016).

5. A provision has been added that requires loan recipients to develop and implement a “fiscal sustainability plan” (Section 603(d)(1)(E)). This requirement was effective for all loans whose applications are received after October 1, 2014. Ohio EPA is meeting this requirement by requiring that all applicable loan recipients sign a certification that they have or will prepare and implement a fiscal sustainability plan.
6. The manner in which the State can calculate and use funds from the capitalization grant for program administration purposes has changed (Section 603(d)(7)). Previously the State was allowed up to 4 percent of the capitalization grant for administration expenses. Under the revisions to the CWA, the State is now allowed three methods to calculate administrative expenses, and can choose whichever is greatest: 4 percent of all grant awards, \$400,000 per year, or 1/5 of one percent per year of the current valuation of the Fund.
7. Additional subsidization has been made a permanent part of the CWA (Section 603(i)). The federal capitalization grants from 2010 through 2014, approved by Congress through the federal budget process, contained language which required the award of a certain amount of assistance in the form of additional subsidy. This feature had never been part of the CWA, but was instead a year-to-year directive of Congress that was included in the federal budget bill. Through the changes included in WRRDA, language has now been permanently included in the CWA which describes the conditions and limitations of the award of additional subsidy. In addition, the WRRDA changes direct the State to establish affordability criteria no later than September 30, 2015. Ohio EPA has met this requirement by developing and implementing the affordability criteria as described in Appendix J.
8. Inclusion of the requirement for American Iron and Steel (AIS) in the Clean Water Act (Section 608). AIS was a requirement that was included in the Continuing Appropriations Act of 2014. This requirement is now a permanent part of the CWA. The definitions, applications, and processes of AIS as included in the CWA are essentially the same as the AIS requirement that was included in the Continuing Appropriations Act of 2014. For additional guidance on this requirement, applicants should contact their project team at Ohio EPA-DEFA.
9. Inclusion of the Davis-Bacon Wage Rates. The CWA amendments (Section 602(b)(6)) enacted through WRRDA permanently applies the prevailing wage (Davis-Bacon) provision of CWA Section 513 to any projects for treatment works that are funded

through the WPCLF. The application of the Davis-Bacon requirements extends not only to assistance agreements funded with capitalization grants, but to all CWSRF-funded projects involving the construction of treatment works regardless of the source of funding.

10. While not an actual change to the CWA language, WRRDA included language (Section 5005) directing U.S. EPA to conduct a review of the allotment formula for CWSRF funds. The allotment formula has been used, since the beginning of the SRF, to determine what percentage of the national SRF allotment each state will get.
11. Recipient's use of Generally Accepted Accounting Principles (GAAP) accounting. The CWA has always required that CWSRF recipients maintain project accounts in accordance with generally accepted government accounting standards. The CWA amendments enacted through WRRDA added language for this to include "standards relating to the reporting of infrastructure assets." This provision is consistent with the Governmental Accounting Standards Board Statement No. 34 (GASB 34), which was issued in 1999. Most Ohio communities should already be following this requirement in their accounting standards.

Appendix N

Extended Term Financing (Beyond 30 years)

In an effort to help communities spread project costs among users and align the project's useful life with that of the constructed asset, the Water Pollution Control Loan Fund (WPCLF) has offered extended term financing since Program Year (PY) 2014 for limited projects. State and federal law changes have allowed Ohio to offer direct loans with a term of up to 30 years. Recognizing that some assets may have a design life that may exceed 30 years, Ohio EPA can now legally issue loans with terms of up to 45 years using the Bond Trust Agreement vehicle for projects that have a corresponding design life. In January 2017, U.S. EPA issued a concurrence on the use of this program feature.

The maximum amount of WPCLF funds that will be available as extended term financing will be limited to no more than \$300 million in any one program year.

As indicated above, "Extended Term Financing" occurs by the sale of a bond to Ohio EPA by the community but otherwise operates similar to a normal loan. In order to obtain extended term (31 – 45 year) financing, the project must be eligible for financing in the WPCLF program and a community must take the below steps:

- Nominate their project during the normal nomination period which occurs in August of each year for the following Program Year.
- Complete normal project reviews and programmatic requirements of the WPCLF which include the environmental review, Permit-To-Install, Plan Approval and loan application.
- Demonstrate that the design life of the financed facilities is at least as long as the term of the financing requested.
- Complete/sign a Bond Trust Agreement (as opposed to a loan agreement), the associated Exhibit, authorizing resolution, general certificate and legal letter which all refer to this agreement.
- Complete issuing legislation/a bond form for the bond itself.

The WPCLF directly purchases a bond from the community for the purpose of eliminating any fees or additional costs of a bonding agent as well as financing a portion of the project costs for the extended term.

While all other aspects of the project's review/approval parallel DEFA's traditional 20-year and 30-year financing, please note that the project's interest rate will be calculated using a commensurate Municipal Market Data (MMD) Index benchmark (see Appendix D).

Upon request, communities may receive examples of resolutions, the bond trust agreement and frequently asked questions for this project as well as document templates.

Frequently Asked Questions

The State of Ohio, acting through the Director of Environmental Protection Agency (OEPA) and the Ohio Water Development Authority (OWDA), has obtained the requisite approvals to enable the State's Water Pollution Control Loan Fund (WPCLF) to offer financing with a term of up to 45 years (rather than the current limitation of 30 years for direct loans). To comply with federal and state legal requirements, however, the State will require different documentation for this Extended-Term Financing. This document seeks to anticipate and respond to questions that local governments considering obtaining Extended-Term Financing from the WPCLF may ask.

Why are the documents for the Extended-Term Financing (ETF) different from the loan documents that we signed for previous loans we made from the WPCLF with terms of 30 years?

The relevant provisions of the federal Clean Water Act and the Ohio Revised Code (which generally replicates the Clean Water Act) define the permissible uses of money in the WPCLF. Those laws permit the WPCLF to make loans to local governments, but they limit the term of those standard-term loans (STLs) to 30 years. Another provision of those laws, however, allows the WPCLF to purchase debt obligations of local government borrowers. The Ohio EPA applied to U.S. EPA for permission to make use of the latter provisions to purchase bonds from local governments with a term of up to 45 years to finance projects that would otherwise be eligible for STLs. On January 2017, U.S. EPA issued a concurrence to that request. Thus, the WPCLF anticipates being able to provide up to 45-year financing for eligible projects, but when it does so, the payment obligation of the local government must take the form of a bond, rather than the conventional WPCLF loan agreement under which the STLs have been and will continue to be made.

How do the documents for the new bond financings differ from the standard loan agreements?

The OEPA and OWDA have tried to make the substance of the transactions (other than the longer term of the ETFs) substantively as similar to those of the STLs as possible. As with STLs, the obligations of the local government (referred to as the "Issuer" rather than the "Borrower") will be payable solely from the net revenues that the Borrower derives from its wastewater system, and those payment obligations will be subordinate to the Issuer's obligations to pay debt service on other debt it has issued or may in the future issue for its wastewater system. The covenants that the local government will be required to make regarding the completion of

the project, operation of the system, maintenance of financial records and other such matters will be substantively identical to those in the STL loan agreements.

The differences will be in the form, not the substance. The new document that the ETFs will require is a short bond form that the local government Issuer will be required to deliver. That bond will refer to and incorporate a "Trust Agreement," which will closely replicate the standard STL loan agreement in its form and substance. Like STL agreements, it will include a term sheet that sets for the economic terms, including interest rate. The standard form of the resolution that the State will require the legislative authority of the local government Issuer to adopt in connection with the authorization of the issuance of the Bond and related matters will also differ from the standard resolution traditionally required for STLs to reflect the different terminology and form of the documentation required for the ETFs. The State will provide that form of standard resolution for ETFs just as it has for STLs.

Will the process for disbursement of the bond proceeds be the same for the ETFs as it was for the disbursement of the loan proceeds under the STLs?

Yes, in substance. Under STLs, a maximum loan amount is set at the time of loan approval. As project costs are incurred, the local government Borrower submits requisitions for payment. The OWDA disburses the requisitioned amount after review, and interest on the disbursed amount begins to accrue from the time of each disbursement. Upon the final disbursement, the final principal amount of the loan is determined and the final loan payment is scheduled (principal and interest) is fixed; prior thereto, a preliminary schedule is used once payments begin to be required, and then a "true up" occurs. The disbursement process for the proceeds of the bonds will be the same in substance. The maximum principal amount of the bond will be fixed at the time the OWDA approves the bond purchase. Each disbursement upon requisition will be treated as the State's purchase of that amount of the approved bond, and interest will begin to accrue from the time of the payment of the purchase price by the State to the local government Issuer.

Will the State require more or different legal opinions to be delivered in connection with ETFs that it has in connection with STLs?

In connection with entering into loan agreements for STLs, the State has always required each local government Borrower to deliver a letter from its chief legal officer to the effect (among other things) that the Borrower has duly authorized the loan agreement and that the loan agreement is a valid, binding and enforceable obligation of the local government Borrower. The State will continue to require the delivery of a comparable letter from the local government Issuer's chief legal officer in connection with the Issuer's issuance and delivery of the Bond that will evidence its payment obligation under the ETF. The State will not ordinarily require that the letter be delivered from a private bond counsel firm or attorney, though the State would of course not dissuade the local government Issuer from conferring with whatever

legal counsel it thinks is appropriate in connection with its obtaining the ETF. The letter that the State will require for ETFs will, however, include an additional required representation: namely, that the Issuer's issuance of the Bond will not violate or be inconsistent with any trust agreement or other debt-related contract or obligation that the Issuer may have entered into, issued or incurred. If the local government Issuer does have outstanding wastewater system revenue bonds or other such debt obligations, then the local government Issuer may specifically want to enlist its outside bond counsel to enable it to provide that assurance to the State.

Will the State require that the local government Issuer take the actions required in order to make the interest on its Bond exempt from federal income tax?

No, the State will not require the local government Issuer to cause the interest on its Bond to be exempt from federal income tax. Accordingly, the State will not require the local government Issuer to file a Form 8038-G with the IRS as would be required in connection with the issuance of tax-exempt bonds, nor will the State require the local government Issuer to deliver the opinion of legal counsel on any tax-related matters. As it always has in connection with STLs, however, the State will require the local government Issuer to represent in the Trust Agreement that it will not permit the proceeds of the Bond to be used in a manner (e.g., by using the proceeds of the Bond for the benefit of private business) in a manner that might jeopardize the tax-exempt status of the bonds that the OWDA may have issued for the WPCLF.

Will the local government Issuer be required to undertake any continuing disclosure obligations in connection with its issuance of the Bond?

No, the State will be the sole purchaser of the local government Issuer's Bond, and it will not require the local government Issuer to undertake any continuing disclosure obligations in connection with the issuance of the Bond unless the State otherwise informs the local government Issuer, which it would do only in the event that the total amount of the local government Issuer's obligations under the WPCLF are so great that they trigger continuing disclosure obligations related to the OWDA's bond issues under federal securities laws.

APPENDIX O

BIL Emerging Contaminants Funding

The Bipartisan Infrastructure Law (BIL) included a new SRF grant for addressing Emerging Contaminants. The BIL requires funding to be awarded as principal forgiveness (PF) funding. Ohio EPA will utilize funds to address emerging contaminants with a focus on perfluoroalkyl and polyfluoroalkyl substances (PFAS).

Project Eligibility

Any WPCLF eligible project, or portion of a project, that includes infrastructure improvements to address emerging contaminants in wastewater is eligible for EC funding. Ohio EPA will prioritize PFAS projects and may also consider projects that address contaminants without [water quality criteria established by EPA](#) under CWA section 304(a).

Ohio EPA will only consider eligible project components for funding. For a project component to be eligible to receive funds, the primary purpose of that component must be to address emerging contaminants.

Funding

Clean Water BIL EC grant funding will be available as 100% principal forgiveness. Nominations for EC funds will be accepted throughout the program year. Planning, design and construction activities are eligible for EC PF.

Based on project need, Ohio EPA will evaluate transferring funds to the Drinking Water SRF to supplement those EC grant funds.

Main categories of EC projects:

- PFAS and other persistent organic pollutants
- Biological contaminants and microorganisms
- Some compounds of pharmaceuticals and personal care products
- Nanomaterials
- Microplastics/Nanoplastics

Example EC projects:

- Consolidation with another wastewater treatment system that has capability to treat emerging contaminants.
- Costs for planning and design and associated pre-project costs.
- Infrastructure or equipment related to pilot testing for treatment alternatives.