



**Environmental  
Protection  
Agency**

# **Water Pollution Control Loan Fund**

## **Final Program Year 2026 Program Management Plan**



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

January 22, 2026

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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 1<sup>st</sup> to December 31<sup>st</sup>.

### Public Participation

To receive comments on the draft WPCLF PMP for program year 2026, Ohio EPA hosted a public hearing at 10:30 a.m. on Thursday January 8, 2026. The meeting was held online and in-person at Ohio EPA Central Office, 50 W. Town Street, Suite 700, Conference Room D (Winter), Columbus, Ohio. Written comments were accepted via [SmartComment](#) and during the public hearing.

Appendix P includes 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 Allotment | 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 \$7,983,270 of the FFY25 Clean Water EC grant to our Drinking Water SRF program. FFY23 Clean Water EC 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 FFY23 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 maximum transfer authority is equivalent to 33% of the cumulative DWSRF EC allotments. Additionally, unused transfer authority may be reserved for future use. Transfers from previous allotments total \$15,585,000. Using remaining transfer authority from previous allotments and the transfer authority for FFY25, \$7,983,270 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 \$150,000 to repair/replace failing HSTS for qualifying homeowners. Additional funding, up to \$100,000, was allocated to further local efforts in connecting homes to available sewer and assisting a greater number of low-income homeowners with repair and replacement of failing HSTS. As needed, 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**

| <b><u>Economic Benchmarks</u></b>                                                                     | <b><u>Program Value</u></b> |
|-------------------------------------------------------------------------------------------------------|-----------------------------|
| <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 \$115.5 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 forgiveness<sup>1</sup> will be reviewed for readiness-to-proceed. This is a secondary evaluation to the project score using the Integrated Priority System<sup>2</sup>. 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](#).

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<sup>1</sup> 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>

<sup>2</sup> 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. Refer to Federal Assurances item 9 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.

#### 18. Planning efforts and opportunities for engagement – sunseting IIJA funding

Ohio's WPCLF program is estimated to be the 4th largest clean water SRF in the nation, which is significant compared to the relative geographic footprint and population. It demonstrates the Ohio EPA and the Ohio Water Development Authority's strong partnership and commitment to providing affordable infrastructure financing. It is also a testament to the program's long history of leveraging capacity. About 85% of available loan funding is from leveraged sources and loan repayments. Annual fund capacity modeling is performed to ensure the WPCLF can offer financing in perpetuity (as required by CWA 603(k)) and balance the discounts, incentives and subsidies offered with below market-rate loans. Many factors are considered in this model including the potential for reductions in SRF capitalization funding and the sunseting of IIJA funds. These reductions in funding resources and results of fund modeling may necessitate future changes to WPCLF funding limitations, affordability criteria and project priority ranking. Ohio EPA and the Ohio Water Development Authority have engaged a financial investment firm to assist with capacity modeling and planning. Ohio EPA will provide updates to program stakeholders and opportunities for engagement as the future of federal funding and potential impacts to the program unfold.

### **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**

| <b>SOURCES</b> |                                                       |                |                                                                                                                              |
|----------------|-------------------------------------------------------|----------------|------------------------------------------------------------------------------------------------------------------------------|
| 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             | \$ 0           | Final - \$11,971,000 total allotment; transferring \$7,983,270 to DWSRF                                                      |
|                | d. FFY23 and FFY 24 IIJA Emerging Contaminants Grants | \$ 11,782,028  | Balances of previous CW EC grants to be used for EC projects in PY 2026                                                      |
| 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                         | \$ 0           | Maximum                                                                                                                      |
| 7.             | Leveraged Funds (Bonds)                               | \$ 700,000,000 | Par value; projected as of 9/30/25                                                                                           |
| <b>USES</b>    |                                                       |                |                                                                                                                              |
| 8.             | Loans                                                 | \$ 750,000,000 | Estimated based on previous loan demand                                                                                      |
| 9.             | Principal Forgiveness                                 | \$ 115,462,698 | 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. FFY25 Base Capitalization Grant - \$89,315,000
- b. FFY25 IIJA Supplemental Capitalization Grant, - \$138,683,000
- c. FFY25 IIJA Emerging Contaminants grant - \$0
- d. FFY23 and FFY24 IIJA Emerging Contaminants grant - \$11,782,028

The WPCLF program has received over \$3.3 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 \$115,462,698 available for eligible Principal Forgiveness projects. This amount includes the total available funds for emerging contaminants projects (\$11,782,028). Principal forgiveness 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 |

**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% <b>ONLY</b> for NRD portion             | \$30 million/year for all NRD projects                      |
| Water Reuse Discount (WRD)        | Potable/non-potable wastewater/stormwater reuse projects                             | 0.0% <b>ONLY</b> for WRD portion             | \$20 million/year for all WRD projects                      |
| Regionalization Discount          | Regionalization projects                                                             | 0.0% <b>ONLY</b> 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 \$115.5 million of principal forgiveness will be made available to disadvantaged communities based on affordability criteria and other WPCLF program priorities. Of that total, approximately \$8.9 million of principal forgiveness may be issued to non-disadvantaged communities for WPCLF program priorities. Further, \$11.8 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 requires at least 10% of the base, supplemental and emerging contaminant capitalization grants are awarded to "green projects". 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 utilized in prior program years was 0.2%. Beginning in PY2026, the portion of the interest will increase to 0.3%. 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 Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|--------------------------------------|-----------|--------------------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| ABC Water and Stormwater Dist        | Mahoning  | Pierce Drive Storm Sewer Improvements                        | CS392133-0011 | Construction | StormWater   | \$636,000             | STD       | 4/30/2026            |
| Adams County                         | Adams     | Alexander Salamon Airport Sewer Extension                    | CS390001-0011 | Design       | Wastewater   | \$370,683             | PLN/DES   | 10/29/2026           |
| Adelphi                              | Ross      | Stormwater Infrastructure                                    | CS390093-0003 | Construction | Wastewater   | \$1,270,400           | HDSP 0    | 1/29/2026            |
| Akron                                | Summit    | Brittain Road Sanitary Sewer Pump Station #2 Reconstruction  | CS390095-0232 | Construction | Wastewater   | \$1,340,000           | STD       | 9/24/2026            |
| Akron                                | Summit    | Cuyahoga Street Storage Facility (CSSF) Disinfection         | CS390095-0271 | Construction | Wastewater   | \$20,000,000          | STD       | 6/25/2026            |
| Akron                                | Summit    | Enhanced High Rate Treatment (EHRT) Facility                 | CS390095-0270 | Construction | Wastewater   | \$250,000,000         | STD       | 10/29/2026           |
| Akron                                | Summit    | Sanitary Sewer Force Main Replacement                        | CS390095-0233 | Construction | Wastewater   | \$910,000             | STD       | 8/27/2026            |
| Akron                                | Summit    | Sanitary Sewer Reconstruction 2025                           | CS390095-0279 | Construction | Wastewater   | \$5,250,000           | STD       | 1/29/2026            |
| Akron                                | Summit    | Shoreline Pump Station Improvements                          | CS390095-0294 | Construction | Wastewater   | \$1,450,000           | STD       | 6/25/2026            |
| Akron                                | Summit    | WRF Secondary Treatment Process Electrical Improvements      | CS390095-0272 | Construction | Wastewater   | \$5,100,000           | STD       | 3/26/2026            |
| Albany                               | Athens    | Wastewater Treatment Plant Improvements                      | CS390096-0009 | Construction | Wastewater   | \$595,163             | HDSP 0    | 7/30/2026            |
| Alger                                | Hardin    | Wastewater Lagoon Improvements                               | CS390098-0002 | Design       | Wastewater   | \$200,000             | PLN/DES   | 10/29/2026           |
| Allen County                         | Allen     | 2026 HSTS Repair/Replacement Program                         | CS390002-0025 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Allen County                         | Allen     | Hume Central Sewer System                                    | CS390002-0026 | Construction | Wastewater   | \$2,000,000           | REG       | 10/29/2026           |
| Allen County                         | Allen     | Hume Central Sewer System - Hume Road                        | CS390002-0027 | Design       | Wastewater   | \$150,000             | PLN/DES   | 4/30/2026            |
| Allen County                         | Allen     | Hume Central Sewer System - Hume Road                        | CS390002-0029 | Construction | Wastewater   | \$1,600,000           | REG       | 12/10/2026           |
| Allen County                         | Allen     | Hume Central Sewer System - Neely Road                       | CS390002-0028 | Design       | Wastewater   | \$65,000              | PLN/DES   | 4/30/2026            |
| Allen County                         | Allen     | Hume Central Sewer System - Neely Road                       | CS390002-0030 | Construction | Wastewater   | \$700,000             | REG       | 12/10/2026           |
| Amanda                               | Fairfield | Lagoon Treatment                                             | CS390101-0005 | Construction | Wastewater   | \$236,600             | HDSP 0    | 6/25/2026            |
| Amherst                              | Lorain    | WPCC NFA Improvements                                        | CS390105-0009 | Design       | Wastewater   | \$375,000             | PLN/DES   | 1/29/2026            |
| Amherst                              | Lorain    | WPCC NFA Improvements                                        | CS390105-0010 | Construction | Wastewater   | \$4,400,000           | STD       | 12/10/2026           |
| Anna                                 | Shelby    | Wastewater Treatment Plant Upgrades                          | CS390108-0005 | Design       | Wastewater   | \$250,000             | PLN/DES   | 7/30/2026            |
| Ashland County                       | Ashland   | 2026 Ashland County HSTS Project                             | CS390003-0008 | Construction | NPSPublic    | \$50,000              | HDSP 0    | 7/30/2026            |
| Ashtabula                            | Ashtabula | Water Pollution Control Facility Phase I CIP Improvements    | CS390121-0013 | Construction | Wastewater   | \$22,821,159          | STD       | 10/29/2026           |
| Ashtabula County                     | Ashtabula | 2026 HSTS Repair/Replacement Program                         | CS390004-0049 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Ashtabula County                     | Ashtabula | Ashcraft WWTP Aeration and Clarifier Train Replacements      | CS390004-0045 | Construction | Wastewater   | \$2,400,000           | STD       | 4/30/2026            |
| Ashtabula County                     | Ashtabula | East Ashtabula Regional Sewer Expansion Phase 1              | CS390004-0021 | Design       | Wastewater   | \$360,000             | PLN/DES   | 1/29/2026            |
| Ashtabula County                     | Ashtabula | East Ashtabula Regional Sewer Expansion Phase 1              | CS390004-0022 | Construction | Wastewater   | \$2,391,258           | REG       | 9/24/2026            |
| Ashtabula County                     | Ashtabula | Holiday Camplands WWTP Improvements                          | CS390004-0048 | Design       | Wastewater   | \$100,000             | PLN/DES   | 1/29/2026            |
| Ashtabula County                     | Ashtabula | Kingsville Township Sanitary Sewer Improvements              | CS390004-0032 | Construction | Wastewater   | \$3,420,000           | REG       | 2/26/2026            |
| Ashtabula County Port Authority      | Ashtabula | Ashtabula Harbor Dredge Facility                             | CS391856-0001 | Design       | Wastewater   | \$775,000             | PLN/DES   | 2/26/2026            |
| Ashtabula County Port Authority      | Ashtabula | Ashtabula Harbor Dredge Facility                             | CS391856-0002 | Construction | Wastewater   | \$12,047,306          | STD       | 10/29/2026           |
| Athens                               | Athens    | Stroud Run Drive, Cable Lane, & Madison Avenue Sewer Repairs | CS390124-0040 | Design       | Wastewater   | \$76,100              | PLN/DES   | 2/26/2026            |
| Athens                               | Athens    | Stroud Run Drive, Cable Lane, & Madison Avenue Sewer Repairs | CS390124-0041 | Construction | Wastewater   | \$1,064,400           | STD       | 10/29/2026           |
| Athens County                        | Athens    | 2026 HSTS Replacement Program                                | CS390005-0021 | Construction | NPSPublic    | \$250,000             | HDSP 0    | 7/30/2026            |
| Athens County                        | Athens    | New Marshfield Regional Sanitary Sewer Phase 2               | CS390005-0022 | Construction | Wastewater   | \$2,391,420           | REG       | 4/30/2026            |
| Athens County                        | Athens    | Stewart and Guysville Unsewered Areas                        | CS390005-0020 | Design       | Wastewater   | \$400,000             | PLN/DES   | 2/26/2026            |
| Atwood Regional Water and Sewer Dist | Carroll   | WWTP Improvements                                            | CS391422-0003 | Construction | Wastewater   | \$5,350,740           | SML       | 9/24/2026            |
| Aurora                               | Portage   | Aurora Park - Phase 2 Utilities                              | CS390126-0018 | Construction | StormWater   | \$1,476,426           | STD       | 12/10/2026           |
| Aurora                               | Portage   | Aurora Park - Phase 2 Utilities Design                       | CS390126-0017 | Design       | StormWater   | \$189,225             | PLN/DES   | 9/24/2026            |
| Aurora                               | Portage   | Aurora Park Sanitary Sewer Improvements                      | CS390126-0016 | Construction | Wastewater   | \$7,500,000           | STD       | 7/30/2026            |
| Barberton                            | Summit    | Inflow & Infiltration Elimination Program-West Side Phase I  | CS390134-0025 | Construction | Wastewater   | \$1,310,000           | STD       | 5/28/2026            |
| Barnesville                          | Belmont   | WWTP Upgrade                                                 | CS390135-0011 | Construction | Wastewater   | \$9,000,000           | HDSP 1    | 7/30/2026            |
| Beach City                           | Stark     | Wastewater Treatment Plant Improvements - Filters            | CS390141-0008 | Design       | Wastewater   | \$166,000             | PLN/DES   | 1/29/2026            |
| Beach City                           | Stark     | Wastewater Treatment Plant Improvements - Filters            | CS390141-0007 | Construction | Wastewater   | \$940,970             | HDSP 0    | 10/29/2026           |

## Project Priority and Intended Projects List for PY 2026

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| Entity                   | County     | Project                                            | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|--------------------------|------------|----------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| Bedford                  | Cuyahoga   | WWTP Headworks Upgrade                             | CS390147-0011 | Construction | Wastewater   | \$13,255,000          | STD       | 7/30/2026            |
| Belmont County           | Belmont    | Belmont County HSTS Program 2026                   | CS390007-0020 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Beverly                  | Washington | WWTP Improvements                                  | CS390169-0010 | Design       | Wastewater   | \$73,000              | PLN/DES   | 1/29/2026            |
| Beverly                  | Washington | WWTP Improvements                                  | CS390169-0011 | Construction | Wastewater   | \$649,500             | HDSP 0    | 9/24/2026            |
| Bloomdale                | Wood       | Storm Sewer Improvements                           | CS390173-0003 | Construction | StormWater   | \$526,680             | SML       | 8/27/2026            |
| Bloomville               | Seneca     | Regionalization of Sanitary Sewer to Attica        | CS390176-0006 | Construction | Wastewater   | \$4,400,033           | REG       | 10/29/2026           |
| Bowling Green            | Wood       | Bio-Solids Storage Building                        | CS390184-0046 | Construction | Wastewater   | \$750,000             | STD       | 10/29/2026           |
| Bowling Green            | Wood       | Manhole Rehabilitation Dunbridge and Brim Rds      | CS390184-0050 | Construction | Wastewater   | \$1,000,000           | STD       | 10/29/2026           |
| Bowling Green            | Wood       | Nims Road Wastewater Improvements                  | CS390184-0047 | Construction | Wastewater   | \$5,500,000           | REG       | 6/25/2026            |
| Bowling Green            | Wood       | Poe / Mercer Pump Station Screen Replacement       | CS390184-0048 | Construction | Wastewater   | \$4,000,000           | STD       | 7/30/2026            |
| Bowling Green            | Wood       | Septage Receiving Station Screen Replacement       | CS390184-0049 | Construction | Wastewater   | \$1,500,000           | STD       | 7/30/2026            |
| Bowling Green            | Wood       | The Village Subdivision Pump Station               | CS390184-0037 | Construction | Wastewater   | \$1,500,000           | STD       | 3/26/2026            |
| Bremen                   | Fairfield  | Digester Replacement                               | CS390190-0007 | Construction | Wastewater   | \$1,000,800           | HDSP 0    | 10/29/2026           |
| Brewster                 | Stark      | WWTP Rehabilitation and Upgrades                   | CS390191-0018 | Construction | Wastewater   | \$453,552             | HDSP 0    | 7/30/2026            |
| Bridgeport               | Belmont    | Gould Park Gravity Sewer                           | CS390193-0014 | Construction | Wastewater   | \$717,590             | HDSP 0    | 6/25/2026            |
| Bridgeport               | Belmont    | Howard Street Stormwater Improvements              | CS390193-0013 | Construction | Wastewater   | \$2,300,000           | HDSP 0    | 5/28/2026            |
| Brown County Health Dept | Brown      | WPCLF HSTS Funding 2026                            | CS391715-0010 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Bucyrus                  | Crawford   | South Sandusky Sewer Separation                    | CS390206-0018 | Construction | Wastewater   | \$3,500,000           | STD       | 5/28/2026            |
| Bucyrus                  | Crawford   | WWTP Wet Weather Expansion and Improvements        | CS390206-0017 | Construction | Wastewater   | \$6,000,000           | STD/NRD   | 12/10/2026           |
| Butler                   | Richland   | Solids Handling Building                           | CS390211-0015 | Construction | Wastewater   | \$1,534,393           | HDSP 0    | 5/28/2026            |
| Butler County            | Butler     | 2026 HSTS Repair/Replacement Program               | CS390009-0024 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Cadiz                    | Harrison   | Unsewered Areas                                    | CS390214-0026 | Construction | Wastewater   | \$3,874,400           | REG       | 6/25/2026            |
| Cadiz                    | Harrison   | Unsewered Areas                                    | CS390214-0029 | Design       | Wastewater   | \$280,500             | PLN/DES   | 1/29/2026            |
| Caldwell                 | Noble      | NCI Pump Station Replacement                       | CS390216-0024 | Construction | Wastewater   | \$888,400             | HDSP 0    | 6/25/2026            |
| Canal Winchester         | Franklin   | Sanitary Sewer Rehabilitation Project              | CS390222-0015 | Construction | Wastewater   | \$1,280,000           | SML       | 9/24/2026            |
| Canton                   | Stark      | 42" East Side Interceptor Rehab                    | CS390224-0046 | Construction | Wastewater   | \$2,970,000           | STD       | 4/30/2026            |
| Canton                   | Stark      | 42" West Side Interceptor Rehab                    | CS390224-0045 | Construction | Wastewater   | \$4,158,000           | STD       | 4/30/2026            |
| Canton                   | Stark      | Elgin Avenue Streetscape, GP1478                   | CS390224-0053 | Construction | Wastewater   | \$500,000             | STD       | 6/25/2026            |
| Canton                   | Stark      | Navarre Area Trunk Sewer Replacement, GP1491       | CS390224-0054 | Construction | Wastewater   | \$3,200,000           | STD       | 10/29/2026           |
| Canton                   | Stark      | Schroyer Avenue Sanitary Sewer Rehab - GB1380      | CS390224-0044 | Construction | Wastewater   | \$892,000             | STD       | 4/30/2026            |
| Canton                   | Stark      | STA-172-12-91 Tuscarawas Street West (SR 172)      | CS390224-0052 | Construction | Wastewater   | \$1,350,000           | STD       | 4/30/2026            |
| Canton                   | Stark      | WRF Electrical Equipment Replacement               | CS390224-0035 | Construction | Wastewater   | \$23,200,000          | STD       | 4/30/2026            |
| Canton                   | Stark      | WRF Influent Pumping Improvements                  | CS390224-0049 | Construction | Wastewater   | \$8,000,000           | STD       | 9/24/2026            |
| Canton                   | Stark      | WRF Lab Renovation                                 | CS390224-0048 | Construction | Wastewater   | \$7,500,000           | STD       | 12/10/2026           |
| Canton                   | Stark      | WRF Membrane Replacement                           | CS390224-0050 | Construction | Wastewater   | \$30,000,000          | STD       | 5/28/2026            |
| Carroll County           | Carroll    | Carroll County HSTS Repair Program 2026            | CS390010-0016 | Construction | NPSPublic    | \$100,000             | HDSP 0    | 7/30/2026            |
| Carroll County           | Carroll    | Wastewater Lift Station Replacement and Upgrades   | CS390010-0015 | Construction | Wastewater   | \$4,000,000           | STD       | 9/24/2026            |
| Centerburg               | Knox       | Parshall Flume                                     | CS390237-0008 | Design       | Wastewater   | \$30,000              | PLN/DES   | 3/26/2026            |
| Centerburg               | Knox       | Parshall Flume                                     | CS390237-0010 | Construction | Wastewater   | \$110,000             | SML       | 9/24/2026            |
| Centerburg               | Knox       | Sludge Dewatering Pad Enclosure                    | CS390237-0009 | Design       | Wastewater   | \$100,000             | PLN/DES   | 3/26/2026            |
| Centerburg               | Knox       | Sludge Dewatering Pad Enclosure                    | CS390237-0011 | Construction | Wastewater   | \$500,000             | SML       | 9/24/2026            |
| Chagrin Falls            | Cuyahoga   | Locust & Willow Lanes Stormwater Improvements      | CS390240-0021 | Construction | Wastewater   | \$1,100,000           | SML       | 10/29/2026           |
| Chagrin Falls            | Cuyahoga   | Maple Street Improvements                          | CS390240-0013 | Construction | Wastewater   | \$3,000,000           | SML       | 8/27/2026            |
| Chagrin Falls            | Cuyahoga   | Solon Road & Monticello Drive Culvert Replacement  | CS390240-0023 | Construction | StormWater   | \$3,000,000           | SML       | 10/29/2026           |
| Chagrin Falls            | Cuyahoga   | Utilities Admin Building & Reg Ed Center Expansion | CS390240-0027 | Construction | Wastewater   | \$1,100,000           | SML       | 7/30/2026            |

## Project Priority and Intended Projects List for PY 2026

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| Entity                        | County     | Project                                                      | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|-------------------------------|------------|--------------------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| Chagrin Falls                 | Cuyahoga   | Walnut Street Improvements                                   | CS390240-0019 | Construction | Wastewater   | \$1,875,000           | SML       | 10/29/2026           |
| Chauncey                      | Athens     | Stormwater Improvements                                      | CS390243-0004 | Construction | StormWater   | \$1,112,899           | HDSP 0    | 7/30/2026            |
| Circleville                   | Pickaway   | Hargus Creek Trunk Sewer Extensions and Lift Station         | CS390256-0019 | Design       | Wastewater   | \$3,500,000           | PLN/DES   | 6/25/2026            |
| Circleville                   | Pickaway   | HSTS Elimination                                             | CS390256-0015 | Construction | Wastewater   | \$3,044,000           | REG       | 4/30/2026            |
| Clark County                  | Clark      | Clark County Combined Health Dist HSTS Program 2026          | CS390012-0026 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Clarksburg                    | Ross       | WWTP Improvements and I&I Investigation                      | CS390258-0001 | Design       | Wastewater   | \$247,800             | PLN/DES   | 2/26/2026            |
| Clarksville                   | Clinton    | Sanitary Sewer Pump Station Repair                           | CS390259-0005 | Construction | Wastewater   | \$273,700             | HDSP 0    | 6/25/2026            |
| Clermont County Health Dist   | Clermont   | 2026 Septic Rehabilitation Program HSTS                      | CS391613-0012 | Construction | NPSPublic    | \$100,000             | HDSP 0    | 7/30/2026            |
| Cleveland                     | Cuyahoga   | Lee Road Sanitary Relief Sewer Phase 2                       | CS390262-0100 | Construction | Wastewater   | \$18,500,000          | STD       | 3/26/2026            |
| Cleveland Heights             | Cuyahoga   | Sanitary Sewer Overflow CH-50 Control                        | CS390263-0004 | Construction | Wastewater   | \$2,853,000           | STD       | 7/30/2026            |
| Clyde                         | Sandusky   | WWTP Phase 2                                                 | CS390268-0008 | Design       | Wastewater   | \$1,350,000           | PLN/DES   | 6/25/2026            |
| Coal Grove                    | Lawrence   | Wastewater Treatment Plant Improvements                      | CS390269-0006 | Design       | Wastewater   | \$252,000             | PLN/DES   | 2/26/2026            |
| Coal Grove                    | Lawrence   | Wastewater Treatment Plant Improvements                      | CS390269-0005 | Construction | Wastewater   | \$2,514,000           | HDSP 0    | 8/27/2026            |
| Columbiana County Health Dept | Columbiana | 2026 Home Sewage Treatment Replacement Program               | CS391691-0011 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Columbus                      | Franklin   | 2025 Annual Lining Contract 650404-100052                    | CS390274-0543 | Construction | Wastewater   | \$8,400,000           | STD       | 5/28/2026            |
| Columbus                      | Franklin   | Alum Creek Trunk Phase D South Rehab 650725-100034           | CS390274-0545 | Construction | Wastewater   | \$12,000,000          | STD       | 5/28/2026            |
| Columbus                      | Franklin   | BP 5th by NW (GI) - Edgehill-Meadow CIP 650870-109152        | CS390274-0452 | Construction | Wastewater   | \$6,300,000           | STD       | 3/26/2026            |
| Columbus                      | Franklin   | BP 5th NW (PP)-Sunrise-Glenn CIP 650870-109153               | CS390274-0453 | Construction | Wastewater   | \$4,200,000           | STD       | 3/26/2026            |
| Columbus                      | Franklin   | BP Clint 3 (GI) - Fredonia-Piedmont CIP 650870-110163        | CS390274-0455 | Construction | Wastewater   | \$2,300,000           | STD       | 7/30/2026            |
| Columbus                      | Franklin   | BP Clintonville 3- GI- Milford/Summit CIP 650870-110165      | CS390274-0489 | Construction | Wastewater   | \$1,200,000           | STD       | 3/26/2026            |
| Columbus                      | Franklin   | BP Clintonville 3- GI- Winthrop/Milton CIP 650870-110161     | CS390274-0503 | Construction | Wastewater   | \$4,200,000           | STD       | 8/27/2026            |
| Columbus                      | Franklin   | BP Clintonville 3 Project 1-LL- CIP 650872-139001            | CS390274-0601 | Construction | Wastewater   | \$8,873,000           | STD       | 9/24/2026            |
| Columbus                      | Franklin   | BP Clintonville 3 Project 3-LL- CIP 650872-139003            | CS390274-0600 | Construction | Wastewater   | \$8,873,000           | STD       | 4/30/2026            |
| Columbus                      | Franklin   | BP Hilltop (GI) Highland-Harris CIP 650870-115153            | CS390274-0429 | Construction | Wastewater   | \$14,000,000          | STD       | 2/26/2026            |
| Columbus                      | Franklin   | BP Hilltop 1 PP - Palmetto-Westgate CIP 650870-153001        | CS390274-0383 | Construction | Wastewater   | \$34,000,000          | STD       | 3/26/2026            |
| Columbus                      | Franklin   | BP Kent Fairwood Lateral Lining 650872-162003                | CS390274-0602 | Construction | Wastewater   | \$9,400,000           | STD       | 10/29/2026           |
| Columbus                      | Franklin   | BP Miller Kelton PP - Newton/Bedford CIP 650870-162001       | CS390274-0381 | Construction | Wastewater   | \$9,500,000           | STD       | 1/29/2026            |
| Columbus                      | Franklin   | BP Miller Kelton-Newton Bedford LL Project1 CIP650872-162001 | CS390274-0603 | Construction | Wastewater   | \$8,900,000           | STD       | 10/29/2026           |
| Columbus                      | Franklin   | BP Miller-Kelton GI - Kent-Fairwood CIP 650870-101202        | CS390274-0280 | Construction | Wastewater   | \$8,500,000           | STD       | 3/26/2026            |
| Columbus                      | Franklin   | BP Miller-Kelton GI - Newton-Bedford CIP 650870-101201       | CS390274-0281 | Construction | Wastewater   | \$2,300,000           | STD       | 4/30/2026            |
| Columbus                      | Franklin   | BP Miller-Kelton PP - Kent-Fairwood CIP 650870-162002        | CS390274-0382 | Construction | Wastewater   | \$11,845,000          | STD       | 3/26/2026            |
| Columbus                      | Franklin   | BP Tulane/Findley Area Integrated Solutions 650870-110164    | CS390274-0590 | Construction | Wastewater   | \$1,500,000           | STD       | 10/29/2026           |
| Columbus                      | Franklin   | Central College Subtrunk Ext, Ph 3 CIP 650033-100003         | CS390274-0376 | Construction | Wastewater   | \$50,500,000          | STD       | 3/26/2026            |
| Columbus                      | Franklin   | Community Park-Maple Canyon HSTS Elim. CIP 650895-100004     | CS390274-0464 | Construction | Wastewater   | \$1,760,000           | REG       | 3/26/2026            |
| Columbus                      | Franklin   | Compost Odor Reduction Improvements Part 2 650375-100003     | CS390274-0542 | Construction | Wastewater   | \$59,814,059          | STD       | 4/30/2026            |
| Columbus                      | Franklin   | DOSD Pump Station SA13 Eval & Upgrade CIP 650660-100013      | CS390274-0501 | Construction | Wastewater   | \$4,521,000           | STD       | 9/24/2026            |
| Columbus                      | Franklin   | DOSD Sanitary Pump Station ST-13 Evaluation & Upgrade        | CS390274-0593 | Construction | Wastewater   | \$2,755,000           | STD       | 3/26/2026            |
| Columbus                      | Franklin   | DOSD Sanitary Pump Stations CIP 650660-100100                | CS390274-0584 | Design       | Wastewater   | \$1,832,000           | PLN/DES   | 1/29/2026            |
| Columbus                      | Franklin   | DOSD Stormwater Pump Station 611660-100100                   | CS390274-0604 | Design       | Stormwater   | \$1,479,288           | PLN/DES   | 03/26/2026           |
| Columbus                      | Franklin   | DOSD Stormwater Pump Station ST-29 Eval 611660-100029        | CS390274-0550 | Construction | StormWater   | \$4,777,000           | STD       | 9/24/2026            |
| Columbus                      | Franklin   | Inflow Redirection Alum Creek Storm Tank Combined Sewer Area | CS390274-0591 | Planning     | Wastewater   | \$1,500,000           | PLN/DES   | 6/25/2026            |
| Columbus                      | Franklin   | Intermodal Sanitary Subtrunk Ext Ph 2 650491-100010          | CS390274-0544 | Construction | Wastewater   | \$4,050,000           | STD       | 2/26/2026            |
| Columbus                      | Franklin   | JP A-Plant Sec. Clarifier Electrical Upgrade 650245-100002   | CS390274-0538 | Construction | Wastewater   | \$28,222,597          | STD       | 4/30/2026            |
| Columbus                      | Franklin   | JP Power System Upgrades and Safety Improv. 650257-100101    | CS390274-0539 | Construction | Wastewater   | \$6,196,000           | STD       | 10/29/2026           |
| Columbus                      | Franklin   | JPWRP Sludge Dewatering Improvements CMAR 650246-100001      | CS390274-0596 | Design       | Wastewater   | \$3,090,000           | PLN/DES   | 6/25/2026            |

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| Entity                          | County    | Project                                                      | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|---------------------------------|-----------|--------------------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| Columbus                        | Franklin  | JPWRP Sludge Dewatering Improvements CMAR 650246-100001      | CS390274-0597 | Construction | Wastewater   | \$10,020,726          | STD       | 12/10/2026           |
| Columbus                        | Franklin  | JPWWTP Digester Improvements 650240-100000                   | CS390274-0594 | Construction | Wastewater   | \$49,349,237          | STD       | 6/25/2026            |
| Columbus                        | Franklin  | JPWWTP Digester Improvements CIP 650240-100000               | CS390274-0498 | Design       | Wastewater   | \$6,500,000           | PLN/DES   | 1/29/2026            |
| Columbus                        | Franklin  | JPWWTP Screenings Imps CIP# 650252-100010                    | CS390274-0419 | Construction | Wastewater   | \$14,748,570          | STD       | 3/26/2026            |
| Columbus                        | Franklin  | Krieger Court Stormwater Imps CIP 611037-100000              | CS390274-0420 | Construction | StormWater   | \$4,000,000           | STD       | 3/26/2026            |
| Columbus                        | Franklin  | Lower Olentangy Tunnel Phase 2 650724-100003                 | CS390274-0595 | Planning     | Wastewater   | \$4,000,000           | PLN/DES   | 2/26/2026            |
| Columbus                        | Franklin  | OARS Grit Cleaning & Screening Improvements 650704-100004    | CS390274-0563 | Construction | Wastewater   | \$6,228,544           | STD       | 7/30/2026            |
| Columbus                        | Franklin  | Petzinger Rd. Stormwater Imprsr, CIP 610739-100000           | CS390274-0358 | Construction | StormWater   | \$1,850,000           | STD       | 4/30/2026            |
| Columbus                        | Franklin  | Sanitary Remote Site Comms Network Upgrade CIP 650661-100000 | CS390274-0588 | Construction | Wastewater   | \$4,636,244           | STD       | 9/24/2026            |
| Columbus                        | Franklin  | Second Avenue Storm Sewer Improvements CIP 611707-100000     | CS390274-0486 | Construction | Wastewater   | \$7,480,000           | STD       | 8/27/2026            |
| Columbus                        | Franklin  | ST21 ST 22 ST23 Improvements CIP 611031-100000               | CS390274-0485 | Construction | StormWater   | \$36,000,000          | STD       | 3/26/2026            |
| Columbus                        | Franklin  | Storm Sewer Lining Project CIP# 611720-100000                | CS390274-0424 | Construction | StormWater   | \$2,800,000           | STD       | 6/25/2026            |
| Columbus                        | Franklin  | Stormwater Remote Site Network Upgrades CIP 611661-100000    | CS390274-0589 | Construction | StormWater   | \$1,218,270           | STD       | 9/24/2026            |
| Columbus                        | Franklin  | SWRP Dewatering Improvements CIP 650349-100001               | CS390274-0586 | Design       | Wastewater   | \$7,426,300           | PLN/DES   | 7/30/2026            |
| Columbus                        | Franklin  | SWRP Fiber Optic Backbone Upgrade CIP 650348-100007          | CS390274-0598 | Planning     | Wastewater   | \$619,030             | PLN/DES   | 1/29/2026            |
| Columbus                        | Franklin  | SWRP Fiber Optic Backbone Upgrade CIP 650348-100007          | CS390274-0599 | Design       | Wastewater   | \$984,820             | PLN/DES   | 10/29/2026           |
| Columbus                        | Franklin  | SWWTP Biofilter Cold Weather Improvements CIP 650352-100008  | CS390274-0504 | Design       | Wastewater   | \$2,137,000           | PLN/DES   | 6/25/2026            |
| Columbus                        | Franklin  | SWWTP Digester Process Expansion, Phase II 650353-100006     | CS390274-0587 | Construction | Wastewater   | \$25,724,931          | STD       | 7/30/2026            |
| Columbus                        | Franklin  | SWWTP Hazardous Gas Monitors Replacement 650260-103016       | CS390274-0532 | Construction | Wastewater   | \$2,755,000           | STD       | 3/26/2026            |
| Columbus                        | Franklin  | SWWTP Power Systems Upgrades and Safety Imp 650357-100101    | CS390274-0537 | Construction | Wastewater   | \$20,157,000          | STD       | 2/26/2026            |
| Columbus                        | Franklin  | SWWTP Sludge Dewatering Improvements 650349-100001           | CS390274-0553 | Planning     | Wastewater   | \$3,446,126           | PLN/DES   | 1/29/2026            |
| Columbus                        | Franklin  | SWWTP Switching Station Replacement CMAR 650346-100004       | CS390274-0534 | Construction | Wastewater   | \$100,017,532         | STD       | 3/26/2026            |
| Columbus                        | Franklin  | SWWTP VFD & Harmonic Filter Upgrades 650346-100002           | CS390274-0541 | Construction | Wastewater   | \$15,015,707          | STD       | 1/29/2026            |
| Columbus                        | Franklin  | Third Ave Relief Sewer Ph 3 650768-100003                    | CS390274-0564 | Construction | Wastewater   | \$4,600,000           | STD       | 3/26/2026            |
| Columbus                        | Franklin  | Walhalla Ravine Stream Restoration CIP 650870-110167         | CS390274-0463 | Construction | Wastewater   | \$1,930,000           | STD       | 3/26/2026            |
| Columbus                        | Franklin  | West Franklinton Area Sewer Reconfiguration 650860-122210    | CS390274-0585 | Construction | Wastewater   | \$1,200,000           | STD       | 1/29/2026            |
| Columbus Public Health          | Franklin  | 2026 HSTS Repair/Replacement Program                         | CS390274-0592 | Construction | NPSPublic    | \$50,000              | HDSP 0    | 7/30/2026            |
| Conneaut                        | Ashtabula | Naylor Drive Infrastructure Improvements                     | CS390279-0019 | Construction | Wastewater   | \$4,100,000           | HDSP 0    | 7/30/2026            |
| Conneaut                        | Ashtabula | Naylor Drive Infrastructure Improvements                     | CS390279-0031 | Design       | Wastewater   | \$400,000             | PLN/DES   | 2/26/2026            |
| Conneaut                        | Ashtabula | Park Day & Buffalo Streets Sanitary Sewer Improvements       | CS390279-0028 | Construction | Wastewater   | \$640,000             | STD       | 2/26/2026            |
| Coolville                       | Athens    | Wastewater Facilities Improvements                           | CS390282-0004 | Design       | Wastewater   | \$36,000              | PLN/DES   | 2/26/2026            |
| Coolville                       | Athens    | Wastewater Facilities Improvements                           | CS390282-0005 | Construction | Wastewater   | \$415,042             | HDSP 0    | 8/27/2026            |
| Coshocton                       | Coshocton | Digester Improvements                                        | CS390286-0012 | Construction | Wastewater   | \$13,585,000          | STD       | 3/26/2026            |
| Coshocton County                | Coshocton | 2026 HSTS Funding                                            | CS390016-0010 | Construction | NPSPublic    | \$50,000              | HDSP 0    | 7/30/2026            |
| Crawford County Health Dist     | Crawford  | 2026 HSTS Repair & Replacement Program                       | CS391595-0012 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Cridersville                    | Auglaize  | WWTP Pump Station Improvements                               | CS390291-0005 | Design       | Wastewater   | \$145,000             | PLN/DES   | 2/26/2026            |
| Cridersville                    | Auglaize  | WWTP Pump Station Improvements                               | CS390291-0006 | Construction | Wastewater   | \$750,000             | HDSP 0    | 9/24/2026            |
| Cuyahoga County Board of Health | Cuyahoga  | Cuyahoga County HSTS Repair/Replacement Program 2026         | CS391558-0015 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Dalton                          | Wayne     | Wastewater Treatment Plant Improvements                      | CS390299-0005 | Construction | Wastewater   | \$7,533,501           | HDSP 0    | 10/29/2026           |
| Darke County                    | Darke     | Fort Jefferson Centralized Sewer Regionalization             | CS390019-0006 | Construction | Wastewater   | \$3,200,000           | REG       | 10/29/2026           |
| Darke County Health Dist        | Darke     | 2026 HSTS Repair/Replacement Project                         | CS391585-0012 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Defiance                        | Defiance  | CSO Storage Basin                                            | CS390305-0043 | Design       | Wastewater   | \$2,750,000           | PLN/DES   | 12/10/2026           |
| Defiance                        | Defiance  | Kingsbury Force Main                                         | CS390305-0039 | Design       | Wastewater   | \$2,600,000           | PLN/DES   | 12/10/2026           |
| Defiance                        | Defiance  | Kingsbury Lift Station Replacement                           | CS390305-0041 | Design       | Wastewater   | \$4,650,000           | PLN/DES   | 12/10/2026           |
| Defiance County                 | Defiance  | Auglaize Pump Station Generator                              | CS390020-0010 | Construction | Wastewater   | \$50,000              | STD       | 1/29/2026            |

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| Entity                                | County    | Project                                                   | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type  | Estimated Award Date |
|---------------------------------------|-----------|-----------------------------------------------------------|---------------|--------------|--------------|-----------------------|------------|----------------------|
| Defiance County                       | Defiance  | Middle Gordon Emergency Generator                         | CS390020-0009 | Construction | Wastewater   | \$96,170              | STD        | 1/29/2026            |
| Defiance County Health Dist           | Defiance  | 2026 Defiance County Health Dist HSTS Project             | CS391679-0012 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Delaware County                       | Delaware  | 2026 HSTS Repair/Replacement Program                      | CS390021-0009 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Delphos                               | Allen     | Pierce Street Sewer Replacement                           | CS390309-0042 | Construction | Wastewater   | \$1,193,225           | HDSP 1     | 7/30/2026            |
| East Cleveland                        | Cuyahoga  | Hayden Avenue Sanitary Sewer Improvements                 | CS390323-0006 | Construction | Wastewater   | \$3,000,000           | STD        | 7/30/2026            |
| Eastern Ohio Reg Wastewater Authority | Belmont   | Wastewater System Improvements Phase 1                    | CS391427-0006 | Construction | Wastewater   | \$1,965,000           | STD        | 8/27/2026            |
| Edison                                | Morrow    | Storm Sewer Improvements - Phase 1                        | CS390330-0003 | Construction | StormWater   | \$412,905             | HDSP 0     | 7/30/2026            |
| Elyria                                | Lorain    | Biosolids Master Plan Emerging Contaminant Study          | CS390337-0047 | Planning     | Wastewater   | \$29,709              | PLN/DES/EC | 1/29/2026            |
| Elyria                                | Lorain    | Sewer Lining Phase 1                                      | CS390337-0049 | Construction | Wastewater   | \$1,000,000           | STD        | 2/26/2026            |
| Elyria                                | Lorain    | Sewer Lining Phase 2                                      | CS390337-0048 | Construction | Wastewater   | \$2,000,000           | STD        | 8/27/2026            |
| Elyria                                | Lorain    | South East Interceptor Phase 3 Extension                  | CS390337-0033 | Construction | Wastewater   | \$1,000,000           | REG        | 4/30/2026            |
| Elyria                                | Lorain    | Windward Sewer and Gulf Rd Pump Station                   | CS390337-0036 | Construction | Wastewater   | \$5,000,000           | STD        | 4/30/2026            |
| Elyria                                | Lorain    | WWPCP Activated Sludge Aeration Tank Improvements         | CS390337-0040 | Construction | Wastewater   | \$12,000,000          | STD        | 1/29/2026            |
| Erie County Health Dept               | Erie      | Erie County 2026 WPCLF HSTS Replacement                   | CS391683-0012 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Euclid                                | Cuyahoga  | CSO-06 Control Measure                                    | CS390341-0043 | Construction | Wastewater   | \$8,500,000           | STD        | 12/10/2026           |
| Euclid                                | Cuyahoga  | CSO-07 & CSO-12 Control Measure                           | CS390341-0042 | Construction | Wastewater   | \$24,000,000          | STD        | 12/10/2026           |
| Fairfield County Dept of Health       | Fairfield | 2026 WPCLF HSTS Program                                   | CS391696-0011 | Construction | NPSPublic    | \$200,000             | HDSP 0     | 7/30/2026            |
| Fairport Harbor                       | Lake      | New Fourth Street Storm and Sanitary Improvements         | CS390347-0005 | Construction | Wastewater   | \$600,000             | HDSP 1     | 2/26/2026            |
| Fayette S&W Conservation Dist         | Fayette   | Fayette County HSTS Program 2026                          | CS391716-0010 | Construction | NPSPublic    | \$200,000             | HDSP 0     | 7/30/2026            |
| Fayetteville Perry Twp Reg Sewer Dist | Brown     | WWTP Sludge Handling and Digester Replacement             | CS391428-0003 | Construction | Wastewater   | \$1,954,300           | SML        | 6/25/2026            |
| Forest                                | Hardin    | Wastewater Lagoon/ Lift Station/ Collection System Design | CS390358-0011 | Design       | Wastewater   | \$3,200,000           | PLN/DES    | 4/30/2026            |
| Fort Recovery                         | Mercer    | Lagoon Dredging                                           | CS390362-0011 | Construction | Wastewater   | \$600,000             | HDSP 0     | 5/28/2026            |
| Fort Recovery                         | Mercer    | Wastewater Recovery Facility- Construction                | CS390362-0009 | Construction | Wastewater   | \$4,457,700           | HDSP 0/NRD | 12/10/2026           |
| Frankfort                             | Ross      | Sanitary Sewer Rehabilitation                             | CS390365-0006 | Construction | Wastewater   | \$671,422             | HDSP 0     | 4/30/2026            |
| Franklin County                       | Franklin  | Inah/Gladys Sewer Connection Phase                        | CS390025-0046 | Construction | Wastewater   | \$228,619             | REG        | 3/26/2026            |
| Franklin County                       | Franklin  | North Hague Sanitary Sewer Connection Phase               | CS390025-0049 | Construction | Wastewater   | \$1,200,247           | REG        | 3/26/2026            |
| Franklin County                       | Franklin  | Rosslyn/Kanawha Sanitary Sewer Extension Connection Phase | CS390025-0045 | Construction | Wastewater   | \$1,514,597           | REG        | 7/30/2026            |
| Franklin County                       | Franklin  | Sanitary Sewer Collections System - Ferris Rd.            | CS390025-0037 | Construction | Wastewater   | \$2,555,783           | REG        | 5/28/2026            |
| Franklin County Public Health         | Franklin  | FCPH HSTS Repair/Replacement 2026                         | CS391654-0012 | Construction | NPSPublic    | \$50,000              | HDSP 0     | 7/30/2026            |
| Fulton County Health Dept             | Fulton    | 2026 HSTS Repair/Replacement Program                      | CS391680-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Fultonham                             | Muskingum | Storm Sewer and Paving                                    | CS390373-0001 | Design       | StormWater   | \$74,140              | PLN/DES    | 1/29/2026            |
| Fultonham                             | Muskingum | Storm Sewer and Paving                                    | CS390373-0002 | Construction | StormWater   | \$1,618,970           | SML        | 7/30/2026            |
| Gallia County                         | Gallia    | 2026 HSTS Repair/Replacement Program                      | CS390027-0021 | Construction | NPSPublic    | \$200,000             | HDSP 0     | 7/30/2026            |
| Gates Mills                           | Cuyahoga  | Chagrin Valley Hunt Club WWTP Conversion                  | CS390382-0005 | Design       | Wastewater   | \$70,000              | PLN/DES    | 7/30/2026            |
| Gates Mills                           | Cuyahoga  | Chagrin Valley Hunt Club WWTP Conversion                  | CS390382-0006 | Construction | Wastewater   | \$475,000             | REG        | 8/27/2026            |
| Geauga County Health Dist             | Geauga    | Project Helping Hand 2026                                 | CS391702-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Geneva                                | Ashtabula | U.S. Route 20 Sewer Replacement Phase 2                   | CS390383-0027 | Construction | Wastewater   | \$3,590,000           | HDSP 1     | 10/29/2026           |
| Geneva-on-the-Lake                    | Ashtabula | East Side Sanitary Sewer Extensions                       | CS390384-0010 | Construction | Wastewater   | \$2,700,000           | REG        | 3/26/2026            |
| Gilboa                                | Putnam    | Sanitary Sewer Phase 2                                    | CS390390-0003 | Construction | Wastewater   | \$472,705             | REG        | 4/30/2026            |
| Grafton                               | Lorain    | Easterly and R 83 Sanitary Sewer Extension                | CS390402-0015 | Construction | Wastewater   | \$5,001,115           | SML        | 6/25/2026            |
| Grafton                               | Lorain    | Elm St Improvements Phase 1                               | CS390402-0026 | Construction | Wastewater   | \$1,784,230           | SML        | 8/27/2026            |
| Grafton                               | Lorain    | Novak Road Improvements Phase 3                           | CS390402-0024 | Construction | Wastewater   | \$1,387,200           | SML        | 4/30/2026            |
| Grafton                               | Lorain    | WWTP Tertiary Filter Rehab                                | CS390402-0027 | Construction | Wastewater   | \$888,690             | SML        | 8/27/2026            |
| Granville                             | Licking   | Southwest Granville Sewer Extension                       | CS390406-0022 | Construction | Wastewater   | \$4,500,000           | SML        | 9/24/2026            |
| Greene County                         | Greene    | 2026 HSTS Repair/Replacement Program                      | CS390029-0050 | Construction | NPSPublic    | \$50,000              | HDSP 0     | 7/30/2026            |

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| Entity                      | County    | Project                                                    | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type  | Estimated Award Date |
|-----------------------------|-----------|------------------------------------------------------------|---------------|--------------|--------------|-----------------------|------------|----------------------|
| Greenfield                  | Highland  | Jefferson Street Sanitary Sewer                            | CS390412-0013 | Construction | Wastewater   | \$4,203,000           | HDSP 1     | 4/30/2026            |
| Greenfield                  | Highland  | Lyndon Ave Sewer Replacement                               | CS390412-0014 | Design       | Wastewater   | \$77,000              | PLN/DES    | 2/26/2026            |
| Greenfield                  | Highland  | Lyndon Ave Sewer Replacement                               | CS390412-0015 | Construction | Wastewater   | \$1,260,750           | HDSP 1     | 10/29/2026           |
| Guernsey County             | Guernsey  | 2026 Household Sewage Treatment System Project             | CS390030-0014 | Construction | NPSPublic    | \$200,000             | HDSP 0     | 7/30/2026            |
| Hamilton                    | Butler    | Eliminate/Replace Existing New London Package Plant        | CS390422-0026 | Construction | Wastewater   | \$1,880,095           | STD        | 4/30/2026            |
| Hamilton County             | Hamilton  | Barrington Hills P.S. Eliminations                         | CS391525-0193 | Construction | Wastewater   | \$11,733,427          | REG        | 7/30/2026            |
| Hamilton County             | Hamilton  | Camargo Canyon Pump Station Elimination                    | CS391525-0194 | Construction | Wastewater   | \$1,620,244           | STD        | 10/29/2026           |
| Hamilton County             | Hamilton  | Dry Weather Channel for SS 937                             | CS391525-0172 | Construction | Wastewater   | \$5,677,405           | STD        | 9/24/2026            |
| Hamilton County             | Hamilton  | Gilbert Ave at Casino Sewer Replacement                    | CS391525-0189 | Construction | Wastewater   | \$8,317,735           | STD        | 8/27/2026            |
| Hamilton County             | Hamilton  | Hamilton County HSTS Repair/Replacement Project 2026       | CS391525-0195 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Hamilton County             | Hamilton  | Lower Mill Creek HW DW Protection                          | CS391525-0187 | Construction | Wastewater   | \$6,970,657           | STD        | 4/30/2026            |
| Hamilton County             | Hamilton  | PFAS Analytical System and Supporting Instrumentation      | CS391525-0192 | Planning     | Wastewater   | \$850,000             | PLN/DES/EC | 6/25/2026            |
| Hancock County              | Hancock   | 2026 HSTS Repair/Replacement in Hancock County             | CS390032-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Hanover                     | Licking   | Stormwater Infrastructure Improvements Areas 3 & 4         | CS390425-0004 | Design       | StormWater   | \$505,360             | PLN/DES    | 1/29/2026            |
| Hanover                     | Licking   | Stormwater Infrastructure Improvements Areas 3 & 4         | CS390425-0005 | Construction | StormWater   | \$2,779,450           | SML        | 10/29/2026           |
| Hardin County               | Hardin    | 2026 HSTS Repair/Replacement Program                       | CS390033-0011 | Construction | NPSPublic    | \$50,000              | HDSP 0     | 7/30/2026            |
| Harrison County Health Dist | Harrison  | 2026 HSTS Pollution Abatement Project                      | CS391711-0010 | Construction | NPSPublic    | \$50,000              | HDSP 0     | 7/30/2026            |
| Heath                       | Licking   | Hoback Express Sewer                                       | CS390439-0012 | Construction | Wastewater   | \$11,485,000          | STD        | 6/25/2026            |
| Heath                       | Licking   | Thornwood South Sewer Extension                            | CS390439-0011 | Construction | Wastewater   | \$556,600             | STD        | 4/30/2026            |
| Hebron                      | Licking   | I&I Reduction Study and Improvements                       | CS390440-0011 | Design       | Wastewater   | \$120,000             | PLN/DES    | 6/25/2026            |
| Hebron                      | Licking   | I&I Reduction Study and Improvements                       | CS390440-0012 | Construction | Wastewater   | \$1,100,000           | HDSP 0     | 10/29/2026           |
| Henry County                | Henry     | 2026 HSTS Repair/Replacement Program                       | CS390035-0013 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Hicksville                  | Defiance  | Solids Handling Improvements                               | CS390443-0012 | Design       | Wastewater   | \$110,000             | PLN/DES    | 2/26/2026            |
| Hicksville                  | Defiance  | Solids Handling Improvements                               | CS390443-0013 | Construction | Wastewater   | \$1,020,000           | HDSP 1     | 7/30/2026            |
| Highland County Health Dist | Highland  | 2026 Household Sewage Treatment System Repairs/Replacement | CS391705-0011 | Construction | NPSPublic    | \$50,000              | HDSP 0     | 7/30/2026            |
| Hillsboro                   | Highland  | Sump Pump Investigation                                    | CS390450-0031 | Planning     | Wastewater   | \$15,000              | PLN/DES    | 1/29/2026            |
| Hiram                       | Portage   | WWTP Improvements                                          | CS390451-0005 | Construction | Wastewater   | \$3,000,000           | SML        | 8/27/2026            |
| Hiram                       | Portage   | WWTP Solar PV Installation                                 | CS390451-0006 | Construction | Wastewater   | \$1,500,000           | SML        | 8/27/2026            |
| Hocking County              | Hocking   | 2026 WPCLF HSTS Assistance Program                         | CS390037-0025 | Construction | NPSPublic    | \$200,000             | HDSP 0     | 7/30/2026            |
| Hocking County              | Hocking   | Haydenville Sewer                                          | CS390037-0024 | Design       | Wastewater   | \$350,000             | PLN/DES    | 3/26/2026            |
| Holmes County               | Holmes    | 2026 HSTS Repair/Replacement Program                       | CS390038-0019 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Holmes County               | Holmes    | Berlin WWTP Expansion                                      | CS390038-0015 | Construction | Wastewater   | \$4,304,000           | STD        | 12/10/2026           |
| Huron County                | Huron     | 2026 HSTS Repair & Replacement Program                     | CS390039-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Ironton                     | Lawrence  | Gilfillan Way Storm Sewer                                  | CS390468-0040 | Construction | StormWater   | \$538,940             | STD        | 1/29/2026            |
| Ironton                     | Lawrence  | North 5th Ave Sanitary Sewer Extension                     | CS390468-0034 | Construction | Wastewater   | \$1,508,350           | STD        | 4/30/2026            |
| Ironton                     | Lawrence  | Wastewater Treatment Plant and Lift Station                | CS390468-0041 | Construction | Wastewater   | \$3,439,450           | STD        | 3/26/2026            |
| Ironton                     | Lawrence  | WWTP Improvements: Digester, Filter, & Disinfection        | CS390468-0042 | Design       | Wastewater   | \$415,000             | PLN/DES    | 1/29/2026            |
| Ironton                     | Lawrence  | WWTP Improvements: Digester, Filter, & Disinfection        | CS390468-0043 | Construction | Wastewater   | \$5,142,700           | STD        | 9/24/2026            |
| Jackson County Health Dept  | Jackson   | 2026 HSTS Repair & Replacement Program                     | CS391697-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Jefferson                   | Ashtabula | Wastewater Equalization Basin                              | CS390475-0009 | Construction | Wastewater   | \$1,175,000           | HDSP 1     | 4/30/2026            |
| Jefferson                   | Ashtabula | WWTP Clarifier Improvements Phase 2                        | CS390475-0010 | Construction | Wastewater   | \$500,000             | HDSP 1     | 4/30/2026            |
| Jefferson County            | Jefferson | Jefferson County Clean Water Initiative 2026               | CS390041-0053 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Jefferson County            | Jefferson | Maplewood Sewage Treatment Plant Improvements              | CS390041-0049 | Design       | Wastewater   | \$350,000             | PLN/DES    | 6/25/2026            |
| Jefferson County            | Jefferson | Maplewood Sewage Treatment Plant Improvements              | CS390041-0050 | Construction | Wastewater   | \$2,300,000           | STD        | 12/10/2026           |
| Jeffersonville              | Fayette   | Lift Station Repairs                                       | CS390476-0011 | Construction | Wastewater   | \$354,850             | HDSP 0     | 3/26/2026            |

## Project Priority and Intended Projects List for PY 2026

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| Entity                               | County     | Project                                                   | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|--------------------------------------|------------|-----------------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| Jeffersonville                       | Fayette    | Pump Station and Force Main                               | CS390476-0009 | Construction | Wastewater   | \$1,936,000           | HDSP 0    | 7/30/2026            |
| Jeffersonville                       | Fayette    | Sewer Collection System Modeling and CIP Planning         | CS390476-0012 | Planning     | Wastewater   | \$350,000             | PLN/DES   | 2/26/2026            |
| Johnstown                            | Licking    | Johnstown WWTP Expansion Project                          | CS390482-0008 | Construction | Wastewater   | \$50,000,000          | SML       | 7/30/2026            |
| Kelleys Island                       | Erie       | Sanitary Collection System and WWTP Phase 1               | CS390485-0007 | Construction | Wastewater   | \$8,201,000           | REG       | 6/25/2026            |
| Kent                                 | Portage    | WRF - Headworks Improvements                              | CS390486-0016 | Construction | Wastewater   | \$8,000,000           | STD       | 10/29/2026           |
| Kenton                               | Hardin     | Downtown Sanitary and Storm Improvements, Phase 2B        | CS390487-0046 | Construction | Wastewater   | \$8,296,382           | HDSP 1    | 6/25/2026            |
| Kenton                               | Hardin     | Sanitary Trunk Main Replacement                           | CS390487-0036 | Construction | Wastewater   | \$827,000             | HDSP 1    | 1/29/2026            |
| Kenton                               | Hardin     | Wayne Street Reconstruction Sanitary Sewer, Phase 2       | CS390487-0045 | Design       | Wastewater   | \$256,725             | PLN/DES   | 1/29/2026            |
| Kingston                             | Ross       | Sewer Rehabilitation                                      | CS390492-0006 | Construction | Wastewater   | \$975,550             | HDSP 0    | 7/30/2026            |
| Kingston                             | Ross       | Wastewater Treatment Plant Upgrade                        | CS390492-0003 | Design       | Wastewater   | \$644,650             | PLN/DES   | 3/26/2026            |
| Kingston                             | Ross       | Wastewater Treatment Plant Upgrade                        | CS390492-0005 | Construction | Wastewater   | \$8,602,850           | HDSP 0    | 9/24/2026            |
| Kirkersville                         | Licking    | Wastewater Treatment Plant Improvements                   | CS390495-0001 | Construction | Wastewater   | \$524,140             | SML       | 1/29/2026            |
| Knox County Health Dept              | Knox       | Knox County HSTS Project 2026                             | CS391717-0005 | Construction | NPSPublic    | \$175,000             | HDSP 0    | 7/30/2026            |
| Lagrange                             | Lorain     | Church Street Improvements                                | CS390499-0007 | Construction | StormWater   | \$445,539             | SML       | 10/29/2026           |
| Lagrange                             | Lorain     | Church Street Improvements                                | CS390499-0010 | Design       | StormWater   | \$107,900             | PLN/DES   | 1/29/2026            |
| Lake County                          | Lake       | Heatherstone WRF                                          | CS390043-0024 | Design       | Wastewater   | \$2,000,000           | PLN/DES   | 2/26/2026            |
| Lake County Health Dist              | Lake       | 2026 HSTS Repair/Replacement Program                      | CS391596-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Lakemore                             | Summit     | Sewer Improvements Phase 2                                | CS390501-0006 | Construction | Wastewater   | \$3,000,000           | HDSP 1    | 2/26/2026            |
| Lakengren Water Authority            | Preble     | Lift Station Improvements                                 | CS391429-0003 | Construction | Wastewater   | \$1,055,000           | STD       | 6/25/2026            |
| Lancaster                            | Fairfield  | Frederick St Sewer Separation                             | CS390504-0039 | Construction | Wastewater   | \$1,900,000           | STD       | 4/30/2026            |
| Laurelville                          | Hocking    | Sanitary Sewer Rehabilitation                             | CS390508-0010 | Construction | Wastewater   | \$499,900             | HDSP 0    | 1/29/2026            |
| Lawrence County Health Dept          | Lawrence   | 2026 WPCLF HSTS Project                                   | CS391706-0010 | Construction | NPSPublic    | \$50,000              | HDSP 0    | 7/30/2026            |
| Leetonia                             | Columbiana | Leetonia Downtown Sanitary Sewer Main Improvements        | CS390513-0005 | Construction | StormWater   | \$598,000             | HDSP 0    | 3/26/2026            |
| Licking County Health Dept           | Licking    | 2026 Licking County HSTS Assistance Project               | CS391687-0011 | Construction | NPSPublic    | \$250,000             | HDSP 0    | 7/30/2026            |
| Licking Regional Water Dist          | Licking    | Summit Road/Morse Road Sanitary Sewer Extension           | CS391436-0020 | Construction | Wastewater   | \$6,812,000           | REG       | 2/26/2026            |
| Lisbon                               | Columbiana | Industrial Drive Sanitary Lift Station Replacement        | CS390524-0022 | Construction | Wastewater   | \$956,450             | HDSP 1    | 9/24/2026            |
| Lisbon                               | Columbiana | North Market St Sanitary Sewer Replacement                | CS390524-0010 | Construction | Wastewater   | \$2,088,744           | HDSP 1    | 5/28/2026            |
| Lockington                           | Shelby     | Stormwater Project                                        | CS390527-0001 | Design       | StormWater   | \$610,000             | PLN/DES   | 10/29/2026           |
| Logan                                | Hocking    | Phase 4 Sewer Replacement                                 | CS390530-0024 | Design       | Wastewater   | \$161,500             | PLN/DES   | 2/26/2026            |
| Logan                                | Hocking    | Phase 4 Sewer Replacement                                 | CS390530-0025 | Construction | Wastewater   | \$4,220,482           | HDSP 1    | 10/29/2026           |
| Logan County                         | Logan      | Belle Center Pump Station Rehabilitation                  | CS390046-0023 | Construction | Wastewater   | \$750,000             | STD       | 5/28/2026            |
| Logan County                         | Logan      | Flat Branch WWTP Replacement                              | CS390046-0020 | Construction | Wastewater   | \$10,000,000          | REG       | 6/25/2026            |
| Logan County                         | Logan      | Indian Lake Regional WWTP Study                           | CS390046-0024 | Planning     | Wastewater   | \$350,000             | PLN/DES   | 4/30/2026            |
| Logan County Health Dist             | Logan      | 2026 Household Sewage Treatment System Nuisance Abatement | CS391692-0010 | Construction | NPSPublic    | \$50,000              | HDSP 0    | 7/30/2026            |
| Lorain                               | Lorain     | Martin's Run Pump Station Improvements                    | CS390532-0033 | Construction | Wastewater   | \$10,000,000          | STD       | 3/26/2026            |
| Lorain                               | Lorain     | Sanitary Sewer Evaluation Study (SSES)                    | CS390532-0045 | Planning     | Wastewater   | \$5,000,000           | PLN/DES   | 3/26/2026            |
| Lorain County                        | Lorain     | 2026 HSTS Repair/Replacement Program                      | CS390047-0031 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Lorain County                        | Lorain     | Northwest Trunk Sewer                                     | CS390047-0029 | Construction | Wastewater   | \$75,855,500          | REG       | 10/29/2026           |
| Lowell                               | Washington | Wastewater Treatment Replacement                          | CS390538-0002 | Construction | Wastewater   | \$5,079,335           | HDSP 0    | 2/26/2026            |
| Lowellville                          | Mahoning   | Siphon Replacement                                        | CS390539-0017 | Construction | Wastewater   | \$1,114,500           | SML       | 3/26/2026            |
| Lucas County                         | Lucas      | Fullers Creekside & Toledo Express PS Rehabilitations     | CS390048-0044 | Construction | Wastewater   | \$853,190             | STD       | 8/27/2026            |
| Lucas County                         | Lucas      | S500: MH 6 to MH 8 Interceptor Rehabilitation             | CS390048-0033 | Construction | Wastewater   | \$5,993,350           | STD       | 9/24/2026            |
| Madison S&W Conservation Dist        | Madison    | Madison County HSTS Repair/Replacement 2026               | CS391760-0004 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Mahoning County                      | Mahoning   | Meander WWTP Improvements                                 | CS390050-0036 | Construction | Wastewater   | \$60,000,000          | STD/NRD   | 8/27/2026            |
| Mahoning County Dist Board of Health | Mahoning   | WPCLF HSTS Funding 2026                                   | CS391581-0012 | 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 Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type  | Estimated Award Date |
|-------------------------------|------------|--------------------------------------------------------------|---------------|--------------|--------------|-----------------------|------------|----------------------|
| Malta                         | Morgan     | Sewer Service Lateral Replacement                            | CS390561-0011 | Construction | Wastewater   | \$2,755,642           | HDSP 0     | 6/25/2026            |
| Manchester                    | Adams      | Sanitary Sewer Improvements Phase 7                          | CS390563-0023 | Construction | Wastewater   | \$2,376,200           | HDSP 0     | 3/26/2026            |
| Maple Heights                 | Cuyahoga   | Anthony Street & Theodore Street Sewer Improvements          | CS390566-0013 | Construction | Wastewater   | \$375,925             | STD        | 6/25/2026            |
| Marietta                      | Washington | Sanitary Interceptor Sewer Lining                            | CS390571-0026 | Construction | Wastewater   | \$4,723,000           | STD        | 8/27/2026            |
| Marion                        | Marion     | WPCP Facility Plan                                           | CS390572-0035 | Planning     | Wastewater   | \$250,000             | PLN/DES/EC | 1/29/2026            |
| Marion County                 | Marion     | Pleasant Township Sewer Project - Phase 1                    | CS390051-0011 | Construction | Wastewater   | \$8,789,400           | REG        | 10/29/2026           |
| Marion County Public Health   | Marion     | 2026 HSTS Replacements                                       | CS391695-0011 | Construction | NPSPublic    | \$250,000             | HDSP 0     | 7/30/2026            |
| Martins Ferry                 | Belmont    | Jefferson Street Sanitary Sewer Rehab                        | CS390576-0011 | Construction | Wastewater   | \$614,720             | HDSP 1     | 8/27/2026            |
| Martins Ferry                 | Belmont    | Jefferson Street Sanitary Sewer Rehab                        | CS390576-0012 | Design       | Wastewater   | \$115,000             | PLN/DES    | 2/26/2026            |
| Matamoras                     | Washington | Wastewater System Improvements, Phase 2 Sewer Rehabilitation | CS390581-0014 | Design       | Wastewater   | \$134,000             | PLN/DES    | 4/30/2026            |
| Maumee                        | Lucas      | Area Large Diameter Sanitary Trunk Main Lining & Rehab       | CS390582-0006 | Construction | Wastewater   | \$3,500,000           | STD        | 4/30/2026            |
| Maumee                        | Lucas      | Area Lining & Rehab of Small Diameter Sewers North of AWT    | CS390582-0007 | Construction | Wastewater   | \$5,000,000           | STD        | 8/27/2026            |
| Maumee                        | Lucas      | Area Lining & Rehab of Small Diameter Sewers South of AWT    | CS390582-0008 | Construction | Wastewater   | \$1,100,000           | STD        | 10/29/2026           |
| Maumee                        | Lucas      | Area Sanitary Service Lateral Lining - Contract 1            | CS390582-0009 | Construction | Wastewater   | \$4,700,000           | STD        | 9/24/2026            |
| Maumee                        | Lucas      | Area Sanitary Service Lateral Lining - Contract 2            | CS390582-0004 | Construction | Wastewater   | \$5,000,000           | STD        | 10/29/2026           |
| Maumee                        | Lucas      | Area Sanitary Service Lateral Lining - Contract 3            | CS390582-0010 | Construction | Wastewater   | \$5,000,000           | STD        | 12/10/2026           |
| Maumee                        | Lucas      | Area Sanitary Service Lateral Lining - Contract 4            | CS390582-0011 | Construction | Wastewater   | \$5,000,000           | STD        | 12/10/2026           |
| Maumee                        | Lucas      | Area Sanitary Service Lateral Lining - Contract 5            | CS390582-0012 | Construction | Wastewater   | \$4,200,000           | STD        | 12/10/2026           |
| Maumee                        | Lucas      | Key St Pump Station Area Sanitary Service Lateral Lining     | CS390582-0005 | Construction | Wastewater   | \$5,400,000           | STD        | 10/29/2026           |
| Maumee                        | Lucas      | Key St Pump Station Area Sanitary Sewer Main Lining & Rehab  | CS390582-0003 | Construction | Wastewater   | \$5,000,000           | STD        | 7/30/2026            |
| Maumee                        | Lucas      | Maumee Key Street Pump Station Back-up Power Improvements    | CS390582-0002 | Construction | Wastewater   | \$50,000              | STD        | 2/26/2026            |
| Maumee                        | Lucas      | Uptown Sanitary Service Lateral Lining - Contract 1          | CS390582-0013 | Construction | Wastewater   | \$4,400,000           | STD        | 3/26/2026            |
| Maumee                        | Lucas      | Uptown Sanitary Service Lateral Lining - Contract 2          | CS390582-0014 | Construction | Wastewater   | \$4,000,000           | STD        | 7/30/2026            |
| Maumee                        | Lucas      | Uptown Sanitary Sewer Main Lining & Rehab                    | CS390582-0015 | Construction | Wastewater   | \$3,425,000           | STD        | 2/26/2026            |
| McArthur                      | Vinton     | Lift Station and Force Main Replacement                      | CS390547-0004 | Construction | Wastewater   | \$1,035,860           | HDSP 0     | 1/29/2026            |
| McComb                        | Hancock    | Church Street Drainage Improvements Phase II                 | CS390549-0013 | Construction | StormWater   | \$519,255             | HDSP 0     | 8/27/2026            |
| McConnelssville               | Morgan     | Emergency Sanitary Sewer Improvements Phase I                | CS390550-0019 | Construction | Wastewater   | \$5,550,000           | HDSP 0     | 3/26/2026            |
| Mechanicsburg                 | Champaign  | Sanitary Sewer Improvements Phase 1                          | CS390585-0009 | Construction | Wastewater   | \$2,710,931           | HDSP 0     | 2/26/2026            |
| Mechanicsburg                 | Champaign  | Stormwater & Sump Pump Inspection Project                    | CS390585-0011 | Planning     | Wastewater   | \$100,000             | PLN/DES    | 1/29/2026            |
| Medina County                 | Medina     | 2026 Household Sewage Treatment System Funding Project       | CS390052-0042 | Construction | NPSPublic    | \$100,000             | HDSP 0     | 7/30/2026            |
| Medina County                 | Medina     | Chippewa Lake WWTP Improvements                              | CS390052-0043 | Construction | Wastewater   | \$75,000,000          | STD        | 1/29/2026            |
| Medina County                 | Medina     | Plum Creek Pump Station Replacement                          | CS390052-0044 | Construction | Wastewater   | \$16,100,000          | STD        | 9/24/2026            |
| Medina County                 | Medina     | State Route 18 Corridor Sanitary Sewer and Pump Station Impr | CS390052-0033 | Construction | Wastewater   | \$36,000,000          | STD        | 5/28/2026            |
| Meigs County                  | Meigs      | Meigs County Landfill                                        | CS390053-0004 | Construction | Wastewater   | \$100,000             | STD        | 4/30/2026            |
| Meigs County Health Dist      | Meigs      | 2026 HSTS Repair/Replacement Project                         | CS391700-0011 | Construction | NPSPublic    | \$200,000             | HDSP 0     | 7/30/2026            |
| Miami County Public Health    | Miami      | 2026 HSTS Repair/Replacement in Miami County                 | CS391597-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Middlefield                   | Geauga     | WWTP Tertiary Filter Improvements                            | CS390595-0007 | Construction | Wastewater   | \$4,800,000           | HDSP 1     | 6/25/2026            |
| Middletown                    | Butler     | 2026 HSTS Repair/Replacement Program                         | CS390598-0013 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Mid-Ohio Water and Sewer Dist | Madison    | Deer Creek WRF                                               | CS392137-0008 | Construction | Wastewater   | \$145,000,000         | REG        | 4/30/2026            |
| Mid-Ohio Water and Sewer Dist | Madison    | East Side Trunk Sewer & Spring Valley Pump Sta & Force Main  | CS390531-0014 | Construction | Wastewater   | \$18,857,377          | STD        | 1/29/2026            |
| Mid-Ohio Water and Sewer Dist | Madison    | US 42 and SR 29 Sanitary Sewer System                        | CS390049-0021 | Construction | Wastewater   | \$3,184,743           | REG        | 4/30/2026            |
| Mid-Ohio Water and Sewer Dist | Madison    | US 42 Force Main to Plain City                               | CS390049-0018 | Construction | Wastewater   | \$45,175,000          | REG        | 4/30/2026            |
| Mifflin                       | Ashland    | Regionalization to the Muskingum Watershed Conservancy Dist  | CS390602-0003 | Construction | Wastewater   | \$567,840             | HDSP 0     | 3/26/2026            |
| Miller City                   | Putnam     | Sanitary Sewer System Improvements                           | CS390608-0001 | Construction | Wastewater   | \$5,724,674           | REG        | 3/26/2026            |
| Monroe County                 | Monroe     | 2026 HSTS Repair/Replacement Project                         | CS390056-0015 | Construction | NPSPublic    | \$50,000              | HDSP 0     | 7/30/2026            |

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| Entity                             | County     | Project                                                  | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type  | Estimated Award Date |
|------------------------------------|------------|----------------------------------------------------------|---------------|--------------|--------------|-----------------------|------------|----------------------|
| Morgan County                      | Morgan     | Morgan County HSTS Improvements 2026                     | CS390058-0018 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Morrow County                      | Morrow     | Chesterville WWTP Improvements                           | CS390059-0028 | Design       | Wastewater   | \$410,000             | PLN/DES    | 9/24/2026            |
| Morrow County                      | Morrow     | Chesterville WWTP Improvements                           | CS390059-0029 | Construction | Wastewater   | \$3,828,776           | STD        | 12/10/2026           |
| Morrow County                      | Morrow     | Iberia Sanitary Sewer and Treatment System               | CS390059-0026 | Construction | Wastewater   | \$3,773,000           | STD        | 12/10/2026           |
| Morrow County                      | Morrow     | Iberia Sanitary Sewer and Treatment System               | CS390059-0030 | Design       | Wastewater   | \$525,000             | PLN/DES    | 9/24/2026            |
| Morrow County                      | Morrow     | Lift Station Standby Power                               | CS390059-0031 | Design       | Wastewater   | \$48,000              | PLN/DES    | 9/24/2026            |
| Morrow County                      | Morrow     | Lift Stations Standby Power                              | CS390059-0027 | Construction | Wastewater   | \$382,800             | STD        | 12/10/2026           |
| Morrow County                      | Morrow     | SoMoCo Phase II                                          | CS390059-0032 | Construction | Wastewater   | \$1,357,200           | STD        | 9/24/2026            |
| Mount Orab                         | Brown      | Boyd Road Lift Station and Forcemain Replacement         | CS390636-0019 | Design       | Wastewater   | \$113,400             | PLN/DES    | 1/29/2026            |
| Mount Orab                         | Brown      | Boyd Road Lift Station and Forcemain Replacement         | CS390636-0020 | Construction | Wastewater   | \$1,777,000           | HDSP 1     | 8/27/2026            |
| Mount Vernon                       | Knox       | WWTP Upgrades NRD                                        | CS390639-0005 | Construction | Wastewater   | \$45,000,000          | STD/NRD    | 9/24/2026            |
| Muskingum County                   | Muskingum  | Home Sewage Treatment System (HSTS) 2026                 | CS390060-0057 | Construction | NPSPublic    | \$100,000             | HDSP 0     | 7/30/2026            |
| Muskingum County                   | Muskingum  | Vista View Sewer Rehabilitation                          | CS390060-0058 | Design       | Wastewater   | \$262,825             | PLN/DES    | 5/28/2026            |
| Navarre                            | Stark      | Wastewater Treatment Plant Reconstruction and Expansion  | CS390647-0004 | Construction | Wastewater   | \$9,957,000           | HDSP 0     | 3/26/2026            |
| Nelsonville                        | Athens     | Regional Collection System Improvements Phase 5          | CS390649-0031 | Construction | Wastewater   | \$3,983,000           | REG        | 4/30/2026            |
| New Boston                         | Scioto     | Structural Lining of Sanitary Sewers, Phase 8D           | CS390658-0022 | Construction | Wastewater   | \$830,000             | HDSP 1     | 7/30/2026            |
| New Boston                         | Scioto     | West Avenue Pump Station FM to Portsmouth WWTP, Phase 9A | CS390658-0019 | Construction | Wastewater   | \$5,750,000           | HDSP 1     | 6/25/2026            |
| New Boston                         | Scioto     | West Avenue Pump Station Replacement, Phase 9B           | CS390658-0021 | Construction | Wastewater   | \$5,000,000           | HDSP 1     | 10/29/2026           |
| New Concord                        | Muskingum  | I&I Improvements                                         | CS390663-0013 | Construction | Wastewater   | \$4,288,250           | SML        | 12/10/2026           |
| New Concord                        | Muskingum  | WWTP Improvements                                        | CS390663-0015 | Construction | Wastewater   | \$780,025             | SML        | 12/10/2026           |
| New Concord                        | Muskingum  | WWTP Retaining Wall                                      | CS390663-0014 | Construction | Wastewater   | \$462,400             | SML        | 7/30/2026            |
| New Holland                        | Pickaway   | Main Trunk Line Repairs and Lining                       | CS390664-0011 | Construction | Wastewater   | \$855,750             | HDSP 0     | 8/27/2026            |
| New Lexington                      | Perry      | WWTP Mechanical Screen Improvements                      | CS390667-0014 | Construction | Wastewater   | \$1,226,832           | HDSP 1     | 1/29/2026            |
| New Lexington                      | Perry      | WWTP Sludge Tank Replacement                             | CS390667-0017 | Construction | Wastewater   | \$1,053,305           | HDSP 1     | 2/26/2026            |
| New Vienna                         | Clinton    | Linkhart Dr Gravity Sewer Replacement                    | CS390680-0006 | Construction | Wastewater   | \$688,300             | HDSP 0     | 8/27/2026            |
| Newark                             | Licking    | 16 North Separation - Phase 1                            | CS390654-0031 | Construction | Wastewater   | \$65,000,000          | STD        | 2/26/2026            |
| Newport Water and Sewer Dist       | Washington | CR 25 Sanitary Sewer Extension Phase 1                   | CS391431-0007 | Design       | Wastewater   | \$132,700             | PLN/DES    | 2/26/2026            |
| Newport Water and Sewer Dist       | Washington | CR 25 Sanitary Sewer Extension Phase 1                   | CS391431-0008 | Construction | Wastewater   | \$1,225,000           | REG        | 12/10/2026           |
| North Lewisburg                    | Champaign  | Regionalization with Logan County                        | CS390694-0015 | Design       | Wastewater   | \$200,000             | PLN/DES    | 2/26/2026            |
| North Lewisburg                    | Champaign  | Regionalization with Logan County                        | CS390694-0016 | Construction | Wastewater   | \$4,063,896           | REG        | 10/29/2026           |
| North Royalton                     | Cuyahoga   | 2026 WWTP A & B Improvements                             | CS390700-0019 | Design       | Wastewater   | \$150,000             | PLN/DES    | 2/26/2026            |
| North Royalton                     | Cuyahoga   | 2026 WWTP A & B Improvements                             | CS390700-0020 | Construction | Wastewater   | \$1,300,000           | STD        | 7/30/2026            |
| North Royalton                     | Cuyahoga   | I/I Sanitary Sewer Study                                 | CS390700-0022 | Planning     | Wastewater   | \$596,900             | PLN/DES    | 04/30/2026           |
| North Royalton                     | Cuyahoga   | I/I Storm Water Capacity Study                           | CS390700-0021 | Planning     | Stormwater   | \$365,605             | PLN/DES    | 04/30/2026           |
| Northeast Ohio Regional Sewer Dist | Cuyahoga   | Big Creek Tunnel                                         | CS391430-0232 | Construction | Wastewater   | \$277,977,851         | STD        | 10/29/2026           |
| Northeast Ohio Regional Sewer Dist | Cuyahoga   | Kingsbury Run Consolidation Sewer                        | CS391430-0233 | Construction | Wastewater   | \$52,007,940          | STD        | 3/26/2026            |
| Northeast Ohio Regional Sewer Dist | Cuyahoga   | Southerly Tunnel and Consolidation                       | CS391430-0224 | Construction | Wastewater   | \$106,636,817         | STD        | 4/30/2026            |
| Northwestern Water & Sewer Dist    | Wood       | Hammansburg Area Sanitary Sewer Extension                | CS391432-0187 | Planning     | Wastewater   | \$100,000             | PLN/DES    | 10/29/2026           |
| Northwestern Water & Sewer Dist    | Wood       | Huffman and Kramer Roads Sanitary Collection             | CS391432-0031 | Construction | Wastewater   | \$2,800,000           | REG        | 12/10/2026           |
| Northwestern Water & Sewer Dist    | Wood       | Rossford Jennings Road Sanitary Sewer Rehabilitation     | CS391432-0188 | Construction | Wastewater   | \$1,100,000           | STD        | 3/26/2026            |
| Northwestern Water & Sewer Dist    | Wood       | Wagoner Place Sanitary Sewer Improvements                | CS391432-0186 | Construction | Wastewater   | \$7,000,000           | STD        | 12/10/2026           |
| Northwestern Water & Sewer Dist    | Wood       | Weston EQ Basin Expansion & Miscellaneous Improvements   | CS391432-0181 | Construction | Wastewater   | \$1,200,000           | STD        | 12/10/2026           |
| Oak Harbor                         | Ottawa     | WWTP Improvements NRD                                    | CS390707-0026 | Construction | Wastewater   | \$27,894,930          | HDSP 1/NRD | 4/30/2026            |
| Ohio & Lee Township W&S Auth       | Monroe     | Sardis Phase III: WW Collection and Treatment System     | CS391274-0020 | Construction | Wastewater   | \$5,655,332           | REG        | 8/27/2026            |
| Orrville                           | Wayne      | Screw Pump Replacement                                   | CS390723-0006 | Design       | Wastewater   | \$314,590             | PLN/DES    | 1/29/2026            |

## Project Priority and Intended Projects List for PY 2026

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| Entity                                | County    | Project                                                      | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type  | Estimated Award Date |
|---------------------------------------|-----------|--------------------------------------------------------------|---------------|--------------|--------------|-----------------------|------------|----------------------|
| Orrville                              | Wayne     | Screw Pump Replacement                                       | CS390723-0007 | Construction | Wastewater   | \$3,660,645           | SML        | 7/30/2026            |
| Orwell                                | Ashtabula | WWTP Clarifier Improvements                                  | CS390724-0001 | Construction | Wastewater   | \$1,645,000           | HDSP 0     | 7/30/2026            |
| Ottawa County Health Dept             | Ottawa    | 2026 Nutrient Reduction Assistance for Low Income Homeowners | CS391709-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Ottoville                             | Putnam    | Phosphorus Reduction Project                                 | CS390729-0005 | Construction | Wastewater   | \$3,773,630           | HDSP 1/NRD | 5/28/2026            |
| Oxford                                | Butler    | WWTP Improvements                                            | CS390732-0010 | Construction | Wastewater   | \$5,500,000           | STD        | 12/10/2026           |
| Oxford                                | Butler    | WWTP Improvements                                            | CS390732-0012 | Design       | Wastewater   | \$300,000             | PLN/DES    | 4/30/2026            |
| Parma                                 | Cuyahoga  | Craigleigh Drive Septic Abatement Project                    | CS390736-0031 | Construction | Wastewater   | \$2,500,000           | REG        | 7/30/2026            |
| Parma Heights                         | Cuyahoga  | Blossom & Sutherland Avenues Sewer Improvements Phase 1      | CS390737-0003 | Construction | Wastewater   | \$2,600,000           | STD        | 7/30/2026            |
| Pataskala                             | Licking   | Water Reclamation Facility Expansion Project                 | CS390739-0020 | Construction | Wastewater   | \$44,000,000          | STD        | 10/29/2026           |
| Paulding                              | Paulding  | WWTP Upgrades                                                | CS390741-0009 | Planning     | Wastewater   | \$50,000              | PLN/DES/EC | 4/30/2026            |
| Paulding                              | Paulding  | WWTP Upgrades                                                | CS390741-0010 | Design       | Wastewater   | \$500,000             | PLN/DES/EC | 12/10/2026           |
| Paulding County Health Dept           | Paulding  | Paulding County Repair/Replacement of Failed HSTS Funds 2026 | CS391688-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Pemberville                           | Wood      | WWTP Screening and Disinfection Improvements                 | CS390744-0013 | Construction | Wastewater   | \$748,000             | SML        | 12/10/2026           |
| Perrysburg                            | Wood      | Primary Tank Improvement                                     | CS390748-0012 | Construction | Wastewater   | \$1,500,000           | STD        | 10/29/2026           |
| Pickaway County                       | Pickaway  | Walnut Heights Wastewater Treatment Improvements             | CS390065-0007 | Design       | Wastewater   | \$375,100             | PLN/DES    | 1/29/2026            |
| Pickaway County                       | Pickaway  | Walnut Heights Wastewater Treatment Improvements             | CS390065-0008 | Construction | Wastewater   | \$3,772,795           | STD        | 6/25/2026            |
| Pickaway County Health Dist           | Pickaway  | 2026 Pickaway County HSTS Repair/Replacement Project         | CS391704-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Pike County Health Dist               | Pike      | 2026 Pike County WPCLF HSTS Upgrade Project                  | CS391571-0013 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Pleasant Hill                         | Miami     | WWTP Sludge Digestion                                        | CS390760-0004 | Planning     | Wastewater   | \$40,000              | PLN/DES    | 4/30/2026            |
| Pleasant Hill                         | Miami     | WWTP Sludge Digestion                                        | CS390760-0005 | Design       | Wastewater   | \$140,000             | PLN/DES    | 12/10/2026           |
| Pomeroy                               | Meigs     | Wastewater Treatment Plant Expansion                         | CS390766-0028 | Design       | Wastewater   | \$504,000             | PLN/DES    | 2/26/2026            |
| Pomeroy                               | Meigs     | Wastewater Treatment Plant Expansion                         | CS390766-0029 | Construction | Wastewater   | \$4,095,000           | HDSP 0     | 9/24/2026            |
| Port Clinton                          | Ottawa    | Brooklyn Street Pump Station Rehab Improvements              | CS390768-0029 | Construction | Wastewater   | \$325,000             | HDSP 1     | 5/28/2026            |
| Port Clinton                          | Ottawa    | Brooklyn Street Pump Station Rehab Improvements              | CS390768-0033 | Design       | Wastewater   | \$67,000              | PLN/DES    | 2/26/2026            |
| Port Clinton                          | Ottawa    | Harrison, West Perry & Monroe Street Improvements            | CS390768-0028 | Construction | Wastewater   | \$4,139,295           | HDSP 1     | 12/10/2026           |
| Port Clinton                          | Ottawa    | Harrison, West Perry & Monroe Street Improvements            | CS390768-0034 | Design       | Wastewater   | \$133,413             | PLN/DES    | 2/26/2026            |
| Port Clinton                          | Ottawa    | Revetment                                                    | CS390768-0023 | Construction | StormWater   | \$1,267,300           | HDSP 1     | 2/26/2026            |
| Port Clinton                          | Ottawa    | Water and Sanitary Sewer Infrastructure Improvements         | CS390768-0018 | Construction | Wastewater   | \$1,913,000           | HDSP 1     | 2/26/2026            |
| Port Clinton                          | Ottawa    | WWTP Improvements                                            | CS390768-0026 | Construction | Wastewater   | \$2,590,240           | HDSP 1     | 5/28/2026            |
| Port Clinton                          | Ottawa    | WWTP Improvements                                            | CS390768-0032 | Design       | Wastewater   | \$146,000             | PLN/DES    | 2/26/2026            |
| Port William                          | Clinton   | Regionalization Evaluation                                   | CS390772-0004 | Planning     | Wastewater   | \$50,000              | PLN/DES    | 2/26/2026            |
| Portage                               | Wood      | Manhole and Septic Tank Improvements Phase II                | CS390767-0001 | Construction | Wastewater   | \$222,200             | HDSP 0     | 7/30/2026            |
| Portage County                        | Portage   | Streetsboro WWTP-Headworks and Tertiary Filter Improvements  | CS390067-0037 | Construction | Wastewater   | \$17,995,000          | STD        | 5/28/2026            |
| Portage County Combined Health Dist   | Portage   | Portage County 2026 HSTS Repair/Replacement Project          | CS391710-0011 | Construction | NPSPublic    | \$250,000             | HDSP 0     | 7/30/2026            |
| Portsmouth                            | Scioto    | Lawson Run WWTP Final Design                                 | CS390770-0023 | Design       | Wastewater   | \$5,750,000           | PLN/DES    | 1/29/2026            |
| Preble County Health Dist             | Preble    | 2026 Preble County HSTS Nuisance Abatement Project           | CS391694-0007 | Construction | NPSPublic    | \$200,000             | HDSP 0     | 7/30/2026            |
| Put-in-Bay                            | Ottawa    | WWTP Open Air-Dried Sludge Pad                               | CS390778-0019 | Construction | Wastewater   | \$160,490             | HDSP 0     | 7/30/2026            |
| Putnam County Health Dept             | Putnam    | 2026 Putnam County Repair/Replacement of Failed HSTS         | CS391684-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Ravenna                               | Portage   | Chestnut Street Lift Station Reroute Discharge Line          | CS390783-0010 | Design       | StormWater   | \$280,330             | PLN/DES    | 1/29/2026            |
| Reno Beach Howard Farms Conserv. Dist | Lucas     | Reno Beach Howard Farms Conservancy Dist                     | CS392141-0001 | Design       | StormWater   | \$260,000             | PLN/DES    | 7/30/2026            |
| Reno Beach Howard Farms Conserv. Dist | Lucas     | Reno Beach Howard Farms Conservancy Dist                     | CS392141-0002 | Construction | StormWater   | \$940,000             | STD        | 12/10/2026           |
| Richland County                       | Richland  | 2026 HSTS Repair & Replacement Program                       | CS390070-0017 | Construction | NPSPublic    | \$150,000             | HDSP 0     | 7/30/2026            |
| Richwood                              | Union     | WWTP Upgrades                                                | CS390793-0006 | Construction | Wastewater   | \$5,800,000           | REG        | 12/10/2026           |
| Rio Grande                            | Gallia    | WWTP Addition & Collection System Improvements               | CS390795-0008 | Construction | Wastewater   | \$767,000             | HDSP 0     | 3/26/2026            |
| Ripley                                | Brown     | WWTP Emergency Generator Revitalization                      | CS390796-0008 | Construction | Wastewater   | \$50,000              | HDSP 0     | 6/25/2026            |

## Project Priority and Intended Projects List for PY 2026

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| Entity                      | County     | Project                                                    | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|-----------------------------|------------|------------------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| Roaming Shores              | Ashtabula  | Roaming Shores Lift Station Replacement                    | CS390801-0010 | Construction | Wastewater   | \$429,300             | SML       | 9/24/2026            |
| Roaming Shores              | Ashtabula  | Roaming Shores Wastewater Treatment Plant Study            | CS390801-0011 | Planning     | Wastewater   | \$47,000              | PLN/DES   | 1/29/2026            |
| Ross County                 | Ross       | Ross County HSTS Repair and Replacement Project 2026       | CS390071-0016 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Russellville                | Brown      | WWTP Improvements                                          | CS390816-0004 | Design       | Wastewater   | \$79,900              | PLN/DES   | 2/26/2026            |
| Russellville                | Brown      | WWTP Improvements                                          | CS390816-0005 | Construction | Wastewater   | \$1,007,800           | HDSP 0    | 8/27/2026            |
| Russia                      | Shelby     | Miller Ditch Area Sanitary Sewer Rehabilitation            | CS390817-0001 | Construction | Wastewater   | \$402,133             | SML       | 8/27/2026            |
| Saint Clairsville           | Belmont    | EFAW Lift Station Improvements                             | CS390821-0006 | Construction | Wastewater   | \$240,382             | SML       | 6/25/2026            |
| Saint Henry                 | Mercer     | WWTP Upgrades                                              | CS390822-0004 | Construction | Wastewater   | \$5,600,000           | SML       | 12/10/2026           |
| Saint Henry                 | Mercer     | WWTP Upgrades                                              | CS390822-0006 | Design       | Wastewater   | \$550,000             | PLN/DES   | 4/30/2026            |
| Saint Paris                 | Champaign  | Graham High School Sanitary Sewer Extension                | CS390826-0005 | Planning     | Wastewater   | \$25,000              | PLN/DES   | 5/28/2026            |
| Saint Paris                 | Champaign  | Graham High School Sanitary Sewer Extension                | CS390826-0006 | Design       | Wastewater   | \$250,000             | PLN/DES   | 12/10/2026           |
| Sandusky County Health Dept | Sandusky   | 2026 Sandusky County HSTS Funding                          | CS391681-0012 | Construction | NPSPublic    | \$125,000             | HDSP 0    | 7/30/2026            |
| Scioto County               | Scioto     | 2026 HSTS Repair/Replacement Program                       | CS390074-0018 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Scioto County               | Scioto     | West Portsmouth WWTP Upgrades, Phase 2                     | CS390074-0019 | Construction | Wastewater   | \$1,010,000           | STD       | 6/25/2026            |
| Seneca County               | Seneca     | Collection System Improvements                             | CS390075-0007 | Construction | Wastewater   | \$1,276,000           | HDSP 0    | 7/30/2026            |
| Seneca County Health Dist   | Seneca     | 2026 Seneca HSTS Repair/Replacement                        | CS391599-0013 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Shelby                      | Richland   | WWTP Sludge Dewatering                                     | CS390849-0018 | Construction | Wastewater   | \$1,800,000           | HDSP 1    | 5/28/2026            |
| Shelby County               | Shelby     | 2026 HSTS Repair/Replacement Program                       | CS390076-0014 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Sidney                      | Shelby     | Stewart Subdivision Phase II                               | CS390854-0014 | Construction | Wastewater   | \$542,136             | STD       | 3/26/2026            |
| Somerset                    | Perry      | Aerobic Digester Repair/Modification                       | CS390861-0023 | Construction | Wastewater   | \$298,870             | HDSP 0    | 2/26/2026            |
| Somerset                    | Perry      | East Sheridan Pump Station Rehabilitation                  | CS390861-0025 | Construction | Wastewater   | \$597,900             | HDSP 0    | 2/26/2026            |
| Somerset                    | Perry      | North Columbus Pump Station Rehabilitation                 | CS390861-0024 | Construction | Wastewater   | \$580,949             | HDSP 0    | 2/26/2026            |
| Somerset                    | Perry      | North Drive Force Main Extension                           | CS390861-0026 | Construction | Wastewater   | \$404,360             | HDSP 0    | 8/27/2026            |
| Somerset                    | Perry      | Oxidation Ditch Rehab                                      | CS390861-0022 | Construction | Wastewater   | \$331,276             | HDSP 0    | 2/26/2026            |
| South Lebanon               | Warren     | River Corridor Sanitary Sewer                              | CS390867-0007 | Construction | Wastewater   | \$11,165,458          | SML       | 1/29/2026            |
| South Vienna                | Clark      | Sanitary Sewer Pump Station and Force Main                 | CS390872-0006 | Construction | Wastewater   | \$356,500             | SML       | 6/25/2026            |
| Southern 5 Sewer Dist       | Huron      | Celeryville Wastewater Collection System                   | CS392140-0002 | Construction | Wastewater   | \$6,300,703           | REG       | 7/30/2026            |
| Southern 5 Sewer Dist       | Huron      | Holiday Lakes Wastewater Collection System                 | CS392140-0001 | Construction | Wastewater   | \$17,110,036          | REG       | 7/30/2026            |
| Springfield                 | Clark      | West High Street Storm Sewer Replacement                   | CS390880-0025 | Construction | StormWater   | \$1,157,389           | STD       | 2/26/2026            |
| Stark County Health Dept    | Stark      | 2026 Stark County Septic Repair & Replacement Program      | CS391526-0012 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Steubenville                | Jefferson  | CSO #12 Slack Street Sewer Repair                          | CS390883-0049 | Construction | Wastewater   | \$621,000             | STD       | 2/26/2026            |
| Steubenville                | Jefferson  | Sanitary Sewer Line Relocation, Mall Dr. & John Scott Hwy. | CS390883-0052 | Construction | Wastewater   | \$700,000             | STD       | 1/29/2026            |
| Steubenville                | Jefferson  | WWTP Admin. Building & Digester Building Renovation        | CS390883-0048 | Planning     | Wastewater   | \$39,500              | PLN/DES   | 1/29/2026            |
| Steubenville                | Jefferson  | WWTP Admin. Building & Digester Building Renovation        | CS390883-0050 | Design       | Wastewater   | \$110,000             | PLN/DES   | 2/26/2026            |
| Steubenville                | Jefferson  | WWTP Admin. Building & Digester Building Renovation        | CS390883-0051 | Construction | Wastewater   | \$1,300,000           | STD       | 7/30/2026            |
| Steubenville                | Jefferson  | WWTP Grit System Replacement                               | CS390883-0053 | Construction | Wastewater   | \$1,900,000           | STD       | 2/26/2026            |
| Strasburg                   | Tuscarawas | WWTP Design Project                                        | CS390888-0004 | Design       | Wastewater   | \$722,500             | PLN/DES   | 1/29/2026            |
| Summit County               | Summit     | Failing HSTS Replacement Program 2026                      | CS390078-0137 | Construction | NPSPublic    | \$100,000             | HDSP 0    | 7/30/2026            |
| Summit County               | Summit     | Q-165-1, Akron-Cleveland Rd Sanitary Sewer Extension       | CS390078-0127 | Construction | Wastewater   | \$3,700,000           | REG       | 3/26/2026            |
| Summit County               | Summit     | Q-169 Hines Hill Trunk Sewer Replacement                   | CS390078-0097 | Construction | Wastewater   | \$8,066,400           | STD       | 12/10/2026           |
| Summit County               | Summit     | Q-185-2, Hudson Area J - Clinton St SS Improvments         | CS390078-0133 | Construction | Wastewater   | \$600,000             | STD       | 4/30/2026            |
| Summit County               | Summit     | Q-185-3, Hudson Area J - Equalization Tanks                | CS390078-0134 | Construction | Wastewater   | \$1,715,000           | STD       | 9/24/2026            |
| Summit County               | Summit     | Q-185-4, Hudson Area J - Ph 2 Pump Station                 | CS390078-0135 | Construction | Wastewater   | \$4,000,000           | STD       | 12/10/2026           |
| Summit County               | Summit     | Q-186, Hudson SSO Elimination, Area L                      | CS390078-0110 | Construction | Wastewater   | \$3,000,000           | STD       | 5/28/2026            |
| Summit County               | Summit     | Q-190 Pump Station #123 and Force Main Upgrade             | CS390078-0098 | Construction | Wastewater   | \$3,840,000           | STD       | 12/10/2026           |

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| Entity                                    | County     | Project                                                  | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|-------------------------------------------|------------|----------------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| Summit County                             | Summit     | Q-190; PS#123 and Force Main Upgrade                     | CS390078-0119 | Design       | Wastewater   | \$749,840             | PLN/DES   | 3/26/2026            |
| Summit County                             | Summit     | Q-208, Peninsula WWTP Construction                       | CS390078-0131 | Construction | Wastewater   | \$16,500,000          | REG       | 6/25/2026            |
| Summit County                             | Summit     | Q-303, Mud Brook Trunk Sewer Rehab - East Bath Road      | CS390078-0111 | Construction | Wastewater   | \$1,440,000           | STD       | 10/29/2026           |
| Summit County                             | Summit     | Q-323-1, Stow Gorge Phase 1                              | CS390078-0109 | Construction | Wastewater   | \$2,579,793           | STD       | 12/10/2026           |
| Summit County                             | Summit     | Q-452, Wyoga Lake Pump Station #19 Replacement           | CS390078-0068 | Construction | Wastewater   | \$6,000,000           | STD       | 5/28/2026            |
| Summit County                             | Summit     | Q-456, Pump Station #29 Replacement                      | CS390078-0114 | Construction | Wastewater   | \$1,200,000           | STD       | 3/26/2026            |
| Summit County                             | Summit     | Q-460, Fishcreek WRF No. 25 RBC Replacement              | CS390078-0132 | Design       | Wastewater   | \$4,250,000           | PLN/DES   | 2/26/2026            |
| Summit County                             | Summit     | Q-536 Copley Road Pump Station Phase 2                   | CS390078-0128 | Construction | Wastewater   | \$4,000,000           | STD       | 9/24/2026            |
| Summit County                             | Summit     | Q-834-1A, City of New Franklin Pump Station              | CS390078-0129 | Construction | Wastewater   | \$5,400,000           | REG       | 8/27/2026            |
| Summit County                             | Summit     | Q-836-1; Pump Station No. 82 and Force Main Improvements | CS390078-0123 | Construction | Wastewater   | \$4,142,989           | STD       | 3/26/2026            |
| Summit County                             | Summit     | Q-837, WWTP #32 and #10 Abandonment                      | CS390078-0103 | Design       | Wastewater   | \$450,000             | PLN/DES   | 12/10/2026           |
| Summit County                             | Summit     | Q-960 Pump Station #30 Replacement                       | CS390078-0104 | Construction | Wastewater   | \$5,520,000           | STD       | 3/26/2026            |
| Summit County                             | Summit     | Q-961, Upgrade Grinder Pump Sta No. 250 to Pump Sta      | CS390078-0136 | Construction | Wastewater   | \$2,100,000           | STD       | 10/29/2026           |
| Summit County                             | Summit     | Q-961, Upgrade Grinder Pump Station #250 to Pump Station | CS390078-0116 | Design       | Wastewater   | \$2,100,000           | PLN/DES   | 10/29/2026           |
| Sunbury                                   | Delaware   | East Side Pump Station                                   | CS390899-0009 | Design       | Wastewater   | \$595,000             | PLN/DES   | 2/26/2026            |
| Sunbury                                   | Delaware   | East Side Pump Station                                   | CS390899-0010 | Construction | Wastewater   | \$12,770,300          | SML       | 12/10/2026           |
| Sunbury                                   | Delaware   | Little Walnut Creek Interceptor Sewer - Phase 3          | CS390899-0011 | Design       | Wastewater   | \$461,500             | PLN/DES   | 1/29/2026            |
| Sunbury                                   | Delaware   | Little Walnut Creek Interceptor Sewer Phase 2            | CS390899-0007 | Design       | Wastewater   | \$400,000             | PLN/DES   | 1/29/2026            |
| Sunbury                                   | Delaware   | Little Walnut Creek Interceptor Sewer Phase 2            | CS390899-0008 | Construction | Wastewater   | \$4,600,000           | SML       | 12/10/2026           |
| Swanton                                   | Fulton     | North Pump Station Replacement                           | CS390900-0019 | Construction | Wastewater   | \$1,000,000           | SML       | 9/24/2026            |
| Thornville                                | Perry      | WWTP Modernization & Capacity Exp: Phase 1               | CS390908-0011 | Construction | Wastewater   | \$4,787,450           | SML       | 12/10/2026           |
| Tiffin                                    | Seneca     | 2026 Sewer Replacement                                   | CS390910-0021 | Construction | Wastewater   | \$5,785,000           | STD       | 10/29/2026           |
| Tiffin                                    | Seneca     | CSO Basin 18, 19, 23, 33 & 37 Inflow Reduction           | CS390910-0018 | Design       | Wastewater   | \$4,564,846           | PLN/DES   | 1/29/2026            |
| Tiffin                                    | Seneca     | HRT Facility Project                                     | CS390910-0019 | Construction | Wastewater   | \$20,400,000          | STD       | 5/28/2026            |
| Tiffin                                    | Seneca     | Interceptor Upgrade Project                              | CS390910-0020 | Construction | Wastewater   | \$28,833,984          | STD       | 5/28/2026            |
| Tiltonsville                              | Jefferson  | Sewer System Improvements and Regionalization Planning   | CS390911-0003 | Planning     | Wastewater   | \$70,000              | PLN/DES   | 4/30/2026            |
| Timberlake                                | Lake       | Stormwater Management Plan (SWMP)                        | CS390912-0002 | Design       | StormWater   | \$953,000             | PLN/DES   | 9/24/2026            |
| Toledo                                    | Lucas      | Access Control System                                    | CS390915-0144 | Design       | Wastewater   | \$77,200              | PLN/DES   | 7/30/2026            |
| Toledo                                    | Lucas      | Arlington Sewer Replacement Project                      | CS390915-0155 | Construction | Wastewater   | \$9,000,000           | STD       | 1/29/2026            |
| Toledo                                    | Lucas      | Bay View WRP Secondary Tunnel Repairs                    | CS390915-0141 | Design       | Wastewater   | \$70,600              | PLN/DES   | 2/26/2026            |
| Toledo                                    | Lucas      | Bay View WRP Secondary Tunnel Repairs                    | CS390915-0149 | Construction | Wastewater   | \$11,249,600          | STD       | 12/10/2026           |
| Toledo                                    | Lucas      | Class B Storage Facility                                 | CS390915-0150 | Design       | Wastewater   | \$1,103,000           | PLN/DES   | 12/10/2026           |
| Toledo                                    | Lucas      | EQ Basin Flushing Gate and CSO Grit Mixing Systems       | CS390915-0145 | Design       | Wastewater   | \$187,800             | PLN/DES   | 7/30/2026            |
| Toledo                                    | Lucas      | Gravity Thickener Improvements                           | CS390915-0151 | Construction | Wastewater   | \$7,380,000           | STD       | 12/10/2026           |
| Toledo                                    | Lucas      | Reynolds Road Pump Station Renovation                    | CS390915-0142 | Design       | Wastewater   | \$58,300              | PLN/DES   | 2/26/2026            |
| Toledo                                    | Lucas      | Reynolds Road Pump Station Renovation                    | CS390915-0152 | Construction | Wastewater   | \$9,286,500           | STD       | 12/10/2026           |
| Toledo                                    | Lucas      | SCADA Upgrades                                           | CS390915-0153 | Construction | Wastewater   | \$2,452,600           | STD       | 12/10/2026           |
| Toledo                                    | Lucas      | Secondary RAS Pump and Valve Replacement                 | CS390915-0146 | Design       | Wastewater   | \$264,900             | PLN/DES   | 7/30/2026            |
| Toledo                                    | Lucas      | Sludge Preconditioning Pilot Study                       | CS390915-0143 | Design       | Wastewater   | \$407,500             | PLN/DES   | 3/26/2026            |
| Toledo                                    | Lucas      | Ten Small Pump Stations                                  | CS390915-0148 | Design       | Wastewater   | \$284,200             | PLN/DES   | 9/24/2026            |
| Toledo                                    | Lucas      | Windermere Pump Station Renovation                       | CS390915-0147 | Design       | Wastewater   | \$639,000             | PLN/DES   | 7/30/2026            |
| Toledo                                    | Lucas      | Windermere Pump Station Renovation                       | CS390915-0154 | Construction | Wastewater   | \$10,181,900          | STD       | 12/10/2026           |
| Toledo-Lucas County Health Dept           | Lucas      | HSTS Repair/Replacement Program 2026                     | CS391682-0012 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Toronto                                   | Jefferson  | North Pump Station                                       | CS390917-0026 | Construction | Wastewater   | \$840,000             | HDSP 1    | 2/26/2026            |
| Tri Cities North Regional Wastewater Auth | Montgomery | Plant Improvement Project                                | CS391439-0009 | Construction | Wastewater   | \$200,000,000         | STD       | 2/26/2026            |

## Project Priority and Intended Projects List for PY 2026

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| Entity                                | County     | Project                                                    | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|---------------------------------------|------------|------------------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| Trimble Twp Wastewater Treatment Dist | Athens     | Ammonia Compliance                                         | CS391440-0004 | Construction | Wastewater   | \$1,556,450           | HDSP 0    | 9/24/2026            |
| Trimble Twp Wastewater Treatment Dist | Athens     | Ammonia Compliance                                         | CS391440-0005 | Design       | Wastewater   | \$123,600             | PLN/DES   | 6/25/2026            |
| Trumbull County                       | Trumbull   | 2026 Home Sewage Treatment System Reserve Program          | CS390079-0071 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Trumbull County                       | Trumbull   | Caleb Road Sanitary Sewer Improvements                     | CS390079-0072 | Construction | Wastewater   | \$7,935,200           | REG       | 9/24/2026            |
| Trumbull County                       | Trumbull   | Crain Drive Sanitary Sewer Improvements                    | CS390079-0060 | Construction | Wastewater   | \$1,706,510           | REG       | 9/24/2026            |
| Tuscarawas County Health Dept         | Tuscarawas | Hardship Septic Repairs 2026                               | CS391690-0009 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Twinsburg                             | Summit     | WWTP Improvements                                          | CS390924-0012 | Construction | Wastewater   | \$17,521,347          | STD       | 1/29/2026            |
| Union County Health Dept              | Union      | 2026 Union County Septic System Repair Project             | CS391713-0011 | Construction | NPSPublic    | \$50,000              | HDSP 0    | 7/30/2026            |
| Vermilion                             | Lorain     | Water Pollution Control Facility Improvements              | CS390944-0014 | Construction | Wastewater   | \$40,000,000          | STD       | 5/28/2026            |
| Vinton County                         | Vinton     | Residential Septic System Repair/Replacement 2026          | CS390083-0017 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Wadsworth                             | Medina     | 2025 SSO Reduction                                         | CS390948-0014 | Construction | Wastewater   | \$6,685,000           | STD       | 4/30/2026            |
| Wadsworth                             | Medina     | Durling Park Culvert Replacement                           | CS390948-0011 | Construction | StormWater   | \$788,328             | STD       | 4/30/2026            |
| Wadsworth                             | Medina     | Replacement of Primary Digester Cover                      | CS390948-0012 | Construction | Wastewater   | \$2,631,905           | STD       | 5/28/2026            |
| Wakeman                               | Huron      | Stormwater Management Implementation                       | CS390950-0016 | Construction | StormWater   | \$1,358,111           | SML       | 7/30/2026            |
| Wakeman                               | Huron      | Stormwater Management Implementation                       | CS390950-0015 | Design       | StormWater   | \$260,259             | PLN/DES   | 1/29/2026            |
| Warren                                | Trumbull   | 2026 Belle Street Sewer Improvements                       | CS390955-0056 | Construction | Wastewater   | \$1,500,000           | STD       | 5/28/2026            |
| Warren                                | Trumbull   | WPCC & Pump Station Improvements Ph III Design             | CS390955-0051 | Design       | Wastewater   | \$3,250,000           | PLN/DES   | 9/24/2026            |
| Warren                                | Trumbull   | WPCC & Pump Stations Ph II - Generator Procurement         | CS390955-0053 | Construction | Wastewater   | \$2,064,000           | STD       | 3/26/2026            |
| Warren                                | Trumbull   | WPCC & Pump Stations Phase 2 Improvements                  | CS390955-0047 | Construction | Wastewater   | \$71,300,000          | STD       | 5/28/2026            |
| Warren County Combined Health Dist    | Warren     | 2026 Warren County HSTS Repair & Sewer Connection Project  | CS391712-0010 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Washington County Health Dept         | Washington | 2026 WPCLF HSTS Upgrades                                   | CS391693-0010 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Wayne County Health Dept              | Wayne      | 2026 Household Sewage Treatment System Replacement         | CS391699-0011 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Waynoka Regional Water and Sewer Dist | Brown      | Wastewater Treatment Plant Upgrades                        | CS391444-0004 | Design       | Wastewater   | \$98,100              | PLN/DES   | 2/26/2026            |
| Waynoka Regional Water and Sewer Dist | Brown      | Wastewater Treatment Plant Upgrades                        | CS391444-0005 | Construction | Wastewater   | \$1,400,650           | STD       | 10/29/2026           |
| Wellston                              | Jackson    | Sanitary Sewer Separation                                  | CS390969-0026 | Construction | Wastewater   | \$4,881,482           | HDSP 1    | 9/24/2026            |
| Wellston                              | Jackson    | Wastewater Treatment Plant Improvements                    | CS390969-0028 | Construction | Wastewater   | \$7,271,200           | HDSP 1    | 9/24/2026            |
| West Carrollton                       | Montgomery | WWTP Improvements                                          | CS390972-0006 | Construction | Wastewater   | \$11,000,000          | STD       | 10/29/2026           |
| West Lafayette                        | Coshocton  | Storm Sewer Drainage Improvements                          | CS390978-0006 | Design       | StormWater   | \$88,000              | PLN/DES   | 2/26/2026            |
| West Lafayette                        | Coshocton  | Storm Sewer Drainage Improvements                          | CS390978-0007 | Construction | StormWater   | \$575,000             | HDSP 1    | 7/30/2026            |
| West Lafayette                        | Coshocton  | Stormwater Infrastructure Improvements                     | CS390978-0008 | Design       | StormWater   | \$375,000             | PLN/DES   | 4/30/2026            |
| West Lafayette                        | Coshocton  | Stormwater Infrastructure Improvements                     | CS390978-0009 | Construction | StormWater   | \$1,500,000           | HDSP 1    | 12/10/2026           |
| West Milton                           | Miami      | Sanitary Sewer Trunk Line Replacement                      | CS390985-0007 | Construction | Wastewater   | \$1,311,200           | HDSP 1    | 1/29/2026            |
| West Milton                           | Miami      | Wastewater Treatment Plant Upgrades                        | CS390985-0009 | Design       | Wastewater   | \$3,000,000           | PLN/DES   | 3/26/2026            |
| West Milton                           | Miami      | Wastewater Treatment Plant Upgrades                        | CS390985-0010 | Construction | Wastewater   | \$28,000,000          | HDSP 1    | 12/10/2026           |
| West Union                            | Adams      | UV Disinfection Addition                                   | CS390989-0040 | Construction | Wastewater   | \$871,500             | HDSP 1    | 4/30/2026            |
| Whitehouse                            | Lucas      | 2025 Sanitary Sewer Rehabilitation                         | CS390993-0004 | Construction | Wastewater   | \$1,325,000           | SML       | 10/29/2026           |
| Whitewater Twp Regional Sewer Dist    | Hamilton   | Phase II: SR 128 Collection System                         | CS391554-0004 | Design       | Wastewater   | \$806,500             | PLN/DES   | 6/25/2026            |
| Williams County Health Dept           | Williams   | 2026 HSTS Repair & Replacement Program                     | CS391698-0011 | Construction | NPSPublic    | \$200,000             | HDSP 0    | 7/30/2026            |
| Williamsport                          | Pickaway   | Wastewater Treatment Plant Improvements 2025               | CS390998-0001 | Construction | Wastewater   | \$2,113,200           | HDSP 0    | 10/29/2026           |
| Williamsport                          | Pickaway   | Wastewater Treatment Plant Improvements 2025               | CS390998-0003 | Design       | Wastewater   | \$146,600             | PLN/DES   | 2/26/2026            |
| Willoughby                            | Lake       | Grove Avenue to Vine Street Storm Sewer Installation Ph. 2 | CS390999-0033 | Construction | Wastewater   | \$5,000,000           | STD       | 10/29/2026           |
| Willoughby                            | Lake       | Lakeshore East Equalization Basin, Phase II                | CS390999-0035 | Construction | Wastewater   | \$8,160,554           | STD       | 1/29/2026            |
| Willoughby                            | Lake       | Plains Road Force Main Rehab                               | CS390999-0036 | Construction | Wastewater   | \$2,000,000           | STD       | 8/27/2026            |
| Willoughby                            | Lake       | Railroad Relief Sewers                                     | CS390999-0032 | Construction | Wastewater   | \$6,000,000           | STD       | 10/29/2026           |
| Willowick                             | Lake       | Larimar Culverts Improvements                              | CS391001-0011 | Construction | StormWater   | \$1,023,500           | STD       | 8/27/2026            |

## Project Priority and Intended Projects List for PY 2026

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| Entity                     | County   | Project                                                | Loan Number   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type | Estimated Award Date |
|----------------------------|----------|--------------------------------------------------------|---------------|--------------|--------------|-----------------------|-----------|----------------------|
| Wilmington                 | Clinton  | Wilmington Air Park Sanitary Sewer Rehabilitation      | CS391003-0022 | Construction | Wastewater   | \$1,605,000           | STD       | 7/30/2026            |
| Winchester                 | Adams    | Regional WWTP Upgrade                                  | CS391006-0006 | Construction | Wastewater   | \$7,297,410           | REG       | 5/28/2026            |
| Wood County Health Dist    | Wood     | 2026 Failing Septic System Replacement Program HSTS    | CS391707-0011 | Construction | NPSPublic    | \$150,000             | HDSP 0    | 7/30/2026            |
| Wyandot County Health Dist | Wyandot  | 2026 Wyandot County Failed HSTS Replacement Assistance | CS391701-0011 | Construction | NPSPublic    | \$100,000             | HDSP 0    | 7/30/2026            |
| Yellow Springs             | Greene   | Force Main Evaluation and WWTP General Plan            | CS391020-0015 | Planning     | Wastewater   | \$100,000             | PLN/DES   | 3/26/2026            |
| Youngstown                 | Mahoning | Mill Creek Interceptor Sewer Improvements Part 1 & 2   | CS391023-0046 | Construction | Wastewater   | \$42,771,942          | STD       | 1/29/2026            |

591 \$3,721,036,319

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

FINAL 01/22/2026

| 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                 |
| Appalachia Ohio Alliance                | Bison Hollow Additions 4 - Scheer                     | Protection      | \$ 1,062,000   | 2026                 |
| Fairlawn                                | Rosemont Preserve - Shocalog Run Dam Removal          | Restoration     | \$ 1,241,897   | 2026                 |
| Natural Areas Land Conservancy          | Brandywine Marsh Preserve                             | Restoration     | \$ 1,567,965   | 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

FINAL 01/22/2026

| 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

\* No more than two projects per entity per category

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

FINAL 01/22/2026

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 <sup>DES</sup>                 | 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                    | Sep-26               |
| 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

FINAL 01/22/2026

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            |
| Navarre        | Stark      | Wastewater Treatment Plant Reconstruction and Expansion | Construction | \$ 9,957,000          |                                 | 22            | 6                    | 3/26/2026            |
| 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 Force Main 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            |

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

FINAL 01/22/2026

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 |
|----------------|-----------|---------------------------------------------------|--------------|-----------------------|---------------------------------|---------------|----------------------|----------------------|
| Cridersville   | Auglaize  | WWTP Pump Station Improvements                    | Construction | \$ 750,000            |                                 | 21            | 3                    | 9/24/2026            |
| 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 was 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  
<sup>DES</sup> indicates previous PF award for design; PF was reduced to the maximum \$4M eligible per project

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

FINAL 01/22/2026

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 <sup>AP</sup>      | 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           |

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

FINAL 01/22/2026

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 |
|----------------------|------------|-------------------------------------------------|--------------|-----------------------|---------------------------------|---------------|----------------------|----------------------|
| Ashtabula County     | Ashtabula  | Kingsville Township Sanitary Sewer Improvements | Construction | \$ 3,420,000          |                                 | 23            | 6                    | 2/26/2026            |
| 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            |
| 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 was 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

<sup>AP</sup> 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

FINAL 01/22/2026

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 | \$ 375,925            | \$ 375,925                      | 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 <sup>AP</sup> | Construction | \$ 12,000,000         | \$ 4,000,000                    | 22            | 6                    | 1/29/2026            |
| Kenton           | Hardin    | Sanitary Trunk Main Replacement                                 | Construction | \$ 746,205            |                                 | 22            | 5                    | 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           |

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

FINAL 01/22/2026

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 |
|----------------|-----------|---------------------------------------------------------------------|--------------|-----------------------|---------------------------------|---------------|----------------------|----------------------|
| Columbus       | Franklin  | BP Kent Fairwood Lateral Lining 650872-162003                       | Construction | \$ 9,400,000          | Bypass1                         | 22            | 4                    | 10/29/2026           |
| 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* <sup>AP</sup> | Construction | \$ 42,771,942         | \$ 2,406,360                    | 18            | 6                    | 1/29/2026            |
| Ironton        | Lawrence  | North 5th Ave Sanitary Sewer Extension                              | Construction | \$ 1,508,350          |                                 | 18            | 6                    | 4/30/2026            |
| Elyria         | Lorain    | South East Interceptor Phase 3 Extension                            | Construction | \$ 1,000,000          |                                 | 18            | 5                    | 4/30/2026            |
| East Cleveland | Cuyahoga  | Hayden Avenue Sanitary Sewer Improvements                           | Construction | \$ 3,000,000          |                                 | 18            | 5                    | 7/30/2026            |
| 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 was 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

FINAL 01/22/2026

| 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

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

FINAL 01/22/2026

| 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            |
| 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                   | \$100,000             | 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                   | \$100,000             | 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                          | \$200,000             | 7/30/2026            |
| Franklin County Public Health                | FCPH HSTS Repair/Replacement 2026                         | \$50,000              | 7/30/2026            |
| Fulton County Health Department              | 2026 HSTS Repair/Replacement Program                      | \$150,000             | 7/30/2026            |
| Gallia County                                | 2026 HSTS Repair/Replacement Program                      | \$200,000             | 7/30/2026            |
| Geauga County Health District                | Project Helping Hand 2026                                 | \$150,000             | 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            |
| Hamilton County                              | Hamilton County HSTS Repair/Replacement Project 2026      | \$150,000             | 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                     | \$50,000              | 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

FINAL 01/22/2026

| 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       | \$100,000             | 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                     | \$100,000             | 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                            | \$125,000             | 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                     | \$100,000             | 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                    | \$200,000             | 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

FINAL 01/22/2026

| 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

FINAL 01/22/2026

| 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               |
| Gates Mills                     | Cuyahoga | Chagrin Valley Hunt Club WWTP Conversion             | Construction | \$475,000             | Aug-26               |
| Gilboa                          | Putnam   | Sanitary Sewer Phase 2                               | Construction | \$472,705             | Apr-26               |
| Kelleys Island                  | Erie     | Sanitary Collection System and WWTP Phase 1          | Construction | \$8,201,000           | Jun-26               |
| Licking Regional Water Dist     | Licking  | Summit Road/Morse Road Sanitary Sewer Extension      | Construction | \$6,812,000           | Feb-26               |
| Logan County                    | Logan    | Flat Branch WWTP Replacement                         | Construction | \$10,000,000          | Jun-26               |
| Lorain County                   | Lorain   | Northwest Trunk Sewer                                | Construction | \$75,855,500          | Oct-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               |
| Miller City                     | Putnam   | Sanitary Sewer System Improvements                   | Construction | \$5,724,674           | Mar-26               |
| Northwestern Water & Sewer Dist | Wood     | Huffman and Kramer Roads Sanitary Collection         | Construction | \$2,800,000           | Dec-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

The discount is available up to \$10 million per entity per program year

# **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:

| <b>Current Service Population</b> | <b>2025 MHI Benchmark</b> |
|-----------------------------------|---------------------------|
| ≤ 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<br>of reduced payments | Basis points added to the Standard Interest<br>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:

| <b>Percent of WRRSP/Principal<br/>(less project contingency)</b> | <b>Interest<br/>Rate Discount</b> |
|------------------------------------------------------------------|-----------------------------------|
| ≥ 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 including, but is 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 within 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 first \$150k, 100% of additional funding) |
| YES      | Connections and reconnections outside a home                                                            |
| YES      | Correction of indoor plumbing issues <sup>1</sup>                                                       |
| 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 <sup>2</sup>                                                                          |
| NO       | Operation and Maintenance permit fee                                                                    |
| NO       | Performance or payment bonds costs                                                                      |
| YES      | Site and soil survey                                                                                    |
| NO       | Tax                                                                                                     |

<sup>1</sup> 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.

<sup>2</sup> 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/prior-hhs-poverty-guidelines-federal-register-references/2025-poverty-guidelines-computations>.

Homeowners whose incomes are at or below 100% of the U.S. Department of Health and Human Services 2026 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 2026 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 2026 Poverty Guidelines will receive 50% of the eligible repair/replacement cost for the HSTS.

**Table H-2. 2026 U.S. Dept. of Health & Human Services Poverty Guidelines for Households**

| <b>Persons in Family/Household</b> | <b>100% Poverty Guideline (100% PF)</b> | <b>100%-200% Poverty Guideline (85% PF)</b> | <b>200%-300% Poverty Guideline (50% PF)</b> |
|------------------------------------|-----------------------------------------|---------------------------------------------|---------------------------------------------|
| <b>1-4</b>                         | <b>\$ 33,000</b>                        | <b>\$ 66,000</b>                            | <b>\$ 99,000</b>                            |
| <b>5</b>                           | <b>\$ 38,680</b>                        | <b>\$ 77,360</b>                            | <b>\$ 116,040</b>                           |
| <b>6</b>                           | <b>\$ 44,360</b>                        | <b>\$ 88,720</b>                            | <b>\$ 133,080</b>                           |
| <b>7</b>                           | <b>\$ 50,040</b>                        | <b>\$ 100,080</b>                           | <b>\$ 150,120</b>                           |
| <b>8</b>                           | <b>\$ 55,720</b>                        | <b>\$ 111,440</b>                           | <b>\$ 167,160</b>                           |

**For families with more than 8 persons, add \$5,680 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.

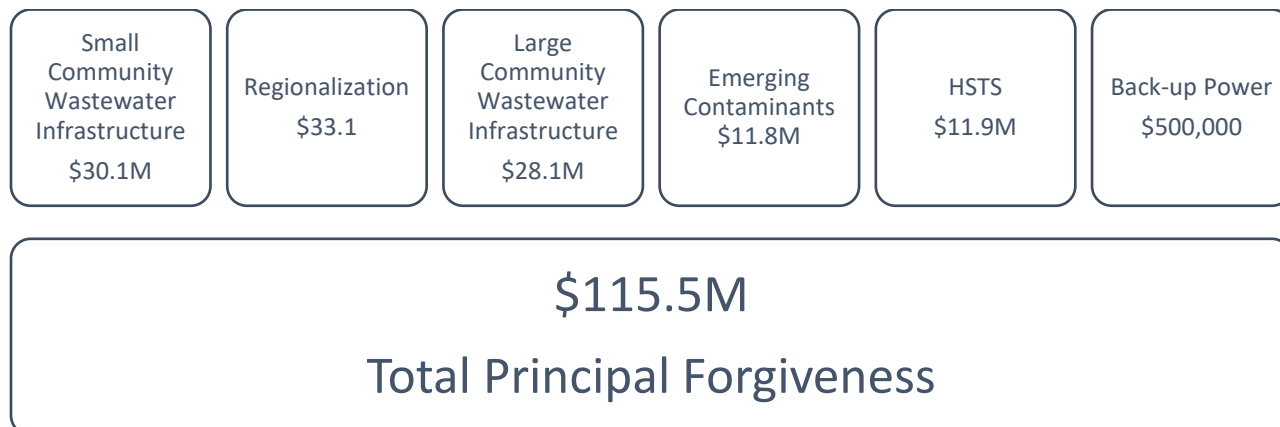
### **Principal Forgiveness Distribution**

For PY 2026, the maximum amount of principal forgiveness from capitalization grants that Ohio EPA can offer is up to \$115.5 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. This requirement does not apply to backup power or emerging contaminants projects. 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.

Projects will be ordered by their Integrated Priority System (IPS) scores , 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 extending service to unsewered areas will be prioritized.

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), regionalization, emerging contaminants and household sewage treatment system (HSTS) program projects. 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.

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



### **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.

To ensure that the principal forgiveness funds are obligated during the program year, an emphasis will be on projects that are ready-to-proceed. Ohio EPA staff will be working very closely with 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 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.

### **Principal Forgiveness for Regionalization Projects**

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

- 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 Emerging Contaminants**

Principal forgiveness will be available for emerging contaminant (EC) projects from available EC capitalization grants. Up to \$11.8M will be available during PY2026 for EC related projects. EC projects may be nominated at any time during the program year.

### **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.

### **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.

| <b><u>Economic Benchmarks</u></b>                                                                     | <b><u>Program Value</u></b> |
|-------------------------------------------------------------------------------------------------------|-----------------------------|
| <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 by eliminating sources of infiltration and inflow,
    - 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?**

|                                               |                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pre-nomination Site Visit</b>              | 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. |
| <b>Nomination Period</b>                      | 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.                                                                                                                                                                                                           |
| <b>Scoring and Ranking</b>                    | Nominated projects are first evaluated for eligibility. Projects that may be eligible are then scored and ranked by WRRSP staff.                                                                                                                                                                                                                                            |
| <b>Placement on the Project Priority List</b> | Projects that score within fundable range are identified on the project priority list in the PMP.                                                                                                                                                                                                                                                                           |
| <b>Projects on the One-Year Cycle*</b>        | 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. |
|--|--------------------------------------------------------------------------------------------------------------|

|                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Projects on the Two-Year Cycle*</b> | <p>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:</p> <ul style="list-style-type: none"> <li>• For projects following a design-bid-build approach - a final (biddable) design must be prepared, submitted to, and approved by WRRSP staff. Or</li> <li>• 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.</li> </ul> <p>During the second year, Implementers will identify a WPCLF sponsor and obtain a letter of intent and a sponsorship agreement.</p> <p>Funding will be available during the second year after the sponsoring WPCLF loan has been awarded in tandem with the WRRSP project.</p> |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

\*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.



**Environmental  
Protection  
Agency**

**Division of Environmental and  
Financial Assistance**

**Response to Comments**

**Program Year 2026 Water Pollution Control Loan Fund (WPCLF) Program Management Plan (PMP)**

**Appendix P**

On Dec. 8, 2025, Ohio EPA released the Draft Program Year (PY) 2026 WPCLF PMP for public comment. The 30-day public comment period concluded with a public hearing on Jan. 8, 2026, at 10:30 a.m. in Ohio EPA Conference Room D (Winter), 50 W. Town St., Columbus, OH 43215. Participants could also attend the public hearing virtually and submit comments for review. Written comments were accepted via SmartComment and during the public hearing.

This document reflects all the substantive comments that were received during the comment period. The comments have been grouped and paraphrased, and Ohio EPA's responses have been included. Some comments involved minor changes or corrections or were specific to a project and did not require a detailed response. Ohio EPA responded directly to the commenter regarding project-specific comments. Also, editorial comments were received that were corrected in the PMP document but were not highlighted in this official response to public comments.

**Comment 1:** Commenters inquired why the Matamoras and Seneca County projects didn't qualify for principal forgiveness.

**Response 1:** To be eligible for principal forgiveness (PF), a community must qualify as disadvantaged by meeting at least three of four *socio-economic benchmarks*. Matamoras and Seneca County qualify as disadvantaged communities. Projects from disadvantaged communities were grouped by population size and project type (e.g., small community, regionalization, emerging contaminants, etc.). Large community projects were further consolidated into sewer overflow and human health projects. Seneca County (a large community project with a population over 10,000) did not provide evidence in the nomination submission of a sewer overflow, so it was not considered for PF. However, after further review and discussion, the project cost will be fully assessed to New Reigel residents, so the interest rate for Seneca County was updated to Hardship 0%. Appendix B was updated accordingly.

The agency's priority is to allocate PF for high-scoring and ready-to-proceed construction projects. Requests for construction funding totaled more than \$1 billion, far exceeding the

\$115 million in PF that is available. For PY 2026, no PF design loan requests were considered. Since Matamoras did not submit a construction project nomination seeking funding within PY 2026, it was not considered for PF.

**Comment 2:** Commenter requested that the Southern 5 Sewer District projects' readiness-to-proceed (RTP) ranking be reviewed, as well as eligibility for the regionalization project discount.

**Response 2:** As requested, the RTP ranking for both projects was reviewed. Both projects received an RTP ranking of five (out of a maximum of six), as no PTI had yet been approved for either. No change was made to the RTP scores. While both projects received a high RTP ranking, PF allocations are limited to one per entity each program year. For projects with the same project score and RTP score, the projects are prioritized from smallest to largest project cost. Both projects qualify for the regionalization project discount.

**Comment 3:** Commenters inquired about the Household Sewage Treatment System (HSTS) program funding allocations for Vinton, Trumbull, and Geauga counties' health departments. The commenters either requested additional funding to address increased homeowner assistance requests or requested clarification on the funding allocated in the draft PMP.

**Response 3:** For PY 2026, \$11.9 million of PF was allocated to health districts for implementation of the HSTS program. Funding allocations are based on the health district's past performance, utilizing awarded funds and local need. A maximum of \$150,000 per health district is the typical HSTS allocation. Additional funding was allocated this program year to further local efforts to connect homes to available sewers and assist a greater number of low-income homeowners. After further review, adjustments to funding allocations were made to HSTS applicants based on evaluation of past performance, including Clermont, Franklin, Harrison, Medina, and Summit counties. Allocation adjustments based on evidence of local need include Fayette, Fulton, Gallia, Geauga, Muskingum, Sandusky, and Williams counties. Additionally, the allocations for Vinton and Trumbull counties were confirmed at \$200,000 each. Appendix B was updated accordingly.

**Comment 4:** Commenter inquired why the village of McArthur's construction project did not receive PF funding.

**Response 4:** McArthur's construction project was evaluated for PF funding. On the small community list in Appendix B, only those projects receiving the maximum project score of 39 fell within the PF funding range. While the McArthur project received an RTP score of four (out of a maximum of six), its score of 22 was not in the competitive funding range. McArthur is eligible for 0% interest rate funding as a hardship community.

**Comment 5:** Commenter requested an increase in PF funding for the Maple Heights construction project to include design costs.

**Response 5:** The Maple Heights construction project nomination request totaled \$192,525. In 2023, Maple Heights received a design loan that included, in part, design costs for the newly nominated construction project. These specific costs were added to the project request, and the PF allocation increased by \$183,400. Subsequently, as the lowest-ranking project allocated PF, Youngstown's construction project's PF allocation decreased by an equal amount. The remaining design loan costs may either be rolled into the construction project and financed over the full term of the loan, or Maple Heights may request a separate design loan for the remaining project(s). Planning and design loan nominations may be submitted at any time during the program year.

**Comment 6:** Commenters requested increased engagement with community-based organizations for SRF policy development and implementation, as well as increased transparency in project priority list information and file format. Recommendations included extending the public comment period to at least 30 business days, developing a public-facing dashboard or database, displaying readiness scores in Appendix B, and clarifying the reassessment of readiness process throughout the program year.

**Response 6:** Ohio Administrative Code (OAC) [3745-49-07\(A\)](#) requires the director to provide public notices for both draft actions and public meetings. Ohio Revised Code 6111.036(I) requires Ohio EPA to create a PMP annually and to circulate the plan for public review and comment. To support this, the PMP is issued as a draft action, and Ohio EPA holds a public hearing. OAC 3745-49-07(B)(4) requires the agency to issue a public notice at least 30 days prior to the public meeting. While this is the minimum requirement, historically it has provided sufficient time for affected parties to provide comments while also allowing the PMP to move forward without a delay to funding in the program year.

In Appendix B, the Intended Project List (IPL) includes all eligible project nominations sorted alphabetically by community name. As the WPCLF is not currently fund-limited, all projects listed on the IPL are eligible for loan funding and may proceed to loan award once programmatic requirements are achieved (e.g., permitting, environmental review, financial review, etc.). Subsequent lists in Appendix B identify projects eligible for PF funding, including small and large community, regionalization, and emerging contaminants (EC). As an RTP is only applied to PF-eligible projects, the PF project lists display the project score and RTP score. For the EC list, projects are sorted alphabetically by community name. EC funding is available on a first-come, first-served basis, as sufficient funding is available for all listed projects. RTP is evaluated at the time of nomination and only reassessed for PF eligible projects if a project is unlikely to use a funding allocation. If re-assessment is needed, our project team will work to gather the most up-to-date information from the community for evaluation at that time. There is no direct correlation between the RTP score and when projects proceed to an Ohio Water Development Authority board meeting for loan approval. Projects are scheduled based on the community's planned project timeline and receive a loan

award once all program requirements are met. This is the daily project management performed by DEFA project teams.

Ohio EPA is required to submit loan award information via U.S. EPA's [online data portal](#). The data submitted is reviewed by U.S. EPA before being released to the public-facing side of the dashboard. Additionally, SRF recipients are required to submit financial and summary information each fall. The information submitted through this reporting is available on U.S. EPA's dashboard. To assist with loan award analysis, the project loan number is listed on the IPL. The loan number is also submitted to the U.S. EPA data portal. The WPCLF 2025 annual report is expected to be released in late spring this year. Data from these reports and project lists can be requested in Excel format. Ohio EPA is evaluating potential software or a web-based dashboard with loan award information. Many factors are under consideration for this significant expense, including, but not limited to, software providers, cost and benefit analysis, and projection of available funding. Ohio EPA will continue to evaluate options for a database or dashboard that will provide loan award information for review or download.

**Comment 7:** Commenters recommended that additional social and economic factors be incorporated into the affordability criteria to increase financial support to the 'most' disadvantaged communities, increase principal forgiveness funding limits, and expand technical assistance eligibility to communities with a population greater than 10,000.

**Response 7:** Appendix J, PF identifies the affordability criteria for program year 2026. The criteria, updated annually, are based on the most recent available data to accommodate changes in local socio-economic conditions. Using a multi-factor approach allows a broader range of communities to qualify, including those that might not have qualified based on past criteria. Ohio's affordability criteria are based on indicators of economic hardship. The project scoring system is designed to prioritize those projects that will directly address a human health issue. Using this combination of economic hardship and project score helps ensure that limited PF funding is allocated to projects that have a direct impact on both human health and the environment. PF funding is capped at \$4 million per project and limited to one allocation per entity. This is an intentional effort to assist as many PF-eligible communities as possible each program year. While the PF funding cap often exceeds the project funding needed for PF-eligible small communities, it also prevents PF funding from being exhausted on large-scale, high-cost projects in our larger communities, which have a greater ability to incur debt service.

While funding remains available through the Infrastructure Investment and Jobs Act (IIJA), the WPCLF program is targeting PF funding for the most pressing problems that communities face. Revisions to the affordability criteria are likely in future program years if there are continued reductions in capitalization grant funding and as IIJA funding winds down. Ohio EPA will continue to review its affordability criteria each year and will evaluate factors that best reflect the socio-economic conditions of Ohio's communities.

Under the SRF program authority of 33 USC 1383(k), Ohio EPA contracted with **Great Lakes Community Action Partnership** (GLCAP) to provide free technical assistance for qualifying communities. Assistance includes preparation of funding applications, planning, rate studies, GIS support, regionalization facilitation, and baseline assessments. 33 USC 1383(k) authorizes Ohio EPA to provide technical assistance to small and rural systems. U.S. EPA defines small or rural communities as those with a population of less than 10,000. Capitalization grants are the only authorized source of technical assistance funding available to SRF programs. Revolved or leverage funding is not an eligible source.

**Comment 8:** Commenters requested that the agency's planning efforts for SRF funding reductions and sunseting of IIJA funding be described in the PMP. Efforts include how PF subsidies will be supplemented or replaced, modeling projections of available funding over the next 5 to 10 years, and a strategy for transitions and adjustments to affordability criteria, leveraging, and technical assistance.

**Response 8:** Reductions in SRF capitalization funding and the sunseting of IIJA funds may necessitate fundamental changes to WPCLF funding limitations, affordability criteria, and project priority ranking. Ohio's WPCLF program is estimated to be the fourth largest clean water SRF in the nation, which is significant compared to our relative geographic footprint and population. It demonstrates the Ohio EPA and the Ohio Water Development Authority's strong partnership and commitment to providing affordable financing to communities across the state. It is also a testament to the program's long history of leveraging capacity. Annual fund capacity modeling is performed to ensure the WPCLF can offer financing in perpetuity [as required by the Clean Water Act 603(k)] and to balance the discounts, incentives, and subsidies offered with below-market-rate loans. Many factors are considered in this model, including the potential for reductions in SRF capitalization funding. As requested, a summary of the ongoing efforts to plan and prepare for future program funding cycles is included in the final PMP document. This section of the PMP will be updated each year to document planning efforts and forecast program revisions.

Along with the items listed in Comment 9 below, Ohio EPA looks forward to discussions with WPCLF stakeholders to ensure transparency and open communication of any program revisions needed or reduction in available funds.

**Comment 9:** Commenters made several recommendations to be discussed over the coming year.

**Response 9:** Ohio EPA acknowledges the items identified for future conversations with all interested parties. Ohio EPA welcomes the opportunity to engage with advocacy groups to improve the program and the entities accessing financing. Some of the topics for ongoing conversation and engagement are as follows:

- Promote and prioritize green infrastructure funding, including dedicating principal forgiveness for green infrastructure in disadvantaged communities.
- Improve transparency in green infrastructure funding in the program management plan.
- Strengthen Integrated Priority System (IPS) scoring for stormwater-specific metrics (Total Maximum Daily Load reduction, volume reduction, flood mitigation), social vulnerability and community benefit factors, and environmental outcome measures.
- Increase incentives for green infrastructure:
  - Support public-private partnerships and incentive programs for private-property retrofits.
  - Increase the Green Project Reserve allocation from 10% to up to 30%, the maximum allowed.
- Prioritize nutrient reduction by increasing support for nutrient-reduction technologies, including expanded access to 0% loans for communities facing restrictive National Pollutant Discharge Elimination System (NPDES) nutrient limits.

**Comment 10:** Commenters expressed concerns about projects impacting the Big Darby Creek watershed in Madison and Logan counties. Commenters indicate that, if approved, these projects will facilitate extensive land use change and a significant increase in impervious surfaces in the Darby watershed. Specifically, the commenters claim that assistance proposals awarded in 2024 did not go through the State Environmental Review Process (SERP) and request that future environmental reviews be delayed until the Ohio Department of Natural Resources' Integrated Prioritization System (IPS) impact findings are available with sufficient biological diversity impact threshold modeling. Commenters also state that an environmental review that does not consider the IPS would not be sufficient and that actions beyond a stormwater permit (e.g., additional park or conservation land) would be required. They also encourage improved coordination among the organizations involved in the project review process for projects in the Darby Creek watershed. Commenters also note that they do not believe requirements of the 2024 208 Water Quality Management Plan have been met by the local governments seeking funding and expressed concern that proposed sewer installation could limit future Big Darby Creek restoration work.

**Response 10:** Environmental reviews are performed for construction loans consistent with the requirements of [40 Code of Federal Regulations 35.3140](#) and [OAC 3745-150](#). The referenced projects from 2024 were for design, so they did not fund infrastructure construction. An environmental review cannot be completed prior to the finalization of the project plans funded under the design loan and, therefore, is not required. Any project funded by a design loan that later obtains a construction loan must undergo an environmental review following the SERP. At the time of review, Ohio EPA would consider all attributes required for the SERP, as well as any other attributes the director may determine to be relevant to potential significant adverse impacts.

A project listed in the PMP is neither awarded funding at that time, nor is it approved to proceed with construction. Each of those steps requires one or more additional approvals by Ohio EPA before they can move forward. If a project is approved for funding, then it would have to comply with all other regulatory and WPCLF program requirements as a term of the loan agreement. This would include compliance with the state 208 Plan, NPDES permitting requirements, and an environmental review. Compliance with the 208 Plan requirements would be evaluated for each project at the appropriate time. Specific to Mid-Ohio Water and Sewer District (MOWSD) projects, the 208 Plan was updated and approved by U.S. EPA in August 2025 to reflect planned changes in MOWSD's wastewater facilities plans. The **208 Plan Appendix 3-3** (Appendix 3-3) contains a special set of conditions for development in the Big Darby Creek watershed. MOWSD is required by Ohio EPA to demonstrate adequate diligence in implementing the requirements of Appendix 3-3. This demonstration may take the form of policies or procedures that address current and future needs within the MOWSD Facility Planning Area (FPA). Specifically, "entities" that intend to develop within the Big Darby Creek watershed area of the MOWSD FPA are required to adhere to the provisions of Appendix 3-3. This applies to development connecting to existing or proposed sewers that convey wastewater to MOWSD facilities. "Entities" can include cities, villages, unincorporated villages, townships, Madison County Public Health, developers, and property owners. MOWSD's demonstration of Appendix 3-3 compliance obligations must take place prior to construction or release of funds for construction activities.

In reference to the projects identified in the commenters' letter, it should be noted that Logan County's Flat Branch Wastewater Treatment Plant (WWTP) Replacement project (formerly named Eastern Regional and Flat Branch WWTP) scope of work was revised and will focus on elimination of the Flat Branch WWTP's discharge to Big Darby Creek through conveyance of existing flows to a new WWTP that discharges to Otter Creek, which is not within the Big Darby watershed. Logan County is required to demonstrate adequate diligence in implementing the requirements of Appendix 3-3, as construction activities will occur within the Big Darby watershed.

Coordinated efforts with the varied local, state, and federal entities, such as the Ohio Department of Natural Resources Scenic Rivers and the U.S. Fish and Wildlife Service, with direct oversight and regulatory authority over any potentially significant environmental concerns, will continue and increase as project plans are finalized and brought forward for funding consideration. Evaluation of potential impacts to the Darby Creek watershed and any other high-value environmental resources will continue throughout our SERP for these proposed projects. Once a SERP review is complete, the environmental review document will be made available on the **WPCLF webpage** for review.

The section of Big Darby Creek identified as previously channelized and a potential site for future stream restoration currently has an existing, permitted sewer line located within the stream corridor that transports sewage to the Flat Branch WWTP. The proposal to eliminate this WWTP includes installing a second force main parallel to this existing sewer within the

previously disturbed sewer easement (on the upland side). Logan County indicates continued use of the existing sewer, and there is room within the existing, disturbed easement to install the proposed Flat Branch WWTP elimination force main without directly impacting Big Darby Creek. There is no information that would prevent the proposed project from being included for potential funding, but it must meet all other program requirements and obtain all necessary approvals to move forward.

**Comment 11:** Commenters recommend additional funding for the Water Resource Restoration Sponsor Program (WRRSP).

**Response 11:** The WRRSP is supported by diverting a dedicated portion of the repayment from sponsoring loans to fund project activities. The amount allocated each year to WRRSP is based on fund modeling as well as program demand. For PY 2026, WRRSP project requests totaled more than \$40 million. After careful consideration, WRRSP funding allocation was increased to \$24.6 million for program year 2026.

**End of Response to Comments**