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

Loan Nomination Instructions

Ohio EPA Wastewater and Drinking Water Loan Programs Overview

Ohio's Water Pollution Control Loan Fund (WPCLF) offers loans for qualifying projects owned by public entities, including but not limited to, the following:
- Wastewater treatment plant (WWTP) improvements/expansion
- New/replacement sanitary sewers
- Excess sanitary sewer infiltration/inflow correction
- Combined sewer overflow correction
- Storm water projects

WPCLF assistance is also available for activities that reduce nonpoint source water pollution:
- Home Sewage Treatment Systems (HSTS)
- Urban storm water runoff
- Agricultural runoff controls
- Source water/wellhead protection
- Surface water resource (streams, ponds, lakes and wetlands) habitat protection and restoration

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

Types of projects typically funded through a WSRLA loan include, but are not limited to:
- Improvements to water treatment facilities
- Waterline improvements or extensions
- New water towers

For more information on the WPCLF and WSRLA programs please visit our webpage:
https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/

Financing

The WPCLF and WSRLA offer below-market interest rate loans. Direct loans are available to most public entities such as cities, villages, water and sewer districts, and some private borrowers. Indirect loans through our WPCLF linked deposit programs are available for certain types of nonpoint source control projects. Special discounted interest rates are available for qualifying projects. We also offer local governments WPCLF loans to start up their own local revolving loan funds or linked deposit programs.

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

General Nomination Instructions

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

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

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

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

All nominations must be submitted via email to defamail@epa.ohio.gov. Please note, attachments may not exceed 10MB per email. Email subject line should include the community and project name.

Additional documents up to 25 MB may be sent using Ohio EPA's File Share system. Instructions for setting up an account and sending files are available:
https://epa.ohio.gov/static/Portals/29/documents/ofa/LiquidFiles%20Instructions.pdf

To send attachments larger than 25 MB up to 2 GB, click on the link below for DEFA's file drop webpage. Enter the required information (email and subject line) and upload files. Please provide project specific information in the subject line and message body to help identify the project:
https://fileshare.epa.ohio.gov/filedrop/defa_ofa_projectfiles

Nomination Checklist

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

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

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

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

Legislation Authorizing Rates: Provide a copy of legislation authorizing current rates/tap in fees. Please include both water and wastewater information.

New Water or Sewer Utility: If the borrower is a new water or sewer utility, provide documentation about the creation of the new system, proposed user charge system and information concerning collection of a pre-construction charge or planning fee.

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

Additional documentation: Provide any information specifically requested in the nomination form tabs. This information is used for project evaluation and scoring.

Estimated Costs for Emerging Contaminants or Lead Service Lines: In Section 5, provide estimated costs for any emerging contaminant or lead service line funding requested. This cost may be included in the total estimated loan amount requested in Section 4.

Principal Forgiveness eligible projects please also refer to the readiness-to-proceed overview document concerning nomination submission documentation available with nomination materials: https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance

TAB 1 – Borrower Information

1.0 Program Funding Selection
Indicate which loan type is requested by clicking the box next to **Water Pollution Control Loan Fund (WPCLF)**, **Water Supply Revolving Loan Account (WSRLA), or Household Sewage Treatment System (HSTS)**. You may also check the box indicating **WPCLF Re-Nomination** or **WSLRA Re-Nomination** for previously nominated projects that did not meet the loan award schedule. For WPCLF Re-Nominations, complete TABS 1, 2, 4, and 5. For WSRLA re-nominations, complete TABS 1, 2, 3, and 5. **A selection must be made for the nomination to be reviewed.**

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

or FS39XXXX-XXXX format).

2.0 Borrower's Information

Entity: Enter the name of the City, Village, County, Regional Water and Sewer District (ORC 6119), Sewer District (ORC 6117), Conservancy District (ORC 6101), or private entity that will be responsible for the loan. **(Note: Private non-profit entities may only apply for WSRLA loans.)**

Borrower's Population: Enter the population served by the system and the project, respectively.

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

PWS ID: For WSRLA applicants, please enter the Public Water System (PWS) ID affiliated with the project. All PWS IDs should start with "OH" followed by 7 digits.

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

3.0 Project Name and Description

Project Name: Enter the name of the project.

Project Description: Provide a clear, brief narrative of the project. 500 characters or less will be visible when converting the Excel document to a PDF.

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

Loan Types: If planning, design, and construction funds are required for a project, one nomination form is required for the project, however, each project phase will be awarded as a separate loan.

Estimated Loan Award Date: Loans are awarded on the last Thursday of the month, except in November and December. (No loans are awarded in November and December loans are awarded on the second Thursday of December.) Based on the project schedule, indicate the anticipated target date for loan award. Enter the date in month/year format using the 1st day of the month estimated for loan award. For example, enter 6/2022 for an estimated June 2022 award.

**the estimated loan date will autofill on TAB–5 - Project Schedule. HSTS projects have a predetermined schedule.

Estimated Loan Amount: Provide the project's total estimated loan request. If financing will be requested for phases of the project (i.e., planning, design), enter the estimated cost for each phase.

5.0 Available Programmatic Discounts

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

Additionally, if a WPCLF project, use the check box to indicate if interested in learning more about our Water Resource and Restoration Sponsorship Program (WRRSP) discount and sponsorship details. More information is available on the WRRSP webpage: https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/water-resource-restoration-sponsor-program

TAB 2 – Contacts and Funding

6.0 Contact Information
Please provide contact information. If the contact information is the same for multiple categories, please enter "see above" or "N/A," if it is not applicable. Please check the box next to the Borrower's representative best suited for answering questions.

Borrower's Authorized Representative: This contact should match the official responsible for signing official documents related to the project. The authorized representative, or designee, must also sign the nomination form, Tab 5.

Borrower's Additional Contact: If different than the Borrower's Authorized Representative (i.e., Administrator, Clerk, or Fiscal Officer).

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

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

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

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

TAB 3 – WSRLA Information

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

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

11.0 General Plan/Detailed Plan Submittal Information
Please indicate if a general plan and detailed plans have been submitted to Ohio EPA. Additionally, indicate whether the detailed plans have been approved by Ohio EPA. Provide a date for these

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

TAB 4 – WPCLF Information

9.0 WPCLF Required Environmental Information

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

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

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

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

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

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

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

- **Potential Impacts to Ground Water**
  Attach a description of the project that includes an identification of the sources of pollution or threats that will be addressed by the project, whether the aquifer is used as a source of drinking water, sampling information on the sources if available, a map showing the location of the project, and a description of the extent to which the project will benefit ground water resources.

- **Potentially Impacted Surface Water**
  Attach descriptions of the source(s) of pollution or other sources of threats or impairments to surface water quality that will be addressed by the project, including a map showing locations of same, and an indication of the extent to which the sources of impairments/threats will be addressed. Include the name of the water resource; if unnamed, please name the nearest downstream named resource. Additionally, identify the watershed or stream system within which the proposed project will be undertaken.

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

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

TAB 5 – Project Schedule

12.0 Project Schedules for Planning, Design, Construction, and HSTS
The project schedule is populated based on the estimated loan award date entered on Tab 1. Schedules are populated for each type of loan requested. The project schedule is provided as an aide to the Borrower with project milestones and dates for document submittals.

The project schedule for HSTS is prepopulated as all projects will move forward on a similar timeframe.

13.0 Preparer information
Enter the information for the nomination preparer.

14.0 Authorized Representative Approval
The nomination should be signed by the authorized representative identified in Section 6.0.