Water Supply Revolving Loan Account

Ohio™

Environmental Protection Agency

Program Year 2027

Call for Nominations and Program Updates

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

Ohio Environmental Protection Agency

Administers both state revolving loan fund programs:

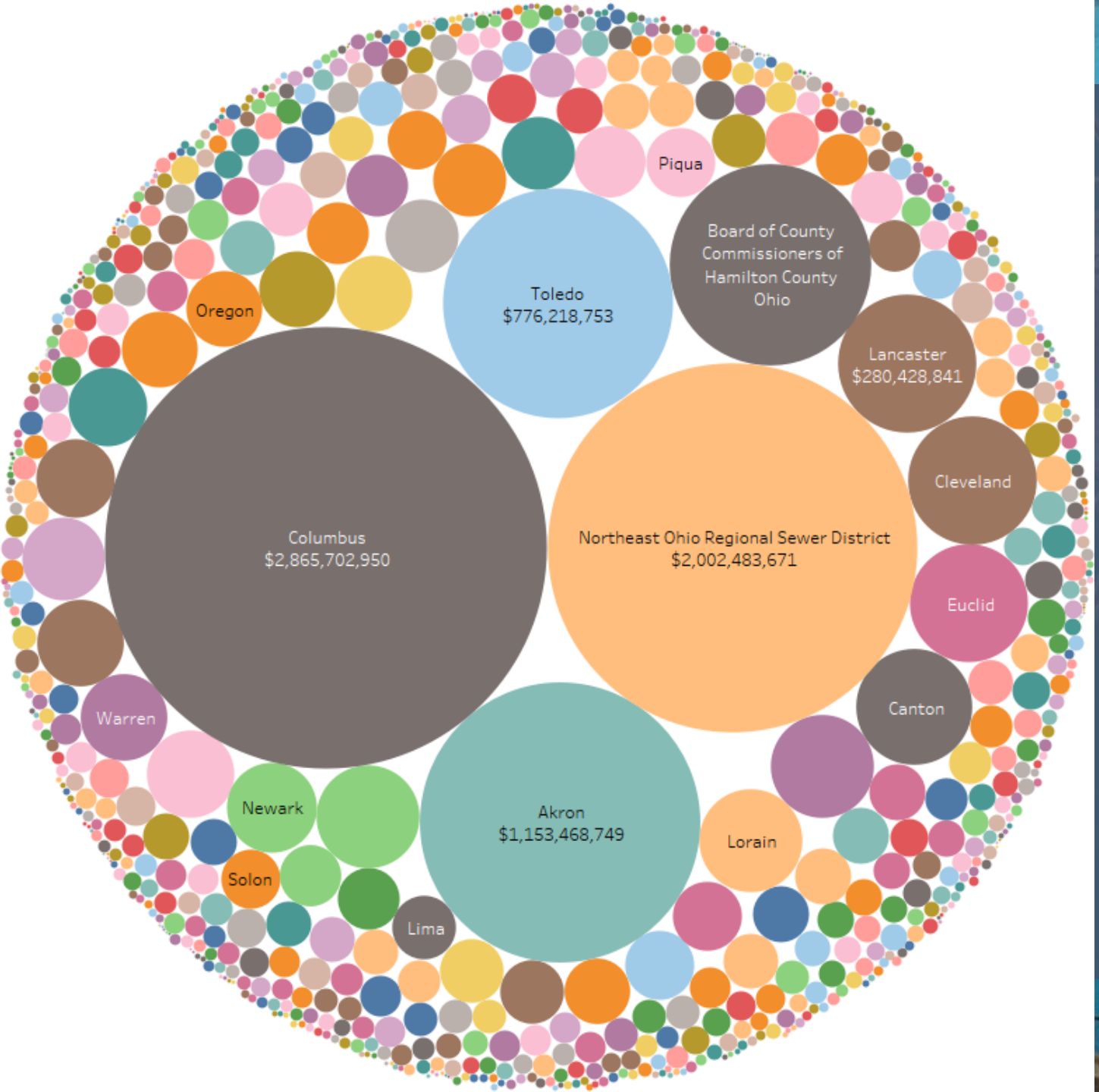
- Drinking Water State Revolving Fund (DWSRF)
- Called the **Water Supply Revolving Loan Account (WSRLA)** in Ohio

- Clean Water State Revolving Fund (CWSRF)
- Called the **Water Pollution Control Loan Fund (WPCLF)** in Ohio

State Revolving Fund (SRF) Programs

- Single largest source of public funding for infrastructure statewide
- Below-market interest rates and discounts
- Principal forgiveness loans
- Broad eligibility for water and wastewater needs
- Co-funding with other sources is common/ encouraged
- Well-established, large annual funding capacity

Ohio Environmental Protection Agency

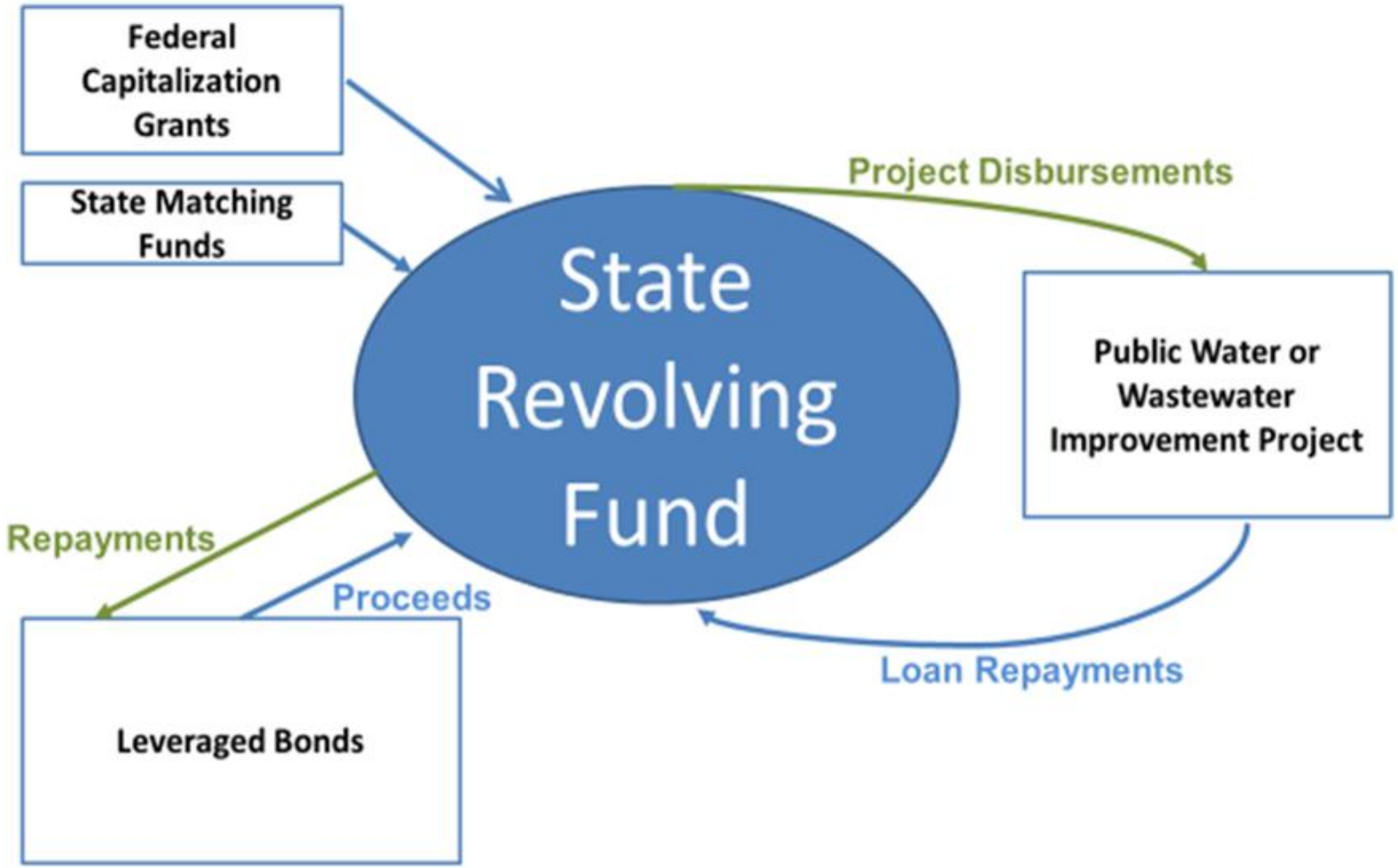


$16 billion in loans

Ohio Environmental Protection Agency

Ohio's Two State Revolving Funds

Environmental Protection Agency



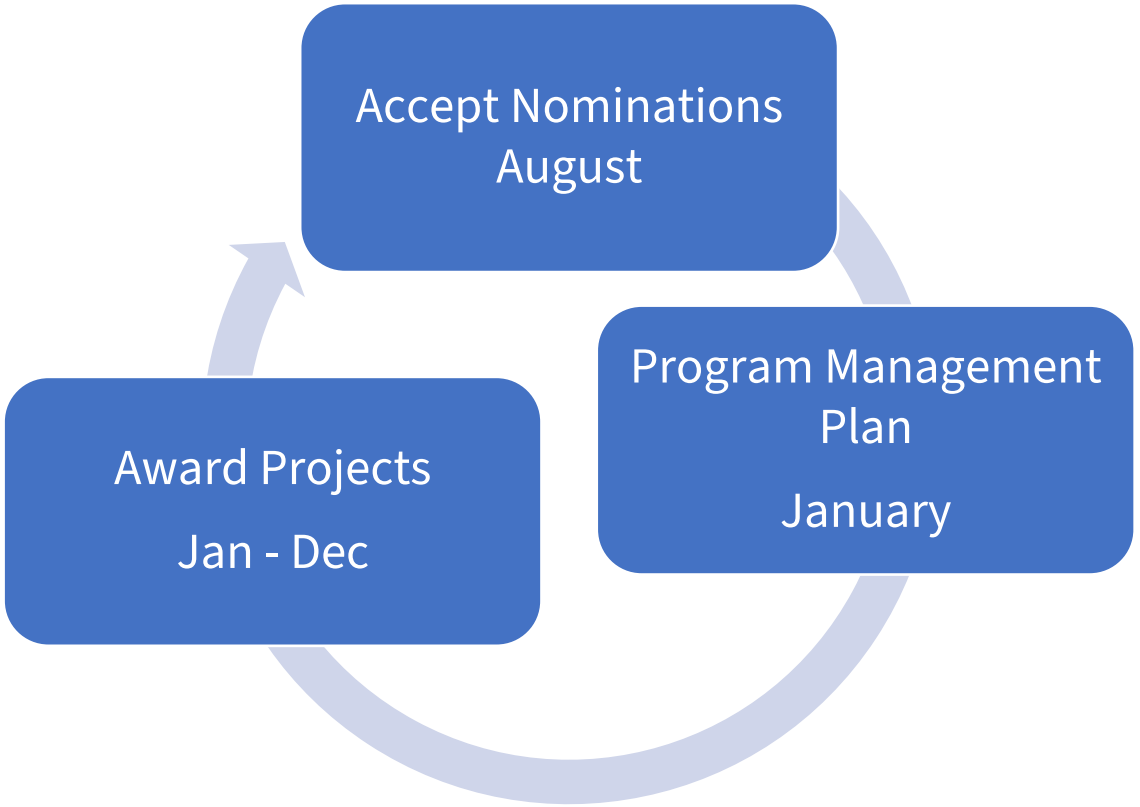
SRF Funding Cycles

Ohio Environmental Protection Agency

WSRLA – State Fiscal Year



WPCLF – Calendar Year



WSRLA Program Priorities

Ohio Environmental Protection Agency

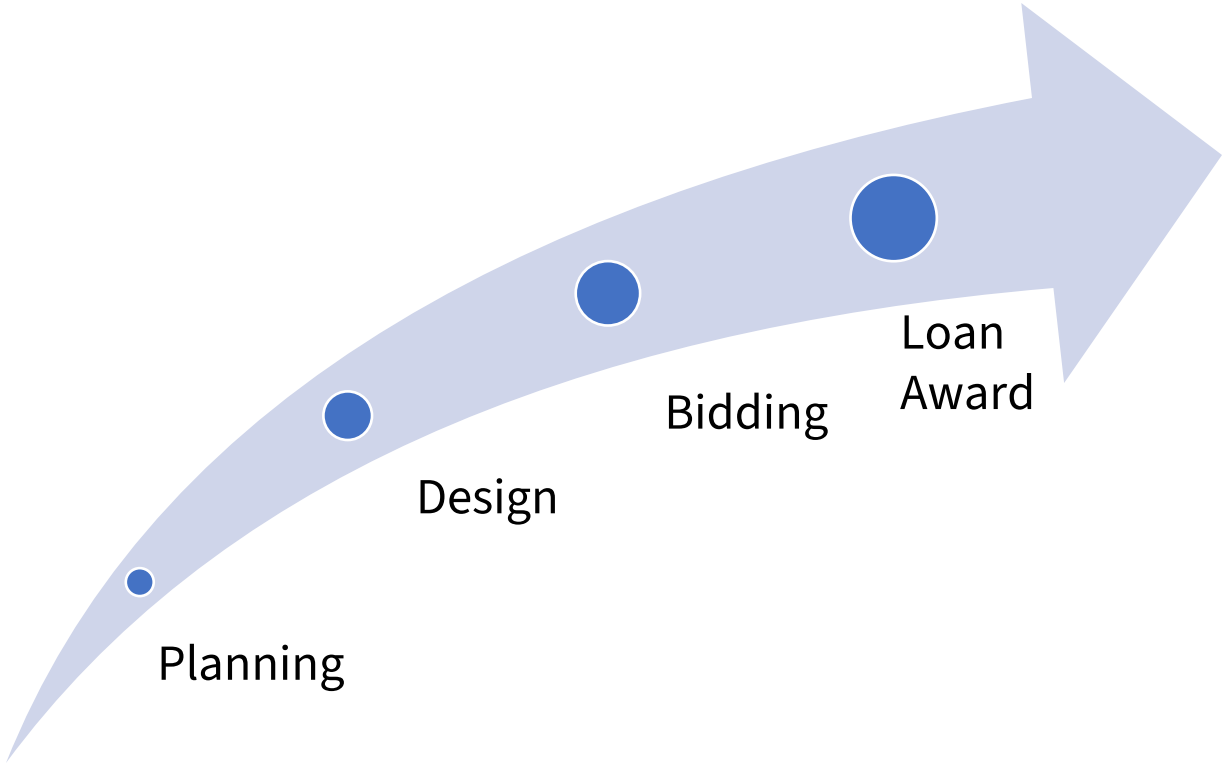
- Public Water System Improvements
- Lead Service Lines
- Emerging Contaminants
- Technical Assistance
- Set-aside



General Project Funding Process

Ohio Environmental Protection Agency

- Project Planning/General Plan Approval
- Design
- Detail Plan Review/Approval
- Competitive Bidding
- Loan Awards
  - OWDA Board Meeting



Available Loan Types and Terms

Ohio Environmental Protection Agency

- 0%,
  5-year term

Planning Loan

Design Loan

- 0%,
  5-year term

- Qualifying, below-market rate
- 20- and 30-year terms

Construction Loan

Repayments for planning and design are deferred when rolled into another loan before 1st payment date
Construction loan terms available up to 45 years for qualifying borrowers with useful life of infrastructure evaluation

WSRLA Funding Requirements

Ohio Environmental Protection Agency

- Davis-Bacon Wage Rates
- American Iron and Steel
- Build America Buy America Act (federal funded projects)
- Disadvantaged Business Enterprise
- Equal Employment Opportunity
- Federal Debarment
- Single Audit/SEFA Reporting (federal funded projects)

Estimates of Ohio's Portion of IIJA Funds for the SRF Programs

Ohio Environmental Protection Agency

Year	Ohio's CWSRF Portion for Supplemental Award	Ohio's CWSRF Portion for Emerging Contaminants	Ohio's DWSRF Portion for Supplemental Award	Ohio's DWSRF Portion for Emerging Contaminants	Ohio's DWSRF Portion for Lead	Estimated Total
2022	$102 M	$5 M	$45 M	$19 M	$71 M	**$242 M**
2023	$117 M	$12 M	$47 M	$17 M	$166 M	**$359 M**
2024	$128 M	$12 M	$51 M*	$17 M*	$166 M*	**$374 M**
2025	$138 M	$12 M	$56 M	$17 M	$202 M	**$425 M**
2026	$138 M	$12 M	$56 M	$17 M	$190 M	**$413 M**
Total*	**$623 M**	**$53 M**	**$255 M**	**$87 M**	**$795 M**	**$1.753 B**

Proportion of Total that can be awarded as PF	**$305 M**	**$53 M**	**$125 M**	**$87 M**	**$397 M**	**$930M**

WSRLA Funding Program Year 2027

Ohio Environmental Protection Agency

Discounted Interest Rates

- Regionalization
- Lead Service Line Replacement
- Emerging Contaminants (including Harmful Algal Bloom)
- Planning and Design

Principal Forgiveness*

- Estimated $39 million for Regionalization and Disadvantaged Communities
- Estimated $93M for Lead Service Line Replacement
- Estimated $25M for Emerging Contaminants

*Principal forgiveness awards are contingent upon receipt of SRF grants allocated through the federal budgeting process

Regionalization and Disadvantaged Community Projects

Ohio Environmental Protection Agency

Regionalization Projects

- Up to 50% PF or $4 million whichever is less; remainder funded with a 0% interest loan
- 0% loan funding for Regionalization
- Regionalization projects that benefit a disadvantaged community/area will be considered for principal forgiveness

Disadvantaged Community Projects

- Up to 50% PF or $4 million whichever is less; remainder funded with a 0% interest loan
- 0% loan funding for Disadvantaged Community projects

*Principal forgiveness awards are contingent upon receipt of SRF grants allocated through the federal budgeting process

Qualifying as a Disadvantaged Community for Principal Forgiveness

Ohio Environmental Protection Agency

Disadvantaged and Regionalization Projects:

WSRLA	
System Population	10,000 or less
Median Household Income (MHI)	≤ $71,389
Poverty Rate < 200% of Poverty Level	≥29.3
Unemployment Rate	≥ 4.8%
Percent Population Change	<150%

3 out of 4 benchmarks

Qualifying as a Disadvantaged Community for LSL and EC

Ohio Environmental Protection Agency

Lead Service Line and Emerging Contaminant Projects

WSRLA	
Median Household Income (MHI)	≤ $71,389
Poverty Rate < 200% of Poverty Level	≥29.3
Unemployment Rate	≥ 4.8%
Percent Population Change	<150%

3 out of 4 benchmarks

Readiness to Proceed

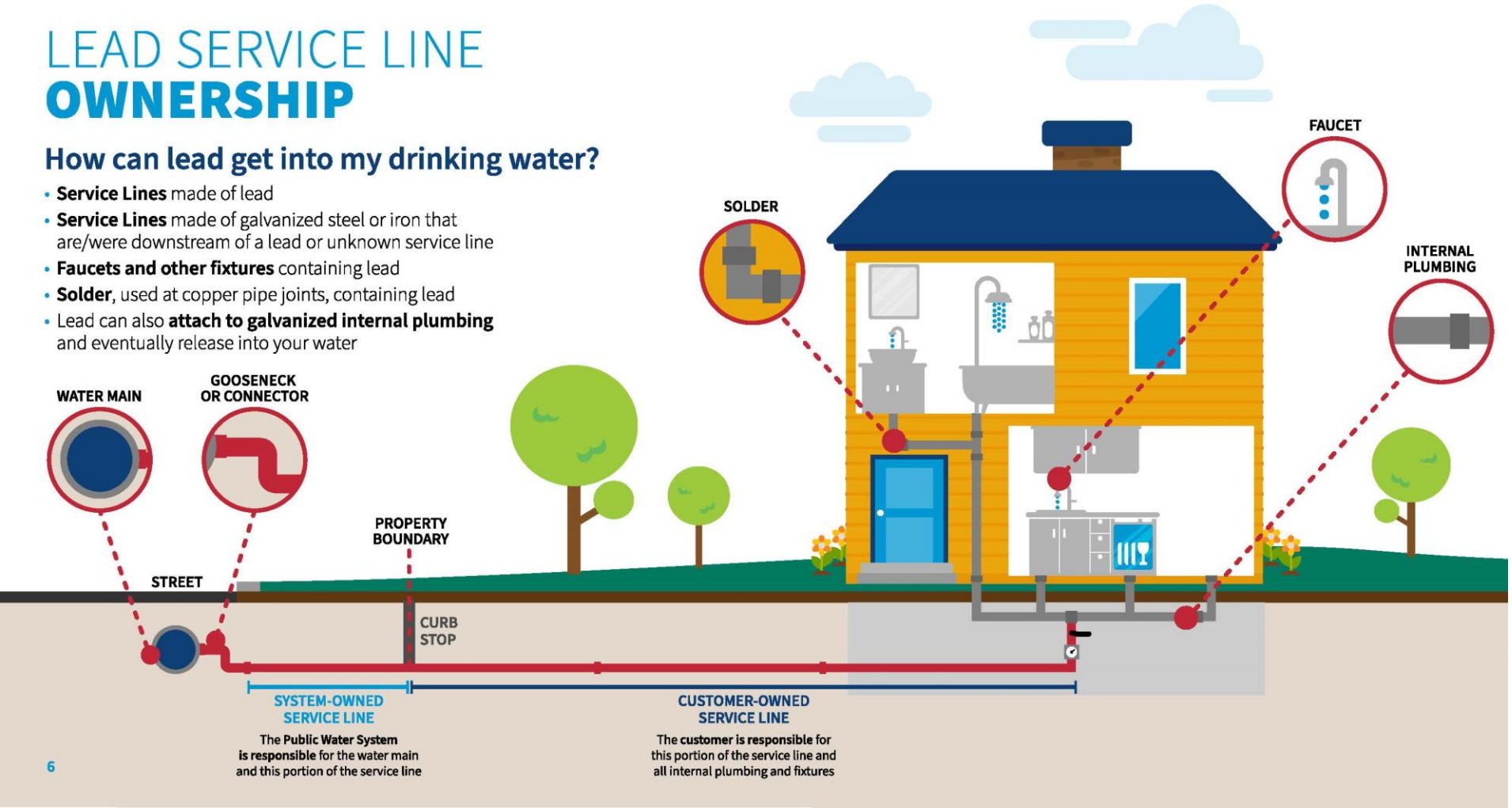
Ohio Environmental Protection Agency

- Project planning information submitted with project nomination or approved General Plan*
- Design underway
- Design complete with detail plans submitted to DDAGW
- Public participation
  - For water service extension projects, a lack of documentation may impact the project score and readiness-to-proceed ranking
  - For Lead Service Line projects, provide documentation of outreach efforts already completed along with a plan for communicating with residents (e.g., door hangers, email, website, automated calls, etc.)

**General Plan approval is required from DDAGW for new or replacement WTP, new treatment and major WTP rehabilitation*

Lead Service Line Funding

Ohio Environmental Protection Agency



- Technical Assistance
- Planning
- Design
- Construction

Lead Service Line Funding

Ohio Environmental Protection Agency

- Estimated $190 million
- Construction financing for disadvantaged communities:
  - 50% of LSL costs as principal forgiveness, remainder at 0% interest financing
  - No population threshold for LSL disadvantaged community criteria
- Planning and Design – 0% for 5-year term; roll into construction
  - Inventory and Mapping
  - Identification as part of design
- Construction Financing
  - 0% loans available for all LSL projects

Lead Service Line Funding

Ohio Environmental Protection Agency

- Public and private lead service lines
- Lead goosenecks/pigtails
- Galvanized pipe following lead
- Identification of lead, mapping, inventorying
- Available year-round



Lead Service Line Funding Options

Ohio Environmental Protection Agency

Construction Projects:

- Combined projects
  - LSL portion must be identified prior to advertising for bids for the project.
  - Estimate based on available documentation

- LSL projects
  - Defined area for replacements
  - Program for replacements

*Both private and public side must be replaced!

Emerging Contaminants Funding

Ohio Environmental Protection Agency

- Estimated $25 million available
  - Up to $4 million principal forgiveness funding
  - Up to $30 million 0% interest rate for PFAS remediation projects
  - Focus on per- and polyfluoroalkyl substances (PFAS) projects
    - Better Source Water
    - Enhanced Treatment
    - Regionalization
- Small Disadvantaged Community Emerging Contaminants (EC-SDC) Grant
  - $22 million/year
  - “small or disadvantaged”
  - Funds used in combination with available EC principal forgiveness funding

WSRLA Nomination Submissions

Ohio Environmental Protection Agency

- Nomination period for 2027: February 20 – March 20
- Nominations are due by **March 20, 2026**
  - Planning, design and LSL projects may be submitted throughout the program year

    ***Submit by March 20 for all known projects!**
- Nomination forms **and supporting documentation** must be submitted via email to defamail@epa.ohio.gov
- Instructions for sending large files

Nomination Form – Submittal Checklist

Environmental Protection Agency

Use the nomination checklist to ensure all required documents are submitted

WPCLF/WSRLA Nomination Checklist - Required Documents

The following checklist indicates the information necessary for Ohio EPA DEFA to review and prioritize projects. Ohio EPA may review all readily available project information in addition to the nomination

☐	A copy of legislation authorizing current water and sewer rates/tap-in fees. Please include both water and wastewater information. ***Note: To obtain a loan from Ohio EPA, the Borrower is required to pledge user revenues derived from the ownership and operation of their system sufficient for repayment of the loan.***
☐	Documentation supporting creation of water or sewer utility (for new systems) including proposed rate structure and schedule for collection of fees.
☐	A map showing the project(s) location. The map should be either a 7.5 minute USGS topographic map, or a property map, that shows the project details.
☐	Project planning information WPCLF Project Planning Guidance **A Regionalization Evaluation is required for design or construction of a new WWTP, plant expansion, major WWTP improvements or extensions to unsewered area project** WSRLA Project Planning Guidance **An Ohio EPA approved General Plan is required with the nomination of design or construction loans for new or replacement water treatment plants, new type of treatment, and major rehabilitation.** DDAGW's Engineering and Plan Approval website for more information on General Plan submission process.
☐	A scope of services and/or an agreement for planning, design or construction engineering services.
☐	For **Construction loans**, along with project planning information, submit any Basis of Design documents and/or Preliminary Engineering Reports.

Nomination Form – Project Schedule

Environmental Protection Agency

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

Enter an estimated loan award date and amount. Enter the date as the 1st of the month in which the loan will be awarded. The estimated loan date will autofill the Project Schedule on TAB 5. No loans are awarded in November. **For HSTS projects, the schedule is predefined as indicated below and on Tab 5; enter the amount of principal forgiveness requested in the estimated loan amount column.**

		Estimated Loan Award Date (month/year)	Estimated Loan Amount
☐	Planning Loan		
☐	Design Loan		
☐	Construction Loan		

Submit one nomination form per project. Each project phase will be awarded as a separate loan.

Nomination Form – WSRLA Information

Ohio Environmental Protection Agency

Check all that apply!

9.0 WSRLA Project Information

What does the project entail? *(Check the applicable boxes)*

Type of Work:

☐ New	☐ Repair	☐ Rehabilitation	☐ Replacement	☐ Upgrade
☐ Other *(specify)*:				

Component Type:

Source:	☐ Well(s)	☐ Intake Structure	***Treatment:*** ☐ Water Plant	☐ Structure / Building
Treatment Process(es) *(specify)*:				
Distribution:	☐ Waterline	☐ Metering	☐ Water Storage	☐ Pump station
	☐ Other (specify):			

Project Description:

Briefly describe the work planned for component type checked. NOTE: 500 character limit

What problem(s) does the project address? *(Check the applicable boxes, if any)*

☐ Public health issue(s)	☐ Waterline breakage	☐ Inadequate storage
☐ MCL violation(s)	☐ Waterline undersized	☐ Tie-in of other PWS(s)
☐ Bacterial contamination	☐ Regionalization	☐ No Meters
☐ Chemical contamination	☐ Deteriorated intake	☐ Deteriorated meters
☐ Well contamination	☐ Insufficient plant capacity	☐ Unaccounted for water loss
☐ Insufficient source quantity	☐ Plant deterioration	☐ Distribution deterioration
☐ Insufficient pressure	☐ Disinfection residual violations	
☐ Other (specify):		

Attach project planning information that describes in detail all of the checked boxes for all design and/or construction projects.

DDAGW Rule and Program Updates

Ohio Environmental Protection Agency

- Lead and Copper Rule
- Asset Management Program
- PFAS
- Planning
- Technical Assistance

Lead and Copper Rule Highlights

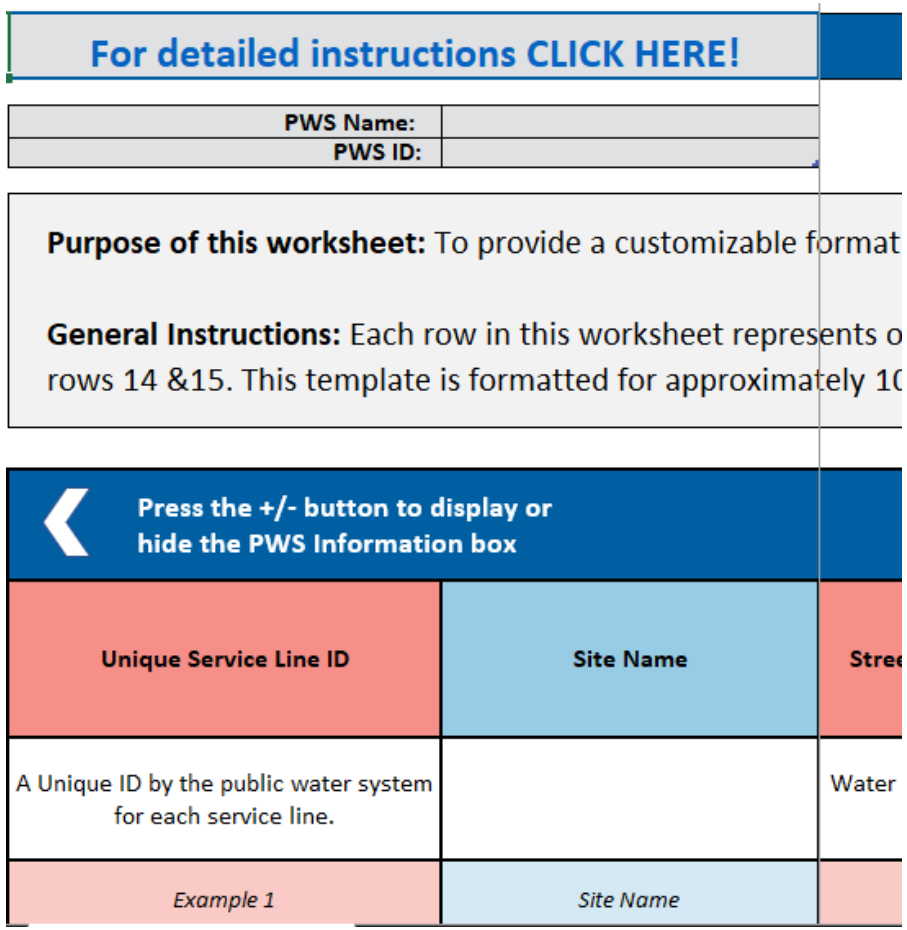
Ohio Environmental Protection Agency

- Achieving 100% Lead Pipe Replacement within 10 years for most water systems
- All water systems to regularly update inventories, replacement plans, and update unknowns
- Improve tap sampling
- Lowering lead action level from 15 ppb to 10 ppb
- Three or more ALEs in a five-year period – additional outreach/filters

Service Line Inventory

Ohio Environmental Protection Agency

- Ohio's required inventory template based on federal template
- Combining LCRR/LCRI inventory requirement & Ohio mapping requirement into one submission for PWSs
- Template is available on our website
- If you have questions about using your GIS data with our template, contact us
- All initial inventory submissions should be complete, first updated inventory required to be submitted by end of 2025



For detailed instructions CLICK HERE!

PWS Name:	
PWS ID:	

Purpose of this worksheet: To provide a customizable format

General Instructions: Each row in this worksheet represents o
rows 14 &15. This template is formatted for approximately 1(

Press the +/- button to display or hide the PWS Information box

Unique Service Line ID	Site Name	Stree
A Unique ID by the public water system for each service line.		Water
Example 1	*Site Name*	

Asset Management Program

Ohio Environmental Protection Agency

- Asset Management Program required for all Community and Non-Transient Non-Community Public Water Systems
- Asset Management Programs are to be updated annually
- Proposed projects are to be included in Capital Improvement Plan (CIP) which is required by Asset Management
- Each system's Asset Management Program will be evaluated as part of the WSRLA program
  - Any deficiencies noted must be corrected, or on an acceptable schedule, prior to loan award

PFAS

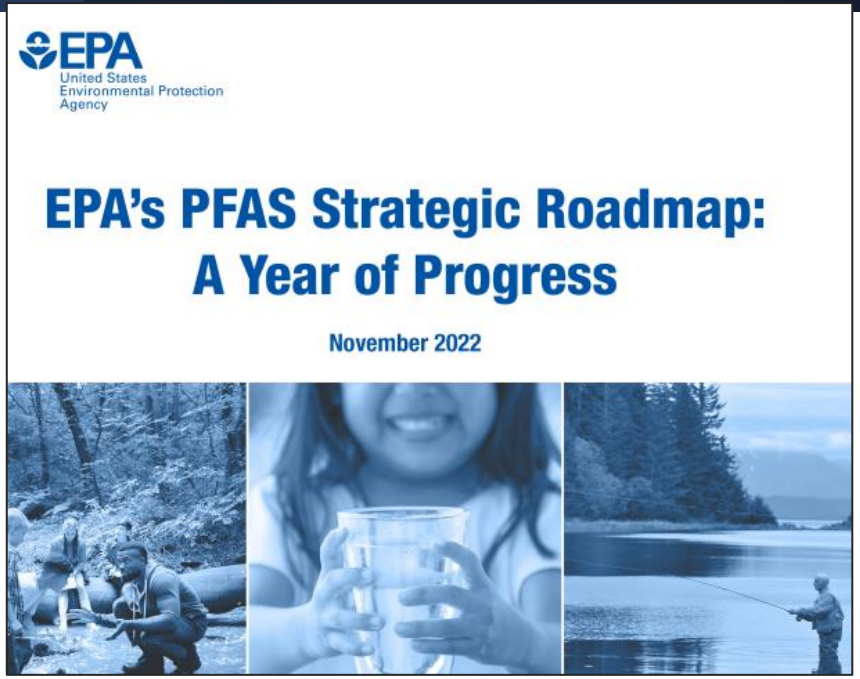
Ohio Environmental Protection Agency

- Recognize challenges designing and true costing treatment or source alternatives
- Build on statewide PWS testing results
  - 80+ systems had at least one PFAS detected; 20+ additional systems had at least a raw detection
  - Additional 42 systems have had detections during the UCMR sampling.

PFAS Federal Activity Highlights

Ohio Environmental Protection Agency

- **April 26, 2024: U.S. EPA publishes final rule, individual MCLs**
  - PFOA, PFOS, PFNA, PFHxS, and HFPO-DA
- Adding a Hazard Index MCL for mixtures of 2 or more of
  - PFNA, PFHxS, HFPO-DA and PFBS



epa.gov/pfas

PFAS Standards

Ohio Environmental Protection Agency

Compound	Proposed MCLG	Proposed MCL (enforceable levels)
PFOA	zero	4.0 ppt
PFOS	zero	4.0 ppt
PFNA	10 ppt	10 ppt
PFHxS	10 ppt	10 ppt
HFPO-DA (GenX)	10 ppt	10 ppt
Hazard Index (mix of 2+ of: PFNA, PFHxS, PFBS, HFPO-DA)	1 (unitless)	1 (unitless)

Source: https://www.epa.gov/sdwa/and-polyfluoroalkyl-substances-pfas

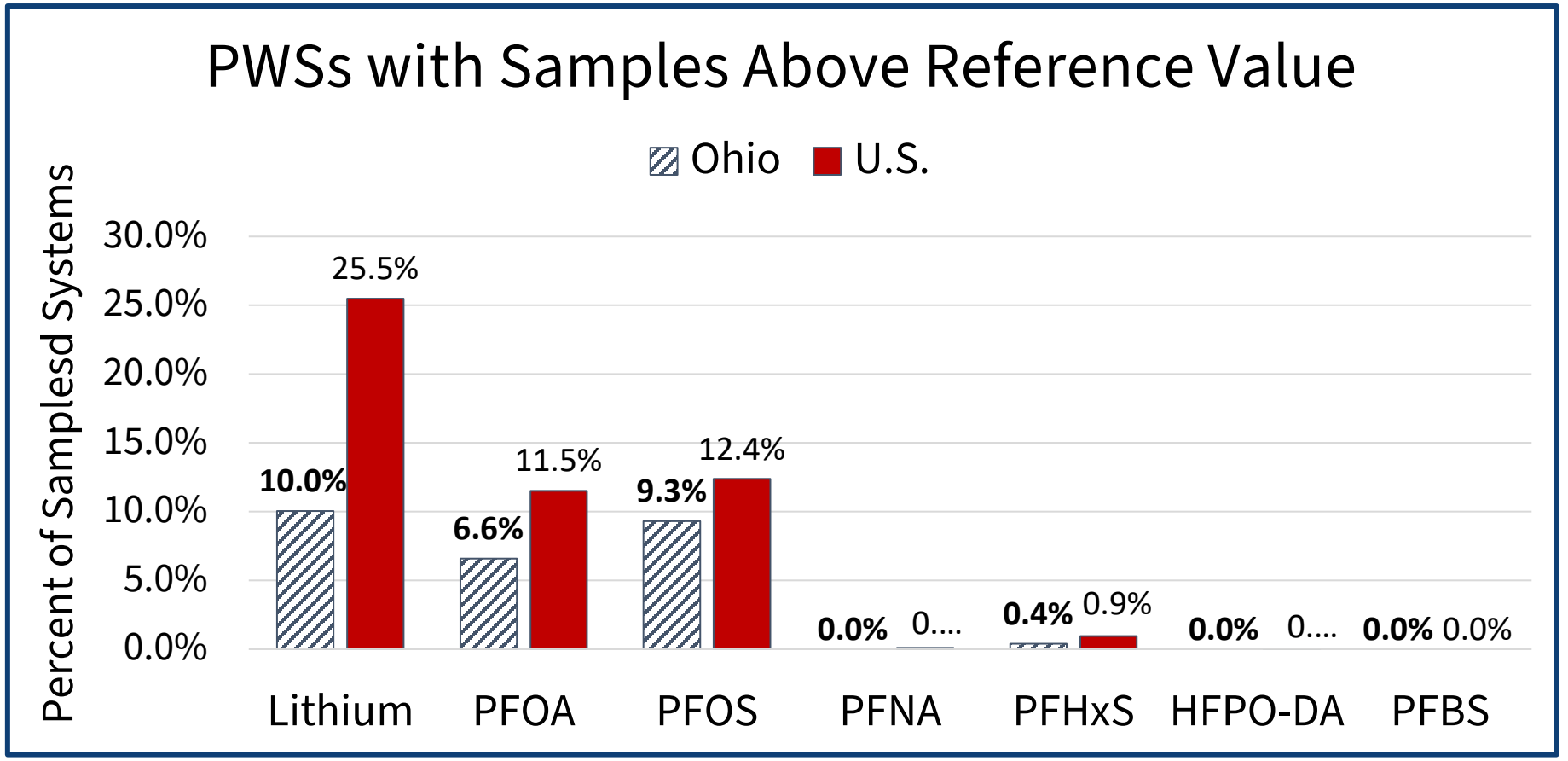
UCMR
(Unregulated Contaminant Monitoring Rule)

Ohio Environmental Protection Agency

- U.S. EPA national program, new round every five years
- 338 Ohio PWS participating in UCMR5
- 29 PFAS and Lithium
- First of 12 sets of data released Aug. 17, 2023

UCMR 5 Summary: By Ref Vals

Ohio Environmental Protection Agency



Notes

- Data: ≤ Oct 10, 2024
- Ref Vals (ppt):
  - Li = 10,000
  - PFOA: 4.0
  - PFOS: 4.0
  - PFNA: 10
  - PFHxS: 10
  - HFPO-DA: 10
  - PFBS: 2,000

ref vals: Li = HRL, PFBS = HBWC from HI, other PFAS = MCLs

Represents ~61% of Ohio data and ~55% of U.S. data to be collected

Planning

Ohio Environmental Protection Agency

- Review data to understand the PFAS levels, risks, and individual wells to determine the PWS's best option
- Evaluate options to reduce concentrations (long-term and short-term)
  - Connection to another PWS
  - Sampling to determine source
  - Blending sources (may not be a viable option depending on the type of PFAS contamination)
  - Evaluate alternative water sources
  - Treatment

Take Home Message

Ohio Environmental Protection Agency

- Take steps now to:
  - Reduce the levels and reduce the risk
  - Identify options and take advantage of funding
- Communication on PFAS is challenging
  - Ohio EPA templates
  - U.S. EPA outreach materials
- Stay in touch for future updates
  - Reach out to Ohio EPA early and often, if there are questions
- Before April 26, 2027: complete and report initial monitoring

Approvable General Plan

Ohio Environmental Protection Agency

General plans for water treatment plant design should include:

a) Introduction and purpose
b) Existing situation
c) Future conditions
d) Environmental impacts
e) Public participation
f) Alternatives considered (must include a full evaluation of regionalization)
g) Selected alternative
h) Preliminary cost estimate, including operation and maintenance costs, debt service, and capital costs
i) Affordability analysis
j) Compliance schedule, as applicable

General Plans

Ohio Environmental Protection Agency

- Planning Loan
  - Use this to develop a general plan
- Design Loan
  - For major plant projects, a general plan needs to be approved by the end of the month prior to loan award
- Construction Loan
  - For major plant projects, a general plan needs to be approved by the time of nomination
  - All other projects, need facility planning information provided

Recently Funded Projects

Ohio Environmental Protection Agency

Planning

- Approvable General Plan
  - Required for all Design and Construction Loans (prior to nomination)
  - Substantial water treatment plant modifications
- PFAS Alternatives Analysis
- Pilot Studies
- Corrosion Control Studies
- LSL Inventory and Mapping

Recent Projects

- PFAS (0%)
- Iron and Manganese
- Regionalization (0%)
- Alternative/Emergency Supply
- Harmful Algal Blooms (0%)
- Well Contamination
- Well Capacity

Technical Assistance for Service Line Identification and Mapping

Ohio Environmental Protection Agency

- Ohio Rural Community Assistance Program (RCAP)
- Local Assistance Providers: Ohio EPA Contract (Service Line Inventory Assistance Program)

Ohio Rural Community Assistance Program (RCAP)

Ohio Environmental Protection Agency

- Direct assistance to PWS under 10,000 in population
- Development of service line inventory
- Outreach to the community
- Assistance and training in identification
- RCAP worked with more than 60 communities on their initial service line inventories
- Working toward new contract to provide additional assistance

Service Line Inventory Assistance Program Direct Assistance Contract

Ohio Environmental Protection Agency

- Ohio EPA is in contract with multiple vendors – March 2024
- PWS requests accepted from May – June 2024
- Round 1 matches were made September 2024
- Round 2 matches were made April 2025
- The program is ongoing, and additional assistance will be evaluated based on funding availability
- Lead Service Inventory and Replacement Planning:
  - https://ohiobuys.ohio.gov/page.aspx/en/usr/login?ReturnUrl=%2fpage.aspx%2fen%2fbuy%2fhomepage

Service Line Inventory Assistance Program Direct Assistance Contract

Ohio Environmental Protection Agency

- Eligible activities for the Direct Assistance Contract
  - Historical document review
  - On-site identification
  - Inventory development
  - Replacement plan development

Additional Technical Assistance Opportunities

Ohio Environmental Protection Agency

- **Ohio Rural Water Association (ORWA)**
  - Assists public water systems to improve capability through technical training options and rate study assistance
- **Ohio Rural Community Assistance Program (RCAP)**
  - Assists communities in securing funding for water infrastructure needs
  - Provides training and assistance to increase technical, managerial, and financial capability at public water systems across the state

U.S. EPA Water Technical Assistance (WaterTA)

Ohio Environmental Protection Agency

Get the Lead Out Initiative

Ohio Environmental Protection Agency

Launched Nov. 7, 2023, as an extension of the LSLR Accelerators pilot program.

- Highlights:
  - **LSL Inventories** that meet 2021 LCRR requirements/deadline.
  - **Community Engagement Plans** that invite community input, provide educational resources, and meaningfully engage affected community members while identifying and replacing LSLs.
  - **Lead Service Line Replacement Plans** to provide each municipality a roadmap for 100% identification and full replacement of all LSL, including public and private portions.
  - **State Revolving Fund Applications** to help communities fund their service line replacement. Each recipient of this technical assistance will receive a customized plan to facilitate their work with the state.

Get the Lead Out Initiative

Ohio Environmental Protection Agency

- U.S. EPA HQ (through contractor support) plans to assist up to 200 underserved and disadvantaged communities.
  - Communities are strongly encouraged to submit TA requests through the HQ Water TA web form.
  - Regions are also talking to states about potential nominations.
- Get the Lead Out Initiative

Tackling Emerging Contaminants Initiative

Ohio Environmental Protection Agency

Provides technical assistance to small or disadvantaged communities to assess and address drinking water contamination from emerging contaminants and perfluoroalkyl and polyfluoroalkyl substances (PFAS).

Services Available to Communities

Ohio Environmental Protection Agency

- **Sampling and analysis activities,** including initial diagnostic monitoring, sampling plans, laboratory analyses, and water quality evaluation reports.
- **Technical plans,** including alternatives analysis, preliminary engineering reports, and source water contaminant identification, mitigation evaluations and plans.
- **Implementation support/funding deliverables,** including identifying funding options and preparation of funding application materials such as cost estimates or preliminary engineering reports.
- **Operational training support,** including sampling training, operator training for new treatment systems, operation manuals, and standard operating procedures.
- **Community engagement plans,** including developing outreach and engagement strategies in collaboration with the water system, identifying community-based partners and stakeholders, identifying and hosting public events and other opportunities to engage with and solicit feedback from community members, and sharing relevant and accessible information with the public.

Tackling Emerging Contaminants Initiative

Ohio Environmental Protection Agency

- U.S. EPA HQ (through contractor support) plans to assist underserved and disadvantaged communities.
  - Communities are strongly encouraged to submit TA requests through the HQ Water TA web form.
  - Regions are talking to states about potential nominations.
- General Water TA Website

WSRLA Online Resources

Ohio Environmental Protection Agency

- Nomination form with instructions
- Disadvantaged community overview
- Readiness-to-proceed overview
- Instructions for submission of large files
- WSRLA 2026 Program Management Plan

epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wsrla

PWS Online Resources

Ohio Environmental Protection Agency

PWS Basics

Engineering

Grant Opportunities

epa.ohio.gov/divisions-and-offices/drinking-and-ground-waters/public-water-systems

Contact Information

Ohio Environmental Protection Agency

DEFA

Katie Courtright, Assistant Chief
kathleen.courtright@epa.ohio.gov

Steve Malone, Technical Review Manager
steven.malone@epa.ohio.gov

Amy Walkenspaw, Loans and Grants Manager
Amy.Walkenspaw@epa.ohio.gov

DDAGW

Tanushree Courlas, Assistant Chief
tanushree.courlas@epa.ohio.gov

Gina Hayes, Funding and Asset Management Manager
gina.hayes@epa.ohio.gov

Deborah Nicholas, Engineering Manager
deborah.nicholas@epa.ohio.gov

defamail@epa.ohio.gov