

## FUNDING SOURCES FOR PUBLIC WATER AND WASTEWATER PROJECTS IN OHIO

Planning/ Design/ Construction	Agency/ Program/ Contact	Grant/ Loan	Water/ Wastewater	Amount Available/Criteria	Date Rates Effective	Rate Type/Term	Interest Rate
Planning/ Design/ Construction	<b>Ohio EPA</b>  <b>Drinking Water Assistance Fund (DWAFF) Water Supply Revolving Loan Account (WSRLA)</b>  Kevin Spurbeck (614) 644-3645 <a href="mailto:kevin.spurbeck@epa.ohio.gov">kevin.spurbeck@epa.ohio.gov</a>	Loan*	Water	<ul style="list-style-type: none"> <li>➤ Program Management Plan (PMP) and Project Priority List (PPL) are updated annually</li> <li>➤ Program year runs from July 1 to June 30</li> <li>➤ Nomination forms which are required for projects to be placed on the Project Priority List (PPL) are due in early March each year for construction projects</li> <li>➤ Planning, design, and HAB projects can be nominated throughout the year</li> <li>➤ Priority project ranking with an emphasis on public health, meeting SDWA requirements, and economic affordability</li> <li>➤ Loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for November &amp; December is held the 2<sup>nd</sup> Thursday in December)</li> <li>➤ *Limited principal forgiveness is available each year</li> <li>➤ Scope of services approved before planning loan, facilities plan approved before design loan, design plans approved before construction loan</li> <li>➤ Semi-annual payments in Jan /July (principle and interest)</li> <li>➤ Applicants must demonstrate the financial, managerial, and technical capability necessary to complete the project</li> <li>➤ Federal prevailing wage rates must be used</li> <li>➤ OWDA/OEPA app fee of 1.35% can be included in loan</li> <li>➤ MHI is based on annual updates to the ACS data <a href="https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wsrla">https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wsrla</a></li> </ul>	Interest rates calculated monthly	<b>Standard Rate</b> Loan Terms 5 to 30 Years  <a href="https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/announcements">https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/announcements</a>	
						<b>Small Systems Rate</b> (<10,000 population) Loan Terms 5 to 30 Years  <a href="https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/announcements">https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/announcements</a>	
						<b>Disadvantaged Community Rates</b> <a href="https://epa.ohio.gov/static/Portals/29/documents/ofa/2022-DWAFF-PMP.pdf">https://epa.ohio.gov/static/Portals/29/documents/ofa/2022-DWAFF-PMP.pdf</a>  ALL PLANNING AND DESIGN LOANS ARE 0% INTEREST FOR 0-5 YEARS.  Disadvantaged communities can get loans up to 40 years.	
Planning/ Design/ Construction	<b>Ohio EPA</b>  <b>Water Pollution Control Loan Fund (WPCLF)</b>  Kevin Spurbeck (614) 644-3645 <a href="mailto:kevin.spurbeck@epa.ohio.gov">kevin.spurbeck@epa.ohio.gov</a>	Loan*	Wastewater	<ul style="list-style-type: none"> <li>➤ Program Management Plan (PMP) and Project Priority List (PPL) are updated annually</li> <li>➤ Program year runs from January 1 to December 31</li> <li>➤ Nomination forms which are required for projects to be placed on the Project Priority List (PPL) are due in late August each year for construction projects</li> <li>➤ Planning, design, and nutrient reduction projects can be nominated throughout the year</li> <li>➤ Loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for November &amp; December is held the 2<sup>nd</sup> Thursday in December)</li> <li>➤ *Limited principal forgiveness is available each year</li> <li>➤ Project planning concept approved before design loan for each program, design plans approved before construction loan</li> <li>➤ Semi-annual payments January &amp; July (principle/interest)</li> <li>➤ Federal prevailing wage rates must be used</li> <li>➤ OWDA app fee of 0.35% cannot be included in loan</li> <li>➤ MHI is based on annual updates to the ACS data <a href="https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wpclf">https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wpclf</a></li> </ul>	Interest rates calculated monthly	<b>Standard Rate</b> Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years  <a href="https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/announcements">https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/announcements</a>	
						<b>Small Systems Rate</b> (<10,000) Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years  Applicants must have a population less than 5,000 OR a project service population of 5,000 or less and that charges entire debt for project solely to project service population.	
						<b>Hardship Rate</b> (up to 30 years)  ALL PLANNING AND DESIGN LOANS ARE 0% INTEREST FOR 0-5 YEARS.	0% or 1.00 %

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Planning/ Design/ Construction/ Refinancing	<b>Ohio Water Development Authority (OWDA)</b>  <b>Revolving Loan Fund</b>  Kim Killian (614) 466-0228 <a href="mailto:kkillian@owda.org">kkillian@owda.org</a>	Loan	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Open cycle, applications due by 1<sup>st</sup> of each month, loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for Nov/Dec is held the 2nd Thursday of December), application fee of 0.35% (\$400 min) cannot be included in loan</li> <li>➤ For a design loan to a new system, system must either institute rates or be sponsored by county. For a design loan to an existing system, system must show revenue is adequate or institute rates for repayment period</li> <li>➤ Design loan accrues interest as funds are drawn. Planning/design loans must be repaid in 5 years as balloon payment or when construction financing is obtained (rolled into OWDA construction loan). Semi-annual payments in January and July (principle and interest). No prepayment penalty for planning/design loans, construction loans cannot be prepaid. 1<sup>st</sup> planning loan semi-annual payment due Jan 1 or July 1 one year after loan approval, will equal 1/40<sup>th</sup> of original loan amount</li> <li>➤ Interim financing loans maximum term is 3 years</li> <li>➤ MHI based on the most recent ACS data</li> <li>➤ <a href="http://www.owda.org">http://www.owda.org</a></li> </ul>	Interest rates calculated monthly	<b>Market Rate Program</b> Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years  5-year balloon payment for plan/design loans, 5-30 year term for construction loans. 1/2% discount for: 1) Previous borrower, 2) Findings & Orders, 3) Regionalizing (connecting to existing or purchasing another system). Maximum discount is 1.0% (applies to construction loans).	<a href="http://www.owda.org">www.owda.org</a>
					Interest rates calculated monthly	<b>Community Assistance Program</b> (construction loans only) Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years  \$5M maximum. Applicant must have population < 5,000 or be district serving < 2,000. Water rates must be 1.1% of MHI, sewer rates 1.5%, or both rates 2.6%.	<a href="http://www.owda.org">www.owda.org</a>
					Interest rates calculated monthly	<b>Loan Advance Program</b> Interim financing at a short-term interest rate to local government agencies that have received a funding commitment from USDA-RD or US Army Corp. Submit application 2 months prior to loan approval with estimated costs. <a href="http://www.owda.org/docs/document_selector/upload/Loan%20Advance%20Program.pdf">http://www.owda.org/docs/document_selector/upload/Loan%20Advance%20Program.pdf</a>	
Construction	<b>OWDA</b>  MWCD Interest Subsidy Program	Grant	Wastewater	<ul style="list-style-type: none"> <li>➤ The Muskingum Watershed Conservancy District (MWCD) Interest Subsidy Program (Program) provides financial assistance in the form of interest payments on an Ohio Water Development Authority (OWDA) Fresh Water Loan for construction of wastewater projects.  <a href="#">Microsoft Word - 2 MWCD Interest Subsidy Program Guidelines.docx (owda.org)</a> </li> </ul>			
Construction	<b>OWDA</b>  Un-Sewered Area Assistance Program	Grant	Wastewater	<ul style="list-style-type: none"> <li>➤ <a href="http://www.owda.org/docs/document_selector/upload/Un-Sewered%20Area%20Assistance%20Program.pdf">http://www.owda.org/docs/document_selector/upload/Un-Sewered%20Area%20Assistance%20Program.pdf</a></li> <li>➤ Open cycle, applications due by 1<sup>st</sup> of each month, grants awarded at monthly OWDA board meetings on last Thursday of every month (one board meeting for Nov/Dec is held the 2nd Thursday of December)</li> </ul>			

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Construction	<p><b>USDA- Rural Development (USDA-RD)</b></p> <p><b>Water and Waste Disposal Program</b></p> <p>Charles Dietz (614) 255-2431 <a href="mailto:charles.dietz@usda.gov">charles.dietz@usda.gov</a></p>	Grant/ Loan	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Open cycle, no maximum dollar amount</li> <li>➤ USDA reviews an applicant's rates and cash reserves when determining grant eligibility, single utility rates should be 1.5% of MHI and combined utility rates should be 3.0%</li> <li>➤ Public bodies and non-profit organizations eligible</li> <li>➤ Effective 12/02/19, the rural population eligibility limit increased to 50,000 residents. Projects located in rural areas with a population of 10,000 or fewer residents will receive priority.</li> <li>➤ Applicants must be unable to finance project through conventional sources</li> <li>➤ Annual payments for public bodies due on the first day of the month of loan closing</li> <li>➤ For non-profits, monthly payments due on the day of loan closing every month except for the 29<sup>th</sup>, 30<sup>th</sup>, 31<sup>st</sup> which are all due on the 28<sup>th</sup> of the month</li> <li>➤ No penalty for early repayment</li> <li>➤ MHI based on ACS 2006-2010 data</li> <li>➤ <a href="http://www.rurdev.usda/OH/wtrwaste.htm">http://www.rurdev.usda/OH/wtrwaste.htm</a></li> </ul>	Interest rates calculated quarterly	<p><u>Poverty-</u> MHI &lt; \$44,173 (80% of state non-metro MHI) and correcting existing health hazard, up to 40 years</p> <p><u>Intermediate-</u> MHI between \$44,173 - \$55,216 (80-100% of state non-metro MHI), up to 40 years</p> <p><u>Market-</u> MHI &gt; \$55,216, up to 40 years</p> <p><a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program</a></p>	
Construction	<p><b>Ohio Public Works Commission (OPWC)</b></p> <p>Linda Bailiff (614) 644-1823 <a href="mailto:linda.bailiff@pwc.state.oh.us">linda.bailiff@pwc.state.oh.us</a></p>	Grant/ Loan/ Loan Assist	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Up to 90% grant for repair/replacement and up to 50% grant for new/expanded infrastructure</li> <li>➤ See <a href="http://www.pwc.ohio.gov">http://www.pwc.ohio.gov</a> for application due dates and funding amounts. Schedules and methodologies vary by districts who approve the project applications.</li> <li>➤ Each district has annual 20% new construction limitation</li> <li>➤ Loan assistance is grant for interest on non-OPWC loans for a project's construction period payable up to 12 months prior to the date of the project agreement</li> <li>➤ Governments with population &lt; 5,000 may be considered by Small Government Commission if forwarded by district</li> <li>➤ Small Government Program bases MHI on most recent 5-year American Community Survey as published by the Ohio Development Services Agency; Districts MHI data Sources vary</li> </ul>	Constant	<p>Loans available in combination with grant or as standalone as much as 100% of project costs</p> <p>Interest rate is 0%</p> <p>Life of loan cannot exceed the lesser of 30 years or weighted useful life of project</p> <p>Loans billed biannually with no prepay penalty and payments may exceed invoiced amount to pay off loan more quickly, if desired</p> <p>Semi-annual payments due July 1 and January 31 beginning the first billing cycle after project completion</p>	

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Construction	<b>Appalachian Regional Commission (ARC)</b>  <b>Area Development Program</b>	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Maximum \$250,000 State funds or Federal ARC funds available</li> <li>➤ No more than 80% of total project cost provided</li> <li>➤ Matching funds required (based on ARC's designation of county economic status - contact LDDs for match requirements)</li> <li>➤ Applicants must be located in 1 of 32 Ohio Appalachian Counties</li> <li>➤ Priority to economic development projects with job creation or retention</li> <li>➤ <a href="http://development.ohio.gov/cs/cs_goa.htm">http://development.ohio.gov/cs/cs_goa.htm</a></li> </ul>			
Construction	<b>Appalachian Regional Commission (ARC)</b>  <b>Distressed Counties Program</b>	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Maximum \$250,000 State funds or Federal ARC funds available</li> <li>➤ Applicants must be located in an Ohio Appalachian Distressed County (ARC classified its member counties within one of five economic status designations each fiscal year - contact LDDs for current designations)</li> <li>➤ Match required; eligible applicants may receive up to 80% of the total project cost</li> <li>➤ Priority to water and wastewater projects</li> <li>➤ <a href="http://development.ohio.gov/cs/cs_goa.htm">http://development.ohio.gov/cs/cs_goa.htm</a></li> </ul>		<p>*For Clermont, Brown, Highland, Adams, Ross, Pike, Scioto, Vinton, Jackson, Lawrence, Gallia counties contact Jessica Keeton with the <b>Ohio Valley Regional Development Commission (OVRDC)</b> at (800) 223-7491 and <a href="mailto:jkeeton@ovrdc.org">jkeeton@ovrdc.org</a></p> <p>*For Hocking, Athens, Meigs, Perry, Morgan, Washington, Noble and Monroe counties contact Melissa Zoller with the <b>Buckeye Hills Regional Council (BHRC)</b> at (740) 374-9436 and <a href="mailto:mzoller@buckeyehills.org">mzoller@buckeyehills.org</a></p> <p>*For Holmes, Coshocton, Muskingum, Tuscarawas, Guernsey, Carroll, Harrison, Belmont, Columbiana, and Jefferson counties contact Alan Knapp with the <b>Ohio Mid-Eastern Governments Association (OMEGA)</b> at (740) 439-4471 and <a href="mailto:alank@omegadistrict.org">alank@omegadistrict.org</a></p> <p>*For Ashtabula, Mahoning, and Trumbull counties contact Kathy Zook with the <b>Eastgate Regional Council of Governments (Eastgate)</b> at (330) 779-3800 and <a href="mailto:kzook@eastgatecog.org">kzook@eastgatecog.org</a></p>	

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Construction	<b>Ohio Development Services Agency (ODSA)</b>  (614) 466-2285  <b>CDBG Residential Public Infrastructure Grant Program</b>	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Open cycle, maximum grant request \$750,000, minimum grant request \$100,000, minimum total project cost \$200,000</li> <li>➤ Cities and villages will be limited to one grant award per program year. Counties will be limited to four awards per program year (two for itself and two on behalf of one or more eligible sub-units of general local government (villages and cities) within the county jurisdiction. County must apply on behalf of villages that do not have a water or sewer utility.</li> <li>➤ Projects must meet the following criteria in order to be eligible: (1) Projects must serve at least 51% LMI households, (2) Project must have an identified health hazard, violation, or replace functionally obsolete facilities (if replacing functionally obsolete facilities applicant must show that it is more cost effective to construct new facility than repairing existing facility), (3) CDBG funds must be matched 1:1 (for every \$1 of CDBG funds other funds must equal \$1), including \$100,000 for on-site improvements, (4) Projects must serve at least 60% residential customers.</li> <li>➤ Water or sewer rates must equal 1% of the Median Household Income or \$30 per month and combined water and sewer rates must equal 2.0% of the Median Household Income or \$60 per month</li> <li>➤ 10% or \$30,000, whichever is less, of the total grant amount may be used for general administration</li> <li>➤ Grantee may qualify project using 2006-2019 ACS LMI data or an income survey following Policy Notice 17-02</li> </ul> <a href="http://development.ohio.gov/cs/cs_cdbg.htm">http://development.ohio.gov/cs/cs_cdbg.htm</a>			
Planning/ Construction	<b>CDBG Community Development Program</b>	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Distributed to 79 non-urban counties and 51 small cities</li> <li>➤ Funds are limited</li> <li>➤ Each county generally accepts applications in April/May</li> <li>➤ Projects must serve at least 51% LMI households and must be completed in 12 months</li> </ul> <a href="http://development.ohio.gov/cs/cs_cdbg.htm">http://development.ohio.gov/cs/cs_cdbg.htm</a>			
Construction	<b>CDBG Economic Development Loan/Public Infrastructure Grant Program</b>	Grant/ Loan	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Loan program creates and retains permanent, private sector job opportunities for low- and moderate-income citizens through the expansion and retention of business and industry in Ohio communities. Both Fixed Assets Loans and Public Off-site Infrastructure Assistance are available. Non-entitlement cities and counties may apply on behalf of for-profit businesses committing to create at least five jobs within its jurisdiction.</li> <li>➤ Open cycle, \$500,000 maximum loan ceiling, \$25,000 maximum cost per job, \$1 to \$1 leverage requirement, 15% total project must be private, 5% cash equity, low-interest fixed-asset loans to for-profit entities related to creation, expansion, and retention, gap financing mechanism.</li> <li>➤ Grant program provides funding to create and retain permanent, private-sector job opportunities, principally for low- and moderate-income persons, through the expansion and retention of business and industry in Ohio communities.</li> <li>➤ Open cycle, \$500,000 maximum grant ceiling, \$9,999 maximum cost per job, \$1 to \$1 leverage requirement for offsite costs, and 15% total project must be private.</li> </ul> <a href="http://development.ohio.gov/cs/cs_cdbg.htm">http://development.ohio.gov/cs/cs_cdbg.htm</a>			
Planning/ Design/ Construction	<b>CDBG Economic Development Revolving Loan Fund</b>	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Capitalized by loan payments made by private companies awarded CDBG ED loans.</li> <li>➤ RLF can assist with CDBG ED and Community Development program activities that meet national objective such as onsite loans, offsite infrastructure or community improvements. CDBG RLF loans are a gap financing mechanism</li> </ul> <a href="http://development.ohio.gov/cs/cs_cdbg.htm">http://development.ohio.gov/cs/cs_cdbg.htm</a>			
Planning/ Design/ Construction	<b>Tax Increment Financing (TIF)</b>	N/A	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Tax Increment Financing (TIF) is an economic development mechanism available to local governments in Ohio to finance public infrastructure improvements. A TIF works by locking in the taxable worth of real property at the value it holds at the time the authorizing legislation was approved. Payments derived from the increased assessed value of any improvement to real property beyond that amount are directed towards a separate fund to finance the construction of public infrastructure defined within the TIF legislation.</li> </ul> <a href="http://development.ohio.gov/bs/bs_tif.htm">http://development.ohio.gov/bs/bs_tif.htm</a>			
Design/ Construction	<b>Alternative Stormwater Infrastructure Loan Program</b>	Loan	Stormwater	<ul style="list-style-type: none"> <li>➤ Offers below-market rate loans for the design and construction of green infrastructure as part of economic development projects. Up to \$5,000,000 in loan funds per project are available to governmental entities through the program. Development partners are encouraged to partner with the governmental entity for their projects. The funds can pay for design, demolition, construction, materials and administrative costs associated with the green infrastructure project. This program targets a specific challenge of redevelopment projects by reducing the cost to businesses and communities that need to minimize both the financial and environmental impact of their stormwater runoff.</li> </ul> <a href="http://development.ohio.gov/cs/cs_altstormwater.htm">http://development.ohio.gov/cs/cs_altstormwater.htm</a>			

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Construction	<b>CDBG Critical Infrastructure Program</b>	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Projects are designed to assist applicant communities with high-priority, single-component projects such as roads, flood and drainage and other public infrastructure improvements with a high community-wide impact. Critical Infrastructure projects are designed to serve primarily residential populations. Funds cannot be used to support public improvements for future or speculative developments.</li> <li>➤ <a href="https://development.ohio.gov/cs/cs_cdp.htm">https://development.ohio.gov/cs/cs_cdp.htm</a></li> </ul>			
Construction	<b>Ohio EPA  Drinking Water Emergency Loan Fund (DWELF)</b>  (614) 752-9725	Loan	Water	<ul style="list-style-type: none"> <li>➤ Open cycle, up to \$25,000 available</li> <li>➤ Water system is required to submit a schedule indicating how the loan will be repaid within one year</li> <li>➤ For repayment purposes, Ohio EPA may complete a background check on the water system requesting a loan</li> <li>➤ \$200,000 total available each state fiscal year, loans processed on a "first come, first served" basis</li> <li>➤ Priority given to public water systems that meet the following criteria: 1. Hold a valid License to Operate (LTO), 2. Able to document a "threat of contamination", 3. No other source of potable drinking water available, 4. Unable to secure other sources of funding</li> <li>➤ <a href="http://www.epa.state.oh.us/ddagw">http://www.epa.state.oh.us/ddagw</a></li> </ul>	Constant	Short Term- Loans must be repaid within 12 months.	0%
Planning/ Design/ Construction	<b>Ohio Water Development Authority (OWDA)</b>  <b>Security Assistance Fund for Emergency Preparedness</b>  Kim Killian (614) 466-0228 <a href="mailto:kkillian@owda.org">kkillian@owda.org</a>	Loan	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ This safety program will provide loans to local governments to protect the communities' water, wastewater, and stormwater systems</li> <li>➤ Eligible items under the program are lighting, fencing, cameras, motion detectors, gating and security systems, and terrorism preparedness plans</li> <li>➤ Open cycle, loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for Nov/Dec is held the 2nd Thursday of December)</li> <li>➤ Application submitted by 15<sup>th</sup> day of the month and approved last Thursday of the month</li> <li>➤ Application fee of 0.35% (\$400 minimum) can be included in loan</li> <li>➤ Maximum amount of the loan is \$100,000 for communities less than 10,000 in population, and \$200,000 for communities greater than 10,000</li> <li>➤ <a href="http://www.owda.org">http://www.owda.org</a></li> </ul>	Constant	Planning and design loan terms 0-5 yrs Construction loan term 5-30 years	2.00%

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Construction	<b>Economic Development Administration (EDA)</b>  <b>Public Works Program</b> (800) 686-2603	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Open cycle, generally between \$500,000 and \$1,000,000</li> <li>➤ EDA funds will typically not exceed 50% of TPC</li> <li>➤ Must be governmental entity within EDA Distressed Counties</li> <li>➤ Must be related to economic development (job creation/retention/private investment)</li> <li>➤ Must be consistent with comprehensive economic development strategy (CEDS) of the EDA District where project is located</li> <li>➤ Applicants must demonstrate the financial, managerial, and technical capability to complete the project in a timely manner</li> <li>➤ <a href="http://www.eda.gov">http://www.eda.gov</a></li> </ul>																	
Construction	<b>Ohio Capital Asset Financing Program (OhioCAF)</b>  David J. Conley Managing Director Robert W. Baird & Co. (888) 792-0039	Loan	Water/ Wastewater	The Ohio Capital Asset Financing program is a financing cooperative offered by the Center for Local Government to Ohio communities as an alternative to cash purchases or other forms of financing. The program: Allows multiple communities to combine their borrowing needs in a manner that enables them to enjoy better interest rates and lower financing costs, permits the financing of "Capital Asset" purchases over a period up to 25 years, based on asset life, reduces interest cost and financing expenses because of credit enhancements and economies of scale gained from the issuance of a single large bond issue compared to smaller individual issues, allows communities that cannot afford large capital outlays to spread the cost of capital assets over time, eliminates the need to prepare an individual Official Statement, does not require the participant to obtain a bond rating, minimizes the time and effort required for financing capital assets compared to using traditional methods.  <a href="http://www.ohiocaf.org/">http://www.ohiocaf.org/</a>	Current rates as of 01/21/13 for borrowing amount of \$5 million are:	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Bond Length</u></th> <th style="text-align: left;"><u>Estimated Interest Rate</u></th> </tr> </thead> <tbody> <tr><td>1</td><td>2.64%</td></tr> <tr><td>5</td><td>2.64%</td></tr> <tr><td>10</td><td>2.86%</td></tr> <tr><td>15</td><td>3.27%</td></tr> <tr><td>20</td><td>3.56%</td></tr> <tr><td>25</td><td>3.82%</td></tr> </tbody> </table> Repayment period can be from one to 25 years subject to the estimated life of the asset.	<u>Bond Length</u>	<u>Estimated Interest Rate</u>	1	2.64%	5	2.64%	10	2.86%	15	3.27%	20	3.56%	25	3.82%	
<u>Bond Length</u>	<u>Estimated Interest Rate</u>																				
1	2.64%																				
5	2.64%																				
10	2.86%																				
15	3.27%																				
20	3.56%																				
25	3.82%																				
Planning/ Design/ Construction	<b>Investment Banking Firms/ Commercial Banks</b>	Loan	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Limited to financial institution's guidelines and criteria and ability of applicant to repay</li> </ul>	Constant	Market rate and term based on financial institution's guidelines and criteria															
Planning/ Design/ Construction	<b>U.S. Army Corp of Engineers</b>  <b>Ohio Environmental Infrastructure Program Section 594</b>	Grant	Water/ Wastewater	Submit SCEIG Project Profile ( <a href="http://www.sceig.org/docs/document_selector/upload/SCEIG%20ProjectProposalForm%202014Dec.doc">http://www.sceig.org/docs/document_selector/upload/SCEIG%20ProjectProposalForm%202014Dec.doc</a> ) to Ken Heigel at OWDA at <a href="mailto:kheigel@owda.org">kheigel@owda.org</a>																	
Planning/ Design/ Construction	<b>USEPA State and Tribal Assistance Grant (STAG)</b>	Grant	Water/ Wastewater	Currently no funds available under this program.																	


## FUNDING SOURCES FOR PUBLIC WATER AND WASTEWATER PROJECTS IN OHIO

Planning/ Design/ Construction	Agency/ Program/ Contact	Grant/ Loan	Water/ Wastewater	Amount Available/Criteria	Date Rates Effective	Rate Type/Term	Interest Rate
Construction	<b>Ohio Bureau of Workers' Compensation (BWC)</b>  <b>Safety Grants</b> (800) OHIOBWC	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ For the purchase of ergonomic, safety, and/or industrial equipment to reduce or eliminate injuries and illnesses</li> <li>➤ Remote meter readers are now on the moratorium list, so they are currently ineligible for funding. Maximum of \$40,000, BWC will match 3:1</li> <li>➤ Must be a state-fund employer, maintain active coverage, be current on all monies owed BWC, demonstrate the need for safety intervention, provide two-year baseline data, and establish payroll periods (2) for the purpose of defining employer eligibility cycle.</li> <li>➤ Policy year is January 1 through December 31</li> <li>➤ <a href="https://www.bwc.ohio.gov/employer/programs/safety/EmpGrants.asp">https://www.bwc.ohio.gov/employer/programs/safety/EmpGrants.asp</a></li> </ul>			
Planning/ Design	<b>United States Environmental Protection Agency (EPA)</b>  <b>Green Infrastructure Technical Assistance Program</b>	Grant	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Provides assistance to help communities 1) overcome the most significant barriers to green infrastructure, and 2) develop innovative approaches to implementation that meet multiple environmental, social, and economic goals</li> <li>➤ A total of \$400,000 will be provided to 5-7 communities in 2014 (approximately \$57,000-\$80,000 per community)</li> <li>➤ Funds are for technical assistance, analyses, and studies</li> <li>➤ Contact <a href="mailto:GI_Tech_Assistance@epa.gov">GI_Tech_Assistance@epa.gov</a> with questions</li> <li>➤ <a href="http://water.epa.gov/infrastructure/greeninfrastructure/gi_support.cfm#2014TechnicalAssistance">http://water.epa.gov/infrastructure/greeninfrastructure/gi_support.cfm#2014TechnicalAssistance</a></li> </ul>			
Planning/ Design	<b>Community Engineering Corps (CEC)</b>  Lauren Butner Domestic Program Manager  (720) 593-1890	Engineering	Water/ Wastewater	<ul style="list-style-type: none"> <li>➤ Leveraging the membership of Community Engineering Corps' alliance partners – American Society of Civil Engineers, the American Water Works Association, and Engineers Without Borders USA –the CEC brings more than 200,000 technical professionals and students together to serve communities across the United States. These individuals volunteer their time and expertise to assist communities that do not have the resources to access engineering services. With a strong commitment to community-driven projects, CEC volunteers work alongside community members to design solutions to identified problems.</li> <li>➤ Income requirement- community's MHI must be equal to or below 80% of state MHI <u>or</u> community's poverty rate must be equal to or greater than the national poverty rate.</li> <li>➤ <a href="http://www.communityengineeringcorps.org/">http://www.communityengineeringcorps.org/</a></li> </ul>			
Construction	<b>Ohio Facilities Construction Commission</b>  <b>Lead Plumbing Fixture Replacement Assistance Grants</b>	Grant	Water	<ul style="list-style-type: none"> <li>➤ The program provides funding to eligible schools to reimburse for the assessment and replacement of drinking fountains, water coolers, plumbing fixtures and limited connected piping. Schools built before 1990 can apply for reimbursement up to \$15,000 for the assessment of eligible fixtures and the material costs to replace fixtures identified as being over the federal action level for lead in drinking water. The program is open to traditional public schools, community schools and chartered nonpublic schools.</li> <li>➤ <a href="http://ofcc.ohio.gov/Services-Programs/Grants/Lead-Fixture-Replacement-Grants-Round-2">http://ofcc.ohio.gov/Services-Programs/Grants/Lead-Fixture-Replacement-Grants-Round-2</a></li> </ul>			



Construction/ Refinancing	Municipal Services Group, Inc.  (719) 428-0055 x212  PO Box 222 Grand Lake, Colorado 80447	Loan	Water/ Wastewater	➤ <a href="https://www.munibank.com/water/">https://www.munibank.com/water/</a>
Construction/ Refinancing	CoBank  Julia McCusker Regional VP CoBank- Rural Water (720) 317-5965 <a href="mailto:jmccusker@cobank.com">jmccusker@cobank.com</a>	Loan	Water/ Wastewater	➤ <a href="https://www.cobank.com/">https://www.cobank.com/</a>

\*Contact Kurtis Strickland, Ohio State RCAP MIS Coordinator, with questions or revisions at (740) 682-8414 or [kmstrickland@glcap.org](mailto:kmstrickland@glcap.org)

 <b>FUNDING AGENCY ELIGIBLE APPLICANTS</b>								
Type of Utility	ARC	CDBG	EPA Water	EPA Waste	OPWC	OWDA	USDA	WSOS SWF
Village	X	X	X	X	X	X	X	X
City	X	X	X	X	X	X	X	X
Township	1	2			X			
6103 Water District	X	X	X		4	X	X	X
6117 Sewer District	X	X		X	4	X	X	X
6119 Regional W/S District	X	2	X	X	X	X	X	X
501c3 Not-for-Profit Company	2	2	X		4		X	X
Conservancy District	X	2	X	X		X	X	X
Private-For-Profit System		2	X	3				X

- 1 ODSA will not allow a township to apply for ARC funding if the funding is state ARC funds or state administered but a county can apply on behalf of township.
- 2 County can apply on behalf of entity.
- 3 Non-point source entities only.
- 4 County and/or township can apply on behalf of entity if they own, operate, and maintain the infrastructure.