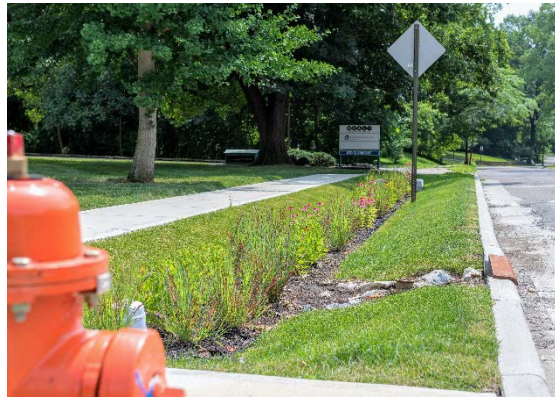




# Water Pollution Control Loan Fund

## PY 2021 Program Management Plan



Division of Environmental and Financial Assistance (DEFA)  
**Final December 28, 2020**

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*Cover photos: Water Resource Restoration Sponsorship Program Corby Addition to Bison Hollow Preserve in Vinton County (left), Butler Regional WWTP in Richland County (top right), and Columbus Blueprint Clintonville in Franklin County (right bottom).*

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## **INTRODUCTION**

The Ohio Environmental Protection Agency (Ohio EPA) was created in 1972. Ohio EPA's Central Office is located in Columbus, and five district offices manage the Agency's programs throughout the state. The director of Ohio EPA is appointed by the governor and serves as a cabinet member.

Ohio EPA establishes and enforces standards for air, water, waste management and cleanup of sites contaminated with hazardous substances. We also provide financial assistance to communities, businesses, and individuals; environmental education programs; and pollution prevention assistance to help organizations minimize waste and maintain compliance.

The 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) 2021 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 allow interested persons to review and comment on Ohio's WPCLF draft 2021 PMP, public notice was issued on November 3, 2020 and a virtual public hearing was held on December 3, 2020. Written comments were submitted during the 30-day public comment period as well as during the virtual public hearing. Comments were considered before preparing the final 2021 WPCLF PMP. Responses to comments received are summarized in Appendix O.

### 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 services, including principal forgiveness, are provided for qualifying small and hardship communities.

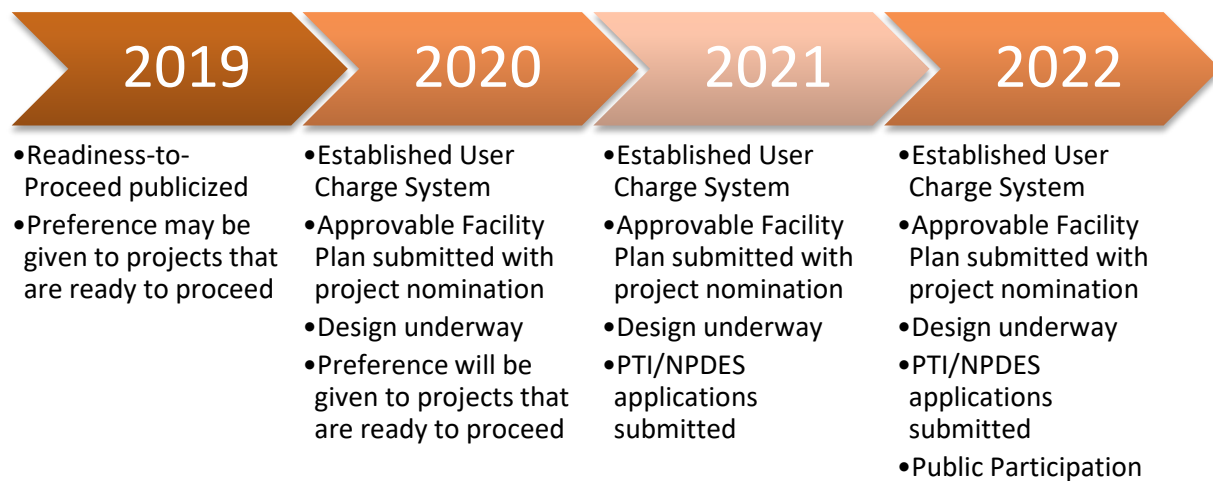
Examples of projects that can be financed through the WPCLF are:

- 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, urban storm water runoff, stream corridor restoration, agricultural runoff controls, source water/wellhead protection, "green" wastewater and surface water infrastructure, and other non-point source pollution control projects as allowed under the Clean Water Act.

## NOTEWORTHY ITEMS OF THE PY 2021 WPCLF PMP

### 1. Readiness-to-Proceed Criteria for Principal Forgiveness

Beginning in PY 2019, Ohio EPA formalized a process to evaluate readiness-to-proceed as it relates to WPCLF principal forgiveness awards. The road map below illustrates a phased approach to evaluate and rank projects based on readiness-to-proceed criteria. Only communities meeting affordability criteria will be considered for principal forgiveness and evaluated for readiness-to-proceed. A project's readiness-to-proceed ranking is identified on the project tables in Appendix B. The ranking is based on project information readily available at the time of evaluation. To maximize the availability of principal forgiveness to as many eligible communities as possible, only one principal forgiveness award will be allocated per community each program year. Additionally, principal forgiveness availability is dependent upon federal appropriations. Refer to Appendix J for additional information.



### 2. Affordability Criteria and Principal Forgiveness

Changes to the Clean Water Act required Ohio EPA to develop and use “affordability criteria” as a primary determiner in the distribution of principal forgiveness. These criteria are described in Appendix J. The maximum amount of principal forgiveness that Ohio is permitted to offer for PY 2021 is approximately \$35.7 million from the federal capitalization grant. Approximately \$15.0 million will be reserved for regionalization projects. Approximately \$10.6 million will be reserved for replacement or repair of failing household sewage treatment systems (HSTS) or for connecting abandoned HSTS to existing sewers. Up to \$500,000 will be reserved to fund back-up power facilities. The remaining funds will be allocated to eligible municipal wastewater collection and treatment projects. Additionally, recaptured principal forgiveness funds may be made used for program initiatives such as HSTS or regionalization projects (refer to Item 6 for additional details). A maximum of \$6.6 million in recaptured funds is available for PY 2021.

Additional grant and principal forgiveness funds may become available during PY 2021 (i.e. USEPA grants, H2Ohio Funds, COVID-19 related stimulus funding, etc.) and will be directed toward the three 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.

### 3. Regionalization Discount

For PY 2021, Ohio EPA is making \$50 million in discounted loans available at a 0% interest rate for regionalization projects. Regionalization is defined as independent entities 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 using a centralized wastewater treatment system. (See Appendix E for additional information)

### 4. Nutrient Reduction Discount (NRD)

In response to harmful algal blooms (HABs), Ohio EPA is offering \$50 million at a 0% interest rate for these types of projects. The discounted rate will be available for the portion of the project directly attributed to the nutrient reduction. Standard, below-market interest rate loan funds will be offered for the balance of a proposed project (See Appendix E). NRD project nominations are accepted throughout the program year.

### 5. Available Funds

As of October 26, 2020, the total available funds for PY 2021 are estimated to be \$1.35 billion. To meet the demand for assistance during PY 2021 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 \$2 billion, although the actual amount which will be awarded will be based on readiness-to-proceed. Ohio EPA intends to fund all eligible projects in the upcoming program year.

### 6. Water Resource Restoration Sponsor Program (WRRSP) Funding for PY 2021- PY 2022

For PY 2021– PY 2022, Ohio EPA is allocating \$15 million to the WRRSP for protection and restoration as well as Urban Corridor Dam Restoration (UCD-Restoration). Beginning with PY 2020, the UCD-Restoration category was announced as a new subset of the larger WRRSP Restoration category. 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 for restoration of important waterways, while achieving both ecological and water quality benefits. Please refer to Appendix L for additional WRRSP programmatic information. Appendix B includes a list of projects within fundable range.

### 7. 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 throughout the program year as part of an open cycle. For communities eligible to receive principal forgiveness, planning and design loan costs may be rolled into the project construction loan.

### 8. Principal Forgiveness for Back-up Power

In PY 2021, Ohio EPA will make up to \$50,000 of principal forgiveness available per project for the procurement and installation of back-up power for wastewater treatment facilities. Ohio EPA is setting aside a total of \$500,000 of principal forgiveness funds for this purpose. See Appendix J for more details.

## **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 local health departments assistance through principal forgiveness to address household sewage treatment system (HSTS) issues.
4. 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.
5. 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.
6. Continue implementation of the extended term financing option and the Green Project Reserve discount, as these features will enhance and improve the WPCLF.
7. Continue implementation of relevant portions of the Water Resources Reform and Development Act during PY 2021.

### 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 1**  
**Sources and Uses of Funds for Program Year 2021**

| <b>SOURCES</b>                       |                  |   |
|--------------------------------------|------------------|---|
| 1. Federal Capitalization Grant      | \$ 89,460,000    | Exactly   |
| 2. State Match                       | \$ 17,892,000    | Exactly   |
| 3. Net Loan Repayments (P+I)         | \$ 96,800,000    | Projected, based on loan portfolio  |
| 4. Investment Earnings               | \$ 9,600,000     | Projected, investment portfolio and low rate environment for reinvestment |
| 5. Carryover from PY 2020            | \$ 1,350,000,000 | Actual, as of 10/26/2020  |
| 6. Recaptured funds from previous PY | \$ 6,646,485     | Maximum   |
| 7. Leveraged Funds (Bonds)           | As needed        |   |
| <b>USES</b>                          |                  |   |
| 7. Administrative Costs              | \$ 3,600,000     | Projected, based on PY 2020   |
| 8. Discount Program (WRRSP)          | \$15,000,000     | Maximum   |
| 9. Principal Forgiveness             | \$ 35,784,000    | Maximum (\$42,430,485 including recaptured funds)                         |
| 10. Loans (Discounted Rate)          | \$200,000,000    | Maximum   |

**1. Source – Federal Capitalization Grant**

For PY 2021, the federal government has allotted \$89,460,000 towards Ohio’s Clean Water State Revolving Loan Fund (a.k.a. the WPCLF program). Every year since the inception of the WPCLF program, the federal government has appropriated funds for states’ revolving fund programs. These capitalization grants are distributed using a formula outlined in the Clean Water Act Amendments of 1987. Since 1989, Ohio has received over \$2.3 billion in federal capitalization grants.

**2. Source – State Match**

As part of the Federal Capitalization Grant, Ohio is required to provide at least 20% in matching funds for the program. For this program year, this equates to an additional \$17,892,000. To finance Ohio’s match portion, we plan on selling match bonds. We plan to spend the match portion before drawing down the federal capitalization grant.

### 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 will receive for PY 2021. Of the total amount received, the program subtracts all outstanding debt obligation and loan commitments. The repayments include principal and interest. For PY 2021, Ohio EPA estimates \$96,800,000 of 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 a security or other assets, and any other profit made through an investment vehicle of any kind. The Ohio Water Development Authority maintains both of Ohio’s revolving loan funds and manages all loan transactions and payments. Their role also includes managing any investments. The earnings from those investments are rolled back into the respective program. Since the PMP is prospective, we estimate the investment earnings based on the previous program year. For PY 2021, Ohio EPA estimates an additional \$9,600,000 for the WPCLF.

### 5. Source – Carryover from PY 2020

This line item represents the total unobligated funds that were left over from the previous program year. This total may include remaining monies from the following:

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

Most of the carryover funds come from remaining balances of bond and note sales and bank funding commitments. As of October 26, 2020, the WPCLF program has approximately \$1,350,000,000 remaining from the previous program year.

### 6. Source – Recaptured funds from previous PY

From time to time, a reconciliation of previous federal capitalization grants is performed to ensure allocated principal forgiveness dollars were expended. Project savings and unused funds are recaptured and made available for program initiatives such as HSTS or regionalization projects. A maximum of \$6,646,485 is available for PY 2021.

### 7. Source – Leveraged Funds (Bonds)

The interest and principal components of WPCLF loans are leveraged with the issuance of State Match Bonds and Leverage Bonds, respectively. As such, Ohio can issue loans that total far more than the annual federal capitalization grant. When the program’s cash balances run low, the Ohio Water Development Authority (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 2021. A dollar amount is not identified in the table



above because it is directly related to the actual needs of our customers, which varies from month to month.

8. Use – Administrative Costs

These are the total costs related to administering the WPCLF program. This includes personnel and fringe benefits, contract services, travel, equipment, and supplies, rent and utilities, and other indirect costs. Since the PMP is prospective, we estimate the administrative costs based on the previous program year. For PY 2021, an estimated \$3,600,000 is required to administer the WPCLF.

9. Use – Discount Program (WRRSP)

The Water Resource Restoration Sponsor Program (WRRSP) addresses a limited and under-assisted category of water resource needs in Ohio. The program works by providing funds, through WPCLF loans, to finance implementation of projects that protect or restore water resources. As loans are repaid to the WPCLF, the principal portion of the repayment goes primarily towards outstanding debt service and other bond obligations. Any remaining funds (principal and/or interest) can either be revolved back into the loan fund or, in this case, be used for WRRSP projects. For PY 2021, a maximum of \$15,000,000 is available for WRRSP projects. See Appendix L for further details.

10. Use – Principal Forgiveness

The structure of Principal Forgiveness for PY 2021 will be essentially the same as it was in the previous year. We anticipate making up to \$35,784,000 available in PY 2021. This money will primarily focus on distressed communities for installation or repair of household sewage treatment systems, promoting wastewater treatment regionalization, and addressing wastewater infrastructure. A small amount will be reserved for back-up power at wastewater treatment facilities. See Appendix J for more details.

11. Use – Loans at a Discounted Rate

In PY 2015 through PY 2020 Ohio EPA made a total of \$450 million available at a 0% interest rate for equipment to reduce nutrients at WWTPs. In PY 2021, Ohio EPA is offering \$50 million at a 0% interest rate for these types of projects. Starting in PY 2018, Ohio EPA made \$50 million available at a 0% interest rate for regionalization projects. Ohio EPA will make \$50 million at a 0% interest rate available for regionalization projects in PY 2021. Ohio EPA will continue the CSO discount for PY 2021. A 0% interest rate is available to the remaining CSO projects identified in Appendix B.

## **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.

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 these resources, 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 2021 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 2021 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 (including Fiscal Sustainability Planning) throughout the 2021 calendar year. Emergency Assistance Projects (as defined in Appendix A), and nominations for NRD projects may be added to the PPL during the program year. If the PPL requires revision to add a planning or design, Emergency Assistance Project, or a NRD project(s), a public notice will be issued and entered into the Director's Journal.

### PY 2021 Intended Projects List (IPL)

The IPL is composed of projects on the PPL which are candidates for funding PY 2021. No projects will be added to the IPL during the program year, except as described above.

1. The PY 2021 IPL includes projects that submitted PY 2021 PPL nominations by August 31, 2020.
2. The IPL has been established by identifying those nominated projects that submitted schedules showing a loan award during calendar year 2021.
3. The fundable projects for PY 2021 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 2021 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, even if the substitute project(s) requires less funding.
4. To be assured of funding during calendar year 2021, applicants with projects on the IPL and applicants requesting supplemental loans must submit complete loan applications to Ohio EPA by September 1, 2021.
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**

The WPCLF uses funds to offer incentives to small, disadvantaged communities for the protection of public health and attainment of State water quality standards. In the past, the WPCLF has offered a variety of subsidies and discounts in addition to the interest rates for the projects that it funds.

In PY 2021, 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 2021. Tables 3 and 4 summarize the typical and special loan products that Ohio EPA is offering in PY 2021. 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 2

### General Loan Types Offered in PY 2021

| Loan Type   | Max. Term | Interest Rate and Limitations |
|---|-----------|-------------------------------|
| Construction  | 45 years  | See Tables Below              |
| Design  | 5 years*  | 0%*                           |
| Planning  | 5 years*  | 0%*                           |
| <p>* All planning and design loans are eligible for a 0% interest rate only if the loan term is five years or less. Loans that extend beyond five years will receive the applicable rate at the time of the loan.</p> |           |                               |

## Table 3

### Typical Loan Products Offered in PY 2021

| 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 ≤ \$54,533      | 0.0%                             | No annual limits  |
| Hardship Community 1% | Communities or districts with 2,501-10,000 population and with MHI ≤ \$54,533 | 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)*

## Table 4

### Special Loan Products Offered in PY 2021

| Loan Product                                    | Eligible Projects                          | Interest Rate                                | Other Limitations  |
|---|--|--|--|
| Nutrient Reduction Discount (NRD) projects      | Phosphorus and nitrogen reduction projects | 0.0%<br><b>ONLY</b> for NRD portion          | \$50 million/year maximum for all NRD projects             |
| Combined Sewer Overflow (CSO) Discount projects | CSO reduction projects                     | 0.0%<br><b>ONLY</b> for CSO portion          | CSO eligible projects are identified in Appendix B         |
| Regionalization Discount projects               | Regionalization projects                   | 0.0% <b>ONLY</b> for regionalization portion | \$50 million/year maximum for all regionalization projects |

## Table 4 - continued

### Special Loan Products Offered in PY 2021

|   |   |   |                  |
|---|---|---|------------------|
| Failed Non-Conventional Technologies Discount | Failed non-conventional treatment systems                             | 0.0%<br><b>ONLY</b> for failed portion  | No annual limits |
| Local Loan Program                            | Capital investment to create a revolving loan fund                    | 0.0%                                    | No annual limits |
| Septage Receiving Facilities                  | Facilities designed for receiving, treating, and disposing of septage | 0.5%<br><b>ONLY</b> for septage portion | No annual limits |

## Table 5

### Special Loan Discounts Offered in PY 2021

| Discount Type                                | Eligible Projects   | Discount                               | Other Limitations   |
|--|---|--|---|
| Linked Deposit                               | For private organizations and individual borrowers for nonpoint source projects (home sewage, agricultural BMPs, storm water runoff controls, restorations, etc.)             | See Appendix E                         | No annual limits  |
| WRRSP Discount                               | For communities or districts that have loans which include a WRRSP sponsored project  | Up to 0.1% discount.<br>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  |
| Member Community Investment Program Discount | For communities or districts that have a Member Community Investment Program where the applicant will utilize interest savings to offset the actual costs of the MCIP program | See Appendix E                         | No annual limits  |

## Table 6

### Special Loan Adjustments Applied in PY 2021

| Loan Product             | Applicable Projects  | Adjustment                                    | Other Considerations                      |
|--------------------------|--|---|---|
| Structured Payment Loans | For communities or districts that need to structure a loan using un-equal payments throughout the term | Applicable rate + 0.25% for first 10 payments | No annual limits, case-by-case evaluation |

### 3. Standard Rate Determinations

On a monthly basis, the OWDA recalculates the standard interest rate described in Table 3 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. 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.

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.

### **PROGRAM ADMINISTRATION COSTS**

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 has traditionally used the 4% method, and intends to use that method in PY 2021. Further, any unused amount of this 4% may be banked for future use. Ohio EPA intends to utilize this provision from PY 2021 and moving forward. Furthermore, Ohio EPA intends to 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.

A portion of the annual interest rate charged for each loan, 0.2%, is deposited to an account dedicated solely to help defray the costs of administering the WPCLF program. These funds are used to fund the administration expenses of the WPCLF, with the exception of equipment purchases that are 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.

### **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, \$400,000 per year, or 1/5 % per year of the current valuation of the WPCLF, whichever amount is greatest, 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 \$15,000,000 will be made available for interest advances to applicants implementing the Water Resources Restoration Sponsor Program projects that were identified on the PY 2021 - PY 2022 two-year funding cycle list.

4. Up to \$35.7 million of principal forgiveness will be made available to disadvantaged communities based on Affordability Criteria. Of that, approximately \$10.6 million is reserved for local health districts to address critical issues caused by failing household sewage treatment systems. Approximately \$15 million will be reserved for regionalization projects as described in Appendix J. \$500,000 will be available to fund back-up power at wastewater facilities. The remainder will be used to address wastewater infrastructure projects.
5. Ohio's FFY 2020 capitalization grant contains a requirement that the State identify and fund "green projects" in an amount at least 10% of the capitalization grant. This equates to \$8,946,000. Approximately \$25 million may be counted toward the requirement of green project assistance in PY 2021 through the award of the PY 2021 - PY 2021 allocation of \$15 million for Water Resources Restoration Sponsor Program projects, and \$10.6 million in principal forgiveness funds for HSTS projects. Ohio EPA is encouraging additional "green projects" through the implementation of the Green Project Reserve (GPR) Discount.
6. There will not be a proportionate share limitation for projects or applicants in PY 2021. Qualifying candidate projects will be limited to the amounts identified in their respective project nominations.

## **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 2021, Ohio EPA is strongly emphasizing readiness-to-proceed for these projects.

Ohio EPA staff will be working very closely with eligible projects throughout the year to give them every opportunity to develop a project that can be awarded by the end of September 2021. Starting in April 2021 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 currently identified as receiving principal forgiveness actually are capable of applying for and entering into a loan agreement with Ohio EPA by September 30, 2021. If, during this evaluation, a project is determined to be incapable of meeting the requirements of the program, then that project may be bypassed. Funds made available through bypassing may be awarded to other eligible projects on the IPL/PPL list.

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

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

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



approved schedule, subsequent segments without funding assistance. Ohio EPA reserves the authority to negotiate the scope of the segmentation based on available WPCLF funds as well as engineering, financial, and environmental considerations.

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

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

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

15. For the WRRSP, funds will not be re-allotted to contingency projects when fundable projects are unable to proceed. However, when such funds do become available, they may be re-allotted to qualifying WRRSP projects (within the same two-year cycle) that are listed as being partially fundable.
16. With public notice and opportunity for comment, 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.

#### **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 for 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.

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 now 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 2020 CWSRF capitalization grant (\$89,460,000). Equivalency projects must comply with the Federal Funding Accountability and Transparency Act (FFATA), the Single Audit Act, Federal Crosscutters, Disadvantage 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 project is being designated as equivalency projects: a.) Northeast Ohio Regional Sewer District - Shoreline Storage Tunnel (SST). Should this projects not close on a loan during the program year, it will be replaced with another project on the PPL 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 - Means 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. Market Rate - for direct WPCLF loans, market rate is calculated as the average of 20 year AA GO MMD Index plus 30 basis points. This average will be the eight-week daily average taken on the Friday six weeks prior to each OWDA board meeting. For the WPCLF Linked Deposit Program, the market interest rate is the U.S. Treasury Notes and Bonds yield for the week prior to a linked deposit loan, as reported in the Bond Buyer on the Friday of that prior week, for the U.S. Treasury Notes and Bonds having terms of years closest to the terms of years of the linked deposit loan.
8. 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.
9. Proportionate share – the defined maximum amount of WPCLF funds that may be obligated in a program year to any one recipient at a subsidized interest rate. The proportionate share amount does not include funds received for linked deposit loans or for loans made for the purpose of establishing local loan programs for making loans to individuals for abandonment of septic systems, or for “green infrastructure” to control storm water run-off.
10. Readiness-to-proceed – generally refers to the timely progress toward achieving a binding commitment 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.
11. Regionalization – Independent entities 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 using a centralized wastewater treatment system. For the purposes of principal forgiveness, regionalization is further described as the following:
  - 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 an existing publicly-owned wastewater treatment works.
  - c. Construction of sanitary sewers in two or more communities with failed HSTS and construction of a new regional wastewater treatment works.
12. 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. 2021 Project Priority and Intended Projects List
2. 2021-2022 WRRSP Anticipated Project Lists
3. 2021 Projects Eligible for Regionalization Principal Forgiveness with Rankings
4. 2021 Projects Eligible for Municipal Wastewater Principal Forgiveness with Rankings
5. 2021 Regionalization Discount Project List
6. 2021 NRD Discount Project List
7. 2021 CSO Discount Project List
8. 2021 HSTS Project List

# Project Priority and Intended Projects List for PY 2021

December 28, 2020

| Entity                            | County    | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|-----------------------------------|-----------|--|--------------|--------------|-----------------------|-----------------|----------------------|
| ABC Water and Stormwater District | Mahoning  | Indian Run Stormwater Master Plan                            | Planning     | Storm Water  | \$ 113,000            | Standard        | Jan-21               |
| ABC Water and Stormwater District | Mahoning  | Loch Heath Lane & Red Grouse Court, RoinhoodWay Stormwater I | Construction | Storm Water  | \$ 1,710,000          | Standard        | Jan-21               |
| ABC Water and Stormwater District | Mahoning  | Pebble Beach Court Stormwater Design Loan                    | Design       | Storm Water  | \$ 63,000             | Standard        | Jan-21               |
| ABC Water and Stormwater District | Mahoning  | Pebble Beach Court Stormwater Design Improvements            | Construction | Storm Water  | \$ 385,000            | Standard        | Jan-21               |
| Adams County                      | Adams     | North Adams Regional Sewer District WWTP                     | Construction | Wastewater   | \$ 7,445,000          | Regionalization | Sep-21               |
| Adams County                      | Adams     | North Adams Regional Sewer District WWTP                     | Design       | Wastewater   | \$ 610,000            | Regionalization | Jan-21               |
| Adams County                      | Adams     | Cherry Fork Sanitary Sewer Extension                         | Design       | Wastewater   | \$ 452,325            | Standard        | Aug-21               |
| Adelphi                           | Ross      | Stormwater Infrastructure                                    | Design       | Wastewater   | \$ 127,000            | Hardship 0%     | Jan-21               |
| Adelphi                           | Ross      | Stormwater Infrastructure                                    | Construction | Wastewater   | \$ 972,731            | Hardship 0%     | Aug-21               |
| Akron                             | Summit    | Hawkins District Sewer Improvements                          | Construction | Wastewater   | \$ 3,534,000          | Standard        | Sep-21               |
| Akron                             | Summit    | Grand Park Avenue Sewer Improvements                         | Construction | Wastewater   | \$ 1,000,000          | Standard        | Apr-21               |
| Akron                             | Summit    | Sanitary Sewer Reconstruction 2019 Large Diameter Lining     | Construction | Wastewater   | \$ 8,148,300          | Standard        | Jan-21               |
| Akron                             | Summit    | WRF Process Control System Replacement                       | Construction | Wastewater   | \$ 3,000,000          | Standard        | Sep-21               |
| Akron                             | Summit    | OCIT Odor Control  | Construction | Wastewater   | \$ 5,500,000          | Standard        | Jul-21               |
| Akron                             | Summit    | Northside Interceptor Tunnel                                 | Design       | Wastewater   | \$ 10,000,000         | Standard        | Jul-21               |
| Akron                             | Summit    | CSO Rack 35 Sewer Separation                                 | Construction | Wastewater   | \$ 115,000,000        | Standard        | Dec-21               |
| Akron                             | Summit    | CSO Rack 34 sewer Separation                                 | Construction | Wastewater   | \$ 20,000,000         | Standard        | Dec-21               |
| Akron                             | Summit    | Brittain Road Pump Replacement                               | Construction | Wastewater   | \$ 1,202,000          | Standard        | Aug-21               |
| Akron                             | Summit    | Force Main Replacement                                       | Construction | Wastewater   | \$ 1,000,000          | Standard        | Oct-21               |
| Akron                             | Summit    | Sanitary Sewer Reconstruction 2021 Small Diameter Lining     | Construction | Wastewater   | \$ 3,367,000          | Standard        | Jul-21               |
| Akron                             | Summit    | OCIT Bank Stabilization                                      | Construction | Wastewater   | \$ 2,500,000          | Standard        | May-21               |
| Akron                             | Summit    | Northside Interceptor Conveyance                             | Construction | Wastewater   | \$ 55,000,000         | Standard        | Dec-21               |
| Akron                             | Summit    | Sanitary Sewer Reconstruction 2021 Large Diameter lining     | Construction | Wastewater   | \$ 7,668,000          | Standard        | Oct-21               |
| Akron                             | Summit    | NSSC Private Property I/I Removal                            | Construction | Wastewater   | \$ 20,000,000         | Standard        | Dec-21               |
| Akron                             | Summit    | Memorial Conveyance (CSO Rack 26 and 28)                     | Construction | Wastewater   | \$ 3,556,100          | Standard        | Mar-21               |
| Akron                             | Summit    | Tampa Avenue Lateral Lining Project                          | Construction | Wastewater   | \$ 400,000            | Standard        | Jul-21               |
| Akron                             | Summit    | Springfield Lake Trunk Sewer Lining                          | Construction | Wastewater   | \$ 2,005,000          | Standard        | Dec-21               |
| Akron                             | Summit    | NSSC Design  | Design       | Wastewater   | \$ 17,000,000         | Standard        | Jun-21               |
| Akron                             | Summit    | Ira and Edison Sewer Improvements                            | Construction | Wastewater   | \$ 1,534,000          | Standard        | Oct-21               |
| Allen County                      | Allen     | 2021 HSTS Replacement Program                                | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Alliance                          | Stark     | WWTP NFA Phase 1 Improvements                                | Construction | Wastewater   | \$ 13,000,000         | Standard        | Aug-21               |
| Ansonia                           | Darke     | Sanitary Sewer Rehabilitation Phase I                        | Construction | Wastewater   | \$ 900,000            | Hardship 0%     | May-21               |
| Antwerp                           | Paulding  | Buffalo Street Storm Sewer Improvements                      | Design       | Wastewater   | \$ 94,000             | Hardship 0%     | May-21               |
| Antwerp                           | Paulding  | Buffalo Street Storm Sewer Improvements                      | Construction | Wastewater   | \$ 626,000            | Hardship 0%     | Dec-21               |
| Ashtabula County                  | Ashtabula | Coffee Creek WWTP Improvements                               | Construction | Wastewater   | \$ 1,456,000          | Standard        | Apr-21               |
| Ashtabula County                  | Ashtabula | East Ashtabula Regional Sewer Expansion Phase 1              | Design       | Wastewater   | \$ 360,000            | Standard        | Jan-21               |
| Ashtabula County                  | Ashtabula | East Ashtabula Regional Sewer Expansion Phase 1              | Construction | Wastewater   | \$ 2,391,256          | Standard        | Jul-21               |
| Ashtabula County                  | Ashtabula | 2021 HSTS Repair/Replacement Program                         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Athens                            | Athens    | Athens City to County Sewer Extensions                       | Construction | Wastewater   | \$ 2,650,000          | Regionalization | Dec-21               |
| Athens                            | Athens    | Athens City-County Regionalization Lift Station & Sys Imps   | Construction | Wastewater   | \$ 10,190,000         | Regionalization | Dec-21               |
| Athens                            | Athens    | Athens City-Co. Regionalization Syst Capacity Imps & Repairs | Construction | Wastewater   | \$ 4,000,000          | Regionalization | Dec-21               |

## Project Priority and Intended Projects List for PY 2021

December 28, 2020

| Entity                                  | County    | Project   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|---|-----------|---|--------------|--------------|-----------------------|-----------------|----------------------|
| Athens County                           | Athens    | 2021 HSTS Replacement Program                           | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Athens County                           | Athens    | US50 Sanitary Sewer Improvements Phase 5                | Construction | Wastewater   | \$ 5,305,000          | Regionalization | Mar-21               |
| Aurora                                  | Portage   | Central Sludge Digestion and Storage                    | Construction | Wastewater   | \$ 9,000,000          | Standard        | Mar-21               |
| Bainbridge                              | Ross      | Gravity Collection Sewer system and WWTP                | Construction | Wastewater   | \$ 8,625,642          | Hardship 0%     | Sep-21               |
| Barberton                               | Summit    | WWTP Phase 3B Improvements                              | Construction | Wastewater   | \$ 5,398,000          | Standard        | Jun-21               |
| Barberton                               | Summit    | WWTP Phase 3C Improvements                              | Construction | Wastewater   | \$ 900,000            | Standard        | Jun-21               |
| Barnesville                             | Belmont   | Barnesville WWTP Upgrade                                | Construction | Wastewater   | \$ 9,000,000          | Hardship 1%     | Jun-21               |
| Belmont County                          | Belmont   | Belmont County HSTS Program 2021                        | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Bettsville                              | Seneca    | WWTP Chemical Feed and Clarifier Improvements NRD       | Design       | Wastewater   | \$ 75,000             | Hardship 0%     | May-21               |
| Bettsville                              | Seneca    | WWTP Chemical Feed and Clarifier Improvements NRD       | Construction | Wastewater   | \$ 500,000            | Hardship 0%     | Dec-21               |
| Bloomdale                               | Wood      | Storm Sewer Improvements Option 3                       | Construction | Storm Water  | \$ 240,000            | Hardship 0%     | Aug-21               |
| Bloomdale                               | Wood      | Storm Sewer Improvements Option 1 & 4                   | Construction | Storm Water  | \$ 1,025,000          | Hardship 0%     | Aug-21               |
| Bloomington                             | Fayette   | Bloomington, OH Storm Sewer Separation Project          | Construction | Wastewater   | \$ 250,000            | Hardship 0%     | Sep-21               |
| Bowerston                               | Harrison  | Wastewater System Improvements                          | Design       | Wastewater   | \$ 347,600            | Hardship 0%     | Jan-21               |
| Bowerston                               | Harrison  | Wastewater System Improvements                          | Construction | Wastewater   | \$ 4,744,900          | Hardship 0%     | May-21               |
| Bremen                                  | Fairfield | Bremen Wastewater Facilities Improvement                | Construction | Wastewater   | \$ 713,000            | Small Community | Jun-21               |
| Brown County Health Department          | Brown     | WPCLF HSTS Funding 2021                                 | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Butler                                  | Richland  | Craig Street Storm Sewer Improvements                   | Construction | Wastewater   | \$ 158,000            | Hardship 0%     | Dec-21               |
| Butler County                           | Butler    | 2021 HSTS Repair/Replacement Program                    | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Cadiz                                   | Harrison  | South and Center Collection System Improvements         | Construction | Wastewater   | \$ 3,269,000          | Hardship 1%     | Feb-21               |
| Cadiz                                   | Harrison  | North Trunk Collection Lines Phase II                   | Construction | Wastewater   | \$ 2,260,000          | Hardship 1%     | Mar-21               |
| Canfield                                | Mahoning  | Redgate Farm Sanitary Sewer Extension                   | Construction | Wastewater   | \$ 3,628,960          | Small Community | Mar-21               |
| Canton                                  | Stark     | Allen Avenue Phase 1                                    | Construction | Wastewater   | \$ 275,638            | Standard        | Apr-21               |
| Canton                                  | Stark     | WRF Electrical Equipment Replacement                    | Construction | Wastewater   | \$ 7,500,000          | Standard        | Sep-21               |
| Canton                                  | Stark     | Allen Avenue Sanitary Sewer Replacement Phase 2         | Construction | Wastewater   | \$ 1,628,270          | Standard        | Aug-21               |
| Carey                                   | Wyandot   | County Rd 97 Pump Station Replacement                   | Construction | Wastewater   | \$ 350,000            | Small Community | Dec-21               |
| Carey                                   | Wyandot   | Culvert Improvements                                    | Construction | Storm Water  | \$ 3,734,000          | Small Community | Dec-21               |
| Carlisle                                | Warren    | Central Ave. Lift Station Sewer Lining                  | Construction | Wastewater   | \$ 928,520            | Small Community | Jun-21               |
| Carroll                                 | Fairfield | Sanitary Sewer Improvements Phase III                   | Construction | Wastewater   | \$ 3,000,000          | Small Community | Sep-21               |
| Carroll                                 | Fairfield | Sanitary Sewer Improvements Phase III                   | Design       | Wastewater   | \$ 300,000            | Hardship 0%     | Jan-21               |
| Carroll County                          | Carroll   | Carroll County HSTS Repair Program 2021                 | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Chagrin Falls                           | Cuyahoga  | WWTP Improvements Phase 2                               | Construction | Wastewater   | \$ 5,872,000          | Small Community | Jul-21               |
| Chillicothe                             | Ross      | Wastewater Treatment Plant Improvements                 | Construction | Wastewater   | \$ 35,000,000         | Standard        | Oct-21               |
| Cincinnati Health Department            | Hamilton  | 2021 HSTS Repair/Replacement Program                    | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Circleville                             | Pickaway  | WWTP Improvements NRD                                   | Construction | Wastewater   | \$ 22,230,000         | Standard        | Jan-21               |
| Clark County                            | Clark     | Clark County Combined Health District HSTS Program 2021 | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Clermont County General Health District | Clermont  | 2021 Septic Rehabilitation Program HSTS                 | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Cleveland                               | Cuyahoga  | Bellaire Road Area Sewer Replacement                    | Construction | Wastewater   | \$ 11,326,546         | Standard        | Apr-21               |
| Cloverdale                              | Putnam    | STEP Collection System                                  | Construction | Wastewater   | \$ 915,151            | Small Community | Jan-21               |
| Coal Grove                              | Lawrence  | Wastewater Treatment Plant Improvements                 | Design       | Wastewater   | \$ 380,000            | Hardship 0%     | Jan-21               |
| Coal Grove                              | Lawrence  | Wastewater Treatment Plant Improvements                 | Construction | Wastewater   | \$ 3,743,548          | Hardship 0%     | Sep-21               |

## Project Priority and Intended Projects List for PY 2021

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| Entity                         | County     | Project   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|--------------------------------|------------|---|--------------|--------------|-----------------------|-----------------|----------------------|
| Coalton                        | Jackson    | Sanitary Sewer Replacement Phase 2                        | Construction | Wastewater   | \$ 1,908,838          | Small Community | Sep-21               |
| Coalton                        | Jackson    | Sanitary Sewer Repl Ph 3                                  | Construction | Wastewater   | \$ 1,253,713          | Small Community | Sep-21               |
| Columbiana County              | Columbiana | Hanoverton / Kensington Sanitary Sewer System             | Construction | Wastewater   | \$ 4,452,000          | Regionalization | Sep-21               |
| Columbiana County Health Dept. | Columbiana | 2021 Home Sewage Treatment Replacement Program            | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Columbus                       | Franklin   | Compost Facility Odor Control Improvements                | Construction | Wastewater   | \$ 4,500,000          | Standard        | Sep-21               |
| Columbus                       | Franklin   | Portage Grove Area Assessment Sanitary Sewer - CIP 650700 | Construction | Wastewater   | \$ 2,200,000          | Standard        | Mar-21               |
| Columbus                       | Franklin   | Meeklynn Drive Sanitary Sewers                            | Construction | Wastewater   | \$ 3,000,000          | Standard        | Dec-21               |
| Columbus                       | Franklin   | Alum Creek Storm Tank Project - Real Time Control CSO     | Construction | Wastewater   | \$ 2,200,000          | Standard        | Feb-21               |
| Columbus                       | Franklin   | 3rd Ave Relief Sewer Phase 3                              | Construction | Wastewater   | \$ 3,440,000          | Standard        | Apr-21               |
| Columbus                       | Franklin   | Blueprint Hilltop GI - Eureka / Fremont                   | Construction | Wastewater   | \$ 9,000,000          | Standard        | Apr-21               |
| Columbus                       | Franklin   | Blueprint Hilltop GI - Palmetto / Westgate                | Construction | Wastewater   | \$ 2,000,000          | Standard        | Apr-21               |
| Columbus                       | Franklin   | SWWTP Digestion Process Expansion                         | Construction | Wastewater   | \$ 22,479,107         | Standard        | Oct-21               |
| Columbus                       | Franklin   | Blueprint Linden GI - Hudson / McGuffey                   | Construction | Wastewater   | \$ 7,000,000          | Standard        | Jan-21               |
| Columbus                       | Franklin   | Blueprint Miller-Kelton GI - Kelton/Fairwood              | Construction | Wastewater   | \$ 5,000,000          | Standard        | Jul-21               |
| Columbus                       | Franklin   | Blueprint Miller-Kelton GI - Newton Bedford               | Construction | Wastewater   | \$ 1,060,900          | Standard        | Oct-21               |
| Columbus                       | Franklin   | Brimfield Area Sanitary Sewer Repair                      | Construction | Wastewater   | \$ 1,380,000          | Standard        | Jan-21               |
| Columbus                       | Franklin   | Fairwood Facilities Stormwater Improvements               | Construction | Storm Water  | \$ 3,200,000          | Standard        | Apr-21               |
| Columbus                       | Franklin   | Fountain Square Stormwater System Improvements            | Construction | Storm Water  | \$ 4,370,000          | Standard        | Dec-21               |
| Columbus                       | Franklin   | Holt Ave/Somersworth Stormwater System Improvements       | Construction | Storm Water  | \$ 2,000,000          | Standard        | Jan-21               |
| Columbus                       | Franklin   | Linden Area Stormwater Improvements Phase 2               | Construction | Storm Water  | \$ 1,957,000          | Standard        | Apr-21               |
| Columbus                       | Franklin   | Olde Beechwood Area Stormwater System Improvements        | Construction | Storm Water  | \$ 4,200,000          | Standard        | Feb-21               |
| Columbus                       | Franklin   | Blueprint Near South Area-Main Line Lining                | Construction | Wastewater   | \$ 8,500,000          | Standard        | Jan-21               |
| Columbus                       | Franklin   | 2021 Annual Lining Contract, CIP 650404-100048            | Construction | Wastewater   | \$ 5,000,000          | Standard        | Dec-21               |
| Columbus                       | Franklin   | AC Trunk Sewer (South) Rehab., Ph 1; CIP# 650725-100004   | Construction | Wastewater   | \$ 14,500,000         | Standard        | Aug-21               |
| Columbus                       | Franklin   | Blacklick Creek Interceptor Air Quality Facility Imps     | Construction | Wastewater   | \$ 4,200,000          | Standard        | Jan-21               |
| Columbus                       | Franklin   | Blacklick Creek Main Trunk Sewer Rehabilitation           | Construction | Wastewater   | \$ 6,250,000          | Standard        | Oct-21               |
| Columbus                       | Franklin   | BP Hilltop 1 - Eureka-Fremont Permeable Pavers            | Construction | Wastewater   | \$ 6,000,000          | Standard        | Apr-21               |
| Columbus                       | Franklin   | BP Hilltop 1 - Palmetto-Westgate Permeable Pavers         | Construction | Wastewater   | \$ 10,000,000         | Standard        | May-21               |
| Columbus                       | Franklin   | Blueprint Linden (GI) - Linview Park                      | Construction | Wastewater   | \$ 4,250,000          | Standard        | Jun-21               |
| Columbus                       | Franklin   | Williams-Behm HSTS Elimination                            | Construction | Wastewater   | \$ 4,000,000          | Standard        | Apr-21               |
| Columbus                       | Franklin   | BP Miller-Kelton Kent-Fairwood Permeable Pavement         | Construction | Wastewater   | \$ 7,500,000          | Standard        | Jun-21               |
| Columbus                       | Franklin   | West Side Trunk Rehabilitation                            | Construction | Wastewater   | \$ 5,000,000          | Standard        | Dec-21               |
| Columbus                       | Franklin   | Brooklyn-Cleveland HSTS Elimination                       | Construction | Wastewater   | \$ 1,120,000          | Standard        | Jul-21               |
| Columbus                       | Franklin   | Twin Lakes Dam Rehabilitation                             | Construction | Wastewater   | \$ 7,000,000          | Standard        | Dec-21               |
| Columbus                       | Franklin   | Center Large Diameter Rehabilitation                      | Construction | Wastewater   | \$ 10,000,000         | Standard        | Mar-21               |
| Columbus                       | Franklin   | SWWTP UST Removal & Building Heat Improvements            | Construction | Wastewater   | \$ 4,430,069          | Standard        | Jan-21               |
| Columbus                       | Franklin   | Central College Subtrunk Extension, Phase 3               | Construction | Wastewater   | \$ 32,000,000         | Standard        | Jan-21               |
| Columbus                       | Franklin   | SWWTP Post Aeration Diffuser Replacement                  | Construction | Wastewater   | \$ 8,695,000          | Standard        | Oct-21               |
| Columbus                       | Franklin   | SWWTP Boiler System Operational Improvements              | Construction | Wastewater   | \$ 1,180,000          | Standard        | Feb-21               |
| Columbus                       | Franklin   | Cooke Rd. Culvert Improvements                            | Construction | Wastewater   | \$ 1,000,000          | Standard        | Dec-21               |
| Columbus                       | Franklin   | Dyer-Lazar HSTS Elimination                               | Construction | Wastewater   | \$ 1,700,000          | Standard        | May-21               |

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| Entity                          | County     | Project   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|---------------------------------|------------|---|--------------|--------------|-----------------------|-----------------|----------------------|
| Columbus                        | Franklin   | East Franklinton, Phase 3                                 | Construction | Wastewater   | \$ 8,638,000          | Standard        | Jan-21               |
| Columbus                        | Franklin   | Inflow Redirection - Noble & 4th Street                   | Construction | Storm Water  | \$ 525,000            | Standard        | Dec-21               |
| Columbus                        | Franklin   | Intermodal Sanitary Subtrunk Extension, Phase 1           | Construction | Wastewater   | \$ 34,000,000         | Standard        | Jul-21               |
| Columbus                        | Franklin   | JPWWTP Cogeneration Facility                              | Construction | Wastewater   | \$ 28,314,582         | Standard        | Mar-21               |
| Columbus                        | Franklin   | JPWWTP Raw Sewage Pump Valve Actuator Replacement         | Construction | Wastewater   | \$ 1,157,893          | Standard        | Jan-21               |
| Columbus                        | Franklin   | Lower Olentangy Tunnel (LOT)                              | Construction | Wastewater   | \$ 259,625,752        | Standard        | Feb-21               |
| Columbus                        | Franklin   | BP Miller Kelton - Newton/Bedford Permeable Pavers        | Construction | Wastewater   | \$ 9,548,100          | Standard        | Oct-21               |
| Columbus                        | Franklin   | Near North & East - Iuka Park, Phase 2                    | Construction | Wastewater   | \$ 2,500,000          | Standard        | Dec-21               |
| Columbus                        | Franklin   | Petzinger Road Stormwater Improvements                    | Construction | Storm Water  | \$ 1,353,000          | Standard        | Jul-21               |
| Columbus                        | Franklin   | Rickenbacker Intermodal Sanitary Extension Project        | Construction | Wastewater   | \$ 5,300,000          | Standard        | Jul-21               |
| Columbus                        | Franklin   | Big Walnut Trunk Extension Phase 2                        | Construction | Wastewater   | \$ 88,750,000         | Standard        | Mar-21               |
| Columbus                        | Franklin   | SWWTP ERC / FRC MCC Replacement                           | Construction | Wastewater   | \$ 1,500,000          | Standard        | Oct-21               |
| Columbus                        | Franklin   | SWWTP Main Drain Pump Station                             | Construction | Wastewater   | \$ 2,575,000          | Standard        | Oct-21               |
| Columbus                        | Franklin   | Large Diameter - Scioto Main Trunk                        | Construction | Wastewater   | \$ 7,000,000          | Standard        | Oct-21               |
| Columbus                        | Franklin   | Mohler St. Overflow Interceptor Sewer                     | Construction | Wastewater   | \$ 16,610,000         | Standard        | Jul-21               |
| Columbus                        | Franklin   | Inflow Redirection for Kerr-Russell Area                  | Construction | Wastewater   | \$ 3,000,000          | Standard        | Sep-21               |
| Columbus                        | Franklin   | Second Barrel Interconnector Augmentation                 | Construction | Wastewater   | \$ 7,100,000          | Standard        | Jun-21               |
| Columbus                        | Franklin   | Upsize Existing Project IDs 2 & 3 Near South              | Construction | Wastewater   | \$ 1,880,000          | Standard        | Oct-21               |
| Columbus                        | Franklin   | Barnett/ E Deshler HSTS Elimination Project               | Construction | Wastewater   | \$ 750,000            | Standard        | Dec-21               |
| Columbus                        | Franklin   | Linworth Rd / Meeklynn Dr - Storm Sewer                   | Construction | Storm Water  | \$ 1,500,000          | Standard        | Dec-21               |
| Columbus                        | Franklin   | Greenlawn Low Head Dam Improvements                       | Construction | Storm Water  | \$ 1,500,000          | Standard        | Dec-21               |
| Columbus Grove                  | Putnam     | WWTP Sludge Tank Improvements                             | Construction | Wastewater   | \$ 152,000            | Hardship 0%     | May-21               |
| Columbus Public Health          | Franklin   | 2021 HSTS Repair/Replacement Program                      | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Conneaut                        | Ashtabula  | Naylor Drive Infrastructure Improvements                  | Construction | Wastewater   | \$ 4,100,000          | Hardship 0%     | Jul-21               |
| Conneaut                        | Ashtabula  | Stormwater Facility Improvements Phase 1 NRD              | Construction | Storm Water  | \$ 6,047,000          | Hardship 0%     | Mar-21               |
| Conneaut                        | Ashtabula  | Wastewater Treatment Plant Improvements                   | Construction | Wastewater   | \$ 5,000,000          | Standard        | Jun-21               |
| Crawford County Health District | Crawford   | 2021 HSTS Repair & Replacement Program                    | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Crestline                       | Crawford   | New WWTP & Collection System Improvements                 | Construction | Wastewater   | \$ 14,067,000         | Small Community | Aug-21               |
| Cridersville                    | Auglaize   | East Main Street Sanitary Sewer Replacement               | Design       | Wastewater   | \$ 90,600             | Hardship 0%     | Feb-21               |
| Cridersville                    | Auglaize   | East Main Street Sanitary Sewer Replacement               | Construction | Wastewater   | \$ 1,181,626          | Hardship 0%     | Sep-21               |
| Cuyahoga County Board of Health | Cuyahoga   | Cuyahoga County HSTS Repair/Replacement Program 2021      | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Darke County Health District    | Darke      | 2021 HSTS Repair/Replacement Project                      | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Dayton                          | Montgomery | WRF Odor Control Cover Replacement                        | Construction | Wastewater   | \$ 4,700,000          | Standard        | Feb-21               |
| Defiance County Health District | Defiance   | 2021 Defiance County General Health District HSTS Project | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Delphos                         | Allen      | WWTP MBR Buildout   | Construction | Wastewater   | \$ 6,300,000          | Hardship 0%     | May-21               |
| East Liverpool                  | Columbiana | Waste Water Lift Station Generator Replacement            | Construction | Wastewater   | \$ 115,321            | Standard        | Mar-21               |
| East Liverpool                  | Columbiana | WWTP Improvements Phase 1                                 | Construction | Wastewater   | \$ 4,264,800          | Standard        | Dec-21               |
| Eastlake                        | Lake       | Waverly Sanitary Relief Sewer Phase 2                     | Construction | Wastewater   | \$ 2,449,012          | Standard        | Dec-21               |
| Elmore                          | Ottawa     | West Portage River South Road Sanitary Sewer Improvements | Construction | Wastewater   | \$ 195,000            | Small Community | Apr-21               |
| Elyria                          | Lorain     | East Side Relief Sewer Phase 1D CSO                       | Construction | Wastewater   | \$ 11,337,000         | Standard        | Dec-21               |
| Elyria                          | Lorain     | South East Interceptor Phase 3 Extension                  | Construction | Wastewater   | \$ 4,000,000          | Standard        | Sep-21               |

## Project Priority and Intended Projects List for PY 2021

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| Entity                          | County     | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|---------------------------------|------------|--|--------------|--------------|-----------------------|-----------------|----------------------|
| Elyria                          | Lorain     | West Ridge Road Sanitary Sewer and Pump Station    | Construction | Wastewater   | \$ 3,000,000          | Standard        | Sep-21               |
| Elyria                          | Lorain     | East Side Relief Sewer Phase 1D                    | Design       | Wastewater   | \$ 1,060,000          | Standard        | Mar-21               |
| Erie County                     | Erie       | Mitiwanga Regional Pump Station                    | Construction | Wastewater   | \$ 6,200,315          | Regionalization | Jan-21               |
| Erie County                     | Erie       | Inflow and Infiltration Improvements               | Construction | Wastewater   | \$ 1,000,000          | Standard        | Dec-21               |
| Erie County                     | Erie       | Sawmill Creek Regional Pump Station                | Design       | Wastewater   | \$ 1,800,000          | Standard        | Feb-21               |
| Erie County Health Department   | Erie       | Erie County 2021 WPCLF HSTS Replacement            | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Euclid                          | Cuyahoga   | CSO-08 Control Measure                             | Construction | Wastewater   | \$ 852,840            | Standard        | Oct-21               |
| Euclid                          | Cuyahoga   | CSO-07 & CSO-12 Control Measure                    | Construction | Wastewater   | \$ 10,383,327         | Standard        | Oct-21               |
| Euclid                          | Cuyahoga   | CSO-06 & CSO-09 Control Measure                    | Construction | Wastewater   | \$ 8,187,264          | Standard        | Oct-21               |
| Fairfield                       | Butler     | WWTP Multi-Purpose Facility                        | Construction | Wastewater   | \$ 2,700,000          | Standard        | Apr-21               |
| Fairfield County Dept of Health | Fairfield  | 2021 WPCLF HSTS Program                            | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Fayette S&W Conservation Dist   | Fayette    | Fayette County HSTS Program 2021                   | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Frankfort                       | Ross       | Sanitary Sewer and Wastewater Plant Improvements   | Construction | Wastewater   | \$ 1,694,461          | Hardship 0%     | Apr-21               |
| Franklin County                 | Franklin   | Mon-E-Bak - Brown Rd E. San. Sewer Lateral Phase 2 | Construction | Wastewater   | \$ 724,521            | Standard        | Jan-21               |
| Franklin County                 | Franklin   | Sanitary Sewer Collections System - Ferris Rd.     | Design       | Wastewater   | \$ 153,730            | Standard        | Mar-21               |
| Franklin County                 | Franklin   | Sanitary Sewer Collections System - Ferris Rd.     | Construction | Wastewater   | \$ 1,844,765          | Standard        | Dec-21               |
| Franklin County                 | Franklin   | Sanitary Sewer Collections System - N. Hague Ave   | Design       | Wastewater   | \$ 313,750            | Standard        | Mar-21               |
| Franklin County                 | Franklin   | Sanitary Sewer Collections System - N. Hague Ave   | Construction | Wastewater   | \$ 3,765,050          | Standard        | Dec-21               |
| Franklin County                 | Franklin   | Mon-E-Bak - Brown Rd E. San. Sewer Lateral Ph 3    | Construction | Wastewater   | \$ 311,139            | Standard        | Jun-21               |
| Franklin County Public Health   | Franklin   | FCPH HSTS Repair/Replacement 2021                  | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Fulton County Health Department | Fulton     | 2021 HSTS Repair/Replacement Program               | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Gallia County                   | Gallia     | 2021 HSTS Repair/Replacement Program               | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Geauga County Health District   | Geauga     | Project Helping Hand 2021                          | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Geneva                          | Ashtabula  | U.S. Route 20 Sewer Replacement Phase 1            | Construction | Wastewater   | \$ 3,000,000          | Hardship 1%     | Dec-21               |
| Geneva-on-the-Lake              | Ashtabula  | Sanitary Sewer Extensions                          | Design       | Wastewater   | \$ 100,000            | Hardship 0%     | May-21               |
| Geneva-on-the-Lake              | Ashtabula  | Sanitary Sewer Extensions                          | Construction | Wastewater   | \$ 1,332,750          | Hardship 0%     | Dec-21               |
| Geneva-on-the-Lake              | Ashtabula  | Sanitary Sewer Siphon Replacement                  | Design       | Wastewater   | \$ 55,000             | Hardship 0%     | Jan-21               |
| Geneva-on-the-Lake              | Ashtabula  | Sanitary Sewer Siphon Replacement                  | Construction | Wastewater   | \$ 502,000            | Hardship 0%     | Aug-21               |
| Gibsonburg                      | Sandusky   | LTCP Phase 3                                       | Construction | Storm Water  | \$ 260,000            | Small Community | Apr-21               |
| Glendale                        | Hamilton   | Collection System Improvements                     | Planning     | Wastewater   | \$ 90,000             | Small Community | Jan-21               |
| Glendale                        | Hamilton   | Collection System Improvements                     | Design       | Wastewater   | \$ 110,000            | Small Community | Sep-21               |
| Gnadenhutten                    | Tuscarawas | WWTP Pre Treatment and Process Optimization NRD    | Construction | Wastewater   | \$ 3,000,000          | Hardship 0%     | May-21               |
| Gnadenhutten                    | Tuscarawas | Wastewater Treatment Plant Improvements            | Construction | Wastewater   | \$ 3,000,000          | Hardship 0%     | May-21               |
| Grafton                         | Lorain     | Easterly Sanitary Sewer Extension                  | Construction | Wastewater   | \$ 2,145,173          | Small Community | Dec-21               |
| Grafton                         | Lorain     | Mechanic and Crook Street Improvements             | Construction | Wastewater   | \$ 2,014,636          | Small Community | Dec-21               |
| Greene County                   | Greene     | Project No. S18-4 Clifton WRRF Replacement         | Construction | Wastewater   | \$ 2,000,000          | Standard        | Feb-21               |
| Greenfield                      | Highland   | Phase 1 Sanitary Sewer Improvements                | Design       | Wastewater   | \$ 303,400            | Small Community | Jan-21               |
| Greenfield                      | Highland   | Phase 1 Sanitary Sewer Improvements                | Construction | Wastewater   | \$ 3,620,225          | Small Community | Sep-21               |
| Greenwich                       | Huron      | Greenwich CSO Reduction Project - Phase E1         | Construction | Wastewater   | \$ 1,375,000          | Hardship 0%     | May-21               |
| Grove City                      | Franklin   | Sanitary Sewer Improvements for Demorest Road      | Construction | Wastewater   | \$ 3,140,000          | Standard        | Apr-21               |
| Hamilton County                 | Hamilton   | LMWWTP Preliminary Treatment Improvements Phase A  | Construction | Wastewater   | \$ 15,800,000         | Standard        | Dec-21               |

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| Entity                                  | County    | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|---|-----------|--|--------------|--------------|-----------------------|-----------------|----------------------|
| Hamilton County                         | Hamilton  | Hamilton County HSTS Repair/Replacement Project 2021         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Hamilton County                         | Hamilton  | LMWWTP Standby Power   | Construction | Wastewater   | \$ 18,558,300         | Standard        | Dec-21               |
| Hamilton County                         | Hamilton  | MUWWTP Thickening Replacement and Pumping Improvements       | Construction | Wastewater   | \$ 3,860,000          | Standard        | Dec-21               |
| Hamilton County                         | Hamilton  | MUWWTP Liquid Sludge Storage Tank Covers & Odor Control      | Construction | Wastewater   | \$ 8,419,139          | Standard        | Dec-21               |
| Hamilton County                         | Hamilton  | MUWWTP Standby Power Distribution System Improvements        | Construction | Wastewater   | \$ 4,197,000          | Standard        | Dec-21               |
| Hancock County                          | Hancock   | 2021 HSTS Repair/Replacement in Hancock County               | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Hardin County                           | Hardin    | 2021 HSTS Repair/Replacement Program                         | Construction | NPS Public   | \$ 100,000            | Hardship 0%     | Jun-21               |
| Harrison County General Health District | Harrison  | 2021 HSTS Pollution Abatement Project                        | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Harrisville                             | Harrison  | Harrisville Wastewater Treatment Plant Improvements          | Construction | Wastewater   | \$ 387,880            | Small Community | Jun-21               |
| Heath                                   | Licking   | Effluent Pump Station Improvements                           | Construction | Wastewater   | \$ 250,000            | Standard        | Apr-21               |
| Henry County                            | Henry     | 2021 HSTS Repair/Replacement Program                         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Highland County                         | Highland  | Rolling Acres Wastewater System Repair / Replacement         | Planning     | Wastewater   | \$ 10,000             | Standard        | Jan-21               |
| Highland County                         | Highland  | Rolling Acres Wastewater System Repair / Replacement         | Design       | Wastewater   | \$ 35,000             | Standard        | Jul-21               |
| Highland County Health District         | Highland  | 2021 Household Sewage Treatment System Repairs/Replacement   | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Hillsboro                               | Highland  | Comprehensive Storm Sewer Phase 3                            | Construction | Wastewater   | \$ 4,341,824          | Hardship 1%     | Sep-21               |
| Hocking County                          | Hocking   | 2021 WPCLF HSTS Assistance Program                           | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Holmes County                           | Holmes    | 2021 HSTS Repair/Replacement Program                         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Huron County                            | Huron     | 2021 HSTS Repair & Replacement Program                       | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Ironton                                 | Lawrence  | Phase V CSO  | Design       | Wastewater   | \$ 1,402,000          | Standard        | Jan-21               |
| Ironton                                 | Lawrence  | Phase V CSO  | Construction | Wastewater   | \$ 7,009,287          | Standard        | Sep-21               |
| Ironton                                 | Lawrence  | Phase IV CSO   | Construction | Wastewater   | \$ 2,624,696          | Standard        | Sep-21               |
| Ironton                                 | Lawrence  | Batham Lane & Orchard Street Storm Sewer CSO                 | Construction | Wastewater   | \$ 678,696            | Standard        | Sep-21               |
| Ironton                                 | Lawrence  | Batham Lane & Orchard Street Storm Sewer CSO                 | Design       | Wastewater   | \$ 65,000             | Standard        | Jan-21               |
| Ironton                                 | Lawrence  | Phase IV CSO   | Design       | Storm Water  | \$ 258,000            | Standard        | Jan-21               |
| Ironton                                 | Lawrence  | Wastewater Treatment Plant Improvements                      | Design       | Wastewater   | \$ 2,100,000          | Standard        | Jan-21               |
| Ironton                                 | Lawrence  | Wastewater Treatment Plant Improvements                      | Construction | Wastewater   | \$ 29,700,000         | Standard        | Sep-21               |
| Jackson County Health Department        | Jackson   | 2021 HSTS Repair & Replacement Program                       | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Jefferson                               | Ashtabula | E. Market & Sundry Streets Sanitary Sewer Lining             | Construction | Wastewater   | \$ 550,000            | Small Community | Jun-21               |
| Jefferson County                        | Jefferson | Ridgeland Sewage Treatment Plant (STP) Replacement           | Construction | Wastewater   | \$ 1,722,600          | Standard        | Jul-21               |
| Jefferson County                        | Jefferson | Jefferson County Clean Water Initiative 2021                 | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Jeffersonville                          | Fayette   | Jeffersonville, OH UV Disinfection and Post Aeration Imprvts | Construction | Wastewater   | \$ 350,000            | Hardship 0%     | Sep-21               |
| Johnstown                               | Licking   | Sewer System Improvements                                    | Construction | Wastewater   | \$ 1,500,000          | Small Community | Feb-21               |
| Kent                                    | Portage   | Southwest Sanitary Sewer Pump Station Replacement            | Construction | Wastewater   | \$ 2,000,000          | Standard        | Apr-21               |
| Kenton                                  | Hardin    | Downtown Sewer System Improvements - Phase 2                 | Design       | Wastewater   | \$ 1,250,000          | Hardship 1%     | Mar-21               |
| Kenton                                  | Hardin    | Downtown Sewer System Improvements - Phase 2                 | Construction | Wastewater   | \$ 14,950,000         | Hardship 1%     | Dec-21               |
| Kirtland                                | Lake      | Old Town Area Sewer Improvements Phases 1 & 2                | Design       | Wastewater   | \$ 373,100            | Small Community | Jan-21               |
| Lake County Health District             | Lake      | 2021 HSTS Repair/Replacement Program                         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Lancaster                               | Fairfield | CSO 1029 Sewer Replacement Project - CSO                     | Construction | Storm Water  | \$ 627,306            | Standard        | Jun-21               |
| Lancaster                               | Fairfield | Upper Hocking Water Pollution Control Facility Expansion     | Design       | Wastewater   | \$ 1,500,000          | Standard        | Jan-21               |
| Lancaster                               | Fairfield | Lateral D Trunk Sewer and Pump Station                       | Design       | Wastewater   | \$ 1,000,000          | Standard        | Jun-21               |
| Laurelville                             | Hocking   | Wastewater Treatment Plant Improvements                      | Construction | Wastewater   | \$ 726,250            | Hardship 0%     | Mar-21               |

## Project Priority and Intended Projects List for PY 2021

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| Entity                                   | County     | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|--|------------|--|--------------|--------------|-----------------------|-----------------|----------------------|
| Lawrence County Department               | Lawrence   | 2021 WPCLF HSTS Project                                      | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Lebanon                                  | Warren     | Glosser Road Pump Station Equalization Improvements          | Design       | Wastewater   | \$ 1,000,000          | Standard        | Apr-21               |
| Leipsic                                  | Putnam     | Job Ready Site Sanitary Sewer Extension                      | Construction | Wastewater   | \$ 895,000            | Hardship 0%     | Dec-21               |
| Leipsic                                  | Putnam     | Northside Lift Station Replacement and Sewer Construction    | Construction | Wastewater   | \$ 1,940,000          | Hardship 0%     | Dec-21               |
| Leipsic                                  | Putnam     | WWTP Sludge Dewatering Improvements                          | Design       | Wastewater   | \$ 90,000             | Hardship 0%     | Jan-21               |
| Leipsic                                  | Putnam     | WWTP Sludge Dewatering Improvements                          | Construction | Wastewater   | \$ 601,000            | Hardship 0%     | May-21               |
| Liberty Center                           | Henry      | Storm Sewer Improvements                                     | Construction | Storm Water  | \$ 262,000            | Small Community | Apr-21               |
| Liberty Center                           | Henry      | Pump Station Replacement                                     | Construction | Wastewater   | \$ 1,249,644          | Small Community | Dec-21               |
| Licking County Department                | Licking    | 2021 Licking County HSTS Assistance Project                  | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Lisbon                                   | Columbiana | CSO Elimination Projects Nos. 8 & 9                          | Design       | Wastewater   | \$ 60,000             | Hardship 1%     | Jan-21               |
| Lisbon                                   | Columbiana | CSO Elimination Projects Nos. 8 & 9                          | Construction | Wastewater   | \$ 500,000            | Hardship 1%     | May-21               |
| Logan                                    | Hocking    | Sanitary Sewer Improvements Phase 3                          | Design       | Wastewater   | \$ 407,300            | Hardship 1%     | Apr-21               |
| Logan                                    | Hocking    | Sanitary Sewer Improvements Phase 3                          | Construction | Wastewater   | \$ 6,010,000          | Hardship 1%     | Sep-21               |
| Logan County                             | Logan      | Orchard Island and Wolfe Island Sanitary Sewer Replacement   | Construction | Wastewater   | \$ 4,653,275          | Standard        | Apr-21               |
| Logan County                             | Logan      | Lewistown Sanitary Sewer System                              | Construction | Wastewater   | \$ 1,888,624          | Regionalization | Feb-21               |
| Logan County                             | Logan      | Eastern Regional Collection System and WWTP                  | Construction | Wastewater   | \$ 42,278,398         | Standard        | Aug-21               |
| Logan County Health District             | Logan      | 2021 Household Sewage Treatment System Nuisance Abatement    | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Lorain                                   | Lorain     | Black River WWTP Primary Clarifier Rehabilitation            | Construction | Wastewater   | \$ 1,814,265          | Standard        | Jan-21               |
| Lorain                                   | Lorain     | Martin Run Pump Station                                      | Construction | Wastewater   | \$ 3,000,000          | Standard        | Jul-21               |
| Lorain                                   | Lorain     | Primary Digester Improvement                                 | Construction | Wastewater   | \$ 3,000,000          | Standard        | Jul-21               |
| Lorain County                            | Lorain     | 2021 HSTS Repair/Replacement Program                         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Lorain County Rural Wastewater Dist.     | Lorain     | Cinnamon Lake Force Main to West Salem Reg Project           | Construction | Wastewater   | \$ 778,745            | Standard        | Sep-21               |
| Louisville                               | Stark      | US 62 Sewer and Water Expansion                              | Construction | Wastewater   | \$ 1,378,150          | Small Community | Jul-21               |
| Lowellville                              | Mahoning   | Wastewater Infrastructure Improvements Design                | Design       | Wastewater   | \$ 95,000             | Hardship 0%     | Mar-21               |
| Lowellville                              | Mahoning   | Wastewater Infrastructure Improvements                       | Construction | Wastewater   | \$ 605,000            | Hardship 0%     | Aug-21               |
| Lucas County                             | Lucas      | Shoreland Avenue Holliday Drive Sanitary Sewer Extension     | Construction | Wastewater   | \$ 241,680            | Standard        | Sep-21               |
| Lucas County                             | Lucas      | Breckenridge & Spencer-Sharples Pump Station Rehabilitations | Construction | Wastewater   | \$ 311,100            | Standard        | Sep-21               |
| Lucas County                             | Lucas      | Angola Road Sanitary Sewer Extension                         | Construction | Wastewater   | \$ 1,275,800          | Standard        | Sep-21               |
| Macksburg                                | Washington | WWTP Improvements Project                                    | Construction | Wastewater   | \$ 2,900,309          | Hardship 0%     | May-21               |
| Madison                                  | Lake       | Sanitary Sewer Trunk interconnection                         | Construction | Wastewater   | \$ 9,241,000          | Regionalization | Mar-21               |
| Madison County                           | Madison    | Summerford Sewer System                                      | Construction | Wastewater   | \$ 1,561,900          | Standard        | Sep-21               |
| Madison County/London City Health Dist.  | Madison    | Madison County HSTS Repair/Replacement 2021                  | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Magnetic Springs                         | Union      | Central Sewer System   | Design       | Wastewater   | \$ 400,000            | Hardship 0%     | Jun-21               |
| Mahoning County                          | Mahoning   | Diehl Lake WWTP Improvements                                 | Planning     | Wastewater   | \$ 22,203             | Standard        | Jan-21               |
| Mahoning County                          | Mahoning   | Diehl Lake WWTP Improvements                                 | Design       | Wastewater   | \$ 72,124             | Standard        | Mar-21               |
| Mahoning County                          | Mahoning   | Diehl Lake WWTP Improvement                                  | Construction | Wastewater   | \$ 721,240            | Standard        | Jun-21               |
| Mahoning County District Board of Health | Mahoning   | WPCLF HSTS Funding 2021                                      | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Malinta                                  | Henry      | Turkeyfoot Storm Sewer Phase 2                               | Construction | Wastewater   | \$ 87,610             | Small Community | Jul-21               |
| Manchester                               | Adams      | Manchester Sanitary Sewer System Phase IV                    | Construction | Wastewater   | \$ 1,951,234          | Hardship 0%     | Feb-21               |
| Marion County Public Health              | Marion     | 2021 HSTS Replacements                                       | Construction | NPS Public   | \$ 100,000            | Hardship 0%     | Jun-21               |
| McArthur                                 | Vinton     | WWTP and Collection System Improvements                      | Design       | Wastewater   | \$ 1,345,000          | Hardship 0%     | Jan-21               |



## Project Priority and Intended Projects List for PY 2021

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| Entity                                 | County     | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|--|------------|--|--------------|--------------|-----------------------|-----------------|----------------------|
| McArthur                               | Vinton     | WWTP and Collection System Improvements                      | Construction | Wastewater   | \$ 6,655,000          | Hardship 0%     | Sep-21               |
| McComb                                 | Hancock    | Church Street Storm Interceptor Phase 1                      | Design       | Wastewater   | \$ 97,000             | Hardship 0%     | Jan-21               |
| McComb                                 | Hancock    | Church Street Storm Interceptor Phase 1                      | Construction | Wastewater   | \$ 850,000            | Hardship 0%     | Apr-21               |
| McConnelsville                         | Morgan     | West Side Sewer Separation - McConnel Avenue                 | Construction | Wastewater   | \$ 1,552,770          | Hardship 0%     | Jan-21               |
| Medina County                          | Medina     | 2021 Household Sewage Treatment System Funding Project       | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Meigs County General Health District   | Meigs      | 2021 HSTS Repair/Replacement Project                         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Miami County Public Health             | Miami      | 2021 HSTS Repair/Replacement in Miami County                 | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Miamisburg                             | Montgomery | CCTV and Sewer Rehabilitation Year 2                         | Construction | Wastewater   | \$ 330,000            | Standard        | Apr-21               |
| Miamisburg                             | Montgomery | Small Pump Station Improvements                              | Construction | Wastewater   | \$ 800,000            | Standard        | Mar-21               |
| Miamisburg                             | Montgomery | CCTV and Sewer Rehabilitation Year 3                         | Construction | Wastewater   | \$ 330,000            | Standard        | Jul-21               |
| Monroe County                          | Monroe     | 2021 HSTS Repair/Replacement Project                         | Construction | NPS Public   | \$ 100,000            | Hardship 0%     | Jun-21               |
| Montgomery County                      | Montgomery | Sanitary Conveyance /Treatment Improvements - Western Region | Construction | Wastewater   | \$ 60,000,000         | Standard        | Apr-21               |
| Montgomery County                      | Montgomery | MCES Environmental Lab                                       | Construction | Wastewater   | \$ 7,000,000          | Standard        | Aug-21               |
| Montpelier                             | Williams   | CSO Separation Phase 7                                       | Design       | Wastewater   | \$ 103,900            | Hardship 1%     | Jan-21               |
| Montpelier                             | Williams   | CSO Separation Phase 7                                       | Construction | Wastewater   | \$ 2,362,500          | Hardship 1%     | Jul-21               |
| Morgan County                          | Morgan     | Morgan County HSTS Improvements 2021                         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Morral                                 | Marion     | Sanitary Sewer and Collection System                         | Design       | Wastewater   | \$ 333,000            | Small Community | Feb-21               |
| Morral                                 | Marion     | Sanitary Sewer and Collection System                         | Construction | Wastewater   | \$ 4,840,000          | Small Community | Dec-21               |
| Morrow County                          | Morrow     | WWTP Improvements and Outfall Sewer                          | Design       | Wastewater   | \$ 2,500,000          | Standard        | Jan-21               |
| Morrow County                          | Morrow     | WWTP Improvements and Outfall Sewer NRD                      | Construction | Wastewater   | \$ 1,700,000          | Standard        | May-21               |
| Mount Vernon                           | Knox       | WWTP Upgrades  | Design       | Wastewater   | \$ 300,000            | Standard        | Mar-21               |
| Mount Vernon                           | Knox       | WWTP Upgrades NRD  | Construction | Wastewater   | \$ 4,500,000          | Standard        | Jun-21               |
| Muskingum County                       | Muskingum  | Home Sewage Treatment System (HSTS) 2021                     | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Muskingum Watershed Conserv District   | Tuscarawas | Tappan Lake Marina WWTP Generator                            | Construction | Wastewater   | \$ 45,166             | Standard        | May-21               |
| Muskingum Watershed Conserv District   | Tuscarawas | Tappan Lake East Campground Lift Station Generator           | Construction | Wastewater   | \$ 50,000             | Hardship 1%     | May-21               |
| Napoleon                               | Henry      | VanHyning Pumping Station Replacement Project                | Construction | Wastewater   | \$ 1,500,000          | Hardship 1%     | Jan-21               |
| Napoleon                               | Henry      | WWTP Improvements Phase 1                                    | Construction | Wastewater   | \$ 12,500,000         | Hardship 1%     | Apr-21               |
| Nelsonville                            | Athens     | Nelsonville New Regional WWTP                                | Construction | Wastewater   | \$ 3,000,000          | Regionalization | Mar-21               |
| Nelsonville                            | Athens     | Regional Collection System Improvements Phase 3              | Design       | Wastewater   | \$ 252,500            | Regionalization | Jan-21               |
| Nelsonville                            | Athens     | Regional Collection System Improvements Phase 3              | Construction | Wastewater   | \$ 4,445,530          | Regionalization | Dec-21               |
| New Boston                             | Scioto     | CSO Improvements - Phase 8B                                  | Construction | Wastewater   | \$ 2,685,000          | Hardship 0%     | Feb-21               |
| New Boston                             | Scioto     | CSO Improvements - Phase 9                                   | Design       | Wastewater   | \$ 190,000            | Hardship 0%     | Jan-21               |
| New Boston                             | Scioto     | CSO Improvements - Phase 9                                   | Construction | Wastewater   | \$ 2,200,250          | Hardship 0%     | Sep-21               |
| New Lexington                          | Perry      | WWTP Improvements Phase 2                                    | Construction | Wastewater   | \$ 2,000,000          | Hardship 1%     | Dec-21               |
| Newark                                 | Licking    | WWTP UV Disinfection Upgrade and SCADA Master Plan           | Construction | Wastewater   | \$ 3,000,000          | Standard        | Jul-21               |
| Noble County                           | Noble      | Noble County Sanitary Sewers                                 | Design       | Wastewater   | \$ 71,244             | Regionalization | Jan-21               |
| Noble County                           | Noble      | Noble County Sanitary Sewers                                 | Construction | Wastewater   | \$ 480,000            | Regionalization | Apr-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga   | Easterly Chemically Enhanced HRT Facility CSO                | Construction | Wastewater   | \$ 125,000,000        | Standard        | Sep-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga   | Barberton Creek Dille Pump Stations Upgrades                 | Construction | Wastewater   | \$ 3,025,240          | Standard        | Jan-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga   | Easterly & Westerly Electrical Service Improvements          | Construction | Wastewater   | \$ 2,300,000          | Standard        | Dec-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga   | Pearl & Jennings Road Storage Tanks & Pump Station Upgrades  | Construction | Wastewater   | \$ 24,000,000         | Standard        | Oct-21               |

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| Entity                                 | County   | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|--|----------|--|--------------|--------------|-----------------------|-----------------|----------------------|
| Northeast Ohio Regional Sewer District | Cuyahoga | Westerly Facilities Plan Early Action Projects         | Construction | Wastewater   | \$ 5,000,000          | Standard        | Jan-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly Building Demolition                          | Construction | Wastewater   | \$ 17,000,000         | Standard        | Feb-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Districtwide HVAC Building Automation Systems Upgrades | Construction | Wastewater   | \$ 2,000,000          | Standard        | Jan-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Brookside Culvert Repair                               | Design       | Wastewater   | \$ 1,675,541          | Standard        | Jan-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Brookside Culvert Repair                               | Construction | Wastewater   | \$ 11,000,000         | Standard        | May-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly Enhance Series Upgrade                       | Design       | Wastewater   | \$ 1,100,000          | Standard        | Jun-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Westerly Sludge Pump Station and Force Main            | Design       | Wastewater   | \$ 4,750,000          | Standard        | Oct-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Westerly WWTC Repair and Renewal Project               | Design       | Wastewater   | \$ 500,000            | Standard        | Mar-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly WWTC Fire Code and Safety Upgrades           | Construction | Wastewater   | \$ 2,500,000          | Standard        | Apr-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly Tunnel and Consolidation                     | Design       | Wastewater   | \$ 13,685,121         | Standard        | Mar-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly WWTC Repair and Renewal                      | Design       | Wastewater   | \$ 750,000            | Standard        | Mar-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly Second Stage Aeration Improvements           | Design       | Wastewater   | \$ 1,800,000          | Standard        | Dec-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Project Lifecycle Management System (PLMS)             | Design       | Wastewater   | \$ 1,500,000          | Standard        | Jan-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly & Westerly Electrical Service Improvements    | Design       | Wastewater   | \$ 677,644            | Standard        | Jan-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly WWTP Stockroom Relocation                     | Design       | Wastewater   | \$ 500,000            | Standard        | May-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly WWTP Repair and Renewal                       | Design       | Wastewater   | \$ 500,000            | Standard        | Mar-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly CSO-001 Facility Improvements                 | Design       | Wastewater   | \$ 4,500,000          | Standard        | Feb-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Districtwide HVAC Equipment & Systems Upgrades Phase 2 | Construction | Wastewater   | \$ 6,000,000          | Standard        | May-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | CSO Culvert Inspection & Repair 1                      | Design       | Wastewater   | \$ 1,750,000          | Standard        | Oct-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | CSO CD & NPDES Performance Compliance Phase 2          | Planning     | Wastewater   | \$ 8,400,000          | Standard        | Jan-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Collections System Improvements                        | Design       | Wastewater   | \$ 5,000,000          | Standard        | Mar-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Westerly WWTC Repair & Renewal Improvements            | Construction | Wastewater   | \$ 2,000,000          | Standard        | Oct-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly WWTC Tunnel Process Piping Improvements      | Construction | Wastewater   | \$ 2,000,000          | Standard        | Jul-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly Primary Settling Tanks 1-10 Flush Valves     | Construction | Wastewater   | \$ 3,000,000          | Standard        | Feb-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Southerly WWTC Repair and Renewal Improvements         | Construction | Wastewater   | \$ 2,000,000          | Standard        | Oct-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Shoreline Storage Tunnel (SST)                         | Construction | Wastewater   | \$ 203,670,118        | Standard        | May-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Shoreline Consolidation Sewer                          | Construction | Wastewater   | \$ 35,000,000         | Standard        | Mar-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly Final Settling Tanks Gate Replacement         | Construction | Wastewater   | \$ 2,000,000          | Standard        | Aug-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly WWTP Stockroom Relocation                     | Construction | Wastewater   | \$ 1,500,000          | Standard        | Oct-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly PLC Replacement                               | Construction | Wastewater   | \$ 10,000,000         | Standard        | Dec-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly WWTP Repair & Renewal Improvements            | Construction | Wastewater   | \$ 2,000,000          | Standard        | Oct-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Districtwide Electrical Repairs                        | Construction | Wastewater   | \$ 1,600,000          | Standard        | Oct-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Collections System Repair or Renewal                   | Construction | Wastewater   | \$ 10,000,000         | Standard        | Jul-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Westerly Settling Tank Rehabilitation                  | Construction | Wastewater   | \$ 9,000,000          | Standard        | Jan-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly Aeration Galleries Energy Efficiency Upgrades | Design       | Wastewater   | \$ 125,000            | Standard        | May-21               |
| Northeast Ohio Regional Sewer District | Cuyahoga | Easterly Aeration Galleries Energy Efficiency Upgrades | Construction | Wastewater   | \$ 750,000            | Standard        | Dec-21               |
| Northwestern Water & Sewer District    | Wood     | Huffman and Kramer Roads Sanitary Collection           | Construction | Wastewater   | \$ 1,247,024          | Hardship 0%     | Dec-21               |
| Northwestern Water & Sewer District    | Wood     | Sugar Ridge and Mercer Road Area Sanitary Sewers       | Construction | Wastewater   | \$ 1,418,500          | Small Community | Oct-21               |
| Northwestern Water & Sewer District    | Wood     | Dunbridge Area Sanitary Sewer Extension                | Construction | Wastewater   | \$ 3,065,165          | Standard        | Dec-21               |
| Northwestern Water & Sewer District    | Wood     | Willowbend Pump Station Rehabilitation                 | Construction | Wastewater   | \$ 2,470,000          | Standard        | May-21               |
| Northwestern Water & Sewer District    | Wood     | Ford Road Pump Station Rehabilitation                  | Construction | Wastewater   | \$ 3,065,165          | Standard        | May-21               |

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| Entity                                       | County     | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|--|------------|--|--------------|--------------|-----------------------|-----------------|----------------------|
| Northwestern Water & Sewer District          | Wood       | Village of McComb Sanitary Sewer Improvements Phase 1        | Construction | Wastewater   | \$ 2,000,000          | Standard        | Jan-21               |
| Norwalk                                      | Huron      | Washington & Cline St. CSO Sewer and WWTP Improvements       | Construction | Wastewater   | \$ 10,000,000         | Standard        | May-21               |
| Ohio City                                    | Van Wert   | Sanitary Collection System Rehabilitation Phase 1            | Construction | Wastewater   | \$ 1,030,000          | Hardship 0%     | May-21               |
| Ontario                                      | Richland   | Sanitary Sewer Improvements and New WWTP                     | Construction | Wastewater   | \$ 35,000,000         | Standard        | May-21               |
| Osgood                                       | Darke      | Yorkshire and Osgood Sanitary Sewer Extension                | Design       | Wastewater   | \$ 112,800            | Small Community | Jan-21               |
| Osgood                                       | Darke      | Yorkshire and Osgood Sanitary Sewer Extension                | Construction | Wastewater   | \$ 1,353,600          | Small Community | Apr-21               |
| Ottawa County                                | Ottawa     | PCI Pump Station Improvements Phase 2                        | Construction | Wastewater   | \$ 450,000            | Standard        | Jul-21               |
| Ottawa County Health Department              | Ottawa     | 2021 Nutrient Reduction Assistance for Low Income Homeowners | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Palestine-Hollansburg Joint Sewer District   | Darke      | Regional WWTP and Sanitary Sewer Collection System           | Construction | Wastewater   | \$ 6,025,000          | Regionalization | Mar-21               |
| Paulding County Health Department            | Paulding   | Paulding County Repair/Replacement of Failed HSTS Funds 2021 | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Payne  | Paulding   | WWTP Disinfection Improvements                               | Construction | Wastewater   | \$ 250,000            | Hardship 0%     | Jul-21               |
| Perrysville                                  | Ashland    | WWTP Upgrade Phase 2   | Design       | Wastewater   | \$ 130,000            | Hardship 0%     | Jan-21               |
| Perrysville                                  | Ashland    | WWTP Upgrades Phase 2  | Construction | Wastewater   | \$ 1,610,000          | Hardship 0%     | Dec-21               |
| Pickaway County General Health District      | Pickaway   | 2021 Pickaway County HSTS Repair/Replacement Project         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Pike County General Health District          | Pike       | 2021 Pike County WPCLF HSTS Upgrade Project                  | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Pike County                                  | Pike       | Scioto Valley Regional Water Reclamation Facility            | Construction | Wastewater   | \$ 8,250,000          | Regionalization | Sep-21               |
| Plain City                                   | Madison    | Storm and Sanitary Sewer Improvements                        | Design       | Wastewater   | \$ 104,392            | Small Community | Jan-21               |
| Plain City                                   | Madison    | Storm and Sanitary Sewer Improvements                        | Construction | Wastewater   | \$ 652,453            | Small Community | Jun-21               |
| Plain City                                   | Madison    | WWTP Improvements  | Design       | Wastewater   | \$ 295,000            | Small Community | Jan-21               |
| Plain City                                   | Madison    | WWTP Improvements  | Construction | Wastewater   | \$ 7,730,000          | Small Community | Apr-21               |
| Port Clinton                                 | Ottawa     | Water and Sanitary Sewer Infrastructure Improvements         | Design       | Wastewater   | \$ 231,530            | Hardship 1%     | Jan-21               |
| Port Clinton                                 | Ottawa     | Water and Sanitary Sewer Infrastructure Improvements         | Construction | Wastewater   | \$ 5,675,745          | Small Community | Oct-21               |
| Portage County                               | Portage    | Chinn Regional Sewer Improvements                            | Construction | Wastewater   | \$ 10,630,000         | Regionalization | Mar-21               |
| Portage County Combined Health District      | Portage    | Portage County 2021 HSTS Repair/Replacement Project          | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Powhatan Point                               | Belmont    | WWTP Upgrade   | Construction | Wastewater   | \$ 1,216,250          | Hardship 0%     | Feb-21               |
| Preble County                                | Preble     | U.S. 35 East- Glenwood Area Phase 1 Gravity Sewer Project    | Construction | Wastewater   | \$ 4,996,079          | Standard        | Dec-21               |
| Preble County                                | Preble     | U.S. 35 East- Glenwood Area Phase 2 WWTP Project             | Construction | Wastewater   | \$ 2,359,500          | Standard        | Dec-21               |
| Preble County General Health District        | Preble     | 2021 Preble County HSTS Nuisance Abatement Project           | Construction | NPS Public   | \$ 100,000            | Hardship 0%     | Jun-21               |
| Put-in-Bay                                   | Ottawa     | WWTP Sludge Storage Improvements                             | Construction | Wastewater   | \$ 156,000            | Small Community | Dec-21               |
| Putnam County Health Department              | Putnam     | 2021 Putnam County Repair/Replacement of Failed HSTS         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Richland County                              | Richland   | 2021 HSTS Repair & Replacement Program                       | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Richwood                                     | Union      | WWTP Upgrades  | Design       | Wastewater   | \$ 275,000            | Hardship 0%     | Jun-21               |
| Ridgeville Township Water and Sewer District | Henry      | Pump Station Improvements                                    | Construction | Wastewater   | \$ 1,052,000          | Small Community | Oct-21               |
| Rocky River                                  | Cuyahoga   | WWTP CEPT Improvements                                       | Design       | Wastewater   | \$ 1,500,000          | Standard        | Feb-21               |
| Rocky River                                  | Cuyahoga   | WWTP Final Clarifier Rehabilitation                          | Design       | Wastewater   | \$ 986,000            | Standard        | Feb-21               |
| Ross County                                  | Ross       | Ross County HSTS Repair and Replacement Project 2021         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Saint Clairsville                            | Belmont    | Bellview Street Sewer Separation Project                     | Construction | Wastewater   | \$ 668,216            | Small Community | Apr-21               |
| Saint Henry                                  | Mercer     | WWTP Improvements NRD  | Construction | Wastewater   | \$ 5,000,000          | Small Community | Jun-21               |
| Salem  | Columbiana | WWTP Improvements Phase 3                                    | Design       | Wastewater   | \$ 1,452,000          | Standard        | Feb-21               |
| Salem  | Columbiana | WWTP Improvements Phase 3                                    | Construction | Wastewater   | \$ 15,488,000         | Standard        | Dec-21               |
| Sandusky                                     | Erie       | Mills Street High Rate Treatment Facility CSO                | Design       | Wastewater   | \$ 1,050,000          | Standard        | Jul-21               |

## Project Priority and Intended Projects List for PY 2021

December 28, 2020

| Entity                            | County    | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|-----------------------------------|-----------|--|--------------|--------------|-----------------------|-----------------|----------------------|
| Sandusky                          | Erie      | Mills Street High Rate Treatment Facility CSO            | Construction | Wastewater   | \$ 10,500,000         | Standard        | Dec-21               |
| Sandusky County Health Department | Sandusky  | 2021 Sandusky County HSTS Funding                        | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Scio                              | Harrison  | WWTP Improvements - Clarifier                            | Construction | Wastewater   | \$ 500,000            | Hardship 0%     | Feb-21               |
| Scio                              | Harrison  | Intersection Storm Sewer Improvements                    | Construction | Wastewater   | \$ 342,000            | Hardship 0%     | Jul-21               |
| Scioto County                     | Scioto    | 2021 HSTS Repair/Replacement Program                     | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Seneca County Health District     | Seneca    | 2021 Seneca HSTS Repair/Replacement                      | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Shelby County                     | Shelby    | Lake Loramie WWTP Improvements                           | Construction | Wastewater   | \$ 8,107,840          | Standard        | Apr-21               |
| Sidney                            | Shelby    | Emerson Ditch Drainage Improvements                      | Construction | Wastewater   | \$ 11,500,000         | Standard        | Mar-21               |
| Somerset                          | Perry     | Sanitary Sewer System Improvements                       | Design       | Wastewater   | \$ 167,000            | Hardship 0%     | Jan-21               |
| Somerset                          | Perry     | Sanitary Sewer System Improvements                       | Construction | Wastewater   | \$ 1,494,000          | Hardship 0%     | Sep-21               |
| South Point                       | Lawrence  | WWTP Improvements  | Design       | Wastewater   | \$ 176,000            | Small Community | Jan-21               |
| South Point                       | Lawrence  | WWTP Improvements  | Construction | Wastewater   | \$ 1,998,000          | Small Community | Sep-21               |
| Stark County Health Department    | Stark     | 2021 Stark County Septic Repair & Replacement Program    | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Steubenville                      | Jefferson | Secondary Aeration                                       | Construction | Wastewater   | \$ 3,195,270          | Standard        | Jan-21               |
| Steubenville                      | Jefferson | CSO 6 and 7 Closure Project                              | Construction | Wastewater   | \$ 918,880            | Standard        | Jan-21               |
| Steubenville                      | Jefferson | CSO #3 Phase 2   | Construction | Wastewater   | \$ 1,898,000          | Standard        | Apr-21               |
| Summit County                     | Summit    | Wyoga Lake Pump Station #19 Replacement                  | Construction | Wastewater   | \$ 3,200,000          | Standard        | Sep-21               |
| Summit County                     | Summit    | Clinton Sanitary Sewer System                            | Construction | Wastewater   | \$ 8,600,000          | Standard        | Jul-21               |
| Summit County                     | Summit    | Pump Station No. 6 Pump Replacement                      | Construction | Wastewater   | \$ 3,400,000          | Standard        | Mar-21               |
| Summit County                     | Summit    | Zelray Park Wastewater System Improvements               | Construction | Wastewater   | \$ 6,300,000          | Standard        | Aug-21               |
| Summit County                     | Summit    | Renninger/Caston Rd Sanitary Sewer System                | Construction | Wastewater   | \$ 16,000,000         | Standard        | Dec-21               |
| Summit County                     | Summit    | Q-453, WWTP #25 Digester, Clarifier and Sludge PS Rehab  | Construction | Wastewater   | \$ 5,600,000          | Standard        | Apr-21               |
| Summit County                     | Summit    | Q-834-7A, Vanderhoof Rd. Pump Station East               | Design       | Wastewater   | \$ 642,400            | Standard        | Jan-21               |
| Summit County                     | Summit    | Q-169 Hines Hill Trunk Sewer Replacement                 | Construction | Wastewater   | \$ 7,791,000          | Standard        | Jul-21               |
| Summit County                     | Summit    | Q-190 Pump Station #123 and Force Main Upgrade           | Construction | Wastewater   | \$ 3,200,000          | Standard        | Jul-21               |
| Summit County                     | Summit    | Q-834-7A Vanderhoof Rd Pump Station East                 | Construction | Wastewater   | \$ 3,600,000          | Standard        | Aug-21               |
| Summit County                     | Summit    | Q 837, WWTP #32 and #10 Abandonment                      | Design       | Wastewater   | \$ 450,000            | Standard        | Apr-21               |
| Summit County                     | Summit    | Q-960 Pump Station #30 Replacement                       | Construction | Wastewater   | \$ 2,500,000          | Standard        | Jun-21               |
| Summit County                     | Summit    | Q-960 Pump Station #30 Replacement                       | Design       | Wastewater   | \$ 450,000            | Standard        | Jun-21               |
| Summit County                     | Summit    | Hudson SSO Elimination, Area J                           | Construction | Wastewater   | \$ 5,000,000          | Standard        | Jul-21               |
| Summit County                     | Summit    | Stow Gorge Sanitary Sewer Replacement, Phase 1           | Construction | Wastewater   | \$ 2,149,828          | Standard        | Jul-21               |
| Summit County                     | Summit    | Hudson SSO Elimination, Area L                           | Construction | Wastewater   | \$ 2,600,000          | Standard        | Jul-21               |
| Summit County                     | Summit    | Failing HSTS Replacement Program 2021                    | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Summit County                     | Summit    | Mud Brook Trunk Sewer Rehab - East Bath Road             | Construction | Wastewater   | \$ 1,200,000          | Standard        | Apr-21               |
| Summit County                     | Summit    | Wyoga Lake PS #19 Replacement                            | Design       | Wastewater   | \$ 480,792            | Standard        | Jan-21               |
| Summit County                     | Summit    | Copley Road Pump Station                                 | Design       | Wastewater   | \$ 315,000            | Standard        | May-21               |
| Summit County                     | Summit    | Pump Station #29 Replacement                             | Construction | Wastewater   | \$ 500,000            | Standard        | Sep-21               |
| Summit County                     | Summit    | Upgrade Grinder Pump Station #250 to Pump Station        | Design       | Wastewater   | \$ 137,290            | Standard        | Feb-21               |
| Summit County                     | Summit    | Turkeyfoot Lake Sanitary Sewer System                    | Construction | Wastewater   | \$ 16,000,000         | Standard        | Dec-21               |
| Sunbury                           | Delaware  | Wastewater Treatment Plant Upgrades and Associated Impr. | Planning     | Wastewater   | \$ 100,000            | Small Community | Jan-21               |
| Sunbury                           | Delaware  | Wastewater Treatment Plant Upgrades and Associated Impr. | Design       | Wastewater   | \$ 225,000            | Small Community | Jul-21               |

## Project Priority and Intended Projects List for PY 2021

December 28, 2020

| Entity                                      | County     | Project   | Loan Type    | Project Type | Estimated Loan Amount | Rate Type       | Estimated Award Date |
|---|------------|---|--------------|--------------|-----------------------|-----------------|----------------------|
| Sunbury                                     | Delaware   | Wastewater Treatment Plant Upgrades and Associated Impr.    | Construction | Wastewater   | \$ 1,500,000          | Small Community | Dec-21               |
| Swanton                                     | Fulton     | Combined Sewer Separation Projects 8 and 9                  | Construction | Wastewater   | \$ 2,092,000          | Small Community | Jul-21               |
| Toledo-Lucas County Health Department       | Lucas      | HSTS Repair/Replacement Program 2021                        | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Toronto                                     | Jefferson  | Pump Station and 5th, 6th & 7th Street Area Improvements    | Design       | Wastewater   | \$ 250,000            | Hardship 1%     | Jun-21               |
| Toronto                                     | Jefferson  | LTCP - Sewer Improvements                                   | Design       | Wastewater   | \$ 675,000            | Hardship 1%     | Jun-21               |
| Trimble Twp Wastewater Treatment Dist.      | Athens     | Wastewater Collection System Improvements                   | Construction | Wastewater   | \$ 690,000            | Small Community | Feb-21               |
| Trumbull County                             | Trumbull   | Swift Drive Sanitary Sewer Improvements Project             | Construction | Wastewater   | \$ 734,850            | Hardship 0%     | Jan-21               |
| Trumbull County                             | Trumbull   | Heaton Chute Sanitary Sewer Improvements                    | Construction | Wastewater   | \$ 869,235            | Hardship 0%     | Jun-21               |
| Trumbull County                             | Trumbull   | Jacobs Road Sanitary Sewer Improvements                     | Construction | Wastewater   | \$ 600,000            | Hardship 0%     | Jun-21               |
| Trumbull County                             | Trumbull   | Yankee Lake Sanitary Sewer Regionalization                  | Construction | Wastewater   | \$ 465,307            | Hardship 0%     | Mar-21               |
| Trumbull County                             | Trumbull   | State Road Sanitary Sewer Improvements Phase 2              | Construction | Wastewater   | \$ 1,011,500          | Hardship 0%     | Jun-21               |
| Trumbull County                             | Trumbull   | Brookfield WWTP Improvements                                | Construction | Wastewater   | \$ 22,008,438         | Standard        | Jan-21               |
| Trumbull County                             | Trumbull   | 2021 Home Sewage Treatment System Reserve Program           | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Tuscarawas County Health Department         | Tuscarawas | Hardship Septic Repairs 2021                                | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Union County Health Department              | Union      | 2021 Union County Septic System Repair Project              | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Vinton County                               | Vinton     | Residential Septic System Repair/Replacement 2021           | Construction | NPS Public   | \$ 75,000             | Hardship 0%     | Jun-21               |
| Wakeman                                     | Huron      | Franklin Street Pump Station Improvements                   | Construction | Wastewater   | \$ 650,000            | Hardship 0%     | Dec-21               |
| Walnut Creek Sewer District                 | Fairfield  | Walnut Creek Sewer District Optimization / Expansion        | Construction | Wastewater   | \$ 914,824            | Small Community | Jul-21               |
| Wapakoneta                                  | Auglaize   | Wapakoneta WRF Expansion Project                            | Design       | Wastewater   | \$ 5,300,000          | Small Community | Mar-21               |
| Warren                                      | Trumbull   | WWTP and Pump Stations Refurbishment Phase 2                | Design       | Wastewater   | \$ 4,415,000          | Standard        | Oct-21               |
| Warren County Combined Health District      | Warren     | 2021 Warren County HSTS Repair & Sewer Connection Project   | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Washington County                           | Washington | Devola Sanitary Sewer Improvements                          | Construction | Wastewater   | \$ 13,367,120         | Regionalization | Jul-21               |
| Washington County Health Department         | Washington | 2021 WPCLF HSTS Upgrades                                    | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Wayne County Health Department              | Wayne      | 2021 Household Sewage Treatment System Replacement          | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Wayne Lakes                                 | Darke      | Sanitary Sewer System Project                               | Construction | Wastewater   | \$ 7,680,556          | Regionalization | Sep-21               |
| Wellston                                    | Jackson    | Sewer Separation - New York Ave                             | Design       | Wastewater   | \$ 200,000            | Small Community | Jan-21               |
| Wellston                                    | Jackson    | Sewer Separation - New York Ave                             | Construction | Wastewater   | \$ 3,111,250          | Small Community | Sep-21               |
| West Union                                  | Adams      | Additions to Sanitary Sewer System- Unsewered Areas         | Design       | Wastewater   | \$ 550,000            | Hardship 1%     | Jan-21               |
| West Union                                  | Adams      | Gabbert Subdivision Sewer Extension                         | Design       | Wastewater   | \$ 350,000            | Hardship 1%     | Jan-21               |
| West Union                                  | Adams      | Panhandle Subdivision Sewer Expansion                       | Construction | Wastewater   | \$ 4,500,000          | Regionalization | Apr-21               |
| Westerville                                 | Franklin   | Taylor Way Sanitary Sewer Extension                         | Design       | Wastewater   | \$ 46,300             | Standard        | Jan-21               |
| Westerville                                 | Franklin   | Taylor Way Sanitary Sewer Extension                         | Construction | Wastewater   | \$ 1,100,000          | Standard        | Apr-21               |
| Whitehouse                                  | Lucas      | Wabash Cannonball Trail Interceptor Sewer                   | Construction | Wastewater   | \$ 2,750,000          | Small Community | Feb-21               |
| Whitewater Township Regional Sewer District | Hamilton   | I-74 / State Route 128 Wastewater Collection System Phase 1 | Construction | Wastewater   | \$ 9,000,000          | Standard        | Aug-21               |
| Williams County Health Department           | Williams   | 2021 HSTS Repair & Replacement Program                      | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Willoughby                                  | Lake       | WEWPCC Equalization Basins Flushing System Rehabilitation   | Construction | Wastewater   | \$ 2,208,140          | Standard        | Jul-21               |
| Willoughby                                  | Lake       | Meadowlands Basin Storm Sewer Improvements                  | Construction | Storm Water  | \$ 3,000,000          | Standard        | Sep-21               |
| Wilmington                                  | Clinton    | WWTP Improvements   | Construction | Wastewater   | \$ 33,106,200         | Standard        | Dec-21               |
| Wintersville                                | Jefferson  | Sanitary Sewer System Rehab Phase 6                         | Design       | Wastewater   | \$ 80,000             | Small Community | Jan-21               |
| Wood County Health District                 | Wood       | 2021 Failing Septic System Replacement Program HSTS         | Construction | NPS Public   | \$ 150,000            | Hardship 0%     | Jun-21               |
| Woodsfield                                  | Monroe     | Wastewater Treatment Plant Improvements                     | Construction | Wastewater   | \$ 2,874,650          | Hardship 0%     | Jun-21               |

## Project Priority and Intended Projects List for PY 2021

December 28, 2020

| Entity                                 | County    | Project  | Loan Type    | Project Type | Estimated Loan Amount | Rate Type   | Estimated Award Date |
|--|-----------|--|--------------|--------------|-----------------------|-------------|----------------------|
| Woodsfield                             | Monroe    | Wastewater Treatment Plant Improvements                      | Design       | Wastewater   | \$ 236,850            | Hardship 0% | Jan-21               |
| Wyandot County General Health District | Wyandot   | 2021 Wyandot County Failed HSTS Replacement Assistance       | Construction | NPS Public   | \$ 150,000            | Hardship 0% | Jun-21               |
| Zanesville                             | Muskingum | Rack 6 (R6), Rack 8 through 11 (R8-11) Sewer Separation Proj | Construction | Wastewater   | \$ 5,000,000          | Standard    | Apr-21               |

**\$2,615,038,290**

## Anticipated WRRSP Projects for the PY 2020 and PY 2021 Two-year Funding Cycle

December 28, 2020

| Implementer                                   | Project Name  | Project Type    | Eligible Award | Estimated Award Year |
|---|---|-----------------|----------------|----------------------|
| Appalachia Ohio Alliance                      | Fleming Bend Protection                                   | Protection      | \$ 2,611,000   | 2021                 |
| Appalachia Ohio Alliance                      | Big Darby Creek Conservation Corridor Additions           | Protection      | \$ 2,258,000   | 2021                 |
| City of Akron                                 | Burton Wetlands - West Branch Cuyahoga Complex            | Protection      | \$ 617,500     | 2021                 |
| Cleveland Museum of Natural History           | Floyd Preserve Expansion                                  | Protection      | \$ 171,642     | 2021                 |
| Cleveland Museum of Natural History           | McCoy Fen SNP Expansion                                   | Protection      | \$ 124,000     | 2021                 |
| Metropolitan Park District of the Toledo Area | Crissey Road Wetland Preservation                         | Protection      | \$ 874,000     | 2021                 |
| Natural Areas Land Conservancy                | Black Fork Preserve at Charles Mill                       | Protection      | \$ 2,350,000   | 2021                 |
| Natural Areas Land Conservancy                | Bridge Creek Wetlands                                     | Protection      | \$ 403,130     | 2021                 |
| Natural Areas Land Conservancy                | Farmington Forested Wetland Expansion                     | Protection      | \$ 975,000     | 2021                 |
| The Nature Conservancy                        | Lucia Nash Preserve-Clemens Tract                         | Protection      | \$ 430,200     | 2021                 |
| Columbus Metro Parks                          | Clear Creek Bank Stabilization and Fish Habitat Project   | Restoration     | \$ 762,975     | 2021                 |
| Lake County Stormwater Management Dept.       | Brightwood Lake Dam Removal and Kellogg Creek Restoration | Restoration     | \$ 1,573,300   | 2021                 |
| Portage Park District                         | Seasons Fen   | Restoration     | \$ 1,719,130   | 2021                 |
| City of Youngstown                            | Mahoning River Dam Removals                               | UCD-Restoration | \$ 3,500,000   | 2021                 |
| U.S. Fish and Wildlife Service                | Middle Great Miami River Restoration                      | UCD-Restoration | \$ 4,000,000   | 2021                 |

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)

## Anticipated WRRSP Projects for the PY 2021 and PY 2022 Two-year Funding Cycle

December 28, 2020

| Implementer                                   | Project Name  | Project Type    | IPS Score | Eligible Award | Estimated Award Year |
|---|---|-----------------|-----------|----------------|----------------------|
| The Nature Conservancy                        | Edge of Appalachia - Jenkins/Koenig                                   | Protection      | 29.17     | \$ 443,300     | 2022                 |
| The Nature Conservancy                        | Edge of Appalachia - Bilyeu   | Protection      | 27.83     | \$ 384,400     | 2022                 |
| Appalachia Ohio Alliance                      | Bison Hollow - Grats/Kinschner Additions                              | Protection      | 27        | \$ 1,383,000   | 2022                 |
| Holden Arboretum                              | Daly Fallon Fen   | Protection      | 25.6      | \$ 1,189,688   | 2022                 |
| Appalachia Ohio Alliance                      | Scioto River Flyway Conservation Corridor - Cooks Creek Addition      | Protection      | 25        | \$ 3,430,000   | 2022                 |
| Western Reserve Land Conservancy              | Whittlesey Beach Ridge Preserve*                                      | Protection      | 24.9      | \$ 1,063,828   | 2022                 |
| Metroparks Toledo                             | Oak Openings Flatwoods Swamp Expansion                                | Protection      | 24.1      | \$ -           |                      |
| Ravenna                                       | Wahoo Wetlands  | Protection      | 23.6      | \$ -           |                      |
| West Creek Conservancy                        | The Bird Farm Bog   | Protection      | 22.39     | \$ -           |                      |
| Preservation Parks of Delaware Co.            | Olentangy River Protection Project                                    | Protection      | 22.33     | \$ -           |                      |
| Natural Areas Land Conservancy                | Shelter Hill Forest Springs   | Protection      | 18        | \$ -           |                      |
| Appalachia Ohio Alliance                      | Cedar Run Watershed Conservation Initiative Stinson/Koerner Additions | Restoration     | 26.17     | \$ 1,787,500   | 2022                 |
| Clermont SWCD                                 | Lower East Fork Little Miami River                                    | Restoration     | 23.83     | \$ 3,592,784   | 2022                 |
| Conservancy for Cuyahoga Valley National Park | Brandywine Stream Restoration   | Restoration     | 22.25     | \$ -           |                      |
| Willoughby                                    | East Branch Chagrin River   | Restoration     | 20.63     | \$ -           |                      |
| Geauga Park District                          | Veteran's Legacy Woods  | Restoration     | 20.08     | \$ -           |                      |
| Medina County Park District                   | Harrisville Wetlands  | Restoration     | 17.83     | \$ -           |                      |
| Lorain  | Martin's Run Restoration Project                                      | Restoration     | 17.43     | \$ -           |                      |
| Lancaster                                     | Fetters Run   | Restoration     | 17.23     | \$ -           |                      |
| Cleveland Metro Parks                         | Johnson's Creek Restoration   | Restoration     | 16.66     | \$ -           |                      |
| Cleveland MetroParks                          | Hawthorne Creek Acquisition and Restoration                           | Restoration     | 16.16     | \$ -           |                      |
| Warren  | Warren Water Works Dam Removal  | UCD-Restoration | 19.66     | \$ 1,725,500   | 2022                 |

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)

\* Partial Funding



## Projects Eligible for Regionalization Principal Forgiveness in PY 2021 with Rankings

December 28, 2020

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

The following list ONLY includes those communities that meet that criteria.

| Entity                                  | County     | Project Name                                       | Loan Type    | Estimated Loan Amount | Estimated Principal Forgiveness | Total Score | Readiness to Proceed | Estimated Award Date |
|---|------------|--|--------------|-----------------------|---------------------------------|-------------|----------------------|----------------------|
| Nelsonville                             | Athens     | Nelsonville New Regional WWTP                      | Construction | \$ 3,000,000          | \$ 3,000,000                    | 39          | 4                    | Mar-21               |
| Athens County                           | Athens     | US50 Sanitary Sewer Improvements Phase 5           | Construction | \$ 5,305,000          | \$ 4,000,000                    | 39          | 4                    | Mar-21               |
| Palestine-Hollansburg Joint Sewer Dist. | Darke      | Regional WWTP and Sanitary Sewer Collection System | Construction | \$ 6,025,000          | \$ 4,000,000                    | 39          | 4                    | Mar-21               |
| Columbiana County                       | Columbiana | Hanoverton / Kensington Sanitary Sewer System      | Construction | \$ 4,452,000          | \$ 4,000,000                    | 39          | 3*                   | Sep-21               |
| West Union                              | Adams      | Panhandle Subdivision Sewer Expansion              | Construction | \$ 4,500,000          | \$ 3,000,000                    | 39          | 3*                   | Apr-21               |
| Wayne Lakes                             | Darke      | Sanitary Sewer System Project                      | Construction | \$ 7,680,556          |                                 | 39          | 3                    | Sep-21               |
| Piketon                                 | Pike       | Scioto Valley Regional Water Reclamation Facility  | Construction | \$ 8,250,000          |                                 | 39          | 3                    | Sep-21               |
| Adams County                            | Adams      | North Adams Regional Sewer District WWTP           | Construction | \$ 8,055,000          |                                 | 39          | 2*                   | Sep-21               |
| Nelsonville                             | Athens     | Regional Collection System Improvements Phase 3    | Construction | \$ 4,698,030          |                                 | 39          | 2                    | Dec-21               |

Readiness-to-Proceed score is based on status of design, facility planning, permitting and user charge system

\*Indicates the project will fulfill, in part or whole, Agency orders or verified complaint

## Projects Eligible for Municipal Wastewater Principal Forgiveness in PY 2021 with Rankings

December 28, 2020

In order to be eligible for principal forgiveness, a 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 | Total Score | Readiness to Proceed | Estimated Award Date |
|--------------------|------------|--|--------------|-----------------------|---------------------------------|-------------|----------------------|----------------------|
| Ohio City          | Van Wert   | Sanitary Collection System Rehabilitation Phase 1        | Construction | \$ 1,030,000          | \$ 1,030,000                    | 39          | 4*                   | May-21               |
| Cadiz              | Harrison   | South and Center Collection System Improvements          | Construction | \$ 3,269,000          | \$ 3,269,000                    | 39          | 4*                   | Feb-21               |
| Ansonia            | Darke      | Sanitary Sewer Rehabilitation Phase I                    | Construction | \$ 900,000            | \$ 900,000                      | 39          | 4                    | May-21               |
| Frankfort          | Ross       | Sanitary Sewer and Wastewater Plant Improvements         | Construction | \$ 1,694,461          | \$ 1,694,461                    | 39          | 4                    | Apr-21               |
| Manchester         | Adams      | Manchester Sanitary Sewer System Phase IV                | Construction | \$ 1,951,234          | \$ 1,951,234                    | 39          | 4                    | Feb-21               |
| New Boston         | Scioto     | CSO Improvements - Phase 8B                              | Construction | \$ 2,685,000          | \$ 2,685,000                    | 39          | 4                    | Feb-21               |
| Cadiz              | Harrison   | North Trunk Collection Lines Phase II                    | Construction | \$ 2,260,000          | <i>Bypass 1</i>                 | 39          | 3*                   | Mar-21               |
| Harrison County    | Harrison   | Freeport Sanitary Sewer System                           | Construction | \$ 7,201,000          | <i>Bypass 2</i>                 | 39          | 3*                   | Sep-21               |
| Coalton            | Jackson    | Sanitary Sewer Replacement Phase 1                       | Construction | \$ 610,746            | <i>Bypass 3</i>                 | 39          | 3                    | Apr-21               |
| Coalton            | Jackson    | Sanitary Sewer Repl Ph 3                                 | Construction | \$ 1,253,713          | \$ 1,253,713                    | 39          | 3                    | Sep-21               |
| Johnstown          | Licking    | Sewer System Improvements                                | Construction | \$ 1,500,000          | \$ 472,077                      | 39          | 3                    | Feb-21               |
| Coalton            | Jackson    | Sanitary Sewer Replacement Phase 2                       | Construction | \$ 1,908,838          |                                 | 39          | 3                    | Sep-21               |
| Macksburg          | Washington | WWTP Improvements Project                                | Construction | \$ 2,900,309          |                                 | 39          | 3                    | May-21               |
| Wayne Lakes        | Darke      | Sanitary Sewer System Project                            | Construction | \$ 7,680,556          |                                 | 39          | 3                    | Sep-21               |
| Piketon            | Pike       | Scioto Valley Regional Water Reclamation Facility        | Construction | \$ 8,250,000          |                                 | 39          | 3                    | Sep-21               |
| Bainbridge         | Ross       | Gravity Collection Sewer System and WWTP                 | Construction | \$ 8,625,642          |                                 | 39          | 3                    | Sep-21               |
| Scio               | Harrison   | Intersection Storm Sewer Improvements                    | Construction | \$ 342,000            |                                 | 39          | 2                    | Jul-21               |
| Geneva-on-the-Lake | Ashtabula  | Sanitary Sewer Siphon Replacement                        | Construction | \$ 557,000            |                                 | 39          | 2                    | Aug-21               |
| New Boston         | Scioto     | CSO Improvements - Phase 9                               | Construction | \$ 2,390,250          |                                 | 39          | 2                    | Sep-21               |
| Hillsboro          | Highland   | Comprehensive Storm Sewer Phase 3                        | Construction | \$ 4,341,824          |                                 | 39          | 2                    | Sep-21               |
| McArthur           | Vinton     | WWTP and Collection System Improvements                  | Construction | \$ 8,000,000          |                                 | 39          | 2                    | Sep-21               |
| Nelsonville        | Athens     | Regional Collection System Improvements Phase 3          | Construction | \$ 4,698,030          |                                 | 39          | 2                    | Dec-21               |
| Adams County       | Adams      | North Adams Regional Sewer District WWTP                 | Construction | \$ 7,445,000          |                                 | 39          | 2                    | Sep-21               |
| Lucas County       | Lucas      | Shoreland Avenue Holliday Drive Sanitary Sewer Extension | Construction | \$ 241,680            |                                 | 39          | 1                    | Sep-21               |
| Lowellville        | Mahoning   | Wastewater Infrastructure Improvements                   | Construction | \$ 605,000            |                                 | 39          | 1                    | Aug-21               |
| Kenton             | Hardin     | Downtown Sewer System Improvements - Phase 2             | Construction | \$ 14,950,000         |                                 | 39          | 1                    | Dec-21               |
| Ashtabula County   | Ashtabula  | East Ashtabula Regional Sewer Expansion Phase 1          | Design       | \$ 360,000            |                                 | 27.5        |                      | Jan-21               |
| Ashtabula County   | Ashtabula  | East Ashtabula Regional Sewer Expansion Phase 1          | Construction | \$ 2,751,256          |                                 | 27.5        |                      | Apr-21               |
| Ashtabula County   | Ashtabula  | Coffee Creek WWTP Improvements                           | Construction | \$ 1,456,000          |                                 | 27.5        |                      | Apr-21               |
| McConnelsville     | Morgan     | West Side Sewer Separation - McConnel Avenue             | Construction | \$ 1,552,770          |                                 | 25          |                      | Jan-21               |
| Richwood           | Union      | WWTP Upgrades  | Design       | \$ 275,000            |                                 | 24          |                      | Jun-21               |
| Lisbon             | Columbiana | CSO Elimination Projects Nos. 8 & 9                      | Design       | \$ 60,000             |                                 | 23.25       |                      | Jan-21               |
| Lisbon             | Columbiana | CSO Elimination Projects Nos. 8 & 9                      | Construction | \$ 500,000            |                                 | 23.25       |                      | May-21               |
| Laurelville        | Hocking    | Wastewater Treatment Plant Improvements                  | Construction | \$ 726,250            |                                 | 23          |                      | Mar-21               |
| Highland County    | Highland   | Rolling Acres Wastewater System Repair / Replacement     | Planning     | \$ 10,000             |                                 | 22          |                      | Jan-21               |

## Projects Eligible for Municipal Wastewater Principal Forgiveness in PY 2021 with Rankings

December 28, 2020

In order to be eligible for principal forgiveness, a 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 | Total Score | Readiness to Proceed | Estimated Award Date |
|--------------------|------------|--|--------------|-----------------------|---------------------------------|-------------|----------------------|----------------------|
| Mahoning County    | Mahoning   | Diehl Lake WWTP Improvements                         | Planning     | \$ 22,203             |                                 | 22          |                      | Jan-21               |
| Highland County    | Highland   | Rolling Acres Wastewater System Repair / Replacement | Design       | \$ 35,000             |                                 | 22          |                      | Jul-21               |
| Mahoning County    | Mahoning   | Diehl Lake WWTP Improvements                         | Design       | \$ 72,124             |                                 | 22          |                      | Mar-21               |
| Montpelier         | Williams   | CSO Separation Phase 7                               | Design       | \$ 103,900            |                                 | 22          |                      | Jan-21               |
| Somerset           | Perry      | Sanitary Sewer System Improvements                   | Design       | \$ 167,000            |                                 | 22          |                      | Jan-21               |
| Woodsfield         | Monroe     | Wastewater Treatment Plant Improvements              | Design       | \$ 236,850            |                                 | 22          |                      | Jan-21               |
| Bowerston          | Harrison   | Wastewater System Improvements                       | Design       | \$ 347,600            |                                 | 22          |                      | Jan-21               |
| Coal Grove         | Lawrence   | Wastewater Treatment Plant Improvements              | Design       | \$ 380,000            |                                 | 22          |                      | Jan-21               |
| Logan              | Hocking    | Sanitary Sewer Improvements Phase 3                  | Design       | \$ 407,300            |                                 | 22          |                      | Apr-21               |
| Scio               | Harrison   | WWTP Improvements - Clarifier                        | Construction | \$ 500,000            |                                 | 22          |                      | Feb-21               |
| Mahoning County    | Mahoning   | Diehl Lake WWTP Improvement                          | Construction | \$ 721,240            |                                 | 22          |                      | Jun-21               |
| Somerset           | Perry      | Sanitary Sewer System Improvements                   | Construction | \$ 1,494,000          |                                 | 22          |                      | Sep-21               |
| Jefferson County   | Jefferson  | Ridgeland Sewage Treatment Plant (STP) Replacement   | Construction | \$ 1,722,600          |                                 | 22          |                      | Jul-21               |
| Montpelier         | Williams   | CSO Separation Phase 7                               | Construction | \$ 2,362,500          |                                 | 22          |                      | Jul-21               |
| Woodsfield         | Monroe     | Wastewater Treatment Plant Improvements              | Construction | \$ 2,874,650          |                                 | 22          |                      | Jun-21               |
| Gnadenhutten       | Tuscarawas | Wastewater Treatment Plant Improvements              | Construction | \$ 3,000,000          |                                 | 22          |                      | May-21               |
| Coal Grove         | Lawrence   | Wastewater Treatment Plant Improvements              | Construction | \$ 3,743,548          |                                 | 22          |                      | Sep-21               |
| Bowerston          | Harrison   | Wastewater System Improvements                       | Construction | \$ 4,744,900          |                                 | 22          |                      | May-21               |
| Logan              | Hocking    | Sanitary Sewer Improvements Phase 3                  | Construction | \$ 6,010,000          |                                 | 22          |                      | Sep-21               |
| Barnesville        | Belmont    | Barnesville WWTP Upgrade                             | Construction | \$ 9,000,000          |                                 | 22          |                      | Jun-21               |
| Jefferson          | Ashtabula  | E. Market & Sundry Streets Sanitary Sewer Lining     | Construction | \$ 550,000            |                                 | 19.25       |                      | Jun-21               |
| Wellston           | Jackson    | Sewer Separation - New York Ave                      | Design       | \$ 200,000            |                                 | 19          |                      | Jan-21               |
| Wellston           | Jackson    | Sewer Separation - New York Ave                      | Construction | \$ 3,111,250          |                                 | 19          |                      | Sep-21               |
| Grafton            | Lorain     | Easterly Sanitary Sewer Extension                    | Construction | \$ 2,145,173          |                                 | 18          |                      | Dec-21               |
| Greenwich          | Huron      | Greenwich CSO Reduction Project - Phase E1           | Construction | \$ 1,375,000          |                                 | 17.5        |                      | May-21               |
| Crestline          | Crawford   | New WWTP & Collection System Improvements            | Construction | \$ 14,067,000         |                                 | 17.5        |                      | Aug-21               |
| Geneva-on-the-Lake | Ashtabula  | Sanitary Sewer Extensions                            | Design       | \$ 100,000            |                                 | 16          |                      | May-21               |
| Greenfield         | Highland   | Phase 1 Sanitary Sewer Improvements                  | Design       | \$ 303,400            |                                 | 16          |                      | Jan-21               |
| Noble County       | Noble      | Noble County Sanitary Sewers                         | Design       | \$ 71,244             |                                 | 16          |                      | Jan-21               |
| Noble County       | Noble      | Noble County Sanitary Sewers                         | Construction | \$ 480,000            |                                 | 16          |                      | Apr-21               |
| Geneva-on-the-Lake | Ashtabula  | Sanitary Sewer Extensions                            | Construction | \$ 1,332,750          |                                 | 16          |                      | Dec-21               |
| Greenfield         | Highland   | Phase 1 Sanitary Sewer Improvements                  | Construction | \$ 3,620,225          |                                 | 16          |                      | Sep-21               |
| Gnadenhutten       | Tuscarawas | WWTP Pre Treatment and Process Optimization NRD      | Construction | \$ 3,000,000          |                                 | 15          |                      | May-21               |
| Perrysville        | Ashland    | WWTP Upgrade Phase 2                                 | Design       | \$ 130,000            |                                 | 13.5        |                      | Jan-21               |
| Perrysville        | Ashland    | WWTP Upgrades Phase 2                                | Construction | \$ 1,610,000          |                                 | 13.5        |                      | Dec-21               |

# Projects Eligible for Municipal Wastewater Principal Forgiveness in PY 2021 with Rankings

December 28, 2020

In order to be eligible for principal forgiveness, a 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 | Total Score | Readiness to Proceed | Estimated Award Date |
|------------------|-----------|---|--------------|-----------------------|---------------------------------|-------------|----------------------|----------------------|
| Bloomingsburg    | Fayette   | Bloomingsburg, OH Storm Sewer Separation Project      | Construction | \$ 250,000            |                                 | 13          |                      | Sep-21               |
| Gibsonburg       | Sandusky  | LTCP Phase 3  | Construction | \$ 260,000            |                                 | 13          |                      | Apr-21               |
| Payne            | Paulding  | WWTP Disinfection Improvements                        | Construction | \$ 250,000            |                                 | 11.5        |                      | Jul-21               |
| New Lexington    | Perry     | WWTP Improvements Phase 2                             | Construction | \$ 2,000,000          |                                 | 8           |                      | Dec-21               |
| Carroll          | Fairfield | Sanitary Sewer Improvements Phase III                 | Construction | \$ 3,000,000          |                                 | 8           |                      | Sep-21               |
| Delphos          | Allen     | WWTP MBR Buildout                                     | Construction | \$ 6,300,000          |                                 | 8           |                      | May-21               |
| Leipsic          | Putnam    | WWTP Sludge Dewatering Improvements                   | Design       | \$ 90,000             |                                 | 4           |                      | Jan-21               |
| Cridersville     | Auglaize  | East Main Street Sanitary Sewer Replacement           | Design       | \$ 90,600             |                                 | 4           |                      | Feb-21               |
| Antwerp          | Paulding  | Buffalo Street Storm Sewer Improvements               | Design       | \$ 94,000             |                                 | 4           |                      | May-21               |
| Adelphi          | Ross      | Stormwater Infrastructure                             | Design       | \$ 127,000            |                                 | 4           |                      | Jan-21               |
| Butler           | Richland  | Craig Street Storm Sewer Improvements                 | Construction | \$ 158,000            |                                 | 4           |                      | Dec-21               |
| Bloomdale        | Wood      | Storm Sewer Improvements Option 3                     | Construction | \$ 240,000            |                                 | 4           |                      | Aug-21               |
| Carroll          | Fairfield | Sanitary Sewer Improvements Phase III                 | Design       | \$ 300,000            |                                 | 4           |                      | Jan-21               |
| Carey            | Wyandot   | County Rd 97 Pump Station Replacement                 | Construction | \$ 350,000            |                                 | 4           |                      | Dec-21               |
| Jeffersonville   | Fayette   | UV Disinfection and Post Aeration Imprvts             | Construction | \$ 350,000            |                                 | 4           |                      | Sep-21               |
| Leipsic          | Putnam    | WWTP Sludge Dewatering Improvements                   | Construction | \$ 601,000            |                                 | 4           |                      | May-21               |
| Antwerp          | Paulding  | Buffalo Street Storm Sewer Improvements               | Construction | \$ 626,000            |                                 | 4           |                      | Dec-21               |
| Leipsic          | Putnam    | Job Ready Site Sanitary Sewer Extension               | Construction | \$ 895,000            |                                 | 4           |                      | Dec-21               |
| Adelphi          | Ross      | Stormwater Infrastructure                             | Construction | \$ 972,731            |                                 | 4           |                      | Aug-21               |
| Bloomdale        | Wood      | Storm Sewer Improvements Option 1 & 4                 | Construction | \$ 1,025,000          |                                 | 4           |                      | Aug-21               |
| Cridersville     | Auglaize  | East Main Street Sanitary Sewer Replacement           | Construction | \$ 1,181,626          |                                 | 4           |                      | Sep-21               |
| Leipsic          | Putnam    | Northside Lift Station Replmnt and Sewer Construction | Construction | \$ 1,940,000          |                                 | 4           |                      | Dec-21               |
| Grafton          | Lorain    | Mechanic and Crook Street Improvements                | Construction | \$ 2,014,636          |                                 | 4           |                      | Dec-21               |
| Ashtabula County | Ashtabula | East Ashtabula Regional Sewer Expansion Phase 1       | Construction | \$ 2,391,256          |                                 | 4           |                      | Apr-21               |
| Geneva           | Ashtabula | U.S. Route 20 Sewer Replacement Phase 1               | Construction | \$ 3,000,000          |                                 | 4           |                      | Dec-21               |
| Carey            | Wyandot   | Culvert Improvements                                  | Construction | \$ 3,734,000          |                                 | 4           |                      | Dec-21               |
| Bremen           | Fairfield | Bremen Wastewater Facilities Improvement              | Construction | \$ 713,000            |                                 | 3           |                      | Jun-21               |
| Columbus Grove   | Putnam    | WWTP Sludge Tank Improvements                         | Construction | \$ 152,000            |                                 | 0           |                      | May-21               |
| Lucas County     | Lucas     | Breckenridge & Spencer-Sharples Pump Station Rehab    | Construction | \$ 311,100            |                                 | 0           |                      | Sep-21               |
| Lucas County     | Lucas     | Angola Road Sanitary Sewer Extension                  | Construction | \$ 1,275,800          |                                 | 0           |                      | Sep-21               |

Readiness-to-Proceed score is based on status of design, facility planning, permitting and user charge system

\*Indicates the project will fulfill, in part or whole, Agency orders or verified complaint

*Bypass 1 - Cadiz North Trunk Collection Lines Phase 2 project was bypassed as only one principal forgiveness award will be allocated per community each program year*

*Bypass 2 - Harrison County Commissioners declined the principal forgiveness allocation due to insufficient funding and plans to renominate the project in PY 2022*

*Bypass 3 - The Village of Coalton declined the principal forgiveness allocation as the Sanitary Sewer Phase 1 project is fully funded by other sources*

## Projects Eligible for Regionalization Discount in PY 2021

December 28, 2020

| Entity                                      | County            | Project Name   | Loan Type    | Estimated Loan Amount | Estimated Award Date |
|---|-------------------|--|--------------|-----------------------|----------------------|
| Adams County                                | Adams             | North Adams Regional Sewer District WWTP                     | Construction | \$ 8,055,000          | Sep-21               |
| Athens                                      | Athens            | Athens City to County Sewer Extensions                       | Construction | \$ 2,650,000          | Dec-21               |
| Athens                                      | Athens            | Athens City-County Regionalization Lift Station & Sys Imps   | Construction | \$ 10,190,000         | Dec-21               |
| Athens                                      | Athens            | Athens City-Co. Regionalization Syst Capacity Imps & Repairs | Construction | \$ 4,000,000          | Dec-21               |
| Athens County                               | Athens County     | US50 Sanitary Sewer Improvements Phase 5                     | Construction | \$ 5,305,000          | Mar-21               |
| Cloverdale                                  | Putnam            | STEP Collection System                                       | Construction | \$ 915,151            | Jan-21               |
| Columbiana County                           | Columbiana County | Hanoverton / Kensington Sanitary Sewer System                | Construction | \$ 4,452,000          | Sep-21               |
| Erie County                                 | Erie              | Mitiwanga Regional Pump Station                              | Construction | \$ 6,200,315          | Jan-21               |
| Logan County                                | Logan             | Eastern Regional Collection System and WWTP                  | Construction | \$ 42,278,398         | Aug-21               |
| Logan County                                | Logan             | Lewistown Sanitary Sewer System                              | Construction | \$ 1,888,624          | Feb-21               |
| Madison                                     | Lake              | Sanitary Sewer Trunk interconnection                         | Construction | \$ 9,241,000          | Mar-21               |
| Nelsonville                                 | Athens            | Nelsonville New Regional WWTP                                | Construction | \$ 3,000,000          | Jan-21               |
| Nelsonville                                 | Athens            | Regional Collection System Improvements Phase 3              | Construction | \$ 4,698,030          | Sep-21               |
| Noble County                                | Noble             | Noble County Sanitary Sewers                                 | Construction | \$ 480,000            | Apr-21               |
| Palestine-Hollansburg Joint Sewer District  | Darke             | Regional WWTP and Sanitary Sewer Collection System           | Construction | \$ 6,025,000          | Mar-21               |
| Pike County                                 | Pike              | Scioto Valley Regional Water Reclamation Facility            | Construction | \$ 8,250,000          | Sep-21               |
| Portage County                              | Portage           | Chinn Regional Sewer Improvements                            | Construction | \$ 10,630,000         | Mar-21               |
| Washington County                           | Washington        | Devola Sanitary Sewer Improvements                           | Construction | \$ 13,367,120         | Jul-21               |
| Wayne Lakes                                 | Darke             | Sanitary Sewer System Project                                | Construction | \$ 7,680,556          | Sep-21               |
| West Union                                  | Adams             | Panhandle Subdivision Sewer Expansion                        | Construction | \$ 4,500,000          | Apr-21               |
| Whitewater Township Regional Sewer District | Hamilton          | I-74 / State Route 128 Wastewater Collection System Phase 1  | Construction | \$ 9,000,000          | Aug-21               |

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

## Nutrient Reduction Discount Projects in PY 2021

December 28, 2020

| Entity        | County | Project                                 | Loan Type    | Estimated Loan Amount | Estimated Award Date |
|---------------|--------|---|--------------|-----------------------|----------------------|
| Morrow County | Morrow | WWTP Improvements and Outfall Sewer NRD | Construction | \$ 1,700,000          | May-21               |
| Mount Vernon  | Knox   | WWTP Upgrades NRD                       | Construction | \$ 4,500,000          | Jun-21               |
| Saint Henry   | Mercer | WWTP Improvements NRD                   | Construction | \$ 5,000,000          | Jun-21               |

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

## Combined Sewer Overflow (CSO) Discounted Projects (2017-2021)

December 28, 2020

| Entity     | Project   | Loan #  | Loan Type    | Estimated Loan Amount | Available CSO Discount | Estimated Award Date |
|------------|-----------|---|--------------|-----------------------|------------------------|----------------------|
| Euclid     | Cuyahoga  | 07 & 12 Control Measure CSO                                     | Construction | \$ 10,080,900.00      | \$ 10,000,000.00       | Oct-21               |
| Euclid     | Cuyahoga  | 06 & 09 Control measure CSO                                     | Construction | \$ 7,948,800.00       | \$ 6,000,000.00        | Oct-21               |
| Ironton    | Lawrence  | Phase V CSO   | Construction | \$ 8,919,656.00       | \$ 8,919,656.00        | Sep-21               |
| Ironton    | Lawrence  | Phase IV CSO  | Construction | \$ 2,782,775.00       | \$ 2,782,775.00        | Sep-21               |
| Ironton    | Lawrence  | Batham Lane CSO   | Construction | \$ 475,200.00         | \$ 475,200.00          | Sep-21               |
| Zanesville | Muskingum | Rack 6 (R6), Rack 8 through 11 (R8-11) Sewer Separation Project | Construction | \$ 5,000,000.00       | \$ 5,000,000.00        | Apr-21               |

Projects eligible for CSO discount may receive 0.00% interest rate financing up to the amount listed above  
 Project costs exceeding available discount will be financed at the borrower's eligible rate

## Projects Receiving Household Sewage Treatment System (HSTS) Principal Forgiveness Funds in PY 2021

December 23, 2020

| Entity                                       | Project  | Estimated Loan Amount | Estimated Award Date |
|--|--|-----------------------|----------------------|
| Allen County                                 | 2021 HSTS  | \$150,000             | Jun-21               |
| Ashtabula County                             | 2021 HSTS Repair/Replacement Program                       | \$150,000             | Jun-21               |
| Athens County                                | 2021 HSTS Replacement Program                              | \$150,000             | Jun-21               |
| Belmont County                               | Belmont County HSTS Program 2021                           | \$150,000             | Jun-21               |
| Brown County Health Department               | WPCLF HSTS Funding 2021                                    | \$150,000             | Jun-21               |
| Butler County                                | 2021 HSTS Repair/Replacement Program                       | \$150,000             | Jun-21               |
| Carroll County                               | Carroll County HSTS Repair Program 2021                    | \$150,000             | Jun-21               |
| Cincinnati Health Department                 | 2021 HSTS Repair/Replacement Program                       | \$150,000             | Jun-21               |
| Clark County                                 | Clark County Combined Health District HSTS Program 2021    | \$150,000             | Jun-21               |
| Clermont County General Health District      | 2021 Septic Rehabilitation Program HSTS                    | \$150,000             | Jun-21               |
| Columbiana County Health Department          | 2021 Home Sewage Treatment Replacement Program             | \$150,000             | Jun-21               |
| Columbus Public Health                       | 2021 HSTS Repair/Replacement Program                       | \$150,000             | Jun-21               |
| Crawford County General Health District      | 2021 HSTS Repair & Replacement Program                     | \$150,000             | Jun-21               |
| Cuyahoga County Board of Health              | Cuyahoga County HSTS Repair/Replacement Program 2021       | \$150,000             | Jun-21               |
| Darke County General Health District         | 2021 HSTS Repair/Replacement Project                       | \$150,000             | Jun-21               |
| Defiance County General Health District      | 2021 Defiance County General Health District HSTS Project  | \$150,000             | Jun-21               |
| Erie County Health Department                | Erie County 2021 WPCLF HSTS Replacement                    | \$150,000             | Jun-21               |
| Fairfield County Department of Health        | 2021 WPCLF HSTS Program                                    | \$150,000             | Jun-21               |
| Fayette Soil and Water Conservation District | Fayette County HSTS Program 2021                           | \$150,000             | Jun-21               |
| Franklin County Public Health                | FCPH HSTS Repair/Replacement 2021                          | \$150,000             | Jun-21               |
| Fulton County Health Department              | 2021 HSTS Repair/Replacement Program                       | \$150,000             | Jun-21               |
| Gallia County                                | 2021 HSTS Repair/Replacement Program                       | \$150,000             | Jun-21               |
| Geauga County Health District                | Project Helping Hand 2021                                  | \$150,000             | Jun-21               |
| Hamilton County                              | Hamilton County HSTS Repair/Replacement Project 2021       | \$150,000             | Jun-21               |
| Hancock County                               | 2021 HSTS Repair/Replacement in Hancock County             | \$150,000             | Jun-21               |
| Hardin County                                | 2021 HSTS Repair/Replacement Program                       | \$100,000             | Jun-21               |
| Harrison County General Health District      | 2021 HSTS Pollution Abatement Project                      | \$150,000             | Jun-21               |
| Henry County                                 | 2021 HSTS Repair/Replacement Program                       | \$150,000             | Jun-21               |
| Highland County General Health District      | 2021 Household Sewage Treatment System Repairs/Replacement | \$150,000             | Jun-21               |
| Hocking County                               | 2021 WPCLF HSTS Assistance Program                         | \$150,000             | Jun-21               |



## Projects Receiving Household Sewage Treatment System (HSTS) Principal Forgiveness Funds in PY 2021

December 23, 2020

| Entity  | Project  | Estimated Loan Amount | Estimated Award Date |
|---|--|-----------------------|----------------------|
| Holmes County                                   | 2021 HSTS Repair/Replacement Program                         | \$150,000             | Jun-21               |
| Huron County                                    | 2021 HSTS Repair & Replacement Program                       | \$150,000             | Jun-21               |
| Jackson County Health Department                | 2021 HSTS Repair & Replacement Program                       | \$150,000             | Jun-21               |
| Jefferson County                                | Jefferson County Clean Water Initiative 2021                 | \$150,000             | Jun-21               |
| Lake County General Health District             | 2021 HSTS Repair/Replacement Program                         | \$150,000             | Jun-21               |
| Lawrence County Health Department               | 2021 WPCLF HSTS Project                                      | \$150,000             | Jun-21               |
| Licking County Health Department                | 2021 Licking County HSTS Assistance Project                  | \$150,000             | Jun-21               |
| Logan County Health District                    | 2021 Household Sewage Treatment System Nuisance Abatement    | \$150,000             | Jun-21               |
| Lorain County                                   | 2021 HSTS Repair/Replacement Program                         | \$150,000             | Jun-21               |
| Madison County/London City Health District      | Madison County HSTS Repair/Replacement 2021                  | \$150,000             | Jun-21               |
| Mahoning County District Board of Health        | WPCLF HSTS Funding 2021                                      | \$150,000             | Jun-21               |
| Marion County Public Health                     | 2021 HSTS Replacements                                       | \$100,000             | Jun-21               |
| Medina County                                   | 2021 Household Sewage Treatment System Funding Project       | \$150,000             | Jun-21               |
| Meigs County General Health District            | 2021 HSTS Repair/Replacement Project                         | \$150,000             | Jun-21               |
| Miami County Public Health                      | 2021 HSTS Repair/Replacement in Miami County                 | \$150,000             | Jun-21               |
| Monroe County                                   | 2021 HSTS Repair/Replacement Project                         | \$100,000             | Jun-21               |
| Morgan County                                   | Morgan County HSTS Improvements 2021                         | \$150,000             | Jun-21               |
| Muskingum County                                | Home Sewage Treatment System (HSTS) 2021                     | \$150,000             | Jun-21               |
| Ottawa County Health Department                 | 2021 Nutrient Reduction Assistance for Low Income Homeowners | \$150,000             | Jun-21               |
| Paulding County Health Department               | Paulding County Repair/Replacement of Failed HSTS Funds 2021 | \$150,000             | Jun-21               |
| Pickaway County General Health District         | 2021 Pickaway County HSTS Repair/Replacement Project         | \$150,000             | Jun-21               |
| Pike County General Health District             | 2021 Pike County WPCLF HSTS Upgrade Project                  | \$150,000             | Jun-21               |
| Portage County Combined General Health District | Portage County 2021 HSTS Repair/Replacement Project          | \$150,000             | Jun-21               |
| Preble County General Health District           | 2021 Preble County HSTS Nuisance Abatement Project           | \$100,000             | Jun-21               |
| Putnam County Health Department                 | 2021 Putnam County Repair/Replacement of Failed HSTS         | \$150,000             | Jun-21               |
| Richland County                                 | 2021 HSTS Repair & Replacement Program                       | \$150,000             | Jun-21               |
| Ross County                                     | Ross County HSTS Repair and Replacement Project 2021         | \$150,000             | Jun-21               |
| Sandusky County Health Department               | 2021 Sandusky County HSTS Funding                            | \$150,000             | Jun-21               |
| Scioto County                                   | 2021 HSTS Repair/Replacement Program                         | \$150,000             | Jun-21               |
| Seneca County General Health District           | 2021 Seneca HSTS Repair/Replacement                          | \$150,000             | Jun-21               |

## Projects Receiving Household Sewage Treatment System (HSTS) Principal Forgiveness Funds in PY 2021

December 23, 2020

| Entity                                 | Project   | Estimated Loan Amount | Estimated Award Date |
|--|---|-----------------------|----------------------|
| Stark County Health Department         | 2021 Stark County Septic Repair & Replacement Program     | \$150,000             | Jun-21               |
| Summit County                          | Failing HSTS Replacement Program 2021                     | \$150,000             | Jun-21               |
| Toledo-Lucas County Health Department  | HSTS Repair/Replacement Program 2021                      | \$150,000             | Jun-21               |
| Trumbull County                        | 2021 Home Sewage Treatment System Reserve Program         | \$150,000             | Jun-21               |
| Tuscarawas County Health Department    | Hardship Septic Repairs 2021                              | \$150,000             | Jun-21               |
| Union County Health Department         | 2021 Union County Septic System Repair Project            | \$150,000             | Jun-21               |
| Vinton County                          | Residential Septic System Repair/Replacement 2021         | \$75,000              | Jun-21               |
| Warren County Combined Health District | 2021 Warren County HSTS Repair & Sewer Connection Project | \$150,000             | Jun-21               |
| Washington County Health Department    | 2021 WPCLF HSTS Upgrades                                  | \$150,000             | Jun-21               |
| Wayne County Health Department         | 2021 Household Sewage Treatment System Replacement        | \$150,000             | Jun-21               |
| Williams County Health Department      | 2021 HSTS Repair & Replacement Program                    | \$150,000             | Jun-21               |
| Wood County Health District            | 2021 Failing Septic System Replacement Program HSTS       | \$150,000             | Jun-21               |
| Wyandot County General Health District | 2021 Wyandot County Failed HSTS Replacement Assistance    | \$150,000             | Jun-21               |

Total \$10,675,000

# 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. 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 negotiated linked deposit. Communities that qualify for more than one of these interest rates will receive the lowest rate for which they qualify.

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.

**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   |
| Linked Deposit   | Variable – see explanation below  |
| Household Sewage Treatment Systems                                   | 0%, 10-year term  |
| Supplemental Loans   | Current applicable rate at time of closing                                      |
| Extended Term (Beyond 20 Years)                                      | 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.

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. If an applicant qualifies for 30+ 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 30+ year term financing.

### **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>2021 MHI Benchmark</b> |
|-----------------------------------|---------------------------|
| ≤ 2,500                           | \$54,533                  |
| 2,501 – 10,000                    | \$54,533                  |

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.

### **Linked Deposit Interest Rate and Participating Lending Institution Requirements**

The WPCLF may arrange for reduced interest rate loans to be made available to applicants in qualifying watersheds, county areas, or other locations for eligible projects. To do this, the WPCLF invests funds, usually through certificates of deposit, with participating local lending institutions at rates of interest that are below market. In turn, the lenders then make loans to qualifying borrowers at interest rates that are lowered by the same amount as the interest rate reductions that the WPCLF takes on its investment. This gives the borrower funds with a significant cost savings to implement its water pollution control activities.

A Linked Deposit borrower will receive an interest rate from a participating lender that is equal to the lender’s normal interest rate minus the same interest rate discount the WPCLF gives when it invests with the lender. For the current program year, the WPCLF will agree to invest its funds at a rate that is no greater than 5 percent less than the reported Treasury Notes and Bonds interest rate for a note with a term of years equal to the term of years of the loan. However, in no case will the WPCLF Linked

Deposit investment rate be less than 0 percent. The effective rate to the borrower will depend upon the lender’s normal rate structure.

| <b>Example of WPCLF Linked Deposit Loan Interest Rate Calculation</b> |              |
|---|--------------|
| U.S. Treasury Notes and Bonds interest rate                           | 6%           |
| WPCLF Linked Deposit investment rate                                  | 6% - 5% = 1% |
| WPCLF Linked Deposit Loan discount                                    | 6% - 1% = 5% |
| Normal interest rate charged by lending institution                   | 8%           |
| Borrower’s WPCLF Linked Deposit Loan interest rate                    | 8% - 5% = 3% |

Participating lenders generally agree to: 1) report semi-annually on the status of WPCLF linked deposit loans, 2) collateralize certificates of deposit when the value of the WPCLF Linked Deposit Program certificates of deposit (collectively) exceed \$100,000, 3) not market the WPCLF linked deposit program loans to other institutions, and 4) repay semi-annually WPCLF Linked Deposit Program certificates of deposit to the Ohio Water Development Authority according to schedules established in each certificate of deposit.

Please note that different participating bank terms may be negotiated with different lending agencies in order to fit the linked deposit financing mechanism within the institutional banking structure of those agencies. However, the discount rates provided these lending agencies will never be greater than the discount rates indicated above.

**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 loan programs, either for providing loans to private individuals for upgrading household sewage treatment systems (in conjunction with their local health department) or lateral construction and septic system abandonment, or for financing

green infrastructure improvements on the part of the local entities storm water pollution controls, will receive an interest rate of zero percent for loans with terms of up to 10 years to be used to capitalize their programs.

### **Structured Repayments**

Typically, WPCLF loans are amortized with equal payments of principal and interest over the life of the loan. Under very special circumstances, Ohio EPA may agree to an amortization of a WPCLF loan with unequal 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.
3. The applicant must propose the structure of the payments for Ohio EPA to review and approve or disapprove.
4. If approved, the structured amortization of the loan will be included as an exhibit to the loan agreement. As such, it becomes a formal part of the loan agreement, and the terms upon which financial assistance is offered. Ohio EPA will not “adjust” the terms of the amortization schedule once the loan has been awarded.
5. The latest date of the first “regular” principal and interest payment will commence with the 11th semi-annual payment. During this initial period of time, for the first 10 semi-annual payments, the minimum amount of principal payment will be 0.25% of the original loan principal.
6. The maximum amount of WPCLF funds that will be available as structured repayments will be limited to no more than \$150 million in any one program year.



## **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. The WPCLF will offer the following discounts to its Standard, Small Community, Extended Term, and Hardship interest rates. An applicant may receive more than one discount on a construction loan; the order of their application is:

1. Combined Sewer Overflow
2. Nutrient Reduction
3. Regionalization
4. Septage Facilities
5. Failed Non-Conventional Technology
6. WRRSP
7. Green Project Reserve
8. Local Loan Program
9. Member Community Investment Program

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).

#### **Combined Sewer Overflow (CSO) Discount**

Starting in PY 2017, Ohio EPA committed a total of \$300 million at 0% interest for a four-year timeframe for CSO projects. Each community was allotted up to \$16 million dollars at 0% interest rate for their listed CSO projects. Communities who nominated more than \$16 million worth of projects can finance one or more projects at 0% interest rate up to the \$16 million cap. The remainder of the loan(s) can be financed at the community's regular rate at the time of the loan.

For communities that nominated multiple projects as shown in Appendix B; those projects have been organized by estimated award date. While the list does specify an eligible amount for a specific project, if the community wanted to re-order the sequence of some of those projects, then any remaining discount may also be re-ordered. The maximum cannot exceed the total requested or the \$16,000,000 per community limit, whichever is less. No new projects will be accepted.

Communities who have not completed projects previously nominated for the CSO Discount will be permitted to complete projects by the end of program year 2021 (up to \$16 million in 0% funds).

#### **Nutrient Reduction Discount (NRD)**

In response to the concerns regarding harmful algal blooms and their effect on drinking water systems, Ohio EPA has developed a multi-faceted funding approach to the treatment of harmful toxins and the reduction of pollutants that cause these algal blooms. As part of this approach, in PY 2021, the WPCLF is offering an additional \$50 million available at a 0% interest rate for projects that include equipment and facilities at publicly-owned wastewater treatment plants to reduce the levels of phosphorus and nitrogen. The discounted rate will be available for 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. The funds can be used for planning, design, and construction of qualifying projects.

WPCLF projects whose components qualify for the NRD discount 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. Those projects that have a portion of their project that qualifies for the NRD 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 NRD 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% NRD interest rate, their interest rate would be adjusted to accommodate this.

The actual amount of the NRD eligible components will be calculated by Ohio EPA after a review of the as-bid project costs.

For PY 2021, Ohio EPA will accept NRD project nominations for planning, design or construction projects throughout the program year. These projects may be added to the Intended Projects List and funded during the year after following public noticing requirements.

### **Regionalization Discount**

Continuing in PY 2021, Ohio EPA is making \$50 million in discounted loans available at a 0% interest rate for regionalization projects. Regionalization is defined as at least two independent entities 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 using a centralized wastewater treatment system.

### **Septage Facilities**

Since Program Year 1997, the WPCLF has offered an interest rate discount to public entities to encourage the construction of septage receiving and treatment facilities to help meet the demand generated by the Federal Part 503 Biosolids Rule (effective March 22, 1993). This discount is intended to: 1) increase the availability of proper septage receiving and treatment facilities so septage receives appropriate treatment prior to disposal, and 2) make septage receiving and treatment facilities widely available across the state, to minimize the hauling costs of septage pumpers/haulers and consequently the costs to the approximately one million citizens of Ohio using home sewage treatment systems for wastewater treatment and disposal.

An interest rate discount will be offered to projects that propose to construct new septage facilities or expand or upgrade existing septage facilities. The facilities can be funded either as a part of a larger project to be financed through the WPCLF, or as a separate proposal for WPCLF financing. Septage facilities include equipment designed to receive, treat, and dispose of septage, including such things as sampling, metering, preliminary treatment, storage, equalization, odor control and solids handling.

The capital costs of facilities with the primary purpose of receiving, treating and disposing of septage shall receive an interest rate of 0.5 percent. “Primary purpose” is defined as a minimum of 75 percent of the design capacity of the equipment or treatment units that will be used to receive, treat, or dispose of septage.

### Failed Non-Conventional Technology

In the past, several types of non-conventional wastewater facilities have been successfully implemented in Ohio. Ohio EPA recognizes both the benefits and risks involved in using these newer technologies, so if the non-conventional treatment components fail, the WPCLF will:

- Forgive the interest on the remaining portion of the WPCLF loan attributable to the non-conventional technology; and
- Make available a zero percent loan for any qualifying facilities necessary to correct the non-conventional technology failure.

Technologies that qualify as non-conventional will be determined by Ohio EPA on a case-by case basis. It is expected that these technologies would be new or experimental and that current implementation of the technology would be limited or non-existent. Failure of non-conventional technologies will be determined at the discretion of Ohio EPA for this discount on a case-by-case basis.

The failure must occur within one year of initiation of operation or within a technology-specific period as determined in the performance criteria for the project. In addition, the failure cannot be attributable to negligence on the part of any person.

### 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 estimated amount of interest to be repaid by the sponsor over the life of the loan and is based upon the initial principal amount (less project contingency), the term of the loan and the interest rate.

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 7.4%   | 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 here: <https://www.epa.gov/cwsrf/green-project-reserve-guidance-clean-water-state-revolving-fund-cwsrf>

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

### **Local Loan Program Discount**

Communities and special districts can obtain a direct loan from the WPCLF to establish a program for providing loan assistance to private individuals to rehabilitate, replace, or construct new sanitary sewer lateral lines. WPCLF funds would be used to capitalize a local revolving loan program.

To obtain a WPCLF loan for this purpose, the applicant will need to provide an acceptable management plan outlining a process for identifying qualified households and notifying them of the availability of the program, a dedicated source of repayment (generally repayments from the loans made to system owners) and a source of security for the loan (such as wastewater user charges, storm water management user charges or fees, general obligation funds or other government securities). The management plan should explain how the program will operate on the local level, the goals for elimination of infiltration and inflow, and explain the institutional and/or legal arrangements for how the sanitary laterals will be replaced. 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 offered at an interest rate of 0.0%. The applicant may then charge from 0% up to market rates of interest for their loans to private individuals, and may use excess interest earnings to further capitalize the local revolving loan program for sanitary lateral replacement.

### **Member Community Investment Program Discount**

Applicants can obtain loans from the WPCLF program which will then offset the cost of projects in member community investment programs (MCIP). An MCIP provides grant funding opportunities to member communities in the service area for stormwater and sewer infrastructure repair and rehabilitation.

WPCLF funding will be offered at a reduced interest rate and the applicant will utilize the savings in interest to offset the actual costs of the MCIP program.

To obtain a WPCLF loan for this purpose, applicants will need to provide an acceptable management plan outlining a process for identifying qualified projects, scoring and ranking projects, and entering into project agreements with the member communities. MCIP project costs should be identified in the plan and the expected savings in interest from WPCLF loans should be matched to those projects.

# 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. However, the term may be extended beyond the five years under the following circumstances:

- Applicants who qualify for a Standard Interest Rate may request a fixed repayment period of up to 20 years. However, these loans will be awarded at the standard interest rate.

- If the applicant qualifies for either hardship 0% or 1% interest rate as described in Appendix D, the repayment period can be extended to up to 20 years only if the applicant either uses property assessments as the primary dedicated source of repayment for the WPCLF loan or has an existing wastewater system with an existing rate structure.
- 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. Fiscal Sustainability Plans (FSPs) – Ohio EPA believes that there is tremendous value for communities to prepare and follow Fiscal Sustainability Plans. To that end, WPCLF funds will be available for all communities that wish to borrow funds to prepare FSPs. The term of these loans will be five years. These loans are short-term loans, which cannot be rolled into construction loans, and must be paid off over a five-year period.
2. Energy Audits, Asset Management, Resilience, and Extreme Weather Planning – Continuing in PY 2021, Ohio EPA will offer planning loans to all owners and operators of publicly-owned treatment works in Ohio for energy audits, asset management, resilience and extreme weather planning. Ohio EPA encourages these planning activities because they improve the efficiency of treatment works and/or increase the technical and administrative capacity of the municipality that operates the facilities. By identifying energy flows through wastewater systems, energy audits can help reduce the operating costs that are passed on to sewer users and the electricity use and carbon footprint of wastewater systems.

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.

# 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 2021, approximately \$10,675,000 is available statewide for the eligible costs of HSTS repairs or replacements. Additional HSTS principal forgiveness funds may be allocated based on available principal forgiveness throughout the program year.

### How will the funds be distributed?

Qualified local government agencies have submitted a 2021 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.

If approved, the local government agency will receive the requested amount up to \$150,000.

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. For PY 2021, up to 50% of the individual county's allotment may be used for the abandonment of failed HSTS systems and connections to existing centralized sanitary sewer systems.



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

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

| Eligible | Typical Expenses   |
|----------|--|
| NO       | Abandonment of drinking water well   |
| YES      | Administrative costs   |
| NO       | Annual Contractor permit fees  |
| YES      | Connecting a home with a failing HSTS to sewers (up to 50% of the total award) |
| YES      | Connections and reconnections outside a home                                   |
| YES      | Correction of indoor plumbing issues <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.

### **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 2021 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 2020 which can be found at: <https://aspe.hhs.gov/poverty-guidelines>.

Homeowners whose incomes are at or below 100% of the U.S. Department of Health and Human Services 2020 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 2020 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 2020 Poverty Guidelines will receive 50% of the eligible repair/replacement cost for the HSTS.

**Table H-2. 2020 U.S. Dept. of Health & Human Services Poverty Guidelines for Households**

| Persons in Family/Household | 100% Poverty Guideline (100% PF) | 100%-200% Poverty Guideline (85% PF) | 200%-300% Poverty Guideline (50% PF) |
|-----------------------------|----------------------------------|--------------------------------------|--------------------------------------|
| 1-4                         | \$26,200                         | \$52,400                             | \$78,600                             |
| 5                           | \$30,680                         | \$61,360                             | \$92,040                             |
| 6                           | \$35,160                         | \$70,320                             | \$105,480                            |
| 7                           | \$39,640                         | \$79,280                             | \$118,920                            |
| 8                           | \$44,120                         | \$88,240                             | \$132,360                            |

**For families with more than 8 persons, add \$4,480 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 2021 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 2021 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.

### Linked Deposit Programs

A "Linked Deposit" is a funding mechanism more than it is a program. It is a way for the WPCLF to enable a subsidized interest rate to a borrower without having a direct loan agreement with that borrower. Instead, the connection between the WPCLF and the borrower is "linked" through an investment from the WPCLF and a loan from a commercial bank. As described in Appendix D, this can result in a subsidy of up to 5%, depending on market conditions. Ohio EPA's existing linked deposit programs are described below:

#### 1. Agricultural Best Management Practices (BMPs)

In 1993, Ohio EPA started to use the WPCLF for the purpose of providing incentives to farmers for the implementation of agricultural BMPs. The mechanism, now known as "linked deposits", was developed for this purpose. The general process for creating a linked deposit program in a watershed is as follows: a WPCLF nomination form is submitted by one of the soil and water conservation districts (SWCD's) in the watershed; the watershed organization (typically comprised of the member SWCD's) develop a watershed management plan which identifies the needs and priorities within that watershed; Ohio EPA reviews and approves the watershed management plan; a Memorandum of Understanding between Ohio EPA and each participating SWCD is signed; the SWCDs and Ohio EPA identify local area banks to participate in the program; and the local banks and Ohio EPA enter into Participating Bank Agreements.

When the above steps have occurred, the program is ready for implementation. During implementation, the SWCDs work with the farmers to identify the appropriate BMPs to be implemented on the farm; these BMPs are entered in to a comprehensive soil and water conservation plan; most items identified in the comprehensive soil and water conservation plan are eligible for WPCLF linked deposit assistance, and can be written into the Certificate of Qualification that the SWCD provides to the farmer; the farmer takes the CQ to a participating bank; the bank evaluates the farmers application using their normal credit evaluation tools; when the bank awards the farmer a linked deposit loan, the rest of the process occurs as described in Appendix D.

The WPCLF does not provide linked deposit financing of field tile. In its place, the WPLCF offers linked deposit financing for drainage control structures and related improvements not associated with the installation or extension of tile drainage piping.

## 2. Western Lake Erie Basin Agricultural Best Management Practices

Ohio EPA has an agricultural linked deposit loan program encompassing the entire Western Lake Erie Basin. This program focuses on nine management practices with proven water quality, and nutrient reduction benefits, such as drainage control structures, longer crop rotation cycles, field runoff and drainage filtration/detention, fertilizer application equipment purchases, soil testing, and improved manure handling. Mechanisms already developed under our agricultural linked deposit program, such as Memoranda of Understanding and Participating Bank Agreements, will be used to implement this project.

The concept is to provide funding for a select group of practices that will help in the reduction of nutrients to the Western Lake Erie Basin. Practices which are eligible include the following:

- a. Drainage control structures on tile outlets and improvements to tile system surface inlets. Items such as anti-seep collars and blind inlets are important components on drainage control structures. Also, edge of field or end of tile “bio-reactors” and cartridges (that include phosphorus binding materials), are being looked at by NRCS as a potential tool. This includes tile system retrofits that allow proper function of drainage control system (e.g., installing a header), but does not include the installation of new or intensified tile drainage systems.
- b. Purchase and planting of cover crop plant varieties including aerial seeding or conventional planting. Conservation cropping rotations that implement cover crops improves soil health and likewise allows for more water storage (e.g., less runoff and less nutrient loading).
- c. Installation of more effective edge-of-field runoff and drainage filtration and/or detention. Wetlands, riparian forest buffer planting, dispersal of concentrated runoff into a true filter-area that uses diversions and level-spreaders. This should include support for water recycling systems through surface or subsurface irrigation.
- d. Purchase of precision nutrient application equipment that allows for proper placement of nutrient, and/or proper timing (e.g., onto growing crop). This includes “high-boy” equipment that allows placement of nutrient onto a growing crop. Also includes equipment that allows fertilizer application below the soil surface (e.g. strip tillage equipment), such as using planters to supply fertilizer rather than surface broadcasting in the fall (post-harvest), and using equipment that can provide “banding” of liquid soluble fertilizers.
- e. Purchase of components that provides for a “controlled traffic” system (e.g., using GPS and RTK auto steer). This practice reduces compaction and allows for more precise nutrient application.
- f. Costs associated with soil testing.
- g. Purchase and handling systems for manure-amendments to reduce solubility of manure nutrients (e.g. gypsum and alum).

- h. Purchase of improved manure handling equipment and storage facilities. This includes: manure storage, composting facility, tankers, manure transfer equipment, hoses, incorporation equipment, and solids separation.
- i. Blind Inlets to reduce sediment loading from farmed depressional areas. A blind inlet, also known as a French drain, is a structure that is placed in the lowest point of farmed depressions or pot-holes to minimize the amount of sediment, and potentially other contaminants, that would be transported to receiving ditches or streams.

In order to participate in this Western Lake Erie Basin Linked Deposit program, the County SWCD needs to have an active Memorandum of Understanding (MOU) with Ohio EPA which covers the implementation of the program. Eligible farmers can go to the SWCD office and ask for a Certificate of Qualification (CQs) for any of the above practices. Once the CQ is issued by the SWCD, the farmer can take it to a participating bank and begin the bank's application process for a linked deposit loan. From this point on, the process is the same as for any other linked deposit loan.

### 3. HSTS Replacements and Upgrades

In 1997, Ohio EPA started to use the WPCLF for the purpose of providing incentives to homeowners for the replacement and repair of failing HSTSs. The mechanism was modeled after the already successful program for providing linked deposits for agricultural best management practices (1.A. above). Since Ohio EPA believes that providing incentives for HSTS repairs/replacements is most effective if implemented on a county-wide basis, individual "programs" were developed within several Ohio county health districts. The general process for creating a HSTS linked deposit program in a county is as follows: a WPCLF nomination form is submitted by local health district; the local health district develops a county-wide home sewage treatment management plan which identifies the needs and priorities within that health district; Ohio EPA reviews and approves the county-wide home sewage treatment management plan; A Memorandum of Understanding between Ohio EPA and the health district is signed; the health district and the Ohio EPA identify local area banks to participate in the program; and the local banks and Ohio EPA enter into Participating Bank Agreements.

When the above steps have occurred, the program is ready for implementation. During implementation, the health district works with the homeowners to identify an approvable solution to repair or replace the failing HSTS; the health district will issue a permit and a Certificate of Qualification to the homeowner; the homeowner takes the CQ to a participating bank; the bank evaluates the homeowner's application using their normal credit evaluation tools; when the bank awards the homeowner a linked deposit loan, the rest of the process occurs as described in Appendix G.

This program started out exclusively for the repair and replacement of HSTS (specifically, "on-lot" systems only). However, by 2007, the eligibility had been expanded to include solutions involving state approved off-lot discharging systems (which obtain a valid NPDES permit through Ohio EPA), as well as the abandonment of failing HSTSs and connection to existing sanitary sewers (i.e. costs associated with lateral connections), as determined by the health district.

#### 4. HSTS Abandonment and Lateral Sewer Construction

Some entities have expressed an interest in developing a linked deposit 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 participating in the linked deposit program as a basis for applying to the bank for linked deposit financing of 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 HSTS linked deposit program will report quarterly on the number and locations of certificates issued to Ohio EPA. The local participating banks will report quarterly on the numbers and status of their linked deposit loans.

The entities responsible for managing the HSTS linked deposit 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.

## 5. Forestry Best Management Practices

Ohio's Nonpoint Source Management Program has long recognized silviculture's NPS pollution potential. Similar to row crop agriculture, adverse impacts can occur to water resources if the harvest is not done properly. Research has shown that the cutting of the trees is not the primary cause of NPS pollution. Instead, it is the road system for extraction of logs from the woods that produces the vast majority of sediment in adjacent streams. The use of BMPs is one way to counter the impact of logging activities.

ODNR's Division of Forestry and Ohio EPA's Division of Environmental and Financial Assistance have developed a program which addresses the nonpoint source pollution problems associated with silvicultural activities. The program is modeled after the existing linked deposit program for agricultural BMPs.

The forestry linked deposit program operates in a similar way. Master loggers (loggers who have received training in harvesting BMPs from ODNR) are able to obtain low-interest financing from participating banks through a linked deposit from the WPCLF. The Division of Forestry: 1) determines the items that are eligible for financing (in cooperation with Ohio EPA), 2) ensures that the logger is certified through the "Ohio Master Logger Program," 3) ensures that the logger has filed a Silvicultural Operation and Management Plan with the appropriate Soil and Water Conservation District(s), and 4) monitors the improvements and practices of the logger.

This program may also be developed to provide assistance for remediation of water quality impacts resulting from past logging activities.

The Division of Environmental and Financial Assistance: 1) has entered into a memorandum of understanding with the Division of Forestry on implementing the program, 2) works with local banks to participate in the program, 3) processes the individual linked deposit requests as they are received, and 4) provides overall program oversight.

## Direct Loans for NPS Activities

Ohio EPA can, and has, made direct loans to public and private entities for NPS pollution control activities. In some instances, using the linked deposit mechanism is not the most efficient or desirable way to deliver financial assistance for select NPS projects, and a direct loan is preferred.

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 as long as those activities protect or improve water quality. 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, environmental cleanups, 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.



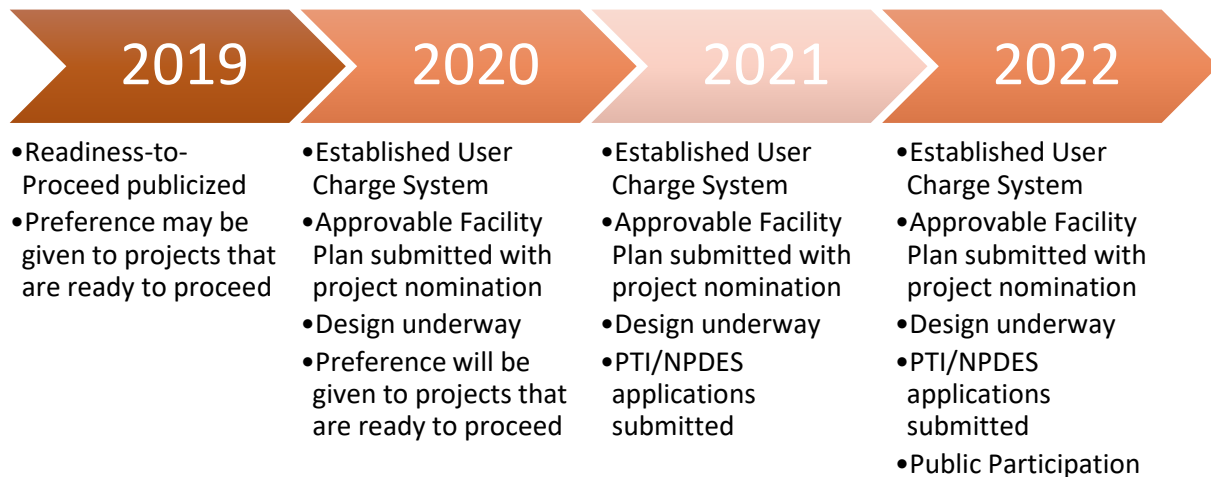
# Appendix J

## Principal Forgiveness

The goal of providing principal forgiveness to WPCLF projects in this program year is to help the Ohio communities and homeowners that are least able to afford public health/water quality improvements. 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 potentially eligible for principal forgiveness.

### Readiness-to-proceed Criteria for Principal Forgiveness

Beginning in PY 2019, Ohio EPA formalized a process to evaluate readiness-to-proceed as it relates to WPCLF principal forgiveness awards. The road map below illustrates a phased approach to evaluate and rank projects based on readiness-to-proceed criteria. Only communities meeting affordability criteria will be considered for principal forgiveness and evaluated for readiness-to-proceed. A project's readiness-to-proceed ranking is identified on the project tables in Appendix B. The ranking is based on project information readily available at the time of evaluation.



An established user charge system should generate sufficient funding to cover existing debt service, operation, maintenance and replacement. New user charge systems should be collecting an adequate dedicated fee (e.g. planning fee) in advance of construction. Approved legislation with current rates or approval of a new user system and planning fee should be included with the project nomination.

Approvable facility planning information (often addressed by a preliminary engineering report ) is required for all projects prior to a design and/or construction award. Facility planning documentation or a PER should be included with the project nomination. Information submitted with the project nomination must be adequate for planning review.

Projects with design underway should have an executed agreement for services and can sufficiently demonstrate completion of design activities (e.g. engineer's estimate, 30%, 60% or 90% complete

plans). For projects with approved financing for design through the WPCLF, a written project update should be submitted with the nomination.

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 significant project milestone and indicates that the project is nearly ready for construction financing. For projects that do not require a PTI application, documentation of the status of design must be provided (i.e., plan sheets). To meet the readiness-to-proceed criteria, PTI applications must be submitted by the end of the nomination period (typically the end of August).

Public participation is a hallmark element of project planning. Participation requirements vary depending on the anticipated project activities. Documentation of public meetings, outreach to impacted users, etc. should be submitted with the project nomination.

### **Principal Forgiveness Distribution**

For PY 2021, the maximum amount of principal forgiveness Ohio EPA can offer is up to \$35.7 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). For program year 2021, the range of principal forgiveness allowed under the CWA is up to 30%. An additional 10% is required from the federal appropriation. The full amount of principal forgiveness is intended to be awarded in PY 2021. To maximize the availability of principal forgiveness to as many eligible communities as possible, only one principal forgiveness award will be allotted per community each program year. For this purpose, community refers to the community served by the project (i.e. a county with multiple projects serving different communities may receive more than one award). Additional funds may be distributed to program initiatives (e.g. Household Sewage Treatment Systems (HSTS)) based on available principal forgiveness throughout the program year.

Additional grant and principal forgiveness funds may become available during PY 2021 (i.e. USEPA grants, H2Ohio Funds, COVID-19 related stimulus funding, etc.) and 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 a main determiner in awarding funds.

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

For PY 2021, Ohio EPA intends to direct approximately \$15 million in principal forgiveness funds to regionalization projects. For this purpose, types of regionalization projects include the following:

- Consolidation of existing publicly owned wastewater treatment works.
- Construction of sanitary sewers in a community with failed HSTS, and transmission to an existing publicly owned wastewater treatment works.
- Construction of sanitary sewers in two or more communities with failed HSTSs, and construction of a new regional wastewater treatment works.

A maximum of \$4 million in principal forgiveness will be available for each regionalization project. Zero percent (0.00%) interest loans are available for the balance of projects receiving a portion of principal

forgiveness. Projects will be ordered by their Integrated Priority System (IPS) scores then prioritized based on the readiness-to-proceed ranking and then by lowest cost to highest cost. Projects considered an agency priority may also be considered when evaluating projects with the same IPS and readiness-to-proceed ranking. Agency priority refers to entities under Agency Orders or with a verified complaint.

### **Principal Forgiveness for Household Sewage Treatment Systems**

Approximately \$10.6 million will be reserved for Household Sewage Treatment System (HSTS) replacements and upgrades. HSTS principal forgiveness 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 the award of principal forgiveness for these projects in PY 2021. Completed, approved, and signed HSTS principal forgiveness loan agreements must be received by May 31, 2021.

### **Principal Forgiveness for Back-up Power**

In PY 2021, up to \$500,000 of 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.

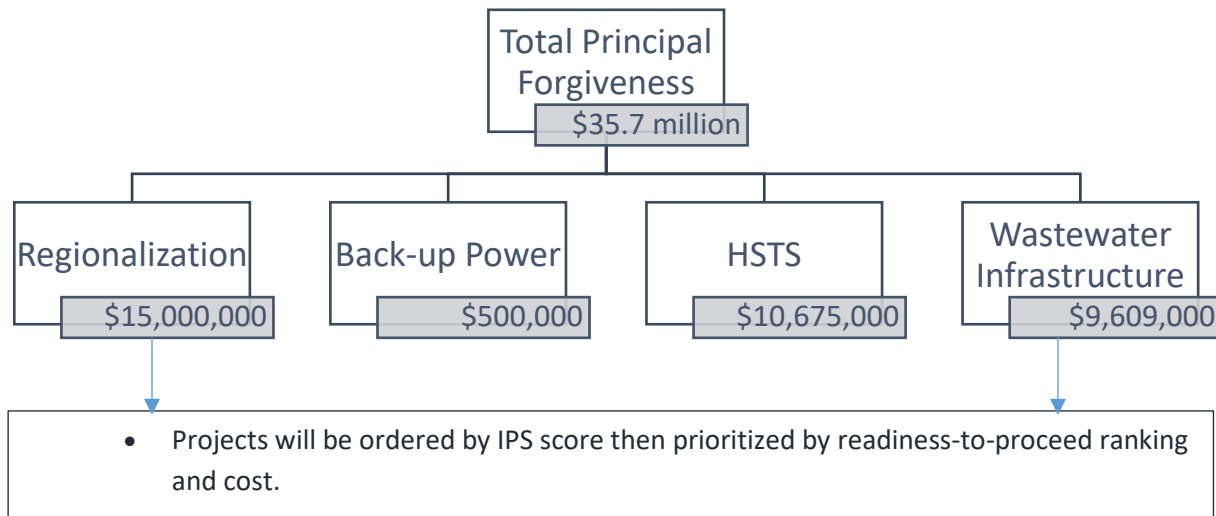
Ohio EPA is committing up to a total of \$500,000 for PY 2021. We are also establishing a "per project" maximum of \$50,000. As projects are evaluated, Ohio EPA will award this principal forgiveness on a "first come, first served" basis until the \$500,000 limit is reached.

### **Principal Forgiveness for Municipal Wastewater Infrastructure Projects**

The remaining principal forgiveness funds will be allocated to eligible municipal wastewater collection and treatment projects up to a maximum \$4 million per project. For the principal forgiveness awarded to municipal wastewater collection and treatment projects, projects will first be sorted by their IPS scores then readiness-to-proceed rankings. If there are any ties in the readiness-to-proceed rankings, they will then be sorted from least cost to highest cost. Projects considered an agency priority may also be considered when evaluating projects with the same IPS and readiness-to-proceed ranking. Agency priority refers to entities under Agency Orders or with a verified complaint.

Once Ohio EPA has scored and ranked the qualifying principal forgiveness candidates, these projects will be identified on the list, starting with the highest priority project, and working down the list until the total amount of principal forgiveness made available has been allocated to fundable projects. All wastewater infrastructure projects will receive 100% principal forgiveness awards up to a maximum of \$4 million, with the exception that if the last fundable project can only partially be funded with principal forgiveness, then WPCLF loan funds will be offered at the applicant's normal interest rate to cover the outstanding project costs.

The following chart illustrates the distribution of principal forgiveness for PY 2021:



During PY 2021, emphasis will be placed on readiness-to-proceed to ensure that the principal forgiveness funds are obligated during the program year. Ohio EPA staff will be working very closely with fundable principal forgiveness projects during the year to give them every opportunity to develop a fundable project that can be awarded by the September deadline, further described below.

If there are principal forgiveness funds remaining from the PY 2021 federal capitalization grant, Ohio EPA may offer the remainder to one of the following, in order or consideration:

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

From time to time and in addition to current PY capitalization grant funds, a reconciliation of previous federal capitalization grants is performed to ensure allocated principal forgiveness dollars were expended. Project savings and unused funds are recaptured and made available for program initiatives such as HSTS or regionalization projects. A maximum of \$6,646,485 is available for PY 2021.

### **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 criteria 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.

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
- Unemployment rate using data from the most recent 24-month period
- Per capita income
- Percent population change

For PY 2021 we consider an affordability criteria candidate to be a loan applicant that meets **any three of the four** above criteria, including hardship status. Applicants with populations over 10,000 will be excluded.

The following table details the four criteria proposed for use during Program Year 2021:

| Proposed Criteria  | Program Value for<br>PY 2021                 |
|--|--|
| 1a. MHI for 0% Hardship Interest Rate (Ohio Incorporated Areas with populations ≤ 2,500)                       | ≤ \$54,533*                                  |
| 1b. MHI for 1% Hardship Interest Rate Type (Ohio Incorporated Areas with populations between 2,501 and 10,000) | ≤ \$54,533*                                  |
| 2. Unemployment Rate   | ≥ 6.9% (> 1% over national average of 5.9%)  |
| 3. Per Capita Income   | ≤ \$26,097 (80% or less of national average) |
| 4. Percent Population Change since 2000.   | ≤ 150% change                                |
| *State of Ohio average MHI from the American Community Survey for 2014-2018.                                   |  |

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

Additional background information for the updated criteria is listed below:

1. Unemployment rate – the rate above the national average (6.9%) defined as an “area” that has an unemployment rate that is, for the most recent 24-month period for which data are available, at least 1 percent greater than the national average unemployment rate (5.9%).
2. Low per capita income – defined as an “area” with a per capita income of 80 percent or less of the national average (\$26,097).
3. Percent population change since 2000 – The interval chosen is unchanged since PY 2020, as is the percentage.

ACS Source Tables:

B01003 - TOTAL POPULATION

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

DP03 – SELECTED ECONOMIC CHARACTERISTICS

Each year, Ohio EPA will review the four listed criteria and apply them to determine which municipalities may qualify for additional subsidy, and will prepare a list of those that do. Counties and other non-municipality applicants (such as sewer districts) will be evaluated using a parallel approach, 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 (like Northwestern Water and Sewer District) 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.

### **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 to Ohio by U.S. EPA. Additionally, over the past few years, Congress has modified certain requirements and appropriations of the principal forgiveness funds through Continuing Budget Resolutions. This, combined with changing demographics of some communities as it relates to meeting the “affordability” criteria, introduces significant uncertainty and 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. However, an exception may be granted to communities in extenuating circumstances. 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 that nominated themselves 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. The total amount of principal forgiveness that Ohio EPA will make available for PY 2021 will not exceed the identified total of \$35.7 million.

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, and if requested at the time of project nomination.

The approved 2021 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 by a specific time in the program year. For HSTS principal forgiveness, loan agreements must be signed and submitted by May 29, 2021. For municipal wastewater principal forgiveness projects, awards must be made no later than September of the program year. 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 main factors:

#### Human Health

Actions addressing documented human health concerns arising from waterborne pathogens or pollutants form the first level of priority within the IPS, reflecting the importance of protecting public safety.

- 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.
- c. Third Priority - (30 points) eliminating dry weather overflows from either sanitary sewers or combined sewers due to inadequate capacity of the sewer system.
- d. Fourth Priority - (9 points, plus 0.2 point for each overflow eliminated) addressing wet weather overflows from either sanitary sewers or combined sewers by either:
  - eliminating the overflows;
  - for combined sewers only, reducing the volume of overflows by either:
    - replacing combined sewers with separate sanitary sewers,
    - providing additional storage, or
    - installing an express sewer to route sanitary flow out of the combined sewer system directly to the treatment facility; or
  - for combined sewers only, providing at least advanced primary treatment for overflows.

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

#### Water Resources

Actions addressing Water Resources constitute the second major category of the ranking system. Within this category, actions are ranked in relation to their protection and restoration of Rivers and Streams, Inland Lakes, Lake Erie, the Ohio River, Wetlands, and Ground Water.



### **Economic Need Factor**

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

### **WRRSP**

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 aquatic habitats of water resources that are fully attaining their designated aquatic life uses.
- Water Resource Restoration Category - This category consists of projects that restore and protect the aquatic habitats of water resources that are not fully attaining their designated aquatic life uses.

All WRRSP projects are evaluated based on the quality of the existing resource, the effectiveness of action of the proposed project, the proposed ecological lift of restoration activities, the cost effectiveness of the project, and the 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 the Ohio EPA and has been part of the Water Pollution Control Loan Fund since 2000. The intent of the WRRSP is to address a limited and under-assisted category of water resource needs in Ohio through direct WPCLF loans. While significant progress has been made in reducing the impact of municipal wastewater treatment on water quality, the best available data indicates that impacts from nonpoint source runoff, habitat degradation, and watershed disturbances may be impeding over-all rates of water resource improvements and threatening 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 will help achieve this goal by providing funds, through WPCLF loans, to finance the implementation of projects that protect or restore water resources, by ensuring either maintenance or attainment of Warmwater Habitat or higher designated aquatic life uses under Ohio Water Quality Standards.

### **Who can request WRRSP funding?**

Implementers of WRRSP projects must either be political entities such as municipalities or park districts, or other qualifying not-for-profit organizations under the Internal Revenue Code.

WPCLF loan applicants who qualify as implementers may participate in the WRRSP program by undertaking projects themselves or by sponsoring an approved project that is undertaken by a second entity, such as a public body, land trust, park district, or other not-for-profit corporation that can demonstrate the ability to protect and manage such resources.

### **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)).

WRRSP projects fall into two main categories; protection and restoration, and available funding is generally split evenly between the two. Protection projects involve the long-term protection of high-quality water resources. Restoration projects involve both the restoration of impaired water resources to return them to a higher quality and their long-term protection.

Protection projects generally include fee-simple acquisition of property that contains a valuable, high-quality water resource. Streams targeted for protection must be in attainment of at least Warmwater Habitat. Wetlands targeted for protection must be designated as Category 3 based on the current Ohio

Rapid Assessment Method (ORAM). Habitat evaluations will be considered but preference will be given to projects that include biological assessments that support the habitat evaluations for the same aquatic resource.

Restoration projects can range from restoring a current agricultural field to its pre-settlement wetland condition by breaking tiles, removing fill, and planting appropriate native plants to removing a dam on a river or stream that is creating an impoundment. Stream restorations need to fully address the impairments preventing the site from attaining Warmwater Habitat or higher. Wetland restoration projects need to result in an ORAM Category 3 wetland.

Beginning in PY 2020, WRRSP added a new subcategory of restoration to specifically address projects involving multiple dam removals in urban 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.

#### **Where do the funds come from?**

WRRSP projects are funded by an advance of interest which would be generated by a sponsoring WPCLF loan. Implementers that are not sponsoring their own projects will partner with another entity that is obtaining a WPCLF loan during the appropriate program year. In exchange for an interest rate discount, the sponsor/loan recipient assumes additional responsibility for the success of the WRRSP project. Funds for WRRSP projects are made available by advancing a portion of the estimated amount of interest to be repaid by the sponsor over the life of the loan. Implementers and sponsors will need to work together prior to loan award to ensure the sponsoring loan will generate enough interest to cover the cost of the WRRSP project. If necessary, multiple WPCLF loans can sponsor a single project.

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 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?**

For most projects, the WRRSP operates on a two-year cycle. Projects involving restoration activities or protection projects that will require time for Management Plan and Environmental Covenant development will spend the first year working with DEFA staff to complete milestones that will ensure the project is ready for award during the second year. Protection projects that meet all readiness-to-proceed criteria as determined by Ohio EPA DEFA may be funded under a one-year schedule. The following table covers the general timeline for a WRRSP project.

| <b>WRRSP Project Timeline</b>          |   |
|--|---|
| Pre-nomination Site Visit              | Beginning in 2018, a pre-nomination site visit will be required before a project can be nominated.  |
| Nomination Period                      | The call for nominations for the WRRSP is typically held in July.   |
| Scoring and Ranking                    | Nominated projects are evaluated for eligibility. Projects that may be eligible are scored and ranked by DEFA staff.                                |
| Placement on the Project Priority List | Projects that score within fundable range are listed on the project priority list in the PMP  |
| Funding Year One                       | Implementers will work with DEFA staff to complete program milestones including the development of a Management Plan and an Environmental Covenant. |
| Funding Year Two                       | Funding for the WRRSP project will be available after the sponsoring WPCLF loan has been awarded in tandem with the WRRSP project.                  |

For one-year “fast track” projects, all programmatic requirements must be met before the PMP is made final. For two-year cycle projects, all programmatic requirements must be met within the first year of the two-year cycle. Any projects that do not meet programmatic requirements will be dropped from funding consideration. For restoration projects, this means either a final (biddable) design must be prepared, submitted to, and approved by Ohio EPA DEFA along with all other program materials by the end of the first year for projects following a design-bid-build approach, or in the case of a design-build project, a request for proposals (RFP) must be submitted to and approved by Ohio EPA DEFA 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. Restoration projects will not be awarded in the first year; awards will only occur in the second year of the two-year cycle.

**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 the month of July. Potential implementers should contact DEFA in advance of this nomination period to schedule a pre-nomination site visit. Beginning in 2018, pre-nomination site visits are required before a project nomination will be considered. Nomination forms can be found on our website prior to the nomination period.

## **How are projects scored and ranked and how is funding allocated?**

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, effectiveness of action, and cost effectiveness. 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. When the ecological benefits from protection and restoration are equivalent, a project may be scored both ways and ranked based on the higher score.

Funding is capped at \$4 million per project 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. When projects receive the same score, the project with a lower total project cost will be ranked above those with higher costs.

## **Why would a nominated project be deemed ineligible?**

Projects may be considered ineligible for many reasons including:

- 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 indicates readiness to proceed or concerns with implementation
- The severance of any rights (mineral, timber, oil and gas, etc.) that will remain under a separate deed (and therefore unrestricted by the Environmental Covenant)
- 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.

Implementers are encouraged to meet with DEFA to discuss the WRRSP program in general, and their potential projects, to assist in developing successful WRRSP projects. While pre-nomination site visits are mandatory, DEFA is available to meet with implementers at any time of the year to discuss the program including the topics listed below.

- Will the project meet program water quality goals and how it may be improved?
- Encumbrances (oil and gas leases, road rights-of-way, utility easements, et cetera) that may impact the protection or restoration of the targeted resource or conflict with the Environmental Covenant
- Ownership or title related issues for areas targeted for protection or restoration
- Schedule or budgetary issues that conflict with the mechanics of the WRRSP funding process

## **What costs are ineligible?**

To be eligible, 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, restoration (or excessive landscaping) costs beyond the direct dam removal cost may be determined to be unallowable for WRRSP participation by Ohio EPA DEFA.

For protection projects, eligible costs are restricted to the portion of the property that is needed to protect the water resource. Property unrelated or far removed from the protection of the water resource (i.e. excessive upland) may be determined to be unallowable, even if it is all contained in one parcel.

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

- Appraisals
- Boardwalks, observation platforms, trails, etc.
- 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
- Monitoring

## **Appraisals**

With the submission of the Management Plan, an Appraisal Report prepared by a certified appraiser from the Ohio Department of Natural Resources (ODNR) list of Fee Appraisers must be included. The appraisal must be provided in the form of a Complete Appraisal Summary Report in conformance with the most recent edition of the Uniform Standards of Professional Appraisal Practice (USPAP) that has been prepared no earlier than 2 years prior to the nomination of the WRRSP project. Appraisals which were completed more than 2 years prior to the purchase of the property may be required to be reviewed and re-evaluated.

The Complete Appraisal Summary 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 within funding range.

Consideration of WRRSP participation will be limited to Conservation Use Value. The implementer must finance all costs in excess of this amount and identify the source of funding for the costs not covered by WRRSP funding.

**Project sites with the possibility of 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 Ohio EPA at the time of nomination. Ohio EPA may find the project unallowable if this assessment reflects site conditions which would conflict with the ecological and water quality goals of the project itself. If the submitted ESA identifies potential contamination of the site by hazardous materials, a Phase 2 ESA must also be submitted to determine the project's allowability before the project enters its second year.

**Where can I get more information?**

For more information, please refer to our website.

# 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. Additional guidance is to be forthcoming from U.S. EPA on this provision. Ohio EPA will review that guidance, and develop a process/procedure for ensuring compliance with this provision.

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. Under the current formula, Ohio gets the third largest allotment nationally. This report was produced in May 2016, and is available here: <https://www.epa.gov/cwsrf/clean-water-state-revolving-fund-cwsrf-reports>
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. U.S. EPA is currently reviewing 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

## Response to Public Comments

On November 3, 2020, Ohio EPA released the Draft *PY 2021 WPCLF PMP* for public comment. The public comment period concluded with a virtual public hearing held on December 3, 2020 at 3:00p.m. Written comments were submitted during the comment period. Written testimony was received during the virtual public hearing and read aloud to the attendees.

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 a minor change or correction or were specific to a project and did not require a detailed a response. Ohio EPA responded directly to the commenter regarding project-specific comments. Also, several editorial comments were received that were corrected in the PMP document but were not highlighted in this official response to public comments.

|                  |  |
|------------------|--|
| <b>Issue 1</b>   | Commenter indicated that the City of Columbus SWWTP UST Removal & Building Heat Improvements project, which had been nominated, was not included in the draft PY 2021 WPCLF PMP.   |
| <b>Commenter</b> | City of Columbus   |
| <b>Response</b>  | Upon review, it was confirmed that the City of Columbus project was nominated prior to August 31, but it had been overlooked. Subsequently, the project was included on the Intended Projects List.  |
| <b>Issue 2</b>   | Commenter indicated that the Village of Madison Sanitary Sewer Trunk Interconnection project should be eligible for the Regionalization project discount, but it was not included in the draft PY 2021 WPCLF PMP Regionalization Discount project listing.   |
| <b>Commenter</b> | CT Consultants   |
| <b>Response</b>  | Upon review, it was confirmed the Village of Madison’s Sanitary Sewer Trunk Interconnection project was re-nominated and included on the Intended Projects List, but not the Regionalization discount project list. Subsequently, the project was added to the Regionalization discount project listing. |
| <b>Issue 3</b>   | Commenter indicated that the Village of Lowellville Wastewater Infrastructure Improvements Design project, which had been nominated, was not included in the draft PY 2021 WPCLF PMP.  |
| <b>Commenter</b> | CT Consultants   |
| <b>Response</b>  | Upon review, it was discovered that the Village of Lowellville project was nominated, but it was not included on the draft Intended Projects List. Subsequently, the project was included on the Intended Projects List.   |

**Issue 4** Commenter declined principal forgiveness funding allocated to the Harrison County Freeport Sanitary Sewer System project due to a lack of sufficient funding required for the project. The County intends to resubmit the project for consideration in program year 2022.

**Commenter** Harrison County Commissioners

**Response** Ohio EPA agrees to bypass the Harrison County project at the request of the Commissioners. Principal forgiveness funding was made available to the Village of Coalton and the Village of Johnstown projects which were next on the list. The 2021 WPCLF PMP document, specifically Appendix B, was revised accordingly.

**Issue 5** Commenter declined principal forgiveness funding allocated to the Village of Coalton's Sanitary Sewer Replacement Phase 1 project. The project is fully funded by other grant sources.

**Commenter** Village of Coalton

**Response** Ohio EPA agrees to bypass the Village of Coalton's Sanitary Sewer Replacement Phase 1 project at the request of the Village. Principal forgiveness funding was made available to the Village of Coalton Sanitary Sewer Replacement Phase 3 and the Village of Johnstown Sewer System Improvements projects which were next on the list. The 2021 WPCLF PMP document, specifically Appendix B, was revised accordingly.

**Issue 6** Commenter noted three projects on the Intended Project List from Trumbull County should have a Hardship 0% rate applied as the cost for the projects will be repaid only by the project beneficiaries.

**Commenter** Trumbull County

**Response** Upon review of Trumbull County's Jacobs Road, Yankee Lake and State Road projects it was determined the projects meet the requirements outlined in Appendix D of the 2021 WPCLF PMP and receive a rate of Hardship 0%. The 2021 WPCLF PMP document, specifically Appendix B intended project list, was revised accordingly.

**Issue 7** Commenter inquired why the Manchester Sanitary Sewer System Phase IV project only appeared to receive 50% principal forgiveness.

**Commenter** IBI Group

**Response** The Manchester Sanitary Sewer System Phase IV project was nominated for WPCLF funding for program year 2020 but was outside of funding range for principal forgiveness. For program year 2020, the Village had nominated a design project for \$100,000 and a construction project for \$995,000. The draft 2021 WPCLF PMP listed an estimated principal forgiveness award of \$995,000. Upon review of the re-nomination for program year 2021, the Village of Manchester request for program year 2021 was \$1,951,234. Therefore, the estimated principal forgiveness award for program year 2021 for the Village of Manchester was revised to \$1,951,234.

**Issue 8** Commenter notified Ohio EPA DEFA two projects nominated would no longer pursue for funding in 2021

**Commenter** Northeast Ohio Regional Sewer District

**Response** Westerly Chemically Enhanced High Rate Treatment and Southerly Building Demolition-Design were removed from the 2021 WPCLF PMP Intended Project List.

**Issue 9** Commenter identified a long-term, multi-party stream restoration project proposal in Cuyahoga Valley National Park targeting a variety of water quality issues that would likely have been fundable through the Water Resource Restoration Sponsor Program (WRRSP) if funds hadn't been shifted to the WRRSP's Urban Corridor Dam Restoration subcategory instead. Commenter requested either: 1) a one-time increase in the WRRSP funding allocation sufficient to offset the money going to the Urban Corridor Dam Restoration subcategory, or 2) a permanent increase in WRRSP funding from \$15 million to \$20 million, noting that the costs for implementing WRRSP projects has increased over time, while the amount of available funding has remained static for the twenty-year history of the program.

**Commenter** The Nature Conservancy

**Response** While the proposed project appears to be very deserving of implementation, the WRRSP is limited in the amount of funding it can provide in any given year, since the money to support it is taken from Ohio's Clean Water State Revolving Fund (the Water Pollution Control Loan Fund), but not repaid, so it is no longer available for future infrastructure loans. Ohio EPA uses periodic fund modeling to help determine how much interest the WPCLF can forego for activities like the WRRSP, hardship loans, and special 0% program incentives, and will continue to monitor this in the future. For program year 2021, no adjustment will be made to the WRRSP funding allocation.

**Issue 10** Commenter provided extensive comments meant to encourage and suggest improvements to the WPCLF Household Sewage Treatment System (HSTS) principal forgiveness program.

**Commenter** Sean Logan & Associates, LLC

**Response** The comments provided broadly fall within two areas: additional bid requirements and financial incentives to encourage use of best management practices. The comments are geared towards discharging HSTS systems. Ohio EPA performs evaluations of the State Revolving Fund programs on an ongoing basis to improve the programs. Ohio EPA will review the commenter's suggestions for potential improvements in future program years.

**Issue 11** Commenter noted that when evaluating projects for principal forgiveness, the Agency preference for projects with outstanding orders or a verified complaint should also be extended to projects which will complete an implementation task of an identified impairment in a USEPA approved Total Maximum Daily Load (TMDL) report. Specifically, the commenter referenced the Duck Creek TMDL and the Village of Macksburg's WWTP Improvements Project.



**Commenter** Hunt Engineering LLC

**Response** The objective of a TMDL is to determine the loading capacity of a waterbody and to allocate the load among different pollutant sources. A TMDL identifies the links between the waterbody use impairment, sources of impairment and the pollutant load reductions needed to meet the applicable water quality standards. It serves as a roadmap for measures that can be taken to improve water quality.

Ohio EPA offers a number of grants that can be used to support TMDL implementation projects including Section 319 grants, Great Lakes Restoration Initiative grants, and Surface Water Improvement Fund grants.

For the purposes of WPCLF principal forgiveness, Ohio EPA will continue to prioritize projects that address Director's Final Findings and Orders (DFFOs) and Verified Complaints.

**Issue 12** Commenter noted that for projects receiving priority for Agency Orders, only one project appeared to have Agency Orders and that project did not satisfy the Orders.

**Commenter** Hunt Engineering LLC

**Response** Four projects on the municipal wastewater principal forgiveness list received priority by addressing Agency-issued Director's Final Findings & Orders (DFFOs) or a Verified Complaint. The projects are Ohio City's Sanitary Collection System Rehabilitation Phase 1 (DFFOs, 2009), Cadiz's South and Center Collection System Improvements (DFFOs, 2017), Cadiz's North Trunk Collection Lines Phase II (DFFOs, 2017), and Harrison County's Freeport Sanitary Sewer System (Verified Complaint, 2016).

DFFOs are available on the Division of Surface Water webpage:

<https://epa.ohio.gov/dsw/enforcement/enf>

**Issue 13** Commenter noted that WPCLF principal forgiveness readiness-to-proceed unfairly places a disadvantage on small, impoverished communities. Commenter indicates that the need for preparation and submission of permitting documents eliminates these small communities from principal forgiveness consideration.

**Commenter** Hunt Engineering LLC

**Response** Readiness-to-proceed does not preclude communities from nominating projects or from being considered for principal forgiveness. Readiness-to-proceed is not a criterion for determining eligibility for principal forgiveness. All communities eligible for regionalization or municipal wastewater infrastructure WPCLF principal forgiveness meet the WPCLF affordability criteria, which is an indicator of small and disadvantaged communities.

Each year, the demand for principal forgiveness far exceeds its availability. Ohio EPA has a responsibility to award and disburse principal forgiveness dollars in a timely manner. Evaluating readiness-to-proceed is an effective way to encourage proactive management of projects which are in competition for limited principal forgiveness

dollars. Furthermore, the costs of planning and design loans, including permit-to-install (PTI) fees, may be eligible to be rolled into principal forgiveness construction loans.

A fundamental cornerstone of the State Revolving Fund (SRF) programs is that applicants demonstrate the capability to own, operate and maintain infrastructure funded through the SRF programs.

**Issue 14**

Commenter voiced concern that projects in principal forgiveness range were improperly scored with respect to readiness-to-proceed. Commenter also indicated that a public notice of receipt of PTI application was not found in Ohio EPA's publicly available databases for several projects.

**Commenter**

Hunt Engineering LLC

**Response**

As described in the draft 2021 WPCLF PMP, readiness to proceed is based on the following criteria: 1) established user charge system; 2) approvable facility planning information; 3) design underway; 4) Permit to Install (PTI)/NPDES permit applications submitted/approved.

Appendix J of the draft 2021 WPCLF PMP describes how these four criteria can be addressed as follows:

An established user charge system should generate sufficient funding to cover existing debt service, operation, maintenance and replacement. New user charge systems should be collecting an adequate dedicated fee (e.g. planning fee) in advance of construction. Approved legislation with current rates or approval of a new user system and planning fee should be included with the project nomination.

Approvable facility planning information (often addressed by a preliminary engineering report) is required for all projects prior to a design and/or construction award. Facility planning documentation or a PER should be included with the project nomination. Information submitted with the project nomination must be adequate for planning review.

Projects with design underway should have an executed agreement for services and can sufficiently demonstrate completion of design activities (e.g. engineer's estimate, 30%, 60% or 90% complete plans). For projects with approved financing for design through the WPCLF, a written project update should be submitted with the nomination.

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 significant project milestone and indicates that the project is nearly ready for construction financing. For projects that do not require a PTI application, documentation of the status of design must be provided (i.e. plan sheets).

To meet the readiness-to-proceed criteria, PTI applications must be submitted by the end of the nomination period (typically the end of August).

Surface Water PTIs generally do not require public notice of receipt of application. Per Ohio Administrative Code 3745-49-07, public notice is required for final actions of the Director. Surface water PTIs may be public noticed in conjunction with the NPDES permit application when anti-degradation is triggered.

Specific to the comments on the individual status of the projects in principal forgiveness funding range, Ohio City, Ansonia, and Manchester do not require PTIs but plan sheets were submitted. The scores of 4 are appropriate. Frankfort has an approved PTI and the score of 4 is appropriate.

Harrison County has nearly completed design of the Freeport project but had not submitted a PTI application so the score of 3 is appropriate.

A PTI for the Village of Johnstown Sanitary Relief Sewer was submitted in November 2020 (after the 2021 WPCLF nomination period). Additionally, a separate PTI was approved by Ohio EPA in July 2020 but only covers a portion of the proposed WPCLF project. Johnstown's readiness-to-proceed score remains a 3.

**Issue 15** Commenter voiced concerns that principal forgiveness projects were improperly scored with respect to the scoring methodology within the Integrated Priority System.

**Commenter** Hunt Engineering LLC

**Response** The comments provided broadly fall within two areas: a perceived funding imbalance for small and disadvantaged communities with unsewered areas versus communities with wastewater rehabilitation projects; scoring for projects with documented water-in-basement events. The comments are geared towards projects in funding range for principal forgiveness.

Some nominations provide incomplete or inaccurate scoring information that, if applied directly, would yield inappropriately high or low scores. In these cases, to maintain the integrity of the scoring effort and to ensure each nomination receives its highest appropriate score, the scorer applies best professional judgment. This may include requesting clarifying information from the applicant before scoring. The scoring comments are specifically included to provide rationale for scores that cannot be inherently understood from the Integrated Priority System (IPS) structure. Each score with associated comments is reviewed and approved by DEFA management.

Scoring occurs before planning information is reviewed and is independent of planning information. Projects that appropriately receive points for water in basement events typically have other systemic problems. Ultimately, WPCLF funding is available only for a cost-effective (monetary and non-monetary), environmentally-sound, long-term solution to an identified problem.

After review of the submitter's comments, re-evaluation of scores is not necessary for the projects in range for principal forgiveness funding.