

Planning/ Design/ Construction	Agency/ Program/ Contact	Grant/ Loan	Water/ Wastewater	Amount Available/Criteria	Date Rates Effective	Rate Type/Term	Interest Rate
Planning/ Design/ Construction	Ohio EPA Drinking Water Assistance Fund (DWAF) Water Supply Revolving Loan Account (WSRLA) Kevin Spurbeck (614) 644-3645	Loan*	Water	 *Limited principal forgiveness is available each year Program Management Plan and Project Priority List are updated annually Program year runs from July 1 to June 30 Nomination forms due March 1 each year Priority project ranking with an emphasis on public health, meeting SDWA requirements, and economic affordability Loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for November & December is held in early December) Scope of services approved before planning loan, facilities plan approved before design loan, design plans approved before construction loan Semi-annual payments in Jan /July (principle and interest) Applicants must demonstrate the financial, managerial, and technical capability necessary to complete the project Federal prevailing wage rates must be used OWDA/OEPA app fee of 1.35% can be included in loan MHI is based on annual updates to the ACS data http://epa.ohio.gov/ddagw/financialassistance.aspx 	Interest rates calculated monthly	Standard Rate Loan Terms 5 to 20 Years Small Systems & Economic Affordability Rate (<10,000 population) Loan Terms 5 to 20 Years Disadvantaged Community Rates http://epa.ohio.gov/Portals/29/documents/ofa/20189 PMP%20-%20FINAL.pdf ALL PLANNING AND DESIGN LOANS ARE 09 FOR 0-5 YEARS. PLANNING AND DESIGN PROBE NOMINATED THROUGHOUT YEAR. HAB PROJECTS CAN BE NOMINATED THOUGHOUT	6 INTEREST OJECTS CAN
Planning/ Design/ Construction	Ohio EPA Water Pollution Control Loan Fund (WPCLF) Kevin Spurbeck (614) 644-3645	Loan*	Wastewater	 *Limited principal forgiveness is available each year Program Management Plan and Project Priority List are updated annually Program year runs from January 1 to December 31 Nomination Forms for new projects and Project Schedule Forms for carryover projects are accepted in August. This step is needed for placement on the Project Priority List. Loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for November & December is held in early December) Project planning concept approved before design loan for each program, design plans approved before construction loan Semi-annual payments January & July (principle/interest) Federal prevailing wage rates must be used OWDA app fee of 0.35% cannot be included in loan MHI is based on annual updates to the ACS data http://epa.ohio.gov/defa/ofa.aspx 	Interest rates calculated monthly	Standard Rate Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years Small Systems Rate (<10,000- includes Economic Affordability) Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years Applicants must have a population less than 5,000 OR a project service population of 5,000 or less and that charges entire debt for project solely to project service population. Hardship Rate (up to 20 years) ALL PLANNING AND DESIGN LOANS ARE 0% INTEREST FOR 0-5 YEARS. PLANNING AND DESIGN PROJECTS CAN BE NOMINATED THROUGHOUT YEAR. NUTRIENT REDUCTION PROJECTS CAN BE NOMINATED THOUGHOUT YEAR.	www.owda.org



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Planning/ Design/ Construction	Ohio Water Development Authority (OWDA) Revolving Loan Fund Ken Heigel (614) 466-5822	wing Loan Wastewater Wastewater Wastewater Made at monthly OWDA board meetings on last Thursd of every month (one board meeting for Nov/Dec is held to 2nd Thursday of December), application fee of 0.35 (\$400 min) cannot be included in loan For a design loan to a new system, system must eith institute rates or be sponsored by county. For a design loan to an existing system, system must show revenue		Interest rates calculated monthly	Market Rate Program Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years 5-year balloon payment for plan/design loans, 5-30 year term for construction loans. 1/2% discount for: 1) Previous borrower, 2) Findings & Orders, 3) Regionalizing (connecting to existing or purchasing another system). Maximum discount is 1.0% (applies to construction loans.	www.owda.org			
				Design loan accrues interest as funds are drawn. Planning/design loans must be repaid in 5 years as balloon payment or when construction financing is obtained (rolled into OWDA construction loan). Semi-annual payments in January and July (principle and interest). No prepayment penalty for planning/design loans, construction loans cannot be prepaid. 1st planning loan semi-annual payment due Jan 1 or July 1 one year after loan approval, will equal 1/40th of original loan amount		Community Assistance Program (construction loans only) Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years \$5M maximum. Applicant must have population < 5,000 or be district serving < 2,000. Water rates must be 1.1% of MHI, sewer rates 1.5%, or both rates 2.6%.	www.owda.org		
				 Interim financing loans maximum term is 3 years MHI based on the most recent ACS data http://www.owda.org 	Interest rates calculated monthly	Loan Advance Program- Interim financing at a short-term interact to local government agencies that have received a funding commitment from USDA-RD or US Army Corp. Submit appl 2 months prior to loan approval with estimated costs. http://www.owda.org/docs/document_selector/upload/Loan%ance%20Program.pdf			
Construction	Ohio Water Development Authority (OWDA) Un-Sewered Area Assistance Program Ken Heigel (614) 466-5822	Grant	Wastewater	 http://www.owda.org/docs/document_selector/upload/Un-Sev Open cycle, applications due by 1st of each month, grants a board meeting for Nov/Dec is held in early December) 			every month (one		



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Construction	USDA- Rural Development (USDA-RD) Water and Waste Disposal Program David Douglas (614) 255-2391	Grant/ Loan	Water/ Wastewater	 Open cycle, no maximum dollar amount USDA reviews an applicant's rates and cash reserves when determining grant eligibility, single utility rates should be 1.5% of MHI and combined utility rates should be 3.0% Public bodies and non-profit organizations eligible Projects must serve areas with a population less than 10,000 Applicants must be unable to finance project through conventional sources Annual payments for public bodies due on the first day of the month of loan closing For non-profits, monthly payments due on the day of loan closing every month except for the 29th, 30th, 31st which are all due on the 28th of the month No penalty for early repayment MHI based on ACS 2006-2010 data http://www.rurdev.usda/OH/wtrwaste.htm 	Poverty- MHI<\$44,173 (80% of state non-metro MHI) a correcting existing health hazard, up to 40 years Intermediate- MHI between \$44,173 - \$55,216 (80-100% of state non-metro MHI), up to 40 years Market- MHI > \$55,216, up to 40 years http://www.rd.usda.gov/programs-services/water-waste-loan-grant-program		
Construction	Ohio Public Works Commission (OPWC) Linda Bailiff (614) 644-1823	Grant/ Loan/ Loan Assist	Water/ Wastewater	 Up to 90% grant for repair/replacement and up to 50% grant for new/expanded infrastructure See http://www.pwc.state.oh.us for application due dates and funding amounts. Schedules and methodologies vary by districts who approve the project applications. Each district has annual 20% new construction limitation Loan assistance is grant for interest on non-OPWC loans for a project's construction period payable up to 12 months prior to the date of the project agreement Governments with population < 5,000 may be considered by Small Government Commission if forwarded by district Small Government Program bases MHI on most recent 5-year American Community Survey as published by the Ohio Development Services Agency; Districts MHI data Sources vary 	Constant	Loans available in combination with grant or as standald as 100% of project costs District establishes term but usually 0% Life of loan cannot exceed the lesser of 30 years or weig life of project Loans billed biannually with no prepay penalty and payr exceed invoiced amount to pay off loan more quickly, if Semi-annual payments due July 1 and January 31 begins billing cycle after project completion	ghted useful ments may desired



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Construction	Appalachian Regional Commission (ARC) Area Development Program Appalachian Regional Commission (ARC) Distressed Counties Program	Grant	Water/ Wastewater	 Maximum \$250,000 State funds or Federal ARC funds available No more than 80% of total project cost provided Matching funds required (based on ARC's designation of county economic status - contact LDDs for match requirements) Applicants must be located in 1 of 32 Ohio Appalachian Counties Priority to economic development projects with job creation or retention http://development.ohio.gov/cs/cs_goa.htm Maximum \$250,000 State funds or Federal ARC funds available Applicants must be located in an Ohio Appalachian Distressed County (ARC classified its member counties within one of five economic status designations each fiscal year - contact LDDs for current designations) Match required; eligible applicants may receive up to 80% of the total project cost Priority to water and wastewater projects http://development.ohio.gov/cs/cs_goa.htm 	*For Hockicounties cou (BHRC) at *For Holme Belmont, C Mid-Easter alank@ome *For Ashtal Eastgate R	*For Clermont, Brown, Highland, Adams, Ross, Pike, Scioto, Vinton, Jackson, Lawrence, Gallia counties contact Jessica Keeton with the Ohio Valley Regional Development Commission (OVRDC) at (800) 223-7491 and jkeeton@ovrdc.org *For Hocking, Athens, Meigs, Perry, Morgan, Washington, Noble and Monroe counties contact Melissa Zoller with the Buckeye Hills Regional Council (BHRC) at (740) 374-9436 and mzoller@buckeyehills.org *For Holmes, Coshocton, Muskingum, Tuscarawas, Guernsey, Carroll, Harrison, Belmont, Columbiana, and Jefferson counties contact Alan Knapp with the Ohio Mid-Eastern Governments Association (OMEGA) at (740) 439-4471 and alank@omegadistrict.org *For Ashtabula, Mahoning, and Trumbull counties contact Kathy Zook with the Eastgate Regional Council of Governments (Eastgate) at (330) 779-3800 and kzook@eastgatecog.org			
Planning/ Design/ Construction	Rural Community Loan Fund Kristin Woodall (419) 332-2029	Loan	Water/ Wastewater	 Maximum amount available based on availability Low-income rural communities receive priority Intended for gap financing Available for public and <u>private</u> entities 1% origination fee Open cycle application process with financing available on a first come first serve basis Technical assistance available to applicants from RCAP http://www.glrcap.org/ohio 	Constant	Construction projects- term is 10 years Planning and design projects- term is 5 years	4.0%		



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Construction Planning/ Construction	Ohio Development Services Agency (ODSA) (614) 466-2285 CDBG Residential Public Infrastructure Grant Program CDBG Community Development Program	Grant	Water/ Wastewater	 Open cycle, maximum grant request \$750,000, minimum grant request \$100,000, minimum total project cost \$200,000 Cities and villages will be limited to one grant award per program year. Counties will be limited to four awards per program year (two for itself and two on behalf of one or more eligible sub-units of general local government (villages and cities) within the county jurisdiction. County must apply on behalf of villages that do not have a water or sewer utility. Projects must meet the following criteria in order to be eligible: (1) Projects must serve at least 51% LMI households, (2) Project must have an identified health hazard, violation, or replace functionally obsolete facilities (if replacing functionally obsolete facilities applicant must show that it is more cost effective to construct new facility than repairing existing facility), (3) CDBG funds must be matched 1:1 (for every \$1 of CDBG funds other funds must equal \$1), including \$100,000 for on-site improvements, (4) Projects must serve at least 60% residential customers. Water or sewer rates must equal 1% of the Median Household Income or \$30 per month and combined water and sewer rates must equal 2.0% of the Median Household Income or \$60 per month 10% or \$30,000, whichever is less, of the total grant amount may be used for general administration Grantee may qualify project using 2006-2019 ACS LMI data or an income survey following Policy Notice 17-02 http://development.ohio.gov/cs/cs cdbg.htm Distributed to 79 non-urban counties and 51 small cities Funds are limited Each county generally accepts applications in April/May Projects must serve at least 51% LMI households and must be completed in 12 months 									
	Program	Grant	Wastewater	Projects must serve at least 51% LMI households and must be http://development.ohio.gov/cs/cs_cdbg.htm	completed if	1 1 2 months							
Construction	CDBG Economic Development Loan/Public Infrastructure Grant Program	Grant/ Loan	Water/ Wastewater	retention of business and industry in Ohio communities. Both Non-entitlement cities and counties may apply on behalf of fo Open cycle, \$500,000 maximum loan ceiling, \$25,000 maxim 5% cash equity, low-interest fixed-asset loans to for-profit ent Grant program provides funding to create and retain permaner persons, through the expansion and retention of business and	 Loan program creates and retains permanent, private sector job opportunities for low- and moderate-income citizens through the expansion and retention of business and industry in Ohio communities. Both Fixed Assets Loans and Public Off-site Infrastructure Assistance are available. Non-entitlement cities and counties may apply on behalf of for-profit businesses committing to create at least five jobs within its jurisdiction. Open cycle, \$500,000 maximum loan ceiling, \$25,000 maximum cost per job, \$1 to \$1 leverage requirement, 15% total project must be private, 5% cash equity, low-interest fixed-asset loans to for-profit entities related to creation, expansion, and retention, gap financing mechanism. Grant program provides funding to create and retain permanent, private-sector job opportunities, principally for low- and moderate-income persons, through the expansion and retention of business and industry in Ohio communities. Open cycle, \$500,000 maximum grant ceiling, \$9,999 maximum cost per job, \$1 to \$1 leverage requirement for offsite costs, and 15% total project must be private. 								
Planning/ Design/ Construction	CDBG Economic Development Revolving Loan Fund	Grant	Water/ Wastewater	Capitalized by loan payments made by private companies awa RLF can assist with CDBG ED and Community Development infrastructure or community improvements. CDBG RLF loans http://development.ohio.gov/cs/cs_cdbg.htm	t program act	ivities that meet national objective such as onsite loan	s, offsite						
Planning/ Design/ Construction	Tax Increment Financing (TIF)	N/A	Water/ Wastewater	Tax Increment Financing (TIF) is an economic development mechanism available to local governments in Ohio to finance public infrastructure improvements. A TIF works by locking in the taxable worth of real property at the value it holds at the time the authorizing legislation was approved. Payments derived from the increased assessed value of any improvement to real property beyond that amount are directed towards separate fund to finance the construction of public infrastructure defined within the TIF legislation. http://development.ohio.gov/bs/bs_tif.htm									
Design/ Construction	Alternative Stormwater Infrastructure Loan Program	Loan	Stormwater	Offers below-market rate loans for the design and construction \$5,000,000 in loan funds per project are available to governm with the governmental entity for their projects. The funds can associated with the green infrastructure project. This program businesses and communities that need to minimize both the fin http://development.ohio.gov/cs/cs_altstormwater.htm	ental entities pay for desig targets a spec	through the program. Development partners are encoun, demolition, construction, materials and administrate ific challenge of redevelopment projects by reducing	raged to partner ive costs						



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Construction	CDBG Critical Infrastructure Program	Grant	Water/ Wastewater	 Projects are designed to assist applicant communities with hig public infrastructure improvements with a high community-w residential populations. Funds cannot be used to support publ https://development.ohio.gov/cs/cs_cdp.htm 	ritical Infrastructure projects are designed to serve		
Construction	Ohio EPA Drinking Water Emergency Loan Fund (DWELF) Susan Schell (614) 752-9725	Loan	Water	 Open cycle, up to \$25,000 available Water system is required to submit a schedule indicating how the loan will be repaid within one year For repayment purposes, Ohio EPA may complete a background check on the water system requesting a loan \$200,000 total available each state fiscal year, loans processed on a "first come, first served" basis Priority given to public water systems that meet the following criteria: 1. Hold a valid License to Operate (LTO), 2. Able to document a "threat of contamination", 3. No other source of potable drinking water available, 4. Unable to secure other sources of funding http://www.epa.state.oh.us/ddagw 	Constant	Short Term- Loans must be repaid within 12 months.	0%
Planning/ Design/ Construction	Ohio Water Development Authority (OWDA) Security Assistance Fund for Emergency Preparedness Ken Heigel (614) 466-5822	Loan	Water/ Wastewater	 This safety program will provide loans to local governments to protect the communities' water, wastewater, and stormwater systems Eligible items under the program are lighting, fencing, cameras, motion detectors, gating and security systems, and terrorism preparedness plans Open cycle, loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for Nov/Dec is held in early December) Application submitted by 15th day of the month and approved last Thursday of the month Application fee of 0.35% (\$400 minimum) can be included in loan Maximum amount of the loan is \$100,000 for communities less than 10,000 in population, and \$200,000 for communities greater than 10,000 http://www.owda.org 	Constant	Planning and design loan terms 0-5 yrs Construction loan term 5-30 years	2.00%



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Construction	Economic Development Administration (EDA) Public Works Program (800) 686-2603	Grant	Water/ Wastewater	 Open cycle, generally between \$500,000 and \$1,000,000 EDA funds will typically not exceed 50% of TPC Must be governmental entity within EDA Distressed Counties Must be related to economic development (job creation/retent) Must be consistent with comprehensive economic development Applicants must demonstrate the financial, managerial, and to http://www.eda.gov 	EDS) of the EDA District where project is located		
Construction	Ohio Capital Asset Financing Program (OhioCAF) David J. Conley Managing Director Robert W. Baird & Co. (888) 792-0039	Loan	Water/ Wastewater	The Ohio Capital Asset Financing program is a financing cooperative offered by the Center for Local Government to Ohio communities as an alternative to cash purchases or other forms of financing. The program: Allows multiple communities to combine their borrowing needs in a manner that enables them to enjoy better interest rates and lower financing costs, permits the financing of "Capital Asset" purchases over a period up to 25 years, based on asset life, reduces interest cost and financing expenses because of credit enhancements and economies of scale gained from the issuance of a single large bond issue compared to smaller individual issues, allows communities that cannot afford large capital outlays to spread the cost of capital assets over time, eliminates the need to prepare an individual Official Statement, does not require the participant to obtain a bond rating, minimizes the time and effort required for financing capital assets compared to using traditional methods. http://www.ohiocaf.org/	Current rates as of 01/21/13 for borrowing amount of \$5 million are:	Bond Length Estimated Interest Rate 1 2.64% 5 2.64% 10 2.86% 15 3.27% 20 3.56% 25 3.82% Repayment period can be from one to 25 years subjectimated life of the asset.	ect to the
Planning/ Design/ Construction	Investment Banking Firms/ Commercial Banks	Loan	Water/ Wastewater	 Limited to financial institution's guidelines and criteria and ability of applicant to repay 	Constant	Market rate and term based on financial institution's criteria	guidelines and
Planning/ Design/ Construction	U.S. Army Corp of Engineers Ohio Environmental Infrastructure Program Section 594	Grant	Water/ Wastewater	Submit SCEIG Project Profile (http://www.sceig.org/docs/document_sel OWDA at kheigel@owda.org	ector/upload/s	SCEIG%20ProjectProposalForm%202014Dec.doc) to	Ken Heigel at
Planning/ Design/ Construction	USEPA State and Tribal Assistance Grant (STAG)	Grant	Water/ Wastewater	Currently no funds available under this program.			

RCAP	FUND	ING S	SOURCI	ES FOR PUBLIC WATER AND WAST	EWAT	ER PROJECTS IN OHIO					
Planning/ Design/ Construction	Agency/ Program/ Contact	Grant/ Loan	Water/ Wastewater	Amount Available/Criteria	Date Rates Effective	Rate Type/Term	Interest Rate				
Construction	Ohio Bureau of Workers' Compensation (BWC) Safety Grants (800) OHIOBWC	Grant	Water/ Wastewater	 Remote meter readers are now on the moratorium list, so they Must be a state-fund employer, maintain active coverage, be provide two-year baseline data, and establish payroll periods Policy year is January 1 through December 31 	Remote meter readers are now on the moratorium list, so they are currently ineligible for funding. Maximum of \$40,000, BWC will match 3:1 Must be a state-fund employer, maintain active coverage, be current on all monies owed BWC, demonstrate the need for safety intervention, provide two-year baseline data, and establish payroll periods (2) for the purpose of defining employer eligibility cycle. Policy year is January 1 through December 31						
Planning/ Design	United States Environmental Protection Agency (EPA) Green Infrastructure Technical Assistance Program	Grant	Water/ Wastewater	to implementation that meet multiple environmental, social, a A total of \$400,000 will be provided to 5-7 communities in 20 Funds are for technical assistance, analyses, and studies Contact Gl Tech Assistance@epa.gov with questions	to implementation that meet multiple environmental, social, and economic goals A total of \$400,000 will be provided to 5-7 communities in 2014 (approximately \$57,000-\$80,000 per community) Funds are for technical assistance, analyses, and studies Contact GI_Tech_Assistance@epa.gov with questions						
Planning/ Design	Community Engineering Corps (CEC) Lauren Butner Domestic Program Manager (720) 593-1890	Engineering	Water/ Wastewater	 Leveraging the membership of Community Engineering Corps' alliance partners – American Society of Civil Engineers, the American Water Works Association, and Engineers Without Borders USA –the CEC brings more than 200,000 technical professionals and students together to serve communities across the United States. These individuals volunteer their time and expertise to assist communities that do not have the resources to access engineering services. With a strong commitment to community-driven projects, CEC volunteers work alongside community members to design solutions to identified problems. Income requirement- community's MHI must be equal to or below 80% of state MHI or community's poverty rate must be equal to or greater than the national poverty rate. http://www.communityengineeringcorps.org/ 							
Construction	Ohio Facilities Construction Commission Lead Plumbing Fixture Replacement Assistance Grants	Grant	Water	 The program provides funding to eligible schools to reimburs fixtures and limited connected piping. Schools built before 19 fixtures and the material costs to replace fixtures identified as to traditional public schools, community schools and chartere http://ofcc.ohio.gov/Services-Programs/C 	990 can apply being over th d nonpublic s	for reimbursement up to \$15,000 for the assessment to federal action level for lead in drinking water. The chools.	of eligible program is open				

^{*}Contact Kurtis Strickland, Ohio State RCAP MIS Coordinator, with questions or revisions at (740) 682-8414 or kmstrickland@wsos.org

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

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