RCAP

Great Lakes
COMMUNITY ACTION
PARTNERSHIP

Strategic Use of ARPA to Advance Water Improvements in Your County

Sherry Loos, RCAP State Coordinator

ABOUT RCAP

RURAL COMMUNITY ASSISTANCE PROGRAM

- Part of a nation-wide network of non-profit organizations that operate RCAP
- Coordinated through the national **Rural Community Assistance Partnership**

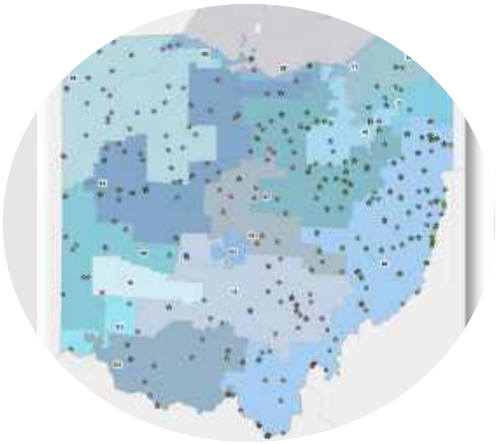
Great Lakes
COMMUNITY ACTION
PARTNERSHIP

PART OF THE GREAT LAKES COMMUNITY ACTION PARTNERSHIP

- GLCAP based in Fremont, Ohio
- One of the largest Community Action Agencies in the country
- GLCAP operates RCAP in 7 states across the Great Lakes region

HELPING SYSTEMS UNDER 10,000 PEOPLE

- RCAP provides free and low-cost technical assistance and training
- We work with larger entities that serve or regionalize smaller and rural communities
- We also help larger entities on a fee-for-service basis



WE SERVE ALL OF OHIO

- We serve over 250 different communities in Ohio each year.
- In many, we are working on more than one project or providing multiple services.

Our Funders

Ohio Water Development Authority

Ohio Environmental Protection Agency | **Division of Drinking and Groundwaters**

APPALACHIAN REGIONAL COMMISSION

USDA Rural Development

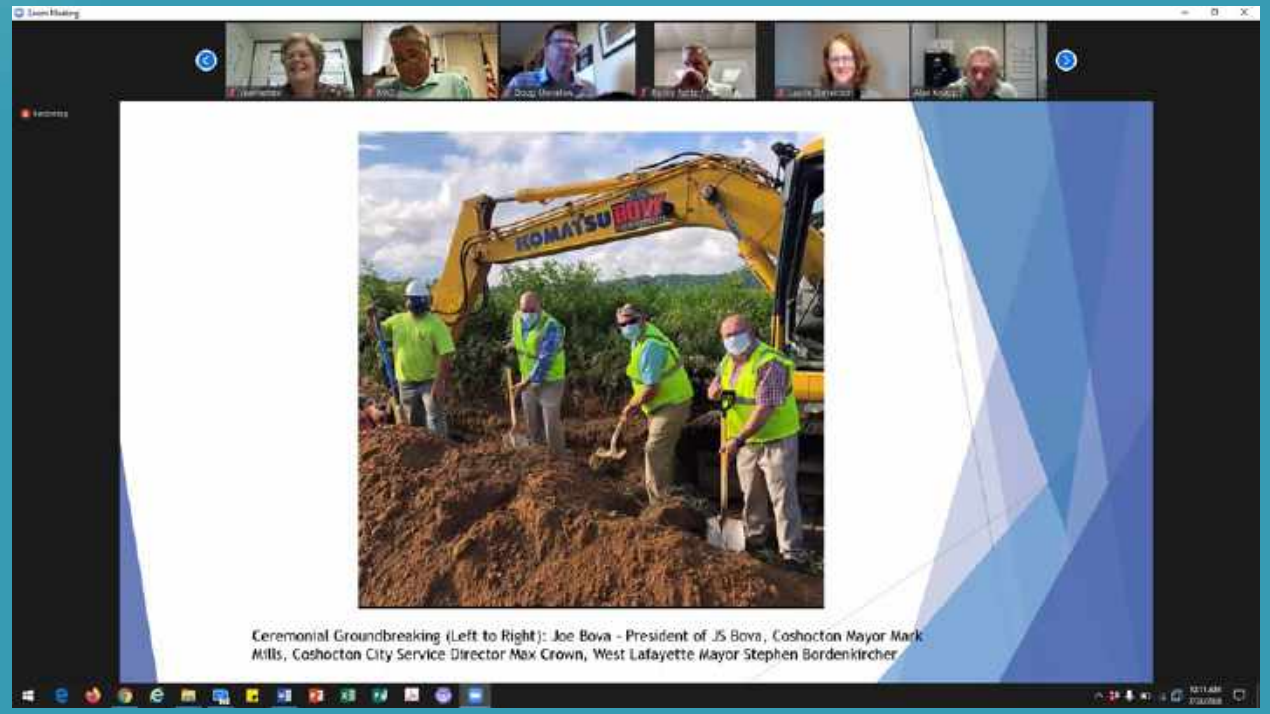
CSBG

COMMUNITY SERVICES BLOCK GRANT PROGRAM

Goals

- Improve surface water protection, environmental compliance, public health, economic readiness and quality of life in small communities and rural areas.
- Help small and rural communities access funding for water and sewer projects.
- Improve the technical, managerial and financial capabilities of water and sewer systems.
- Promote shared services and regionalization projects to increase efficiency, reduce end-user costs, and ensure long-term sustainability.

Amsterdam Regional Wastewater System
Serving parts of Jefferson and Carroll Counties



Coshocton – West Lafayette Water Regionalization Virtual Ribbon Cutting

This past state fiscal year, we leveraged $45,197,146 in Grants and $58,580,261 in Low-Interest Loans.

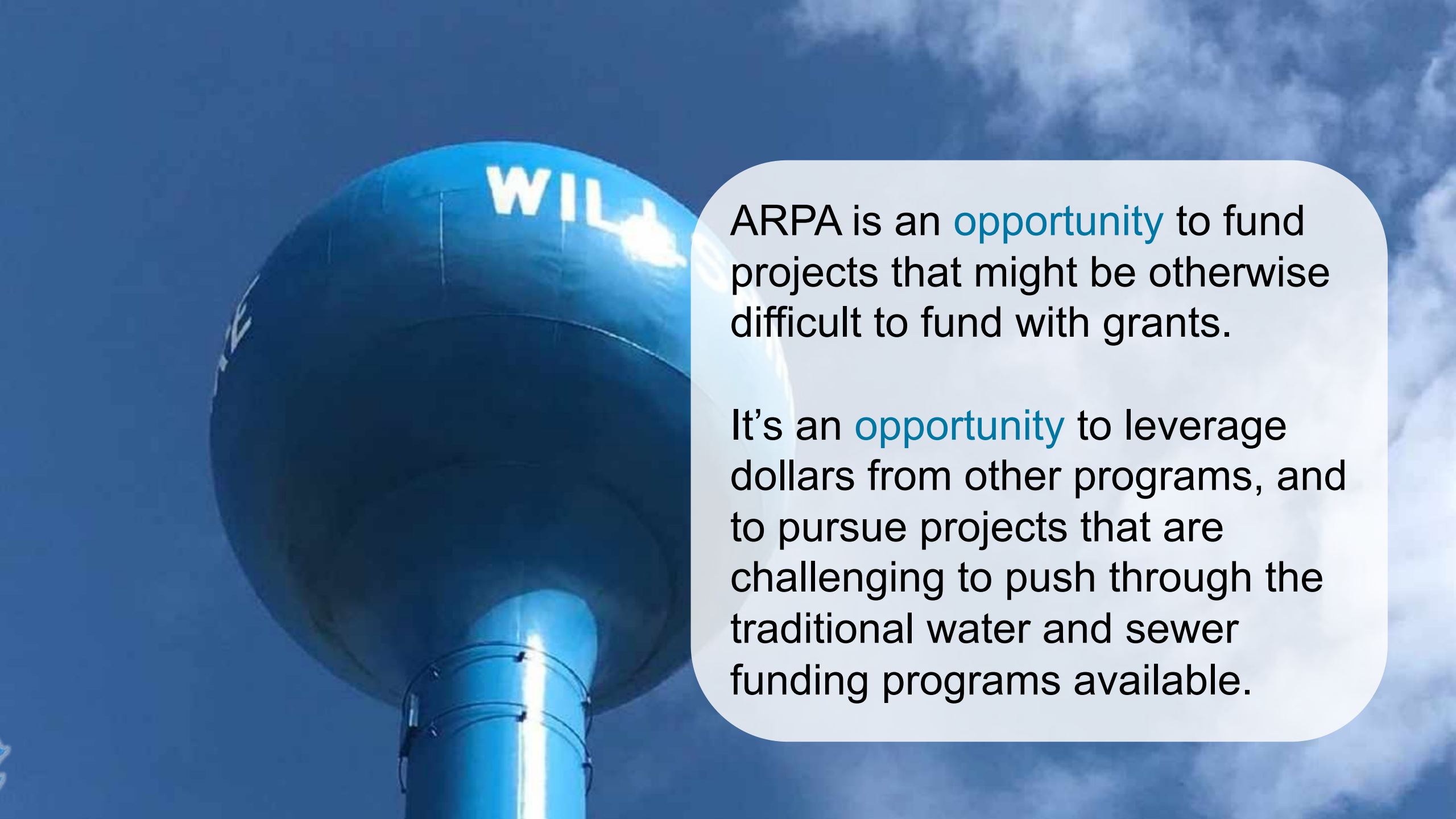
This includes 95 awards for 58 water and sewer projects serving communities under 10,000 population in Ohio.

How long is your project list?

You probably have a lot of competing projects vying for funding.

Both your own for the county, as well as other local government and non-profit systems.

And, you may have individual residents and businesses on private wells and on-lot wastewater systems that need help.

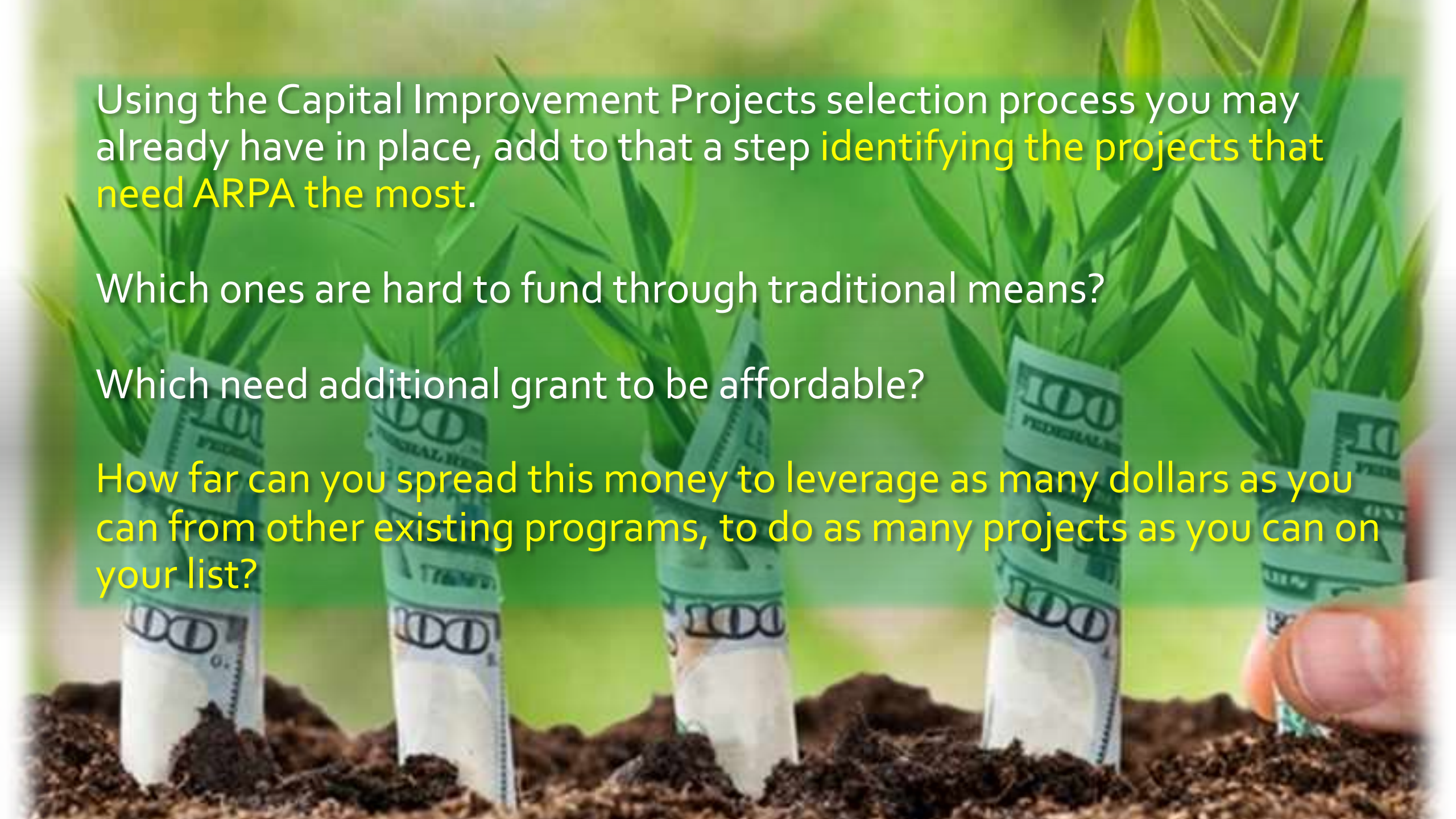


ARPA is an opportunity to fund projects that might be otherwise difficult to fund with grants.

It's an opportunity to leverage dollars from other programs, and to pursue projects that are challenging to push through the traditional water and sewer funding programs available.

How do these projects fit into the larger vision of what you want to achieve for your residents?

If the board has a common vision, this will drive decision-making and project prioritization.



Using the Capital Improvement Projects selection process you may already have in place, add to that a step identifying the projects that need ARPA the most.

Which ones are hard to fund through traditional means?

Which need additional grant to be affordable?

How far can you spread this money to leverage as many dollars as you can from other existing programs, to do as many projects as you can on your list?

Examples of Projects That Are Easier to Fund

- Contaminated or collapsing wells
- WTP Upgrades that will address a compliance issue
- Connections to regionalize systems
- New above ground storage replacing in-ground tanks or addressing inadequate pressure or storage

- WWTP upgrade/ expansion projects to address NPDES Violations
- CSO Separation and SSO Elimination Projects
- Regionalization projects
- Projects addressing sewage back-ups into basements
- Pump station rehab/replacements

Projects More Difficult to Fund

- Grants for projects that don’t address a serious compliance issue or public health threat
- Systems that have - or will have as a result of a project - rates exceeding 1.5% of the Median Household Income for average residential customers.
- Water or sewer line extensions to new customers
- Upgrades for small private, non-profit systems, such as homeowner associations
- Wastewater projects not owned by a local government entity, like a mobile home park
- Projects within the 500-year floodplain, or with significant environmental review concerns

Best Practices for Project Funding

Plant the Seeds Early!

A good start, strategic thinking and plenty of time maximizes opportunities for grant funding.

Create an Asset Management Plan for water AND sewer systems!

Identify all capital projects over next 5 years.

Develop strategies for each project.

Consider which projects compete best for grant opportunities if you have multiple projects.

Begin saving for them now if you haven't already.

Allow enough time to plan the project and secure funding!

Small Community Water and Sewer Funders in Ohio

- Ohio Water Development Authority (OWDA)
- Ohio EPA Water Supply Revolving Loan Account (WSRLA)
- Ohio EPA Water Pollution Control Loan Fund (WPCLF)
- USDA Rural Development
- Ohio Public Works Commission (OPWC)
- Community Development Block Grants (CDBG)

Ohio Water
Development Authority

COMMUNITY DEVELOPMENT
C D B G
BLOCK GRANT

Ohio | Development Services Agency

RCAP Great Lakes COMMUNITY ACTION PARTNERSHIP

Other Potential Funding Sources

EDA
U.S. ECONOMIC DEVELOPMENT ADMINISTRATION

- Appalachian Regional Commission (ARC Counties only)
- U.S. Army Corps of Engineers Section 594
- H2Ohio – via OEPA SRF project lists
- Ohio Department of Development (various economic development programs)
- Economic Development Administration (EDA)
- Local Property Assessments

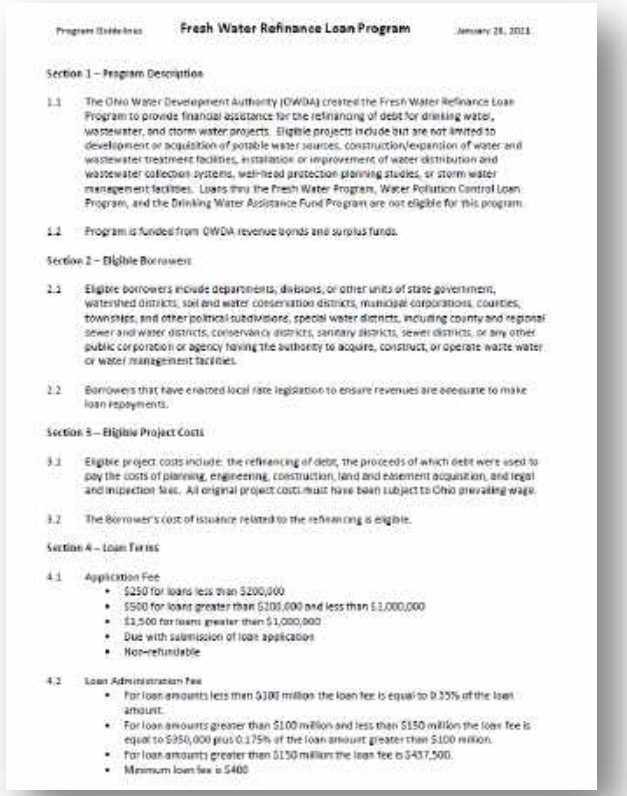
For systems in Ohio, there are usually better loan options through OWDA or other funders rather than trying to issue bonds or working through a private bank.

A new funding program available from OWDA…

Refinance your older, higher interest loans!

Ohio Water Development Authority

ReFi



Program Guidelines — **Fresh Water Refinance Loan Program** — January 28, 2021

Section 1 – Program Description

1.1 The Ohio Water Development Authority (OWDA) created the Fresh Water Refinance Loan Program to provide financial assistance for the refinancing of debt for drinking water, wastewater, and storm water projects. Eligible projects include but are not limited to development or acquisition of potable water sources, construction/expansion of water and wastewater treatment facilities, installation or improvement of water distribution and wastewater collection systems, well-head protection planning studies, or storm water management facilities. Loans thru the Fresh Water Program, Water Pollution Control Loan Program, and the Drinking Water Assistance Fund Program are not eligible for this program.

1.2 Program is funded from OWDA revenue bonds and surplus funds.

Section 2 – Eligible Borrowers

2.1 Eligible borrowers include departments, divisions, or other units of state government, watershed districts, soil and water conservation districts, municipal corporations, counties, townships, and other political subdivisions, special water districts, including county and regional sewer and water districts, conservancy districts, sanitary districts, sewer districts, or any other public corporation or agency having the authority to acquire, construct, or operate waste water or water management facilities.

2.2 Borrowers that have enacted local rate legislation to ensure revenues are adequate to make loan repayments.

Section 3 – Eligible Project Costs

3.1 Eligible project costs include: the refinancing of debt, the proceeds of which debt were used to pay the costs of planning, engineering, construction, land and easement acquisition, and legal and inspection fees. All original project costs must have been subject to Ohio prevailing wage.

3.2 The Borrower's cost of issuance related to the refinancing is eligible.

Section 4 – Loan Terms

4.1 Application Fee
- $250 for loans less than $200,000
- $500 for loans greater than $200,000 and less than $1,000,000
- $1,500 for loans greater than $1,000,000
- Due with submission of loan application
- Non-refundable

4.2 Loan Administration Fee
- For loan amounts less than $100 million the loan fee is equal to 0.25% of the loan amount.
- For loan amounts greater than $100 million and less than $150 million the loan fee is equal to $250,000 plus 0.175% of the loan amount greater than $100 million.
- For loan amounts greater than $150 million the loan fee is $437,500.
- Minimum loan fee is $400

Visit OWDA.org for more information

FINANCING SCE

Project: Small Town Sewer Rehab

11/1/2020

			SCENARIO	#1	#2	#3	
PROJECT COST				$ 1,000,000	$ 1,000,000	$ 1,000,000	
CING							
PA Loan	40	0.75%		$ -	$ 1,000,000	$ -	$
PA Principal Forgiveness				$ -	$ -	$ -	$
Loan	30	0.75%		$ -	$ -	$ 1,000,000	$
Grant				$ -	$ -	$ -	$
RD Loan	40	2.25%		$ 550,000	$ -	$ -	$
RD Grant				$ 450,000	$ -	$ -	$ -
Loan	30	0.00%		$ -	$ -	$ -	$ -
Grant				$ -	$ -	$ -	$ -
DBG) Grant				$ -	$ -	$ -	$ -
ant				$ -	$ -	$ -	$ -
my Corps Grant				$ -	$ -	$ -	$ -
unds				$ -	$ -	$ -	$ -
inancing				$ 1,000,000	$ 1,000,000	$ 1,000,000	$ -
AL COSTS							
PA Loan Payment				$ -	$ 29,030	$ -	$ -
Loan Payment				$ -	$ -	$ 37,348	$ -
RD Loan Payment				$ 20,998	$ -	$ -	$ -
RD Reserve (10%)				$ 2,100	$ -	$ -	$ -
Loan Payment				$ -	$ -	$ -	$ -
Operation, Maintenance, Repair Costs				$ -	$ -	$ -	$ -
ived Asset (SLA) Replacement (USDA Only)*				$ -	$ -	$ -	$ -
Annual Costs				$ 23,097	$ 29,030	$ 37,348	$ -
ERS OF CUSTOMERS OR EDUS				1,000	1,000	1,000	1,2
GE INCREASE PER CUSTOMER OR EDU				$ 1.92	$ 2.42	$ 3.11	$

A project includes an annual short-lived asset (SLA) deposit where other funders do not. The cost of sus
the amount of USDA grant financing.

DEBT REPAYMENT			
Ohio EPA	$ -	$ 1,161,206	$ -
OWDA	$ -	$ -	$ 1,12
USDA-RD	$ 839,902	$ -	$
OPWC	$ -	$ -	$
tal Debt Repayment	$ 839,902	$ 1,161	

WE ARE IN EXTRAORDINARY TIMES FOR LOAN FUNDING

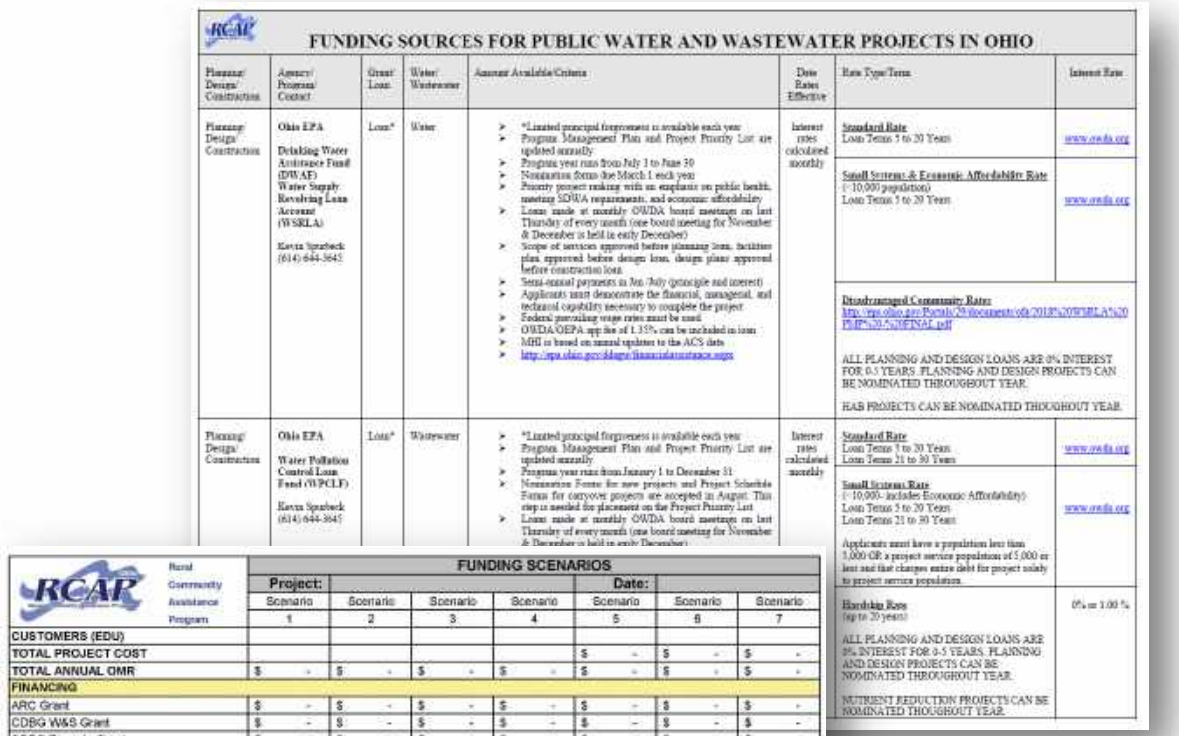
How low can interest rates go?

There has never been a better time to borrow!

Free Resources

For basic information about all water and sewer funding programs in Ohio, download the **RCAP Funding Grid**, and use **RCAP's Funding Scenarios Spreadsheet** to evaluate best and worst case financing scenarios.

Visit www.ohrcap.org and click on Resources!



FUNDING SOURCES FOR PUBLIC WATER AND WASTEWATER PROJECTS IN OHIO

Planning/ Design/ Construction	Agency/ Program/ Contact	Grant/ Loan	Water/ Wastewater	Amount Available/Criteria	Date Rates Effective	Rate Type/Term	Interest Rate
Planning/ Design/ Construction	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 ➢ Nominations 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/28/documents/ofa/2018%20WSRLA%20PMP%20-%20FINAL.pdf ALL PLANNING AND DESIGN LOANS ARE 0% INTEREST FOR 0-5 YEARS. PLANNING AND DESIGN PROJECTS CAN BE NOMINATED THROUGHOUT YEAR. H2O PROJECTS CAN BE NOMINATED THROUGHOUT YEAR.	www.owda.org www.owda.org
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)	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 THROUGHOUT YEAR.	www.owda.org www.owda.org 0% or 1.00 %

RCAP Rural Community Assistance Program

			FUNDING SCENARIOS						
			Project:				Date:		
			Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7
CUSTOMERS (EDU)									
TOTAL PROJECT COST							$ -	$ -	$ -
TOTAL ANNUAL OMR			$ -	$ -	$ -	$ -	$ -	$ -	$ -
FINANCING									
ARC Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ -
CDBG W&S Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ -
CDBG Formula Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ -
OPWC Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ -
OPWC Credit Enh (Interest)			$ -	$ -	$ -	$ -	$ -	$ -	$ -
USDA or OEPA PF Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Local Funds (Cash, Tap Fees, Etc.)			$ -	$ -	$ -	$ -	$ -	$ -	$ -
OWDA Small Comm	30	2.00%	$ -	$ -	$ -	$ -	$ -	$ -	$ -
OWDA Market	20	2.00%	$ -	$ -	$ -	$ -	$ -	$ -	$ -
OPWC Loan	20	1.00%	$ -	$ -	$ -	$ -	$ -	$ -	$ -
OEPA Loan	20	0.75%	$ -	$ -	$ -	$ -	$ -	$ -	$ -
USDA Loan	40	3.25%	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Financing			$ -	$ -	$ -	$ -	$ -	$ -	$ -
ANNUAL DEBT									
Annual OWDA Bank Payment			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Annual OWDA Mkt Rate Bank Payment			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Annual OPWC Payment			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Annual OEPA Payment			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Annual USDA Payment			$ -	$ -	$ -	$ -	$ -	$ -	$ -
USDA 10% Required Reserve			$ -	$ -	$ -	$ -	$ -	$ -	$ -
ANNUAL DEBT & OMR			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Future Av. Mo. Cost Per Customer			#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total OWDA Payback			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total OWDA Mkt Rate Loan Payback			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total OPWC Payback			$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total OEPA Payback			$ -	$ -	$ -	$ -	$ -	$ -	$ -

RCAP Great Lakes COMMUNITY ACTION PARTNERSHIP

Download from Ohiorcap.org

FUNDING AGENCY ELIGIBLE APPLICANTS

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

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

Preparing to Apply

DOCUMENTING THE PROBLEM

& telling your story

It’s really important to have good documentation of the problem you are trying to solve.

Funders will ask for this!

Keep good records of problems and complaints.

Enlist experts to inspect and prepare reports. Take lots of photos. Tell a compelling story!

Ask your OEPA district representative to note problems in sanitary surveys and inspections.

Getting to Know You

Ohio Water Development Authority

Small Communities Environmental Infrastructure Group

It can only help to meet with potential funding agencies, ask for their advice and advocate for your project. They may take a stronger interest in your project to suggest ways to improve your application and ensure you receive as many points as possible.

The Small Communities Environmental Infrastructure Group (SCEIG) Finance Committee is a group comprised of representatives from every major funder in Ohio.

They meet virtually every other month and may offer to conduct 1-2 meetings in other areas of the state each year.

Communities pre-register and complete a project information form to present their projects to the committee.

After the presentation, each funder will explain why a community project may or may not be eligible for funding and may make recommendations to improve project competitiveness.

Visit www.sceig.org for more info.

AWW
Alternative Wastewater Solutions

SMALL COMMUNITIES ENVIRONMENTAL INFRASTRUCTURE GROUP

The (SCEIG) also has special committees to study and promote better alternatives for small community and rural county systems.

Communities are encouraged to reach out to these committees for guidance and assistance.

- SCEIG Alternative Wastewater Committee
- SCEIG Shared Services Committee
- SCEIG Appalachian Committee

- Visit www.sceig.org for more info.

Project Development & Funding Help

The Rural Communities Assistance Program (RCAP) helps communities develop funding strategies and can assist with funding applications. For most small communities, these services are **free-of-charge**.

Project development services include project affordability analysis, funding strategies, income surveys, public interest surveys, condition assessment, grant writing and loan application assistance.

We also can prepare Rate Studies, and Environmental Assessments required for federally funded projects for a fee.

www.ohrcap.org

ARPA is an exception to the rule for federal NEPA requirements

Environmental Assessments or Reports are required for all other federally funded programs. These will delay project funding until they are completed and Public Notice periods are over. EA's typically take 3-4 months or longer if an agency requests additional information or studies before issuing a concurrence letter. There may be added costs to complete project area studies. Findings from these studies may result in project siting or design changes if environmental issues were not identified early in the planning process.

Communities need to be especially careful about projects in 500 year flood plain, tree removal, wetlands and undisturbed ground if traditional sources of federal funding are involved.

ARPA is an opportunity to help fund 'private side' lateral and service line replacement projects!

Built in 1924

Roof replaced in 1951, 1978, 2004.

Windows replaced in 1955, 1987, 2018.

Siding and trim repainted every 8-10 years, and gable siding replaced in 2001.

Front porch added in 1938 and replaced in 1992.

Half bath added to second floor in 1988, and many plumbing improvements made at that time.

Insulation added to attic in 1962. Replaced in 1992. Blown into exterior walls in 2004.

Soffit replaced four times, gutters added in 1951, replaced in 1992.

Knob and tube electric wiring replaced in 1981. Electric service box upgraded again in 2004,

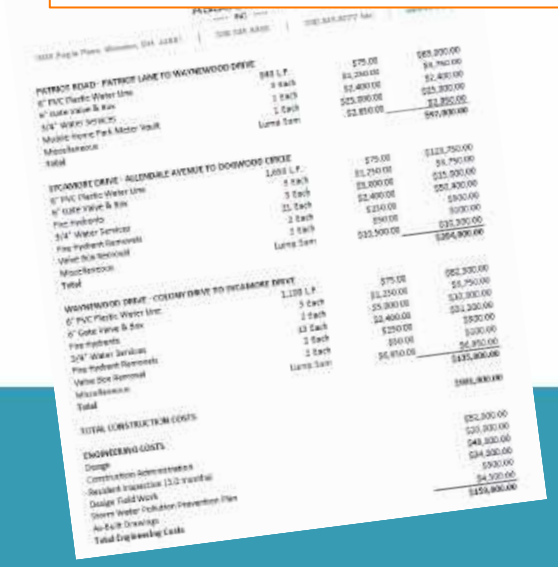
Interior plaster walls replaced in 1981, and many replaced again with new drywall in 2018 during major interior renovation project.

Connected to new sewer system in 1936.
Original clay tile sewer lateral remains.

Connected to public water system when built in 1924.
Suspected lead pipe remains.

Prioritizing Projects

- Have a list (from your capital improvement plans) of both water and sewer projects to be funded over next 3-5 years.
- Determine each project's eligibility and competitiveness for the various funders.
- Prioritize which projects to submit if the community must choose (ie. OPWC, CDBG).
- Make sure the minimum and maximum residential customer rates to qualify for each program are considered.
- Consider funding cycles, readiness to proceed, and urgency.



United States Census Bureau

RCAP

FUNDING AGENCY ELIGIBLE APPLICANTS

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

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

Developing a Funding Strategy

- Develop best-case through worst-case scenarios. (RCAP's Funding Scenarios Spreadsheet is one tool).
- Determine which scenarios result in an acceptable annual debt service.
- Develop funding strategy and project schedule.

			FUNDING SCENARIOS						
			Project:	Smalltown, OH Sewer Project			Date:	July 1, 2010	
			Scenario	Scenario	Scenario	Scenario	Scenario	Scenario	Scenario
			1	2	3	4	5	6	7
CUSTOMERS (EDU)			100	100	100	100	100	100	100
TOTAL PROJECT COST			$ 1,000,000	$ 1,000,000	$ 1,000,000	$ 1,000,000	$ 1,040,000	$ 1,000,000	$ 1,010,000
TOTAL ANNUAL OMR			$ -	$ -	$ -	$ -	$ -	$ -	$ -
FINANCING									
ARC Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ 100,000
Army Corps or STAG			$ -	$ -	$ -	$ -	$ -	$ -	$ -
CDBG W&S Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ 300,000
CDBG Formula Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ -
OPWC Grant			$ -	$ -	$ -	$ -	$ -	$ -	$ 200,000
OPWC Credit Enh (Interest)			$ -	$ -	$ -	$ -	$ -	$ -	$ -
USDA Grant			$ -	$ -	$ -	$ -	$ 312,000	$ -	$ -
Local Funds (Cash, Tap Fees, Etc.)			$ -	$ -	$ -	$ -	$ -	$ -	$ 50,000
OWDA Market	20	4.33%	$ 1,003,500	$ -	$ -	$ -	$ -	$ -	$ -
OEPA WPCLF	20	0.00%	$ -	$ 1,003,500	$ -	$ -	$ -	$ -	$ -
OPWC Loan	30	0.00%	$ -	$ -	$ 1,000,000	$ -	$ -	$ -	$ -
OWDA Community Asst	30	1.50%	$ -	$ -	$ -	$ 1,003,500	$ -	$ -	$ 360,000
USDA Loan	40	2.50%	$ -	$ -	$ -	$ -	$ 728,000	$ -	$ -
Total Financing			$ 1,003,500	$ 1,003,500	$ 1,000,000	$ 1,003,500	$ 1,040,000	$ -	$ 1,010,000
ANNUAL DEBT									
Annual Private Bank Payment			$ 76,013	$ -	$ -	$ -	$ -	$ -	$ -
Annual Ohio EPA Payment			$ -	$ 50,175	$ -	$ -	$ -	$ -	$ -
Annual OPWC Payment			$ -	$ -	$ 33,333	$ -	$ -	$ -	$ -
Annual OWDA Payment			$ -	$ -	$ -	$ 41,785	$ -	$ -	$ 14,990
Annual USDA Payment			$ -	$ -	$ -	$ -	$ 29,001	$ -	$ -
USDA Reserve			$ -	$ -	$ -	$ -	$ 2,900	$ -	$ -
ANNUAL DEBT & OMR			$ 76,013	$ 50,175	$ 33,333	$ 41,785	$ 31,901	$ -	$ 14,990
Total Future Av. Mo. Cost Per Customer			$ 63.34	$ 41.81	$ 27.78	$ 34.82	$ 26.58	$ -	12.49
Total Private Bank Payback			$ 1,520,260	$ -	$ -	$ -	$ -	$ -	$ -
Total Ohio EPA Payback			$ -	$ 1,003,500	$ -	$ -	$ -	$ -	$ -
Total OPWC Payback			$ -	$ -	$ 1,000,000	$ -	$ -	$ -	$ -
Total OWDA Payback			$ -	$ -	$ -	$ 1,253,548	$ -	$ -	$ 449,703
Total USDA Payback			$ -	$ -	$ -	$ -	$ 1,160,031	$ -	$ -

*Blue font indicates formula cell.

** Loan terms and interest rates can be changed and payments/payback will change accordingly.

*** Please note that OWDA's loan fee is included where applicable. For OWDA and WPCLF loans, a 0.35% fee is charged.

The WPCLF Loan Fee for $ 1,000,000 is $ 3,500

Project Name	Priority	Total Cost	Type	Source	2018	2019	2020	2021	2022
East side sanitary sewer rehab	1	$ 1,000,000	SC	OPWC/Local	$ 1,000,000				
Emergency generators	1	$ 150,000	SC	OEPA		$ 150,000			
Wastewater treatment plant improvements	1	$ 2,400,000	ST	USDA		$ 2,400,000			
Brown, First, Main water main replacement	2	$ 1,475,000	WD	OEPA/OPWC		$ 1,475,000			
Second Street water tank replacement	3	$ 648,000	WD	OWDA/Local			$ 648,000		
First and Ohio sewer line replacement	4	$ 600,000	SC	OWDA/Local			$ 600,000		
Water treatment plant improvements	4	$ 1,500,000	WT	OEPA				$ 1,500,000	
Broadway tank demolition	5	$ 500,000	WD	OWDA/Local					$ 500,000
Carter Avenue storm sewer rehabilitation	5	$ 750,000	SS	OPWC/Local					$ 750,000
Water meter replacement	5	$ 400,000	WD	Local					$ 400,000

Map it Out … Look at The Big Picture

Sometimes it is better to combine several small projects into a big one.

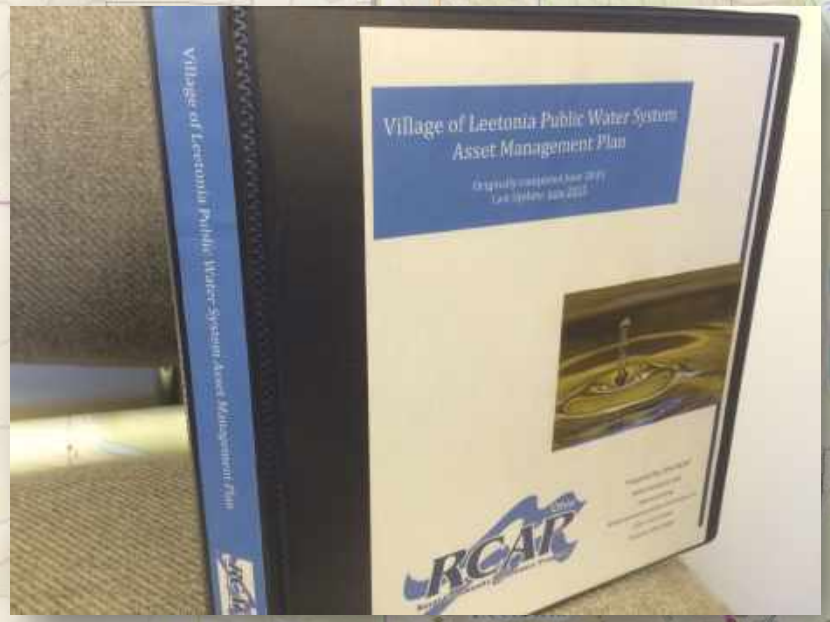
Other times, it is better to break up a bigger project into smaller phases.

Which critical projects need ARPA the most to move forward?

LOCATION MAP

NEW WATERFORD, OHIO
PHASE 2

RCAP Great Lakes COMMUNITY ACTION PARTNERSHIP



Asset Management

An Asset Management Plan incorporates many of the standard operation and maintenance activities your drinking water system personnel are already doing.

The process of developing a formal Asset Management Plan helps operational staff and decision makers in a number of ways:

- A plan to shift maintenance activities from 'Reactive' to 'Proactive'
- A method to prioritize assets, tasks and projects
- A schedule of maintenance, inspection, and capital projects
- A plan to pay for these activities and documentation to support reserve funds
- Better informed decisions about how to allocate money and resources
- Peace of mind knowing the current state of the system and having a detailed plan moving forward

The goal of an Asset Management Plan is to improve service, extend the useful life of the system, and save money over time!

What is Asset Management?

Asset management represents a change in utility management philosophy from run to failure, to one of actively managing asset maintenance based on performance monitoring of asset condition, including budgeting for eventual replacement.

Reality of Asset Replacement

- Water distribution may cost $15-20,000 per customer. Sewer collection costs appx. $20-25,000 plus per customer. A new treatment plant may increase the cost at least a few million $ per utility.
- The replacement of water and sewer infrastructure for a community of **600** customers would cost approximately $30 million dollars.
- Financed over 30 yrs. at an OWDA market interest rate would result in a customer cost of approximately $200 per month or $100 per utility for debt service alone.

The math is clear!

Massive asset replacement projects are not economically feasible.

Sustainability requires more than funding replacement projects.

We must do a better job of taking care of what we have!

An Asset Management Plan defines a best maintenance strategy and determines reserve requirements for the annual budget.

Asset Management

- Reduce emergency repairs
- Get the most useful life out of your assets by taking care of them
- Plan and prioritize your projects
- Save money over time

Asset Management can be applied to water, sewer, stormwater and any other infrastructure!

It's required for water systems in Ohio, but the process can be applied to any type of infrastructure!

How can we help you?

Contact Sherry Loos
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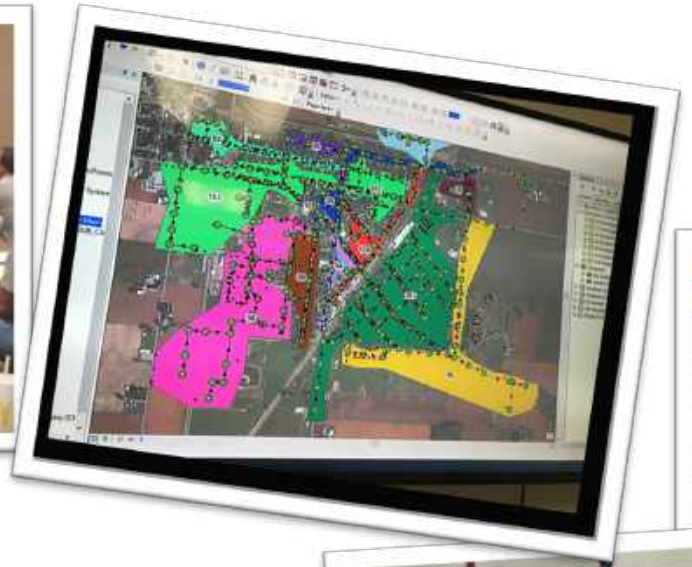
330-413-4161



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Questions and Open Discussion