



Division of Environmental and Financial Assistance

RESOURCE GUIDE



An overview of technical, compliance and financial assistance programs and resources to help Ohio communities and businesses with their environmental needs.

January 2016



Dear Partners and Stakeholders:

Ohio EPA's Division of Environmental and Financial Assistance (DEFA) has developed this Resource Guide to highlight several compliance, technical and financial assistance programs available to help Ohio communities and businesses with their environmental needs.

The development of this guide is part of DEFA's ongoing effort to seek new and more effective ways to reach our customers and share information about our services. Whether you need help with achieving regulatory compliance, building water-related infrastructure or even reducing operating costs and increasing profitability through waste minimization, DEFA can help!

We hope you find this guide a helpful resource. My staff and I are eager to hear from you, so we can help you identify and access the programs and resources that fit with your needs.

Sincerely,



Laurie Stevenson
Deputy Director for Business Relations
Chief, Division of Environmental and Financial Assistance
Ohio EPA

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Outreach and Customer Support

DEFA's Office of Outreach and Customer Support (OCS) connects customers to the environmental assistance they need, through:

- In-person meetings to guide customers to the appropriate financial and technical resources.
- Providing speakers to present an overview of DEFA services at meetings and conferences.
- Coordinating outreach to specific industries or communities.
- Providing information about important topics such as compliance deadlines, training events and new resources through DEFA's monthly listserv updates and quarterly electronic newsletter.

OCS's goal is to proactively reach out to Ohio communities and businesses to help them understand what resources are available and guide them through the process of getting help, so that their needs can be fully met in an expedient and efficient manner.

In its first six months, OCS connected more than 100 Ohio businesses and communities to valuable technical and financial resources.



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Wastewater Infrastructure Funding

Water Pollution Control Loan Fund (WPCLF) Program

The WPCLF program provides funding to communities for planning, designing, upgrading and constructing public wastewater systems.

The WPCLF offers below-market interest rate loans. Direct loans offering standard, small and hardship interest rates are available to most public and some private borrowers.

Special discounted interest rates to support green infrastructure and other water-quality improvement priorities

Since it began, the WPCLF has awarded more than \$6.5 billion for infrastructure improvements in Ohio, and awards an average of \$400 million in loan funding annually.

are available for qualifying projects. Local governments may use WPCLF loans to start up their own local revolving loan funds or linked deposit programs.

The WPCLF can fund all eligible portions of proposed projects, or it can be combined with any other funding sources.

Technical staff in DEFA's Office of Financial Assistance have extensive experience in assisting communities in planning, design review and project implementation.



DEFA's customer-focused approach includes working with applicants from the beginning of the funding process through project completion.

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Storm Water Infrastructure Funding

Through the WPCLF program, low-interest rate loans are available for storm water, grey or green infrastructure projects to protect or improve water quality. Activities eligible for this funding include:



- The National Pollutant Discharge Elimination System or NPDES-permitted community projects.
- Non-permitted community projects.
- Storm water work required by a NPDES permit: To comply with federal water pollution control rules, municipal separate storm sewer systems (MS4s) are required to implement programs and practices to control polluted storm water runoff. Many of these can be funded through the WPCLF.
- Storm water work not specifically required by an NPDES permit: Publicly or privately owned storm water projects that go beyond minimum, federal regulatory requirements also may be funded as nonpoint source projects if they are consistent with Ohio's Nonpoint Source Management Plan.

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Recent changes to the Clean Water Act have expanded storm water funding eligibility. Contact us for more information.

Drinking Water Infrastructure Funding

Water Supply Revolving Loan Account (WSRLA) Program

The WSRLA program offers funding for compliance-related improvements to public water systems.

Interest rates are based on the term of the loan, size of the service area and affordability needs of the water system users. Long-term interest rates are established monthly at both a standard rate and a small systems rate.

Since it began, the WSRLA has awarded a total of \$1.1 billion for drinking water systems in Ohio, and awards an average of \$100 million in loan funding annually.



WSRLA's Disadvantaged Community Loan Program (DCLP) provides funding assistance to drinking water systems in need of planning, design and construction improvements.

Technical staff in DEFA's Office of Financial Assistance and Ohio EPA's Division of Drinking and Ground Waters have extensive experience in assisting communities in planning, design review and project implementation. Our customer-focused approach includes working with applicants from the beginning of the funding process through project completion.

Technical staff in DEFA's Office of Financial Assistance and Ohio EPA's Division of Drinking and Ground Waters have extensive experience in assisting communities in planning,

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Water Quality Restoration and Protection Project Funding

Water Resource Restoration Sponsor Program (WRRSP)

In conjunction with a sponsoring entity participating in the Water Pollution Control Loan Fund (WPCLF) program, the WRRSP finances projects that protect or restore Ohio's high quality water resources, based on designated aquatic life uses under Ohio Water Quality Standards.

An eligible WRRSP project must, by itself or in combination with other activities, protect or restore aquatic habitat sufficient to fully meet or protect the designated uses of the benefitted water resource, as defined under Ohio's water quality standards. It

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must also help implement Ohio's Nonpoint Source Management Plan.

Eligible projects include restoration activities such as stream bank stabilization, dam removal, riparian re-vegetation, and protection activities such as the purchase of land or use limitations for permanent conservation.

Nonpoint Source Pollution Control Loan Funds

Linked Deposit Program

The Linked Deposit Program offers low-interest financial assistance to individuals, private entities, or governmental entities that implement projects to control a source of nonpoint pollution recognized in Ohio's Nonpoint Source Pollution Control Management Plan.

Through this program, linked deposit loans from participating financial institutions can produce a savings of up to five percent when compared to market rates.

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The Linked Deposit Program applies to large scale (county, watershed or statewide) projects with individual activities that are approved by local agencies. Eligible projects include agricultural best management practices, forestry best management practices and home sewage treatment system repairs or replacements.

Home Sewage Treatment Repair and Replacement Funding

HSTS Linked Deposit Program

The Water Pollution Control Loan Fund (WPCLF), in conjunction with local health districts and participating banks, has also offered individual property owners reduced interest rates on bank loans to repair or replace failing home sewage treatment systems (HSTS). The local health district must have an established linked deposit program with Ohio EPA in order for a property owner to participate in the program.

If a local health district wants to offer a linked deposit HSTS loan program to their residents, they need to submit a WPCLF nomination form to Ohio EPA's Division of Environmental and Financial Assistance (DEFA). The health district needs to prepare a plan to show how it will administer the program, including identifying the number



of failing systems, types of improvements and how it will monitor the performance of the HSTS installations. Once the plan is approved, the health district will enter into an agreement with Ohio EPA for the implementation of the HSTS linked deposit program. A formal agreement between a participating bank and Ohio EPA must also be in place before the program can be administered.

Program Year 2016 Principal Forgiveness

During the WPCLF Program Year 2016 (January 2016-December 2016), Ohio EPA will make funding available for home sewage treatment system repairs and replacements.

The total (maximum) allocation of principal forgiveness funds for 2016 is \$13.3 million and will be made available to 57 local health departments (LHDs) submitting applications to the WPCLF for funding. The program and the funds will be administered directly from Ohio EPA to the LHDs.

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Recycling and Litter Prevention Funding

Ohio EPA's Recycling and Litter Prevention Grant program provides funding to support communities, businesses and non-profit organizations that initiate or expand programs, facilities and operations that will strengthen recycling markets and support litter prevention efforts. Available grants include:

Community Grants

For local governments to address litter prevention efforts and to purchase equipment to collect and process recyclables.

Litter Management Grants

For local communities and non-profits to implement litter collection and tire amnesty programs.

Recycling Market Development Grants

For Ohio businesses and non-profit organizations, through a governmental sponsor, to create or expand the processing and manufacturing infrastructure necessary for successful market development for recyclable materials and products.

Scrap Tire Grants

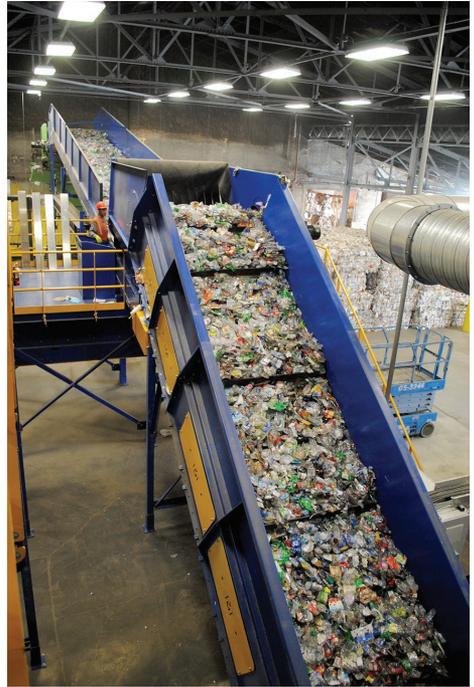
For Ohio businesses, communities and non-profit organizations, through a governmental sponsor, to create or expand the processing infrastructure and beneficial use projects involving successful market development for scrap tire materials and products.

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Wastewater Treatment Plant Compliance Assistance Unit

Technical experts in the Compliance Assistance Unit (CAU) of DEFA work with local wastewater treatment operators to help identify, troubleshoot and resolve operational issues at the plant. The goal of the unit is to partner with the plant and local community to help resolve issues and return the plant to compliance through technical assistance and training. The unit is a non-regulatory program within DEFA and CAU staff work statewide.



Services of the CAU include:

- performing plant performance evaluations;
 - troubleshooting plant problems;
 - helping to find solutions for improving plant performance;
 - training plant operators on more effective methods of process control;
 - determining current plant loadings and capacities;
 - helping to formulate and implement preventive maintenance programs;
- helping to facilitate inflow and infiltration evaluation of sewer system;
 - reviewing/evaluating new treatment technologies; and,
 - providing training presentations at wastewater trade seminars and workshops.

Many plants not only achieve compliance, but have lowered their operating costs by participating in the program.

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Small Business Compliance Assistance Program

DEFA's Office of Compliance Assistance and Pollution Prevention (OCAPP) provides free and confidential assistance to help small businesses comply with Ohio's environmental requirements. OCAPP services include:

- a toll-free hotline (800) 329-7518 staffed 8-5 Monday through Friday with environmental specialists who can answer compliance questions;
- help with Ohio EPA paperwork and permit applications;
- industry-specific compliance information, written in plain-English;
- a quarterly newsletter and monthly email update with information on the latest regulations, publications and training events;
- workshops and webinars; and,
- on-site compliance assessments to help identify ways to achieve and maintain compliance with environmental requirements.



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Pollution Prevention Program

DEFA's Pollution Prevention Program is available to help businesses, organizations and other entities find ways to reduce waste and save money. The program offers on-site pollution prevention (P2) assessments to identify and evaluate opportunities to reduce wastes and pollution. Companies can



use P2 assessments to identify ways to reduce costs associated with waste generation and disposal. OCAPP's P2 assessments will challenge your company to optimize the use of resources, minimize non-product related losses and increase productivity.

P2 assessments can help companies who lack the available time, resources and technical expertise to identify and evaluate potential opportunities

to reduce losses. If your company is struggling with losses from operations or processes and is looking to improve both economic and environmental performance, you should consider a P2 assessment.

DEFA performs on-site assistance and P2 assessments for many types of businesses including chemical manufacturers, electroplaters, metal product manufacturers, printers, dry cleaners, food processors, plastic product manufacturers and wood finishers.

The office also has plain-English factsheets, guidance documents and toolkits to help businesses identify P2 ideas that work for them.

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Awards and Recognition Programs

Encouraging Environmental Excellence (E3) Awards Program

The Encouraging Environmental Excellence (E3) Program recognizes an organization's exceptional achievements in environmental stewardship. Any business, industry, trade association, professional organization or local government of Ohio can be recognized for their commitment to environmental excellence. The program provides three levels of recognition.



Achievement Level

Recognizing organizations that complete environmentally beneficial activities.

Silver Level

Recognizing organizations that exceed regulatory compliance obligations and have exceptional achievements in environmental stewardship.



Gold Level

Recognizing organizations that exceed regulatory compliance obligations and commit to long-term achievements in environmental stewardship.

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Online Tools and Resources

Ohio EPA Permit Wizard

<https://ohioepa.custhelp.com/app/opa>

An online tool to help you identify the EPA permit, licensing and registration requirements that may apply to your business. You are asked a series of questions to help pinpoint your permitting requirements. The tool is especially useful if you are starting a business, however, it can also be used for existing businesses to check on whether they have the proper environmental permits.

Online Customer Support Center

<https://ohioepa.custhelp.com>



Additional online tools and resources that can help you in navigating your environmental compliance requirements including:

- **Frequently Asked Questions (FAQ) database**
Search for frequently asked questions about regulations, permitting and compliance

- **Online Form to Submit a Question to Ohio EPA**
If you can't find what you're looking for, ask Ohio EPA for help
- **Publications Catalog**
Look for publications from Ohio EPA
- **Training Catalog**
Look for compliance-related training information and resources
- **Subscribe to Information from Ohio EPA**
- **Submit a Question**

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