



# Public Works Commission

---

Public Works For You

# DISTRICTS



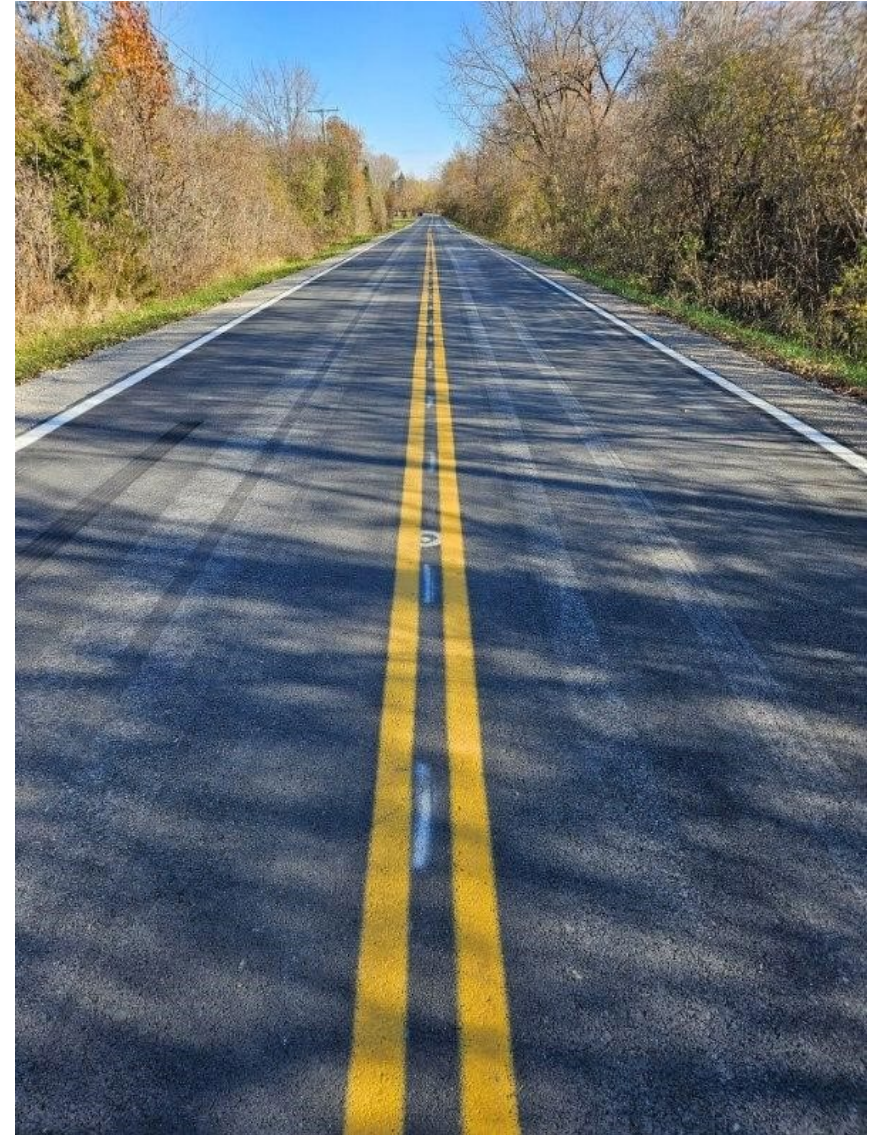
# PROGRAMS

## Infrastructure

- State Capital Improvement Program (SCIP)
  - Small Government
  - Emergency Funds
- Local Transportation Improvement Program (LTIP)
- Revolving Loan Program (RLP)

## Conservation

- Clean Ohio Greenspace Conservation Program



# INFRASTRUCTURE PROGRAM ELIGIBLE APPLICANTS

- Counties
- Cities
- Townships
- Villages
- Water and wastewater districts (SCIP eligible only)



# INFRASTRUCTURE PROJECT TYPES

- Road
- Bridge/Culvert
- Water Supply
- Wastewater
- Stormwater
- Solid Waste



# INFRASTRUCTURE PROGRAM FUNDING OPTIONS

## SCIP – State Capital Improvement Program (Bond Program)

- Up to 90% repair/replacement
- Up to 50% new/expansion

## LTIP – Local Transportation Improvement Program (Gas Tax)

- Grant up to 100%
- Roads, bridges, culverts only
- Cannot be combined with loan

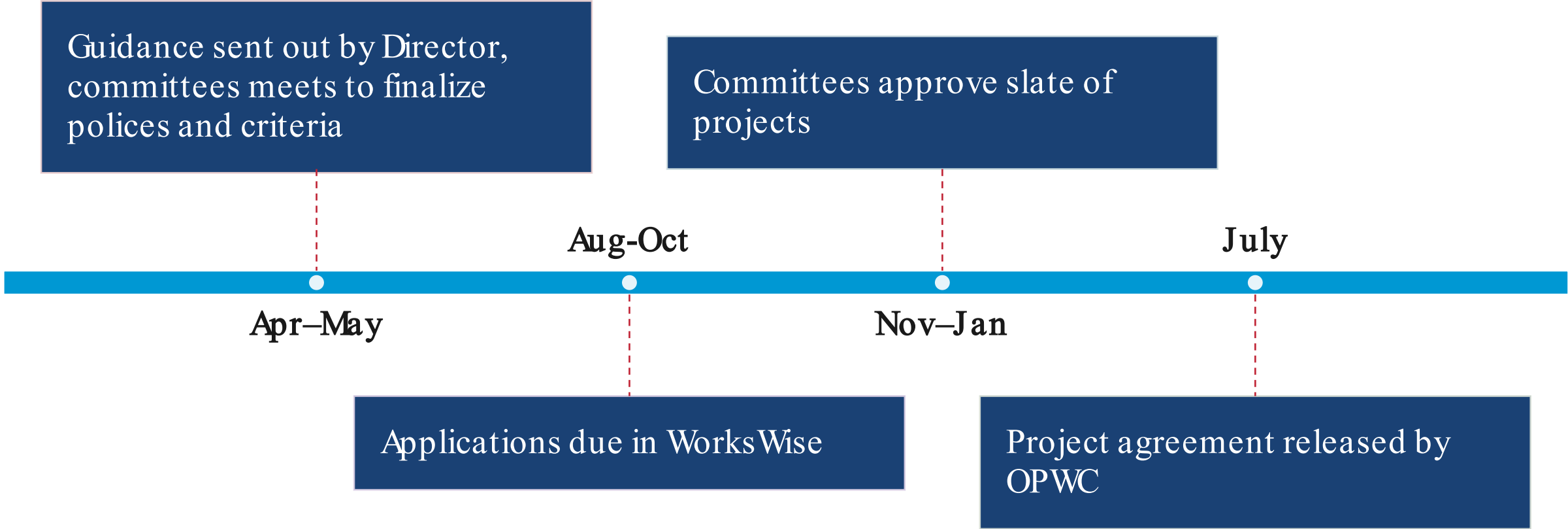
## SCIP or RLP LOAN

- Interest: 0%
- Term: lesser of 30 years or project's useful life

# INFRASTRUCTURE PROGRAM PROJECT SELECTION

- Funds allocated to 19 District Public Works Integrating Committees on a per capita basis
- Committees made up of representatives from counties, cities, townships, villages, and private sector
- Local decision-making: projects scored/ranked based on factors in state law (ORC 164.06 & 164.14)
- Methodologies vary by district

# INFRASTRUCTURE PROGRAM TIMELINE



# SMALL GOVERNMENT

- Second-chance statewide competition for villages and townships with populations under 5,000 in unincorporated areas
- Up to 7 applications plus 2 contingencies per district
- 30-day cure to enhance apps according to SG criteria
- Selection in May; Agreements released July

# EMERGENCY PROGRAM



- Immediate Health & Safety threat
- **NOT** delayed maintenance
- Year-round submission; approval at OPWC Director's discretion

# WORKSWISE PORTAL OVERVIEW

- **Web-based platform** launched in August 2021
- Centralized system for:
  - Applications
  - Agreements
  - Disbursements
  - Loan servicing



# WORKSWISE ACCESS

## PUBLIC PORTAL

- No login required
  - View projects
  - Pay loan invoice
  - Check disbursement status
  - View active loans
  - Find amortization schedule
  - Look up vendors

## CUSTOMER PORTAL

- Login required
  - Apply for funding
  - Submit disbursement request
  - View project agreements/uploads
  - Disbursement invoices

# DISBURSEMENT OF FUNDS



OPWC can pay contractors directly for eligible invoices, or we can reimburse the applicant if they wish to pay the contractors up front.



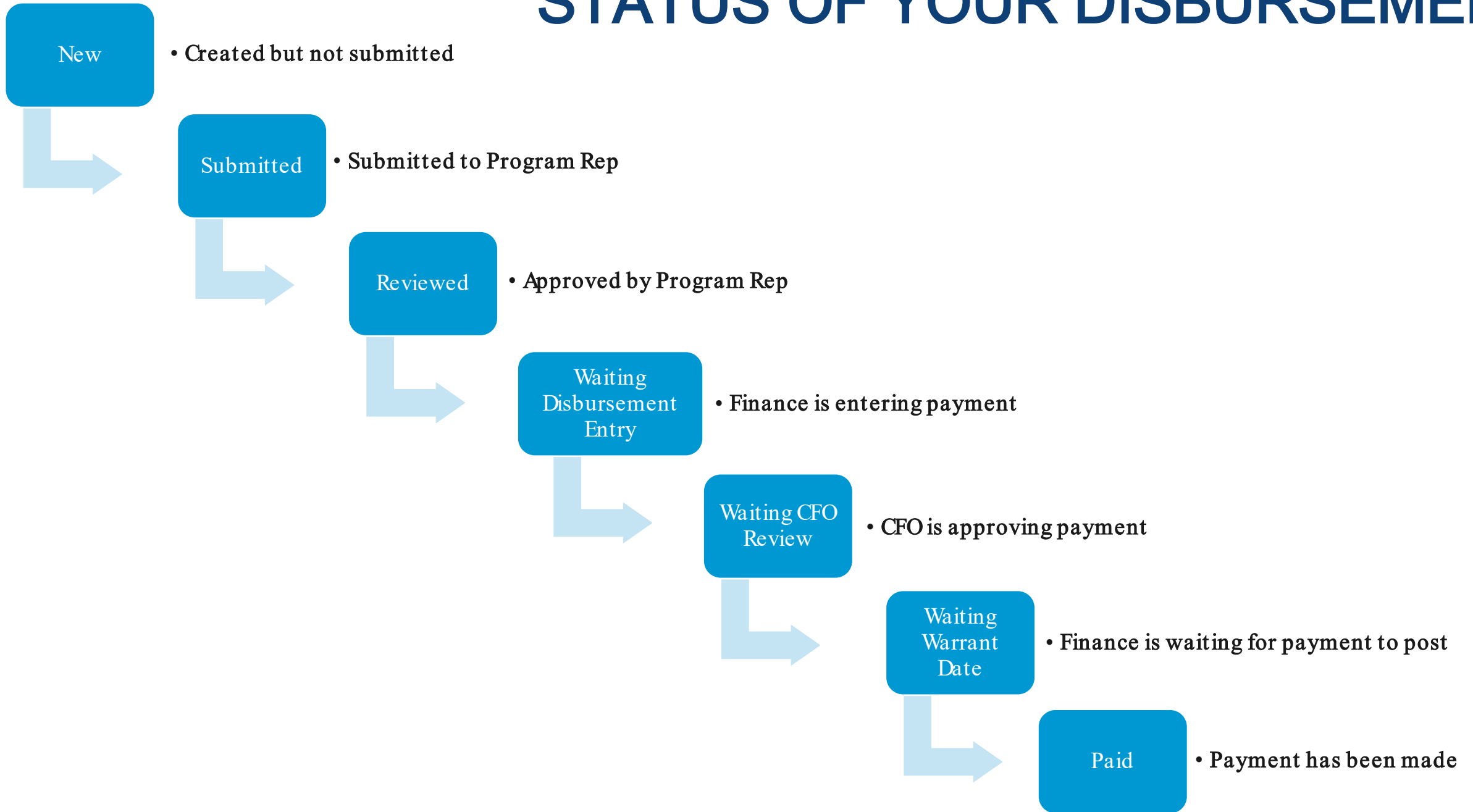
For reimbursement, the disbursement process is the same, but we require *proof of payment* (copy of check, screenshot from online bank).



**OhioPays**

<https://ohiopays.ohio.gov/>

# STATUS OF YOUR DISBURSEMENT



## Disbursement Detail


Disbursement ID: **DIS-317286**    Project ID: **CB20Y / CB21Y**    Request Number: **3**

Remaining OPWC Funds: **\$ 464,770.02**

	As Per Agreement	Paid Prior to This Draw	As Part of This Draw	Paid To Date
<b>EXPENDITURES PROGRESS</b>				
Engineering	0.00	0.00	\$0.00	0.00
Construction Administration	0.00	0.00	\$0.00	0.00
Right of Way	0.00	0.00	\$0.00	0.00
Construction Costs	1,029,980.00	556,658.88	\$111,471.10	668,129.98
Permits, Advertising, Etc	0.00	0.00	\$0.00	0.00
Construction Contingencies	102,920.00	0.00	\$0.00	0.00
<b>Expenditure Total</b>	<b>1,132,900.00</b>	<b>556,658.88</b>	<b>111,471.10</b>	<b>668,129.98</b>
<b>FINANCING PROGRESS</b>				
OPWC Funds	1,132,900.00	556,658.88	111,471.10	668,129.98
CB20Y-0	566,450.00	556,658.88	9,791.12	566,450.00
CB21Y-0	566,450.00	0.00	101,679.98	101,679.98
<b>Local Share</b>				
Local In-Kind or Force Account	0.00	0.00	\$0.00	0.00
Local Revenues	0.00	0.00	\$0.00	0.00
<b>Other Public Revenues</b>				
ODOT / FHWA	0.00	0.00	\$0.00	0.00
OEPA / OWDA	0.00	0.00	\$0.00	0.00
Other Public Revenue	0.00	0.00	\$0.00	0.00
<b>Total Local &amp; Public Revenues</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Financing</b>	<b>1,132,900.00</b>	<b>556,658.88</b>	<b>111,471.10</b>	<b>668,129.98</b>
	<b>As Per Agreement</b>	<b>Paid Prior to This Draw</b>	<b>As Part of This Draw</b>	<b>Paid To Date</b>

PAYEES					
Vendor	Invoice Number	Invoice Total	OPWC Amount	Local Amount	Voucher
Ford Development Corp	3	111,471.10	\$111,471.10	\$0.00	55764



 Disbursement  
DIS-320995

Details

Invoices & Files

Disbursement ID

DIS-320995

Project ID

[CB20Y / CB21Y](#)

Request Number

6

Assistance 1

[CB20Y-0](#)

Assistance 2

[CB21Y-0](#)

Loan Mail To

[Mark Medlar](#)

Project Name

Main and Chestnut Water Line Replacement

Subdivision Name

City of Loveland

OPWC Participation To Date

100.0%

Status

Reconciled

Final Disbursement



Chief Executive Officer

[David Kennedy](#)

Chief Financial Officer

[Mark Medlar](#)

Project Manager

[Cindy Klopfenstein](#)

Last Receipt Date

8/5/2022

Percentage OPWC Funds Per Agreement

100.0%

∨ Financial Details

Disbursement Detail

# THANK YOU

---

[PUBLICWORKS.OHIO.GOV](http://PUBLICWORKS.OHIO.GOV)

U



**Public Works  
Commission**

Public Works For You



**Water Development  
Authority**

# OWDA LOAN PROGRAMS

2026 Local Government Officials  
Conference

**KIMBERLY  
KILLIAN**

Loan Officer

Email: [kkillian@owda.org](mailto:kkillian@owda.org)

Phone: 614 466-5822

Website: [www.owda.org](http://www.owda.org)



[HOME](#) [ABOUT US](#) [PROGRAMS](#) [LOANS](#) [INVESTOR INFO](#) [BOARD INFO](#) [CONTACT](#)



## QUICK LINKS

[Your Loan](#)  
[Construction/Planning Loans](#)  
[Refinance Loans](#)  
[Disbursements & Change Orders](#)  
[Loan Calculator](#)  
[Request Information](#)

## INTEREST RATES

**Period:**  
2/1/2026 - 2/28/2026

**Fresh Water Program  
Market Rate**

## OWDA BOARD AWARDS JANUARY LOANS

The Ohio Water Development Authority (OWDA) approved over \$12 million in low interest loans on Thursday, January 29, 2026, for five projects in Ohio to improve wastewater and drinking water infrastructure and make water quality improvements for Ohioans.

The projects for Ohio communities received OWDA Board approval for funding through the Fresh Water Loan Fund Program for improvements and to replace aging infrastructure.

[Click here for the full press release.](#)

## OWDA, OEPA AND ODNR SEEK PROPOSALS FOR SOUTHEAST OHIO WATER STUDY DUE DECEMBER 23, 2025

The Ohio Water Development Authority, in partnership with the Ohio Environmental Protection Agency (OEPA) and Ohio Department of Natural Resources (ODNR) are seeking

## GOVERNING BODY



**Mike DeWine**  
Governor

**R. Gregory Browning**  
Chairman

**Mike Fraizer**  
Executive Director



# AGENDA

---

About OWDA

OWDA Fresh Water loan program

Refinance loan program

Un-Sewered Area grant

Additional programs

# ABOUT OWDA

- Created in 1968 by the State of Ohio to provide loans to local government agencies for the construction of water and sewer infrastructure
- OWDA consists of an eight-member board and is supported by 20 employees.



# WATER AND SEWER LOAN PROGRAM.

---



Fresh Water  
Loan Program



Water Pollution  
Control Loan  
Program  
(Ohio EPA)



Drinking Water  
Assistance  
Fund Program  
(Ohio EPA)

# OWDA FRESH WATER LOAN PROGRAM

# OWDA FRESH WATER LOAN PROGRAM

## Two types of loans:

- Planning-Design Loans
- Construction loans
- No application fee
- Administration fee is 0.35% of total loan amount
- Minimum fee is \$400
- Semi-Annual Payments on due January 1 and July 1



# ELIGIBLE BORROWERS AND PROJECTS

Eligible borrowers include:

- Local Governments who own and operate water or wastewater facilities
- Ability to enact local rate legislation to ensure revenues are adequate to make loan repayments

Eligible projects include:

- Drinking water, wastewater, and storm water projects.
- Common examples include: New or upgraded treatment facilities, sewers, and waterlines, and related planning/design costs.



# INTEREST RATES

- Interest rates are published monthly at [www.owda.org](http://www.owda.org)
- Rates are set monthly based on a municipal bond index.



Water Development  
Authority

HOME

ABOUT US

PROGRAMS

LOANS

INVESTOR INFO

BOARD INFO

CONTACT



## QUICK LINKS

Your Loan  
Construction/Planning Loans  
Refinance Loans  
Disbursements & Change Orders  
Loan Calculator  
Request Information

## INTEREST RATES

Period:  
2/1/2026 - 2/28/2026

### Fresh Water Program Market Rate

Loan Terms 5 to 20 Years: 4.43%  
Loan Terms 21 to 30 Years: 4.74%

### Fresh Water Program Community Assistance

Loan Terms 5 to 20 Years: 1.75%  
Loan Terms 21 to 30 Years: 2.00%

## OWDA BOARD AWARDS JANUARY LOANS

The Ohio Water Development Authority (OWDA) approved over \$12 million in low interest loans on Thursday, January 29, 2026, for five projects in Ohio to improve wastewater and drinking water infrastructure and make water quality improvements for Ohioans.

The projects for Ohio communities received OWDA Board approval for funding through the Fresh Water Loan Fund Program for improvements and to replace aging infrastructure.

[Click here for the full press release.](#)

## OWDA, OEPA AND ODNR SEEK PROPOSALS FOR SOUTHEAST OHIO WATER STUDY DUE DECEMBER 23, 2025

The Ohio Water Development Authority, in partnership with the Ohio Environmental Protection Agency (OEPA) and Ohio Department of Natural Resources (ODNR) are seeking proposals from consulting firms to develop a comprehensive Regional Water Study (RWS) for a 24-County area of Southeast Ohio. **Pre-Proposal Meeting, December 1, 2025 at 1:00 p.m.**

**Proposals Due:** Each Proposer is required to submit their proposal with required attachments by email to Michael Fraizer **by email no later than 4:00 PM on Tuesday, December 23, 2025 (EST).** [See RFP for contacts and further details.](#)

## GOVERNING BODY



**Mike DeWine**  
Governor

**R. Gregory Browning**  
Chairman

**Mike Fraizer**  
Executive Director

Board Members



SEC Municipal Advisor Notice



# PLANNING AND DESIGN LOANS

- 5-year balloon loan
- Interest rate is the market rate at time of loan approval.
- Semi-annual payment would be  $1/40^{\text{th}}$  of loan amount.
- Loan is due the earlier of 5 years or at the time construction begins.
- Capitalized interest accrues as disbursements are submitted.
- First payment due no earlier than 12 months after loan award.
- Planning-Design loan balance may be rolled into subsequent OWDA or OEPA construction loans.

# CONSTRUCTION LOANS

- Loan Term
  - Minimum 5 years
  - Maximum 30 years
- Interest Rate
  - Standard Rate
    - Discounts
  - Community Assistance Rate
- First payment date is due no later than 48 months after the date of loan approval or 12 months after substantial completion, whichever is earlier, regardless of when construction is complete.
- No prepayment

# HOW TO APPLY

- Applications are due the 1st of the month that the loan will be approved.
- The OWDA Board meets the last Thursday of each month except November/December
- For construction applications, the project must be bid prior to applying for the loan.
- [www.owda.org/application-forms](http://www.owda.org/application-forms)
  - Applications are in excel
  - Templates for supporting application documents
- Loan portal to upload documents





## Construction/Planning Loan Program

### Program Information, Application Documents, and Loan Portal

#### INFORMATION

The Ohio Water Development Authority created the Fresh Water Loan Program to provide financial assistance for planning/design and/or construction of 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.

For more details, see the program guidelines [Fresh Water Program-Market Rates](#) and [Fresh Water Program-Community Assistance Rates](#). Please note projects must be constructed using prevailing wage.

#### APPLICATION DEADLINE:

The OWDA Board meets the last Thursday of the month during January to October; and the second Thursday in the month of December. Applications are due the 1st of the month that the loan will be approved. For December approval, the loan application is due on November 1st. For construction applications, the project must be bid prior to applying for the loan.

If you are requesting additional funds to be added to an existing OWDA loan, do not submit your request through the loan portal. Please contact Kim Killian, as a full application is not required for a supplemental loan request.

For questions regarding the Construction/Planning Loan Program, please contact:

Kim Killian, Loan Officer  
480 South High Street  
Columbus, OH 43215  
Phone: (614) 466-0228  
[Email](#)

#### PLANNING AND CONSTRUCTION LOAN APPLICATION DOCUMENTS:

The following loan application documents must be completed prior to requesting a link to the loan application portal. Click on documents in blue to download.

- [Construction Loan Application](#) (Opens in Excel document)
- [Planning/Design Loan Application](#) (Opens in Excel document)
- Projection of revenue (in application)
- Rate ordinance (current rates/tap in fees)
- Current year operating budget
- Fund reports that show revenue, expenses, and debt service reserve
- Construction bid tabs (required for construction loan requests)
- Engineering agreement (required for planning/design loans; only required for construction loans if engineering costs are included in the construction loan)

# DISBURSEMENTS

- OWDA Board approval
- Payment Instruction Form
- Disbursements
  - Reimbursement basis
  - Payments sent to borrowers
- Loan closure
- Amortization



### QUICK LINKS



[Your Loan](#)  
[Construction/Planning Loans](#)  
[Refinance Loans](#)  
[Disbursements & Change Orders](#)  
[Loan Calculator](#)  
[Request Information](#)

### INTEREST RATES

**Period:**  
 2/1/2026 - 2/28/2026

#### Fresh Water Program Market Rate

Loan Terms 5 to 20 Years: 4.43%  
 Loan Terms 21 to 30 Years: 4.74%

#### Fresh Water Program Community Assistance

Loan Terms 5 to 20 Years: 1.75%  
 Loan Terms 21 to 30 Years: 2.00%

### OWDA BOARD AWARDS JANUARY LOANS

The Ohio Water Development Authority (OWDA) approved over \$12 million in low interest loans on Thursday, January 29, 2026, for five projects in Ohio to improve wastewater and drinking water infrastructure and make water quality improvements for Ohioans.

The projects for Ohio communities received OWDA Board approval for funding through the Fresh Water Loan Fund Program for improvements and to replace aging infrastructure.

[Click here](#) for the full press release.

### OWDA, OEPA AND ODNR SEEK PROPOSALS FOR SOUTHEAST OHIO WATER STUDY DUE DECEMBER 23, 2025

The Ohio Water Development Authority, in partnership with the Ohio Environmental Protection Agency (OEPA) and Ohio Department of Natural Resources (ODNR) are seeking proposals from consulting firms to develop a comprehensive Regional Water Study (RWS) for a 24-County area of Southeast Ohio. **Pre-Proposal Meeting, December 1, 2025 at 1:00 p.m.**

**Proposals Due:** Each Proposer is required to submit their proposal with required attachments by email to Michael Fraizer by **email no later than 4:00 PM on Tuesday, December 23, 2025 (EST)**. [See RFP for contacts and further details.](#)

### GOVERNING BODY



**Mike DeWine**  
 Governor

**R. Gregory Browning**  
 Chairman

**Mike Fraizer**  
 Executive Director

Board Members



SEC Municipal Advisor Notice

# Franklin County Projects

Search:

Account Number	↕ EPA Account Number	↕ Project Description	↕
11115	CS390025-0040	Mon-E-Bak - Brown Rd E. San. Sewer Lateral Phase 3	
11114	CS390025-0039	Sanitary Sewer Collections System - N. Hague Ave	
11011	CS390025-0044	Inah Ave-Gladys Rd Sanitary Sewer	
10482	CS390025-0043	Inah Ave-Gladys Rd Sanitary Sewer	
9892	CS390025-0035	Mon-E-Bak - Brown Rd E. San. Sewer Lateral Phase 2	
9838	CS390025-0038	Sanitary Sewer Collections System - N. Hague Ave	
9680	CS390025-0036	Ferris Road Sanitary Sewer Improvements	
9017	FS390025-0034	Little Farms Waterline Replacement Phase 2	
8723	CS390025-0008	Mon-E-Bak & Brown Rd. East Sanitary Sewer Lateral	
8657	FS390025-0033	Little Farms Subdivision Waterline Repl, Ph 1	

Show  entries

Showing 1 to 10 of 42 entries



# DISBURSEMENTS



Borrowers

Projects

Project Details

All Transactions

Reports

Disbursement Request

Invoice Summary

Interest Rate Buy Down

## Franklin County

Account #	EPA #	Purpose	Project
11115	CS390025-0040	Sewer	Mon-E-Bak - Brown Rd E. San. Sewer Lateral Phase 3

Type	Amount Financed	Current Balance	Rate	Term	First Payment	Last Payment	Disbursement Status	Repayment Status	Application Status	Funded Status	Amortization Status
<b>Water Pollution Control Loan Fund</b>											
Equal Payments	\$620,759.09	\$465,074.48	0.00%	10	01/01/2026	07/01/2035	Active	Billed	Approved	Funded	NOT Complete
<b>Totals:</b>	<b>\$620,759.09</b>	<b>\$465,074.48</b>									

### Contractor Information

Contractor ID	Encumbered Amount	Contingency Amount	Disbursed Amount	Undisbursed Balance Amount
A	\$577,051.09	\$0.00	\$496,112.43	\$80,938.66
CO	\$43,708.00	\$0.00	\$0.00	\$43,708.00
<b>Totals:</b>	<b>\$620,759.09</b>	<b>\$0.00</b>	<b>\$496,112.43</b>	<b>\$124,646.66</b>



# AMORTIZATION SCHEDULES



Borrowers

Projects

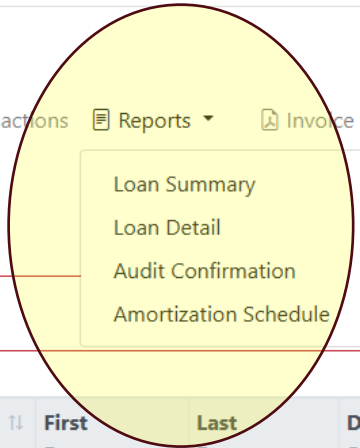
**Project Details**

\$ All Transactions

Reports

Invoice Summary

Interest Rate Buy Down



## Franklin County

Account # 8723      EPA # CS390025-0008      Purpose Sewer      wn Rd. East Sanitary Sewer Lateral

Type	Amount Financed	Current Balance	Rate	Term	First Payment	Last Payment	Disbursement Status	Repayment Status	Application Status	Funded Status	Amortization Status
<b>Water Pollution Control Loan Fund</b>											
Equal Payments	\$918,931.20	\$505,412.16	0.00%	10	01/01/2022	07/01/2031	Inactive	Billed	Approved	Funded	Complete
<b>Totals:</b>	<b>\$918,931.20</b>	<b>\$505,412.16</b>									

### Contractor Information

Contractor ID	Encumbered Amount	Contingency Amount	Disbursed Amount	Undisbursed Balance Amount
A	\$918,931.20	\$0.00	\$918,931.20	\$0.00
CO	\$0.00	\$0.00	\$0.00	\$0.00
<b>Totals:</b>	<b>\$918,931.20</b>	<b>\$0.00</b>	<b>\$918,931.20</b>	<b>\$0.00</b>



# WHY OWDA?

## Pros

- Open nomination period – we accept applications throughout the year
- No application fee
- One times coverage
- No debt service reserve requirement
- OWDAloan takes subordinate lien to past and future debt issued
- Our loan fee is .35% for first \$100 million, .175% for \$100-150 million and free after \$150 million.
- No rating required
- OWDAloan is considered revenue debt and therefore will not count against a local governments General Obligation Bond issuing capacity/statutory debt limitation
- Aborrower only pays interest on portion of loan drawn.
- OWDAloans are quick and efficient. Aborrower can go from application to approval to drawing funds in a month, compared to conventional financing that can often take 2-4 months to complete
- You know your loan rate before you apply.
- No arbitrage calculation required for OWDAloan
- No annual post issuance continuing disclosure filing in accordance with SEC rule 15c2-12

## Con

- No prepayment



# REFINANCE LOAN PROGRAM

# REFINANCE LOAN PROGRAM

- Established January 2021
- Eligible borrowers include public entities having the authority to own and operate water and sewer systems
- Not eligible for the refinance program are loans in the Fresh Water Program, Water Pollution Control Loan Program, and the Drinking Water Assistance Fund

# INTEREST RATE REFINANCE LOANS LESS THAN \$50 MILLION

Refinance Interest Rates (as of February 12, 2026)	
Tax-Exempt (AAA Non-call MMD yield curve plus .30%)	
10-year term	2.44%
20-year term	2.99%
30-year term	3.62%
Taxable (AAA Taxable MMD yield curve plus .30%)	
10-year term	4.05%
20-year term	4.74%
30-year term	5.53%
Community Assistance	
20-year term	1.75%
30-year term	2.00%

# REFINANCE LOANS GREATER THAN \$50 MILLION

- The Borrower and OWDA will sign a commitment letter to borrow at a not to exceed rate determined by OWDA based on the structure of the loan
- The contract interest rate will lock in contemporaneously with the pricing of a linked OWDA Bond issue plus 0.05%
- If the pricing of the OWDA bonds exceeds the not to exceed rate in the signed commitment, then OWDA will not issue the bonds and the commitment letter shall be extinguished

# REFINANCE LOAN PROGRAM APPLICATION PROCES

- Application Fee
  - \$250 to \$1,500
- Loan Administration Fee
  - 0.35% of the loan amount
- All the details can be found at [www.owda.org](http://www.owda.org)

# UN-SEWERED AREA GRANT

# UN-SEWERED AREA GRANT

- The Ohio Water Development Authority created the Un-Sewered Area Assistance Program to provide grants for construction of a publicly owned sewer system for un-sewered areas that have failing onsite sanitary treatment systems.
- Eligible recipients are same as Fresh Water Loan program.
- Eligible projects costs include planning, engineering, construction, land and easement acquisition, and legal and inspection fees
  - New System
  - If connecting to existing system, the new infrastructure must be greater than 10 miles from location of nearest connection.

# UN-SEWERED AREA GRANT AMOUNT

	Median Household Income (MHI)		
Customers	Less than \$20,000	\$20,000 to \$35,000	\$35,001 to State MHI
Less than 100	\$1,000,000	\$750,000	\$500,000
100 to 200	\$750,000	\$500,000	\$250,000
More than 200	\$500,000	\$250,000	\$250,000

At least two months prior to application submission, please contact OWDA to determine eligibility for the Un-Sewered Area Assistance Program.

# ADDITIONAL LOAN PROGRAMS

# ADDITIONAL LOAN PROGRAMS



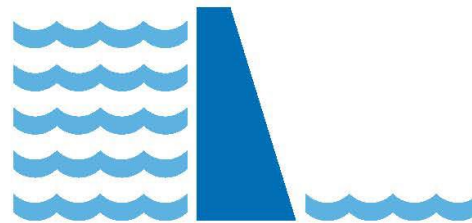
Onsite  
Stormwater



Local Economic  
Development



USDA-RD Loan  
Advance



Dam Safety



Solid Waste

# QUESTIONS?

---

[OWDA.org](http://OWDA.org)



# THANK YOU

---

[OWDA.org](http://OWDA.org)





# **Water Development Authority**

[OWDA.org](http://OWDA.org)