



**January 5, 2026**

**Limited Environmental Review and Finding of No Significant Impact**

**City of Franklin – Warren County  
12-inch Watermain Connection  
Loan number: FS390366-0012**

The attached Limited Environmental Review (LER) is for a water main replacement and improvements project in Franklin which the Ohio Environmental Protection Agency (Ohio EPA) intends to finance through its Water Supply Revolving Loan Account (WSRLA) below-market interest rate revolving loan program. The LER describes the project, costs, and expected environmental benefits. Making available this LER fulfills the Ohio EPA's environmental review and public notice requirements for this loan program.

Ohio EPA analyzes environmental effects of proposed projects as part of its program review and approval process. We have concluded that the proposed project should not result in significant adverse environmental impacts. In accordance with Ohio Administrative Code 3745-150-05, this project meets the criteria for an LER rather than the more comprehensive Environmental Assessment. More information can be obtained by contacting the person named at the end of the attached LER.

Upon issuance of this Final Finding of No Significant Impact (FNSI) determination, award of funds may proceed without further environmental review or public comment unless new information shows that environmental conditions of the proposed project have changed significantly.

Sincerely,

*Steve Malone*, for

Kathleen Courtright, Assistant Chief  
Division of Environmental and Financial Assistance

## LIMITED ENVIRONMENTAL REVIEW

### **Project Identification**

Project: 12-inch Watermain Connection

Applicant: City of Franklin  
1 Benjamin Franklin Way  
Franklin, Ohio 45005

Loan Number: FS390366-0012

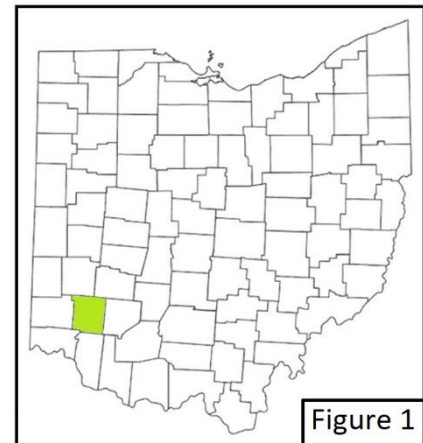
### **Project Summary**

The City of Franklin has applied to the Ohio Water Supply Revolving Loan Account (WSRLA) for \$2,810,858 for a water line replacement project. Franklin will be replacing aging and undersized watermains near Main Street. The replacements will be made along city streets and will not negatively impact valuable environmental resources. No trees will need to be cut down for the project.

### **History & Existing Conditions**

The City of Franklin is located in southwestern Warren County Ohio along the Great Miami River, with a population 11,785 (Figure 1). Franklin sources its water from wells in the Great Miami Buried Valley Aquifer, with additional back-up water connections from the nearby City of Springboro and Warren County. The city's daily usage is approximately 2.2 million gallons per day.

Franklin is an older city with many aging water lines. The existing water mains in the project area are also undersized and cannot provide adequate water pressure for fire hydrants. The watermains are a key piece of the larger looped water line system to convey water throughout the city.



### **Project Description**

The project consists of replacing approximately 5,690 linear feet (LF) of water main sized 4-inch to 12-inch, 15 fire hydrants, 83 public water service lines, and appurtenances. The water main replacement will involve approximately 3,736 LF of open-trenched PVC water main and 1,954 LF of directionally drilled HDPE water main on Main Street, Anderson Street, Riley Boulevard, 3<sup>rd</sup> Street, 4<sup>th</sup> Street, 5<sup>th</sup> Street, and 6<sup>th</sup> Street (see Figure 2). All water mains will be installed within existing city streets.



**Figure 2. Project area map**

### **Implementation**

Franklin will borrow \$2,810,858 from the WSRLA at the standard interest rate for a 30-year loan, currently 2.09%. The city will also receive approximately \$1 million in congressional grant funding, for a total project cost of \$3.7 million. During the 30-year loan period, Franklin will save an estimated \$765,618 by using WSRLA dollars at this rate compared to the market rate of 4.7%. Interest rates are set monthly and may change for the month of loan award.

A typical residential water customer in Franklin pays \$27.20 per month, or \$326 annually. The last water rate increase was 5.63% in 2024, and a similar cost of living increase is planned for each year dependent on the average national inflation rate from the United States Labor Department, Bureau of Labor Statistics for the previous three years. The estimated median household income (MHI) for a Franklin resident is \$58,134. After the anticipated annual water rate increases, yearly water bills will amount to \$387 by 2027, which is 0.7% of the MHI.

Anticipating loan award in January 2026, construction should begin shortly thereafter and be substantially completed by fall 2026.

### **Public Participation**

Franklin has made good efforts to publicize the project and allow the public to comment. Public council meetings were held recently in November and December 2025. Door hangers will also be distributed to affected residents prior to construction at each residence along streets. A news article discussing the congressional grant funding was published in March 2024 as well.

Ohio EPA is unaware of any controversy about or opposition to this project. The Limited Environmental Review (LER) and Finding of No Significant Impact (FNSI) will be posted on the Ohio EPA Division of Environmental and Financial Assistance website. Additionally, the LER and FNSI have been provided to the City of Franklin to be made available according to their public notification procedures.

### **Conclusion**

The proposed project meets the criteria for an LER; namely, it is an action within an existing public water distribution system, which involves the functional replacement of and improvements to existing infrastructure. Furthermore, the project meets the other qualifying criteria for an LER; specifically, the proposed project:

**Will have no significant environmental effect, will require no specific impact mitigation, and will have no effect on high-value environmental resources** because no important environmental resources are in the densely developed residential project area.

**Is cost effective and is not a controversial action** because it provides for necessary upgrades to an aged and inadequate distribution system to meet present and expected future needs for water demand. Franklin is utilizing below-market rate interest loans and congressional grant funding to minimize cost to residents. Ohio EPA is not aware of any objections.

**Does not create a new, or relocate an existing, discharge to surface or ground waters, does not create a new source of water withdrawals from either surface or ground waters, or significantly increase the amount of water withdrawn from an existing water source, or substantially increase the volume of discharge or loading of pollutants from an existing source or from new facilities to receiving waters** because this project does not impact water demand, or treatment, associated withdrawals, or discharges.

**Will not provide capacity to serve a population substantially greater than the existing population** because this project improves the existing water distribution system and will not involve any new water service connections.

Based upon Ohio EPA's review of the planning information and the materials presented in this Limited Environmental Review, we have concluded that there will be no significant adverse impacts from the proposed project as it relates to environmental features. This is because these features do not exist in the project area, the features exist but will not be adversely affected, or the impacts will be temporary and mitigated.

This project will result in the replacement of aged and undersized water mains, improving water pressure and ensuring residents have access to reliable, clean drinking water.

**Contact Information**

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