

Ohio CWSRF Provides Loans for Development Best Management Practices

The Ohio Water Pollution Control Loan Fund has provided over \$1.1 million in loans to Hidden Creek, Ltd., a housing development company in West Jefferson, Ohio. The CWSRF loans have funded a wide variety of structural and non-structural best management practices that protect Big Darby Creek watershed, one of the highest quality warm-water aquatic ecosystems in the Nation.

The Big Darby Creek watershed is a freshwater aquatic ecosystem encompassing 557 square miles in central Ohio. It is drained by Big Darby Creek, Little Darby Creek, and a dozen smaller Tributaries. The watershed is relatively free from pollution and is home to 86 species of fish, 40 species of freshwater mussels, 170 species of birds, 35 species of mammals, 35 species of reptiles and amphibians, and at least 25 rare or endangered plant species.

The watershed has received national attention as a National Scenic River, a U.S. Environmental Protection Agency Ecological Risk Assessment Case Study, a Natural Resources Conservation Service Hydrologic Unit Area, a study area for the United States Geological Survey, and one of The Nature Conservancy's "Last Great Places" in the western hemisphere.

The property developed by Hidden Creek, Ltd. was highly erodible agricultural land. A previous owner had planned to develop the land as a golf course, which would have had a negative impact on Little Darby Creek. When it was put up for sale and development, Hidden Creek, Ltd. designed a housing project to demonstrate that development can be both environmentally sensitive and profitable.



A comprehensive set of actions were the undertaken to address potential runoff from housing development into Little Darby Creek. These actions included the construction of sediment and stormwater retention lakes, construction of grassed waterways for stormwater treatment, restoration of the wooded stream corridor, and the establishment of emergent wetland habitat. Furthermore, 230 acres of the riparian stream corridor and adjacent wetlands within the development have been protected via a conservation easement held by the Natural Resources Conservation Service. A program has been developed to educate homeowners and housing contractors about watershed protection and related deed restrictions attached to each property.

Hidden Creek, Ltd. received a national wetland award for land stewardship and development from the Environmental Law Institute for this work to protect the watershed.

These loans from Ohio's Water Pollution Loan Control Fund address nonpoint source pollution and are consistent with the state's Nonpoint Source Management Plan. They carry an interest rate of 3.2 percent and have a repayment term of 5 years. Hidden Creek has repaid the loans with revenues from the sale of the housing lots.

CWSRF loans

have funded best

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into a high quality

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