

Portage County Combined General Health District

999 East Main Street, Ravenna, Ohio 44266

2024 WATER POLLUTION CONTROL LOAN FUND (WPCLF) HOUSEHOLD SEWAGE TREATMENT SYSTEM REPAIR AND/OR REPLACEMENT ASSISTANCE PROGRAM

The Portage County Water Pollution Control Loan Program (WPCLF) is a principal forgiveness program for low to moderate income homeowners for the repair and replacement of malfunctioning or prohibited household sewage treatment systems and or components. All properties must be owner-occupied and not offered for sale.

To apply, please complete the attached application in full and return along with the applicable documentation.

The program is administered on a first-come, first-served basis upon receipt of a complete application and supporting documentation. A complete submittal includes a signed, notarized application and all required documents. At a minimum, include:

- Proof of Homeowner's Insurance. **The current declarations page, not the entire policy**
- 3 months of current pay stubs for individuals working in the family over 18 years old.
- Most current SSI, Disability, Retirement/Pension, or letter providing monthly or yearly amount received. **(Most current documents with all pages.)**
- Checking, Savings, Certificate of Deposit, Assets, and Investments etc. statements. **(Most current 3 months; all pages including those intentionally left blank.)**
- Any other income sources that you may receive; i.e., weekly/monthly assistance from relatives. Please include a notarized letter stating the income source and amounts received.
- Self Employed* – provide the most recent 3 years of income tax returns.
- Attach a copy of the deed. Property must be owner-occupied.**

SUBMIT APPLICATION TO

Neighborhood Development Services (NDS) located at
120 East Main Street, Ravenna, Ohio 44266

Please direct questions or concerns about the income qualification process to Kelley at
Neighborhood Development Services (NDS) at (330) 297-6400 ext. 224.

Please direct questions or concerns about the sewage treatment system and WPCLF program to
Amos Sarfo, Stormwater Supervisor of Environmental Health, Portage County Health District at
(330) 296-9919 Ext. 111

Portage County Combined General Health District
999 East Main Street
Ravenna, Ohio 44266

**2024 WATER POLLUTION CONTROL LOAN FUND (WPCLF) HOUSEHOLD
 SEWAGE TREATMENT SYSTEM PROGRAM
 INSTRUCTIONS**

Applicants must provide property ownership and income verification to be eligible for funds.

**Documentation of all these items, as applicable, is necessary to receive funds.
 Additional information may be requested to determine eligibility.**

*	<p>Section I - Personal Data If more persons in the household are employed over the age of 18 years old, submit a separate sheet of paper with the appropriate information.</p>
**	<p>Section II – Property Ownership A copy of the title (deed) can be obtained from the Portage County Recorder at 449 South Meridian Street, 4th Floor, Portage County Administration Building, Ravenna, Ohio 44266. The home must be owner-occupied.</p>
***	<p>Section III – Employment Previous employment locations should be included when present employment is less than two years.</p>
****	<p>Section IV – Income Verification Documentation per applicant includes, at a minimum, the following: copies of 6 consecutive pay stubs, Social Security Benefit documents, bank statements, etc. Applicant may black out other transactions on your report from your financial institution for privacy. Incomes considered include wages, pensions, social security payments, child support, public assistance payments, rent payments, other public assistance, and any other income. As income limits are adjusted by household size, all members living in the household must be included. Individuals self-employed must submit 3 months of consecutive bank statements and 3 consecutive years of tax returns</p>
*****	<p>Section V – Applicant Certification and Authorization (notarized)</p>

**REMINDER: PLEASE PROVIDE ALL INCOME SOURCES IN THE HOUSEHOLD
 ONLY COMPLETED APPLICATIONS WILL BE REVIEWED & INCOME QUALIFIED**

2024 WPCLF HSTS PROGRAM INCOME GUIDELINES

What criteria will local government agencies use to verify homeowner income?

Local government agencies must use methods accepted by federal government programs to verify income, and each homeowner(s) must demonstrate that their household income levels do not exceed the applicable program eligibility criteria.

What are the eligibility criteria for homeowners to receive funding?

Homeowners may qualify for one of three tiers of funding, depending upon the size of their households, and their aggregate household incomes. The three tiers are based on U.S. Department of Health and Human Services Poverty Guidelines for 2023 which can be found @ <https://aspe.hhs.gov/poverty-guidelines>.

Homeowners whose incomes are at or below 100% of the U.S. Department of Health and Human Services 2023 Poverty Guidelines will receive 100% of the eligible repair/replacement cost for the HSTS.

Homeowners whose incomes are between 100% and 200% of the U.S. Department of Health and Human Services 2023 Poverty Guidelines will receive 85% of the eligible repair/replacement cost for the HSTS.

Homeowners whose incomes are between 200% and 300% of the U.S. Department of Health and Human Services 2023 Poverty Guidelines will receive 50% of the eligible repair/replacement cost for the HSTS.

Table H-2, 2023 U.S. Department of Health & Human Services Poverty Guidelines for Households

Persons in Family/Household	100% Poverty Guideline (100% PF)	100%-200% Poverty Guideline (85% PF)	200%-300% Poverty Guideline (50%)
1-4	\$30,000	\$60,000	\$90,000
5	\$35,140	\$70,280	\$105,420
6	\$40,280	\$80,560	\$120,840
7	\$45,420	\$90,840	\$136,260
8	\$50,560	\$101,120	\$151,680

For families with more than 8 persons, add \$5,140 for each person.

**2024 WATER POLLUTION CONTROL LOAN FUND (WPCLF)
HOUSEHOLD SEWAGE TREATMENT SYSTEM PROGRAM
APPLICATION**

DATE: _____

I. PERSONAL DATA

Applicant #1 Name _____ Age: _____

Applicant #2 Name _____ Age: _____

Other Applicant Name* _____ Age: _____

Mailing Address (all applicants): _____

Home Phone # _____ Cell #(s) _____

Names of Dependents: (example: Kyle Smith - Age 13; Jenny Smith – Age 3...)

Are any of the persons living in this household handicapped or disabled? Yes ____ No ____
Name, Age & relationship: _____

Name, Age & relationship: _____

Property Address where the repair/replacement is requested (**if different than mailing address**) _____

II. PROPERTY OWNERSHIP

Is the property located in Portage County? Yes _____ No _____

- If yes, list the political subdivision (i.e., township, city, or village)

- If no, please do not apply for funds and consider contacting your local health department to determine if there are other financial assistance programs.

Confirm Proof of Ownership and Occupancy

To be eligible the property must be owner-occupied**

- Are you the current owner and occupy the home? Yes _____ No _____
- Are you the titled owner of the property? Yes _____ No _____
- Are you purchasing this property under land contract? Yes _____ No _____
If yes, include a copy of the land contract document(s).
- Is this property included in a trust? Yes _____ No _____
If yes, include a copy of the trust agreement documenting all owners and share of ownership.
- Is this a rental property? Yes _____ No _____
- Is the property currently for sale? Yes _____ No _____
- Is the property owner occupied? Yes _____ No _____
Occupancy is determined by address verification on financial paperwork and auditor website.

If the home is not owner-occupied or is being offered for sale, please do not apply for funds, and consider contacting the health district to determine if there are other financial assistance programs.

All documents are subject to review by legal counsel.

III. EMPLOYMENT

Applicant #1 Name: _____

Employer: _____

Employer Address: _____

Position: _____ No. of Years _____

Previous Employment*** _____ No. of Years _____

Other Employment _____

Applicant #2 Name: _____

Employer: _____

Employer Address: _____

Position: _____ No. of Years _____

Previous Employment*** _____ No. of Years _____

Other Employment _____

Other Applicant Name*: _____

Employer: _____

Employer Address: _____

Position: _____ No. of Years _____

Previous Employment*** _____ No. of Years _____

Other Employment _____

III. GROSS INCOME (Before taxes)

Base Pay	Applicant #1	Applicant #2	Other
Hourly	_____	_____	_____
Hours/week	_____	_____	_____
Weekly	_____	_____	_____
Every Two Weeks	_____	_____	_____
Twice a month (i.e., 1 st & 15 th)	_____	_____	_____
Monthly	_____	_____	_____

Pension(s)	Applicant #1	Applicant #2	Other
Monthly	_____	_____	_____
From Whom	_____	_____	_____

Public Assistance:	Applicant #1	Applicant #2	Other
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Monthly _____
Social Security Number: Applicant #1 Applicant #2 Other

Social Security Received:
Monthly _____

Child Support: Applicant #1 Applicant #2 Other
Monthly _____

Rental Payment Applicant #1 Applicant #2 Other
Monthly _____

Unemployment: Applicant #1 Applicant #2 Other
Monthly _____

Worker's Compensation: Applicant #1 Applicant #2 Other
Monthly _____

Disability Income: Applicant #1 Applicant #2 Other
Monthly _____

Disability Income: Dependent #1 Dependent #2 Other
Monthly _____

Other Income (describe/amount/verification, for example OWF...etc.)

Total Monthly Income (Add all household monthly income together): \$ _____

V. CERTIFICATION AND AUTHORIZATION BY APPLICANT(S)

Please read the following certification statement. If you do not understand any part of it or have any questions about what you are asked to sign, please contact the Portage County Combined General Health District at (330) 296-9919 ext. 111 for assistance. All applicants must sign below.

STATE OF OHIO)
) SS.
COUNTY OF PORTAGE)

The undersigned, _____
certify that the undersigned own and occupy the property located at _____
_____ and acknowledge that
all the information in the application for the Wastewater Pollution Control Loan Fund is true and
complete to the best of their knowledge and understand this information is subject to verification.

The undersigned further certify, by applying for and entering into an agreement to utilize the Portage
County Water Pollution Control Principal Forgiveness Loan Funds for the repair or replacement of the
household sewage treatment system, we will comply with the following requirements and conditions:

- **The property shall be owned and occupied by the undersigned, or the undersigned shall be the buyer and occupant under a land contract regarding the property, prior to application and during the complete design, installation and construction of the household sewage treatment system and until the project is closed and accepted.**
- A copy of the title (deed) is attached, Trust documentation, and/or Land contract is attached as applicable;
- That any and all funds provided to the undersigned will be used only for the labor and materials necessary to accomplish the repair or replacement of the household sewage treatment system which will be described in the construction contract;
- Contractors, Board of Health, Ohio Department of Health, Ohio Environmental Protection Agency representatives or their duly authorized representatives shall have the right at all reasonable times to enter upon the project site(s) and project facilities, and to examine and inspect the project;
- Contractors, Board of Health, Ohio Department of Health, Ohio Environmental Protection Agency representatives or their duly authorized representatives shall have access to the work whenever it is in preparation or progress and that the undersigned will assist the contractor with such access and inspection until such time as the project is accepted and closed; and
- **Any and all monies due to meet the match requirements (15% or 50%), if applicable, will be paid at the time the contract is awarded unless otherwise agreed upon with PCHD. Acceptable documentation will be submitted to the approved contractor and the Board of Health in a timely and expeditious manner. Failure to make the required match constitutes a voluntary withdrawal from the WPCLF program.**

