

Onsite System Loan Program



west virginia department of environmental protection

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West Virginia Housing
Development Fund

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A program to help eligible households repair or replace onsite septic systems or connect to a public treatment system

Presented by the West Virginia Department of Environmental Protection in partnership with The West Virginia Housing Development Fund

NMLS#198038



Up to \$10,000 for eligible households
to repair or replace onsite
septic tanks or for connection to a
public treatment system

Summary:

The Onsite Systems Loan Program is designed to provide a low-interest loan to eligible borrowers to repair or replace existing onsite septic tanks. This program can also cover the cost of connecting to publicly-owned sewer treatment systems once they become available.

Eligible Households:

Limited to owner-occupied or long-term lessees.

Loan Terms:

The maximum loan amount is up to \$10,000 (exceptions to loan amount on case-by-case basis.) The maximum loan term is up to 10 years with a 2% interest rate.



Q. How do I get started?

A. You can use any of the following ways to get answers to your questions and start your loan process:

- Contact the West Virginia Housing development Fund through its website: www.wvhdf.com
- Call the West Virginia Housing Development Fund and ask for the Loan Origination Department at **800.933.8511**. You will be advised of a contact in your area.

Q. What documents will I need during the processing of the loan?

- A.
1. The deed/lease agreement, to provide evidence of ownership
 2. The latest property tax receipt
 3. A Certificate of Qualification from the county sanitarian and all appropriate permits
 4. A letter of non-service from the public service district or municipality
 5. A bid from a Certified Septic Tank Installer

Q. Is there an application fee?

A. No, there is no application fee for those affected by the June, 2016 flood.

Q. Who do I make my loan payment to?

A. **The West Virginia Housing Development Fund.** You will receive a payment book in the mail shortly after loan closing.

Q. Where will I close the loan?

- A. With the local loan originator or possibly by mail
- A. How does the contractor get paid?
 - B. You will be mailed a two-party check made out to you and the contractor once we receive evidence of satisfactory completion from the sanitarian.