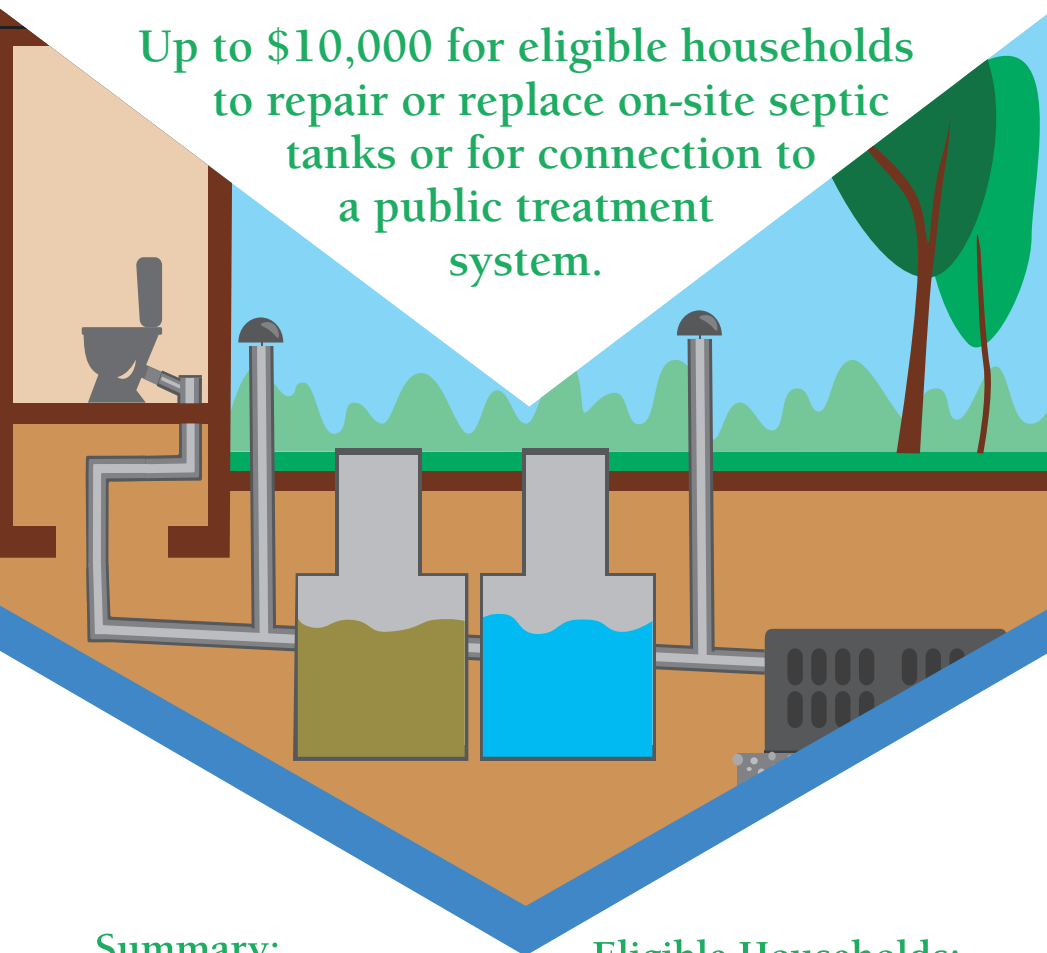


\$1 MILLION in LOANS AVAILABLE

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



Summary:

The On-site Systems Loan Program is designed to provide a low interest loan to eligible borrowers to repair or replace existing on-site 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 who have resided in the property no less than 12 months.

Loan Terms:

The maximum loan amount is up to \$10,000. The maximum loan term is up to 10 years.

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 at: wvhdf.com/programs/on-site-systems-loan-program
- Call the West Virginia Housing Development Fund at: **1-800-933-8511**

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

A.

1. The deed/land contract to show evidence of ownership
2. The latest property tax receipt
3. A Certificate of Qualification from the county sanitation 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. What are the income requirements?

A. There are no income limits, however you must demonstrate sufficient income to support repayment of the loan.

Q. Is there an application fee?

A. A fee of \$350 is required. You will pay this fee directly to the West Virginia Housing Development Fund at the time of closing. The fee will be a part of the loan.

Q. Who do I make my loan payment to?

A. The West Virginia Housing Development Fund. You will receive a statement in the mail after loan closing.

Q. How does the contractor get paid?

A. A dual payee check will be issued at closing. No funds will be advanced prior to closing.

