



# Residential Septic Loan Program

**Helping eligible households repair or replace failing existing septic systems or connect to a public treatment system.**



800-933-8511  
[wvhdf.com](http://wvhdf.com)



NMLS#198038

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# The Residential Septic Loan Program

The **Residential Septic Loan Program (RSLP)**, formerly the On-Site Systems Loan Program, is a partnership between the West Virginia Department of Environmental Protection and the West Virginia Housing Development Fund designed to help eligible homeowners repair or replace existing failing septic systems, or connect to a public treatment system.



## Contractors

Help West Virginia homeowners in need with the Residential Septic Loan Program. Payment is guaranteed following county sanitarian inspection and approval. Call **800-933-8511** or contact **loanofficer@wvhdf.com** for more details about RSLP.

*All RSLP contractors must be licensed in West Virginia.*



## ■ **Property and System Eligibility**

- Available to current homeowners or long-term lessees who have resided in the subject dwelling as their primary residence no less than 12 months at loan application.
- System must be failing and causing a health and safety hazard as determined by your county sanitarian.
- Loans are not available for new construction or manufactured home set-up.
- Subject property cannot be on the market/listed for sale.

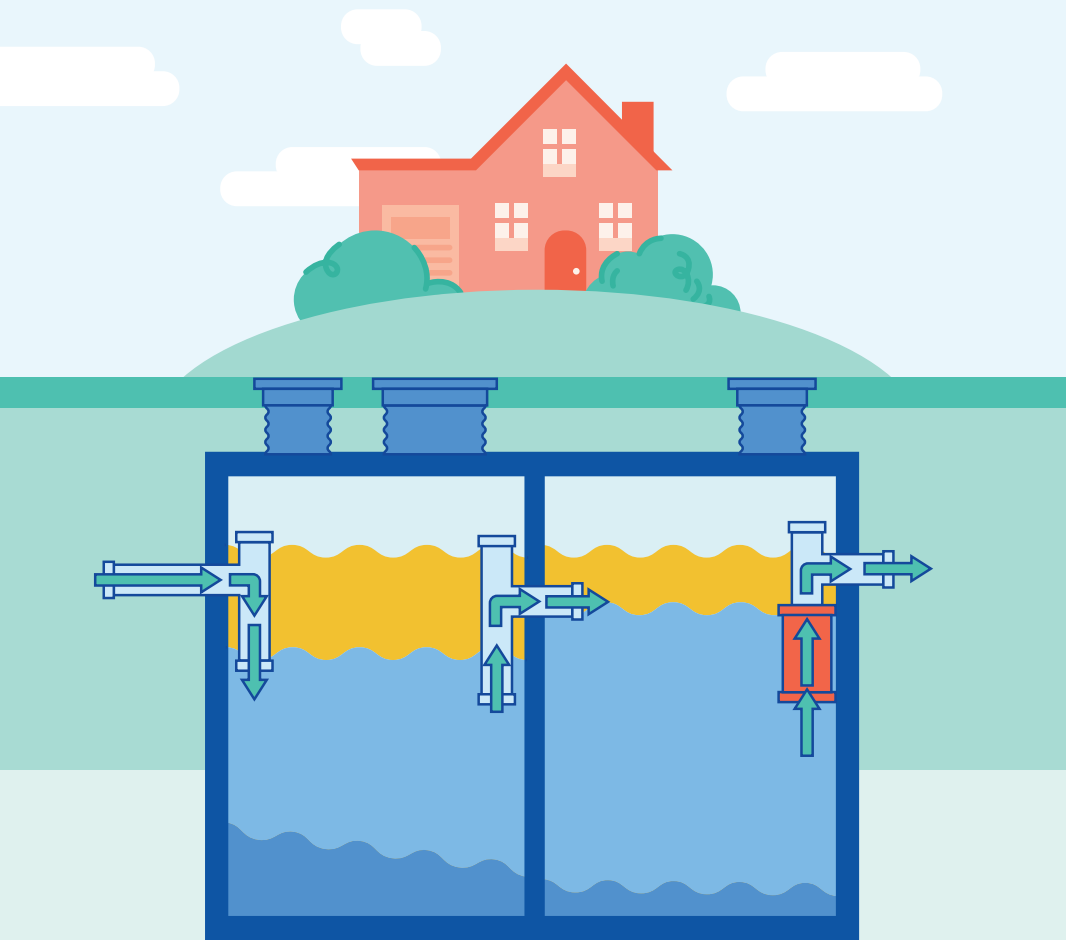
## ■ **Borrower Eligibility**

- Proof of ownership is required. All persons on the Deed are required to be on the loan.
- Applicants must demonstrate the ability to repay the loan through verified wages or other, consistent income. There is no income limit.

## ■ **Loan and Transaction Details**

- Loan is a 2.000%-fixed rate, fully amortizing, 10-year term. The maximum loan amount is \$10,000. Loan amount exceptions may be considered on a case-by-case basis.
- No work may begin prior to notice of loan approval.
- Contractors will be paid in full after work is completed and approved by the county sanitarian.
- No funds will be advanced prior to loan closing.
- All payments are made to WVDHF which provides servicing for the life of the loan.





**Call WVHDF at 800-933-8511 or  
email [loanofficer@wvhdf.com](mailto:loanofficer@wvhdf.com)  
to learn more about the Residential  
Septic Loan Program.**

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