

The Portage County Board of Commissioners announces Home Sewage Treatment System Repair or Replacement Programs

There are three programs to
to provide assistance:

Program 1

The *first* source is \$68,000 in **Portage County's revolving loan funds** for home sewage system replacement or repair for low to moderate income (LMI) homeowners. There are also Comprehensive Housing Improvement Program (CHIP) grant funds available. Both programs are first come first serve.

Eligibility: To be eligible household income must be less than the following:

Households of:	1 person	-	\$36,800
	2 persons	-	\$42,050
	3 persons	-	\$47,300
	4 persons	-	\$52,550
	5 persons	-	\$56,800
	6 persons	-	\$61,000
	7 persons	-	\$65,200
	8 persons	-	\$69,400

(For each additional person add \$4,200)

Contact: Neighborhood Development Services administers the program. For information call: 330.297.6400.

Program 2

The *second* funding source is the new **Portage County Home Improvement Program** created by the Board of Commissioners and the Portage County Treasurer. This program makes \$1 million available for home improvement loans through **Hometown Bank, Middlefield Banking Company and Portage Community Bank.**

Loan Terms: Under the **Portage County Home Improvement Program**, County residents may borrow for home repairs and improvements for any period of time offered by the lending institutions. A 3% interest rate discount on the loan applies for the first five years. After five years, loan rates return to current market rates.

Loan Amounts: Minimum: \$1,500; Maximum: \$40,000. Loan amounts cannot exceed project costs.

Eligibility: In addition to any loan qualifications set by participating financial institutions, only single-family dwellings in Portage County with an Auditor's appraised value of the U.S. median home value of \$175,000 or less are eligible for the program. Participants must be current on all taxes owed to the County to participate. Borrowers will be limited to one loan.

Contact: Portage County Treasurer; Brad Cromes for information: 330.297.3586.

Program 3

The *third* funding source is \$500,000 from **Portage County's Storm Water Management Program**, which sets aside money for home sewage system repair and replacement. A lien for the repair or replacement cost is placed on the property.

Funding Amounts: The amount of funding is based on the cost estimate of a Sewage System Installer registered with the Portage County Health Department who will complete the work per the Sewage Treatment System Rules and Health Department requirements. Funds are limited.

Liens: All costs associated with the repair or replacement will result in a lien placed against the property to be repaid at time of sale or transfer of the property with no interest.

Eligibility: The Portage County Health Department must inspect the system and determine if it is failing, and whether it must be repaired or replaced. Homes must be located in a Portage County township, *not a city or village*. Homeowners must first seek funds through the first two programs described in this brochure before applying for funds through the **Storm Water Program**. If resources from the other programs have been exhausted or the applicant is not eligible for other programs, then this program may be applicable.

Contact: The Portage County Regional Planning Commission for information: 330.297.3613.



Portage County
Board of Commissioners
330-297-3600

Portage County Treasurer
330-297-3586

449 S. Meridian St., Ravenna, Ohio 44266



Portage County Regional
Planning Commission

124 N. Prospect St., Ravenna, Ohio 44266
330-297-3613

Neighborhood Development
Services (NDS)

120 East Main St. Ravenna, Ohio 44266
330-297-6400

Hometown Bank
330-673-9827

Middlefield Banking Company
330-274-0881

Portage Community Bank
330-296-8090

PORTAGE COUNTY HOMEOWNERS

*If you have
a failing
residential sewage
system...*



**... and little money
to fix or replace it,
you may now get help
from Portage County's
Board of Commissioners.**