

## FREQUENTLY ASKED QUESTIONS

### SEPTIC TANK ELIMINATION

### LOAN PROGRAM

#### **What is the Septic Tank Elimination Loan Program?**

When a homeowner is required to connect to a city sanitary sewer, there are several expenses involved. These include fees to the city and paying a sewer contractor to remove the home's existing septic tank and install a connection to the city sewer. The City of Columbus has developed this no-interest loan program to assist the homeowner with these expenses.

#### **Who is eligible?**

- Owners of single-family or duplex houses that are served by an existing septic system and are located in the City of Columbus.

#### **What does the loan cover?**

- Columbus will offer no-interest loans to cover the two potential costs to the homeowner:
  - The city will defer payment on fees that would otherwise have to be paid at the time of connection. This includes the capacity fee (\$3,044 is the 2018 rate) and the front footage fee (\$45/per foot x the width of your lot).
  - Private plumbing costs up to \$5,000. This includes the costs the homeowner will incur to hire a licensed sewer contractor to abandon the existing septic tank and put in a connection (private lateral) from the home to the City's sewer.

#### **When is the loan due?**

When the property is sold, transferred (including transfer upon death), no longer used as a private home, or 99 years from the date the mortgage is recorded with the County Recorder's office, whichever occurs first. No interest accrues during this time.

#### **Does it cost anything to participate in the loan program?**

There is no additional cost to participate in the Septic Tank Elimination Program.

### **How do I apply?**

- The homeowner must complete an application and submit the completed application to: Septic Tank Elimination Loan Program Coordinator, Division of Sewerage and Drainage, 1250 Fairwood Avenue, Columbus, OH 43206.
- The homeowner must sign a promissory note for the loan amount, which will be secured by a mortgage on the house. The homeowner must sign the mortgage. The city will be responsible for filing the mortgage, which works like a lien on the property.
- The homeowner must select a private licensed sewer contractor to do the private plumbing work (remove septic tank and install lateral). The city, the homeowner and the licensed sewer contractor must sign a three-party contract that will provide for the city to pay the licensed sewer contractor up to \$5,000 for this work.

### **What if I live in a county township?**

This program is only for City of Columbus residents. If you want to participate, you must annex your property into Columbus. Please visit <https://columbus.gov/planning/annexations/> for more information.

### **If I refinance, will the City subordinate?**

The City will review every subordination request; however, is under no obligation to subordinate.

### **Where can I get more information?**

Please call (614) 645-6311 or visit:

<https://www.columbus.gov/publichealth/programs/Environmental-Protection/Septic-Tank-Elimination-Program/>