

The Ohio Water Pollution Control Loan Fund (WPCLF) improves water quality by providing financing for the upgrade and repair of Household Sewage Treatment System (HSTS). The WPCLF offers assistance to individual property owners for the repair or replacement of failing of HSTS (septic systems) reducing the overall cost of the improvements for the property owner and helps ensure effective wastewater treatment.

Ohio EPA currently offers principal forgiveness loans to The RCBC administered by the Ross County Planning & Development Department (RCPD) to assist homeowners with failing HSTS. Principal forgiveness loans are like grant funds.

Through the principal forgiveness program, the RCPD and RCEH set priorities and identify income-eligible residents (100%, 200% and 300% of the Health and Human Services poverty guidelines) with failing HSTS. This program is for homeowners only and is not intended for commercial applications.

How does the program work?

WPCLF program allocates funds with The RCBC to administer the HSTS repair/replacement program. Homeowners request assistance directly from RCPD and the RCEH. The RCPD hire contractors to perform the repair or replacement improvements.

Generally, any repair or complete replacement of a failing HSTS is eligible for the program. This work may also include installing a private service lateral, connecting it to an existing, publicly owned sanitary sewer, and then abandoning the failed HSTS.

How does a homeowner participate in the program?

Homeowners interested in this funding should check with RCEH to see if they eligible to participate in the WPCLF program.

1	2	3	4	5	6	7	8	Family Size
\$27,750	\$27,750	\$27,750	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630	100% Poverty Guidelines 100% funded
\$55,500	\$55,500	\$55,500	\$55,500	\$64,940	\$74,380	\$83,820	\$93,260	200% Poverty Guidelines 85% funded
\$83,250	\$83,250	\$83,250	\$83,250	\$97,410	\$111,570	\$125,730	\$139,890	300% Poverty Guidelines 50% funded