



MCHD ENVIRONMENTAL

453 Van Voorhis Rd Morgantown, WV 26505 Phone: 304-598-5131 Fax: 304-598-5122



Monongalia County Wastewater Revolving Loan Fund

Loan Guidelines

INTENT

The Monongalia County Revolving Loan Trust Fund is intended to provide financial assistance to low income Monongalia County residents with failing onsite wastewater systems. Loan proceeds will be used for the repair, or replacement of individual onsite wastewater systems.

ELIGIBILITY

The property with the failing onsite wastewater system must be located in Monongalia County. The loan applicant(s) must be the owner(s) of record of the property. The loan is only for repair or replacement of the failing onsite wastewater system and may not be used to make repairs or remodel any interior home plumbing. The Monongalia County Health Department will certify that the onsite wastewater system is failing by doing an onsite evaluation. The loan fund can not provide financial assistance after an onsite wastewater system has been repaired or upgraded.

PRIORITIZING

Any county resident with a failing onsite wastewater system may apply. Income guidelines are based on number of persons in the family or household size. Residents with the lowest incomes will be given the highest priority. See page 3 for income guidelines.

TERMS AND CONDITIONS RELATING TO ALL LOANS

1. The total amount of any one loan will not exceed \$ **10,000** unless extenuating circumstances exist.
2. The interest rate will not exceed three percent (**3%**).
3. The term of the loan will not exceed fifteen (**15**) years.
4. Construction must be completed with 45 calendar days of receiving loan proceeds.
5. The principal (loan amount) may be prepaid at any time without penalty.



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Monongalia County Health Department-Wastewater Revolving Loan Fund Loan Applicant Process

1. Completion of loan application
2. Provide income verification
3. Provide a minimum of three quotes for system repair or upgrade.
4. Number quotes based on applicant's preference.
5. Mail application and information to :

Monongalia County Health Department
Attn: Todd Powroznik
453 Van Voorhis Road
Morgantown, WV 26505
6. MCHD Environmental services will contact the applicant to schedule a meeting to discuss the status of the application. If a WVDEP for NPDES permit is required, the paperwork will be completed during the meeting.
7. If the loan is approved, a closing meeting will be scheduled to review and sign paperwork.
8. MCHD Environmental services will issue a construction permit to repair the failing system.
9. Contractor completes work within 45 days of construction permit issuance.
10. MCHD Environmental Services does a final inspection of the completed system. Contractor will backfill the completed system upon approval from MCHD Environmental Services.
11. Loan application signs completion paperwork for the project.
12. MCHD Environmental services will contact the applicant to schedule a meeting to review the payment process and receive payment vouchers. Final payment is made to the contractor at this time.
13. The first payment on the loan is due on the 1st day of the following month. Monthly payments will be due on the 1st day of each month until the loan is repaid.

Make Checks Payable to: Monongalia County Health Department.
14. A Deed of Trust is created and attached to the property. If the ownership of the property is to be sold or transferred before the loan is repaid, the Deed of Trust will have to be paid in full before the property can be sold, transferred, or inherited.



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Loan Application Instructions

1. Fill out the attached application in full. All questions must be answered in order for the application to be processed.
2. Please attach a copy of your most recent pay stub, tax return, or some other form of income verification.
3. Please attach a current copy of the deed for your property with the failing onsite wastewater system (This can be obtained from the courthouse.) This is needed to do a title search and prepare a Deed of Trust. A legal fee of \$100.00 for the above items will be added to the loan. Please note that if a current copy of your deed is not provided there will be an additional fee and the application process could be delayed.
4. You must have a minimum of **2** quotes (estimates will not be accepted.) from **2** different West Virginia Certified Septic installers. Size of the drain field is based on percolation testing and site evaluation. The installer must be able to complete the job within **45 days**, barring any acts of nature which could prohibit completion.
5. State preference of contractor(s) by clearly labeling the quotes **1 and 2** (1 being first choice.) If quotes are not clearly labeled with preference, the default will be the quote with the lowest cost.
6. Mail the application and required information to the following address:

**Monongalia County Health Department
Attn: Environmental Services
453 Van Voorhis Rd
Morgantown, WV 26505**

If you have any question about the program, please contact Monongalia County Health Department Environmental Services at 304-598-5134.

Monongalia County WWRLF Income Guidelines (Effective from July 1, 2019 to June 30, 2020)

Family or Household Size	Annual	Monthly	Weekly
1	\$23,107	\$1,926	\$445
2	\$31,284	\$2,607	\$602
3	\$39,461	\$3,289	\$759
4	\$47,638	\$3,970	\$917
5	\$55,815	\$4,652	\$1,074
6	\$63,992	\$5,333	\$1,231
7	\$72,169	\$6,015	\$1,388
8	\$80,346	\$6,696	\$1,546
Each Additional Member Add	\$8,177	\$682	\$158



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**Monongalia County Wastewater Revolving Loan Fund Application
Primary Applicant**

EH: _____

Date: _____ Loan Amount: _____

Social Security #: _____ Birthdate: _____

Name: _____

Last, First MI _____

Address: _____

Street City State Zip _____

Home Phone: _____ Work Phone: _____

Employer: _____

Employer Address: _____

Street City State Zip _____

Annual Gross Income: _____

If not employed, source of income and amount: _____

How much are you willing to pay monthly on this loan: _____

Applicant Signature: _____ Date: _____

Health Department Use

Approved By: _____

Appointed Authority: _____ Date: _____



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**Monongalia County Wastewater Revolving Loan Fund Application
Co-Applicant Application**

Date: _____ Loan Amount: _____

Social Security #: _____ Birthdate: _____

Name: _____

Last, First MI

Address: _____

Street City State Zip

Home Phone: _____ Work Phone: _____

Employer: _____

Employer Address: _____

Street City State Zip

Annual Gross Income: _____

If not employed, source of income and amount: _____

How much are you willing to pay monthly on this loan: _____

Co-Applicant Signature: _____ Date: _____

Health Department Use

Approved By: _____

Appointed Authority: _____ Date: _____



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Optional Landscaping Funds Addition

Loan applicant can add \$250 to their total loan amount to be used to reseed and landscape the final graded area. This is purely optional as reseeding and landscaping may be performed by the individual homeowner or they may contract the job to someone of their choice.

Please select your choice:

Yes I would like to add an additional \$250 to my loan for reseeding and landscaping.

No I would not like to add \$250 to my loan.

Homeowner Signature _____ Date: _____



**Monongalia County Revolving Loan Fund Quote
For Conventional Septic Systems**

Preference # _____

Installer: _____

Homeowner: _____

Address: _____

Address: _____

Phone: _____

Phone: _____

The following is a final quote for the installation of a septic system on the property of the homeowner listed above. The itemized list will detail the type of installation, and the costs associated with the installation. The total price cannot change once the loan has been issued.

Quote for Conventional Septic System Installation

Septic Tank Capacity:	_____ Gallons	Cost: _____
Drainfield:	_____ ft ² Per Bedroom	Cost: _____
Type of Drainfield:	_____	Cost: _____
Miscellaneous Materials (pipe, fittings, etc.):		Cost: _____
Labor:		Cost: _____
Permit Fee:	_____ Modification: \$50 Installation: \$100	Cost: _____
Percolation Test:		Cost: _____
Other (be specific):	_____	Cost: _____
		Total: _____

- The installer will backfill the installation and level to the original grade after a final inspection approval has been given by the Monongalia County Health Department.

Installer Signature _____ Date _____



**Monongalia County Revolving Loan Fund Quote
For Conventional Septic Systems**

Preference # _____

Installer: _____

Homeowner: _____

Address: _____

Address: _____

Phone: _____

Phone: _____

The following is a final quote for the installation of a septic system on the property of the homeowner listed above. The itemized list will detail the type of installation, and the costs associated with the installation. The total price cannot change once the loan has been issued.

Quote for Conventional Septic System Installation

Septic Tank Capacity:	_____ Gallons	Cost: _____
Drainfield:	_____ ft ² Per Bedroom	Cost: _____
Type of Drainfield:	_____	Cost: _____
Miscellaneous Materials (pipe, fittings, etc.):		Cost: _____
Labor:		Cost: _____
Permit Fee:	_____ Modification: \$50 Installation: \$100	Cost: _____
Percolation Test:		Cost: _____
Other (be specific):	_____	Cost: _____
		Total: _____

- The installer will backfill the installation and level to the original grade after a final inspection approval has been given by the Monongalia County Health Department.

Installer Signature _____ Date _____



**Monongalia County Revolving Loan Fund Quote
For Home Aeration Units**

Preference # _____

Installer: _____

Homeowner: _____

Address: _____

Address: _____

Phone: _____

Phone: _____

The following is a final quote for the installation of a septic system on the property of the homeowner listed above. The itemized list will detail the type of installation, and the costs associated with the installation. The total price cannot change once the loan has been issued.

Quote for Home Aeration Unit System Installation

Type of HAU:	_____ Gallons	Cost: _____
Drainfield:	_____ ft ² Per Bedroom	Cost: _____
Type of Drainfield:	_____	Cost: _____
Miscellaneous Materials (pipe, fittings, etc.):		Cost: _____
Labor:		Cost: _____
Permit Fee:	_____ MCHD: \$300 + DEP: \$300	Cost: _____
Percolation Test:		Cost: _____
Other (be specific):	_____	Cost: _____
		Total: _____

- The installer will backfill the installation and level to the original grade after a final inspection approval has been given by the Monongalia County Health Department.

Installer Signature _____ Date _____



**Monongalia County Revolving Loan Fund Quote
For Home Aeration Units**

Preference # _____

Installer: _____

Homeowner: _____

Address: _____

Address: _____

Phone: _____

Phone: _____

The following is a final quote for the installation of a septic system on the property of the homeowner listed above. The itemized list will detail the type of installation, and the costs associated with the installation. The total price cannot change once the loan has been issued.

Quote for Home Aeration Unit System Installation

Type of HAU:	_____ Gallons	Cost: _____
Drainfield:	_____ ft ² Per Bedroom	Cost: _____
Type of Drainfield:	_____	Cost: _____
Miscellaneous Materials (pipe, fittings, etc.):		Cost: _____
Labor:		Cost: _____
Permit Fee:	_____ MCHD: \$300 + DEP: \$300	Cost: _____
Percolation Test:		Cost: _____
Other (be specific):	_____	Cost: _____
		Total: _____

- The installer will backfill the installation and level to the original grade after a final inspection approval has been given by the Monongalia County Health Department.

Installer Signature _____ Date _____