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ASSESSMENT PROJECTS' FINANCIAL ASSISTANCE & FUNDING OPTIONS

1. Clermont County Septic System Rehabilitation Financing Program (SSRFP)

Sewer Projects Only - Costs of Connection to Sewer - Allocated Annually

To assist low and very low income households throughout Clermont County in the abatement of health nuisances caused by malfunctioning or incomplete on-site sewage disposal systems by providing funds and technical assistance to qualifying applicants. Costs associated with connection to public sewer are allowable through this program (cost of having private connection line run from structure to sewer main and, if available monies, connection charges such as system capacity charge and permit fees.)

- A. Only owner occupied, single family dwellings are eligible for assistance.
- B. Usual maximum amount available to single applicant is \$22,000.
- C. Deferred, forgivable, five year interest free loans. Principal forgiven at a rate of 20% per year.
- D. Area covered is all of Clermont County.

Funds also available for septic system replacements.

The funding application period is open from October through December, visit www.ccphohio.org to find out if you meet the eligibility requirements. Contact Katrina Stapleton (513-732-7601 or kstapleton@clermontcountyohio.gov) with Clermont County Public Health, to be added to the application mailing list.

2. U.S. Department of Agriculture (USDA) Rural Development - Allocated Annually Section 504 Home Repair Loans and Grants

Sewer & Water Projects - Costs of Connection & Special Assessment Costs

To improve the living conditions and assist with needed repairs for very low income applicants in rural areas.

- A. The dwelling to be repaired must be located in an area eligible for Rural Development programs—Applicant must own & occupy home to be repaired—Grant applicant must be 62 years of age or older and lack repayment ability for a 504 loan—Combined grant & loan available if applicant has some repayment ability.
- B. Maximum Assistance Amounts: Grant limit is \$7,500 lifetime – 1% Interest Loan limit is \$20,000 outstanding balance.
- C. Purposes eligible include installation or repair of sanitary water and waste disposal systems, including plumbing and fixtures to meet local Health Department requirements and payment of reasonable connection fees and installation costs for water and sanitary sewer.
- D. Area covered is Rural Development designated rural areas.

Contact Rural Development office in Hillsboro, Ohio (937-393-1921) to ascertain whether monies have been allocated for this program in a given year; to find out if you meet the eligibility requirements, and for other additional information such as application timeline.

3. Board of County Commissioners/Clermont County Auditor Certification of assessment to Tax Bill for collection over time (By resolution of the Board) Ohio Revised Code Sections 6117 for Sewer and 6103 for Water

All Sewer & Water Assessment Projects – Benefit Assessments

Certification of special assessment by the Board of County Commissioners to the Clermont County Auditor (at the same interest rate for which assessment bonds are sold) for collection over the same period of time for which the bonds are sold – can be between five and forty years for sewer and between five and thirty years for water, usually twenty (20) years.

- A. Any property owner who has benefited and specially assessed for the construction and installation of public sewer or water.
- B. Includes the option to have System Capacity and certain installation fees included in the assessment.
- C. Area - All of Clermont County, Ohio – may be extended into an adjoining county if benefit and service is there and possibly with the agreement of the respective Auditor to collection of same.

4. Board of County Commissioners/Clermont County Auditor Deferral of collection of Assessments on Agricultural properties (By resolution of the Board and acceptance by the Auditor of property into Agricultural District) The Farmland Preservation Act, Chapter 929 of the Ohio Revised Code, Ohio Revised Code Sections 6117 for Sewer and 6103 for Water

All Sewer & Water Assessment Projects with agriculturally used properties and/or properties in Current Agricultural Use Valuation (CAUV) and Agricultural District included. Agricultural District deferment of collection for all or a portion of a sewer or water special assessment for properties approved for location within Agricultural Districts.

To protect agricultural properties from having to pay electrical, sewer or water special assessments until the use of the property changes from agricultural use and full benefit is derived. A sewer or water special assessment may be levied but may not be collected on a property within a designated Agricultural District until it changes from agricultural use; is withdrawn from Agricultural District, the property owner agrees to have the assessment collected, or uses the service provided (then a portion may still remain deferred).

- A. Any property owner whose property is already within an Agricultural District or who makes application to the Auditor to have their property located within an Agricultural District and the Auditor approves same.

- B. If the deferred special assessment becomes collectible and it was included in the assessment bond issue, then the entire assessment plus interest at the rate for which bonds were sold may be collected, with the owner having the right to request that it be collected on the tax bill over a period of time.
5. **Board of County Commissioners/Clermont County Auditor General Maximum 75% Deferment of Special Assessment (By resolution of the Board) Ohio Revised Code Sections 6117.061 for Sewer and 6103.051 for Water**

All Sewer & Water Assessment Projects – Special Assessments

To allow for the delay in the collection of a portion, not to exceed 75%, of the principal amount of a sewer or water special assessment due to not receiving full benefit at the time of the original project, the use of the property, assessment cost which amount is a disproportionately high percentage of the estimated market value of the property after the improvement will have been completed, or extreme financial hardship.

- A. Any property owner requesting such deferment provides full documentation that the claim is a valid one. The Board will consider such request and if it is found that it will be inequitable to certify the entire amount of such assessment upon completion of the improvement, the Board may order that the collection of a portion of such assessment principal amount, not exceeding seventy-five per cent (75%) thereof, shall be deferred and 25% of the principal amount will be collected along with 100% of the interest at an average annual interest rate based on the bond issue rates.
- B. If such deferment is granted it would be for a specific period of time or up to a point in time at which circumstances change, limited to a maximum of twenty (20) years. Annual review of the circumstances may cause for earlier repayment. Interest only may be collected on the deferred amount, the same as the 25% principal and interest collection during the initial twenty year bond period. When the deferred assessment principal amount becomes collectible, on or before the end of the maximum twenty year deferment period, the property owner has the right to request that it be collected on the tax bill over time.

For Items No. 3, 4 & 5:

Contact Jim Steinmetz, Clermont County Water Resources Department, Fiscal Administrator (513-732-7559), for specific projects that meet the criteria for all or any of the assistance items or funding options; for individual properties that meet the criteria for all or any of the assistance items or funding options, timeline or other additional information.