

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 2022 rate) and the front footage fee (\$45/per foot x the width of your lot).
 - Private plumbing costs up to \$10,000. 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 OR email the completed application to STEP@Columbus.gov
- 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 \$10,000 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 email STEP@Columbus.gov or visit:

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

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