



# Lake County Board of Commissioners

*John R. Hamercheck*

*John Plecnik*

*Richard J. Regovich*

Dear Property Owner,

We are pleased to inform you about the Lake County Sewer Lateral Line Installation Program, created by the Lake County Board of Commissioners. This program is in addition to the \$1,000,000 the Board has invested in the overall project. Funded by the Community Development Block Grant (CDBG), the program provides financial assistance to households. The scope of program assistance includes the cost associated with the installation of private residential sewer lateral from the foundation to the public water/sewer municipal main, and when required, the proper removal and disposal of existing on-lot septic systems.

The following information is to be used as a homeowner's program guide. The primary objective for the use of CDBG funds is to benefit low to moderate income persons. Only households that are below the income limits set will be eligible to receive CDBG financial assistance.

Lake County has partnered with Western Reserve Community Development Corporation (WRCDC) to administer the program and work directly with homeowners.

Please note, the available funds are limited and there is a cap per household of \$6,500.00. Additional project details and contact information can be found on the following pages.

Regards,

John R. Hamercheck  
Commissioner

John Plecnik  
Commissioner

Richard J. Regovich  
Commissioner

## LAKE COUNTY SEWER LATERAL LINE INSTALLATION PROGRAM SUMMARY

### APPLICATION PROCESS & ELIGIBILITY

Homeowners interested in participating in the program, after receiving municipal notification requiring connection, may contact **Western Reserve Community Development Corporation (WRCDC)** at **(440) 357-4400** or by email at [TCiliberto@wrcdc.org](mailto:TCiliberto@wrcdc.org) to request a program application. This is preferably within 3 to 6 months prior to the anticipated connection. The household size and documentation of household income must be presented during the application process.

Types of documentation may include, but are not limited to, most recent tax returns, 1099 statements, pay stubs, unemployment determinations, bank statements, etc. Please make note that all members of the household age 18 and over receiving income must be reported and determined in the calculation. Lake County will apply the existing Policies, Procedures and Application Manual that is in place for the Lake County Housing Rehabilitation Program to the Sewer Lateral Line Installation Program.

### INCOME LIMITS

The CDBG Program income limits are determined annually by the U.S. Dept. of Housing & Urban Development (HUD). The current household income limits for the number of persons residing in the household for Lake County (*Cleveland-Elyria, OH MSA*) are listed below.

Lake County FY23 Income Limits

1 person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$50,650	\$57,850	\$65,100	\$72,300	\$78,100	\$83,900	\$89,700	\$95,450

### MUNICIPAL TAP FEES

Mandatory tap fees are an ineligible expense under CDBG. Prior to completing the lateral installation, however, all eligible homeowners must have paid any required tap fee that may have been imposed by the municipal governing body.

### CONTRACTOR SELECTION

Once a household is determined to be eligible for CDBG assistance the County of Lake will take over the responsibility to coordinate and provide a qualified contractor to complete the lateral installation. No reimbursement can be made for previously installed laterals. If a homeowner has obtained their own contractor and has installed the lateral connection prior to application, no reimbursement can be made even though a household is determined to be income eligible to receive CDBG assistance.

Homeowners must make their property available to potential contractors, upon notification, for site assessment during the bidding process. Required bidding process and contractor coordination will be

conducted by Lake County through its program administrators. Any qualified contractor may obtain information for bidding opportunities on properties where CDBG funds are used. Interested contractors can contact the Lake County Planning and Community Development Department for contractor qualification information.

Homeowners will be given an opportunity to review all proposed bids submitted on their property. No contractor awards will be entered into without the written consent from the homeowner and completion of the Acknowledgement & Bid Acceptance Form. No re-bidding will take place unless regulations require. A construction schedule will be determined, pre-construction property conditions are documented and a Notice to Proceed is issued to the contractor.

CDBG assisted households will be required to enter into a homeowner agreement with the contractor that has been selected to install the lateral. The Property Owner/Contractor Agreement further sets the roles and responsibilities of each party and dictates the project outcomes.

### CONSTRUCTION

Financial assistance will be provided for costs associated with the installation of private residential sewer lateral from the foundation to the public water/sewer municipal main. When installations require, the proper removal and disposal of existing on-lot septic systems. Work will also include the restoration of disturbed ground to satisfactory conditions.

The CDBG program will provide funding for the homeowner's responsibility by providing financial assistance with the installation of private sewer service lateral from the main public service to the house foundation. The amount of financial assistance per household is capped at \$6,500.00.

Please note: Due to program limitations under the Housing Rehabilitation Guidelines, construction does not include interior re-plumbing for basement bathrooms or the connection of out-buildings such as garages. Those costs will remain the homeowner's responsibility.

### FINANCIAL PAYMENTS

The homeowner will be asked by the Contractor to complete the Homeowner Signoff Acknowledgement form. This form acknowledges the homeowner's satisfaction with the installation and restoration of disturbed areas. Please make the County representative aware immediately of any issues with the installation.

Please be aware, this form will not postpone the payment if restoration activities are delayed due to conditions outside of the Contractors control like weather conditions. A 20% retainage will be withheld until restoration activities have been completed.

Contractor invoices will be paid no later than 30 days from receipt unless corrections or repairs are identified.

### FINANCE MECHANISM

Financial assistance will be provided in the form of a loan to the homeowner. This program will utilize a zero percent (0%) interest non-amortized loan. The principal is reduced by twenty (20%) percent at the end of each year of occupancy following the completion of the project. This loan is secured by a second

mortgage (lien) against the property and recorded. If, at any time during the five-year period, the housing unit is sold, a pro-rata share of the full principal amount must be paid back to Lake County. After the five-year period, 100% of the deferred loan will be forgiven.

#### RECORDKEEPING

Lake County CDBG Program will comply with applicable statutes regarding access to public information, while at the same time protecting the rights of individuals under applicable privacy laws.

#### QUESTIONS

Questions or comments can be made by contacting Toni Marie Ciliberto, WRDC, by phone at (440) 357-4400 or Rhea Benton, Lake County Planning and Community Development Department by phone at 440-350-2740 or email [rhea.benton@lakecountyohio.gov](mailto:rhea.benton@lakecountyohio.gov). Residents may also visit the Lake County Planning and Community Development Department Monday through Friday between 8:00 am and 4:30 pm at their offices located at 105 Main Street, Building B 4<sup>th</sup> Floor, Painesville, OH 44077.

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This summary was developed to assist homeowners with general information and is not meant to be used as the final determination for assistance.

Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD), the most current income limit will be used to determine a household's eligibility to receive financial assistance.

Lastly, should any interested participant require special accommodations, auxiliary aids due to disability or limited-English and non-English speaking languages, please contact Lake County Planning and Community Development Department by phone at 440-350-2740 or email [rhea.benton@lakecountyohio.gov](mailto:rhea.benton@lakecountyohio.gov) to ensure needs will be accommodated.