

Oswego County Well and Septic System Revolving Loan Program

The program was written to provide low and moderate income homeowners with an opportunity to secure a low or no interest loan to repair or replace a septic system or well that is failing. The program is designed to assist low and moderate income homeowners by ensuring potable water is available and septic systems are operational, thus not creating a health or environmental hazard.

To participate in the program you must meet the following criteria:

1. Must be income eligible (according to the HUD 2009 income guidelines by family size, based on gross income) documentation is needed.
2. You must be a homeowner and the residency must be your primary residence. The property deed must be in the participant's name unless it is a life right situation. Land contracts are NOT allowed.
3. If you own other property it will be considered an asset and the dollar value will be viewed as household income.
4. You must be current with your county taxes.
5. Priority will be given to homeowners that are located in areas where there are no public services such as water or sewer facilities. If an area has water and not sewer and another homeowner is located in an area without any infrastructure, the homeowner in that area will be given priority.
6. This is primarily a loan program, however a limited number of grants will be provided to households at 30% of median income. Participants must agree to repay the loan and have a UCC lien placed on their property until said loan is paid in full.
7. The participant/property owner is obligated to reside at the home until the loan is paid off. If the home is sold or the homeowner moves, the loan will come due and the outstanding balance must be paid.
8. If the homeowner moves to a nursing home or passes away, the estate will be responsible for the balance or an income eligible family can take over the payments.
9. The homeowner or program participant must comply with all program requirements including securing local building permits, system maintenance and Oswego County Health Department approval.
10. The homeowner has not defaulted on any federal, state or local housing program.

Please be advised that we will need to come out and look at your property. Also it will take 1-2 weeks to process your application, which can be obtained by calling Donna Scanlon, Director of Community Development Programs, at 315-349-8292.

When your application has been reviewed, a letter confirming that you are eligible for the program will be mailed to you.