



*Columbia, Cook & Nobottom Road Sewer  
Project- Phase V*

*Olmsted Township, Ohio 2018*

**Cook-Columbia- Nobottom Roads sewer project  
Spring -Summer 2018  
Contact Information**

**CUYAHOGA COUNTY PUBLIC WORKS**

David E. Marquard P.E.,P.S.  
Design and Construction Administrator/County Engineer  
Cuyahoga County Department of Public Works  
2079 East Ninth Street  
Cleveland, Ohio 44115  
Email: [Dmarquard@cuyahogacounty.us](mailto:Dmarquard@cuyahogacounty.us)  
Ph. 216-698-8614

Mike Chambers, C.P.A (Information about mortgage)  
[mchambers@cuyahogacounty.us](mailto:mchambers@cuyahogacounty.us)  
Ph. 216-348-3800

**CUYAHOGA COUNTY DEPARTMENT OF DEVELOPMENT (loan for lateral connection)**

Ph. 216-443-7000

**CHAGRIN VALLEY ENGINEERING LTD.**

Don Sheehy, Engineer  
Chagrin Valley Engineering  
22999 Forbes Road, Suite B  
Cleveland, OH 44146- 5667  
Ph.440-439-1999  
[sheehy@cve-limited.com](mailto:sheehy@cve-limited.com)

**OLMSTED TOWNSHIP ADMINISTRATION**

Rebecca Corrigan, Administrator  
[rcorrigan@olmstedtownship.org](mailto:rcorrigan@olmstedtownship.org)  
440-427-5573

Eric Williams, Interim Service Director  
[ewilliams@olmstedtownship.org](mailto:ewilliams@olmstedtownship.org)  
440-265-0292

# COOK ROAD RESIDENTS

*Please Join Us*

**THURSDAY, APRIL 26 AT 6:30PM**

Please join us for an informational meeting for an update about the  
Columbia-Cook Phase 5 Sewer Project:

**Donauschwaben's German American Cultural Center,  
7370 Columbia Rd., Olmsted Township  
on Thursday, April 26 at 6:30pm**

For more information, please contact (440)427-5573.

*Sincerely,  
Olmsted Township Board of Trustees*





## LETTER TO OLMSTED TOWNSHIP RESIDENTS

April 24, 2018

RE: Sanitary Sewer Update - Cook, Columbia and Nobottom Roads

Dear Olmsted Township Resident,

Soon a joint sanitary sewer project involving Olmsted Falls and the County will begin. While the project will be administered by the City of Olmsted Falls, under the Ohio Revised Code, the administration for Olmsted Township is being represented by Cuyahoga County.

The County provided a letter in September of 2012 updating residents on the project and later held a public meeting with Township residents in early 2014 to present the project but due to very high bids received the City of Olmsted Falls decided to delay the project and redesign the sewer to achieve better bids.

Part of the project involves extending sanitary sewer services to areas that will service both Olmsted Township residents and Olmsted Falls residents. The new sanitary sewer will service 33 Township Parcels fronting portions of Cook Road, Columbia Road and Nobottom Road as well as other areas within Olmsted Falls. The Township parcels to be served are shown on the attached map as highlighted Parcels.

We have been told by Olmsted Falls that they currently anticipate the start of construction of the Phase serving the township areas to begin about the end of this year and that completion of construction should occur late in 2019.

Cuyahoga County is not assessing Olmsted Township residents for the cost of the sanitary sewer extension, however, at the time of connection to the Sanitary Sewer the County will charge a tap-in charge along with permit fees that are to recover the cost to provide sanitary sewer services. This is why you may have neighbors located within the Municipal Limits of Olmsted Falls stating that they received notice that they will be assessed for sewer costs and you have not received a notice from the County.

Upon the completion of the project, residents of both Olmsted Falls and Olmsted Township who live on Cook Road, Columbia Road and Nobottom Road who received sewer service will be required by the Cuyahoga County Board of Health to tie into the sanitary sewer. This letter explains the options and steps Township residents will need to take to fulfill your responsibilities as property owners.

In 2005, Cuyahoga County established connection fee charges that are adjusted annually. The current sewer connection fees in place in 2018 are \$11,528.86 (Local sewer fee) plus a \$4,946.04 (Trunk Sewer Fee) for a single family home. These fees increase annually. In addition to the fees there is a \$245.00 charge for the permit. The payment for the fee is payable "in Full" at the time the connection permit is taken out.

Once the project is awarded to a contractor the County will begin accepting application for permits to connect so anyone wanting to pay the fees early to avoid any annual increases can do so. The County offers two loan programs from Cuyahoga County to assist residents of Olmsted Township. I have attached a copy of a flier that describes the Cuyahoga County Home Repair Loan Program. I have also attached a copy of a flier that describes the Cuyahoga County ten year loan program is available to finance the connection cost. Loan program information is available at 216-443-8277.

Finally, it is important to know that this connection fee will result in a pipe being brought from your property to the sanitary sewer line. As a homeowner you will be responsible for paying a private plumber to connect the sewer to your home. On other similar projects, neighbors joined together to hire a contractor and were able to receive a better price than going alone. I encourage you to explore this option.

If you have any questions about the project timing please contact the Cuyahoga County Department of Public Works at 216-348-3800.

Sincerely,

A handwritten signature in blue ink that reads "David E. Marquard". The signature is fluid and cursive, with the first letters of each word being capitalized and prominent.

David E. Marquard P.E., P.S.  
Design and Construction Administrator



# Agenda

*4.26.2018- Donauschwaben 's German-American Cultural Center*

*Club 6:30 pm*

*Township Residents*

*Cook -Columbia-Nobottom Roads Sewer Project Phase V Sanitary Sewer Project*

- I. Welcome & Introductions- Rebecca Corrigan, Township Administrator*
  - Trustee Laurence Abbott, Trustee Jeanene Kress, Trustee Lisa Zver*
  - Cuyahoga County Public Works- Dave Marquard, Mike Chambers*
    - Don Sheehy, Chagrin Valley Engineering*
    - Mike Sekerak, Cuyahoga County Board of Health*
- II Don Sheehy- Project Timeline & Scope*
- III Mike Sekerak- Septic abandonment disconnection*
- IV. Dave Marquard- Cuyahoga County Involvement and Financing*
- V. Questions and Answers*

**The Heritage Home Program (HHP) has two components available to homeowners in participating cities who own houses that are 50 years old and older.**

**1) Technical Assistance:**

The HHP offers homeowners free advice on home improvement, repair, and maintenance projects that are unique to older homes. Now homeowners wishing to do work on their older home can have the help and answers they need in order to get the project done properly.

Take advantage of these services for **free**:

- o Site visits from a construction specialist to review your home improvement projects and to answer home repair and maintenance questions
- o Recommendations on maintenance, repair, rehab, additions, and modernizations
- o Information on local contractors
- o Review of contractor bids and estimates
- o Advice on energy efficiency methods
- o Guidance on materials, supplies, and resources
- o Color consults for exterior painting

**2) Heritage Home Program Loan:**

Qualified homeowners have the option of obtaining a low-interest, fixed-rate Heritage Home Program equity-based loan for maintaining and improving their older houses.

**Loan eligibility :**

- o **Is your house in a participating community?** For a complete list visit [www.heritagehomeprogram.org](http://www.heritagehomeprogram.org)
- o **Is your house at least 50 years old?** The home must be 50 years old or older.
- o **Is the repair scope within the parameters of our program?** Most interior and exterior projects may be funded with this loan. Ineligible projects are: vinyl siding, vinyl or composite windows, removable appliances, incompatible building additions or materials, landscaping, and other "luxury" items. Call to discuss your projects if you are unsure.
- o **Does the home contain three occupancy units or less?** Owner-occupied properties containing three units or less qualify for the loan. Non-owner occupied properties can apply through KeyBank, but do not qualify through Third Federal Savings & Loan.
- o **Is the property zoned residential?** The property must be zoned residential.
- o **Is there equity in the home?** The loan amount is based on the available equity in your home, as established through an appraisal of the property.
- o **Is there more than one existing lien on the property?** The Heritage Home Program loan can be a first or second lien on the property, but it cannot be a third.
- o **Are the property taxes current?** Property taxes must be up-to-date.
- o **Is homeowners insurance in place for the property?** The property must be insured.
- o **Has the project already started?** Loan funds cannot be used for any work that has already started or that has already been paid for.

### **Loan Application Process**

**1) Determine if your property and project are eligible for a loan.**

Once you have determined that the property and project are eligible for the loan (page 1), contact the Heritage Home Program staff to review your project scope, discuss the terms and conditions, and obtain an application. Note, homeowner must also meet the bank's lending requirements (see step 4).

**No work funded with loan proceeds can begin until loan funds have been dispersed.**

**2) Choose your contractor(s) and estimate(s) for the project.**

If you need assistance finding contractors or selecting estimates, Heritage staff may be able to assist you by completing a site visit to the property to assess your projects.

**3) Submit the Heritage Home Program Loan application.**

Contact is on page 1. HHP staff will contact you to discuss the next steps, schedule a site visit to the property (if not already completed), and provide you with a bank contact. Please remember to include estimates from chosen contractors. **All contractor estimates must be selected and approved by Heritage staff before starting the bank application (step 4).**

**4) Start financial pre-approval process (see bank table for lending information on page 4).**

Choose a lending institution. Homeowner must meet the bank's lending requirements to obtain a loan. You may visit or call the bank branch to speak with a relationship manager about these requirements. Provide a copy of the Heritage Home Loan Application and additional personal information requested by the bank. A standard credit evaluation will be performed as well as an initial review of available equity.

**5) The lending institution will determine whether the applicant is conditionally approved.**

The bank may request additional personal documents and will require an appraisal. See page 3 for more information on appraisals.

**6) Final loan approval**

Bank will notify homeowner and Heritage staff of final approval. Heritage staff will send final paperwork to the bank to confirm project eligibility and loan amount. The lending institution will then prepare the loan documents and set a loan closing appointment with the homeowner.

**7) Sign loan documents at the bank.**

The bank will schedule a loan closing appointment with the homeowner. After the three-day right-of-rescission period, the bank will disburse the funds to a CRS escrow account.

**No work funded with loan proceeds can begin until loan funds have been dispersed.**

**8) Heritage Escrow Contracts are signed by all parties. Specifications for exterior work will be provided to homeowner and contractor (specifications are not written for interior projects).**

An escrow contract and payment schedule will be established between the homeowner, contractor and CRS.

**9) Work begins!**

You will have eighteen months from the signing date to complete all projects funded by the Heritage Home Program Loan. Heritage staff will conduct progress checks at the property throughout construction.

**10) After project completion, a Heritage Home Program staff member will complete a final project close-out site visit.**





### **Homeowner Representative Services**

The Heritage Home Program now offers Homeowner Representative Services, made available to homeowners in participating communities who wish to self-finance their eligible home repair and maintenance projects, and seek third-party contractual protections and technical assistance to ensure the project goes smoothly from start-to-finish. Please contact Heritage staff for full service details.

### **Heritage Home Program Loan Appraisals**

An appraisal is useful when equity needs to be established to fund the loan. The lending institution will determine when an appraisal is required. The following formula is used to determine available equity:

1. Current market value of home x % LTV (loan to value) = Max available Equity
2. Max available equity - Existing Mortgage balance(s) = Available Equity for Heritage Loan

Example : \$100,000 home market value x 85% LTV= \$85,000 Max Available Equity  
\$85,000 - \$50,000 First mortgage balance= \$35,000 Available equity

Two types of appraisals can be completed through the Heritage Home Program to help establish equity.

1. **As-Is Appraisal**- valuation to determine the market value of the house in the current condition to establish available equity. The as-is appraisal is generally useful when the project(s) are maintenance-based: roof repair/replacement or exterior painting.
2. **After-Rehab** - valuation to determine the market value of the home after the improvements are complete. The after-rehab appraisal is useful in situations where the property has insufficient equity or when the home is in poor condition and will be valued at significantly more when all improvements are complete.

### **KeyBank Approach to Appraisals**

Once an application has been made with KeyBank, the bank will complete a credit evaluation. Pending approved credit evaluation, they will then order an after-rehab appraisal for all loans.

### **Third Federal Savings & Loan Approach to Appraisals**

Once an application has been made with Third Federal, the bank will complete a credit evaluation. Pending approved credit evaluation, Third Federal will determine what type of appraisal is required to continue the process.

### **Escrow Procedure**

Both banks require all loan proceeds to be escrowed through the Cleveland Restoration Society to ensure the projects are complete and the after-rehab value is achieved for the home.

Escrow/construction documents are drawn up for the homeowner, contractor and Cleveland Restoration Society to sign. All payments to contractors are made on a progress-based method. No down payments can be made to the contractor prior to work starting. Once a portion of the work is complete, the contractor can invoice for payment. At each payment, Heritage staff will get the homeowners' approval before disbursing funds. A 10% retainer is held at each partial draw and released to the contractor upon project completion. Be sure to disclose these terms to your contractor prior to signing for the loan.

<b>OWNER OCCUPIED RESIDENCE</b>										
	<b>KeyBank</b>	<b>THIRD FEDERAL</b>								
Loan Amount	\$3K-\$150K	\$5,200 - \$150K								
Fixed Interest Rate*	2%	1.99% / 2.42% APR*								
Term	5-10 years	15 years								
Loan To Value	85-90%	Upto 80%								
Origination Fee (assessed by bank)	\$125	\$395								
HHP Admin Fee	<table style="width: 100%; border: none;"> <tr> <td style="border: none;"><u>Loan Amount</u></td> <td style="border: none;"><u>Fee</u></td> </tr> <tr> <td style="border: none;">\$3K - \$10K</td> <td style="border: none;">0%</td> </tr> <tr> <td style="border: none;">\$10,001- \$2SK</td> <td style="border: none;">1% of loan total</td> </tr> <tr> <td style="border: none;">\$25,001+</td> <td style="border: none;">2% of loan total</td> </tr> </table>	<u>Loan Amount</u>	<u>Fee</u>	\$3K - \$10K	0%	\$10,001- \$2SK	1% of loan total	\$25,001+	2% of loan total	
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\$3K - \$10K	0%									
\$10,001- \$2SK	1% of loan total									
\$25,001+	2% of loan total									
Appraisal Fee	Avg. \$365 - \$385	None								
Loan Funds Escrow Fee	\$350 (Required for all loans)	\$350 (Required for all loans)								
Income Limits	None	Income Limits as established by OHFA** Call HHP for details.								
<b>NON-OWNER OCCUPIED RESIDENCE</b>										
Loan Amount	\$3K - \$150K	N/A								
Fixed Interest Rate	2%	<b>N/A</b>								
Term	5-10 years	N/A								
Loan To Value	70-90%	<b>N/A</b>								
Origination Fee (assessed by bank)	\$125	N/A								
HHP Admin Fee	<table style="width: 100%; border: none;"> <tr> <td style="border: none;"><u>Loan Amount</u></td> <td style="border: none;"><u>Fee</u></td> </tr> <tr> <td style="border: none;">\$3K- \$10K</td> <td style="border: none;">0%</td> </tr> <tr> <td style="border: none;">\$10,001- \$2SK</td> <td style="border: none;">1% of loan total</td> </tr> <tr> <td style="border: none;">\$25,001+</td> <td style="border: none;">2% of loan total</td> </tr> </table>	<u>Loan Amount</u>	<u>Fee</u>	\$3K- \$10K	0%	\$10,001- \$2SK	1% of loan total	\$25,001+	2% of loan total	<b>N/A</b>
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\$3K- \$10K	0%									
\$10,001- \$2SK	1% of loan total									
\$25,001+	2% of loan total									
Appraisal Fee	Avg. \$400 - . \$500	<b>N/A</b>								
<b>Loan Funds Escrow Fee</b>	\$350 (Required for all loans)	<b>N/A</b>								
Process/Vendor Fee (Recording, Title, Flood)	Avg. \$200	<b>N/A</b>								
<b>Pre-Payment Penalty</b>	<b>None</b>	<b>N/A</b>								

Interest rates are reviewed regularly by bank and may change. Interest rates and terms noted above are current as of 2/14/2018. Once the loan is closed, the current rate is fixed for the life of the loan.

- Interest rates effective as of 2/20/18, are subject to change and available for loan amounts between \$5,200 - \$150,000. Annual Percentage Rate based on \$75,000 loan amount with 80% LTV based on appraisal.

.. OHFA Income Limits as of 2/20/18 in Cuyahoga County are as follows: 1 or 2 person family: \$81,480; 3+ person family: \$95,060. Call HHP for more details.



C U Y A H O G A C O U N T Y  
DEPARTMENT OF DEVELOPMENT

2079 EAST 9TH STREET, 7TH FLOOR  
CLEVELAND, OH 44115  
PHONE: (216) 348-4066- FAX (216) 348-4477

# Four Component (4COM) HOME REPAIR LOAN PROGRAM

## WHAT ITEMS QUALIFY?

### ROOFING



### HEATING and COOLING



### PLUMBING



### ELECTRICAL



### TERMS?

- 0% interest deferred loan offered to home owners age 62 and over who meet income eligibility requirements.
- Other low interest rate loans determined by household size and income are offered to people under age 62 who meet income eligibility requirements.

### WHO QUALIFIES?

- Property must be owner occupied with current home owners insurance.
- Property Taxes must be current.
- Bankruptcies must be discharged and the home must not be in foreclosure.

### HOW TO APPLY?

Call (216) 348-4066 or go online to download the application at: [http://  
development.cuyahogacounty.us/en-US/4COM-HomeRepairLoan.aspx](http://development.cuyahogacounty.us/en-US/4COM-HomeRepairLoan.aspx).

Complete the application and mail it to the  
above address; Attn.: Rehab. Loan Officer.

NOTE: LIST OF PARTICIPATING COMMUNITITES ON THE BACK



## Eligible Communities

Bay Village	Cuyahoga Heights	Middleburg Heights	Rocky River
Beachwood	Fairview Park	Moreland Hills	Seven Hills
Bedford	Garfield Heights	Newburgh Heights	Shaker Heights
Bedford Heights	Gates Mills	North Olmsted	Solon
Bentleyville	Glenwillow Village	North Randall	South Euclid
Berea	Highland Heights	North Royalton	Strongsville
Bratenahl Village	Independence	Oakwood Village	University Heights
Broadview Heights	Highland Hills	Olmsted Falls	Valley View
Brook Park	Linndale	Olmsted Township	Walton Hills
Brooklyn	Lyndhurst	Orange Village	Warrensville Heights
Brooklyn Heights	Maples Heights	Parma Heights	Westlake
Chagrin Falls	Mayfield Heights	Pepper Pike	Woodmere
Chagrin Falls Twp.	Mayfield Village	Richmond Heights	

IF YOU LIVE IN ONE OF THE CITIES LISTED BELOW, PLEASE CALL  
THE CORRESPONDING NUMBER FOR HOUSING ASSISTANCE.

CLEVELAND	(216) 664-4133
CLEVELAND HTS.	(216) 291-4869
BRECKVILLE	(440) 526-4351
EAST CLEVELAND	(216) 681-5020
EUCLID	(216) 289-4625
HUNTING VALLEY	(440) 247-6106
LAKWOOD	(216) 529-5906
PARMA	(216) 661-7371



Together We Thrive

# 10 Year Mortgage For Sewer and Water

## Connection "Tap-In" Fees

Offered through Cuyahoga County  
Department of Public Works

### TERMS

- 3% Interest Rate/ 10Years
- Payable Semi-Annually
  - Invoice sent every Jan./June
  - Not a Tax Assessment
- Mortgage Will Be Recorded

### WHO QUALIFIES

- No Income Requirements
- No Credit Checks
- Available to Affected Property Owners in Oimsted Township (Excludes Developers)

### OTHER FACTORS



- No Prepayment Penalty
- Water Connection is **OPTIONAL**
- Does Not Cover: Contractor Costs (Home to Sewer)
- See *Home Repair Loan Program Flier*



### HOW TO APPLY

Please call (216) 443-8277 or e-mail [asimons@cuyahogacountyus](mailto:asimons@cuyahogacountyus)

Program made possible via County Council Ordinance No. O2014-0011

2079 East Ninth Street | Cleveland, Ohio 44115 | 216-348-3800 | [www.publicworks.cuyahogacountyus](http://www.publicworks.cuyahogacountyus)



**Olmsted Township**  
**Per Single Family Equivalent Estimated**  
**Connection Fees**  
**For the Columbia/Cook PH V Sewer**  
**Project**

**2018 Sanitary Sewer Connection Fees**

**Sewer Connection (Local Sewer) Fee = \$11,528.86**

- The property owner pays this amount directly to the County.

**Sewer Connection (Trunk Sewer) Fee = \$4,946.04**

- The property owner pays this amount directly to the County.

**Sewer Permit Fee = \$245.00**

- The licensed sewer contractor selected by the property owner to do the work pays this amount.

Notes:

- The County has a 10- year mortgage program available to finance the connection fees. Please call 216-443-8277 for more information.
- The property owner is responsible for paying the cost of the sewer and water connections from the house to the Right of Way line at the street and for abandoning the septic tank and well. A septic tank abandonment permit from the Board of Health is required. Water meters are obtained through the Cleveland Water Department.
- The project will be ready for connections in late 2019.
- A property owner can lock-in the 2018 Connection Fee rate by paying in full or through the mortgage program in calendar year 2018.
- The connection fee increases by 5% on the first of every year.



## Cuyahoga County Department of Development

# Housing Enhancement Loan Program (HELP)

2018

### Low-Interest Home Improvement Loans

*(See participating banks for an application.)*

- Home improvement loans at 3 percentage points below normal bank rates.
- Loan maturity of up to 5 years , 10 years for loans of more than \$12,500.
- Bank fees are capped at \$175.
- No limit on borrower's income.
- Credit decisions are based on the bank's normal lending criteria.
- Borrower's property taxes must be current.
- Minimum loan amount \$3,000. Maximum loan amount \$200,000.
- Single-family, two-family, and multi-family dwellings are eligible.
- Includes both owner-occupied and investment dwellings.
- Single and two-family dwellings must have a tax value of less than \$250,000.
- There is no tax value limit on multi-family dwellings.
- Loans may be used for alteration, repair, maintenance, or improvement.
- Loans may also be used for code violation compliance and property upgrades.

Applications are available at any branch of these participating banks:

**Key Bank**

**Huntington Bank**

*This program is available county-wide **except** in the communities of: Bentleyville, Hunting Valley, and Chagrin Falls Township.*

## Linked Deposit Loan Program

### For an Appointment or Information Call:

<p><u>Nate McConoughey, RS</u> <u>Program Manager</u> <u>(216)201-2000 ext 1239</u> <u>nmcconoughey@ccbh.net</u></p>	<p><u>Domenica McClintock, RS, MPH</u> <u>Supervisor</u> <u>(216) 201-2000 ext. 1232</u> <u>dmcclintock@ccbh.net</u></p>
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The Cuyahoga County Board of Health and the **Ohio Environmental Protection Agency** have initiated a program which makes low interest loans available to homeowners who need to repair or replace their failing household sewage disposal systems or need to connect to a sanitary sewer. The Cuyahoga County Board of Health is one of several local health departments in Ohio that has partnered with the Ohio EPA to make loans available to household sewage system users in our Health District. This program creates another option for property owners faced with the cost of having to repair, replace or eliminate their individual household sewage systems. Additional information on the Linked Deposit Loan Program is available on the **Ohio EPA's web site** or in a **fact sheet created by the Ohio EPA.**

### How do I qualify for a Linked Deposit Loan?

Homeowners can utilize Linked Deposit loans to pay for the cost of connecting to an accessible sanitary sewer, abandoning their household sewage systems and for the payment of sewer tap-in fees. Homeowners with household sewage systems that have been evaluated and found to be in failure are also eligible for a Linked Deposit loan for the cost of a replacement system. To be eligible for a loan, a sewage system must be located within an area in a community identified as having little or no potential for sanitary sewer installation in the foreseeable future.

### What's my first step in obtaining a loan?

At the time of the sewage system inspection, a copy of the sewage system evaluation report will be provided to the homeowner. If considering participation in the Linked Deposit Loan Program, a Certificate of Qualification can also be provided by a sanitarian. At that point, the homeowner should contact several registered sewage system installers to obtain estimates for the necessary work. In the



case of a sanitary sewer connection, the homeowner will receive a letter from the Board of Health advising of the required sewer connection.

After selecting a sewage system installer or a sewer contractor, the homeowner can bring the Certificate of Qualification and a copy of the contractor's proposal for the work to one of the lending institution branches that are participating in this program. The bank will then use its own criteria in determining whether a loan can be made to an applicant and when establishing an interest rate and the term of the loan. An interest rate reduction of up to 5% may be available for loans secured through this program.

After a loan is approved and the sewage system repair or replacement is initiated, the Board of Health will monitor the installation process and conduct inspections to verify that all installation requirements have been met. **A Permit to Install or Alter a Sewage Treatment System** must be obtained from the Cuyahoga County Board of Health prior to initiating the sewage system repair or replacement. The Board of Health will also verify the abandonment of the sewage system at the time of the sanitary sewer connection. A **Permit to Abandon a Sewage Treatment System** must be obtained from the Board of Health prior to initiating the sewer connection.

## **What banks are participating in this program?**

### **Fifth Third Bank**

(216) 274-5096

(Program Coordinator - Scenario Adebessin)

### **Key Bank**

(216) 689-8733

(Program Coordinator- Stephanie Turner)