

# Erosion Control Loans

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Owners of property in the Coastal Erosion Area (CEA) designated along the shore of Lake Erie may be eligible for a low interest loan to cover the cost of constructing a shore erosion control measure. This guidance sheet includes information on the eligibility requirements, costs eligible to be covered under a loan, and application information.

**Loan Eligibility Requirements:** To be eligible for a loan, the following four requirements must all be met.

## ***1.) Site must be located within a designated Coastal Erosion Area (CEA)***

A loan is available to the owners of properties that are wholly or partially located within a designated CEA, based on the 2018 final mapping. The CEA consists of land areas along the shore that are anticipated to be lost due to Lake Erie related erosion. Specifically, the CEA covers land areas where recession is anticipated to exceed fourteen (14) feet in the next 30 years. The CEA is indicated on special maps of the Ohio Lake Erie shore. These maps are available for viewing online at [coastal.ohiodnr.gov](http://coastal.ohiodnr.gov) or at certain township, village and city halls and county planning commission departments. Tabular data is also available so that you can determine the specific dimensions of the CEA as measured from your current bluff or bank. You may also contact the Office of Coastal Management at (419) 626-7980 to obtain a map of your area.

## ***2.) Project must be an Erosion Control Structure***

A loan is available only for construction of an erosion control structure. For the purpose of loan eligibility, an erosion control structure is considered to be a measure whose primary function is to reduce or control shore erosion. Examples include, but are not limited to, revetments, seawalls, bulkheads, certain breakwaters and other similar protective measures. Loans may not be available for piers, docks, wharfs, marinas, boat ramps and other structures generally not considered to be constructed for the purpose of reducing or controlling erosion, although their presence may affect the processes that cause erosion.

## ***3.) Construction began on or after June 1, 1998***

A loan is available to property owners who plan to construct an erosion control structure or who constructed an Erosion Control Structure after the CEA was officially designated on June 1, 1998. Loan applicants must demonstrate that construction of an existing erosion control structure started on or after June 1, 1998.

## ***4.) All permits and authorizations are obtained***

All appropriate authorizations must be obtained before a loan can be made. Various federal, state and local authorities require that a permit or authorization be obtained before construction of a shore erosion control structure. A summary of the permits and authorizations that frequently pertain to construction of a shore Erosion Control Structure is provided in *Coastal Guidance Sheet No. 1: Coastal Regulations*.

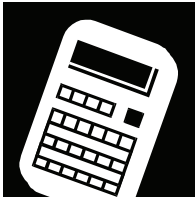
Any construction activities that occurred prior to issuance of the necessary authorizations are not eligible for a loan. Loan applicants must provide proof that all necessary authorizations were obtained prior to construction of an existing erosion control structure.

*contact us*

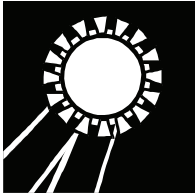
**Office of Coastal Management**  
105 West Shoreline Drive  
Sandusky, Ohio 44870  
419.626.7980  
1.888.644.6267 toll free  
[coastal.ohiodnr.gov](http://coastal.ohiodnr.gov)  
[coastal@dnr.state.oh.us](mailto:coastal@dnr.state.oh.us)

## Costs Eligible to be Covered under Loan

The following costs may be included in the Loan amount.



Costs incurred for hiring a registered professional engineer or surveyor to prepare construction documents for the installation of an erosion control structure. Some authorizations require the preparation of plans and specifications by a registered professional engineer, or may require the services of a registered professional surveyor.



Costs incurred in obtaining the necessary authorizations. Such costs include the payment of fees to federal, state and local authorities, and charges by design professionals who have been authorized to seek the approvals on behalf of the property owner.



Costs of materials, earthwork, labor, and equipment needed to construct the erosion control structure. These costs may include oversight of the project by a professional engineer or surveyor.

## Loan Application Information

Loans are available through the county where the property within the Coastal Erosion Area is located. Contact the following participating county representatives for further information or a loan application:

### **Erie County**

Erie County Regional Commission  
2900 Columbus Avenue  
Sandusky, Ohio 44870  
419.627.7792

### **Lorain County**

Lorain County Community Development Department  
Lorain County Administration Building  
226 Middle Avenue  
Elyria, Ohio 44035  
440.328.2322

### **Lucas County**

Lucas County Office of Economic Development  
One Government Center, Suite 800  
Toledo, Ohio 43604-2259  
419.213.4510

### **Ottawa County**

Ottawa County Regional Planning Commission  
315 Madison Street, Room 107  
Port Clinton, Ohio 43452  
419.734.6779