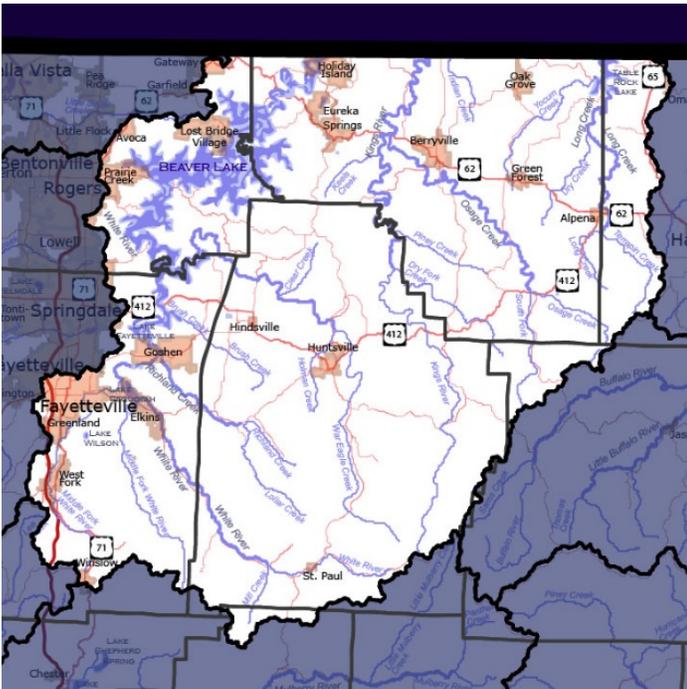
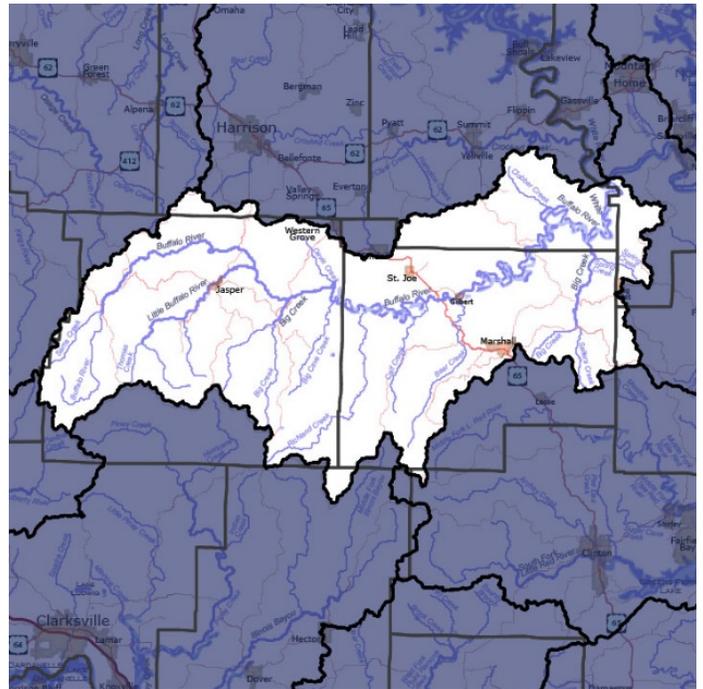


Septic Remediation Program

What is the Septic Remediation Program? Funded by the Natural Resource Division of the Arkansas Department of Agriculture, the Septic Remediation Program offers technical and financial resources to homeowners in the **Beaver Reservoir Watershed** and the **Buffalo River Watershed** to repair or replace failing septic systems.



Beaver Reservoir Watershed



Buffalo River Watershed

Who is eligible to participate? Homeowners must meet two criteria to qualify for funding through the program: 1) reside in the HUC-8 Beaver Reservoir Watershed or the HUC-8 Buffalo River Watershed and 2) have septic system that is deemed failing or in need of repair by the Arkansas Department of Health.

Find your watershed by entering your address at: https://watersheds.cast.uark.edu/find_your_watershed.html

How do I know if my septic is failing or in need of repair? Septic systems require regular maintenance. Most importantly, septic tanks should be pumped every 3-5 years. Advanced systems require more regular maintenance. Watch for the following warning signs:

- Wastewater backing up into household drains
- Bright green, spongy grass in the drainfield, especially during dry weather
- Pooling water or muddy soil around septic system components or in your basement
- A strong odor around the septic tank and drainfield

If you are experiencing any of the above issues and have not had your tank pumped in the last 3 years, schedule a pumping as soon as possible!

I think I have a septic problem – who should I contact? A septic professional! The Arkansas Department of Health maintains licensing for septic professionals, and you can search the database here:

<https://onsitewastewater.adh.arkansas.gov/DesignatedRepLicenseesNearYou/Show-DesignatedRepLicenseesNearYou-Table1.aspx>

If you have had your tank pumped and are still experiencing problems, contact an Environmental Health Specialist at your local County Health Unit for assistance. If you'd like to discuss our grant and loan program, email septic@h2ozarks.org or call the contact listed below.

How does H2Ozarks program work? We offer the following technical and financial assistance:

- ✓ Assist with septic system evaluation and diagnosis
- ✓ Connect homeowner with septic professionals
- ✓ Answer questions about the design and permitting process
- ✓ Provide a combination of grant and loan funds for the needed repair or replacement

Homeowners will qualify for a grant and/or zero-interest loan based on the following income guidelines:

ANNUAL INCOME LEVEL	GRANT (no repayment)	0% INTEREST LOAN
less than \$20,828	90%	10%
\$20,829 - \$31,242	70%	30%
\$31,243 - \$41,657	50%	50%
\$41,658 - \$62,485	30%	70%
\$62,486 - \$83,314	10%	90%
more than \$83,314	0%	100%

The program will reimburse homeowners for both the septic design (by a Designated Representative) and installation costs (by a licensed septic installer) up to a total of \$30,000 per project. Grant funds are free money for the homeowner and do not require repayment, and zero-interest loans can be re-paid with low monthly payments up to a ten-year term.

NOTE: Total income is determined by what is listed (generally on line 9 of the first page) on the IRS Federal Tax Return Form 1040.

How to apply: Online application - <https://form.jotform.com/OzarksWaterWatch/arsepticapplication>

Instructions and a list of required supporting documentation is within the application. If you prefer a paper application, please contact septic@h2ozarks.org.

Why does H2Ozarks administer this program? H2Ozarks is a 501c3 nonprofit organization that is dedicated to improving water quality in the Upper White River Basin and beyond in the Ozarks, which includes the Beaver Reservoir Watershed and the Buffalo River Watershed.

Septic systems treat residential wastewater and are most common in rural areas where access to centralized sewer systems is limited. While septic systems are generally minimally disruptive to the environment, systems that are inadequate or improperly maintained can become ineffective and lead to failures that pose risks to both public and environmental health.

This program aims to repair or replace failing septic systems and prevent potential pollutants from entering the groundwater and nearby surface waters. Both watersheds we serve with this program are important Arkansas watersheds. Beaver Lake, part of the Beaver Reservoir Watershed, serves as the drinking water supply for most of northwest Arkansas. The Beaver Reservoir Watershed covers parts of Benton, Washington, Madison, Carroll, Boone, Franklin, and Newton Counties. The Buffalo River is an extraordinary resource that covers Newton, Searcy, Marion, and Baxter Counties as well as small parts of Madison, Boone, Pope, Van Buren and Stone Counties.

www.h2ozarks.org/septic/arseptic
septic@h2ozarks.org

Stefanie Reynolds, Program Manager, 479-225-2963



Homeowner Participation Instructions

Participation in this program requires that the homeowner:

- Submit application and all required documentation.
- Hire a licensed Designated Representative to provide system design and any required soil tests.
- Acquire three (3) quotes from licensed installers.
- Hire a qualified licensed installer, approved by H2Ozarks.
- **Arrange payment terms with the approved installer.**
- Meet all permitting requirements from AR Department of Health for septic system repair/replacement.
- Provide a copy of all requested paperwork, including paid invoice(s), for the services completed **so that** H2Ozarks can submit a request for reimbursement from the funding agency.
- Agree to provide routine operation and maintenance of the system for the duration of system life/ownership by contracting with a qualified maintenance provider to handle these responsibilities. Maintenance is crucial to the proper functioning and the longevity of the septic system. **It is the intent of this project that the systems put in place during this project are maintained in perpetuity.**
- Allow a Mortgage to be placed on the property to secure any loan portion of the reimbursement award.

Do NOT replace your failed septic system before your application is approved by H2Ozarks!

Successful applications will be judged based on several criteria, including but not limited to:

- Meeting eligibility requirements.
- Application is complete, and program requirements have been met.
- Applicant is agreeable to Terms and Conditions of program.
- Septic tank repair/replacement project requirements are met.
- Project is completed within the grant period.
- A final invoice from the installer for the repair or replacement of the septic system is obtained for reimbursement purposes. This invoice must be signed by the homeowner and installer and state the date of completion.
- Homeowner(s) allows a Mortgage to be placed on the property to secure the loan portion of the reimbursement award.
- Homeowners(s) sign and agree to the Promissory Note for repayment of loan funds.

By submitting an application, the applicant is under no obligation to participate in the project. Approval of an application alone does not guarantee reimbursement.

Applicant must complete ALL requirements before receiving reimbursement.

This project is funded by the Arkansas Natural Resources Division, from the Clean Water State Revolving Loan Fund.



Homeowner Application Terms of Agreement

I. Managing Organization (H2Ozarks) agrees to:

1. Present homeowner(s) with basic information concerning residential septic tanks and treatment systems.
2. Reimburse homeowner(s) the authorized cost of repairing or replacing the approved septic system eligible for funding through the Septic Tank Remediation Pilot Program. Reimbursement will be based upon homeowner income and will not exceed \$30,000 total reimbursement in the form of a grant/loan funding structure. Managing Organization has the right to hold funds until all requested documentation is received from the homeowner(s), and documents are approved for completeness by the Managing Organization.
3. Managing Organization reserves the right to terminate the project at any time if the homeowner(s) is not meeting obligations or terms of contract connected with this project.

II. The homeowner agrees to:

1. Contact Arkansas Department of Health to have the septic system evaluated and deemed failing or otherwise in need of repair or replacement.
2. Obtain all required permits and meet regulatory requirements set forth by the Arkansas Department of Health.
3. Obtain three (3) bids from licensed installers.
4. Hire a qualified licensed contractor and soil scientist (Designated Representative) for repair, replacement, and/or retrofit of the septic system.
5. Submit plans and/or designs along with AR Department of Health permit approval for the repair or replacement of the septic system to Managing Organization **before installation begins**. The Managing Organization will review for funding approval and authorize to proceed with the project if all requirements are met.
6. Complete repair/replacement of the septic system according to the approved plans and by the agreed upon date.
7. Provide Managing Organization with proof of final Installation Inspection and Permit for Operation from the AR Department of Health.
8. Present copies of all requested documents for system repair/replacement costs and receipts for reimbursement.
9. Provide copy of contract with a Certified Maintenance Provider for ongoing septic maintenance.
10. Sign needed documents to allow Managing Organization to file a Mortgage with the County Clerk on the property to secure the loan portion of the reimbursement, if applicable.
11. Supply documents needed to establish ownership of property, income requirements, and proof of identity.
12. On receipt of project funding, issue payments for any outstanding amounts owed for the design, repair, or installation of the septic system.

The Managing Organization will not be held responsible for any warranties or failures of the system including but not limited to design, installation and/or maintenance.



Program Manager: Stefanie Reynolds
479-225-2963

Homeowner Participation Application

Owner Name(s): _____ County of Property: _____

Owner Property Address: _____

Mailing Address (if different): _____

Contact Telephone Number: Primary _____ Secondary _____

Email Address: _____

Years at this location: _____ Occupied _____ months per year Number of people at this property: _____

To secure the loan portion of this award, a Mortgage will be placed on your property. Do you agree to allow a Mortgage to be placed on your property? Please write "yes" or "no" _____

Are you married or single? _____ Spouse's name _____

Septic System Questions:

When was the last time you had your septic tank pumped? _____

What other maintenance has been performed on your system in the past 5 years?

Describe the extent of failure, please be as specific as possible. Any photos can be sent by text to the appropriate watershed contact listed above or by email to septic@h2ozarks.org.

Supporting documentation - name of owner(s) must match name(s) on attached documents, and indicate which you are submitting:

Proof of Identity

- Valid Driver's License
- Valid State issued Identification Card
- Valid US Passport
- Valid Green Card or Permanent Resident Card

Proof of Income

- ➡ **ONE** of the following:
 - Federal Tax Return (IRS 1040)
 - State Tax Return
- ➡ **OR TWO** of the following:
 - SSI/SSDI statement for current year
 - Proof of current eligibility for SNAP or TANF
 - W-2
 - Bank statements for two most recent months

ACKNOWLEDGEMENT

I hereby certify that the above statements are true and correct to the best of my knowledge. I understand that a false statement may disqualify and void the application from consideration for approval in the Septic Tank Remediation Pilot Program (STRP).

In signing this document, parties identified below acknowledge that they have read, understand, and agree to the terms set forth in the **Terms of Agreement** for the **Septic Tank Remediation Pilot Program**.

HOMEOWNER

Printed name: _____

Signature of homeowner(s): _____

Date: _____

MANAGING ORGANIZATION

Printed name: _____

Signature: _____

Position: _____

Date: _____

Upon receipt of your application, a representative from H2Ozarks will contact you. Thank you for your interest in the Arkansas Septic Tank Remediation Pilot Program.

OFFICE USE ONLY			
Received: _____	By: _____	No. of pages: _____	Approval Status: _____
Lat/Lon: _____	County: _____	HUC/Watershed _____	
Income: _____	G/L% _____	Document: _____	
Ownership Document: _____		Proof of Identity: _____	
Eligibility Met: _____	Approved by: _____	Date: _____	Grant Agreement No.: _____