



SEPTIC TANK REMEDIATION PILOT PROGRAM

For Beaver Reservoir Watershed

Owner Participation Application Instructions

Please read the entire application before filling out any information.

The purpose of this pilot project is to improve and protect water quality in the targeted watershed assisting residents in remediating their failing onsite septic systems. By applying to and meeting all necessary requirements for this program, you may be eligible to receive financial assistance in the form of a grant and/or zero-interest loan (not to exceed \$30,000). The proportion of grant and/or loan dollars will depend on your household income. Financial assistance will be dispensed as a *reimbursement* for the repair or replacement of a failing septic system that lies within the targeted watersheds.

The homeowner will be responsible for:

- Providing proof of evaluation from the Arkansas Department of Health showing system is failing or otherwise in need of repair or replacement.
- Hiring a licensed Designated Representative to provide system design and any required soil tests.
- Acquiring three (3) quotes from licensed installers.
- Hiring a qualified licensed installer, approved by Ozarks Water Watch.
- Meeting all permitting requirements from AR Department of Health for septic system repair/replacement.
- Providing a copy of all requested paperwork, including paid invoice(s), for the service completed to Ozarks Water Watch **before** submitting a request for reimbursement.
- 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 the loan portion of the reimbursement award.
- Supply documents needed to establish ownership of property, property description, proof of identity, and proof of income.

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

Septic systems are used to treat residential wastewater in many rural and suburban areas in Northwest Arkansas. When septic systems are inadequate or poorly maintained, they can become ineffective and system failures can occur. These failures can lead to water quality and human health concerns. This program will provide important information and financial incentives to homeowners in the Beaver Reservoir Watershed that will allow old and failing septic systems to be replaced and promote proper maintenance of existing systems.

The Arkansas Department of Agriculture Natural Resources Division and Ozarks Water Watch have implemented a pilot program for homeowners to repair or replace failing septic systems in the Beaver Reservoir HUC-8 Watershed. Beaver Reservoir Watershed is located in Benton, Washington, Madison, Carroll, Boone, Newton, Franklin, and Crawford counties. Designated uses for rivers and reservoirs in this watershed include aquatic life, primary and secondary contact recreation, agricultural and industrial water supply, and serves as the drinking water supply for most of Northwest Arkansas. However, portions of the watershed, including parts of Beaver Lake, are on the State's list of impaired waterbodies.

This program will provide financial and technical assistance to landowners and residents in the watershed and will play a vital role in addressing failed septic systems that can impact human health and water quality.

The EPA in a water quality report to Congress stated, “Improperly constructed and poorly maintained septic systems are believed to cause substantial and widespread nutrient and microbial contamination to ground water.” As area resident owners, it is the belief of our organizations that all residents are responsible for keeping our water resources, which are so vital to the economic viability of these regions, as clean as possible.

Applicants must fill out the application form entirely. Applications will be processed in the order they are received and must be approved by Ozarks Water Watch. Approval is subject to available funds and other project requirements. Return completed applications to Ozarks Water Watch designated for the targeted watershed in which the project is to be completed (see Targeted Watersheds section below for contact details).

Ozarks Water Watch will review your application to determine if you meet minimum eligibility requirements (see attached “Eligibility Requirements and Acceptable Documents”). Once your eligibility has been established, you will be contacted.

Do NOT replace your failed septic system before your application is approved by Ozarks Water Watch!

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.

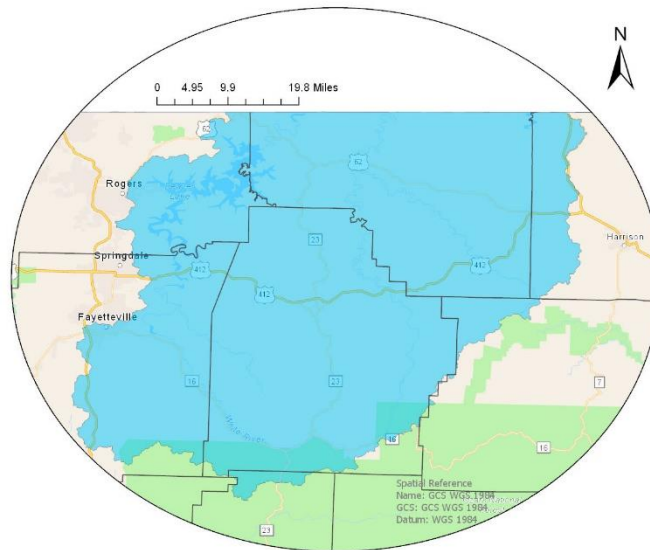
This project is funded by the Arkansas Natural Resources Division, from the Clean Water State Revolving Loan Fund.

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.

TARGETED WATERSHED

BEAVER RESERVOIR WATERSHED (HUC 11010001)

Confirm your watershed at watersheds.cast.uark.edu/find_your_watershed.html



Beaver Reservoir Watershed
County Boundaries



ESRI: Arkansas State Data. Produced 2019. Web, January 26, 2021. <https://www.arcgis.com/home/item.html?id=24a17ed0fb7d476e95acc63834bed648#overview>

Managing Organization:
Ozarks Water Watch (OWW)
<https://ozarkswaterwatch.org>

Shelly Smith, Program Manager
shelly@ozarkswaterwatch.org
(479) 866-7220

To request an application by mail: form.jotform.com/OzarksWaterWatch/ProgramInquiry

Applications can be completed online at form.jotform.com/OzarksWaterWatch/ArSepticApplication

Visit ozarkswaterwatch.org/arseptic for more information.

SEPTIC SYSTEM REMEDIATION PILOT PROGRAM APPLICATION
For Beaver Reservoir Watershed

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

Owner Property Address: _____

Mailing Address (if different): _____

Contact Telephone Number: Primary _____ Secondary _____ Work _____

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 _____

Name of document attached to prove ownership of property: _____
(name of owner(s) must match name(s) on attached documents)

Description of Current System Components

Describe the current system used at your site. Year Installed _____ Type of system _____

Size of tank: _____ Circle one: Concrete Metal Other _____

Type of lateral field: Convention Gravity Leach Field Low Pressure Pipe Drip Irrigation Other: _____

If it is unknown, simply write "unknown."

Please attach pictures, sketches or maps showing the location of the system and pertinent devices (e.g. septic tanks, laterals).

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? _____

Description of failure

Describe the extent of failure. Be specific. Please include photos of failure impact including plumbing backups, see page above ground and any other perceived risk to public and/or environmental health. (May be submitted electronically)

Describe your property (location of property; township, range, section etc., acreage or lot size, soil conditions, elevation if known, slope of land around any inhabited buildings, proximity to neighbors). Location of water sources (lake, streams, drinking water wells, etc.)

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).

Applicant Signature _____
Date

Upon receipt of your application, a representative from Ozarks Water Watch 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.: _____

Eligibility Requirements and Acceptable Documents

ELIGIBILITY

- Onsite system must be located within the targeted watershed, Beaver Reservoir Watershed HUC #11010001 and application must be submitted to Ozarks Water Watch.
- Onsite system must be deemed failing by the Arkansas Department of Health. Homeowner must provide proof of evaluation from the Arkansas Department of Health showing system is failing and in need of repair or replacement.
- Financial Assistance to homeowners is based on the following income eligibility table:

Income Level (Annual Income)	Grant	Loan (0% interest)
< \$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%
> \$83,314	0%	100%

ACCEPTABLE DOCUMENTS

Proof of Health Department Evaluation

- Onsite Observation Form provided by the county during pre-evaluation.
- Other documentation from the EHS acknowledging that the existing septic system is failing or is otherwise in need of remediation.

Proof of Ownership (present one of the following)

- Grant Deed or Title Deed or Quit Claim Deed or Warranty Deed
- Mortgage Statement
- Tax Bill

Proof of Identity (present one of the following)

- Driver's License (valid)
- State issued Identification Card (valid)
- US Passport or US Passport Card (valid)
- Green Card or Permanent Resident Card (valid)

Proof of Income

- Present one of the following:
 - ✓ Federal tax return (IRS 1040 and all relevant schedules) dated for the current tax year. If previous tax year is used, an approved extension for the current year must be provided.
 - ✓ State tax return dated for the current tax year. If previous tax year is used, an approved extension for the current year must be provided.

-OR-

- Present at least two of the following:
 - ✓ SSI/SSD (current statement)
 - ✓ Proof of eligibility for food stamps or TANF (for current benefit cycle)
 - ✓ W-2
 - ✓ Bank Statement (current whole month, and previous whole month)

Additional Resources

- Arkansas Department of Health – Onsite Wastewater

<https://www.healthy.arkansas.gov/programs-services/topics/onsite-wastewater>

This link provides information on system types and specifications, certified monitoring personnel, installers, manufacturers, septic tank cleaners, permit applications, and more.

- To find a list of certified installers near you:

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

- Understanding Septic Systems - <https://www.epa.gov/septic>
- Locate your watershed - https://watersheds.cast.uark.edu/find_your_watershed.html
- Find information on your watershed - <https://mywaterway.epa.gov/community/72756/overview>

Arkansas Department of Health County Units (ask to speak with an Environmental Health Specialist)

- Benton County - 479-986-1300
- Washington County - 479-521-8181
- Crawford County - 479-474-6391
- Carroll County - 870-423-2923
- Madison County - 479-738-2612
- Franklin County - 479-667-2555
- Boone County – 870-743-5244
- Newton County - 870-446-2216



Septic Tank Remediation Pilot Program
For the Beaver Reservoir Watershed

Terms of Agreement

Purpose: The purpose of this pilot project is to improve and protect water quality in targeted watersheds in Northwest Arkansas by assisting residents in repairing or replacing their failing septic systems.

This agreement is between Ozarks Water Watch (hereafter referred to as the Managing Organization) and the homeowner(s) of the septic system located at (property address) _____.

I. Managing Organization 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.

**Due to COVID-19, Managing Organization will limit face to face interactions and utilize non-contact and digital forms of communication wherever possible, including mail, email, and fax. A notarized signature may be required on some documents.

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.

ACKNOWLEDGEMENT

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**.

MANAGING ORGANIZATION

HOMEOWNER

By:

By:

Signature:

Signature:

Title:

Date:

Date: