Septic and Well Assistance Program: Rural Roots and Healthy Futures



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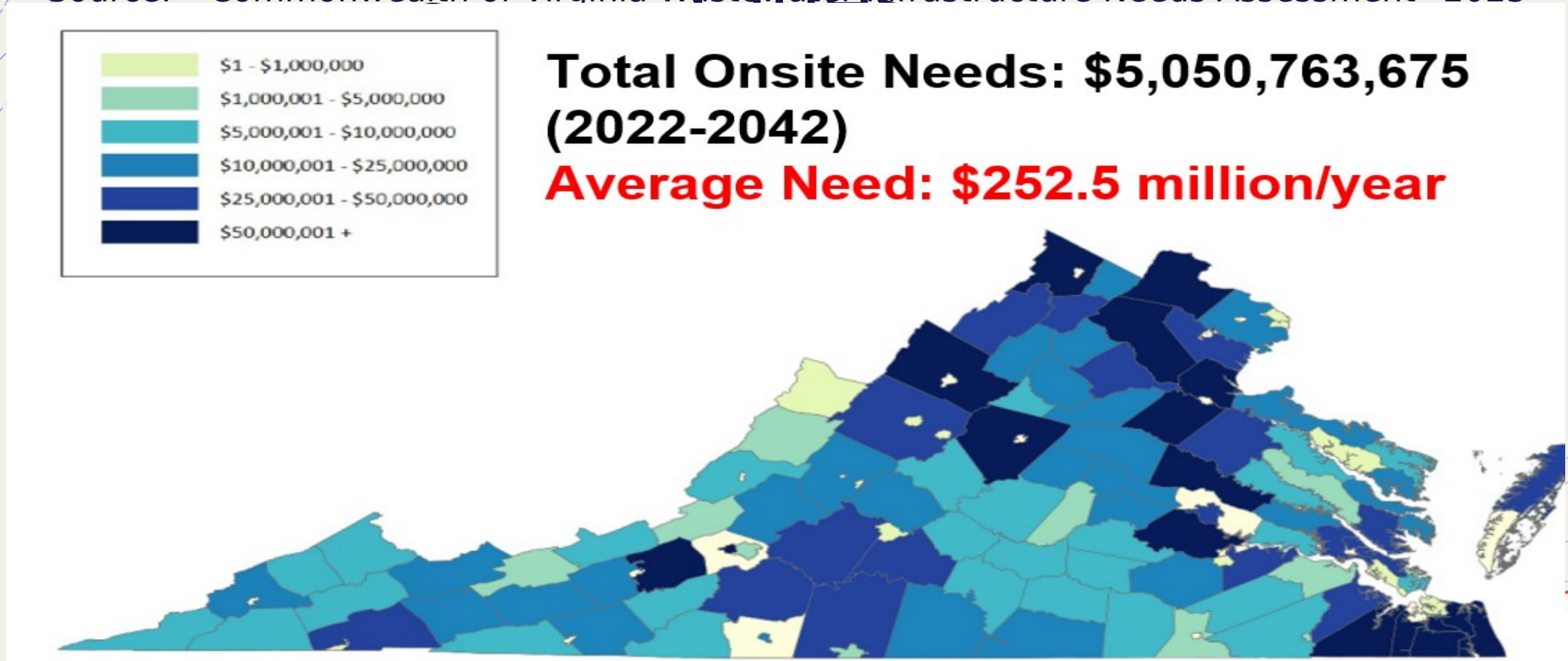
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Historical Background

- 2020: Wastewater Infrastructure Policy (§ 62.1-223.1) “It is the policy of the Commonwealth to prioritize universal access to wastewater treatment that protects public health and the environment and supports local economic growth and stability.”
- 2021: House Joint Resolution 538 (HJ538) from the 2021 Special Session I of the Virginia General Assembly recognizes that access to clean, potable, and affordable [drinking] water is a necessary human right.
- 2021: GA establishes the Septic and Well Assistance Program (SWAP)
- 2023: First Wastewater Infrastructure Needs Assessment Completed
- 2022-2026: SWAP is first statewide assistance program for private drinking water and decentralized wastewater

2022-2042 Onsite Wastewater Needs in Virginia Counties and Cities

Source: “Commonwealth of Virginia Wastewater Infrastructure Needs Assessment –2023"



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VA Septic and Well Assistance Program (SWAP)

Background

- Purpose: to provide funding assistance to homeowners (economically and socially disadvantaged) with documented failing onsite septic systems (or straight pipes) and inadequate private drinking water supplies (wells, springs, cisterns)

Key Objectives and Goals

- Improve the health of Virginians and provide additional protection to Virginia's communities through adequate wastewater treatment and safe drinking water.
- Provide access to clean, potable and affordable drinking water and affordable wastewater treatment
- Implement the 2021 Virginia Wastewater Infrastructure Policy (§ 62.1-223.1)
- Address the decentralized wastewater needs identified in the Virginia Wastewater Needs Assessment

SWAP Eligibility for Wastewater Services

- Must own home, land and water/wastewater services
- Have a documented straight pipe or failing septic system
- Income at or below 200% Federal Poverty Guidelines (FPG) or below 80% Area Median Income (AMI) if in disadvantaged areas
- Home must have reliable electricity and indoor plumbing and in condition to support services.
- Meet Small, Rural, Underserved and Disadvantaged Community criteria*
- Located in certain geographic areas of Virginia*

* Eligibility Criteria for certain funding sources

SWAP Requirements for Decentralized

- Must show signs of failure or need for repair
- Must be eligible for a repair permit (except for public utilities):
  - Allowed:
    - Repairs requiring installation of septic system
    - Failing conventional systems needing replacement with Alternative Onsite systems
    - Operation and Maintenance agreements for alternative onsite
    - Connection to public sewer
    - Septic system pumpouts (limited to certain types of properties and locations)
  - Not Allowed:
    - New construction
    - Non-permitted repairs or voluntary upgrades
    - Repairs of Sewer/Water lines connected to public utilities
    - Water treatment or water conditioning services

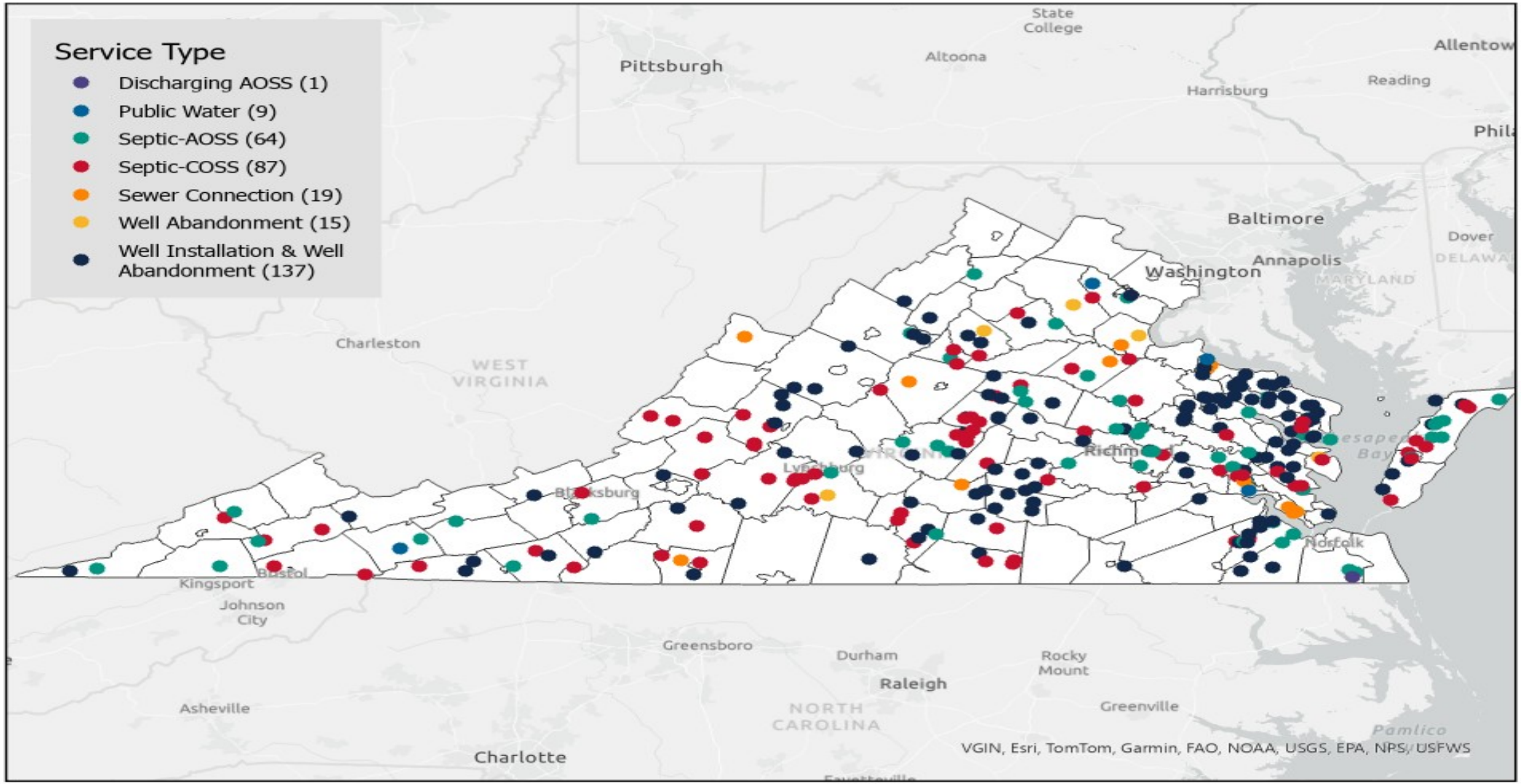
Comparison: 2023 vs 2026 vs

Type of Need	Oct. 2023	Dec. 2026	Waiting List 10/5/26	Projected waiting list 6/30/2030
Decentralized Wastewater	136	171	309	1290
Well installation and Abandonments	122	392	712	3,500
Public Connections (water and Sewer)	22	37	TBD	TBD
Pumpouts	82	460	200	800
Other (Designs, Survey, Issues, etc.)	32	100	70	249
TOTAL ACTIVITIES	**394**	**1,160**	**1,291**	**5,839**
TOTAL ESTIMATED COST	**$7 MILLION**	**$14.5 MILLION**	**$23.1 MILLION**	**$122 MILLION**

+ **Estimated number of people who will be helped by December 2026: 2,000**

+ **Estimated local businesses and local partners participating: 160**

Septic and Well Assistance Program Project Installations



The Reality of SWAP

Difficulties that come along with the success and accomplishments

Homeowners

- Applications and interest outpaced $
- Homeowners waiting 3-4 years for assistance
- Homeowners passed away before work could start/complete.
- Living without water or proper sanitation
- Not everyone will get assistance
- Affordability – No funds to maintain systems.
- make other financing programs (e.g. low interest loans or reimbursement programs) out of reach for some homeowners

Condition of Homes

- Homes did not have proper plumbing, sanitation or electricity.
- Program not designed for home repairs for livability.
- Homes located in very poor soil or with high water table or other geographic constraints or they were too remote for access
- Unique issues: methane, karst topography, sea level rise, etc.

The Reality of SWAP - continued

Difficulties that come along with the success and accomplishments

Installers/Contractors

- Lack of contractors or bidders
- Projects out for bid for 24-36 months
- Increased costs (Wells $6k-85k;)
- Lack of licensed and certified installers and drillers.
- Lack of companies that provide these services, especially in certain areas of the state.
- Lack of interest to bid on governmental electronic procurement sites.

Program Administration

- ~10-40 hours staff time to administer a project
  - Waitlist 650 projects x25hrs = ~8 FTE
- Feast or famine funding levels
- Cultivating Local Partners takes time.
- Procurement and contracting pitfalls

The Reality of SWAP - continued

Difficulties that come along with the success and accomplishments

Post Completion Issues

+ System maintenance and use Education
+ Who is responsible for failures of new installations
+ Enforcing contract warranties
+ Monitoring the O&M and system health during warranty
+ Conflicts of interests

Operation and Maintenance

+ All AOSS received 2 years O&M inspections
+ Not all systems were inspected per code
+ Do’s and Don’ts for septic ownership
+ Affordability after 2 years or for any fixes.
+ Conflict of Interests

Affordability

Type of Activity	Low Cost	High Cost	Average Cost
Decentralized Wastewater	$10,000	$85,000	$36,500
Connection to Public Sewer	$6,000	$75,000	$41,000
AVERAGE Installation Cost	**$20,000**	**$57,500**	**$39,000**
These are average costs (low and high). There have been higher costs (upwards of $100,000 for some large alternative onsite septic and $150,000 for a few sewer connection projects)			

- Median VA Household income $92,090 ($39k is 42% annual income)
- 23% of VA households income is below $63,400 ($39k is 63% of income)
- Average VA household income is $128,260 ($39k is 30% of income)
- VA Median Cash Savings is $14,100 ($39k is 275% of cash savings)

Sources: https://www.kff.org/state-health-policy-data/state-indicator/distribution-by-fpl/ ; https://data.census.gov/profile/Virginia?g=040XX00US51 ; https://www.unitedforalice.org/introducing-ALICE/virginia; https://smartasset.com/data-studies/net-worth-states-2026

Summary of SWAP and the Future

- Assistance Programs have helped over 2000 Virginians get access to better water and wastewater treatment
- By December 2026 over $14m spent on over 1,100 projects
- $23 million waiting list for water and decentralized wastewater projects.
- Approximately $250million needed to address annual decentralized needs
- Program improvements addressing O&M, procurement, and project vetting is needed.



Thank You

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