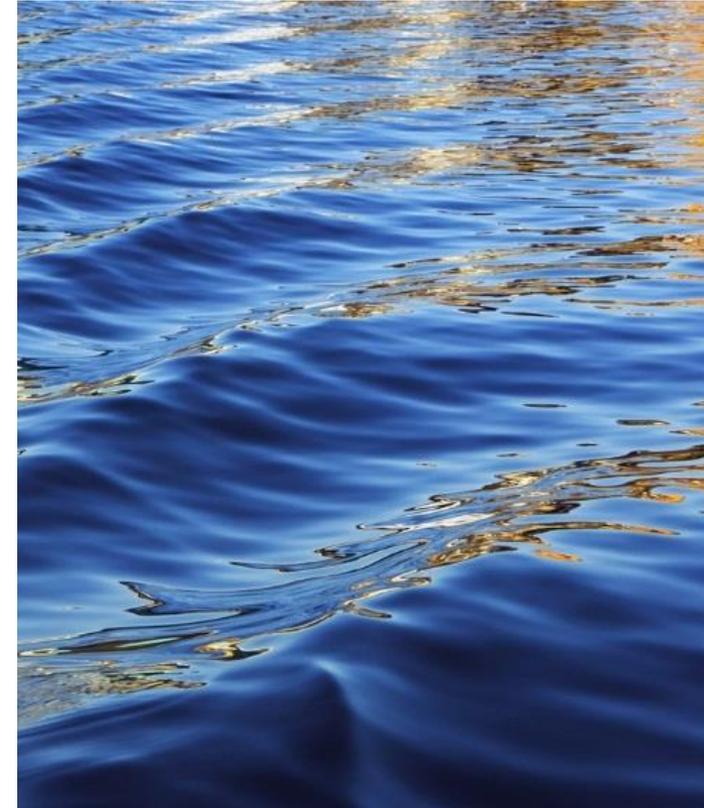




Septic Tank Remediation Program

using Clean Water State Revolving Funds



Northwest Arkansas Water Quality Nonprofits

MORGAN KEELING
Illinois River Watershed Partnership
irwp.org

Illinois River Watershed Partnership's mission is to improve the integrity of the Illinois River Watershed through public education, outreach, and the implementation of conservation and restoration practices throughout the watershed.

SHELLY DARE SMITH
H2Ozarks
h2Ozarks.org

H2Ozarks works to preserve water quality in the upper White River watershed, located in Southwest Missouri and Northwest Arkansas, which includes the rivers, streams and four major impoundments: Beaver, Table Rock, Taneycomo and Bull Shoals Lakes.

The information presented herein is the work of IRWP and H2O and does not reflect in any way the opinions of NOWRA

Northwest Arkansas is a High-growth market
 Our onsite wastewater professionals are busy!

Two-County (Benton and Washington) Population Increase + 105,800

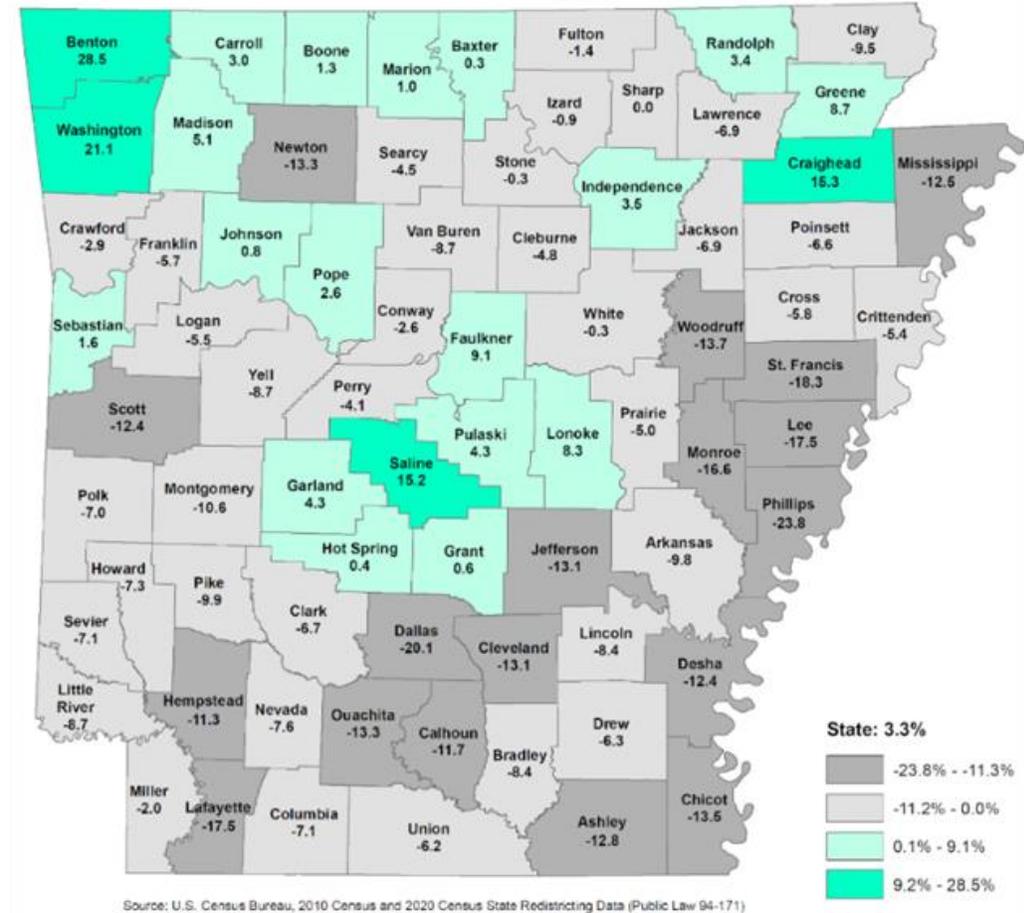
| Jurisdiction | 2010 Census | 2020 Census | Numeric Change 2010 to 2020 | Percent Change 2010 to 2020 | Annual Average Growth Rate |
|-------------------|-------------|-------------|-----------------------------|-----------------------------|----------------------------|
| Benton County | 221,339 | 284,333 | 62,994 | 28.46% | 2.54% |
| Washington County | 203,065 | 245,871 | 42,806 | 21.08% | 1.93% |

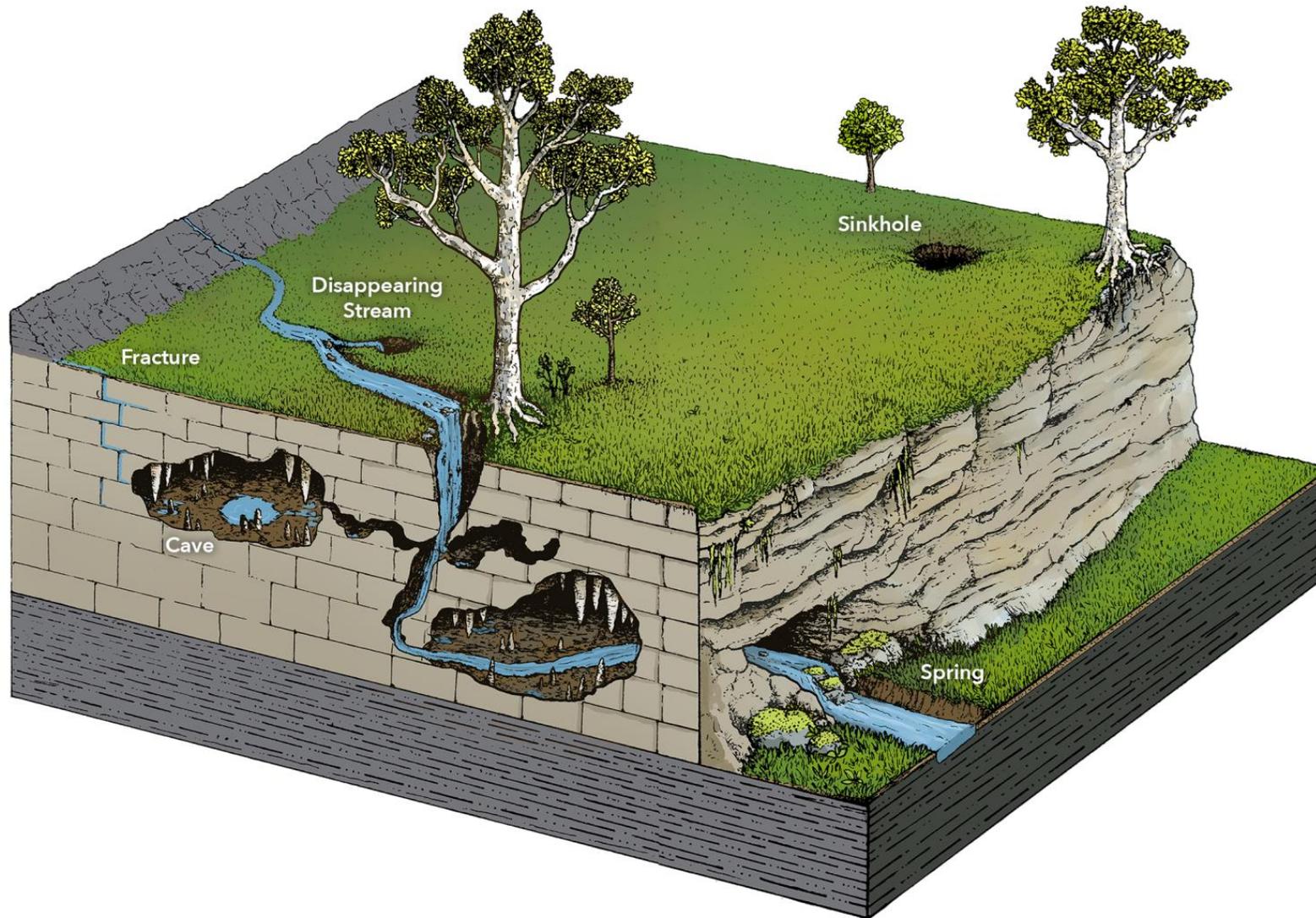
Projected Population of NWA in 2045: 1 million

<https://arstatedatacenter.youraedi.com/census-2020/>

Compiled by Northwest Arkansas Regional Planning

Percent Change in Total Population; Arkansas by County: 2010 - 2020





Karst Geology

Dissolving of the bedrock has created sinkholes, sinking streams, caves, springs, and other characteristic features.

In karst terrain, surface waters and groundwaters are closely linked.

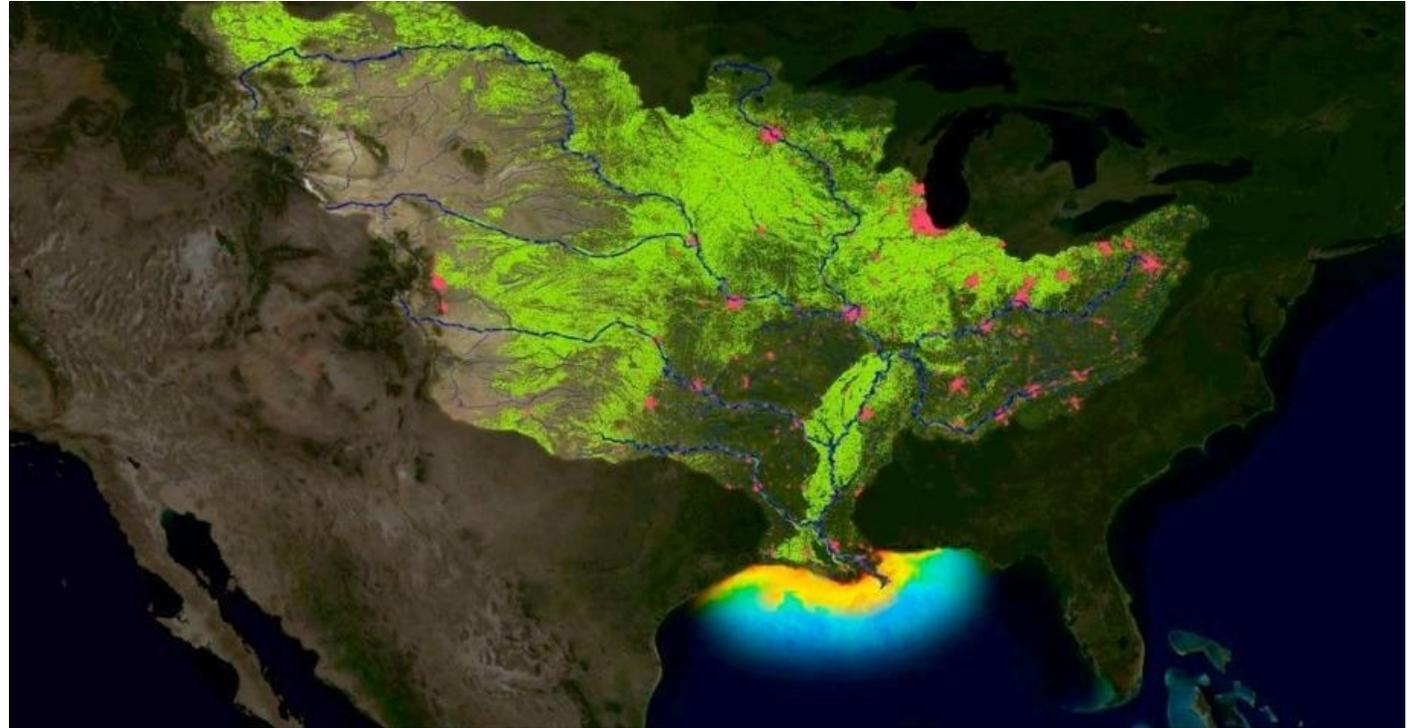
These close connections mean that pollutants in runoff, such as bacteria and nutrients in septic system wastewater, can quickly reach the groundwater with little natural filtration from the soil and vegetation.

Bigger Picture Problem: Failing Septic Systems add to Hypoxia in the Gulf

We all belong to the Mississippi-Atchafalaya Basin

Effluent contains limiting nutrients like phosphorus and nitrogen. When these nutrients are abundant, aquatic plants can grow rapidly. When they decompose, the process reduces overall dissolved oxygen in the water, creating anoxic conditions where habitat is not possible for most life.

Excess sediments from the Mississippi River Watershed result in excess nutrients, leads to an anoxic (oxygenless) environment.



The Clean Water Act



The Clean Water Act (CWA) of 1972 establishes the basic structure for regulating discharges of pollutants into the waters of the United States and regulating quality standards for surface waters.

The Clean Water State Revolving Fund (CWSRF) was created by the 1987 amendments to the CWA as a financial assistance program for a wide range of water infrastructure projects.

States have the flexibility to fund a range of projects that address their highest priority water quality needs.

Funding Clean Water with Clean Water State Revolving Fund (CWSRF)

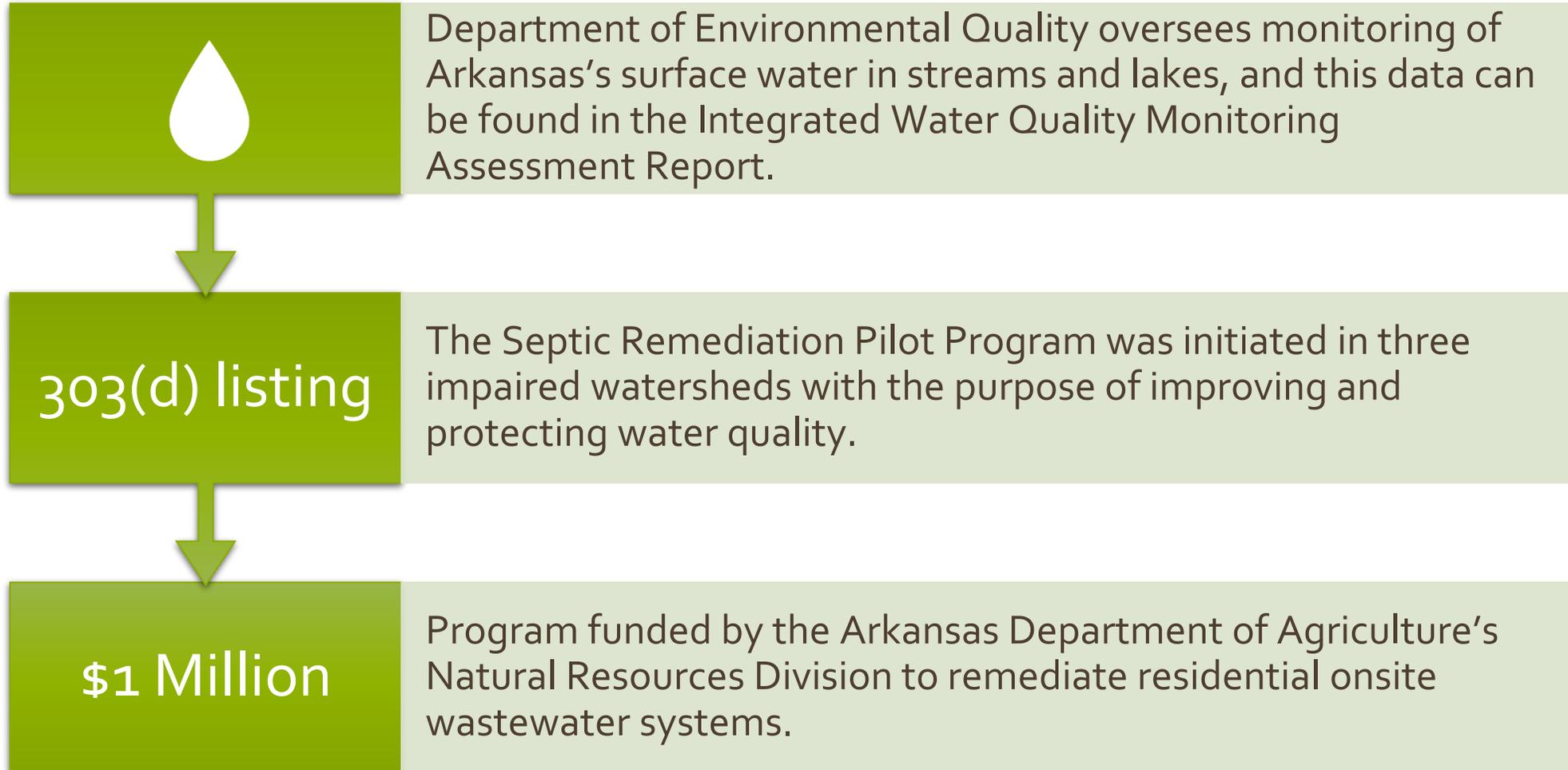


State CWSRF programs provide loans to eligible recipients to:

- Construct municipal wastewater facilities
- Control **nonpoint** sources of pollution
- Build decentralized wastewater treatment systems
- Create **green infrastructure** projects
- Protect estuaries and
- Fund other water quality improvement projects

Arkansas Natural Resources Division (ANRD)

Septic Remediation Pilot Program



Septic Remediation Pilot Program Overview

Three year grant period providing **financial** and **technical** assistance for homeowners residing in one of three HUC-8 watersheds to repair or replace failing septic systems

Eligibility criteria:

1. Property must be located in one of three targeted watersheds: Illinois River Watershed, Buffalo River Watershed, or Beaver Reservoir Watershed
2. Septic must be failing per the Arkansas Department of Health (ADH)



Common Septic Failures: Collapsed septic tank



Common Septic Failures: Collapsed septic tank



Common Septic Failures: Collapsed septic tank



Common Septic Failures: Failing drainfield



Common Septic Failures: Grey water lines not tied into septic



Common Septic Failures: Straight pipe system



Common Septic Failures: No lateral lines



Septic Remediation Program – How It Works!



Homeowner applies for our program! Concurrently, the septic system must be deemed failing by an Arkansas Department of Health (ADH) Environmental Health Specialist.



Designated Representative (septic designer) designs a repair or new system to correct the failure.



Once the design is approved by ADH the homeowner will solicit three bids for the installation of the system.

Septic Remediation Program – How It Works!



Managing Organization approves the homeowner's preferred installer and bid, and then the system is installed!



Following installation, our orgs submit for funds from ANRD. This can take 3-6 weeks depending on timing of the installation.



The homeowner is reimbursed!

Septic Remediation Program – Financial assistance

Financial assistance for homeowners is on a sliding scale based on *taxable* household income. Homeowners can be eligible for a combination of loan and grant funds.

| 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% |



For example:
taxable income of \$14,000
90% grant & 10% loan.
total project cost = \$13,000
\$11,700 in grant funds
\$1,300 in loan funds.
repayment \$50/month for 16 months.

Loan funds: up to \$30,000 as a zero-interest loan payable over up to 10 years.
Grant funds: **free money** toward the cost of remediation – does not require repayment.

Septic Remediation Program – 0% Interest Loan

Homeowners can accept both the loan and grant amounts, or can accept the grant only and decline the loan portion. This decision is entirely up to the homeowners.

To secure the loan, a mortgage for the loan amount *only* is placed on the property, filed with the Circuit Clerk's office in the County where the property is located.

Once all loan payments have been made a Release of Mortgage is filed.

Holding a mortgage on the property for the loan amount ensures that the property cannot be transferred to another owner (sold, or otherwise) without the loan debt being first repaid. This mortgage will not hold up the sale (or refinance) of the property.

Why does the program offer both grant and loan funds? Loan monies will be used to fund future remediation projects following the end of our three year grant period, enabling this program to continue beyond the years funded by ANRD.

Completed Projects – Lowell AR

Elderly couple on a fixed income raising their three grandchildren with a known septic failure for 10+ years. Tank had collapsed, untreated wastewater was surfacing in the yard.

Pumping tank multiple times a year to manage failure of tank and lines.

Homeowners qualified for **90% grant**.

Cost of design + installation = \$11,580

Grant amount to homeowner = \$10,422

Zero % interest loan to homeowner = **\$1,158**

There was no suitable alternate location for the new septic system, however the homeowner owned the adjacent lot so the new lateral lines were able to be placed there.



Completed Projects – Elkins AR

Family with six children on 10 acres. The original system was installed prior to the repeal of the 10 acre exemption. Tank was cracked causing wastewater to surface in the yard and backup in to the basement. Lateral lines were of insufficient length, yard was frequently wet adjacent to a pond on the property.

Homeowners qualified for **100% loan**.

Cost of design + installation = \$12,330

Zero % interest loan to homeowner = **\$12,330**

Payment is \$102 monthly for 10 years.

Based on current loan rates, our program saved this homeowner \$4,850 in interest



Program Outreach

We work closely with:

- Arkansas Department of Health
- Septic designers (Designated Representatives)
- Septic installers

We coordinate outreach with:

- Water Districts
- Watershed organizations
- Cooperative Extension

Advertising

- Social media
- Postcard mailer
- Rack cards and brochures



IS YOUR SEPTIC SYSTEM FAILING?

H₂Ozarks
Cleaner Water Together!

Formerly Known As **OZARKS WATER WATCH**

There is assistance for homeowners with failing septic systems!

The Septic Remediation Program provides grants and zero-interest loans to NW Arkansas homeowners for the repair or replacement of failing septic systems.

**For information call
Shelly Smith, Program Manager
479-866-7220**

Learn More at: H2Ozarks.org/arseptic

Frequently Asked Questions

Who selects the bid for septic installation?

- The homeowner! We encourage homeowners to select the lowest cost bid, but ultimately the decision is up to the homeowner!

Can the homeowner select any contractor to install their new system?

- Yes, as long as they hold a valid Installers license through the Arkansas Department of Health.

What if the project cost exceeds the cap?

- In most cases this is unlikely, but any costs greater than \$30,000 will be the responsibility of the homeowner.

Frequently Asked Questions

Does the program cover costs like tree removal necessary for septic installation?

- Yes! The program covers anything necessary as designed by the Designated Representative.

Can this program work with cooperatives, businesses, management companies?

- No, our program can only work with individual homeowners

Do rental properties qualify for this program?

- Yes, we must work directly with the property owner.

Septic Tank Remediation Program

TOOLKIT LINK

<https://bit.ly/septicremediationNOWRA>



Funded by the Natural Resources Division of the Arkansas Department of
Agriculture