

Septic Remediation Program Steps – you’ve applied, now what?

Once your septic is found to be failing or otherwise in need of repair or replacement (by an Environmental Health Specialist from your county Health Unit – **our organization will facilitate getting this documentation**), you may submit an application to H2Ozarks for funding determination in the Septic System Remediation Program.

You will receive notice of your project funding eligibility and can proceed with the below detailed steps. Please note that this program operates on a *reimbursement* model, so while some septic professionals may be amenable to deferring payment, H2Ozarks will not guarantee payment to any contractor as our agreement is with you *as the homeowner*. Many septic professionals are aware of our program, and you are welcome to direct contractors to the Program Manager for any questions.

1. In the state of Arkansas, any septic system in need of repair or replacement must have a plan designed by a Designated Representative. You can search for a Designated Representative in your area at <https://onsitewastewater.adh.arkansas.gov>. The Designated Representative will submit your initial permit application to the County Health Unit. Fees for the Designated Representative will be reimbursed to you once the project has been completed.
2. You will need to acquire three (3) quotes from Licensed Installers and submit those quotes to H2Ozarks indicating which bid you wish to accept. You must explain in writing if you are not selecting the lowest bid. You can search for Licensed Installers at <https://onsitewastewater.adh.arkansas.gov/>.
3. H2Ozarks will approve the hire of your Installer. You **must** have approval from H2Ozarks before proceeding.
4. H2Ozarks will present to you loan arrangement options based on the selected bid and available financial assistance determined by your application.
 - o a portion of this arrangement may be grant money, which is free to you as the homeowner and does not require repayment
 - o the remaining project cost, up to a total cost of \$30,000, will be a zero-interest loan
 - o loan payments can be paid over no more than 10 years
 - o H2Ozarks will work with you to develop a feasible repayment plan
5. You will hire the Licensed Installer. The Installer will complete the project and schedule an inspection with the County Health Unit EHS. In cases where an Aerobic Treatment Unit is installed, a maintenance agreement with DEQ will be required in order to pass inspection. Once inspection passes, the EHS will complete the permit and provide a copy to the homeowner.
6. You will submit a final invoice from the Installer **and** the Designated Representative to H2Ozarks for reimbursement. For fastest reimbursement, submit all invoices by the 14th of the month.
7. Reimbursements are expected to H2Ozarks *by* the 10th of the following month, and will be disbursed to you as soon as possible once the following documents are signed and notarized:
 - o Mortgage (which will be filed with the County Clerk)
 - o Promissory Note (loan terms between homeowner and H2Ozarks)
8. Any unpaid invoices to the Designated Representative and/or Licensed Installer must be paid within 5 business days of receipt of reimbursement from H2Ozarks.
9. You will make regular, monthly payments to H2Ozarks per our loan agreement. Once loan is paid in full, H2Ozarks will file a Release of Mortgage with the County Clerk.

Program Manager:
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