

## IRWP Septic Remediation Program – Homeowner Steps for Participation

Once your septic has been inspected and reported as failing by an Environmental Health Specialist (EHS) from your county Health Unit, an application will be provided to you by IRWP and may be submitted for funding determination in the Septic System Remediation Program.

You will then 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, the program does not require that they do so. It is important to understand payment terms agreed to with each contractor. Please direct any contractor questions about the program to the Program Manager.

1. In the state of Arkansas, any septic system in need of repair or replacement must have a plan designed by a Designated Representative (DR). You can search for a DR in your area [here](#) (select "Designated Representative Permit" from the *License Type* dropdown). The DR will submit your initial permit application to the County Health Unit. Fees for the DR will be reimbursed to you once the project has been completed.
2. After the design is complete and permitted, the next step is to acquire three (3) quotes from Licensed Installers and submit those quotes to IRWP 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 [here](#) (select "Advanced Septic Installer" from the *License Type* dropdown). The installer will need to include all aspects of the design in their quote including services that might need to be subcontracted such as electric work, tree removal, filling a retired well, etc.
3. IRWP will approve the hire of your Installer. You **must** have approval from IRWP before proceeding.
4. IRWP will present loan arrangement options based on the selected bid and available financial assistance determined by your application.
  - The program will fund up to \$30,000 per project as reimbursement for septic design and install costs.
  - A portion of this arrangement may be grant money (based on household income), which is free to you as the homeowner and does not require repayment.
  - The remaining eligible project cost will be a zero-interest loan. The loan portion can be declined if you so choose.
  - IRWP 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 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 IRWP for reimbursement. For fastest reimbursement, submit all invoices by the 14th of the month.
7. Reimbursements are expected to IRWP *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:
  - Mortgage Agreement (which will be filed with the County Clerk)
  - Promissory Note (loan terms between homeowner and IRWP)
8. Any unpaid invoices to the Designated Representative and/or Licensed Installer must be paid within 5 business days of receipt of reimbursement from IRWP.
9. You will make regular, monthly payments to IRWP per the loan agreement. Once the loan is paid in full, IRWP will file a Release of Mortgage with the County Clerk.