



Homeowner Instruction Form Onsite Wastewater System Assistance Program (OSWAP)

Who Qualifies?: You must be the owner of an existing home with a septic system, located in an unincorporated area of a participating county in Iowa. If your county is not currently participating in OSWAP, you may ask the county sanitarian to consider participating in the program.

Loan Terms: Loans must be between \$2,000 and \$10,000, with a maximum interest rate of 3%. Loans up to 10 years may be offered, if agreed upon by the lender.

To apply for an OSWAP loan, homeowners must complete the following steps:

STEP 1: Apply for a county wastewater system construction permit. Contact the county sanitarian or county environmental health agency to apply for an onsite wastewater (septic) system construction permit and complete an OSWAP Approval Form.

STEP 2: Obtain construction bids. Obtain bids from septic contractors for the type of onsite system permitted by the county. There is no minimum number of bids required. County sanitarians usually maintain a list of local septic contractors.

STEP 3: Apply for a loan. Apply for a loan through a participating lender. If your regular lender is not on the participating lender list, you may ask the lender to consider participating in the program. Lender participation in OSWAP is voluntary. If your lender would like more program details before agreeing to participate, he or she may contact the DNR or the OSWAP financial agent directly (see contact information below).

To apply, you must show the lender a copy of the OSWAP Approval Form signed by a county representative, and the contractor bid(s) for the project. Since the lender assumes the risk for your loan, the lender determines whether to approve or deny your loan application, depending upon your credit rating. Even if your loan is approved, the lender is not required to offer a loan for the maximum repayment period of 10 years, but he or she may offer a loan for less than 10 years.

If your loan is not approved, you may apply again from another participating lender. If you are unable to gain approval for an OSWAP loan, you might be eligible for financial assistance through the USDA Rural Development 504 Program. Contact your local USDA Rural Development field office for details.

STEP 4: Have the system installed. Submit contractors' bills to the lender along with the signed inspection/approval portion of the OSWAP Approval Form.

STEP 5: Repay the loan. Repay the lender, according to the loan terms agreed upon with the lender.

For More Information, Contact: Your County Sanitarian or Environmental Health Office, or

Daniel Olson
Iowa DNR, Wastewater Operations(NPDES) Section
401 SW 7th St., Suite M
Des Moines, Iowa 50309-4611
Phone: (515) 725-0346;
Email: daniel.olson@dnr.state.ia.us



OSWAP Approval Form

Requires County Signatures for (1) Onsite System Plan and (2) Final Inspection

County _____ County Permit # _____

Owner's Name: _____

Address: _____

Phone: _____ (Home) _____ (Work) _____ (Cell)

Property Address: _____

Legal Description _____ 1/4 _____ 1/4 _____ 1/4 Section _____ Tier _____ Range _____

Lat. _____ Long. _____

Problem with Existing System: _____

Type of Building (check one box below):

Home: # Bedrooms (BRs) _____ Other: (e.g. Shop, Office, etc) _____

System Design Flow in Gallons/Day: (150 x # BRs, if a home) _____

Soil Evaluation: Is Site Suitable for Soil Absorption System? Yes ___ No ___

Soil Test Method (check one or both boxes): Percolation Test Soil Evaluation Other: _____

Soil Absorption Rate: _____ (Minutes/Inch) Other Factors: _____

Limiting Layer Depth: _____ Limitation Type (Rock, Impervious Clay, Groundwater): _____

Onsite Wastewater System Plan:

1. Septic Tank: # Tanks _____ Total Capacity (Gallons) _____ Material (Concrete, Plastic) _____

2. Secondary Treatment System:

a. Soil Absorption: Type (e.g. Chamber, Gravel, etc) _____ Length _____ Width _____ Depth _____

b. Other: (e.g. Sand Filter, Mech/Aerobic, etc) Type _____ Size _____

Brand (if applicable) _____ Additional Treatment (if applicable) _____

3. Is This a Surface Discharging System? Yes ___ No ___ Is NPDES Permit Applied For? Yes ___ No ___

4. System Management Plan _____

Signature of Applicant _____ Date _____

(1) Plan Approved _____ Date _____

County Representative

Final Inspection: OSWAP Loan Approved? Yes ___ No ___ Lender: _____

Is Completed System Same as Plan? Yes ___ No ___ If not, describe completed system: _____

OSWAP # (Co., Yr., #) _ _ - _ _ - _ _

(2) Completed System Approved _____ Date _____

County Representative

The Onsite Wastewater Systems Assistance Program (OSWAP)

The DNR's Onsite Wastewater Systems Assistance Program (OSWAP) is helping rural Iowans replace their inadequate or failing septic systems in an effort to help clean up polluted waterways statewide. Since beginning in 2002, the program has helped finance the replacement over 300 septic systems, totaling \$1,800,000, at an average cost of \$5,900 per loan.

OSWAP offers low-interest loans to homeowners at 3%, for amounts of between \$2,000 and \$10,000, for a maximum repayment period of 10 years. Loan applicants must be credit-worthy and apply for a loan through participating lenders. The program limits eligibility to owners of existing homes only, in unincorporated areas not served by a public sewer.

The program was created to help replace outdated septic systems in Iowa that still dump untreated wastewater from household septic tanks to open ditches or underground tile lines that flow directly into streams, rivers, lakes, or fractured bedrock. Inadequate and failing septic systems contribute to the pollution of wells, groundwater, and surface waters with fecal bacteria, viruses, and nutrients.

An estimated 100,000 septic systems in Iowa are at substandard levels. And many landowners with those systems may not realize their systems are breaking the law. According to Iowa law, all septic systems, regardless of when they were installed, must have secondary wastewater treatment following the septic tank.

Homeowners wanting to apply for an OSWAP loan must first obtain a septic construction permit from their county sanitarian and complete an OSWAP approval form. Next, they apply for a loan through a participating lender. If their loan is approved, the final step is to hire a septic contractor to complete the approved project.

OSWAP is funded through a revolving loan fund created by state appropriations and the U. S. Environmental Protection Agency Clean Water Act.

For more information, contact Daniel Olson, Iowa DNR Environmental Specialist, at (515) 725-0346, or your county sanitarian. For online information, see the program webpage at: www.onsiteiowa.com

Local Participating Lender List Onsite Wastewater Systems Assistance Program (OSWAP)

<u>County</u>	<u>Lender</u>	<u>City</u>	<u>Contact Person</u>	<u>Phone #</u>
Cedar	Citizens Savings Bank	Tipton	Diana Waltz	(563) 886-2136
Cedar	Community State Bank	Clarence	Kelli Hamilton	(563) 452-3155
Cedar	Community State Bank	Stanwood	Renae Edler	(563) 942-3344
Cedar	Community State Bank	Tipton	Debra Kintzel	(563) 886-6155
Cedar	Community State Bank	West Branch	Lynne Pinegar	(563) 643-3155
Henry	Farmers National Bank	Winfield	Roger Sharp	(319) 257-3321
Johnson	Swisher Trust & Savings Bank	Swisher	Philip Reed	(319) 857-4131
Johnson	Farmers & Merchants Savings Bank	Lone Tree	Russell C. Forbes	(319) 629-4222
Johnson	First Trust & Savings Bank	Oxford	Michael Hodson	(319) 828-8000
Johnson	Hills Bank and Trust	Hills	Don Wilson	(319) 679-2291
Johnson	University of Iowa Credit Union	Iowa City	Skip Wells	(800) 379-2502
Muscatine	Central State Bank	Muscatine	Mike Batenhorst	(563) 263-3131
Muscatine	Wilton Savings Bank	Wilton	Bill Vetter	(563) 732-2077
Washington	Federation Bank	Washington	Rhonda Henry	(319) 653-7256
Washington	Washington State Bank	Washington	Bill D. Reha	(319) 653-2151
Washington	West Chester Savings Bank	Washington	Connie L. Mineart	(319) 653-2265