

Onsite Wastewater Treatment System Remediation Project

APPLICANT CHECKLIST

Must be in the Upper White River Basin in Missouri

1. **Do NOT replace the failed system until your application is approved by Ozarks Water Watch (OWW) and the Department of Natural Resources (DNR). Doing so may disqualify you from receiving any funds!**
2. Have your system inspected by the county septic regulator or licensed inspector to determine if it is failing.
3. Have Soil Scientist do a soil test at the proposed site. (unless tank replacement only)
4. Submit completed application to OWW
 - a. 2-page Application form (filled out completely, signed and dated by homeowner)
 - b. Onsite Observation form (filled out, signed and dated by County Septic Regulator)
 - c. Proof of ownership of property (copy of property (real estate) tax receipt and Deed)
 - d. Proof of identity (valid driver's license or state ID)
 - e. Terms of Agreement (signed and dated by homeowner)
 - f. Proof of income (recent Fed Tax Return, or SSI or SSDI letter from Medicare, or other agreed upon proof of income)
5. Get three (3) separate, itemized bids from licensed installers.
6. If application is approved by OWW and DNR, decide which qualified licensed installer you will hire and have them provide plans and/or design of new system to the county regulator before installation begins.
7. Obtain construction permit and meet all requirements of the local regulatory agency.
8. Submit the following documents to OWW
 - a. Three Bids from licensed installers (If not accepting the lowest bid, must explain why in writing.)
 - b. Copy of Soil Test Report (unless tank replacement only)
 - c. Construction Permit (Installer usually gets this from the County)
9. Complete installation and/or retrofit of the OWTS per plans.
10. Submit the following documents to OWW
 - a. Homeowner, installer or OWW will obtain photos of the project in progress and finished site.
 - b. Final (total) construction invoice signed and dated as complete by installer and homeowner.
 - c. Provide signed Maintenance Agreement (if advanced system is installed)

OWW will submit the construction invoice to DNR and request payment for appropriate portion of the actual construction cost based on your income. This amount is half grant and half 0-interest loan.

- a. Allow OWW to file a notarized deed of trust on the property to protect the loan portion
- b. Sign a notarized Promissory Note for repayment of the loan portion of the reimbursement

Once we receive payment from DNR we will pay the homeowner. The loan portion of the payment needs to be paid back to OWW in regular monthly payments, as agreed upon between applicant and OWW. Promissory Note and Deed of Trust will be completed before money is paid to recipient.

ONSITE SYSTEM REMEDIATION PROJECT

Upper White River Basin Foundation, dba/Ozarks Water Watch (OWW)

Owner Participation Application

Please read the entire application before filling out any information.

The goal of this project is to improve and protect water quality while assisting area residents in remediating their failing onsite septic systems. By participating in and qualifying for all necessary requirements in this program and depending on your household income, you may be eligible to receive some financial assistance, not to exceed \$30,000, grant/loan reimbursement for repair or replacement of a failing septic system (as long as funding is available) in this project/program.

150% of Poverty Level or Below:	50% Grant	50% Zero Interest Loan	0% Upfront Match
151% to 250% of Poverty Level:	40% Grant	40% Zero Interest Loan	20% Upfront Match
251% to 350% of Poverty Level:	30% Grant	30% Zero Interest Loan	40% Upfront Match
351% to 500% of Poverty Level:	20% Grant	20% Zero Interest Loan	60% Upfront Match

The homeowner will be responsible for:

- Hiring a qualified licensed installer and if needed, a soil scientist (may be hired by installer).
- Meeting all regulatory requirements
- Providing a copy of all required paperwork including paid invoice for the service completed to OWW **before** requesting reimbursement.
- Agree to provide qualified operation and maintenance of the system during the project period, by contracting with a qualified maintenance provider to handle these responsibilities. Maintenance is crucial to the proper functioning and the longevity of the onsite wastewater system. **It is the intent of this project that the systems put in place during this project are maintained in perpetuity.**
- Allow a deed of trust to be placed on the property to secure the loan portion of the reimbursement award.
- Supply documents needed to establish ownership of property, and proof of identity. (Such as property tax receipts and valid driver's license), and proof of income if requesting more than the lowest amount. (Such as tax return, SSI/SSD letter, proof of eligibility for food stamps or temporary assistance for needy families)

OWW will not be held responsible for any warranties or failures of the system including but not limited to design, installation and/or maintenance.

Your participation in this project will help improve the water quality of your region. For example, a study funded by the Missouri Department of Natural Resources in 2001 uncovered evidence of discharges of septic tank effluent into Table Rock Lake. Further, EPA in a water quality report to Congress stated, "Improperly constructed and poorly maintained septic systems are believed to cause substantial and widespread nutrient and microbial contamination to ground water." As area resident owners, OWW believes that all residents are responsible for keeping our water resources, which are so vital to the economic viability of this region, as clean as possible.

Applicants must fill out the application form entirely. Applications will be processed in the order they are received and must be approved by OWW. Approval is subject to available funds and other project requirements. Return completed applications to: Ozarks Water Watch, P.O. Box 636, Kimberling City, MO 65686, Attn: Onsite System Remediation Project

OWW will review your application to determine if you meet minimum eligibility requirements (e.g. you must own the property, your current system must be failing, etc.). Once your eligibility has been established, you will be contacted.

Do NOT replace your failed septic system before your application is approved by OWW!

Successful applications will be judged based on several criteria, including:

- Location (within Upper White River Basin watershed in Missouri)
- Completion of all requirements of the project
- Obtaining a final invoice for the installation services provided for reimbursement purposes. This invoice must be signed by the homeowner and installer and state the date of completion.

The project will be financed through the Clean Water State Revolving Fund, established by the sale of Missouri Water Pollution Control bonds and federal Capitalization Grants to Missouri. By submitting an application, the applicant is under no obligation to participate in the project. Approval of an application alone does not guarantee reimbursement. Applicant must complete ALL requirements before receiving reimbursement.

ONSITE SYSTEM REMEDIATION PROJECT

Upper White River Basin Foundation, dba/Ozarks Water Watch (OWW)

Application Form

Owner Name: _____

Owner Property Address: _____

Mailing Address (if different): _____

Contact Telephone Number: Home _____ Cell _____ Work _____

Email Address: _____

Yrs at this location: _____ Occupied _____ months per year.

To secure the loan portion of this award, do you agree to allow a deed of trust to be placed on your property? ___Yes ___No

To prove ownership, please attach a copy of your latest property tax receipt.

Description of Current System Components

Describe the current system used at your site. Year Installed _____ Type of system _____

Size of tank: _____ Circle one: Concrete Metal Other _____

Type of lateral field: Convention Gravity Leach Field Low Pressure Pipe Drip Irrigation Other _____

(If it is unknown, simply write "unknown".)

Please attach pictures, sketches or maps showing the location of the system and pertinent devices (e.g. septic tanks, laterals).

When was the last time you had your septic tank pumped? What other maintenance has been performed on your system in the past 5 years?

Description of failure

Describe the extent of failure. Be specific. Please include photos if available. (May be submitted electronically)

Describe your property (location of property; township, range, section etc., acreage or lot size, soil conditions, elevation if known, slope of land around any inhabited buildings, proximity to neighbors). Location of water sources (lake, streams, drinking water wells, etc.)

X _____
Applicant Signature

X _____
Date

Upon receipt of your application, a representative from OWW will contact you. Thank you for your interest in the Onsite System Remediation Project.

P.O. Box 636 Kimberling City, MO 65686
11 Oak Drive, Kimberling City
Email: ronna@ozarkswaterwatch.org Phone: (417) 739-5001 Fax: (417) 739-9889

Terms of Agreement Onsite System Remediation Project
Upper White River Basin Foundation, dba/Ozarks Water Watch (OWW)

Purpose: To focus on the identification and remediation of onsite wastewater treatment failure within the Upper White River (in Missouri) watersheds and to improve and protect water quality while enhancing economic development for municipalities, agriculture, and tourism.

I. Ozarks Water Watch (hereafter referred to as OWW) agrees to:

1. Present property owner with basic information concerning residential onsite wastewater treatment systems (OWTS).
2. Reimburse approved property owners a percentage of the cost of the system, based upon homeowner income, in the form of half grant and half 0% loan not to exceed \$30,000 total reimbursement, upon replacement or retrofit of a failed OWTS in the Upper White River Basin watershed and upon receipt of all required documentation.
3. OWW reserves the right to terminate any project at any time if the property owner is not meeting obligations or terms of contract connected with this project.

II. The property owner Agrees to:

1. Obtain permits and meet all requirements of the local regulatory agency.
2. Hire a qualified licensed contractor and soil scientist for replacement and/or retrofit of the OWTS.
3. Submit plans and/or designs of the replacement OWTS to the County Health Dept. or regulatory agency, and OWW for approval **before installation begins**.
4. Complete installation and/or retrofit of the OWTS according to approved plans and by agreed upon date.
5. Provide OWW with proof of inspection and approval of system plans by the County Health Department.
6. Present copies of all required paperwork including invoice (receipt) for system installation costs.
7. Provide a signed Maintenance Agreement for the system (if advanced system is installed).
8. Allow OWW to file a deed of trust on the property to secure the loan portion of the reimbursement.
9. Supply documents needed to establish ownership of property, income requirements and proof of identity. (Such as property tax receipts, income tax returns and valid driver's license.)

Ozarks Water Watch

Property owner

By: _____

By: _____

Signature: _____

Signature: _____

Title: _____ Date: _____

Date: _____

Ozarks Water Watch will not be held responsible for any warranties or failures of the system including but not limited to design, installation and/or maintenance.

ONSITE SYSTEM REMEDIATION PROJECT

Upper White River Basin Foundation, dba/Ozarks Water Watch (OWW)

Onsite Observation

Date of Observation: _____	Owners Name: _____
Regulator's Name: _____	Site Address: _____
County: _____	_____
	Owners Phone: _____

Type of Facility: Residence Single family Multi-family

Number of Bedrooms: _____ Number of Occupants: _____

Water supply: Private well Shared well Community water City water

Contents (check all that apply): Garbage disposal Jetted/oversized tub Water Softener

Type of Onsite Wastewater Treatment System (OWTS): Conventional Advance

Approximate Age of septic system: ____ years: Date of repairs: _____

Date pumped: ____ Septic tank size (gallon): ____

1. Septic Tank:
 - a. Noticeable odors near the tank: Yes No
 - b. Surfacing of sewage around or near the tank: Yes No
 - c. Watertight tank: Yes No
 - d. Aerator tank present: Yes No

2. Tank Description: Concrete Fiberglass Plastic Metal Other

3. Tank Components:
 - a. Inlet baffle/tees in place: Unsure NA Yes No
 - b. Outlet baffle/tees in place: Unsure NA Yes No
 - c. Effluent screen present Unsure NA Yes No

4. Absorption Field:
- a. General absorption field area can be located: Yes No
 - b. Noticeable odors coming from field: Yes No
 - c. Surfacing of sewage in the field area: Yes No
 - d. Excessive vegetation growth in or near field: Yes No
 - e. Signs of past sewage surfacing or discharges: Yes No
 - f. Signs of effluent any where on property: Yes No
 - g. Signs of effluent flowing on neighbor's property: Yes No
5. Absorption Cover: Warm/cool season grasses 1 to 3 Trees 4 or more Trees
6. Property evaluation:
- a. Lake or Stream: (if yes: Distances)_____ Unsure NA Yes No
 - b. Sink Holes: (if yes: Distances)_____ Unsure NA Yes No
7. This Onsite Observation has determined that the Onsite Wastewater Treatment System is considered to be failing and in need of repair or replacement and as such would qualify for the Onsite System Remediation Project: Yes No

It is the intent of this project that the systems put in place during this project are maintained by qualified operators in perpetuity.

Regulator Name_____ Representing _____

Signature:_____ Date:_____

Specific Reason for Failure

OWW will not be held responsible for any warranties or failures of the system including but not limited to design, installation and/or maintenance.

INCOME GUIDELINES based on % of Federal Poverty Level

Grant% - Loan% - Match%

Poverty Scale	100%	<150%	151% - 250%	251% - 350%	351% -500%
G-L-M		50%-50%-0	40%-40%-20%	30%-30%-40%	20%-20%-60%
Household Size					
1	\$11,880	\$17,820	\$17,821 - \$29,700	\$29,701 - \$41,580	\$41,581 - \$59,400
2	\$16,020	\$24,030	\$24,031 - \$40,050	\$40,051 - \$56,070	\$56,071 - \$80,100
3	\$20,160	\$30,240	\$30,241 - \$50,400	\$50,401 - \$70,560	\$70,561 - \$100,800
4	\$24,300	\$36,450	\$36,451 - \$60,750	\$60,751 - \$85,050	\$85,051 - \$121,500
5	\$28,440	\$42,660	\$42,661 - \$71,100	\$71,101 - \$99,540	\$99,541 - \$142,200
6	\$32,580	\$48,870	\$48,871 - \$81,450	\$81,451 - \$114,030	\$114,031 - \$162,900
7	\$36,730	\$55,095	\$55,096 - \$91,825	\$91,826 - \$128,555	\$128,556 - \$183,650
8	\$40,890	\$61,335	\$61,336 - \$102,225	\$102,226 - \$143,010	\$143,011 - \$205,450

For families/households with more than 8 persons, add \$4,160 for each additional person.

ONSITE SYSTEM REMEDIATION PROJECT

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Installer's Bid Information

You are required to get 3 bids from licensed installers. They may use the attached bid sheet or put it on their own letterhead. All bids must include the following information:

- Name, address and phone number of installer
- Name and address of homeowner (address of septic location)
- Type of septic system being installed (i.e. conventional, LPP, ATU with drip field)
- Size and type of tank or tanks
- Feet of lateral pipe or drip irrigation
- Other needed aspects of the project (i.e. curtain drain, retaining wall, imported soil, etc.)
- If rock removal or other potential additional costs are not included in the bid, please indicate the hourly fee for these services, or that they must be purchased separately from another professional.

The installer who qualifies as the lowest responsible and responsive bidder must be selected unless the applicant submits a written statement to OWW listing the reasons for selecting another bidder over the lowest responsible and responsive bidder. OWW reserves the right to accept or reject this statement on a case by case basis. A bidder is responsible if they are capable and qualified to perform the work and a bidder is responsive if they supply all the information as requested in the application.

Reimbursement will be made to the homeowner, not the installer. Amount of reimbursement will be based on the actual, total cost of the project and not on the estimate provided. Final invoices dramatically deviating from the estimate will need to be explained by the installer on the invoice.

OWW will not be held responsible for any warranties or failures of the system including but not limited to design, installation and/or maintenance.

ONSITE SYSTEM REMEDIATION PROJECT

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Estimate for Septic Installation

Installers Name: _____

Installers Address: _____

Installers Phone: _____ Date: _____

Homeowner's Name: _____

Address of Septic System: _____

Type of septic system: _____

Size and type of tank(s): _____

Feet of lateral lines or drip irrigation: _____

Other work needed for proper installation and function of the system (i.e. curtain drain, retaining wall, imported soil, tree removal etc.):

Needed or possibly needed services not included in this estimate. State if addition fees will be added and at what rate. State if services need to be purchased separately from another professional (i.e. rock breaking, tree removal, electrical or plumbing, etc.):

Other Comments: _____

Estimated cost of the system: _____

OWW will not be held responsible for any warranties or failures of the system including but not limited to design, installation and/or maintenance.

INSPECTION AND MAINTENANCE AGREEMENT
Onsite System Remediation Project
Upper White River Basin Foundation, dba/Ozarks Water Watch (OWW)

This agreement is made and entered into this day of _____, 20____ by and between
_____(Property Owner) and
_____(Maintenance Contractor)

The Owner owns and controls the property upon which a ground absorption onsite sewage treatment system is installed, such system being designated an Advanced Treatment System; and

The Onsite System Remediation Project requires that as a condition of participation in the Project a contract between the system owner and a management entity, shall be in effect for as long as the system is in use; and

The contractor is a management entity that has demonstrated the necessary training, skills and knowledge to manage the System.

The Contractor shall perform the following services on the system located at:

Address: _____

Services: _____

The Contractor shall inspect the system at the frequency as required by the manufacturer and perform the necessary routine maintenance and report the results to the Ozarks Water Watch Office.

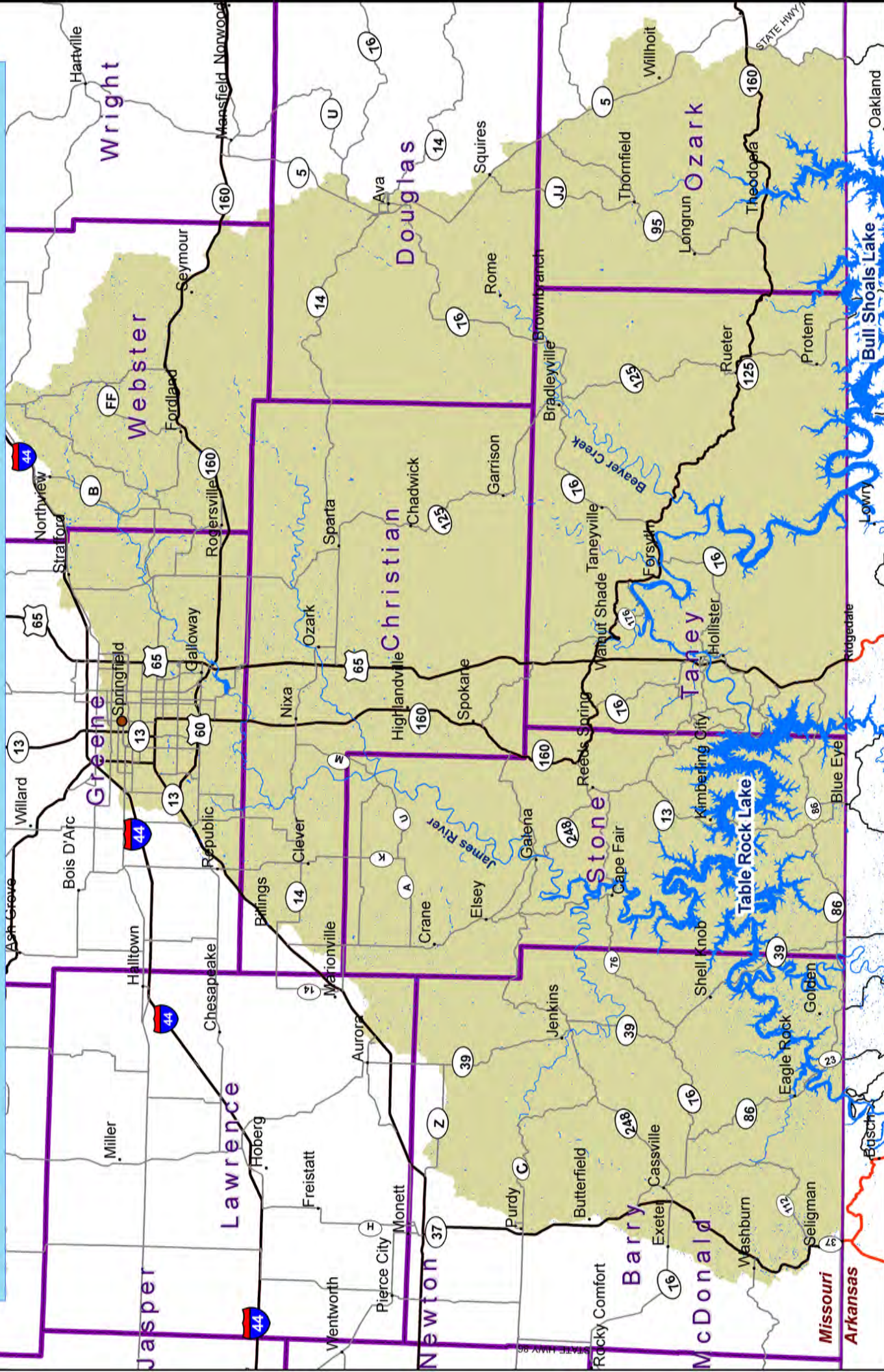
Signature of Owner _____ Date _____

Signature of Contractor _____ Date _____

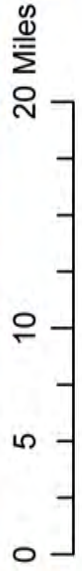
Septic Remediation - Application, Installation, Reimbursement, and Loan Process

- Homeowner submits application to OWW
 1. Two-page application
 2. Two-page On-site Observation form (filled out by county septic regulator)
 3. Proof of ownership (paid property tax receipt and filed Warranty Deed)
 4. Proof of identity (copy of driver's license or picture ID)
 5. Terms of Agreement (signed by all owners and dated)
 6. Proof of Income
- OWW determines homeowner eligibility and income status.
- OWW submits application to DNR.
- DNR reviews application and works with OWW to clarify any issues, then sends OWW a loan/grant acknowledgment letter. Note: This will not be a letter of reimbursement or system approval, but will be for informational purposes only.
- OWW informs homeowner of eligibility of funding and percent to be provided.
- Homeowner acquires three quotes from licensed installers and submits to OWW indicating which quote the applicant wishes to accept. (Explanation in writing if not lowest bid)
- OWW approves small purchase and hire of the contractor.
- Homeowner hires contractor, contractor applies for/receives a construction permit from the proper authority, and completes the project.
- Homeowner submits signed, final construction invoice(s) to OWW.
- OWW submits construction permit, construction invoice(s) and pay request to DNR.
- DNR verifies that the construction invoice is acceptable.
- DNR will send a letter to OWW verifying the release of funds
- OWW pays homeowner and gets notarized signatures on Deed of Trust and Promissory Note
- OWW files the Deed of Trust
- Homeowner makes loan installments to OWW until loan is repaid
- OWW files notarized Deed of Release and sends original to the homeowner once loan is paid in full
- DNR reserves the right to conduct file review and system inspections with prior notice to OWW

Septic Systems Replacement/Repair and Pumpout Assistance Program Map, Ozarks Water Watch



Map by Gopala Borchelt, Nov 2015



- Lakes, streams
- Project Area

