



ISLAND COUNTY WATER QUALITY IMPROVEMENT FUND

FAILING DRAINFIELD LOAN PROGRAM

Welcome to the Island County Water Quality Improvement Fund. This local loan fund has been established through the U.S. Environmental Protection Agency and the Washington State Department of Ecology's State Water Pollution Control Revolving Loan Fund. The program assists homeowners in making drainfield repairs to reduce the effects of pollution to our water resources. The program offers low interest loans for five years to homeowners that meet pollution potential criteria. The interest rate varies from 1.5 to 2.3 percent. County residents who have failing on-site systems will be eligible to apply for repair funds if:

1. The system failure is verified by the Island County Health Department; and
2. The repair is not part of a home remodel or replacement proposal. Wastewater flows must not exceed 3500 gallons per day. *No more than \$50,000 may be loaned for any one project.* Connections to a municipal sewer system are also eligible.
3. The program is available to any homeowner in Island County with an enforceable sewage system failure.

If you have a failing drainfield and want to apply for a low interest loan, the following steps outline the program.

STEP ONE

1. Contact the Island County Health Department to identify pollution potential, confirm eligibility and obtain an application packet.

STEP TWO

1. Obtain a repair permit (**\$164.00**) from a Washington State Licensed Sewage System Designer and a bid from an Island County Licensed Sewage System Installer. The bid should include final grading and electrical if applicable.
2. Submit completed loan application form, approved repair permit, and Installers bid to the Island County Health Department. An Island County Loan Review Committee will conduct loan review.

A non-refundable Credit Report fee of **\$18.00** per person and a non-refundable Title Insurance fee of **\$97.47** must be paid at this time, checks should be made payable to Island County Health Department. Loans will be secured by a Promissory Note and a Deed of Trust to establish Island County's interest.

3. After written notification from the Island County Health Department of preliminary loan qualification, you may request installation of the on-site sewage disposal system repair by a licensed Island County Sewage System Installer.
4. Installer submits "asbuilt" to Island County Health Department for approval. Copy of approved "asbuilt" sent to homeowner.

5. Submit approved "asbuilt" and Installers' bill to Island County Health Department and sign loan papers at a branch of Whidbey Island Bank.

Loan fees include:

\$235.00	County Loan Administration Fee
\$148.00	Deed of Trust (Recording and Reconveyance)
\$100.00	Bank Contract Set-up Fee
\$420.00	Contract Collection Disbursement Fee
	Late fees as applicable

The property owner is responsible for the Installers' bill until the loan has been processed. Final processing will not occur without the approved asbuilt and Installers bill.

STEP THREE

1. Island County vouchers Department of Ecology for repayment of approved costs.
2. Upon receipt of Department of Ecology's payment, Island County Treasurer pays Installer.
3. Begin loan repayment to the Whidbey Island Bank. Outstanding balances will be due in full upon sale or transfer of the property.
4. The property owner shall be responsible for the care and maintenance of the repaired sewage disposal system and its components. The homeowner or his or her representative shall perform annual inspections. Inspection notification forms shall be provided to the homeowner by the Island County Health Department and shall be submitted to the Health Department annually for the duration of the loan.

If you have any questions regarding the program, please contact Kathleen Parvin,
Environmental Health Specialist.

Environmental Health

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