

ONSITE WASTEWATER ASSISTANCE PROGRAM



The Onsite Wastewater Assistance Program (OSWAP) offers low interest loans through participating lenders to homeowners for the repair or replacement of inadequate or failing septic systems. According to Iowa law, all septic systems, regardless of when they were installed, must have a secondary wastewater treatment system following the septic tank.

ELIGIBILITY

- Applicants must own an existing home (new construction is not available) with a septic system in an area not served by a public sewer.
- Approved systems include both a septic tank and secondary treatment system such as a leach field.

PROCESS

1. Obtain a specific construction permit from county sanitarian
2. County completes an OSWAP approval form
3. Apply for a loan through a participating lender
4. Hire a specific contractor to complete the approved project



LOAN TERMS

- Loan amount from \$2,000
- Terms up to 10 years
- Can fund up to 100% of actual costs
- The interest rate charged to the borrower will not exceed 3%
- Applications are accepted on an ongoing basis
- Available through the lender of your choice