



## HOW TO APPLY

1. Contact your county sanitarian or county environmental health agency to apply for an on-site wastewater system permit and complete the project application form.
2. Obtain construction bids.
3. Apply for a loan through a participating lender. If your lender is not familiar with the program, ask them to contact the Iowa Finance Authority at 800.432.7230 or visit [www.iowasrf.com](http://www.iowasrf.com).

## FOR MORE INFORMATION, GO TO:

[www.iowasrf.com](http://www.iowasrf.com)

## OR CONTACT:

**Dan Olson**

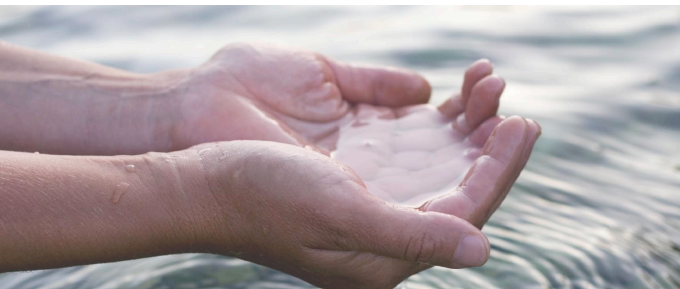
Iowa Department of Natural Resources

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515.281.8263

## ON-SITE WASTEWATER ASSISTANCE PROGRAM

Low-interest loans for on-site septic system replacement



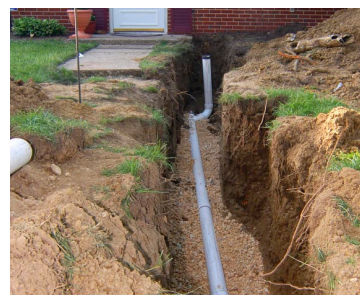
INVESTING IN IOWA'S WATER



## THE ON-SITE WASTEWATER ASSISTANCE PROGRAM (OSWAP)

is a source of low-cost financing to help rural homeowners replace outdated septic systems. Upgrading these inadequate systems with approved on-site systems helps prevent pollution of surface water, groundwater and water wells in Iowa.

Approved systems include both a septic tank and a secondary treatment system such as a leachfield. Without treatment, human waste containing harmful bacteria and viruses is discharged directly into the environment. The program offers low-interest loans through participating local lenders. An applicant must own an existing home with a septic system in an unincorporated area (outside city limits), not served by a public sewer.



### LOAN TERMS

- Loan amounts start at \$2,000
- Loan terms up to 10 years
- Can fund up to 100% of actual costs, no up-front cash required
- Up to 3% interest fixed for the life of the loan
- Available through the lender of your choice

The Clean Water State Revolving Fund offers financing programs to help Iowans address water quality problems.

Project applications are accepted at any time during the year, and the approval process is simple, convenient and fast.



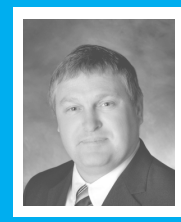
“We started having a lot of septic problems and found out that we were going to have to replace our current system. Thanks to OSWAP’s low-interest loan and City National Bank, we were able to get it fixed. I was surprised how affordable my payments were with the 3% interest over 10 years. It is a very convenient, affordable and easy program that I would recommend to anyone.”

**Mark Feller**—Borrower  
*Shenandoah*



“The program is a benefit for our customers as well as a service to the communities we serve. We have issued 50 loans through the program since 2002 and have received excellent service. Our customers appreciate the 3% interest rate and the fact that the loan can be for the entire cost of the improvements they make to their system. Amortization can be established to make the payments affordable for everyone. A major benefit to Hills Bank is the fact that the entire loan amounts are fully funded by the Iowa Finance Authority.”

**Don Wilson**—Lender  
*First Vice President, Commercial Banking  
Hills Bank and Trust Company*



“I am a big advocate of the OSWAP program. Together we are able to improve water quality through educating and encouraging rural residents to update or replace outdated septic systems. I’m proud to say Washington County is the leader in OSWAP loans. I strongly encourage other county sanitarians to promote the program to local banks and real estate agencies as we have found great success.”

**Jeff Thoman**— Sanitarian  
*Washington County Sanitarian*