How to apply

Septic system loan/grant program requirements:

1. Applicant goes to Environmental Health Division of Onslow County Planning Department and completes repair permit application.

2. Environmental Health checks system, confirms failure, and issues repair permit, if applicable.

3. Applicant obtains three (3) written estimates from the qualified vendor list.

4. Applicant applies for SSDRIP at Onslow County Planning Department. A copy of the property deed will be required, along with income information.

5. Once eligibility is verified, the applicant signs loan documents and receives three-day "right to cancel" notice.

6. Applicant takes Septic System education class from NC Cooperative Extension or the City of Jacksonville (1-hr)

No septic system work can be initiated until the above steps are completed, and approval is given.

$50 Rebate program requirements:

1. Applicant submits paid bill statement and completed rebate certificate to:
   Onslow County Health Department
   SSDRIP Rebate
   612 College St.
   Jacksonville, NC 28540

2. An address can only get rebate once every 4 years (tied to address, not to person’s name)

For information

Contact the following if you have questions:

Environmental Health
Onslow County Planning Dept.
(910) 938-5851

Dr. Diana Rashash
NC Cooperative Extension
(910) 455-5873

Mr. Matthew Stuart
Onslow County Planning Dept.
(910) 455-3661

http://www.onslowcountync.gov/
SSDRIP Overview

The NC Clean Water Management Trust Fund (CWMTF) has awarded Onslow County funds to establish the Septic System Database, Repair, & Information Program. Program funds will be used to repair or replace failing septic systems, conduct homeowner education sessions, and establish a septic tank pump-out rebate program.

Eligibility

Loan or grant eligibility requirements include:

1. The applicant owns the home where the repair is to be made.

2. The applicant meets income criteria as listed in current HUD guidelines

   a) The applicant will be eligible for a 100% grant if total household income does not exceed 50% of Onslow’s median household income for stated family size.

   b) The applicant will be eligible for a low-interest loan if total household income does not exceed 125% of Onslow’s median household income for stated family size.

   Family Size | 2010 HUD Guidelines
   ----------- | ------------------------
   1          | 50% of median           | 125% of median           |
   2          | $17,650                 | $44,125                  |
   3          | $20,200                 | $50,500                  |
   4          | $22,700                 | $56,750                  |
   5          | $25,200                 | $63,000                  |
   6          | $27,250                 | $68,125                  |
   7          | $29,250                 | $73,125                  |
   8          | $31,250                 | $78,125                  |
   9          | $33,300                 | $83,250                  |

3. The approved applicant attends a septic system maintenance class offered by City of Jacksonville, or NC Cooperative Extension, prior to system repair. This class is intended to help ensure that the repaired system is treated properly, thereby increasing it’s life expectancy.

All participants with loans will make monthly payments via bank draft. A promissory note and deed of trust will be recorded on each participant’s property to secure the loan. If the property is sold prior to the loan being repaid in full, the remaining balance of the loan is to be repaid at closing. For grant recipients, a pro-rated amount will be repaid at closing if sale of property occurs within 5 years of obtaining grant from the county.

$50 Rebate program

All county residential septic tanks are eligible for the septic tank pump-out rebate program. After the tank is pumped, submit the rebate certificate and a copy of the invoice to:

Onslow County Health Department
SSDRIP Rebate
612 College St.
Jacksonville, NC 28540