



What is the Unifour Septic System Repair Program?

The Western Piedmont Council of Governments (WPCOG) has received a grant from the NC Clean Water Management Trust Fund to start a “worry free” loan program to repair septic systems in the Greater Hickory Metro Area (Alexander, Burke, Caldwell and Catawba County).

Do I qualify?

If you can answer yes to these questions, and need septic system repairs the Unifour Septic System Repair Program (USSRP) may be able to help!

- ✓ Is your home in a USSRP targeted area?
- ✓ Do you own your home?
- ✓ Is your household income below 300% of the federal poverty line? (see website for breakdown by household number)

Western Piedmont Council of Governments
Unifour Septic System Repair Program
1880 Second Avenue NW
Hickory NC 28601



Unifour Septic System Repair Program

Need help paying for
septic system repairs?

We can help!

Sponsored by



Help us protect local streams, our region's primary source for drinking water, from potential septic system contamination. Have your system inspected and repaired while funding is available.

Who qualifies for a loan?

Homeowners whose homes are located within the priority areas for clean water protection or restoration. See county maps online <http://tiny.cc/UnifourSeptic>

What types of repairs are covered?

Repairing or replacing an existing drain field or entire system up to \$8,000; eliminating of straight-piping to surface; coverage of tap fees for connecting to Municipal system if in proximity.

How do I pay back my loan?

Loans made for the repairs plus 5% are repaid when you transfer ownership of your home. There are no monthly payments.

Why should I be concerned about my septic system?

When household septic systems fail, untreated sewage can end up on both land and water. This untreated wastewater may threaten human health and pollute the drinking water source for thousands.

How to participate in the Unifour Septic System Repair

Step #1 Septic Inspection and Permitting



An Environmental Health specialist from your County's Department of Health will conduct an inspection of your property, determine what repairs are needed, and design the repair. Some count charge a permit fee

Step #2 "Worry Free" Loan Agreements

Repairs to your septic system are paid with a loan that is due upon transfer of home ownership - there are **no monthly payments**. You will need to supply documentation and sign a loan agreement with WPCOG. Only required program fee is \$35 for recording documents.



Step #3 Repairs made by Certified Septic Contractors

Approved contractors will be paid directly from the program funds once recommended work is complete including any reseeded and debris cleanup.

To Learn More, Contact

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<http://tiny.cc/UnifourSeptic>



Photos courtesy of USDA Natural Resources Conservation Service and WPCOG.



North Carolina Clean Water Management Trust Fund

UNIFOUR SEPTIC TANK REPAIR PROGRAM

Homeowner Assistance Qualifications:

1. *Owner occupied residential property*
2. *Home within priority areas*
3. *Household income does not exceed following levels*

2012 Federal Poverty Guidelines (x 300%) for the 48 Contiguous States

Family Size	Gross Yearly Income	Gross Monthly Income	Approximate Hourly Income
1	\$33,510	\$2,793	\$16.11
2	\$45,390	\$3,783	\$21.82
3	\$57,270	\$4,773	\$27.53
4	\$69,150	\$5,763	\$33.25
5	\$81,030	\$6,753	\$38.96
6	\$92,910	\$7,743	\$44.67
7	\$104,790	\$8,733	\$50.47
8	\$116,670	\$9,723	\$56.09
Over 8 add per child	\$11,880	\$990	\$5.71

Source: Federal Register, Vol. 77, No. 17, January 26, 2012, pp. 4034-4035. Also see [hKp://aspe.hhs.gov/poverty](http://aspe.hhs.gov/poverty).