

September 2012 Update

**MIDDLE PENINSULA PLANNING
DISTRICT COMMISSION
REGIONAL ON-SITE WASTEWATER
TREATMENT AND DISPOSAL
FUNDING PROGRAM**

The MPPDC Regional On-Site Funding Program

- Established in 1997
- Program design revisions as needed
- Several funding sources have been utilized
- Revenues generated by the program have been utilized to administer the program
- Grant funds have been sought to assist low income homeowners and to administer the program

Funding History

1997

\$250,000 loan from VCWRLF to establish a Revolving Loan Fund
Lump Sum
0% interest
Matching funds for grants

2001

\$92,000 WQIF grant from DCR for low income homeowners

2005

\$35,652 NFWF grant
\$27,079 for low income homeowners

2006

\$100,000 WQIF grant from DCR for alternative septic systems
\$66,688 utilized

2007

\$80,000 WQIF grant from DCR
\$74,569 for low income homeowners

Current Funding

2010

\$250,000 VWFRF

\$125,000 loan 0% interest

\$125,000 “principal forgiveness loan”

Reimbursable

2011

\$95,596 WQIF grant from DCR

\$77,750 for septic repairs

\$10,575 for pumpouts

\$10,000 remaining for septic repairs

Total funding to date - \$674,846

Assistance to date

- ◎ 83 septic systems installed/repaired
 - \$404,115 in loans
 - \$349,369 grant funds awarded
 - \$27,087 other funds

Total expended to date - \$780,571

- ◎ 5 Repairs pending
 - \$10,900 loan funds encumbered
 - \$44,519 grant funds encumbered

Assistance Available

- ◎ Total Available Assistance - \$159,140
 - WQIF Grant Funds available- \$10,000 June, 2013
 - Loan Funds available - \$149,140 July, 2013
 - Up to \$48,800 in loan funds could be “granted”
- ◎ Approximately 10 engineered systems
 - 1 or 2 very low income households

Program Assets & Liabilities

- Receivables - \$128,205
- Revolving Loan Funds - \$37,015

- 1997 VCWRLF VRA liability - \$87,500
 - \$6250 April & October
- 2011 VWFRF VRA liability - \$30,391
 - Repayments to commence July, 2013
 - \$6250 January & July

VDH Enforcement

- Meetings with VDH staff
- Identify & Understand the process
- Identify Responsibilities – VDH, CA
- Increase awareness of MPPDC assistance
- VDH Repair Permit list

VDH Enforcement

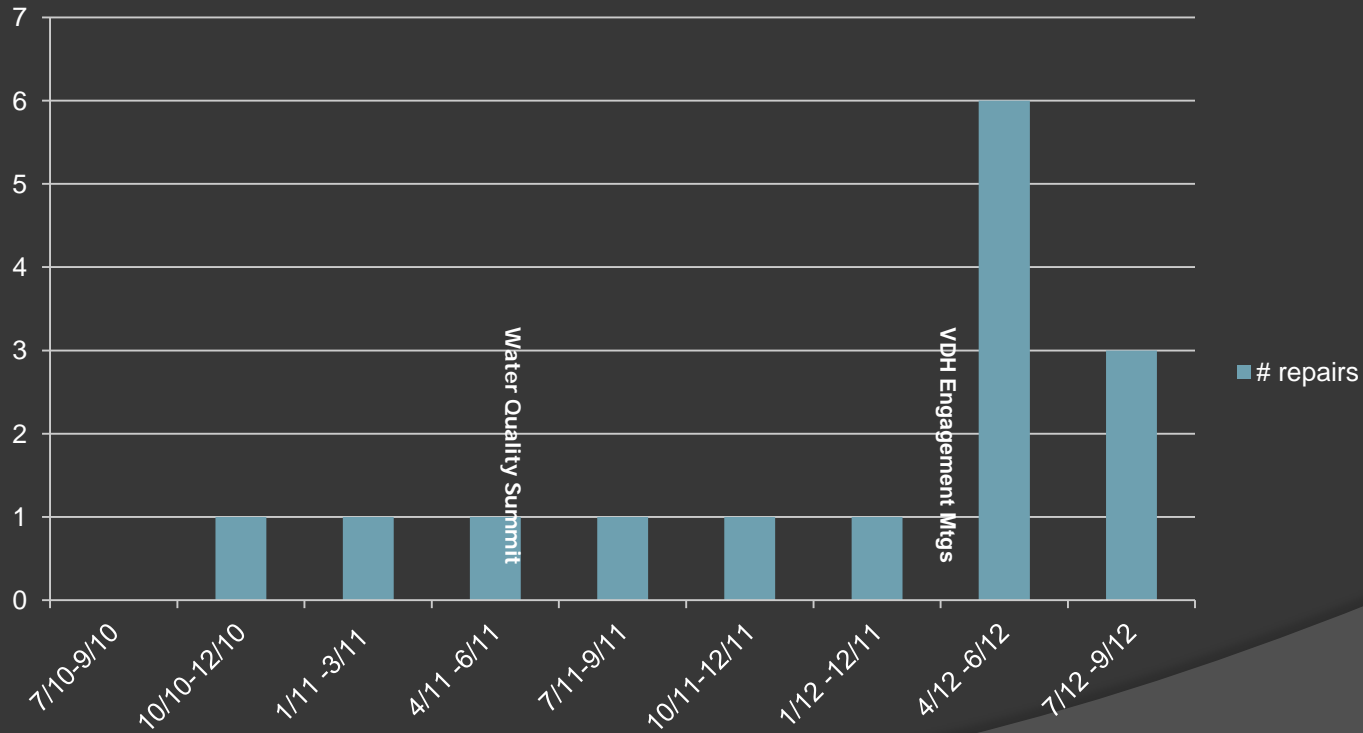
- ◎ § 32.1-164 F.

Any owner who violates any provision of this section or any regulation of the Board of Health or the State Water Control Board relating to alternative discharging sewage systems or who fails to comply with any order of the Board of Health or any special final order of the State Water Control Board shall be subject to the penalties provided in §§ 32.1-27 and 62.1-44.32.

- ◎ 32.1-27: A.

Any person willfully violating or refusing, failing or neglecting to comply with any regulation or order of the Board or Commissioner or any provision of this title shall be guilty of a Class 1 misdemeanor unless a different penalty is specified.

Progress







**Septic Failure documented in
August 2001 – Repaired August
2012**

Funding Considerations

Grant Funds

\$10,000 WQIF grant unencumbered

Loan fund "grants" are restricted to no more than 32%

Grant ends 6/30/13

Loan Funds

\$149,400 loan funds available

VRA Loan funds set to expire on August 1, 2013

Heir Property Issues

Recordation of maintenance agreement (VDH)

Recordation of easement/agreement (MPPDC & DCR)

Loan Security

Traditional Solutions

- Clear Title Actions
 - Quitclaim deeds
 - Quiet title actions
 - Partition Sales

Nontraditional Solutions

- Property Tax Assessed Financing Options
- Heir Affidavits

More Information

Beth Johnson

Project Manager

MPPDC Septic Assistance Program

804 758-2311

bjohnson@mppdc.com