

#### **Department of Environmental Conservation**

Agency of Natural Resources

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# ARPA Healthy Homes On-Site Program Frequently Asked Questions

If your application is selected, you will receive up to the maximum allowed expenses for your project following the program's standard payment structures. This program is available to all eligible systems designed and/or installed after March 3, 2021. Eligible expenses include design/engineering costs, permitting costs, and construction/installation costs. Applicants must provide all requested information to the State for eligibility verification AND required financial documents before payment can be issued.

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## **Eligibility Requirements**

You are eligible to apply for assistance if you meet the following criteria:

- A) The applicant has a failed or inadequate on-site water supply (well or spring), wastewater system (also called septic system, septic tank, leach field, drywell, or cesspool), or both, **and**
- B) The applicant is the property owner and lives on the property as their primary residence, and
- C) The dwelling is a single-family owner-occupied residence or an owner-occupied multi-family dwelling with no more than four units, **and**
- D) The applicant's household income is less than \$80,835/year

#### What is a failed or inadequate septic (on-site wastewater) system?

A failed or inadequate on-site wastewater system is considered by the Healthy Homes On-Site Program to be any of the following situations that cannot be fixed by a minor repair/minor replacement, or the problem is not the result of a one-time event from which the system could have been fixed:

- Septic contents (wastewater) backing up into a building or structure
- Septic contents (wastewater) exposed to open air
- Septic contents (wastewater) pooling outside the home
- Septic contents (wastewater) leaking directly to a lake, pond or stream
- Septic contents (wastewater) contaminating a drinking water supply
- Told by a licensed designer, engineer, and/or government official that the system is failed or inadequate
- There is an outhouse, composting toilet, or similar system for a permanent year-round residence

#### How do I determine if my septic (on-site wastewater) system is failed or inadequate?

- You are experiencing the situations listed above that cannot be fixed by a minor repair (for example: replacing a crushed piped, plumbing leak, distribution box replacement, etc.).
- A licensed designer or an engineer has examined your system and told you that it is failed or inadequate. If you are not sure, you can hire a designer. A list of designers and engineers can be found here: <a href="https://dec.vermont.gov/water/licensed-designers">https://dec.vermont.gov/water/licensed-designers</a>
- A state environmental or health official has told you that your system is failed or inadequate and needs to be repaired or replaced. This may have occurred during a site visit or through

a written letter. If you are not sure whether a state official has told you that your system is failed, you can call 802-828-1254.

#### What is a failed or inadequate on-site drinking water supply?

A failed or inadequate on-site drinking water supply is considered by the Healthy Homes On-Site Program to be any of the following situations, as long as the system in question cannot be fixed by a minor repair/minor replacement, or the problem is not the result of a one-time event from which the system could have been fixed:

- There is a known source of contamination impacting the drinking water source, including a contaminated site, leaking underground storage tank (fuel tank), or other contamination source
- Water quality testing has revealed contaminant levels above the acceptable standards for any of the following contaminants arsenic, E. coli, total coliform, fluoride, lead, manganese, nitrate, nitrite, uranium, or adjusted gross alpha particle activity
- Water source does not provide enough water for the normal use of the building (for example: a well that has gone dry)
- Told by a licensed designer, engineer, and/or government official that the system is failed or inadequate

#### How can I test for contamination of my private water supply?

You can order test kits for private wells from the Vermont Department of Health (<u>Drinking Water Testing | Vermont Department of Health</u>).

You can also have your water tested by a certified Drinking Water Lab (https://www.healthvermont.gov/lab/drinking-water).

If you cannot afford to have your water tested, the Healthy Homes On-Site Program will still accept your Pre-Qualification Application. If your project is prioritized after the Pre-Qualification Application deadline, the program will cover the costs of having your water tested.

# Do I need to have an engineer confirm my system is inadequate or failed before applying?

You do not need to have an engineer check your system before applying if you have reasons to believe that your system is inadequate or failed. You may have an engineer confirm failure, but the visit will not be covered by the funding.

#### What counts as income?

Household income should be reported in the application the same way you reported it on your most recent VT Homestead Declaration Claim and Property Tax Credit Claim Forms, HS – 122 and HI – 144, respectively.

If you are unfamiliar with what forms of income are reported on HI – 144, review pages 5-7 of the instructions for filling out the form. The instructions can also be found here: https://tax.vermont.gov/sites/tax/files/documents/HS-122 Instr-2021.pdf

#### What is the Vermont Homestead Declaration (HS-122)?

Any Vermont homeowner who owns their primary residence must file a VT Homestead Declaration Form (HS – 122) by April 15<sup>th</sup> every year. Filling out the VT Homestead Declaration informs VT Department of Tax that you own your property and consider it your domicile. This information is used by your town to calculate your property tax rate. If your income qualifies, the state may also use the information along with the Household Income Schedule (HI-144) to provide you with a rebate on your property taxes.

If you are selected to move forward with the application process after you submit the Pre-Qualification Application, the Healthy Homes team will need to verify that the household income you reported in the online form matches the income reported on the Homestead Declaration filed for your household with the VT Department of Tax. You will be notified and asked to consent to that check before it happens.

A blank copy of the HS-122 and HI-144 can be found here: https://tax.vermont.gov/sites/tax/files/documents/HS-122-2021.pdf

## **Pre-Qualification Application**

#### What information will you need prior to filling out the application?

(Important note: you cannot save your work on the application form, so you must have the required information and documents on hand prior to filling it out)

The application form will require the following information and documents that you should have on hand before you start:

- a. If you already have a Wastewater Permit or other Permit, be prepared to provide the permit number.
- b. If possible, a copy of your Vermont Homestead Declaration to report household income. If you do not have a copy of your most recently filed homestead declaration, provide your best estimate of your yearly income in 2022.

#### Fill out the Application:

(Remember, you cannot save your work on the application form, so you will need to have the required information and documents listed above on hand prior to filling it out).

You can find the pre-qualification application here: <a href="https://forms.office.com/g/NNzgNCtNYR">https://forms.office.com/g/NNzgNCtNYR</a>

#### I made a mistake on my application. How do I fix it?

Applicants cannot edit their application after submission. If you made an error, you would need to submit a second application. Please email the Healthy Homes Team at <a href="mailto:ANR.HealthyHomes@vermont.gov">ANR.HealthyHomes@vermont.gov</a> if you submit a second application.

If it is a simple fix, or you are unable to resubmit, or you have additional questions, please reach out to the Healthy Homes Team at (802) 828-0141 or Toll Free at (877) 344-0354.

#### Do I need to have my permits before applying?

No, you do not need to have any permits before applying. Your engineer will work with you to apply for permits.

I submitted an application in an earlier round and was found eligible but was not selected to receive funding. Do I need to submit anything to be considered this round? No, you do not need to do anything. Your pre-qualification application will be automatically added to the 2024 funding cycle for consideration.

#### **Selection Process**

#### How are applicants selected?

Funds are limited for this program. All applications will be ranked by the following criteria: income, environmental impact, household demographics, and severity of system failure.

#### Will applying sooner prioritize my application?

No, all applications will be evaluated together when the application period closes at 3:00 pm EST on October 31<sup>th</sup>, 2023.

#### If your application is selected:

We will notify you using the mailing address provided in your application. We will ask for additional documentation to verify your eligibility and process payments.

#### If your application is not selected:

We will notify you using the mailing address provided in your application.

#### If selected, what do you do next?

We will provide detailed instructions for each step along the way. If you have any questions, please do not hesitate to reach out to our office.

# **Payments**

#### **Payment Information**

#### Tier 1

Households Earning Less than \$65,000 per year:

- Receive 100% the reasonable cost of design/permitting and construction up to \$25,000.
   Within the \$25,000 standard payment amount, up to \$5,000 is available for design and permitting costs and the remaining balance is available for construction costs.
- Limited funding is available for Tier 1 applicants whose projects cost more than the standard award amount of \$25,000. To access additional funding above \$25,000 the applicant must submit reasonable justification for the high-cost project and receive approval from the State.
- Payments will be made directly to the consultant(s) and/or contractor(s) who perform the
  work upon submission of invoice(s). Payments for systems that have been already
  installed will be paid to the homeowner upon proof of payment.

#### Tier 2

Households Earning Between \$65,000 and \$80,835 per year:

- Receive 100% the reasonable cost of design/permitting and construction up to \$20,000.
   Within the \$20,000 standard payment amount, up to \$5,000 is available for design and permitting costs and the remaining balance is available for construction costs.
- Receive a rebate check upon completion of the work and proof of payment.

#### Am I eligible for the On-Site Program if I am receiving other ARPA funding?

Yes, if you are receiving ARPA funding through another program for a different project you are still eligible for the Healthy Homes On-Site funding.

You cannot, however, receive financial assistance under this program for any project cost that has already received funding under any other program or from insurance or any other source. For example, if you received a grant to replace your septic system from another funding organization, you cannot apply to the Healthy Homes funding to cover those same costs.

#### If I pay to repair or replace my system before next year, can I get reimbursed?

ARPA Healthy Homes funds can be used to reimburse homeowners for expenses incurred to replace their failed systems. However, applicants must still go through the same selection process and only applicants who receive awards will be reimbursed. Make sure to keep to all documentation that proves system failure, permit compliance, invoices, and proof of payment. You will be asked to submit that documentation if you receive an award next year.

For questions or to request assistance with filling out the application: Contact the ANR Healthy Homes Team by e-mail at <a href="mailto:ANR.HealthyHomes@vermont.gov">ANR.HealthyHomes@vermont.gov</a> or by phone at (802) 828-0141 or Toll Free at (877) 344-0354.

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