



Town of Nags Head
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Board of Commissioners Policy

Septic Health Initiative Program

Adopted: February 15, 2006
Updated: February 4, 2009
Updated: March 14, 2018
Updated: January 8, 2020
Updated: June 17, 2020
Updated: June 1, 2022

Septic Tank Inspection and Pumping Program - Qualified staff may perform septic tank inspections and/or contract with independent inspectors to perform septic tank inspections. The inspection form will document the condition of the septic system. Staff will contact the homeowner and advise them of the results of the inspection and the need to pump the tank.

In order to receive a \$150.00 water credit, the homeowner is only to send to the Town proof that the tank was pumped. Water credits are valid for 90 days from issuance and can be claimed once every three years per property address.

Repair/Replacement Loan Program - The cost for repair/replacement loans is \$12,000. For both owner-occupied homes and non-owner occupied homes, the loan rate is prime less 2.5% but the resultant loan rate shall not be less than 2.50%. Loans are to be repaid via automatic bank draft at least monthly and for up to three (3) years. Loans shall only be made to homeowners who have no delinquent debts to the Town.

Septic system repairs under the Loan Program - Upon request from the Deputy Director of Planning and Development, or his or her designee, and upon verification that satisfactory work has been completed, the Town shall issue the loan repair check made out to the contractor who performed the work.

It shall be a policy of the Town of Nags Head not to offer loans to homeowners for the repair or replacement of septic systems on oceanfront or estuarine properties where the septic system has been storm damaged or damaged as a result of erosion.