



## Clackamas Soil and Water Conservation District

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### RESIDENTIAL SEPTIC SYSTEM REPAIR LOAN PROGRAM

Clackamas Soil and Water Conservation District offers Residential Septic System Repair Loans to homeowners in Clackamas County for the repair/replacement of failed and failing septic systems.

Old septic systems that are wearing out or leaking become a public health and water quality concern, especially when the home is along a river or stream that serves as a source of public drinking water, such as the Clackamas and Molalla rivers. If the problem is bad enough, the family may have to vacate the home until the septic system is repaired or replaced. Clackamas Soil and Water Conservation District (“Conservation District”) and the Clackamas County Septic and Onsite Wastewater Program office (“County”) are partnering on this issue. No-interest loans from the Conservation District are financed with funding provided by the Oregon Department of Environmental Quality. Clackamas River Water Providers and Canby Utility/City of Molalla are partnering with us on homeowner outreach and education, and may occasionally have small grants available to assist homeowners in those watersheds.

This loan program is a great opportunity to protect water quality and address public health concerns. We’re fortunate to be in a position to assist homeowners who don’t have sufficient cash available to pay the cost of repairs.

#### Eligibility criteria:

- The septic system must be located within the boundary of Clackamas County.
- It must be an existing residential septic system that is in a state of failure requiring repair or replacement. This program does not apply to new installations, connecting to sewer lines, or nonresidential property.
- The problem must require a repair permit from Clackamas County. It’s not simply a plumbing or maintenance issue.
- The homeowner agrees to use one of the contractors on the Conservation District’s List of Pre-Qualified Septic System Contractors to perform the repairs.
- All owners of the property must sign the loan application and the loan agreement.
- The homeowner promises to repay the loan, and understands that the Conservation District will file a lien against the property in the amount of the loan until it is repaid.

#### Process for Septic System Repairs and Loans:

1. You the homeowner become aware that there is a problem with the septic system. You may or may not have received a notice from Clackamas County. We recommend that you ask for guidance from Clackamas County’s Septic and Onsite Wastewater Program office -- 503-742-4740 or email [soilsconcern@clackamas.us](mailto:soilsconcern@clackamas.us) -- before taking steps to address the problem.

2. You'll need to call a septic system pumper or installer to come to your home and determine whether the problem is related to a plumbing or maintenance issue or if the system needs to be repaired or replaced.  
Note: If you think you might want to apply for a loan from the Conservation District, consider having the initial site visit done by an installer who's on our List of Pre-Qualified Septic System Contractors. If we end up making a loan to you, starting with one of those contractors will save time, and may save you money. In order for repair or replacement work to be eligible for payment under the Loan program, it must be performed by an installer on our List.
3. You can apply to the Conservation District for a loan at any time. It makes sense to wait until you know whether a repair is needed or it's just a plumbing or maintenance issue.
4. Contact the Conservation District to ask if you meet the eligibility criteria. You may email us at [septicssystemloan@conservationdistrict.org](mailto:septicssystemloan@conservationdistrict.org), give us a call at 503-210-6000, or download the Eligibility Determination form and the Loan Application form from our website, [www.conservationdistrict.org](http://www.conservationdistrict.org).
5. If you wish to request a loan, all owners of the property must sign the loan application. We won't ask anyone to sign a loan agreement until you and we know what type of repair is needed and how much it will likely cost. We will review your application against the eligibility criteria, go over it with you, and discuss possible options for a loan. We may be able to pre-approve you for a loan and then finalize the actual loan agreement after you have the permit and firm cost estimates (quotes) in hand. Loans are only made on systems that are required to be repaired or replaced, as documented by a repair permit from Clackamas County.
6. If it's a plumbing or maintenance issue, it's not eligible for a loan from us, and the contractor does not have to be on our List. A permit is not needed, so the contractor can go ahead and do the work.
7. If the system requires repair, a permit from Clackamas County will be needed. A septic system installer can submit the permit application on your behalf. If it appears that a major repair is needed, you or the installer will need to contact Clackamas County's Septic and Onsite Wastewater Program office at 503-742-4740 or email them at [soilsconcern@clackamas.us](mailto:soilsconcern@clackamas.us) to request a site evaluation. The installer may have to dig test pits before a permit can be issued. In most cases, we won't be able to reimburse you for the cost of test pits and the permit.
8. After the repair permit has been issued, you'll need to obtain firm written cost estimates (quotes) from one or more installers. The homeowner is responsible for selecting the installer. In order for the repair to be paid for using loan funds, the installer must be on the Conservation District's List of Pre-Qualified Septic System Contractors. The District is not a party to this contract and is not involved in the contracting process. We do not endorse or guarantee any contractor's performance. Our only role is to provide financing.
9. The Conservation District will need copies of the County site evaluation report and the repair permit, and the cost estimate from your installer. The dollar amount of the proposed loan will be based on the project cost. The loan may not be able to cover 100% of the cost. You may choose to pay part of the cost and have the loan make up the difference.

10. If the loan application is approved, the Conservation District will enter into a loan agreement with you. If more than one person owns the property, they all must sign the loan agreement. The loan will be secured with a promissory note, backed up by a residential mortgage and fixture filing (lien on the property) that will be recorded with the Clackamas County Recorder's Office. This ensures that if the homeowner doesn't repay the loan, the Conservation District will be in position to collect on the loan when the home is sold or refinanced, or if the title is transferred to another party.
11. Do not authorize the installer to purchase materials or perform work until we have a loan agreement in place. We cannot pay any costs without a fully-signed loan agreement.
12. The installer will invoice the Conservation District for the work performed. We will pay the installer directly, up to the amount of the loan. We might issue a down payment to the installer before repair work begins and then pay the balance after the work is done and passes County inspection.
13. After the work is done, Clackamas County staff will inspect the completed repair. The County will issue a Certificate of Satisfactory Completion (CSC) to the installer after the work passes inspection. We will need a copy of the CSC so we can make final payment to the installer. You will be responsible for any costs that exceed the amount of the loan.
14. The homeowner will repay the loan over an agreed-upon timeline. Once the loan is repaid, the Conservation District will remove the lien from the property records. The homeowner is allowed to pay off the loan early without penalty.
15. As the homeowner, you are responsible for properly maintaining the septic system. This will likely require an operations and maintenance contract with the installation contractor or with a service contractor, following manufacturer's recommendations and DEQ requirements. It may be possible to include some of these costs in the loan.

**For information about the Septic Repair Loan program or to apply for a loan, contact:**

Eann Rains, Septic Repair Loan Program Coordinator

Email: [septicssystemloan@conservationdistrict.org](mailto:septicssystemloan@conservationdistrict.org)

Phone: 503-210-6000



## Clackamas Soil and Water Conservation District

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### **RESIDENTIAL SEPTIC SYSTEM REPAIR LOAN PROGRAM: Contractor List**

To be eligible for a loan from the Conservation District, the property owner must fill out a loan application. If the Conservation District agrees to make a loan, the property owner will be required to select a contractor who is on the Conservation District's List of Pre-Qualified Septic System Contractors to do the repair work.

All of these contractors are licensed by Oregon DEQ. Inclusion of a contractor on this list is not intended as an endorsement by Clackamas Soil and Water Conservation District or a guarantee of any contractor's performance.

### **Clackamas SWCD List of Pre-Qualified Septic System Contractors May 15, 2019 - June 30, 2021**

- Coffman Excavation, Inc.
  - 503-710-0960 – Steve Humphreys
  - Oregon City, OR
- Bruce Johnson Construction, LLC
  - 503-953-6996 -- Codey Johnson
  - Boring, OR
- E & A Systems, Inc.
  - 971-282-7325 – Edward Varga
  - Eagle Creek, OR
- Cascade Septic Tank Service/All Terrain, Inc.
  - 503-780-4969 – Eric Mauck
  - Boring, OR
- Speedy Septic/Septic Medic, Inc.
  - 503-663-2807 – Nicole Schwartz
  - Boring, OR
- American On Site/Jeremiah, Inc.
  - 503-829-7600 – David Bush
  - Molalla, OR
- Evergreen Remodeling, Inc.
  - 503-307-2427 – Gary Purvine
  - Corbett, OR
- Drain-Pro, Inc.
  - 503-668-3000 – Veneza Braydan
  - Boring, OR