



## Clackamas Soil and Water Conservation District

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### RESIDENTIAL SEPTIC SYSTEM REPAIR LOAN PROGRAM DESCRIPTION

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. The Conservation District provides interest-free loans to District residents using loan proceeds provided to the District from the Oregon Department of Environmental Quality.

This loan program is a great opportunity to protect water quality and address public health concerns. We are ready to assist homeowners who do not have sufficient funds 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 and requires repair or replacement. This program does not apply to new installations, upgrades to properly functioning septic systems, connecting to sewer lines, or nonresidential property.
- The problem must require a repair permit from Clackamas County. It is 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 be willing to sign: Loan Application; Loan Agreement; and the lien document that is recorded on the title of the property to secure the loan until it has been repaid.
- The homeowner agrees to repay the loan and to maintain the septic system following manufacturer’s or contractor’s recommendations.

## 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. Call a septic system pumping firm or septic system repair contractor 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: Consider having the initial site visit done by a contractor that is 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.*
3. Contact the Conservation District to confirm you meet the eligibility criteria for a loan. You may email us at [septicssystemloan@conservationdistrict.org](mailto:septicssystemloan@conservationdistrict.org) or call us at 503-210-6000.
4. Once your septic system is deemed eligible to be considered for a loan, download the Loan Application at [www.conservationdistrict.org](http://www.conservationdistrict.org) or give us a call at 503-210-6000 to be sent an application.  
*Note: All owners of the property must sign the Loan Application. We will review your Application against the eligibility criteria, go over it with you, and discuss possible options for a loan. Loans are only made on failed systems that need to be repaired or replaced, as documented by a repair permit from Clackamas County.*
5. During the Loan Application processing phase, we will ask you to call or email a few of the contractors on our list to come to your property to look at your septic system, and evaluate your system, identify the issues, and give you an idea of the cost. Contractors may or may not be able to provide a detailed written proposal and firm cost estimate before the County issues a repair permit. Then contact us to discuss the condition of your existing septic system, what the options are (repair or replace), and the approximate costs that you will be requesting a loan to pay for.  
*Note: At this point in our loan review and approval process, we can accept a rough cost estimate that is provided by the contractor in writing, such as in an email.*
6. Septic systems that need to be repaired or replaced will require a septic repair permit from Clackamas County. A septic system contractor can submit the permit application on your behalf. All Permit costs associated with the repair or replacement of the system will be covered by the District if the Septic Repair Loan is approved.  
*Note: Depending on the type of repair needed, Clackamas County may require you or your contractor to have a site evaluation done before the County can issue a repair permit. You or your contractor can 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 ask about requesting a site evaluation. You or the contractor may have to dig test pits to prepare for the site evaluation. The Conservation District will not reimburse you for the cost of test pits and the site evaluation.*

7. Before a Loan Agreement can be finalized and signed, you must obtain firm written repair proposals, including cost estimates from at least two of the contractors on the Conservation District's List of Pre-Qualified Septic System Contractors. The homeowner is responsible for selecting the contractor. For the repair to be paid for using loan funds, the contractor you choose must be on the Conservation District's List. The District is not a party to this contract and is not involved in the contracting process. Although we have screened the contractors on the list for minimum qualifications, we do not endorse or a guarantee any contractor's performance. Our only role is to provide financing.
8. The Conservation District will need copies of the County site evaluation report, repair permit, and the cost estimate from one or more pre-qualified contractors. The dollar amount of the proposed loan will be based on the project cost. Note that operating components for the system (electrical panels, circuits, alarms, pumps, etc.) are eligible for inclusion in the loan.  
*Note: Please review the list of allowable costs listed in the loan application. The loan may or may not cover all the costs of the project. You have the option of applying for the maximum loan amount. Any costs above the approved amount are the applicant's responsibility.*
9. If your 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 lien on the property that's recorded with the Clackamas County Recorder's Office and a UCC fixture filing with the State of Oregon. This ensures that if the homeowner does not repay the loan, the Conservation District may collect when the home is sold or refinanced, or if the title is transferred to another party.
10. After our staff verifies that the Loan Agreement is in place, the Conservation District, or you and our staff together, will give the contractor the go-ahead.  
***Note: Do not authorize the contractor to apply for permits, purchase any materials, or perform work until a Loan Agreement has been signed by all the landowners and the Conservation District. The District cannot cover any costs until there is a signed Loan Agreement.***
11. The contractor will invoice the homeowner and/or the Conservation District for the work performed. The District will pay the contractor directly - up to the amount of the loan. We may issue a down payment to the contractor before repair work begins and then pay the balance after the work is done and passes County inspection.  
*Note: We will not release final payment to the contractor until we receive a copy of all required permit(s) and Clackamas County has inspected the project and issued a Certificate of Satisfactory Completion.*
12. The homeowner is required to repay the loan over an agreed-upon timeline. Once the loan is repaid, the Conservation District will remove the lien from the property records. There is no penalty if the homeowner decides to pay off the loan early.
13. As the homeowner, you are responsible for properly maintaining the septic system. This will likely require an operation and maintenance contract with the installation contractor or with a service contractor, following manufacturer's recommendations and DEQ requirements.



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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 listed here to do the necessary 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
  - 503-663-2807 – Hayden Buley
  - Eagle Creek, OR
  
- American On Site
  - 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