



FOR USE BY CLACKAMAS SWCD

Date received: _____

LOAN APPLICATION: RESIDENTIAL SEPTIC SYSTEM REPAIR LOAN

APPLICANT INFORMATION

Date of Application: _____

Applicant's full name:	Co-Applicant's full name & relationship, as applicable:
Primary phone:	Primary phone:
Other phone: <input type="checkbox"/> Cell <input type="checkbox"/> Work	Other phone: <input type="checkbox"/> Cell <input type="checkbox"/> Work
Primary email:	Primary email:
Alternate email:	Alternate email:
Mailing address:	Mailing address:
How did you hear about Clackamas Soil and Water Conservation District (CSWCD) Residential Septic System Repair Loan Program?	

PROPERTY LOCATION, OWNERSHIP, AND SEPTIC SYSTEM INFORMATION

The property is in Clackamas County: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I do not know	
The property is: <input type="checkbox"/> A residential property <input type="checkbox"/> A non-residential property	
Physical address of the property where the septic system is located:	List <u>all</u> owners of the property by name, with their contact information. All property owners must sign this Loan Application or fill one out separately.
Tax lot number: _____	

<input type="checkbox"/> Applicant owns the home and lives in the home. <input type="checkbox"/> Applicant lives in the home as a renter. <input type="checkbox"/> Family member (<u>not</u> Applicant) lives in the home. <input type="checkbox"/> The home is a part-time or vacation home. <input type="checkbox"/> Applicant owns the home and rents it out to someone else as a single-unit rental. <input type="checkbox"/> Multi-unit rental: Number of units: _____ <input type="checkbox"/> Mobile home: Plate number: _____	Number of bedrooms in the home: _____ Number of people occupying the home: _____ If the home is occupied part time, how many days per year is someone living/visiting there? _____
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This is: An existing septic system New installation (new septic system) Connection to sewer line

Does your local jurisdiction plan to run a sewer line to the property? Yes No I do not know

What type of septic system do you currently have?

The problem with the septic system is:

- Septic system has failed.
- Septic system is failing or in need of major repair.
- Septic system needs minor repair.
- Plumbing problem, such as clog/break in sewage collection piping in home or between home & tank.
- Maintenance issue, such as clogged sewer line between home and septic tank; clogged effluent filter; septic tank has not been pumped for a long time and is backing up or surfacing.

How did it come to your attention that there's something wrong with your septic system? Describe the problem.

Have you had a septic system contractor (pumper, installer, or inspector) come to your property to look at your system for the purpose of figuring out what the problem is? Yes No

If yes, what is the name and phone number of the company that visited your property?

Provide a summary of any problems or issues the company representative identified.

Describe the type of service or repair the company representative indicated you may need.

Has the Clackamas County Septic office conducted a Site Evaluation at your property? Yes No

If yes, provide a copy of the Site Evaluation Report.

Has Clackamas County given you a timeline for having the repairs done? Yes No

If yes, describe the timeline that was given and the name of the person who wrote the letter or report:

Has a septic system contractor started developing a design or proposal for the repair/replacement of your septic system? Yes No

If yes, what is the name and phone number of the company that is doing the design/proposal?

Have you obtained a Repair Permit from Clackamas County? Yes No

If yes, provide a copy of the Repair Permit.

Have you asked any septic system contractors for proposals or cost estimates/quotes? Yes No

If yes, list each contractor you have requested quotes/estimates from, and the dollar figure they gave you.

Name: _____ Phone: _____ Cost estimate: _____

Name: _____ Phone: _____ Cost estimate: _____

Name: _____ Phone: _____ Cost estimate: _____

To be eligible for a loan, the work must be performed by a DEQ-licensed septic system contractor on our list of pre-qualified contractors. Do you agree to select one of these contractors for the needed work? Yes No

This list is in effect from July 1, 2019 to June 30, 2021:

- | | |
|--|---|
| <input type="checkbox"/> American On Site | <input type="checkbox"/> Drain-Pro |
| <input type="checkbox"/> Bruce Johnson Construction | <input type="checkbox"/> E & A Systems |
| <input type="checkbox"/> Cascade Septic Tank Service (All Terrain) | <input type="checkbox"/> Evergreen Remodeling |
| <input type="checkbox"/> Coffman Excavation | <input type="checkbox"/> Speedy Septic |

SOURCES OF INCOME – Only list sources of income, not dollar figures

Applicant’s Employer:	Co-Applicant’s Employer:
Phone:	Phone:
Mailing address:	Mailing address:
How long have you been working there?	How long have you been working there?
Applicant’s other sources of income, if applicable: Name/type of income:	Co-Applicant’s other sources of income, if applicable: Name/type of income:
Phone:	Phone:
Mailing address:	Mailing address:

REFERENCES: Two for Applicant and two for Co-Applicant

Applicant’s Reference #1:	Co-Applicant’s Reference #1:
Name:	Name:
Relationship:	Relationship:
Phone:	Phone:
Mailing address:	Mailing address:
Applicant’s Reference #2:	Co-Applicant’s Reference #2:
Name:	Name:
Relationship:	Relationship:
Phone:	Phone:
Mailing address:	Mailing address:

The cost of the septic system repair or replacement may be greater than the amount of financing available from CSWCD. Is there an additional source of funds to cover costs that a loan from CSWCD would not be able to pay for, and/or to reduce the dollar amount of the loan provided by CSWCD?

Amount of funds homeowner can provide: _____ Amount requested from CSWCD: _____

Your project may get started sooner if CSWCD can share information with the Clackamas County Septic and Onsite Wastewater Program office and with your chosen contractor. Do you give CSWCD permission to share information with them about the status of your Loan Application (such as: applied, approved, denied, referred to another potential funder)? Yes No

All owners of the property understand that if a loan is made, it must be repaid, and that CSWCD will file a lien against the property in the amount of the loan until it is repaid: Yes No

Addendum to Clackamas Soil and Water Conservation District (CSWCD) Residential Septic System Repair Loan Application

PROGRAM GUIDELINES

This Addendum describes how our Septic System Repair Loan Program works. Read it carefully. Contact us if you have questions or concerns. By signing below, you certify that you have received this information and agree to abide by the guidelines the CSWCD has established.

To be eligible for a CSWCD Residential Septic System Repair Loan:

- 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. We do not make loans for new installations, upgrades to properly functioning septic systems, connecting to sewer lines, plumbing issues, or nonresidential properties.

Processing your Loan Application:

- CSWCD will confirm that funding is available.
- You agree to obtain at least two repair proposals (with cost estimates) from contractors on CSWCD's List of Pre-Qualified Septic System Contractors.
- You agree to provide information to CSWCD regarding mortgages, liens, easements, and other encumbrances on the title of the property. CSWCD will conduct a review of property title records.
- You agree to provide documentation to CSWCD of your home insurance coverage.
- The Clackamas County Septic and Onsite Wastewater Office may require a site evaluation before they can issue a repair permit. If a site evaluation is required, you will have to pay the application fee and pay for any prep work (such as digging test pits).
- You agree to wait until all landowners and CSWCD have signed a Loan Agreement before giving the go-ahead to a contractor to apply for permits, purchase materials, or do any work. CSWCD cannot pay any expenses until a fully signed Loan Agreement is in place.

If you are approved for a loan:

- The contractor for the septic repair work must be selected from CSWCD's List of Pre-Qualified Septic System Contractors. CSWCD does not endorse or guarantee any contractor's performance.
- CSWCD will write a Loan Agreement and will record a Residential Mortgage, Security Agreement, and Fixture Filing Document (lien) on the title of the property through the Clackamas County Recorder's Office. All owners of the property must sign the Loan Agreement. All owners of the property must sign the lien document in the presence of a Notary.
- You agree to authorize your insurance agent to list CSWCD on your home insurance policy.
- You agree that the loan must be repaid.
- You agree to properly maintain the septic system.

Payment of project-related costs:

- CSWCD pays septic system repair contractors directly.
- The completed repair must pass County inspection before CSWCD will make the final payment to the contractor.

Costs that can be considered for inclusion in the loan:

- Design of the septic system.
- Permits for septic repair, plumbing, electrical work (except permits to connect to the electrical power source at the street).
- Materials, supplies, and labor to repair a septic system and install components of a septic system. Contractor must be on CSWCD's List of Pre-Qualified Septic System Contractors.
- Electrical work to install circuits needed by the septic system and/or to install wiring from the circuit breaker box to the septic system.
- Plumbing work that is required for the septic system to function properly.
- Pumping and decommissioning of the old tank or other failed components (if it is part of the repair job).
- First 2 years of an Operation & Maintenance contract if required by County, DEQ, or manufacturer.

Costs that cannot be included in the loan and cannot be reimbursed to the homeowner:

- Contractor costs associated with preparing application for a site evaluation by the County.
- Costs associated with digging test pits.
- County site evaluation fee and DEQ surcharge fee.
- Home inspection fees (such as when purchasing the property).
- Permits and electrical work to bring power from the street to the home.
- Building/construction/plumbing permits not related to the septic system repair.
- Plumbing work not related to the septic system repair.
- Costs to make additional repairs to the septic system after the project has passed County inspection.
- County/DEQ/manufacturer-required maintenance costs after the first 2 years.
- Maintenance costs not required by County, DEQ, or manufacturer.

CERTIFICATION AND SIGNATURE

This Loan Application and any attachments are submitted by the Applicant(s) for the purpose of requesting a Residential Septic System Repair Loan from the Clackamas Soil and Water Conservation District (CSWCD). The Applicant(s) certify(-ies) as follows: (1) The proceeds of any loan made pertinent to this Loan Application shall be used solely for residential septic system repairs and related costs at the property named on this Loan Application; and (2) that all information in this Loan Application and attachments is true and complete to the best of their knowledge. CSWCD may verify the information from any source(s) deemed necessary in deciding whether to approve a loan.

All owners of the property or their legal representatives must sign this Loan Application or fill out and sign a separate Loan Application. If CSWCD approves a loan, the Applicant, Co-Applicant and all other owners or their legal representatives will be required to sign a Loan Agreement and sign a notarized lien document that will be recorded on the property. Signatures are required to ensure that all property owners are informed, and that the obligation will be paid if the Applicant fails to make the required loan payments.

I/we have read this and agree to abide by the Program Guidelines for the Residential Septic System Repair Loan Program.

Applicant's signature: _____ **Date:** _____

Co-Applicant's signature: _____ **Date:** _____

Other property owner's signature: _____ **Date:** _____

Other property owner's signature: _____ **Date:** _____

Other property owner's signature: _____ **Date:** _____

Email, mail, or deliver the signed Loan Application, plus any other documentation that is requested by Clackamas Soil and Water Conservation District, to:

Septic Repair Loan Program
Clackamas SWCD
22055 S. Beaver Creek Rd., Suite 1
Beavercreek, OR 97004

Email: septicssystemloan@conservationdistrict.org
Phone: 503-210-6000
Office hours: Monday - Friday, 8:00 am - 4:30 pm