

# Financial Help with Failed Septic Systems

## Clackamas SWCD Septic Repair Loans:

- Simple application and approval process.
- Customized to meet homeowner needs.
- Reasonable terms, 0% interest.
- Vetted list of contractors who do good work.
- Direct payment to the contractor.
- Improved water quality for everyone.

## What Are the Eligibility Requirements?

- Home must be located within the boundary of Clackamas County.
- Septic system must be an existing residential system that is in a state of failure and requires repair or replacement.
- 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.
- New installations, connections to sewer lines, plumbing and maintenance issues, and nonresidential properties are not eligible.

## Eligibility Requirements... continued

- All owners of the property must be willing to sign: Loan Application, Loan Agreement, and a lien document 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.

*Helping landowners  
protect water quality  
in Clackamas County.*

## How Do I Get Started?

- Contact the Conservation District to confirm you meet the eligibility criteria.
- Download the Loan Application at <https://conservationdistrict.org/programs/septic-system-repair-loans> or give us a call at 503-210-6000.
- If you have questions or need help, please contact the District at [septicssystemloan@conservationdistrict.org](mailto:septicssystemloan@conservationdistrict.org) or (503) 210-6000.
- Obtain firm written repair proposals, from at least two of the contractors on

## How Do I Get Started...continued

- the Conservation District's List of Pre-Qualified Septic System Contractors.
- Select a Contractor that is on the District's List of Pre-Qualified Septic System Contractors.
- Complete Loan Agreement.
- Applications for permits, purchase of any materials, or performance of any work may NOT occur 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.**

*Have Questions?  
Contact us at  
503-210-6000  
or  
septicssystemloan@  
conservationdistrict.org*



CLACKAMAS SOIL AND WATER  
**CONSERVATION  
DISTRICT**  
Good dirt. [Clean water.](#)

### ***Why a Loan Program?***

Old septic systems that are wearing out or leaking become public health and water quality concerns, especially when the home is along a river or stream that serves as a source of public drinking water such as the Clackamas River. If the problem is bad enough, the residents may have to vacate the home until the septic system is repaired or replaced.

Clackamas Soil and Water Conservation District, Clackamas County Septic and Onsite Wastewater Program office, and Clackamas River Water Providers are partnering on this issue. The Conservation District coordinates the loan program, funded by Oregon Department of Environmental Quality.



US Environmental Protection Agency

This program is a great opportunity to protect water quality in Clackamas County and address public health concerns. We're fortunate to be in a position to assist homeowners with the cost of repairs that they wouldn't otherwise be able to afford.

### **FOR MORE INFORMATION**

For details on our Loan Program, go to Clackamas Soil and Water Conservation District at <https://bit.ly/2Hm8xZQ> or send us an email at [septicssystemloan@conservationdistrict.org](mailto:septicssystemloan@conservationdistrict.org) or call 503-210-6000. We will be happy to answer questions, send you our List of Pre-Qualified Septic System Contractors, determine your eligibility, and help you with a loan application.

For technical assistance, contact Clackamas County Septic and Onsite Wastewater Systems Program, 503-742-4740 or email [soilsconcern@clackamas.us](mailto:soilsconcern@clackamas.us).

Additional information may be found: <https://www.clackamas.us/septic>. Under the Resources tab find

- Frequently Asked Questions
- Access a list of Oregon DEQ-certified septic system installers and maintenance providers
- Other financial resources

For information on Clackamas River Water Providers' financial assistance programs – a Rebate for septic system inspections and a Cost Share program for septic system repairs -- go to: [www.clackamasproviders.org/septic-system-assistance-program/](http://www.clackamasproviders.org/septic-system-assistance-program/)

# **Residential Septic System Repair and Replacement Loan Program**



***Our partners for clean water:***

