

## **Financial Assistance for Septic System Repair or Replacement**

Financial assistance is available to help homeowners repair or replace failing onsite septic systems (OSS). There are two loan programs: **Craft3** and **US Department of Agriculture (USDA) Rural Development** loans. Through the **Clallam Conservation District** there is also a cost-share assistance program. Often OSS owners will use a combination of both loans and cost-share to assist them financially with repairs and/or replacement of failing septic systems.

### **Loans for Septic Repair/Replacement**

#### **Craft3**

Craft3's Clean Water Loan was designed to reduce the financial barriers of repairing or replacing ineffective septic systems. This affordable loan covers the costs of designing, permitting, installing and maintaining your septic system. Fully amortizing and deferred payment options are available, depending on income. To learn more or apply, visit [www.Craft3.org/CleanWater](http://www.Craft3.org/CleanWater), contact them at [CleanWater@Craft3.org](mailto:CleanWater@Craft3.org) or 888-231-2170 or download their [Clean Water Fact Sheet](#).

#### **US Department of Agriculture (USDA) Rural Development**

USDA Rural Development's Section 504 Repair Loan/Grant program can help repair septic systems and fix other safety issues like electrical, water, roof repair or replacement, and structural repairs. Applicants must be the owner-occupant of a rural dwelling with a market value under the area loan limit and generally no more than 1,800 sq. ft. of above grade living area. To learn more visit <http://www.rd.usda.gov/wa> or contact USDA at 360-452-8994.

### **Clallam Conservation District OSS Cost-Share Program**

The Clallam Conservation District OSS Cost-Share Program defrays homeowner costs for repairing or replacing failing onsite septic systems that are impacting water quality. Financial assistance through the OSS Cost-Share Program covers up to 75% of the cost of repairing or replacing a failing system. The program also covers the cost of County permits and system design, including soils evaluation. All eligible costs are paid on a reimbursable basis. Cost-share assistance is contingent upon available grant funding.

More information can be found in this [Onsite Septic System Repair Financial Assistance](#) brochure or by contacting [Clallam Conservation District](#) at 360-775-3747.