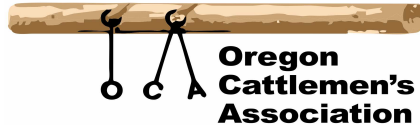




OREGON ASSOCIATION OF REALTORS®



COCO – CENTRAL OREGON CITIES ORGANIZATION



Regarding: HB4070

***We are supporters of the State of Oregon's affordable loan program that helps families replace failing septic systems or connect to municipal sewer. We respectfully urge you to maintain and grow this critically-important program.***

### The Affordable Septic System Replacement Loan Program Works for Oregonians

- Nearly **\$3 million** has been invested in **153 septic systems** (or sewer hook-ups) in **83 cities** across the state. Customers live in **27 Oregon counties**. See reverse for a list of projects organized by Oregon county.
- Over **19 million gallons of wastewater are treated annually** because of these new systems.
- **Over one out of four families served by this program fall below 80 percent of county area median income.**
- DEQ has responsibly administered the program. **Only 4 percent of the funds appropriated by the State Legislature have been used by DEQ to oversee the program.**

### Program Demand is Statewide

- DEQ and the U.S. Environmental Protection Agency estimate that, of the over 450,000 septic systems currently in-use across the state, **10 percent (45,000) of septic systems fail each year.** Recognizing these failures as a problem for water quality, public health, and family resilience, the State Legislature established an affordable septic loan program in 2016.
- Third-party administrator Craft3 (<https://www.craft3.org/CleanWater>) estimates that it will need **\$4 million in loan capital to serve Oregonians over two years** – many of which will be to families that do not have other financing options. **Grant funds from the state would go a long way towards ensuring help is available to those who need it most.**

## Affordable Septic System Replacement Loan Program

Performance from September 2016 through 4Q 2019

County	Projects	Invested
BENTON	1	\$10,025
CLACKAMAS	11	\$226,803
CLATSOP	8	\$147,253
COLUMBIA	5	\$93,964
COOS	6	\$131,107
CURRY	2	\$50,890
DESCHUTES	15	\$288,734
DOUGLAS	9	\$202,236
HOOD RIVER	1	\$12,097
JACKSON	9	\$179,873
JEFFERSON	4	\$36,670
JOSEPHINE	8	\$148,253
KLAMATH	7	\$103,260
LAKE	4	\$38,200
LANE	14	\$245,058
LINCOLN	10	\$172,184
LINN	8	\$157,120
MALHEUR	2	\$35,955
MARION	4	\$109,908
MULTNOMAH	9	\$253,215
POLK	4	\$71,603
TILLAMOOK	1	\$30,352
UMATILLA	2	\$34,149
UNION	2	\$34,529
WASCO	2	\$45,385
WASHINGTON	1	\$27,595
YAMHILL	4	\$97,283
<b>TOTAL</b>	<b>153</b>	<b>\$2,983,701</b>