

Oregon Department of Environmental Quality

Onsite Septic System Repair/Replace Loan Funding

House Committee on Wildfire Recovery - March 2021

Onsite Septic Systems in Oregon

- 30% of Oregonians rely on septic system wastewater treatment
- 10-20% of systems fail each year
- Maintenance, Repair and/or Replacement costs can be challenging for many homeowners



Importance of properly functioning systems

- Protect Public Health and Safety
- Protect Groundwater
- Protect Surface Water and Downstream Beneficial Use



Oregon Septic System Repair/Replace Loan Program

- Established by 2016 Legislature
- Grants to support development and administration of low-interest loan programs (*ORS 454.779*)
- \$1.7M in GF grants have resulted in \$3.6M in loans
- Program suspended in 2020 due to lack of funding



Funding Assistance Options may include:

- Traditional Loans
- Home Insurance
- FEMA
- Federal Programs
 - USDA Section 504 Loan Program
- County/Local Programs
 - EWEB Landowner Assistance Program
 - Clackamas SWCD (CWSRF Local Community Loan)
- State Onsite Septic System Loan Program



Questions?

Rian Hooff

Sr. Policy Analyst – DEQ WQ Programs

Hooff.Rian@deq.state.or.us

503-229-5988



- Documents can be provided upon request in an alternate format for individuals with disabilities or in a language other than English for people with limited English skills. To request a document in another format or language, call DEQ in Portland at 503-229-5696, or toll-free in Oregon at 1-800-452-4011, ext. 5696; or email deqinfo@deq.state.or.us. State of Oregon Department of Environmental Quality