



HEALTH NEWS FROM DR. YU

Thurston County Public Health & Social Services Department

Program Can Help Pay for Septic System Work

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On-site sewage systems, also called septic systems, require upkeep and sometimes repairs to work properly. Several low-interest loan and grant programs help Thurston County residents needing financial assistance repair failing septic systems. Each program is a little different in the types of activities it covers, in eligibility requirements, and in the funding source.

Any Thurston County homeowner is eligible to apply for a low-interest loan to repair a failing septic system. A failing system means sewage is surfacing outside or backing up into the house. The loan interest rates are from 1% to 3.5%, determined by the income of the applicant and the cost of the repair or sewer connection. There is no loan origination fee, and the repayment term can be up to twenty years. A promissory note and a deed of trust secure the loan. The loan must be repaid before the property can be sold or transferred.

The grant program requires that homeowners be low-income (currently, gross annual combined income of \$40,000 or less), enrolled in the senior or disabled property tax exemption program, or have a repair that qualifies as a marine shoreline repair to be eligible. In addition, the repair must require a county permit and the estimated repair or sewer connection must cost at least \$2,000. The grant only covers a portion of the total cost, up to \$6,000. The actual amount is based on a percentage of the repair cost. Grants do not need to be repaid.

Thurston County Environmental Health verifies that the system is failing. The loan or grant may be used to replace the failing system, or to connect to a public sewer. The property must be in Thurston County. The house must not be for sale, and the repair cannot be used to facilitate remodels or expansions.

Another program provides financial assistance for low-income septic owners in shellfish protection districts. Thurston County has two shellfish protection districts, with work plans in place to reduce fecal contamination in Henderson Inlet and Nisqually Reach. Small grants of up to \$500 each are available to help pay for septic system inspections, septic tank pumping, septic tank riser installation, pump replacement, or other minor repairs that do not require a permit. To be eligible the homeowner must have a household income of less than \$40,000, or be enrolled in the senior or disabled property tax exemption program, and must own and occupy the house. The property must be in one of the shellfish protection districts. The grant is a cost-share program where the homeowner is responsible for 25% of the eligible costs and the grant covers 75% of the cost. A licensed or certified industry professional must do the work.

Application forms, fact sheets, and further details are available on our website:
www.co.thurston.wa.us/health/ehoss/loan_program.html

- If you have any questions about the Thurston County Loan/Grant Repair Program please call (360) 867-2628 or for questions regarding the Shellfish Protection District Programs call (360) 867-2643.

Dr. Diana Yu is the Health Officer for the
Thurston County Public Health and Social Services Department
www.co.thurston.wa.us/health
360-867-2500