



Thurston County Environmental Health

Septic System Repair Financial Assistance Program

Loans and grants are available to Thurston County homeowners to finance the repair or replacement of failing septic systems.

Eligibility

1. Property must be located in Thurston County.
2. Property owner must apply for the loan (renters cannot apply for loans).
3. Septic system must be failing, which means sewage is surfacing outside, backing up into the house, or a Marine Shoreline Repair (see below). Thurston County Environmental Health will verify the eligibility of all systems.
4. House must not be for sale.
5. Repair cannot be used for remodeling, expansion or addition, nor can additional living units be connected to the system.
6. Loans/grants may be used to connect to public sewer.

Loans

Any Thurston County homeowner with a failing septic system may apply for a low-interest loan.

- Loan interest rates are from 1% to 3.5% for qualified applicants. Interest rate is 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 20 years.
- The loan is secured by a promissory note and deed of trust (creating a mortgage on the property).
- A credit report, tax history check, and title search will be completed for all applications.
- Loans must be repaid by the homeowner. Before the property can be sold or transferred, the loan must be paid off.

Grants

Grants are available for Marine Shoreline Repairs or for homeowners with limited incomes. A grant does not have to be repaid. *NOTE: Grants cover only a portion of the total cost of system replacement. Grant awards can range from \$1,000 to \$6,000, and are based on a percentage of the repair cost.*

To be eligible for a grant:

1. Repair must be one that requires a County permit (or city permit if connection to sewer), **AND**
2. Estimated repair cost must be at least \$2,000, **AND**
3. One of the following:
 - Owner's gross annual income is \$40,000 or less,
 - Owner is enrolled in the senior or disabled tax exemption by County Treasurer, or
 - Repair qualifies as a Marine Shoreline Repair.

Marine Shoreline Repair

Marine Shoreline Repair includes the following:

- Any septic system failure on a marine waterfront property
- Biomax or other obsolete system that no longer has manufacturer support
- Septic systems located less than 50 ft from a marine shoreline that cannot properly treat sewage
- Seepage pit on property next to the marine shoreline

How Do I Apply or Get More Info?

Contact Debra Baker at 360-867-2628 (TDD line at 360-867-2603) to verify your eligibility and get a loan application.

Submit your loan application and last year's federal tax return to the Thurston County Permit Assistance Center (PAC), 2000 Lakeridge Dr. SW, Olympia, WA 98502, attention: Debra Baker, Environmental Health Division.

