



# 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.

Thurston County cannot fund completed projects. Grant funded projects are subject to state prevailing wage and historical site requirements.

## Eligibility

1. Property must be located in Thurston County.
2. Property owner must apply for the loan (renters cannot apply for loans).
3. Septic systems must be failing, meaning sewage is surfacing outside or backing up into the house. 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, and cannot connect additional living units 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%-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 is made for all applications.
- Loans must be repaid by the homeowner. Before the property can be sold or transferred, the loan must be paid off.

## Replacement Grants

Grants are available for homeowners with limited incomes. A grant does not have to be repaid. Please Note: Grants

cover only a portion of the total cost of system replacement. Grants range from \$1,000 to \$8,000 and are based on a percentage of the repair cost.

## To be eligible for a replacement grant:

1. Repair must require a County or City permit **AND**
2. Estimated repair cost must be at least \$2,000 **AND**
3. Owner's gross annual income is 80% or less of the Thurston County Median Income as determined by HUD guidelines **OR**
4. Owner is enrolled in the senior or disabled tax exemption by Thurston County Treasurer.

## Small Repair Grants

Small repair grants are available to homeowners with limited incomes. A small repair grant does not need to be repaid. Please Note: Small repair grants cover the cost of small component repairs such as repairing broken pipes, replacing worn out pumps, patching holes and cracks in septic tanks, etc. A 25% match is required from the owner. Grants can be up to \$800 and are based on the repair cost.

To be eligible for a small repair grant:

1. Repair must not require a County permit **AND**
2. Owner's gross annual income is 80% or less of the Thurston County Median Income as determined by HUD guidelines **OR**
3. Owner is enrolled in the senior or disabled tax exemption by Thurston County Treasurer.

## To Apply or Receive More Information:

Contact Debra Baker at 360-867-2628 (TDD line 360-867-2603) to verify eligibility and get an application. Submit application and last year's federal tax return to Thurston County Permit Assistance Center (PAC) at 2000 Lakeridge Dr SW, Olympia, WA 98502 Attention: Debra Baker, Environmental Health Division

