



Oregon Department of Environmental Quality

Onsite Septic Resources in Oregon

Septic systems that are properly installed and maintained provide for healthy communities and protection of clean water sources. Oregon DEQ provides resources for homeowners who need financial assistance for septic system repairs or replacements. This is not a comprehensive list of resources and anyone seeking funds for their home is encouraged to check with their local governments or housing agencies for more funding opportunities. Use the QR code to the right to access the individual sites.

Onsite financial aid through the American Rescue Plan Act

DEQ has received federal funding for the purpose of repairing and replacing septic systems in Oregon. This program will provide funding to eligible organizations, which will then issue grants or loans to homeowners. Eligible organizations include local, county, or state governments; soil and water conservation districts; Tribal governments, and community development financial institutions. For more information, please visit DEQ's [ARPA fact sheet](#).



Central Oregon Intergovernmental Council

Central Oregon Intergovernmental Council provides grant funds from DEQ to homeowners in Crook, Deschutes and Jefferson counties. These funds will be applied to septic repairs and replacements and are only available to property owners earning 300% or less of low to moderate income. Homeowners can check their eligibility, apply for funding, or contact them on the [COIC website](#).



Clean Water Services

Clean Water Services and Washington County's Housing Rehabilitation provide grant funds as part of the DEQ Onsite Septic Financial Aid Program. Washington County households earning under 80% of the median family income may qualify for up to \$25,000 to repair, replace, or decommission their septic tanks. For more information, or to apply, visit the [Washington County website](#).



Craft3 Programs

DEQ partners with Craft3, a local nonprofit lender, to utilize ARPA funding and offer an affordable loan to repair or replace failing septic systems. The loan can cover all eligible design, permitting and installation fees. In some cases, it can even finance connection to a nearby municipal sewer. Lower rates and deferred payment options may be available for homeowners with lower incomes. Up to \$15,000 in grant funding may be available to eligible borrowers as part of the loan packages. The loans are made possible by funding from the Oregon Legislature. Learn more and apply at [Craft3.com website](#).



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800-452-4011 | TTY: 711 | deqinfo@deq.oregon.gov

Clackamas Soil and Water Conservation District

Clackamas Soil and Water Conservation District offers residents of Clackamas County no-interest loans to repair or replace failing septic systems. The loan is available through DEQ's Clean Water State Revolving Fund and may cover costs for design, permitting, installation, decommissioning, and the first two years of operations and maintenance.



Clackamas Soil and Water Conservation District Grant Program

Clackamas Soil and Water Conservation District is pleased to offer qualifying residents of the Clackamas County grants to repair or replace failing septic systems. The grants are available through DEQ's Onsite Septic Financial Aid Program. Grants may cover costs for site evaluations, design, permitting, installation, decommissioning, and the first two years of operations and maintenance; they may also be used to connect to existing sewer and decommission old septic tanks.

To apply and for additional information on Clackamas qualification guidelines visit the [Clackamas Soil and Water Conservation District website](#).

Eugene Water & Electric Board

The Eugene Water & Electric Board Oregon's largest public utility serves water and electricity to nearly 200,000 people in Lane County. Starting Jan. 23, 2023, EWEB began offering financial assistance to qualifying property owners to repair and replace their septic systems. Property owners whose systems are in the EWEB service area or in the McKenzie watershed may qualify for grant funding or loan forgiveness. Visit [EWEB's website](#) for more information.



Lincoln County with OSU Extension septic grants

Lincoln County, in partnership with the OSU Extension office, are offering septic repairs and replacement grants as part of the DEQ Onsite Septic Financial Aid Program. Qualified property owners will have septic systems which were damaged by the Echo Mountain Fire Complex. Lincoln County offers a form that can be filled out for more information at [OSU's Well Water Program web page](#).



Mid-Willamette Valley Council of Governments

The Mid-Willamette Valley Council of Governments serves the tri-county region of Marion, Yamhill, and Polk counties. Starting February 2023, MWVCOG is offering financial assistance to property owners in the Santiam Canyon who were impacted by the Beachie Creek and Lionshead wildfires. Grant funding can be applied toward septic repairs and replacements to address damage caused by the wildfires. See their website for more information visit their website.



Tillamook, Clatsop & Columbia County Septic Repair Program

Tillamook County, in partnership with the Community Action Team are offering loans and grants for septic repair and replacement financing to eligible property owners in Clatsop, Columbia, and Tillamook counties. Homeowners and small businesses may qualify for 0%, 30-year term, deferred (no) payment loans or grants to address failing septic systems. More information can be found at [Care Inc.](#) or send an email to septicprogram@cat-team.org.



Other septic resources

U.S. Department of Agriculture

The U.S. Department of Agriculture offers programs for low-income homeowners in rural areas for both septic and home repairs. USDA services are available statewide, and more information is available on the [USDA web page](#).



Tribal resources

Members of federally recognized Indian tribes, bands or groups may be eligible to apply for funding from their tribal housing authority or environmental health department for water supply and sewage disposal facilities on owner-occupied property.



[Siletz Tribal Housing Department](#)



[Confederated Tribes of Grand Ronde](#)



[Confederated Tribes of Coos, Lower Umpqua and Siuslaw](#)



[Confederated Tribes of Warm Springs](#)



[Coquille Indian Housing Authority](#)

County resources

The following programs are available only to residents within the specific counties and there may be additional requirements, as each program has its own eligibility rules.



[Deschutes County](#)

Contact

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Non-discrimination statement

DEQ does not discriminate on the basis of race, color, national origin, disability, age or sex in administration of its programs or activities. Visit DEQ's [Civil Rights and Environmental Justice page](#).