



Oregon Department of Environmental Quality

News Release

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DEQ announces new initiative to help Oregonians afford repairs to failing septic systems

“Clean Water Loans” are the result of new partnership between DEQ and regional nonprofit lender Craft3

SALEM, OREGON – Finding out a septic system is failing can be costly for homeowners and small businesses. Starting today, the Oregon Department of Environmental Quality and regional nonprofit lender Craft3 are teaming up to make repairs more affordable for Oregonians in need.

“The unanticipated costs to repair a failing septic system can be a huge financial burden for Oregon families. This new partnership with Craft3, the first of its kind for DEQ, will put new affordable capital on-the-ground to help Oregonians get their septic systems fixed. It’s a home run – a win for public health, a win for the environment, and a win for families across our great state,” said DEQ Interim Director Pete Shepherd.

Properly functioning septic systems treat sewage to minimize groundwater and surface water pollution. A malfunctioning system can be a health hazard and will harm natural resources.

The Clean Water Loans will allow homeowners to pay for all costs associated with the project, including:

- Septic system design
- Relevant permits
- Installation of the new septic system
- Ongoing maintenance
- Essential safety measures, such as those to prevent children from falling into septic tanks

Special rates and deferred payment options may be available for homeowners with lower incomes. Homeowners, small businesses and onsite service providers can learn more about the Clean Water Loan program and apply for loans at www.Craft3.org/CleanWater.

“Craft3 believes in helping homeowners overcome the financial hurdles of replacing failing septic system,” said Adam Zimmerman, President & CEO of Craft3. “We are pleased to launch this partnership

with DEQ to expand our Clean Water Loan program to help stabilize families and protect water quality in Oregon. Septic system failures can be a challenge – but finding the financing to get them fixed no longer has to be.”

The DEQ partnership with Craft3 is possible thanks to the support of the Oregon State Legislature. “This is an incredibly important program for the entire state, where failing septic systems are contaminating the environment and threatening public health,” said Sen. Arnie Roblan (D-Coos Bay), who sponsored the bill that created the program. “It’s expensive to make the necessary repairs, and many homeowners have told me they don’t have a good financial option to replace or repair their systems. It’s a significant burden, and can be financially devastating. Now working class folks who have failing septic systems can get the help they need, with an affordable financing program.”

Craft3 is amplifying the state’s investment with additional capital from other private sources. The partnership builds on a successful septic loan program launched by Craft3 in Washington State in 2003. Since that time, the Washington program has seen:

- Widespread use - 682 septic systems repaired or replaced, worth \$14.9 million
- Significant wastewater treatment - those systems treat 79.5 million gallons of wastewater annually that would otherwise have polluted communities, local waterways and groundwater
- A high degree of accessibility - over 60 percent of loans have gone to low-income households or those with credit challenges

About Oregon Department of Environmental Quality: DEQ regulates septic system siting, design, installation and maintenance in Oregon. DEQ administers onsite septic system programs in 11 counties and oversees local administration by local agencies in the other 25 counties. For more information, see <http://www.deq.state.or.us/wq/onsite/onsite.htm>.

About Craft3: Craft3 is a nonprofit Community Development Financial Institution (CDFI) specializing in loans that strengthen the economy, families and environment. It lends to individuals, businesses, and nonprofits throughout Oregon and Washington. In many locations, Craft3 offers affordable loans to homeowners for septic system repair or energy-efficiency upgrades. Since inception in 1994, Craft3 has invested more than \$399 million in over 4,800 people and businesses from offices in Ilwaco, Port Angeles, Seattle, Spokane and Walla Walla, Washington and in Bend, Astoria and Portland, Oregon. To learn more, visit www.Craft3.org.