



# Fact Sheet

## Onsite Septic Resources for Oregon Homeowners

Septic systems that are properly installed and maintained provide for healthy communities and protection of clean water sources. This fact sheet 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.

### Onsite financial aid through the American Rescue Act Plan

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 see our [Fact Sheet](#).

### Craft3 Programs

The Department of Environmental Quality partners with Craft3, a local nonprofit lender, to 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. The loans are made possible by funding from the Oregon Legislature. Learn more and apply at Craft3 [website](#).

### Craft3 financial assistance for homeowners impacted by the 2020 wildfires.

Beginning July 1, 2022, property owners impacted by the 2020 wildfires can apply for both a grant and a loan to repair or replace their onsite septic system. Eligible borrowers will be offered grant resources on a sliding scale based on annual household income. This grant award can cover a significant share of project costs. Onsite septic system project costs that exceed the grant award can be covered by the affordable Craft3 loan. For more information visit their [website](#).

### 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 [here](#).

## 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

- [Housing website](#)

### Confederated Tribes of Coos, Lower Umpqua and Siuslaw

- [Housing Department](#)

### Coquille Indian Housing Authority

- [Housing website](#)

### Confederated Tribes of Grand Ronde

- [Housing programs](#)

### Confederated Tribes of Warm Springs

- [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

- [Neighbor Impact Home Preservation Loan Program](#)

### Lane County

- Eugene Water and Electric Board [Septic Loan Program](#)

## Contact us

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## Alternate formats

DEQ can provide documents in an alternate format or in a language other than English upon request. Call DEQ at 800-452-4011 or email [deqinfo@deq.oregon.gov](mailto:deqinfo@deq.oregon.gov).