Affordable Septic Care Financing

**Savvy Septic Loans**

The Savvy Septic Loan Program is a partnership between Snohomish County and Craft3. Low-interest loans are available to assist Snohomish County homeowners with the cost of septic system repairs, replacement, maintenance, drainfield repairs, and more. To learn more about Craft3’s Program’s competitive loan terms and interest rates, visit www.Craft3.org/CleanWater.

**Savvy Septic Grants**

Savvy Septic grants are available to assist low or fixed income Snohomish County homeowners with system maintenance, repair, or replacement costs.* Two types of grant funding are available:

1. **Preventative Maintenance Grants**
   Grants up to $599 for system inspection and pumping, riser installation, baffle repair or replacement, and effluent filter installation.

2. **Replacement Grants**
   Grants for major repair or replacement of failing septic systems. Grant amounts are determined by the size of the project (up to $20,000).

**Savvy Septic Rebates**

Savvy Septic rebates of up to $200 are available to Snohomish County homeowners for completing specific septic system maintenance activities including system inspections and riser installation.*

What Savvy Septic rebates are available?

- $100 rebate for system inspection
- $50 rebate per riser with lid installed (max of two riser rebates per household)

* Grants and rebates are available on a first-come, first-served basis until funding is exhausted. There is a $200 rebate limit per property. Geographic restrictions apply to all grants. New construction is not eligible for rebate until at least 36 months after initial OSS permit approval.
What’s so savvy about these rebates?

Regular inspections help ensure your system is functioning properly and can detect problems before they turn into larger and more costly repairs.

Riser installation is important to help locate a septic system in the ground, but they also provide easier access to system components for maintenance and repairs.

How to Apply

Loans

Apply for a loan online by visiting www.Craft3.org/CleanWater or over the phone by calling Craft 3 at 1-888-231-2170 ext. 171.

Grants

Visit www.savvyseptic.org or call Snohomish County at (425) 388-3636 to learn more about eligibility requirements, receive application materials, or for assistance with the grant application process.

Rebates

Visit www.savvyseptic.org to download and mail in your Savvy Septic Rebate Form. Please allow approximately four weeks to receive your rebate.*

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Investing in Clean Water

Snohomish County is home to spectacular marine shorelines, lakes, rivers, and streams that provide recreation, wildlife habitat, food, and natural beauty unique to the Pacific Northwest. Maintaining healthy septic systems is critical for clean water and to protect the health of our aquatic ecosystems, the health and safety of county residents, and the value of your home.

Approximately 75% of Snohomish County’s 80,000 septic systems are 25 years old or older, and many are near bodies of water. By maintaining a clean and healthy septic system, you are helping keep pollution out of the environment and investing in clean water for your family and your community.

About the Savvy Septic Program

The Savvy Septic Program is your one-stop-shop for financing options, incentives, and education to help you maintain a healthy septic system. Learn how the program can help keep your system functioning properly, and attend a free homeowner workshop on septic maintenance.

This Snohomish County program is a partnership with the Washington State Department of Ecology and Craft3. Together, we’re keeping our water clean by helping Snohomish County residents become Savvy Septic owners.

Contact Info:

Visit www.savvyseptic.org
Call (425) 388-3636
Savvy Septic Loan Program

Savvy Septic Loans

Snohomish County’s Savvy Septic Program offers low-interest loans through Craft3 to assist county homeowners with the cost of septic system repairs, replacement, maintenance, drainfield repairs, and more.

The loan program can help with a variety of on-site septic system projects, such as:

- Design for system repair or replacement
- Permit fees
- Drainfield repairs or replacement
- Tank replacement
- System upgrades
- Routine maintenance
- Connection to sewer

Learn more about the Craft3 competitive loan terms and interest rates by visiting www.Craft3.org/CleanWater.

Affordable Financing for a Healthy System

Craft3 understands that septic system repair and maintenance costs can be challenging. This loan program will help Snohomish County homeowners extend the life of their septic systems or replace a failing system.

Visit this link www.Craft3.org/CleanWater for more information about rates and terms.

Contact Info:

Savvy Septic:
Visit www.savvyseptic.org
Call (425) 388-3636

Craft 3:
Visit www.Craft3.org/CleanWater
Email CleanWater@Craft3.org
Call 1-888-231-2170 ext. 171

Translation services are available upon request.
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Get Started - Ask a Professional!
When you have a problem with your septic system, you want answers quickly. Start by diagnosing the problem with the help of a qualified Snohomish County septic contractor. The Snohomish Health District maintains a list of certified septic contractors at www.snohd.org/septic/septic-contractors.

Apply for Your Loan Now!
Visit www.Craft3.org/CleanWater or call Craft3 at 1-888-231-2170 ext. 171 for an application.

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Savvy Septic Preventative Maintenance Grant

Overview
The Savvy Septic Program offers Preventative Maintenance Grants for low-income or fixed-income homeowners who meet certain eligibility requirements. Grant funds are available on a first-come, first-served basis until funding is exhausted.

Eligible Projects
Funding is available for specific activities and at specified funding limits. Grant funds are limited to $599 per household.

Eligible projects and cost limits:

- System pumping and inspection: Up to $599
- System inspection/evaluation: Up to $250
- Installation of risers: Up to $150 per riser; total of $300
- Installation of baffles: Up to $150 per baffle, total of $300
- Installation of effluent filter: Total of $150

Homeowners are responsible for any project cost balance beyond available funding limits. Grants may not be used to reimburse applicants for previously incurred expenses.

Who is Eligible
Applicants must be homeowners who meet the following income condition:

1. Be at or below 60% of the Washington State Median Household Income, as defined in the pre-application form and confirmed through Snohomish County Weatherization.

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Additional Eligibility Requirements

1. The property must be located in Snohomish County.
2. The applicant must own and live on the property the septic system serves.

Application Process

1. To apply for a grant, an applicant must fill out and submit a complete pre-application form.
2. Snohomish County Savvy Septic staff will notify applicants of their eligibility status.
3. Applicants will then be asked to submit a full application to determine income eligibility.

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Savvy Septic Replacement Grant

Overview
The Savvy Septic Program offers replacement grants for low-income or fixed-income homeowners who meet certain eligibility requirements.

Funding
Replacement Grant funding may not exceed $20,000 for one property and will be based upon the submitted description of work. Participating homeowners must pay $100 of the required Snohomish Health District Repair Permit application fee. Grant funding is limited and available on a first-come, first-served basis until funding is exhausted.

Who is Eligible
Applicants must be homeowners who meet the following income condition:

1. Be at or below 60% of the Washington State Median Household Income, as defined in the pre-application form and confirmed through Snohomish County Weatherization.

Additional Eligibility Requirements
1. The property must be located in Snohomish County.

2. The applicant must own and live on the property the septic system serves.

3. The septic system must be determined to be failing to qualify for Replacement Grant funding.

Contact Info:
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Continued on back
**Application Process**

1. To apply for a grant, a homeowner must fill out and submit a complete pre-application form.

2. Snohomish County Savvy Septic staff will then notify applicants of their eligibility status.

3. Applicants will then be asked to submit a full application to determine income eligibility.

4. The applicant must also apply for a Repair Permit from the Snohomish Health District to allow grant funded work to take place. The application fee is $300 and $100 is to be paid by the applicant.

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