



SAVVY SEPTIC PROGRAM STANDARDS

Rev. 3/2021

Purpose: The purpose of this document is to provide the program standards for projects funded through Savvy Septic Grant, Rebate, and Loan Programs with regard to applicant eligibility, property eligibility, project eligibility, and related project and program standards. These standards may be updated at any time to further align program standards with program goals.

The Savvy Septic Program includes:

- **Savvy Septic Loan Program:** A residential* lending program designed to provide broad and affordable access to residential financing to replace on-site septic systems. This program is administered by Craft3, and provides low interest rates and flexible loan terms for participating Snohomish County residents.
- **Savvy Septic Rebate Program:** This program is designed to provide an incentive for Snohomish County homeowners to undertake specific preventative maintenance activities to care for their on-site septic systems, including system inspection, and the installation of risers that provide increased access to system components for future maintenance and inspection.
- **Savvy Septic Replacement Grant:** This program is designed to help lower-income Snohomish County homeowners with funding of on-site septic system replacement or major repair in cases where a septic system is failing.
- **Savvy Septic Preventative Maintenance Grant:** This program is designed for lower-income Snohomish County homeowners to provides limited grant funding for preventative maintenance activities that can help extend the life of a system and prevent system failure.

General Notes:

1. All project implementation must be consistent with DOE/DOH/EPA grant standards, Snohomish Health District regulations for on-site septic systems, and Snohomish County code.
2. All programs are subject to funding availability. Funding is available on a first come, first served basis.
3. All program standards are subject to change.
4. The County reserves the right to determine final eligibility.
5. All projects must have taken place after April 2, 2015 to qualify for Savvy Septic program participation.

* Some commercial properties are eligible for a Clean Water Loan through Craft3. Contact Craft3 for more information.



SAVVY SEPTIC LOANS

- 1. Project Location:** Project must be located in Snohomish County, Washington. Program is available county-wide.
- 2. Project Ownership:** Project property must be residential property* owned by the applicant. The project property is not required to be occupied by the owner.
- 3. Eligible Project Costs:** Project scopes must be greater than \$5,000.

Eligible project costs include:

- Design fees
- Permit Fees
- Construction costs
- Maintenance reserve
- Loan underwriting expenses

Loans may reimburse applicants for previously incurred, related expenses. Please contact Craft3 for information.

- 4. Project Contractor:** Contractor must be certified by the Snohomish Health District to provide septic system services appropriate to the project scope (ex: septic system replacement projects require a certified septic system installer). All septic system replacement projects, and appropriate repair projects, must be designed by a licensed Washington State Septic System Designer and approved by the Snohomish Health District.
- 5. Eligible Project Activities:** All activities that directly relate to the replacement of your on-site septic system, including:
 - Drainfield repairs or replacement
 - Pump repair or replacements, including system controls
 - Tank repair or replacement
 - Connection to nearby sewer infrastructure
 - Other septic system needs as approved by Craft3 and the Snohomish Health District

Septic system replacement and repair projects must be permitted as required by the Snohomish Health District.

- 6. Non-Eligible Project Activities:** The following activities are not eligible for funding through the Savvy Septic Loan Program.
 - Installation of a new septic system for new construction, or home renovation
 - Septic tank additives
 - Drainfield jetting
- 7. Funding Availability:** Project financing is contingent upon funding availability.
- 8. Other Eligibility Criteria:** One of the following must apply:
 - your septic system is at least 25 years old;
 - your septic system is failing;
 - you have been contacted by Health Officials; or
 - you are under orders to fix your septic system.

* Some commercial properties are eligible for a Clean Water Loan through Craft3. Contact Craft3 for more information.

SAVVY SEPTIC REPLACEMENT GRANTS

- 1. Project Location:** Project must be located in Snohomish County, Washington and within the Snohomish County Surface Water Management Utility District, subject to SWM fees. Applicants can complete a Pre-Application for assistance determining their project location and eligibility.
- 2. Project Ownership:** Project property must be residential property owned and occupied by the applicant.
- 3. System Failure:** The Septic System must be determined to have failed by a third party. Applicants can submit a Declaration of System Failure Form (available on www.savvyseptic.org) or provide a Snohomish Health District Notice of Correction.
- 4. Income Eligibility:** Homeowner must meet one of the following conditions:
 - Be at or below 60% of State Median Household Income, as confirmed through Snohomish County Human Services. Current income limits for 2021-2022 are:

Household Size	1	2	3	4	5	6
Monthly Income	\$2,646	\$3,460	\$4,274	\$5,088	\$5,903	\$6,717
Annual Income	\$31,752	\$41,521	\$51,291	\$61,061	\$70,831	\$80,601

- Be enrolled in senior or disabled property tax exemption through the Snohomish County Assessor's Office
- 5. Eligible Project Costs:** Grant funding may not exceed \$20,000 for an individual property. Homeowner is responsible for any costs that exceed \$20,000. Eligible project costs include design and construction costs, tank decommissioning, well decommissioning, and other necessary project costs.
The homeowner is responsible for contributing \$100 towards the system repair permit application fee. The County may, at its discretion, contract for a system design and/or construction on behalf of the homeowner, providing the balance of funds required from grant funding. Grants may not reimburse applicants for previously incurred expenses, and may not be used in combination with rebates.
 - 6. Project Contractor:** Contractor must be certified by the Snohomish Health District to provide septic system services appropriate to the project scope (ex: septic system replacement projects require a certified septic system installer). All septic system replacement projects, and appropriate repair projects, must be designed by a licensed Washington State Wastewater System Designer. Contractor selected must have the lowest of at least two (2) homeowner-solicited quotes for the same project scope, or be within \$500 or 10% of the lowest quote (whichever is lowest). Participating contractors must pay Washington State Prevailing Wages and file Intents and Affidavits through WA L&I.
 - 7. Eligible Project Activities:** Septic system must be determined to be failing by a licensed Wastewater System Designer, the Snohomish Health District, or a certified Monitoring & Maintenance Specialist or Installer in order to be eligible for grant funding. Septic systems that are at least 25 years old may also apply.
Eligible project activities, identified as necessary for system repair/replacement by a licensed Wastewater System Designer, include:
 - Septic system replacement
 - Connection to nearby sewer infrastructure
 - Drainfield repairs
 - Pump repair or replacements, including system controls
 - Tank repair or replacement
 - Installation of risers
 - Removal and demolition of existing system
 - Other septic system repairs as approved by Snohomish County

Septic system replacement and repair projects must be permitted as required by the Snohomish Health District.

- 8. Non-Eligible Project Activities:** The following activities are not eligible for funding through the Savvy Septic Replacement Grant Program.
 - Septic tank additives
 - Drainfield jetting
 - Installation of a new septic system for new construction, or home renovation



SAVVY SEPTIC PREVENTATIVE MAINTENANCE GRANTS

1. **Project Location:** Project must be located in Snohomish County, Washington and within the Snohomish County Surface Water Management Utility District, subject to SWM fees. Applicants can complete a Pre-Application for assistance determining their project location and eligibility.
2. **Project Ownership:** Project property must be residential property owned and occupied by the applicant.
3. **Income Eligibility:** Homeowner must meet one of the following conditions:
 - Be at or below 60% of State Median Household Income, as confirmed through Snohomish County Human Services. Current income limits for 2021-2022 are:

Household Size	1	2	3	4	5	6
Monthly Income	\$2,646	\$3,460	\$4,274	\$5,088	\$5,903	\$6,717
Annual Income	\$31,752	\$41,521	\$51,291	\$61,061	\$70,831	\$80,601

- Be enrolled in senior or disabled property tax exemption through County Assessor's Office
4. **Eligible Project Costs:** Grant funding is available for the following activities, at the following funding limits. Grant funds are limited to \$599 per household:

Eligible project costs include:

- System pumping **and** inspection: Up to \$599
- Installation of risers: Up to \$300 total; Up to \$150 per riser
- Installation of baffles: Up to \$300 total; Up to \$150 per baffle
- Installation of effluent filter: Up to \$150 total

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

5. **Project Contractor:** Contractor must be certified by the Snohomish Health District to provide septic system services appropriate to the project scope (ex: septic system pumping projects require a Snohomish Health District certified septic system pumper). Participating contractors must pay Washington State Prevailing Wages appropriate for the worker classification, and file Intents and Affidavits, as appropriate, through WA L&I.
6. **Eligible Project Activities:** The following activities are eligible for Preventative Maintenance grants:
 - System pumping **with** inspection/evaluation
 - Installation of risers
 - Installation of inlet and outlet baffles
 - Installation of effluent filter at outlet

Septic system repair projects must be permitted as required by the Snohomish Health District.

7. **Non-Eligible Project Activities:** The following activities are not eligible for funding through the Savvy Septic Preventative Maintenance Grant Program.
 - Septic tank additives
 - Drainfield jetting



SAVVY SEPTIC REBATES

General Terms

- 1. Project Location:** Project must be located in Snohomish County, Washington. Rebates are available countywide.
- 2. Project Ownership:** Project property must be owned by the applicant and may not contain more than 4 units of housing.
- 3. Eligibility:** Property owners are eligible for \$200 of rebates per property. Rebates may not be used in combination with any other Savvy Septic Grants. Rebates may be used in combination with Savvy Septic Loans. Rebate applications must be submitted within 12 months of completion of work. Only residential properties are eligible. New construction is not eligible for rebate until at least 36 months after initial OSS permit approval.
- 4. Contractors:** Contractor must be certified by the Snohomish Health District to provide system services.
- 5. Funding Availability:** Rebates are available until funding is exhausted.

RISER INSTALLATION REBATES

- 1. Eligibility:** Property owners are eligible for up to two Riser Installation Rebates per property. New construction is not eligible for rebate until at least 36 months after initial OSS permit approval.

Risers may be installed on:

- Septic tank (both compartments recommended for pumping purposes)
- Pump chamber
- Sand filter
- Distribution box

Risers must be at least 24 inches in total width, and be installed with a closing lid.

- 2. Rebate Limit:** Property owners will be reimbursed \$50 per riser, at a maximum of \$100 per property. Property owners must provide receipt or paid invoice, and a completed Savvy Septic Rebate Form.
- 3. Contractor:** Contractor must be a certified Monitoring & Maintenance Specialist, or Pumper (for Gravity systems) with the Snohomish Health District.

INSPECTION REBATES

- 1. Eligibility:** Property owners are eligible for one Septic System Inspection Rebate per property within a 24 month period. New construction is not eligible for rebate until at least 36 months after initial OSS permit approval.
- 2. Rebate Limit:** Property owners will be reimbursed up to \$100 per property (or amount paid), upon receipt of paid invoice and completed Savvy Septic Rebate Form. The report must be entered into the Snohomish Health District Online RME database.
- 3. Contractor:** Contractor must be certified Monitoring & Maintenance Specialist, or Pumper (for Gravity systems) with the Snohomish Health District.