



# Onsite Septic Financial Aid Program

## Opportunities and Outcomes

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This document was prepared by  
Oregon Department of Environmental Quality  
Community and Program Assistance  
700 NE Multnomah Street, Suite 600  
Portland Oregon, 97232  
[Onsite Septic Financial Aid Program](#)  
[Wqgrants.info@deq.oregon.gov](mailto:Wqgrants.info@deq.oregon.gov)

Cover photo (top left) shows a septic replacement and (bottom right) impacts from Holiday Farm Fire and proximity of properties to the river.



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800-452-4011 | TTY: 711 | [deqinfo@deq.oregon.gov](mailto:deqinfo@deq.oregon.gov)

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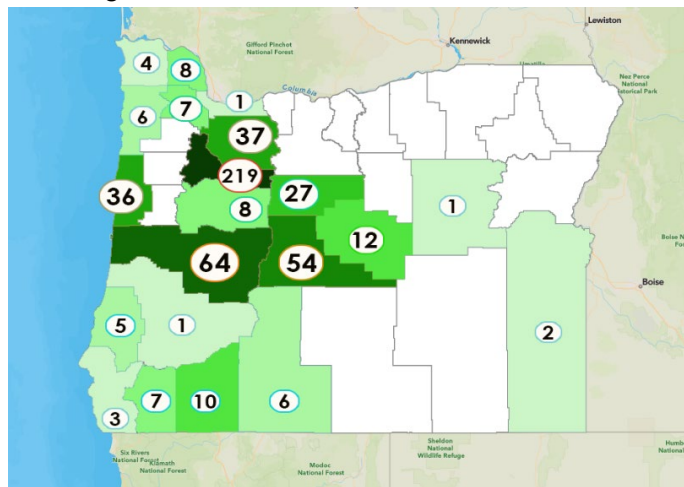
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# Onsite Septic Financial Aid Program

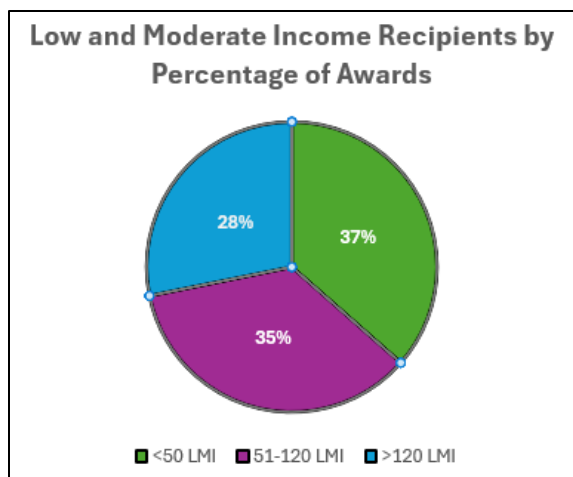
The 2021 Oregon Legislature allocated \$15M in funding from the American Rescue Plan Act for septic system repair and replacement. In response, Department of Environmental Quality established the Onsite Septic Financial Aid Program (OSFAP) to award pass-through grants to local public agencies and other qualified institutions which in turn provide financial assistance (including grants as and loans) to eligible property owners. Priorities for this funding are recovery after the historic 2020 Labor Day wildfires, protection of sensitive watersheds, and additional projects that primarily benefit low-and-moderate income households.

In 2022, DEQ allocated over \$7.3 million for wildfire recovery to five organizations: Craft3, Lincoln County, Lane County, Homes for Good, Eugene Water and Electric Board, and the Mid-Willamette Valley Council of Governments. In 2023, the remaining \$7.7 million was awarded to Clackamas Soil and Water Conservation District, Clean Water Services, Tillamook County, Central Oregon Intergovernmental Council and an additional award to Craft3 for a statewide program. Each of the sub awards and outcomes to date are summarized in this report.

Over 1,200 property owners have applied for septic funding through these awards, highlighting the need for financial assistance.



Graphic showing systems by county funded through the OSFAP.



72% of funding recipients are considered low or moderate-income households and earn less than 120% of Area Median Income.

The OSFAP is transforming access to effective wastewater treatment for rural and low to moderate-income Oregonians by addressing failing and outdated septic treatment systems. As of Jan, 2025, 519 projects were completed across nine subawards and over 60% of the funds have been used. These projects prioritize providing grants to the lowest-income residents, and a mix of grants and loans to moderate-income residents.

The OSFAP has benefitted many rural communities by upgrading these systems enhancing public health, reducing harmful nitrates in our waters.

## Homes for Good Manufactured Home Park

Lazy Days Mobile Home Park was destroyed by the 2020 Holiday Farm Fire. OSFAP funding was used to replace a series of small outdated septic systems with a modern single system that treats wastewater to 17 mg/l Total Nitrogen and provides a high level of treatment for total suspended solids, biochemical oxygen demand and fecal coliform. A total of 30 spaces were developed for residents displaced by the wildfire and for others in need of affordable housing.

This septic project was completed in December 2024 and residents are beginning to move in.

**OSFAP Award:**  
\$734,621



*Photo of newly installed homes at the Lazy Days MHP*

## Eugene Water and Electric Board

EWEB received funding to supplement its zero-interest loan program with grants for low- and moderate-income residents. The project initially focused on properties impacted by the Holiday Farm Fire, but once those needs were met, it expanded its scope to cover EWEB's entire drinking watershed. This expansion underscores EWEB's commitment to serving the entire community. The replacement of outdated and failing systems remains a key strategy for protecting drinking water and other beneficial uses in the McKenzie River. EWEB has supported 52 projects including the modernization of fire-damaged septic systems and upcoming development of the Rose Street Cottages in Blue River. EWEB award: \$1,592,410.

*"You have been a real help keeping me informed on the grant funding for my new upgraded septic system and helping me throughout the whole process. Also, with the monthly bills etc. and deferral. This Septic Grant funding is such a huge blessing for people who do not have enough money to rebuild their homes and pay for an expensive new septic upgrade."*

– EWEB Customer

# Lincoln County Echo Mountain Complex Fire Recovery

Financial aid is being provided to homeowners whose properties were affected by the 2020 Echo Mountain wildfire. This project is a collaborative effort between Lincoln County and Oregon State University Extension office and provided focused wildfire recovery support to their existing septic repair and replacement program. Over 200 applications were received for these funds and 34 systems will be addressed with grants.

**OSFAP Award:**

\$1,164,924

## Craft3 Wildfire and Statewide Septic Programs

Craft3 a nonprofit community development financial institution, is committed to providing a variety of financial aid programs for septic system repairs and replacements or conversions from septic to sewer. With the support of OSFAP funding, Craft 3 administers a statewide grant and loan program. This program is designed to assist with wildfire recovery and other septic needs across the state, ensuring that even in areas without local program that beneficiaries have access to the necessary support.

**OSFAP Award:**

\$3,355,000.

*“My home in Detroit, Oregon was my pride and joy in every way. On Labor Day my neighbor woke me up pounding on my door at 12AM to warn me the fire was coming and even though I didn’t believe it, I packed my four dogs and cats into my car and left. I never would have believed I wouldn’t see my precious home again. I drove through fire on both sides of the highway as I evacuated. It has been one of the most difficult things I’ve experienced in life. I am so grateful for this septic replacement grant; it is making a huge difference in being able to move forward with permanent housing.” - Grant recipient in Detroit, Oregon*

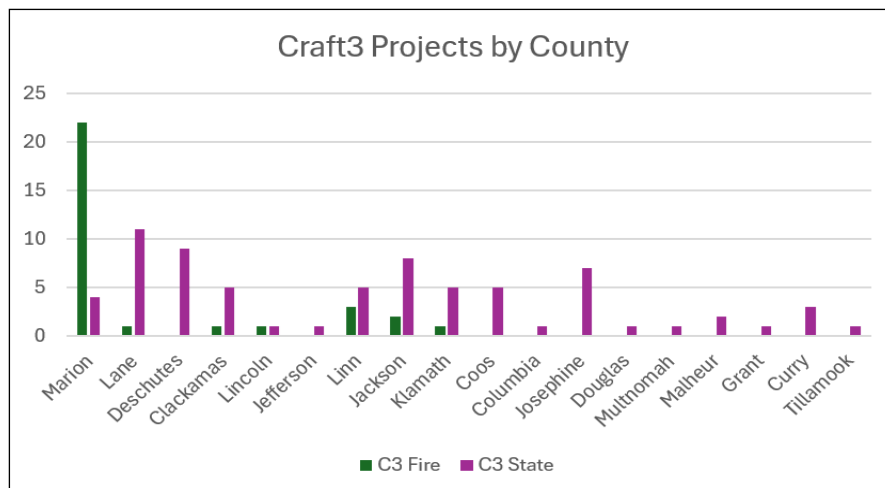


Chart shows systems addressed by Craft3 in counties statewide.

## Central Oregon Intergovernmental Council

The council is using OSFAP funding for grants to homeowners in Deschutes, Crook and Jefferson Counties. COIC has received over 250 applications for two rounds of funding which prioritized beneficiaries from populations such as low income, veteran and tribal affiliation. 71 systems have been addressed in the tri-county area as of December of 2024. Early success of this project spurred an additional funding allocation of \$400,000. COIC prioritized additional outreach for these funds to assist homeowners on tribal lands in collaboration with the Confederated Tribes of the Warm Springs. In coordination with tribal staff, 12 residential septic projects will be completed. This cooperative approach provided efficient administration of the OSFAP funds while ensuring targeted support for wastewater treatment for tribal homeowners.

**OSFAP Award:**  
\$2,453,045.



*A drain field is installed as part of a major repair in Deschutes County.*

## Clackamas Soil and Water Conservation District

The Clackamas Soil and Water Conservation District is leveraging OSFAP grants with loans from DEQ's Clean Water State Revolving Fund to assist residential property owners whose septic systems have failed or are at risk of failing in this sensitive watershed. Through close partnerships with the community and Clackamas County, these grant funds have supported 31 projects. This includes upgrades to systems near Mount Hood where challenging ground conditions increase repair costs as well as decommissioning and connecting to city sewer.

**OSFAP Award:**  
\$1,200,000.

*"Thank you so much for both the pleasant experience and the amazing assistance the Conservation District has provided for this endeavor. It was so much less stressful to go through this whole process of connecting to the city sewer."*

– Clackamas County resident, 2024

## Clean Water Services with Washington County

Clean Water Services was awarded funding to work with Washington County on providing grants to qualified homeowners to decommission their septic systems and connect them to municipal sewers. CWS received 122 applications and has completed seven projects. Project construction is being coordinated for 2025 and 2026 and will address up to 25 systems.

**OSFAP Award:**  
\$745,575.

## Mid-Willamette Valley Council of Governments

Funding was awarded for septic system repairs and replacements as part of the recovery efforts after the Beachie Creek and Lionshead wildfires in the North Santiam Canyon. This project, which reimburses property owners for the costs to repair or replace their septic systems, is committed to supporting unincorporated areas including Detroit, Idanha, and Gates. After initial outreach to wildfire impact areas the scope of this project was expanded to include small businesses and properties outside the burn area, for qualified beneficiaries. Over 200 grant applications have been received to date and 193 projects completed. Many funded projects are located within the wildfire recovery area.

**OSFAP Award:**  
\$2,000,000.

## Tillamook County with Community Action Team

Tillamook County and the Community Action Team have partnered to enhance CAT's affordable home repair program by incorporating funding for aging and failing septic systems. The project primarily focuses on Clatsop, Columbia, and Tillamook Counties, which are home to vital estuaries and watersheds for salmon and other aquatic species. By using the existing

application program for other housing needs, CAT was able to begin outreach early, receiving 86 applications and an anticipated 45 systems to be addressed. This effort fully utilized all available funding and highlighted the community's need to address failing septic systems.

**OSFAP Award:**  
\$1,500,000.



*An approved alternate treatment septic system is installed near a waterway in Tillamook County*