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