Savvy Septic Program

Snohomish County's Savvy Septic Program is a one-stop-shop for financing options, incentives, and education to help you maintain a healthy septic system!

The Savvy Septic Program offers:
- Low-interest loans for septic system repair and replacement
- Rebates for septic system inspection and riser installation
- Grants for qualifying low income homeowners for system maintenance and repairs
- Free maintenance workshops to help residents better understand system care

About Savvy Septic
The Savvy Septic Program is your one-stop-shop for financing options, incentives, and education to help you maintain a healthy septic system. Low-interest loans, rebates, and grants are available to help keep your system functioning properly. The program also offers free homeowner workshops on septic maintenance.
Savvy Septic: A one-stop-shop...

Public Purpose: Maintain healthy septic systems via

- Rebates
- Loans
- Low-income grants
- Educational workshops
- Technical support

Affordable Septic Care Financing

Savvy Septic Loans
The Savvy Septic Loan Program is a partnership between Snohomish County and CRAFT. 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 CRAFT’s Program’s competitive loan terms and interest rates, visit www.CRAFT.org/LoanRates.

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 $500 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 $100 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 rebates until at least 36 months after initial GESP permit approval.
Savvy Septic: A one-stop-shop…

Underlying purpose:

- Improve water quality
- Protect public health
- Upgrade or reopen 696* acres of prohibited commercial shellfish beds
  - 556 acres in Port Susan
  - 140 acres in South Skagit Bay
  - 19 acres in Possession Sound

*(now 818 acres)
Our Approach

Rebates

- $100 for inspection
  - Eligible every 24 months
- $50 per riser, max of 2

- Incentivizes proper maintenance
- Provides better OSS knowledge
- Identifies problems
- Encourages continued maintenance
Our Approach

Workshops

- Free
- In person and now online
- Offered 4 times per year
- Different location each time

Snohomish County’s Savvy Septic Program is hosting a free, online workshop to help you:
- Understand your septic system and protect your drainfield
- Avoid expensive repairs by recognizing problems early
- Learn about grants, rebates, and affordable loans for septic care
- Learn when to hire and how to work with septic professionals

Tuesday, July 20 or Thursday, July 22
6:30 p.m. – 8:30 p.m. | Online via Zoom

“This online workshop was very informative. Great class. Thanks!” – John B.
Our Approach

Workshops

- Fills knowledge gaps
  - OSS Function
  - OSS Types
  - O&M
  - Identifying problems
- Partners:
  - LakeWise
  - PIC
  - Snohomish Conservation District
  - Washington SeaGrant

Stanwood workshop 2019
Our Approach

**Grants**

- Preventative Maintenance
  - Up to $599
- Inspection & Pumping
- Limited minor repairs
- Replacement
  - If system deemed failing
  - Up to $20,000
  - OSS replacement or sewer connection
Our Approach

Grants

- Project financing
- Low-income focused
  - 60% or below median income
- Technical support from Program staff
- Pay contractors directly
Our Approach

Loans

- Regional Loan Partnership member
- Low-interest loans
- Snohomish County was lead-entity on RLP Centennial Grant applications for two funding cycles
What has Savvy Septic accomplished?
Savvy Septic Program Accomplishments

- 1,162 rebates for inspections & riser installations
- 46 unique low-income grants projects completed
  - 18 Preventative Maintenance projects
  - 28 Replacement projects
- 84 loans through partners PSCCU and Craft3
- Hosted 22 septic care workshops attended by:
  - 1,158 county households and
  - 1,416 individuals
Savvy Septic Goals

Targets for current $425,000 in funding

- 450 more rebates for inspections & riser installations
- 13 more low-income grants projects completed
- Host 6 free septic care workshops for residents
- Host 1 contractor workshop on participation in the Savvy Septic Program
- Priority is on Stillaguamish Watershed
Future of Savvy Septic

Challenges

- COVID-19
  - Grant word paused for much of 2020
  - New safety procedures instituted
  - New checks in place
  - Funds for PPE
Future of Savvy Septic

Challenges

- Fulfilling all the needs of residents
  - Everyone is at home all the time!
    - OSS overburdened!
  - 16 grants applications that are eligible for funding
  - 16 more applications in review process
  - More continue to arrive
Future of Savvy Septic

Challenges

- Finding contractors to bid on work
  - More work than contractors can manage
  - Service providers burned out
  - Difficult getting quotes – for residents and Program staff
Opportunities to assist!

- Assistance with securing service from contractors
  - Methods to encourage participation
  - Ideas to streamline process
  - Spreading the word about Savvy Septic

- Funding for:
  - Program staff to manage increased need
  - Direct marketing in Stillaguamish Watershed
  - Additional low-income grant projects
Thank you Sno-Stilly LIO!

Supplemental funding has been greatly appreciated

“There is no way I could still be living in my home if it weren’t for the Savvy Septic program. I would absolutely recommend this program to my neighbors or anyone in need of an updated septic system. The Savvy Septic program was a God-send for me and I can never thank all involved enough.”

- Joy, Replacement grant recipient

“I highly recommend Savvy Septic. I was in a desperate situation with a septic tank that was on the verge of overflowing, and I had no money in the budget to have it pumped! Savvy Septic responded to my needs very quickly.

Thanks to the entire staff at Savvy Septic for all of their help.”

- Sharon, PM grant recipient
Thank you Sno-Stilly LIO!

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