



Septic Financing Advisory Committee Project Summary

Taking Action to Protect Puget Sound

The Washington Department of Health did a year-long analysis exploring options and developing recommendations to help protect Puget Sound from septic system pollution. We looked for ways to establish two new sustainable financing programs in the Puget Sound region to improve the use and care of on-site sewage (septic) systems. The analysis came up with recommendations to create:

- a unified, regional low-interest loan program for septic system owners; and
- a sustainable funding source for the region’s local septic management programs.

A group of representatives from key stakeholders and state, local, and tribal governments served on an advisory committee and developed the following key estimates and recommendations:

Regional Septic Loan Program	Local Septic Management Programs
<i>Estimated ten-year funding need of about \$20-30 million depending on program lending criteria and other factors.</i>	<i>Estimated annual funding need of about \$24 million to update and implement local management programs around Puget Sound.</i>
<ul style="list-style-type: none"> ■ Fund a program with water quality loan and grant funds from Washington Department of Ecology (Ecology). ■ Washington Department of Health, Ecology, and counties should collaborate to establish a program and select a lender(s) to administer loans. ■ Loans are limited to major repair, replacement, or connection of existing systems. Loans should not be based on income. ■ Invite the 14 marine counties to participate initially; consider expanding geographic coverage over time. 	<ul style="list-style-type: none"> ■ Ask the legislature to require Puget Sound counties to collect a fee from all system owners to carry out local management programs. ■ Require Puget Sound counties to update management plans to document all systems and provide better education, inspection, compliance, and water quality monitoring. ■ Require Department of Health to establish benchmarks and standards to improve and standardize services. ■ As funding allows, integrate pollution identification and correction (PIC) into local septic management programs.

What it means for:

Homeowners	<ul style="list-style-type: none"> ■ Septic system owners are responsible for proper use and care of their systems. ■ Maintaining systems helps prevent expensive system repairs or replacements. ■ An efficient regional loan program increases access to financing for needed work.
Local Health Jurisdictions	<ul style="list-style-type: none"> ■ LHJs are responsible for providing oversight to help ensure proper use and care of systems. ■ Clearer standards and better state oversight will help strengthen local programs and services. ■ Locally administered financing offers efficiency and local accountability.
Puget Sound	<ul style="list-style-type: none"> ■ 600,000 septic systems line the waters and watersheds of Puget Sound. ■ Properly functioning systems recycle water and protect streams, shorelines, and shellfish beds. ■ Septic systems provide suitable, sustainable infrastructure for many properties around the Sound

The Department of Health is working with LHJs and other partners on these policy and finance program recommendations. For more information on the project go to www.doh.wa.gov and search for septic system advisory committee.

The project is a priority of the Puget Sound Action Agenda with funding from U.S. Environmental Protection Agency. For people with disabilities, this document is available on request in other formats. To submit a request, please call 1-800-525-0127 (TDD/TTY call 711).