From the Sak of Senator Arnie Roblan: Comie Robl-

SB 1563A Supporting Low-Income Oregonians

Problem

Many low-income Oregonians cannot afford to repair or replace failing septic systems.

Background

When a septic system fails, many Oregonians struggle to afford repairing or replacing the system – leading to a no-win situation that threatens public health and degrades area water quality. This problem is particularly acute in rural areas or with low- or moderate-income populations. Studies estimate between 12-16 percent of systems are currently in need of replacement or major repair.

Solution

SB 1563A sets the stage to help Oregonians across the state replace their failed septic systems with the right solution for them, including connecting to existing sewage systems, at an affordable price. The bill does this in the following manner:

- Instructs the Environmental Quality Commission to implement the onsite septic loan program created by SB 1563A
 via a third-party lending institution with experience in similar programs.
- The lending institution must be able to:
 - Demonstrate its ability to treat fairly low-income customers;
 - Be capable of using state funds as 'seed money' to attract private philanthropy, thereby growing the funds to serve more Oregonians;
 - Work with local contractors to ensure that customers receive the most appropriate and cost-effective solutions;
 and
 - Offer a variety of low-cost loan products to serve the various needs of Oregon customers.
- Establishes the On-site Septic System Loan Fund with an initial allocation of \$250,000.

Proven Model

A similar program in Washington has shown remarkable results:

- Over 600 families served in the greater Puget Sound area;
- \$13.5 million invested in replacement systems with less than a third of those funds coming from public sources;
- Over \$3.5 million in funds now serves as a revolving loan program.

Please Support SB 1563A

These state funds would seed the creation of a revolving fund capable of providing affordable, available, septic system replacement throughout the state. Please join this bipartisan effort.

















