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January 20, 2025

Oregon State Legislature
Salem, OR

Regarding: Support for Septic Affordable Loan Program Funding HB2168

Dear Chair, Vice Chairs, and Members of the Committee

The Oregon Onsite Wastewater Association (O2WA) urges passage of this legislation supporting and encouraging private funding of low interest loans for families to replace failing septic systems with modern onsite wastewater treatment systems. O2WA represents the community of small businesses firms consisting of Onsite Wastewater System Installers, Pumpers, Maintenance Providers, Designers, along with State, County and City Regulators throughout Oregon who collectively protect the public health and environment from the adverse impacts of human sewage.

We hope you will allocate \$5 million by the Oregon legislature to the Clean Water Loan program for the 2025 – 2027 biennium will help preserve homeownership and promote housing stability, support local septic contractors, and result in healthier living conditions and communities.

- Affordable loans benefit low-income borrowers across the state.
- State dollars go farther as funds are revolved and private capital supplements the state's investments.
- Repairing or replacing a failing septic system or financing a sewer hookup allows Oregonians to stay in their homes, while resolving a serious threat to their health.
- Cost-effective administration with low risk for Oregon.

Our members serve clients who unfortunately do not always have the money to repair their septic systems in the manner required. This is will help many Oregonians in the coming years.

Thank you for your longstanding commitment to protecting Oregon's environment and for your consideration of the legislation needed to ensure effective and affordable public health protection.

Sincerely,

Edward Varga, Oregon Onsite Wastewater Association, President

Belinda Holcombe-Rasmussen, Oregon Onsite Wastewater Association, Executive Director