

# Financial Assistance for Onsite Wastewater System Repairs & Upgrades

|                                   | <b>NeighborImpact: Home Rehabilitation Loan</b>   | <b>USDA Rural Development: Single Family Housing Repair Loans &amp; Grants</b>   | <b>Craft3: Clean Water Loan</b>  |
|-----------------------------------|---|--|--|
| <b>What does this program do?</b> | Provides low-interest deferred loans for homeowners to perform health and safety repairs on their homes, including repairs to plumbing systems and septic upgrades.   | Provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards, such as a failing or severely substandard onsite wastewater system.   | Craft3 is a non-profit, non-bank Community Development Financial Institute providing loans that strengthen businesses, families and the environment, including helping families repair or replace their failing septic system with no money down.  |
| <b>Eligibility</b>                | <ul style="list-style-type: none"> <li>• Owner occupied house</li> <li>• Resident of Crook, Deschutes, or Jefferson County</li> <li>• Income requirements, speak to a representative to find out more</li> </ul>  | <ul style="list-style-type: none"> <li>• Owner occupied house</li> <li>• Unable to obtain affordable credit elsewhere</li> <li>• Family income below 50% of the area median income</li> </ul> <p><b>Additionally, for grants:</b></p> <ul style="list-style-type: none"> <li>• 62 years or older</li> <li>• Not able to repay a repair loan</li> </ul> | <ul style="list-style-type: none"> <li>• Owner or non-owner occupied dwelling</li> <li>• Residential or commercial properties in Oregon</li> </ul> <p><b>And one of the following:</b></p> <ul style="list-style-type: none"> <li>• Your septic system is at least 25 years old;</li> <li>• Your system is failing;</li> <li>• You have been contacted by Health Officials; or</li> <li>• You are under orders to fix your septic system.</li> </ul> |
| <b>Contact</b>                    | <p><b>Redmond Office</b><br/>2303 SW First Street<br/>Redmond, OR 97756</p> <p><b>Bend Office</b><br/>20310 Empire Ave, #A100<br/>Bend, OR 97701</p> <p><a href="mailto:Michael.hinton@neighborimpact.org">Michael.hinton@neighborimpact.org</a><br/><b>Phone: 541-323-6560</b></p> | <p><b>Rural Development Office</b><br/>625 SE Salmon Ave<br/>Redmond, OR 97756</p> <p><b>Phone: 541-923-4358</b></p>   | <p><b>Bend Office</b><br/>917 NW Harriman Street, Suite 101<br/>Bend, OR 97703</p> <p><a href="http://www.Craft3.org/CleanWater">www.Craft3.org/CleanWater</a><br/><a href="mailto:CleanWater@Craft3.org">CleanWater@Craft3.org</a></p> <p><b>Phone: 888-231-2170</b></p>  |



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*To request this information in an alternate format, please call 541-388-6575 or send an email to [accessibility@deschutes.org](mailto:accessibility@deschutes.org).*