

# Septic to Sewer (S2S) Finance Program: Your Questions Answered

## What is the Septic to Sewer (S2S) program?

Central San's new Septic to Sewer (S2S) program provides **low-cost financing** to help homeowners connect to the public sewer system and properly abandon their septic tank. The program is open to residential property owners with private septic systems located near existing sewer mains within Central San's service area.

## Why should I convert from septic to sewer?

**Septic systems can fail** due to age, inadequate maintenance, or poor design. When this happens, toilets may not flush properly and sewage may back up into your home, yard, or street. Failing septic systems can also contaminate nearby creeks and groundwater.

When septic systems fail, homeowners are often surprised with **bills that average \$50,000** to address hazardous conditions that require immediate repair. And you may not be able to simply replace your septic system when this happens. The Contra Costa Environmental Health Division requires that when a septic system on a home within 200 feet of a public sewer fails, the home be connected to the public sewer. Central San's S2S program can help you avoid all of these unwanted surprises.



**What costs are covered?** Under the S2S program, you may finance the following costs:

Construction of a sewer lateral payable to third-party contractors

Septic abandonment costs including third-party contractors

Contractual Assessment District (CAD), Alhambra Valley Assessment District (AVAD), or reimbursement fees to private installers

All Central San fees, including capacity fees, application fees, and inspection fees

## What are the financing terms?

Central San offers highly competitive financing that can help keep septic conversion costs manageable. You may finance up to **\$65,000**, repayable in annual installments over a 15-year term via the Contra Costa County Property Tax Roll. **The current interest rate is 3.84%.\***

## How long will this opportunity last?

S2S is a pilot program, available through June 30, 2026.

## Who should I contact for more information about S2S?

Email us at [sewerfinancing@centralsan.org](mailto:sewerfinancing@centralsan.org) or visit our website at [centralsan.org/financing-programs](http://centralsan.org/financing-programs).

\*interest rate anticipated to change on July 1, 2024

# Step by Step: How to Participate in the S2S Program

- 1 Determine your eligibility. Are you replacing a residential septic system and is there a sewer main adjacent to the property?**
  - a) If yes, the project is eligible for S2S financing. Proceed to question 2.
  - b) If no, contact the Permit Desk at (925) 229-7371 and ask about your options to connect to the sewer.
  - c) If you are unsure of if your property is adjacent to a Central San sewer main, contact the Permit Counter for assistance.
  
- 2 Identify your septic tank location. You may need to consult previous owners or a contractor.**
  
- 3 Obtain contractor quotes to develop an estimate of the project costs.**
  - a) Central San and the California Contractors State License Board recommend obtaining three quotes to make sure you get reasonable bids. An active contractor list is available from our Permit Desk.
  - b) Send the bids to the Sewer Financing Coordinator at [sewerfinancing@centralsan.org](mailto:sewerfinancing@centralsan.org) to begin processing.
  - c) Once Central San approves a contractor bid for the project, ask your selected contractor to request permit fee quotes from the Permit Desk. Staff will need your parcel address, details of the job, and a completed Residential Application for Wastewater Utility Service.
  - d) Include the cost of a septic abandonment permit from Contra Costa Environmental Health (CCEH). As of August 2023, the fee was \$700. You will also need to complete a CCEH Septic System Permit Application. For more information, contact CCEH at (925) 608-5500 or visit [cchealth.org/eh](http://cchealth.org/eh).
  
- 4 Work with the Sewer Financing Coordinator to process the financing assistance by executing a promissory note and enter into a recordable Memorandum of Agreement with Central San.**
  - a) You will be assessed administrative charges at the rates and in the manner established in the Schedule of Environmental and Development-Related Rates and Charges.
  - b) Fees will be financed by Central San over a 15-year term at our current published rate of 3.84%.\*
  - c) Payments will be collected annually on your property tax bill.
  
- 5 Sign a contract with your selected contractor to connect to the sewer main and abandon the septic tank.**
  
- 6 Once the financial assistance paperwork is complete, your contractor can pick up the connection permit and begin work.**
  
- 7 Your contractor will complete the work with Central San inspection and abandon the septic tank upon obtaining a permit from CCEH, which inspects the work upon completion.**

\*interest rate anticipated to change on July 1, 2024

## CONTACT US TO GET STARTED

Email [sewerfinancing@centralsan.org](mailto:sewerfinancing@centralsan.org) or learn more at [centralsan.org/financing-programs](http://centralsan.org/financing-programs)