

FINANCING AVAILABLE FOR SEWERS AND SEPTIC CONVERSIONS

Septic to Sewer (S2S) and Contractual Assessment District (CAD)

Some homes in Central San's service area are still served by private septic tanks. Transitioning from private septic tanks to public sewer service can be costly. Central San offers two financing programs to help homeowners make the switch.

Areas Without Mainline Sewers

In neighborhoods with no current mainline sewer, the cost of extending public sewers into the area serviced by septic tanks can be an extreme financial burden for homeowners. To address this burden, Central San uses a Contractual Assessment District (CAD).

The CAD Program helps homeowners finance the cost of sewer improvements with **fixed-rate financing**. Rather than a lump sum payment at the time of construction, each property owner's share of the sewer extension cost can be spread over ten years. To form a CAD, the area to be sewered must be substantially developed, and at least three properties must benefit. Participation is voluntary. Please allow 8-12 months from initiation to completion and connection.

Areas With Mainline Sewers

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.

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.

Program	What's Covered	Finance Limit & Term
CAD	CAD assessments for mainline sewers	No limit, 10-year term
S2S	Lateral construction, septic abandonment, CAD, AVAD and installer reimbursement fees, all Central San capacity, application, and inspection fees	\$65,000, 15-year term

For more information, email us at sewerfinancing@centralsan.org or visit our website at centralsan.org/financing-programs.

