

Mr. Chair William Lindstedt and members of the committee,

Thank you for the opportunity to testify on HB25-1120: Septic-System Replacement Enterprise. My name is Miranda Host, and I am a Master of Public Health (MPH) student at the Colorado School of Public Health. I am here today to strongly advocate for amending HB25-1120 to replace the fee-based funding system with a grant-seeded revolving loan fund—an approach that ensures financial sustainability while preventing unnecessary evictions due to septic system failures.

Septic system replacements can cost upwards of \$35,000 in some Colorado counties ([Boonstra Excavation](#)), an insurmountable burden for many rural and low-income homeowners. The current fee-based model may not generate sufficient revenue to meet these financial needs. Instead, a grant-seeded revolving loan fund would provide the necessary initial investment while allowing funds to be replenished and reused over time.

Through my work with Gilpin County Public Health, I have heard of families forced out of homes they have lived in for generations because they could not afford septic repairs. Colorado Regulation 5 CCR 1002-43 mandates functional septic systems, yet many homeowners simply do not have the means to comply. Nearly 60% of Americans cannot afford an unexpected \$1,000 emergency expense ([CBS News](#)), and in 2022, 20% of Colorado homeowners feared losing their homes due to financial strain ([CoPulsePoll.org](#)). In only counties you, the committee, represent, 1,892 septic replacement or repair permits were requested in 2023 ([CDPHE.colorado.gov](#)). These statistics highlight the urgency of a more effective funding mechanism.

A grant-seeded revolving loan fund is not a new or untested model. States such as Oregon ([craft3.org](#)) and New York ([efc.ny.gov](#)) have implemented similar programs, successfully assisting homeowners while maintaining financial sustainability. By investing in this approach, Colorado can ensure that septic systems are repaired or replaced without placing undue financial strain on vulnerable households.

Additionally, failing septic systems pose broader economic and public health risks. Contaminated groundwater can lead to costly environmental cleanup efforts, and declining property values can reduce local tax revenues ([Colorado.gov](#)). By proactively addressing this issue, we not only protect homeowners but also prevent larger financial burdens on the state in the future.

I urge the committee to support this amendment to HB25-1120. This is a practical, sustainable solution that ensures safe housing conditions while providing financial stability for rural and low-income Coloradans. Let's make this program work by funding it the right way.

Sincerely,

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