Why should I replace my septic system?

When septic systems fail, the conditions they create are dangerous!

These can include:

- Sewage back-up in home
- Hazardous sewage surfacing in yard
- Health hazards to children and pets
- Contaminated well water
- Breeding areas for mosquitoes
- Noxious odors over large areas
- Reduced value of your home
- Polluted streams, rivers and ponds

3 easy steps to get a loan

- Complete application
- Approve contractor
- Sign loan documents

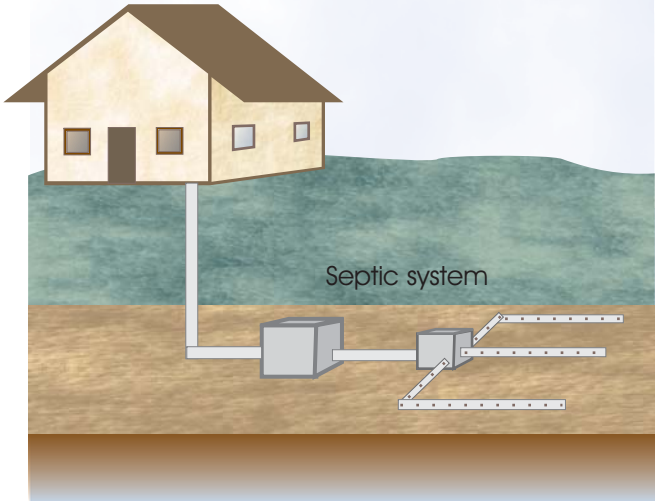
For more information or to see if you qualify for a loan, contact:

Delaware Department of Natural Resources and Environmental Control
Financial Assistance Branch
5 East Reed Street, Suite 200
Dover, Delaware 19901
302-739-9941
http://de.gov/septicloans

Funding for the low-interest loan program made possible through the Delaware Water Pollution Control Revolving Loan Fund provided to municipalities for wastewater infrastructure projects. The no-interest, no-monthly-payment loan option made possible from interest loan repayments from the Delaware Water Pollution Control Revolving Loan Fund.

Septic system not working?

Money available now to replace your failing septic system



Low-interest or no-monthly-payment loans for qualifying homeowners

Low-interest Loan

Loans are available to homeowners who meet income limits.

- Finance up to $35,000 of the costs of replacing a septic system
- Finance the cost of connecting to a central sewer system
- Covers all costs of a new septic system and loan costs*
  - Site evaluation
  - Permit cost
  - Septic system design and construction
  - Closing costs

*Loan application cost is $8 - $10 and is non-refundable

Loan Qualifications

- Total household income must fall within income limits (see chart)
- Home equity must be sufficient to cover the loan amount
- Properties must be located in Delaware

Loan Terms

- 3% or 6% fixed interest rates
- Monthly payments
- 5 to 20 year payment terms
- Loan secured by a lien on the property
- No charge for paying off the loan early

Income limits for 3% loan

Household Members	Sussex County	Kent County	New Castle County
1	$50,485	$50,945	$65,665
2	$57,615	$58,190	$74,980
3	$64,860	$65,435	$84,410
4	$71,990	$72,680	$93,725
5	$77,855	$78,545	$101,315
6	$83,605	$84,410	$108,790
7	$89,355	$90,160	$116,265
8	$95,105	$96,025	$123,740

Income limits for 6% loan

Sussex County	Kent County	New Castle County
Less than $95,105	Less than $96,025	Less than $123,740

Homeowners who do not qualify for a low-interest loan may qualify for a .....

No-interest, No-monthly-payment Loan

- Finance up to $35,000 in New Castle County and $30,000 in Kent and Sussex Counties
- Loan secured by a lien on the property
- Interest rates of 0%
- No monthly payments
- Full loan is repaid when property is sold or transferred