

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:

**First State
Community Action Agency**

Bruce Wright 302-856-7761
bwright@firststateCAA.org
308 North Railroad Ave.
Georgetown, DE 19947

Mailing
P.O. Box 877
Georgetown, DE



**Funding and
program management by:**

**Delaware Department of Natural
Resources and Environmental Control**

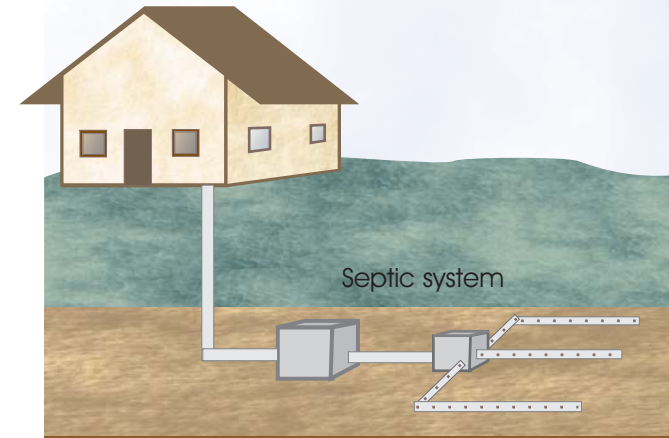
Financial Assistance Branch
5 East Reed Street, Suite 200
Dover, Delaware 19901
302-739-9941
<http://de.gov/septicloans>

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-interest loans
for qualifying
homeowners**



**First State
Community Action Agency**
People helping people build community

Low-interest Loan

Loans are available to homeowners who meet income limits.

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

- 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
- Pump-out and inspection every 3 years

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

No-interest 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