



Septic Replacement Loan Program

Information for homeowners

The Septic Replacement Loan Program (SRLP), created in partnership with the Michigan Department of Environment, Great Lakes, and Energy (EGLE), provides low-interest financing to Michigan homeowners for the replacement of failing or near-failing septic systems and connections to municipal sewer. EGLE contracted Michigan Saves to develop and manage the program.

A failing septic system can back up wastewater into your home or discharge wastewater onto the ground surface, potentially contaminating surface and drinking water supplies. This can expose children and pets to dangerous bacteria and viruses in your yard, which can then be tracked into your home. Replacing a failed septic system can be an unexpected financial burden, which is why the SRLP provides low-interest loan options for Michigan homeowners in need.

Homeowners can access two loan tiers by working with a Michigan Saves authorized septic installation contractor: income-based financing (tier one) and market-based loans (tier two). Information collected in the loan application will determine the tier the applicant will be considered for; guidelines can be found on our website. For both tiers, actual rates, terms, and loan amounts may vary based on factors collected during the loan application.

Program eligibility

- Single-family homes, owner-occupied or rental property
- Sites with documented failing, near-failing, nonexistent, or similarly inadequate septic system (as determined and documented by your local health department)
- Eligible costs include evaluation of the system, design, pumping, and installation. Connections to municipal sewer are also eligible if the existing septic system has been determined to be failing and an existing sewer connection is available and accessible.
- All systems funded through this program must meet SRLP minimum standards

TIER ONE

Income-qualified loans

Tier one loans are available based on household income (proof of income required); however, other financial indicators from your credit report are also used to determine eligibility.

- Loan amounts from \$1,000 to \$30,000 per project
- Interest rates no higher than 1%; terms up to ten years
- Unsecured loan, no lien or collateral required
- Required credit report check includes a review of financial history, such as debt levels, past bankruptcies, foreclosures, and any outstanding collections
- Loans only available through TRUE Community Credit Union

See the back of this flyer for more details on tier one income eligibility.

TIER TWO

Market-based loans

Tier two loans are available to all customers and use traditional credit checks to determine eligibility, including factors like your credit score and financial history.

- Loan amounts starting at \$1,000 per project
- Interest rates vary by lender and are based on credit qualifications
- Unsecured loan, no lien or collateral required

Visit our website for current interest rates for tier two loans.

How to get started

- 1 Select your Michigan saves authorized septic installation contractor. Search for authorized contractors at michigansaves.org/find-a-contractor.
- 2 Contact your local health department to establish the project scope and to obtain a construction permit. All systems permitted through the SRLP must be designed in accordance with the program minimum standards. Find these standards at michigansaves.org/programstandards.
- 3 Apply for a Michigan Saves loan at michigansaves.org/loancenter once you have obtained an LHD construction permit and bid from your authorized contractor.

Have a contractor that isn't authorized through Michigan Saves? Getting authorized is easy. They can learn more at michigansaves.org/septiccontractors.

Tier one additional details 2026 income eligibility*

Persons in Household	Maximum Annual Household Gross Income to Qualify
1	\$47,880
2	\$64,920
3	\$81,960
4	\$99,000
5	\$116,040
6	\$133,080
7	\$150,120
8	\$167,160

*Other financial indicators from your credit report are also used to determine eligibility. Income levels are updated annually--check our website for the latest information.



For More Information or Questions About the SRLP:

[Michigansaves.org/septic](https://michigansaves.org/septic)

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Michigan Department of Environment, Great Lakes, and Energy

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