

Having issues with your septic system? There is help *available!*



Financial assistance for homeowners

Taking care of your home's septic system is an important job, but it's one we often forget to do. Septic systems are "out of sight, out of mind" – until there's a problem.

A good septic system helps protect your health, property, and our drinking well water, lakes, and streams.

You can help prevent septic systems failure and expensive repairs by having your system inspected and pumped every 3-5 years. But if you do have a septic problem, financial assistance is available! Grants and low-interest loans can help construct or repair failing systems.



Find more
resources!

Michigan Saves – Septic Replacement Loan Program grants both income-based and market-rate loans to replace failing and near-failing septic systems. (Michigan.gov)

The USDA's Section 504 Home Repair Program provides loans to very-low-income homeowners to repair, improve, or modernize their homes; and grants to elderly, very-low-income homeowners to address health and safety hazards.

Michigan Homeowner Repair and Rehabilitation Assistance offers home repairs for low-income homeowners who need help due to physical or financial hardship

MSHDA Property Home Improvement Loan Program offers 5, 10, 15, or 20-year loans that can be used for septic system and sewer replacements and lead abatement.

Leelanau/Benzie County loan programs: In Leelanau and Benzie counties: Loans are available for income-eligible homeowners who occupy the home as their primary residence.