

# Septic System Repair Loan

Low- or no-interest financing to help homeowners address a failing or non-compliant septic system.

## Program Details

- Available to owners of 1- to 4-family homes and condominiums
- Loan amounts from \$1,000 (minimum) to \$25,000
- Loan term of 15 years
- Interest rates range between 0% and 2.5%

## Income Limits

Borrowers must meet income eligibility requirements (up to \$127,700 statewide) to qualify for a Septic System Repair Loan.

## How to Apply

Septic System Repair Loans are originated by participating lenders. For more information or to apply, [contact a participating lender](#).

**Questions?** Contact our HomeOwnership Team at 888-843-6432 or [homeownership@masshousing.com](mailto:homeownership@masshousing.com).

### SEPTIC REPAIR LOAN PROGRAM

Rate/Term/Income Limits/Loan Amount

INTEREST RATE	LOAN TERM	LOAN AMOUNT	MAX INCOME LIMITS ALL COUNTIES
0% Deferred	Due upon sale, transfer, refinance	Max \$25,000	\$63,800
2.5% Amortized	15 years	Max \$25,000	\$127,700

K. Mark Leonard, Ph.D.

Chair, Oak Bluffs Affordable Housing Committee

Board of Directors, Dukes Country Regional Housing Authority

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