



**Vermont Department of Environmental Conservation**

Facilities Engineering Division

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*Agency of Natural Resources*

### **Low-Cost Loans for Failed Septic and Potable Water Systems**

Dear Water Professional:

The State of Vermont Onsite Loan Program is open for business and may be able to help homeowners finance the repair or replacement of a failed septic or drinking water system. The program is designed to provide low-cost financing to those who have been denied credit from at least one lender.

Loans are available for homeowners living in single family, year-round residences, who have a failed system and meet straight-forward eligibility requirements. Financing can also be used to connect a residence to an existing drinking water or wastewater system. Interest rates are fixed at 3%, with a 15-year repayment schedule for most borrowers.

If you know of anyone that might benefit from this program, please share our contact information below. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Rottler".

Chris Rottler

Onsite Loan Program Manager

T. (802) 461-6051

State of Vermont – Agency of Natural Resources

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