



On-Site Drinking Water and Wastewater Funding Sources

If your on-site drinking water or wastewater (septic) system has failed due to the recent flooding, you may be able to receive funding to help repair or replace your system. Review the list of potential funding sources below and reach out to the contact to learn more about the funding available and what documents are needed to apply.

ANR Funding Programs

Healthy Homes On-Site Program:

The [Healthy Homes On-Site Program](#) provides financial assistance to homeowners to repair or replace failed or inadequate on-site water and/or wastewater (septic) systems. This funding source will be opening another application period later this summer. Homeowners can sign up for the [mailing list to receive updates when the next round of funding opens](#).

To be eligible for funding, applicants must:

- ▶ Have a failed or inadequate on-site drinking water or wastewater system (also known as wells, springs, septic systems or tanks, leach fields, drywells, or cesspools),
- ▶ Own and live on a residential property with either a single-family home or an owner-occupied, multi-family home with up to four units, and
- ▶ Earn a household income of less than \$80,835 per year.

Contact the ANR Healthy Homes Program by email at ANR.HealthyHomes@vermont.gov or by phone at 802-828-0141 | 877-344-0354 (toll-free).

On-Site Loan Fund:

The [On-Site Loan Fund](#) is available to homeowners that make less than 200 percent of state median income that has been denied financing for the repair or replacement of the failed system by at least one financing entity.

Contact: Chris Rottler at Chris.Rottler@vermont.gov or 802-461-6051.

Other Funding Programs

USDA RD Single Family Housing Repair Loans and Grants:

The [United States Department of Agriculture Rural Development](#) (USDA RD) provides funding to [low-income single-family homeowners](#) of all Vermont towns and cities except Burlington, South Burlington, Essex Junction, and Winooski. Grants and loans are available. Homeowners must be 62 or older to receive grants.

Contact: Janice LeBlanc at Janice.LeBlanc@usda.gov or 802-424-3151



Downstreet Housing's Green Mountain Home Repair Funding

[Downstreet Housing and Community Development](#) offers loans for homeowners of Washington, Orange, and Lamoille counties that make less than 80% of the area median income for their county.

Contact: Downstreet's Homeownership Center at 802-477-1343

Champlain Housing Trust's Home Repair Funding

[Champlain Housing Trust](#) offers grants and loans for homeowners of Chittenden, Franklin, and Grand Isle counties that make less than 80% of the area median income for their county.

Contact: 802-861-7388 or loans@getahome.org

NeighborWorks of Western Vermont Home Repair Funding

[NeighborWorks of Western Vermont](#) offers grants and loans for low-income homeowners of Addison, Rutland, and Bennington counties.

Contact: 802-438-2303 or info@nwwvt.org

RuralEdge's Home Repair Program

[RuralEdge](#) offers loans or grants for residents of Caledonia, Orleans, and Essex counties that make less than 80% of the area median income for their county.

Contact: The Homeownership Center at 802-535-3555 or homeownership@ruraledge.org

Windham and Windsor Housing Trust's Green Mountain Home Repair

[Windham and Windsor Housing Trust](#) offers grants and loans for low-income residents of Windham and Windsor counties.

Contact: Jeremy Paquette at 802-246-2116 or jpaquette@homemattershere.org

SERCAP Individual Household Well and Septic Loan Program

[Rural Community Assistance Project \(RCAP\) Solutions](#) offers [loans](#) for low and moderate income households statewide to replace individual household water supply or septic systems.

Contact: 540-345-1184 or loanfund@sercap.org

Visit <https://anr.vermont.gov/flood> for more flood recovery resources.



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