



Idaho SRF / Household Septic System Program

Low interest rate loans/grants available to refurbish or replace individual septic systems!

Program Requirements:

- Residence must be in a rural area, town or community in the state of Idaho with a population not exceeding 50,000.
- Applicants must own and occupy the home served by the septic system to be renovated or replaced.
- New home construction and systems serving other than the homeowner occupied dwelling are not eligible.
- Households with annual income not exceeding \$72,785 are income eligible for loan assistance.
- Households with annual income not exceeding \$36,392 are income eligible for grant assistance.
- System renovation or replacement must require a permit and the work must be performed by a licensed contractor.
- The homeowner's property will be encumbered by a Deed of Trust for loans and a Grant Lien Agreement for grants.
- Maximum amount of assistance - \$15,000
- Associated loan costs estimated not to exceed \$600, e.g., credit report, recording and RCAC loan fee are applicant expenses and can normally be included in the loan or grant.

Grant Terms:

10 year compliance period with 10% annual forgiveness, repayment required in full if property is sold, transferred or if the homeowner vacates the property within first 5 years from project completion.

Loan Terms:

- Interest rate - 1%
- Maturity may not exceed 20 years
- Repayment required if homeowner vacates home

For information/application, please visit www.rcac.org

To talk to a loan officer in your area, call 1-855-979-7322

Or learn more at our website: www.rcac.org

This loan/grant program is supported by a grant from the Idaho Department of Environmental Quality.

RCAC is an equal opportunity employer, lender and provider.

Revised 5-2-2024

