

Septic Renovation Funding
Information for Homeowners
Updated April 2026

Homeowners are encouraged to check with their local Public Health Unit (<https://www.hhs.nd.gov/local-public-healthsites>) as they will be the best source of local information regarding private septic systems in ND.

Septic Renovation Water Quality Initiative

https://deq.nd.gov/WQ/3_Watershed_Mgmt/1_NPS_Mgmt/NPS_Grant.aspx

- Local sponsors work with NDDEQ provide funding for septic renovations to improve and/or protect water quality within specific project areas.
- It is anticipated that grants will first be available to homeowners in 2027; individual homeowners will apply through local sponsors (not directly to NDDEQ).

Section 319 Watershed Projects

https://deq.nd.gov/WQ/3_Watershed_Mgmt/1_NPS_Mgmt/nps.aspx

- Local sponsors work with NDDEQ to implement water quality improvement and/or protection projects in defined watersheds; individual homeowners will apply through local sponsors. Availability of Best Management Practices varies by water quality goals, location and year. Homeowners should contact local entities to determine current opportunities. Payment is reimbursement for a portion of qualifying expenses.

Communities Unlimited – Well & Septic Loan Program

<https://communitiesu.org/lending/well-septic-loans/>

- Provides low-interest loans up to ~\$15,000 for septic repair or replacement, low interest and long repayment terms. Available to rural homeowners meeting income eligibility requirements. Direct-to-homeowner application (no local sponsor required).

USDA Rural Development – Section 504 Home Repair Program

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

- Provides loans and grants to address health and safety issues, including failing septic systems. Loans up to ~\$20,000 at 1% interest; grants available for qualifying homeowners age 62+. Eligibility limited to very low-income households (≤50% area median income). Applications processed through USDA Rural Development offices.

Private Financing Options

- Home improvement loans or lines of credit through banks and credit unions
- Contractor or installer financing