

# Septic Replacement Loan Program: Authorized Contractors

## About the Program

The Michigan Department of Environment, Great Lakes, and Energy (EGLE) has received funding to develop and implement a statewide loan program to replace failing and near failing septic systems. EGLE has contracted with Michigan Saves to develop the Septic Replacement Loan Program (SRLP). The SRLP will offer homeowners both an income-based financing option (tier one) and a market-based financing option (tier two). Any replacement septic system supported by the SRLP will need to be installed by a Michigan Saves authorized contractor. Becoming an authorized contractor is quick, easy, and free. Expand your business and offer your customers financing options by registering as an authorized contractor with Michigan Saves today.

## Authorized Contractor Requirements

### Business Organization and Insurance

State of Michigan business license	Corporations and LLCs must be registered and in good standing with the State of Michigan Corporations Division (sole proprietors and limited liability partnerships do not have to register their business with the State of Michigan)
General liability insurance coverage	Minimum of \$1 million per occurrence and \$1 million aggregate
Workers' compensation or self-insurance coverage	Minimum of \$100,000 each accident and \$500,000 policy limit

### License or Registration

As applicable, septic system installers must be licensed or registered by the health department with jurisdiction over the counties in which they operate

### Disciplinary Actions

Must not have received disciplinary action from a local health department or been removed or deregistered by a local health department

### Training and Education

Michigan Saves contractor training	Must attend standard Michigan Saves contractor training and a training session specific to the SRLP
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### Signature Agreement

Michigan Saves contractor agreement	Read and agree to the terms and conditions of the Michigan Saves septic contractor agreement and the Michigan Saves SRLP implementation guide
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### Contractor Application Fee

Michigan Saves will waive the \$50 contractor application fee through December 31, 2024

# Authorized Contractor Responsibilities

- Authorized contractors are required to upload all required documentation for systems installed through the SRLP into the Michigan Saves portal (e.g., Local Health Department Permit, Septic Tank Pump Record, Certificate of Completion, etc.).
- Authorized contractors must disclose any land use restrictions as may be filed with the Register of Deeds Office and/or EGLE pursuant to Part 201 or Part 213, Natural Resources and Environmental Protection Act.
- Authorized contractors must acknowledge that other potential requirements to obtain state or locally issued permits or approvals from EGLE have been met.
- Authorized contractors are required to assess internal plumbing for leaking fixtures and nonsewage connections to the sewage system.
- Authorized contractors shall ensure replacement system is permitted and installed in accordance with Minimum Program Standards.



## Become a Michigan Saves Authorized Septic Installation Contractor

- 1** Review the contractor requirements listed in this document.
- 2** Complete your contractor application at [NGEN.MichiganSaves.org](https://www.ngen.michigansaves.org). Click "New Contractor?" to get started.
- 3** We will contact you by email or phone about the required contractor training. You must attend either a scheduled or one-on-one program training to become authorized.



## For More Information

### Michigan Saves

517-484-6474  
info@michigansaves.org

### Michigan Department of Environment, Great Lakes, and Energy

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[MichiganSaves.org/septiccontractors](https://www.michigansaves.org/septiccontractors)