



Community Development
Agricultural Best Management Practices

Septic & Well Loan Program aka:

**SUBSURFACE SEWAGE TREATMENT SYSTEM(SSTS) & PRIVATE WELL
IMPROVEMENT FUND PROGRAM**

About

Loans for qualified repair/replacement of septic systems or private wells are available to approved property owners through the Agricultural Best Management Programs (AgBMP) loan program.

Application Period

Applicants accepted on a first-come, first-served basis. Sub-surface sewage treatment systems (SSTS) and private well property owners need to complete an application form, and return it to the Anoka County Community Development Department.

Application Review Process

The Community Development Department staff will review applications to ensure qualifications and project eligibility.

Funding Details

Maximum Funding:	\$100,000
Interest Rate:	3%
Application Fee:	\$250.00 due at time of application submission (if application terminated, any fees will be deducted from the \$250)
Origination Fee:	1% of total of actual loan amount
Repayment:	Payable twice a year as a Special Assessment with your Property taxes (this is a lien on your home)
Term of Repayment:	Payable as a property tax special assessment twice a year over 5 years for total funding up to \$20,000 Payable as a property tax special assessment twice a year over 10 years for total funding \$20,000 or greater
Income Limit:	None
Asset Limit:	None

Qualifying Requirements for Funding

- Property taxes, liens and mortgage(s) must be current
- The septic or well system is failed or failing or otherwise meeting at least one of the Priority Criteria

- Application must be completed and submitted
- Applicant(s) must be the property owner(s)
- Property must not have a reverse mortgage

Priority Criteria

- SSTS is a direct risk to public health and safety due to factors such as discharge in or near a sensitive location such as a subdivision, swimming beach, day care, etc.
- SSTS is discharging directly to surface water via tile line, pipe or direct runoff.
- SSTS is “failing” according to Minnesota Administrative Rule, Chapters 7080 through 7083 and located within a shore land zone area
- SSTS is “failing” according to Minnesota Administrative Rule, Chapters 7080 through 7083 and located in a ground water high sensitivity area as defined by the Anoka County Water Resources Management Report (2009)
- SSTS is not failing but has the potential to discharge into surface water or is located within a ground water high sensitivity area.

Application Procedure

1. Obtain and complete AgBMP application, return to the Community Development Department along with application fee of \$250.00, payable to “Anoka County” and required documents.
2. Staff will process the application and notify property owner(s) of status/approval.
3. Processing/origination fee of 1% of total amount funded will be added to assessment total.

Installation of System

1. Property owner obtains design and gets estimates/bids for new system to be installed by a state licensed contractor.
2. Property owner selects contractor and submits design for permit approval to local jurisdiction.
3. Permit application is reviewed and approved by authority of jurisdiction.
4. System construction is certified by established inspection process. System is inspected by authority of jurisdiction and final permits are issued.
5. Contractor/Property owner submits invoice to Anoka County Community Development upon completion of the project for payment. Property owner attends loan closing at Anoka County.
6. Community Development coordinates filing assessment on property for repayment.