

Low Interest Loans and Grant Funds Available to Upgrade Septic Systems in 2013

Low interest (3%) loans are available to landowners in Region Five to repair their existing failing or non-conforming septic systems. New construction does not qualify. Seasonal and year-round landowners are encouraged to apply.

The primary goal of the program is to improve the environment by replacing non-compliant systems. This cooperative program is supported by the Minnesota Department of Agriculture and the Region Five Development Commission and has provided funding to area landowners to upgrade their septic systems since it 2001. Applicants must be able to show repayment ability, there are no income limits. Loan applications are reviewed monthly by the North Central Economic Development Association loan board and approved by the Region Five Development Commission.

At this time Region Five is also administering Legacy Grant funds which were awarded to the counties. This is a cost sharing program for low to very low income landowners. R5DC will provide a loan at 3% for 5 years to qualifying applicants; grant funds will be used to lower the overall cost and make the project more affordable. Grant funds offered will vary depending on the cost of the system, yearly income and size of household. This program will be discontinued when all funds have been expended.

Individual Septic Treatment System (ISTS) projects must meet one of the following requirements:

- § Relocation of a septic system out of environmentally sensitive area.
- § Repair or replacement of an existing septic system that does not conform with the provisions of the MN Rules Chapter 7080.
- § Replacement of a septic system that is failing or non-compliant
- § Mandatory hook-up to city sewer lines

For more information or an application packet contact,

Cass County Environmental Services:	Dawn Berg	(218) 547-7291
Crow Wing County Planning & Zoning:	Tom Espersen	(218) 824-1134
Morrison County Planning & Zoning:	Amy Kowalzek	(320) 632-0170
Todd County SWCD:	Sarah Katterhagen	(320) 732-2644
Wadena County Planning & Zoning:	Dean Skov	(218) 631-7604
Region Five:	Anne Hanson	(218)-894-6011

More information and applications available on website:

www.regionfive.org/departments forms & resources