



## Agricultural Best Management Practices (AgBMP)

### SUBSURFACE SEWAGE TREATMENT SYSTEM LOAN PROGRAM

Anoka County Community Development

Online: [www.AnokaCounty.us/CD](http://www.AnokaCounty.us/CD)

Call: 763-324-4605

#### **Application Period**

Applicants will be accepted on a first-come, first-served basis. Sub-surface sewage treatment systems (SSTS) and private well owners interested in the program will obtain an application form, and return it to the Anoka County Community Development Department.

#### **Application Review Process**

The Community Development Department staff will conduct a preliminary review of applications to ensure qualifications and repayment ability.

#### **Funding Details**

Maximum Funding: \$100,000

Interest Rate: 3%

Application Fee: \$200.00 due at time of application submission (if application terminated, any fees will be deducted from the \$200)

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 twice a year over 5 years for total funding up to \$20,000  
Payable twice a year over 10 years for total funding greater than \$20,000

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, located in a sensitive area, or otherwise meeting at least one of the Priority Criteria
- Application must be submitted and complete

- Applicant must be the property owner

### **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 greater than 15 years old with no or limited maintenance
- 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 the AgBMP application from Anoka County Community Development by calling 763-324-4605 or online at [www.anokacounty.us/cd](http://www.anokacounty.us/cd)
2. Complete and return the application to the Community Development Department along with application fee of \$200.00, payable to “Anoka County” and supporting documents.
3. Community Development will process the received application and notify all applicants of status/approval
4. Processing/origination fee of 1% of total amount funded will be added to assessment total.

### **Installation of System**

1. Owner has design for new system completed by a state licensed installer.
2. Owner obtains bid(s) from licensed installer(s).
3. Owner selects contractor and submits design for permit approval.
4. Permit application is reviewed and approved by authority of jurisdiction.
5. System construction is certified by established inspection process. System is inspected.
6. Contractor/Owner submits invoice to Anoka County Community Development upon completion of the project.
7. Community Development coordinates filing assessment on property for repayment.