

Washington County Department of Public Health & Environment (PHE) participates in the Minnesota Department of Agriculture (MDA)'s Agricultural Best Management Practices program, which can be used to replace or repair eligible sub-surface sewage treatment systems (SSTS). PHE serves as a local lender in the AgBMP program. PHE has partnered with the Washington County Community Development Agency (CDA) to administer this program.

### How much money is available?

- Washington County receives a funding allocation each year from the MDA. Approximately \$200,000 is available in 2020.

### Who is eligible?

- SSTS replacement/repair must result in a water quality improvement, **and** system must meet one of the following criteria. In the event of limited funds, the county may award higher priority replacements first.
  - Imminent public health threat
  - Failing to protect groundwater in shoreland/sensitive/well protection area
  - Failing to protect groundwater
  - Older than 15 years
- Funding available for 'rural landowners', i.e. not able to connect to city sewer.
- You must own the property; either free of debt or through a mortgage.
- Taxes must be current. Mortgage payments must be current. The property must not be currently or imminently subject to repossession, forfeiture, or foreclosure.
- There are no income or asset restrictions.
- Facilities that have active criminal enforcement proceedings related to violations of environmental regulations instituted against them are ineligible.
- Ineligible: Construction of SSTS for new properties, or expansion or upgrading of a conforming SSTS due to construction of additional living quarters or expanded use. **THE COUNTY CANNOT FUND COMPLETED OR UNDERWAY PROJECTS.**

### How does the process work?

- Interested landowners can submit a SSTS Financial Assistance Application to the Washington County CDA. The application is available at [www.co.washington.mn.us/septic](http://www.co.washington.mn.us/septic), or by contacting CDA at 651-458-0936 or PHE at 651-430-6655.
- **Fees for the application process include:**
  - **\$225 Application Fee**Applicants may submit one check, made payable to Washington County CDA. If an applicant is turned down for a loan, or withdraws after financial review is completed, the CDA will refund 50% of the application fee.
- **Applicants can choose from three different term lengths and interest rates: 5 years (1.5%); 8 years (2%) and 10 years (3%).**
- Loan payments are set up as special assessments on property taxes. For sample payment schedules, contact the CDA or the county.
- Follow the application checklist at the end of this document and submit all required materials to the CDA. Providing a complete application and all supporting documentation at once will ensure a quick turnaround of your request for financial assistance.
- After CDA receives and reviews all materials for eligibility, Washington County PHE staff will approve loans on a first-come-first-serve basis, as long as funds are available.
- A lien will be recorded on the property in question, for a maximum loan amount, based on bids received. **There is a \$46 recording fee and also MN Revenue, Mortgage Tax** that needs to be collected from homeowners for lien agreements that are recorded. Owner agrees to pay the Minnesota Revenue Mortgage Tax (rate is \$0.0023) of the debt that is secured by the recording mortgage of real property.
- Applicants must submit one check, made payable to Washington County before the lien agreement can be recorded. The total dollar amount due will be given to you when lien agreement is ready to be signed.
- Washington County PHE will release the funds for actual work completed to the applicant once a Certificate of Compliance has been issued. The check will be issued jointly to the landowner and the contractor.
- SSTS Low Interest Loan applicants may be eligible for low income SSTS fix up grants as well. If you are interested, be sure to check that portion of the application, and loan and grant application review will take place simultaneously.

## **SSTS LOW INTEREST LOAN PROGRAM 2020 APPLICATION GUIDANCE**

### **Other helpful information**

Washington County and CDA staff will help applicants during the application process, but applicants are responsible for making the choices and doing all of the listed items including, but not limited to, the following:

- Applicants must provide CDA staff with necessary information promptly.
- Applicants – not staff – are responsible for soliciting estimates from contractors. A minimum of **two bids** is required for the installation of the designed system. The term “contractor” refers to Minnesota Pollution Control Agency (MPCA) licensed septic system designers, septic system installers, and other entities providing services to the replacement of the septic system. Contractors can be found at: [www.pca.state.mn.us/ssts-search.html](http://www.pca.state.mn.us/ssts-search.html)
- Applicants should also notify contractors of their participation in the loan program, as it affects the payment process
- Applicants – not staff – are responsible for selecting and entering into a contract with the contractor to do the work. Contractor selection shall be made on a competitive, lowest bid process, unless the applicant notifies the county and provides a reason for choosing the higher bid.
- Applicants and/or contractor **must** complete all the necessary permitting. Applicants must pay for permit and inspection fees required by Washington County PHE and are not exempt from those fees.
- Applicants are responsible for working with the contractors to settle any and all disagreements that may arise before, during, or after the job. If the applicant fails to abide by the program requirements or if the grantor withdraws or ceases funding for the program, the applicant shall be responsible to the contractor for all contractually agreed upon terms, including payment, without any further remedy for damages or recovery against Washington County.

**If you are interested in participating in this program mail or bring your application and supporting forms to:**

**Washington County Community Development Agency  
7645 Currell Blvd  
Woodbury, MN 55125**

**Contact the CDA with application questions: 651-458-0936**

**Contact the county with questions about your SSTS: 651-430-6655**

## SSTS LOW INTEREST LOAN PROGRAM 2020 APPLICATION GUIDANCE

### Application Checklist:

The following items need to be submitted with your application:

- Completed Application for SSTS Financial Assistance signed by property owner(s)
- \$225 check payable to Washington County CDA
- Copy of photo IDs for all applicants
- Documentation of mortgage payments (two most recent mortgage statements)
- Documentation of income and assets (see table below) for applicant and co-applicant
- Copy of applicants' two most recent Income Tax Returns, with forms and schedules
- Two bids from contractors

Your application will not be processed until all necessary and requested documentation is received at our office.

### Income and Asset Documentation

Mark the box next to any item that applies to your household. Use this checklist to gather the corresponding documentation of each income/asset.

	<b>INCOME SOURCES</b>	<b>Acceptable documentation</b>
	Salary/Wages	Two most recent paystubs
	Self-Employment	Tax Returns, including Schedule C
	Business Income	Tax Return and all schedules, financial statements including profit and loss and balance sheets
	Unemployment Benefits	Statement showing benefit amount and remaining balance
	Veterans Benefits or Military Pay	Most recent benefit statement
	Interest Income/Dividends	Most recent Tax Return, including all 1099 statements
	Alimony/Child Support	Copy of support order or printout of payment history
	Social Security Income(SSI/RSDI)	Most recent yearly benefit statement
	Retirement/Pension	Statement showing disbursements, benefit letter, copy of payment
	Farm Income	Tax Returns
	TANF/MFIP	Most recent benefit statement
	General Assistance (GA	Most recent benefit statement
	Minnesota Supplemental Aid (MSA)	Most recent benefit statement
	Rental Income	Copy of current lease
	Other	Contact CDA

	<b>ASSETS</b>	<b>Acceptable documentation</b>
	Checking/Savings Accounts	Most recent bank statement
	Stocks/Bonds/Investments	Most recent portfolio statement
	IRA/401(k)/Retirement Accounts	Most recent account statement
	Real Estate (only for 2 <sup>nd</sup> home, cabin, undeveloped land, etc.)	Property Tax Statement with assessed value
	Collector items (cars, coins, jewelry in excess of \$10,000)	Copy of appraisal or insurance certificate stating insurable value