



Anoka County
COUNTY ADMINISTRATION
Community & Governmental Relations



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RE: Anoka County Agricultural Best Management Practices Program (AgBMP)

Anoka County, in conjunction with the State of Minnesota Department of Agriculture, has made available a low interest loan to residents and commercial businesses in Anoka County that may have a failed or failing well or septic system. This is a water quality program and the repair or replacement must fix or prevent a water quality issue.

Applications have been updated and are currently being accepted for this season's work. Enclosed is a brochure that explains the program, a program guideline and an application for your review. Please make additional copies and distribute as necessary. These materials are also available on our website at AnokaCounty.us/cd

The primary qualifications for the program is that the applicant be current on their mortgage and property tax payments, be the property owner, property is located in Anoka County and that there are no reverse mortgages. Loans are repaid over time via a special assessment onto their property taxes. No income qualifications or credit checks. Please see the website for additional qualifying information.

A project cannot and must not be started prior to application or the applicant cannot be considered for the program. Interested parties can contact Anoka County Community Development Department, **763.323.5722** for additional information.

Should you have any questions or qualified projects, please contact me for further information.

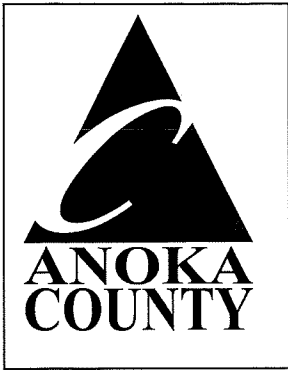
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Respectful. Innovative. Fiscally Responsible

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Affirmative Action / Equal Opportunity Employer



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:	\$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 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

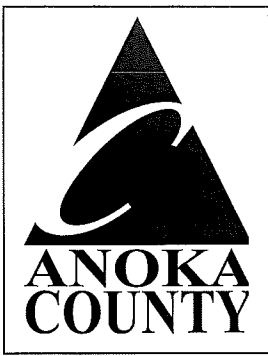
- SSTS is a direct risk to public health and safety due to factors such as discharge in or near a sensitive location such as a subdivision, swimming beach, day care, etc.
- SSTS is discharging directly to surface water via tile line, pipe or direct runoff.
- SSTS is “failing” according to Minnesota Administrative 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 \$200.00, 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.



Date received: _____

ANOKA COUNTY
Community Development
Agricultural Best Management Practices
AgBMP STSS PROGRAM

Application Date: _____

Name of Property Owner: _____

Name of Co-Owner/Spouse: _____

Business Name (if applicable): _____

Mailing Address: _____

City: _____ State: _____ Zip: _____ Township: _____

Home/Business Phone: _____ Mobile Phone: _____

Email: _____

Property Address loan funds will be applied to (IF different from above):

City: _____ State: _____ Zip: _____ Township: _____

Property Information:

- Year Structures/Home Built: _____ Year You Purchased Your Property: _____
- Is property eligible to connect to city sewer or water? (circle one): YES NO
- Are you current on your property taxes (circle one): YES NO
- Are you current on all mortgages and property liens (circle one): YES NO **Attach a copy of last or most current mortgage statement or satisfaction of mortgage.**

Septic System Information:

1. Age of SSTS: _____ Date of last system pump: _____
2. Is your SSTS within 1,000 of a lake, or 300 feet of a stream: (circle one) YES NO
3. Is your system failing according to Chapter 7080 (i.e. Discharges to surface or groundwater, contain a cesspool or leach pit, have less than two feet of separate to groundwater table)? (circle one)
YES NO I DON'T KNOW If yes, explain: _____
4. Does your system discharge directly to ground surface, into surface water or a tile line? (circle one)
YES NO I DON'T KNOW
5. Was a compliance inspection completed for your septic system? (circle one) YES NO

If yes, please attach and return with application

