



St. Louis County, MN

FACT SHEET

# Financial Assistance – Septic’s Subsurface Sewage Treatment System

Form

# 8900

Rev. 09-2022

St. Louis County offers financial assistance in the form of both deferred and low-interest loans. Please review the following information for eligibility and contact information to apply. Additional Information: [www.stlouiscountymn.gov/Septic](http://www.stlouiscountymn.gov/Septic). Click on Financial Assistance-Septic.

	Forgivable Deferred Loan	Low Interest Loan
<b>Program Overview</b>	Repair, replace, or upgrade any portion of an individual sewage treatment system deemed an <b>Imminent Threat to Public Health</b> or <b>Non-Compliant</b> .	Repair, replacement or upgrading of any portion-of an ISTS that is outside the residential or commercial structure, including any part of a collector system between the house and the junction with the collector system.
<b>Loan Type</b>	Forgivable Deferred Loan	Low Interest Loan
<b>Loan Length</b>	100% Forgivable after 5 years	Maximum 10 years
<b>Loan Interest Rate</b>	0%	3%
<b>Loan Maximum Amount</b>	Based on System Design	\$50,000
<b>Repayment Requirements</b>	No monthly payment required. However, repayment is required should you sell, transfer, or cease to live in the home within five (5) years.	Yes. Monthly payments are required.
<b>Income Requirements</b>	Qualified low income persons. Applicant’s household projected annual income must be at or below the low-income limits within the USDA-RD income guidelines for St. Louis County.	NA
<b>Eligible Properties</b>	Applicant must own the property to be improved and it must be their principal place of residence for at least a six-month period prior to the date of the septic replacement activities. The applicant’s interest in the property must be at least one-third (1/3).	<ul style="list-style-type: none"> <li>Residential or commercial.</li> <li>Permanent structure. Mobile homes and trailers are eligible only if they are located on a permanent foundation, have the wheels and axles removed and are taxed as real property.</li> <li>Outside of areas that have a municipal sewer system.</li> <li>Within St. Louis County, Minnesota</li> <li>Conform to all applicable zoning ordinances and possess all appropriate use permits.</li> </ul>
<b>Eligible Improvements</b>	Repair, replace, or upgrade any portion of an individual sewage treatment system deemed an <b>Imminent Threat to Public Health</b> or <b>Non-Compliant</b> . <ul style="list-style-type: none"> <li>System inspection.</li> <li>System design.</li> <li>Applicable Permits.</li> <li>System construction, labor, materials.</li> <li>Lien recording fees.</li> <li>Other costs directly related to the system installation and connection to the residence.</li> </ul>	<ul style="list-style-type: none"> <li>Replacement of an existing failing or non-conforming individual sewage.</li> <li>Treatment System and the necessary piping outside the dwelling unit.</li> <li>Design of new system (plans and specs).</li> <li>In-place abandonment of existing failed, non-conforming or substandard systems.</li> <li>Construction costs of new system.</li> <li>Easements (for cluster systems).</li> <li>Land purchase for drain fields.</li> </ul>
<b>In-Eligible Improvements</b>	Abatement activities may not begin before Notice to Proceed is provided by the AEOA Program Coordinator. Program funds may not be used to pay for abatement activities made prior to application to the program. No homeowner or self-installed abatement activities will be allowed.	<ul style="list-style-type: none"> <li>ISTS for a new dwelling unit.</li> <li>Loans may not be used to facilitate new building construction. As used in this subdivision, "facilitate new building construction" includes increasing capacity of an Individual Sewage Treatment System beyond what is reasonably required to serve existing buildings and lots in existing recorded plats.</li> </ul>
<b>Application Process</b>	<b>Contact:</b> Beth Davies, AEOA Housing Services (218) 735-6819, <a href="mailto:septic@aeoa.org">septic@aeoa.org</a>	<b>Contact:</b> Beth Davies, AEOA Housing Services (218) 735-6819, <a href="mailto:septic@aeoa.org">septic@aeoa.org</a>