



# Washington County Subsurface Sewage Treatment System (SSTS) Financial Assistance



Washington County Department of Public Health and Environment has partnered with Washington County Housing and Redevelopment Authority (HRA) to offer loans and grants to Washington County landowners to finance the repair or replacement of failing subsurface sewage treatment systems (SSTS).

*(Washington County cannot fund completed or underway projects.)*

## GENERAL ELIGIBILITY

1. Property must be located in Washington County.
2. Property owner must apply for funds (renters cannot apply for loans or grants).
3. Septic system must be noncompliant, project must result in a water quality improvement. Washington County will verify SSTS eligibility.
4. Funds cannot be used for new homes, or for remodeling or upgrading of a currently compliant septic system.

### SSTS LOW INTEREST LOANS

Open to all 'rural landowners' (i.e. not connected to city sewer). Businesses and residences are eligible.

- Applications are reviewed on a rolling basis, loans are awarded while funds are available.
- No income or asset restrictions.
- Interest rates are 1.5 -3% for qualified applicants, determined by the length of the loan.
- Terms are up to 10 years.
- Payment is set up as a special assessment on property taxes—due twice a year.
- The loan is secured by a lien on the property.
- Before the property can be sold or transferred, the loan must be paid off.
- Loans must be repaid by the landowner.

### SSTS LOW INCOME FIX UP GRANTS

Fix up grants are available for single family homes or duplexes only, and must meet income threshold requirements

- Applicant must meet income guidelines (see grant application guidance for details).
- A limited amount of funds are available.
- Grants will be awarded on a first come, first serve basis.
- Depending on income level the grant amounts range from \$4,000-\$6,500.

## TO APPLY OR TO RECEIVE MORE INFORMATION

Eligibility questions regarding your septic system may be directed to: Washington County PHE: 651-430-6655.  
Application questions may be directed to Washington County HRA: 651-458-0936.

*Application materials for both the loan and grant programs are available at: [www.co.washington.mn.us/septic](http://www.co.washington.mn.us/septic)  
(Completed applications should be submitted to HRA)*

**SSTS low interest loans are funded through the Minnesota Department of Agriculture's Agricultural Best Management Practices (AgBMP) program. SSTS fix up grants are funded through the Clean Water Fund.**