

## **GRANT FUNDS AVAILABLE TO ASSIST LOW INCOME APPLICANTS WITH REPLACING SEPTIC SYSTEMS**

In conjunction with the Region Five Development Commission's Low Interest Loan Program to replace failing or non-compliant septic systems, Wadena County has received a grant from the Minnesota Pollution Control Agency, through the Board of Water and Soil Resources, to assist low income individuals in obtaining financing to replace their failing or non-compliant septic system.



The way the program works is, when the individual applies for the low interest loan through Region Five depending on their income status, they may be eligible to also apply for grant funding through the county that will, in essence, buy down the principle of the loan through Region Five. For example: an applicant needs to replace a septic system and it will cost \$6,000. If they are eligible for the loan and meet the low income guideline they could apply for and receive grant funding from the County that could reduce the amount they will need to finance in order to install the system, thereby reducing their monthly payment. Another way, this can help is, if an applicant meets the low income criteria but ability to pay the entire amount back is questioned, the applicant could apply for grant funding that would, again, buy down the principle amount to a point where Region Five may be able to loan the balance of the funding for the system.

The grant received by the County can vary from year to year. It is on a first come, first served basis through an application process managed by the Wadena County Planning and Zoning Department and approved by the Wadena County Board of Commissioners. If you have a failing or non-compliant septic system that needs to be replaced and you also have a low income, this may be a good opportunity for you to be able to make a much needed improvement at a reduced cost.

Please contact Deana Malone at the Wadena County Planning & Zoning Department at (218) 631-7604 or Sandy Voigt 218-894-3233 ext. 2, at the Region Five Development Commission if you have questions or would like to apply for the low interest loan and the grant.