He r o n La k e Wa t e r s h e d D i s t r i c t

May 2010

Septic System Loan Program

A septic system is professionally designed to treat sewage for a specific home, business, or group of properties. Proper treatment of sewage recycles water back into the natural environment with reduced health risks to humans and animals and also prevents surface and ground water contamination.

A septic system that fails to fully treat sewage may allow excess nutrients (phosphorus and nitrogen) to reach nearby lakes and streams, promoting algae and plant growth. Algal blooms and abundant weeds may make lakes unpleasant for swimming, boating, and other water-based activities. Unnatural plant growth can also affect water quality for fish and wildlife habitat.

In anticipating changes in state requirements, many of the counties within the Heron Lake Watershed District (HLWD) have made changes to their septic system requirements. Since the 1990’s the HLWD has offered low interest loans for septic system replacements. The loans have a 3.5 percent interest rate and have a 7 year repayment schedule. Loan payments are made through property tax assessments.

Septic system replacement costs are usually between $8,500 and $14,000 depending on the size, type of system, and the contactor. All required septic system upgrades will typically have one year to be completed. If the system is deemed an imminent threat to public health, then the requirement is ten months.

Jackson County

Jackson County requires a septic system compliance inspection and subsequent update if the system is not in compliance when there is a property transfer, construction or addition of a bedroom, an additional 800 square feet or more of residential living space, or if a complaint is received and verified to be a public health threat by the Jackson County Planning and Environmental Services Office. In addition to the HLWD loan program, Jackson County also offers the following septic loan programs:

Farm Credit/AgStar – 3% up to 5 years • Jackson County Tax Role Program – 3% up to 7 years

For more information on Jackson County septic system requirements, please contact the Jackson County Planning and Environmental Services Office at 507-847-2240, Gordon.Olson@co.jackson.mn.us, or visit their website: www.co.jackson.mn.us/pzenv

Nobles County

Nobles County requires a septic system compliance inspection and subsequent update if the system is not in compliance when there is a property transfer, construction or addition of a bedroom, or if a complaint is received and verified to be a public health threat by the Nobles County Environmental Services Office.

Ag BMP - 3% up to 10 years • Nobles County - 4% for 10 years

For more information on Nobles County septic system requirements, please contact Wayne Smith at 507-295-5322 or wsmith@co.nobles.mn.us

Murray County

Murray County requires a septic system compliance inspection and possibly an update any time an addition of living space is added to a home. Loan funds are available when upgrading an existing system that is failing. In addition to HLWD loan funds, Murray County residents may also qualify for the following loan programs:

Ag BMP - 3.5% for up to 5 years • Murray County Loan – 4.0% for 5 or 10 years

For more information on Murray County septic system requirements, please contact Chris Hansen at 507-836-6148 ext. 166 or chansen@co.murray.mn.us

Cottonwood County

Cottonwood County requires a septic system inspection for all property transfers, house additions, public complaint or imminent health risk. In addition to HLWD loan funds, Cottonwood County residents may also qualify for the following loan program:

Cottonwood County Loan – 3.5% for up to 10 years (all property taxes must be current to qualify for this loan program).

For more information on Cottonwood County septic system requirements, please contact Mike Hanson at 507-831-4024 or C.Michael.Hanson@co.cottonwood.mn.us
June 15, 2010
HLWD board meeting
8:00 p.m. at the HLWD office

Note that the HLWD board meeting dates and times are tentative. Please contact the HLWD office for the exact date and time.