

OTHER AVAILABLE SSTS GRANTS AND LOANS

Applicants may also wish to explore other grant and loan programs including:

AgBMP Loan Program

The AgBMP Loan Program provides low interest loans (typically 3%) to farmers, rural landowners, and agriculture supply businesses through participating local financial institutions. This program must fix a water quality issue and cannot be used for other mechanical failures. It can be used to connect properties to city sewer and water systems, or for septic system repair. Applicants must own the property and be current on their mortgage payments and property taxes. No reverse mortgages are allowed. Applicants need enough equity in their home to cover the lien amount. There are no income or credit limitations. Loans are repaid as a special assessment on the property tax bill.

- **Program information at** <https://www.anokacounty.us/2023/Well-Septic-Loans>
- **Contact Anoka County**

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Anoka County CDBG Rehabilitation Loan Program

Loans for non-water quality related septic system work. Income is qualification required, and applicants can't have over \$25,000 assets, but this program has higher income limits than the MN Housing Finance program. It is Federal funds. Only half of the loan must be paid back if the homeowner still owns the home after 6 yrs. If the owner sells the property earlier, they owe 100%, up to \$24,999, which is repaid from proceeds of the sale of the property.

- **Program information at** <http://www.anokacounty.us/2301/Rehabilitation-Loan-Program>
- **Contact Anoka County**

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MN Housing Finance Rehabilitation Loan/Emergency and Accessibility Loan Program

This program is available only to low income home owners. The eligible income limits are lower than some other programs. For example, the income limit for a single person household is \$19,000 and for a 4-person household is \$27,100. The loans are up to \$27,000 and have a 0% interest rate. No payments are required during the 10 or 15-year life of the loan if the owner continues to own the home during that period. The loan is forgivable after the loan term if the owner continues to own the home. If the home is sold during the loan term, the loan must be repaid with proceeds from the sale. 4-6 week application processing time.

- **Program information at** <http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1358904992980&pagename=External%2FPage%2FEXTStandardLayout> and
- <http://www.anokacounty.us/2301/Rehabilitation-Loan-Program>

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Note that the summaries above were prepared by the Anoka Conservation District and are not official policies of these programs. Anyone interested in these programs should obtain policies and application materials directly from the program(s) of interest. The application on the following pages does not pertain to the three programs listed above.