Subsurface Sewage Treatment System Policy (SSTS; septic systems)

- Grants are only for repair or replacement of SSTS, including septic systems, that have been deemed an Imminent Threat to Public Health or Safety, or Failing to Protect Groundwater. A Notice of Non-compliance must have been issued by the appropriate permitting agency (typically the city or township).
- ACD may utilize various funding sources for this program. In the event of a difference between ACD policies in this document and funding source policies, the funding source policies take precedence. During the application and any award process, ACD staff will inform applicant of available funding and any funding-specific policies. Such policies commonly include income limits, grant award amount limit, and eligible areas for work.
- When funding sources require dollars be used in a "rural" area, ACD defines such areas as those properties where municipal sewer services are not reasonably available, as determined by ACD. ACD will not fund a septic system replacement where hookup to municipal sewer services is reasonably available.
- Funding is only for homesteaded single-family homes or duplexes in Anoka County.
- Eligible expenses include:
    - Design costs after grant application.
    - Design costs paid prior to grant application in order to secure accurate construction quotes.
    - Installation of SSTS replacement or repair.
    - Tree removal, if essential to the installation.
    - Black dirt and seeding of the construction area.
    - Permit costs.
    - Retaining walls or other landscaping essential to a functional SSTS. Excludes those the Anoka Conservation District (ACD) deems to be for aesthetic purposes. For essential walls or landscaping, ACD may determine a highest base cost beyond which upgrades are not eligible.
    - Connecting the home to a municipal sewer line already in place on or immediately adjacent to the property. In this case, decommissioning of the old septic system is eligible.
    - Certificate of Non-compliance, including inspection. This is a pre-application cost that is eligible.
- Grants may not be used to pay for septic tank pumping or other maintenance or management of a problem. Funds must fix the problem. Pumping for the purpose of a compliance inspection is eligible.
- Funding is limited. ACD reserves the right to fund applications with preference for those that provide greater public health and environmental benefit such as in shoreland areas where untreated wastewater may reach recreational lakes or streams. Partial grant awards may be provided at ACD's discretion.
- Grants do not fund 100% of costs. The maximum grant award as a percentage of the cost of work is shown in the table below. Actual grant award will be determined by the ACD Board after consideration of available funds and benefits to natural resources. A sliding scale is established for income categories.

- Grant payments will be made only to licensed septic system installers upon completion of the work, issuance of a final inspection by the local permitting authority, and submittal of a final billing statement from the SSTS contractor that performed the work. The contractor must provide a copy of their State license before payment will be issued. It is the applicant's responsibility to coordinate work with the contractor and ensure the contractor is compensated for any fees not covered by the grant award.
- ACD will provide estimates of individual project construction costs and determine how prevailing wage law applies. It is the owner's responsibility to secure construction quotes that include the applicable wage rates. ACD will not make payments until receipt of certified payrolls, if prevailing wages are required, and any other evidence required demonstrating compliance with prevailing wage requirements.
- Grant funds not used within 6 months of approval are forfeited unless otherwise specified by the ACD Board. The months of December, January and February are not counted. The ACD District Manager has the authority to provide extensions in extenuating circumstances or if satisfactory progress is being made.
- Applications are considered at monthly ACD Board meetings, generally on the third Monday of each month. Applications must be received by staff 1 week in advance of the meeting. In the case of raw sewage discharging at the ground surface or into a waterway, shorter-term emergency approval may be made by the ACD District Manager.
- The applicant is responsible to ensure all permits are secured and associated fees are paid.
- ACD reserves the right to require information, in addition to that listed in the application, to verify the applicants and proposed work are eligible.
- Applicants who provide false information within their grant application or fail to comply with the terms of the grant are liable for up to 150% of the grant amount issued.
- Applicants who sell or transfer ownership of the property within 18 months of the grant payment must repay 100% of the grant amount within 3 months of the ownership transfer. In this case, applicants are highly encouraged to secure these funds through the proceeds of sale.
- The ACD Board reserves the right to modify policies from time to time, or deviate from policies on a case-by-case basis to address unique circumstances.
- The primary consideration for applicant income eligibility will be the adjusted gross income on the most recent year's state and federal income tax filing. ACD may additionally consider: the last three months of pay stubs to identify income changes since the last tax filing; adjusted gross income as calculated by the USDA for their low income programs, if different from the amount listed on the tax filing; or other similar information provided by the applicant.

- Applicants must have income at or below "low income." ACD uses the four-person household low-income limits for Anoka County, MN +/-8% for each additional or fewer persons in the household. The USDA limit is established and periodically updated (typically in June each year) by the USDA Rural Development for Anoka County, MN. If data are unavailable for just Anoka County, the area including or nearest to Anoka County shall be used. A sliding scale for grant awards is used.

		Number of individuals residing in household							
Income Limit Category	**Maximum Grant Award Amount** as percentage of contractor low bid	1	2	3	4	5	6	7	8
Very Low	**90%**	50,312	55,608	60,904	66,200	71,496	76,792	82,088	87,384
Low	**80%**	80,484	88,956	97,428	105,900	114,372	122,844	131,316	139,788

Data is from 7/13/2026, is effective beginning 8/1/2026, and is replaced as new income limits are published by USDA.