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Septic System Funding 2015

Crow Wing County has limited grant funding available to assist low-income landowners with septic upgrades, Region 5 Development Commission will provide a loan for the balance of the bid, making the project more affordable and stretching the grant funds.

General guidelines:

- To improve the water quality and environment
- County funds have to be available to get a grant, when funding is gone, the program will end.
- Get an application at: www.regionfive.org/forms
- All need based applicants would be funded to some degree, pending repayment ability, the by NCEDA loan Board and in special cases by county SSTS contact for final approval.
- For systems with a higher bid, more grant funds may be available - would be determined on a case by case basis by the county. The amount of the grant is based on the number of people in the household, yearly income and cost of the system.
- A partial grant and partial loan will be provided; in no case will a septic system be funded entirely with grant funds. Grant funds offered may vary by the cost of the septic system and applicant's ability to repay using the USDA income guidelines below.

USDA ADJUSTED INCOME LIMITS

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Income								
Very Low	\$21,600	\$24,700	\$27,800	\$30,850	\$33,350	\$34,150	\$38,300	\$40,750
Low	\$34,550	39,500	44,400	49,350	53,300	54,650	61,200	65,150
Moderate	\$40,050	45,000	49,900	54,850	58,800	60,150	66,700	70,650

Example of monthly repayment costs: 5 years @ 3%

Cost of system	Monthly payment
\$8,000	\$143.75
6,000	107.81
5,000	89.84
4,000	71.87
3,000	53.91