

**Pine County
Local Septic Fix Up Program
Owner Occupied Housing Fact Sheet**

Pine County received grant funds for homeowners interested in improving their non-compliant septic systems from the Minnesota Pollution Control Agency (MPCA).

- This assistance to homeowners with Low or Very Low Income is in the form of a 0% interest, 10-year loan. This will be secured by a lien on the property.
- This assistance to homeowners with Moderate Income is in the form of an assessment on the property.
- Other programs which the homeowner may be eligible for will try to be used in connection with the Local Septic Fix Up Program in order to stretch program funds.
- The loan is repaid to the County if the property is sold; title is transferred, or conveyed within 10 years of the loan closing. The obligation to repay is reduced by one-tenth of the original loan amount after each of the years. If after 10 years the property is still owned by the borrower, the loan is forgiven and considered a grant.

To qualify:

- Home must be in Pine County, within either the Upper St. Croix, Lower St. Croix, Snake River or Kettle River watershed areas and be homesteaded (must be the applicant’s primary residence).
- Applicant must own the house; either free of debt, through a mortgage or recorded Contract for Deed. Taxes must be current and proof of homeowner’s insurance is required in order to be approved. **If you are buying the property on a Contract for Deed, the holder of the contract must sign off on the loan, so you should contact the holder prior to your application.**
- Your household gross (before taxes) annual income (including Social Security, wages and all regular sources) must be within the following limits:

Family Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Moderate Income	\$34,550	\$39,500	\$44,450	\$49,350	\$53,300	\$57,250	\$61,200	\$65,150
Low & Very Low Income	\$21,600	\$24,700	\$27,800	\$30,850	\$33,350	\$35,800	\$38,300	\$40,750

- The septic system must be in a non-compliant status with the County. Courtesy compliance inspections are provided by the County for \$150, to be paid for by the homeowner.

After an application has been submitted by a property owner and is approved by Lakes & Pines, bid packages will be sent to the owner and they will seek bids from contractors of their choice. **Work that is started or completed without approval from Lakes & Pines will not be paid for with program funds.**

If you are interested in applying or have questions, call or write:

Lakes & Pines Community Action Council, Inc.

1700 Maple Ave E, Mora, MN 55051

320-679-1800 or 1-800-832-6082

www.lakesandpines.org