

# LE SUEUR COUNTY ENVIRONMENTAL SERVICES

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## Low Interest Loan Money is Available for Septic System Upgrades in Le Sueur County

Is your septic system failing? Is it discharging into surface waters such as a drainage ditch or your lake? Is it discharging into your backyard, or even worse, your basement? To ease the financial burden, Le Sueur County has several options available, one of which is a low interest loan program available to homeowners to upgrade septic systems. The Le Sueur County Board of Commissioners bonded for \$550,000 for upgrading non-complying septic systems.

Here are some tips on upgrading your septic system:

### 1. Find out about your system.

*Moving out to the Country?* Many people who move out of a city into the country take flushing their toilet for granted. Not too many people ask the question “where does sewage go after the toilet is flushed?” A real estate transfer will bring about a compliance inspection to let you know if the system is working properly or not.

*Long term resident?* If you know nothing about your system and have lived there for many years, there is a good chance that it is not in compliance. A comment that we hear often is “My septic system works great, I haven’t had to pump the septic tank as long as I have lived here”. This generally means that the system is not working properly. The sewage is either discharging to the surface or it is leaching into the groundwater, threatening your drinking water.

### 2. Find a septic contractor:

A septic system contractor is a helpful person to begin the process of upgrading your septic system. Do a bit of homework to find a contractor. Ask your neighbors and your friends about the contractor they used to upgrade their septic systems. Below is a link to the list of contractors in your area on the Le Sueur County website:

<http://www.co.le-sueur.mn.us/environmentalservices/SepticHomeOwners.html>.

Often getting an estimate means a design has been completed, which is time consuming for the contractor. Le Sueur County only requires one estimate to move forward with the low interest loan program. If you choose to obtain more than one estimate and you find a there is big difference between the two, ask the contractors about it. A contractor will let you know exactly what their bid includes. Don’t be afraid to ask questions!

### 3. Contact the County about the Septic Upgrade Loan Program (SULP):

There is an application process involved. Work on your septic system **CANNOT** begin until your application has been approved. A lien search is involved and this generally has a two to three week turn-around for the result of the search. The amount of liens on a property and the cost of the septic system must not exceed the value of the property. Payback of this loan is through your real estate taxes.

### 4. Other financial options are available:

The Le Sueur SWCD has a septic system loan program available. The SWCD phone number is 507-357-4879 ext. #3. Minnesota Valley Action Council also has a low interest loan program that is income based. MVAC can be reached at 507-357-4246. Banks also offer loans to upgrade septic systems.

For more information or questions contact Le Sueur County Environmental Services, 507-357-8538