

**ADMINISTRATIVE PLAN
CARVER COUNTY SSTS & WATER WELL LOAN PROGRAM**

Enrollment Period

Applications will be accepted on a first-time, first-served basis. SSTS (Sub-surface Sewage Treatment Systems) owners interested in the program will obtain an application from the Carver County Community Development Agency (CCFDA) or Carver County Environmental Services and return it to the CDA.

Application Review Process:

CDA staff will conduct a preliminary review of applications to ensure repayment ability. They will then forward qualifying candidates to the Environmental Services Department.

Loan Details

Interest Rate:	1.5%
Application Fee:	As set forth by the Carver County Board of Commissioners.
Origination Fee:	As set forth by the Carver County Board of Commissioners in the fee-for-service schedule.
Repayment:	Special Assessment on Property taxes (<i>loans may be prepaid in all or in part</i>).
Term of Loan:	5 years. 10 years for Direct Discharge (IPHT) in TMDL priority sub watersheds as set forth by the Carver County Board of Commissioners.
Income Limit:	None.
Asset Limit:	None.
Maximum Loan Amount:	\$20,000.00.

Loan Qualifying Requirements

- Property taxes and mortgage must be current.
- The septic system is failing, located in a sensitive area, or otherwise meeting at least one of the Priority Criteria.

Priority Criteria

- SSTS is a direct risk to public health and safety due to factors such as discharge in or near a sensitive location such as a subdivision, swimming beach, day care, etc.

- SSTS is an imminent threat to public health or safety according to Chapter 7080.1500 Subpt. 4 A.
- SSTS is failing to protect groundwater according to Chapter 7080.1500 Subpt. 4 B.
- SSTS is “Failing” according to Chapter 7080.1500 Subpt. 4, and located in a ground water high sensitivity area as defined in the Carver County Ground Water Management Plan.
- SSTS is greater than 15 years old with no or limited maintenance.
- SSTS is not failing but has the potential to discharge into surface water or is located within a ground water high sensitivity area.

Application Procedure

1. Obtain loan application from CDA or Carver County Environmental Services.
2. Complete and return application to the CDA along with the application fee (payable to CCCDA).
 - 2a. Also return the origination fee (payable to Carver County) along with the application.
3. CDA notifies applicants of status/approval.

Installation of System

1. Homeowner has design for new system completed by licensed contractor and submits design for permit approval.
2. Permit application is reviewed and approved by Environmental Services (additional information may be needed).
3. Homeowner/Contractor schedules construction subject to County inspection procedures.
4. System construction is certified by established County inspection process.
5. Contractor/Homeowner submits invoice to Environmental Services for payment.
6. CDA coordinates filing assessment on property for repayment.

IN TESTIMONY WHEREOF, the parties have executed this Agreement as of the day and year written below.

Borrower

Co-Borrower

Date