

Todd County Planning & Zoning  
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## Financial Assistance for Septic System Upgrades/Installations Todd County, MN

*(Updated January 2019)*

The agencies or organizations listed below provide low-interest loans and/or financial assistance for upgrading or installing septic systems in Todd County. Eligibility requirements for each program are different, but will generally require proof of family income, home ownership, and a credit check. For additional information on specific loans or grants, please contact the appropriate agency.

**\*\*Some organizations may require a contractor's estimate for your new septic install or repair.\*\***

*Contact the Planning & Zoning Office for a list of licensed septic designers in the area.*

<b>Agency/ Organization</b>	<b>Contact</b>	<b>Interest Rates</b>	<b>Maximum Loan Available</b>	<b>Max. Household Income</b>	<b>Eligibility</b>
<b>Tri Cap Little Falls</b>	320-632-3691	TBD	TBD	Varies – contact Tri Cap	All of Todd County
<b>Todd County SWCD</b>	Main Office (320) 732-2644	3%	N/A	None	All of Todd County
<b>Todd County Planning and Zoning</b>	Main Office (320) 732-4420	Low Income Septic Grant	Up to 85% coverage of cost. Require two septic bids.	Depends on size of household	Must have an impaired septic system.
<b>Todd-Wadena Rural Electric Co-op</b>	Wadena, MN 56482 (800) 321-8932	Varies Quarterly 3.45% - 5.5%	\$10,000	None Credit Check Required	Must be a member of Todd-Wadena Rural Electric Co-op
<b>Sauk River Watershed District</b>	524 South 4 <sup>th</sup> St Sauk Centre, MN 56378 (320) 352-2231	3.5 %	Contact for funding available. Require two septic bids.	None	Must reside within the Sauk River Watershed District
<b>USDA Rural Development</b>	900 Robert St NE Suite 103 Alexandria, MN 56308 (320) 763-3191 ext. 4	1% loans and grants for homeowners over age 62 and for low income households	\$20,000 (loans) \$7,500 (grants)	For Loans: Funding ranges from \$21,000 for 1 person family, up to \$39,600 for 8 person family	All of Todd County
<b>Minnesota Housing Finance Agency (MHFA)</b>	Check with local banks to see if they offer the MHFA Fix-up Fund Loan	Varies- 3.857%- 6.9%	\$35,000	\$96,500	Property Owner
<b>Region 5 Minnesota Department of Agriculture</b>	200 1 <sup>st</sup> St. NE, Suite 2 Staples, MN 56479 (218)-894-6011	3% for 5 yrs.	Contact Region 5	None	All of Todd County