

Todd County Planning & Zoning
 215 1st Ave S, Suite 103
 Long Prairie, MN 56347
 Phone: 320-732-4420
 Fax: 320-732-4803

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.

Agency/ Organization	Contact	Interest Rates	Maximum Loan Available	Max. Household Income	Eligibility
Tri Cap Little Falls	320-632-3691	TBD	TBD	Varies – contact Tri Cap	All of Todd County
Todd County SWCD	Main Office (320) 732-2644	3%	N/A	None	All of Todd County
Todd County Planning and Zoning	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.
Todd County Planning and Zoning	Main Office (320) 732-4420	1.5%	TBD	None	Must have an impaired septic system.
Todd-Wadena Rural Electric Co-op	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
Sauk River Watershed District	524 South 4 th 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
USDA Rural Development	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
Minnesota Housing Finance Agency (MHFA)	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
Region 5 Minnesota Department of Agriculture	200 1 st St. NE, Suite 2 Staples, MN 56479 (218)-894-6011	3% for 5 yrs.	Contact Region 5	None	All of Todd County

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