

The AgBMP Loan Program is funded by the Minnesota State Legislature, the Minnesota Public Facilities Authority, and the U.S. Environmental Protection Agency and is administered through the Minnesota Department of Agriculture.



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Anoka County

Community
Development



DEPARTMENT OF
AGRICULTURE
BEST MANAGEMENT
PRACTICES LOAN
PROGRAM

AgBMP

*Loans for Septic
Systems & Private Wells*

The Minnesota Department of Agriculture—Best Management Practices (AgBMP) Loan Program is a water quality program that provides low interest loans to land owners. The program purpose is to encourage practices that improve water quality as identified by Cities or the County in local water plans.



The AgBMP Loan Program provides financing at below-market interest rates. These low interest loans save you money making it more economical to implement practices that improve and protect water quality.

Application Process

- Landowner (Borrower) completes loan application
- County evaluates application and determines eligibility
- Borrower completes the project with licensed/certified installer or contractor
- Borrower provides bills and receipts to the County
- Borrower and County close the loan
- Special assessment certified to property tax

The AgBMP loan program provides loans for projects that improve water quality problems caused by non-point source pollution. The program provides funding for local implementation of clean water practices at a very low cost. It is unique in its structure and is not duplicated by other programs or funding sources.

Terms of Loan

- Loan amounts are limited to \$200,000 to any one individual or project
- Maximum loan length is 10 years
- Interest rate 3% plus normal and customary fees
- Borrower repays the County via special assessment to property tax

Eligible Activities

- **Septic Systems**
 - Mound Septic Systems
 - Septic Repair/Replacement
 - Cluster systems
 - New System Construction
- **Private Wells**
 - To meet set back requirements
 - Repair broken casings
 - Contaminated wells
 - Abandon/sealing open wells
 - Must solve an existing or potential groundwater pollution

Ineligible Activities

- Projects already completed or started
- Activities for operations that have had court filings brought against them