



COTTONWOOD
SOIL AND WATER CONSERVATION DISTRICT

339 9th Street
Windom, MN 56101

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Cottonwood County SSTS Loan Program Policy

Cottonwood County, through multiple low interest loan programs is able to provide loans for the completion of repairs or replacement of subsurface sewage treatment systems throughout rural Cottonwood County.

Because loan funds are limited, the following stipulations must be met by the property owner to qualify:

1. Subsurface Sewage Treatment System must be located in rural Cottonwood County.
2. Needs to be a repair; increase in size; or the replacement of an existing system.
3. Applicants must be in good standing with Cottonwood County, no delinquent taxes. Tax payment status MUST be checked prior to start of construction.
4. Loan rate is up to 3.5% based on funding sources and is included on your property taxes, which is paid two times a year for a period of 10 years.
5. Loan application fee is \$100.00. This can be put on the loan.
6. SSTS Permit/site inspection fee is \$150.00. This can be put on the loan.
7. Obtain Septic System Replacement Low Interest Loan Application from the Cottonwood Soil and Water Conservation District.
8. Complete and return the Application Forms to the Cottonwood Soil and Water Conservation District for loan funding availability and approval.
9. Obtain bill from contractor(s) and submit to the Cottonwood Soil and Water Conservation District.
10. Payment Form will be completed by the Cottonwood Soil and Water Conservation District and submitted to the Cottonwood County Auditor/Treasurer for payment.