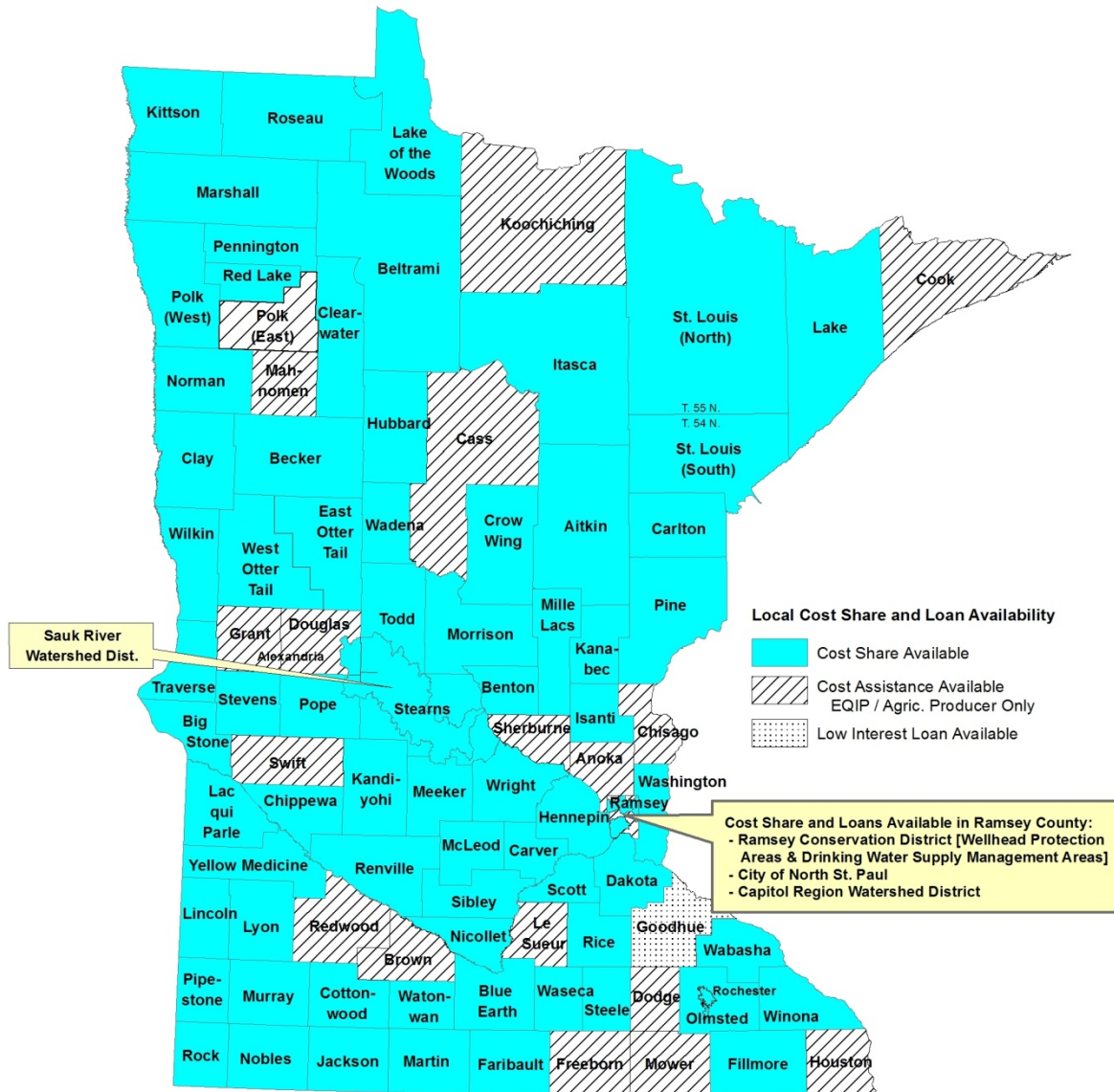




Protecting, maintaining and improving the health of all Minnesotans

## Year 2012 Well Sealing Cost Share and Loan Availability



The map above indicates counties that have cost-share or loan programs offered by various government agencies. A cost-share program reimburses the property owner for only part of the cost of well sealing. For further information about these programs, call the contact person listed in the table below for your county or contact your local Soil and Water Conservation District (SWCD), County Environmental Services Department, or county water plan coordinator. There are also a number of federal and state loan and grant programs that are offered throughout the state. Information about these programs is on page 6. **Preapproval is required to qualify for these programs so the arrangements for cost share or loans must be made before a well is sealed.** State law requires that well sealing be done by a licensed well contractor. To find a licensed well contractor, look in the Yellow Pages under “Well Drilling and Services” or visit the Minnesota Department of Health, Well Management Section, Licensed/Registered Well Contractor Directory website at: [www.health.state.mn.us/divs/eh/wells/lwc](http://www.health.state.mn.us/divs/eh/wells/lwc).

**The following government agencies in the state offer cost share or loan programs for well sealing.**

<u>Agency</u>	<u>Contact Person</u>	<u>Phone Number</u>
Aitkin SWCD	Steve Hughes	218-927-6565
Anoka County NRCS (EQIP Program*)	Mary Monte	763-241-1170, ext. 3
Becker County NRCS (EQIP Program*)	Ed Musielewicz	218-847-9392, ext. 3
Becker SWCD	Ed Clem, Ginger Flynn	218-847-9392, ext. 3
Beltrami County NRCS (EQIP Program*)	Larry Voltz	218-751-1942, ext. 3
Beltrami SWCD (State Cost-Share Program**)	Brent Rud	218-333-4159
Benton County NRCS (EQIP Program*)	Pat Gehling	320-968-5300, ext. 3
Benton SWCD (State Cost-Share Program**)	Gerald Maciej	320-968-5300, ext. 3
Big Stone County NRCS (EQIP Program*)	Krecia Leddy	320-839-6149, ext. 3
Big Stone SWCD	Blayne Johnson, Tammy Neubauer	320-839-6149, ext. 3
Blue Earth County, Delegated Well Program	Tim Grant	507-304-4381
Brown County NRCS (EQIP Program*)	Greg Tennant, Tom Peterson	507-794-4491, ext. 3
Carlton County NRCS (EQIP Program*)	Danny Weber	218-720-5209, ext. 3
Carlton SWCD (State Cost-Share Program**)	Kelly Smith	218-384-3891
Carver County Environmental Services	Joe Enfield	952-361-1801
Cass County NRCS (EQIP Program*)	Yara Gonzalez	218-547-7254
Chippewa County Land and Resource Management	JoAnn Blomme	320-269-6231
Chisago NRCS (EQIP Program*)	Deb Hermel	651-674-2333
Clay County NRCS (EQIP Program*)	Sharon Lean, Nancy Alexander	218-233-7773, ext. 3
Clay SWCD (AgBMP Loan Program)	Kevin Kassenborg	218-287-2255
Clay SWCD (State Cost-Share Program**)	Karen Carlsrud	218-287-2255
Clearwater County NRCS (EQIP Program*)	Cari Roepke	218-694-6584, ext. 3
Clearwater SWCD (State Cost-Share Program**)	Kathy Rasch	218-694-6845
Cook County NRCS (EQIP Program*)	Danny Weber	218-720-5209, ext. 3
Cottonwood SWCD (State Cost-Share Program**)	Kay Clark	507-831-1153, ext. 3
Crow Wing County Land Services Department	Mitch Brinks	218-824-1128
Crow Wing County NRCS (EQIP Program*)	Jessica Weis	218-829-5965, ext. 3
Crow Wing SWCD (State Cost-Share Program**)	Melissa Barrick	218-828-6197
Dakota County Water Resources Dept.	Michael Rutten	952-891-7008
Dakota County NRCS (EQIP Program*)	Michelle Wohlers	651-463-8665, ext. 3
Dodge County NRCS (EQIP Program*)	Brian DeVetter	507-374-6364, ext. 300
Douglas County, City of Alexandria	Al Crowser	320-763-6501
Douglas County, Sauk River Watershed District	Lynn Nelson	320-352-2231
Douglas County NRCS (EQIP Program*)	Mark Dybdal	320-763-3191, ext. 3
Faribault County NRCS (EQIP Program*)	Deanna Pomije	507-526-2400, ext. 3
Faribault SWCD (State Cost-Share Program**)	Shane Johnson	507-526-2388
Fillmore SWCD (State Cost-Share Program**)	Donna Rasmussen	507-765-3878, ext. 3
Freeborn County Env. Services (AgBMP Loan Program)	Dick Hoffman	507-377-5186
Freeborn County NRCS (EQIP Program*)	Brian Jensen	507-373-5607
Goodhue SWCD (AgBMP Loan Program)	Chris Wagner	651-923-5286, ext. 4
Grant County NRCS (EQIP Program*)	Drew Mosburg	218-685-5341, ext. 3

Hennepin County Dept. of Environmental Services	Greg Senst	612-348-4659
Hennepin County NRCS (EQIP Program*)	Mary Monte	763-241-1170, ext. 3
Houston County NRCS (EQIP Program*)	Gary Larson	507-724-5261, ext. 3
Hubbard County NRCS (EQIP Program*)	Rick Berscheid	218-732-9723, ext. 3
Hubbard SWCD (State Cost-Share Program**)	Melissa Koebernick, Mark Sommer	218-732-0121
Isanti County NRCS (EQIP Program*)	Josh Bork	763-689-3224, ext. 3
Isanti SWCD (State Cost-Share Program**)	Mark Demuth	763-689-3224, ext. 5
Itasca County NRCS (EQIP Program*)	Marge Sella	218-326-6595
Itasca SWCD (State Cost-Share Program**)	Andy Arens	218-326-0017
Jackson County Planning and Environmental Services	Gordy Olson	507-847-2240
Kanabec County NRCS (EQIP Program*)	Shannon Rasinski	320-679-3781, ext. 110
Kanabec SWCD (State Cost-Share Program**)	Kelly Osterdyk, Jan Anderson (loans)	320-679-3982
Kandiyohi SWCD (State Cost-Share Program**)	Richard Reimer	320-235-3906, ext. 3
Kittson SWCD	Darren Carlson	218-843-2619, ext. 3
Koochiching County NRCS (EQIP Program*)	Kelly Voigt	218-634-2757, ext. 3
Lac qui Parle County NRCS (EQIP Program*)	Burt Hendrickson	320-598-7321, ext. 3
Lac qui Parle SWCD	Terry Wittnebel	320-598-7321, ext. 3
Lake County NRCS (EQIP Program*)	Danny Weber	218-720-5209, ext. 3
Lake County SWCD (State Cost-Share Program**)	Karen Tucker	218-834-8378
Lake of the Woods County NRCS (EQIP Program*)	Kelly Voigt	218-634-2757, ext. 3
Lake of the Woods SWCD	Corryn Trask	218-634-1842, ext. 3
LeSueur County NRCS (EQIP Program*)	Steve Breaker, Chris Schmidt	507-357-4908, ext. 3
Lincoln SWCD	Pauline VanOverbeke	507-694-1630, ext. 3
Lyon County Environmental Office	Paul Henriksen	507-532-8210
Mahnomen County NRCS (EQIP Program*)	Dustin Jasken or NRCS Staff	218-935-2987, ext. 3
Marshall County NRCS (EQIP Program*)	NRCS Staff	218-745-4351, ext. 3
Marshall County Water and Land Department	Jan Kaspari	218-745-4217
Marshall SWCD	SWCD Staff	218-745-5010
Martin County NRCS (EQIP Program*)	Carissa Spencer	507-235-6680
Martin SWCD (State Cost-Share Program**)	Greg Johanson, Kathy Smith	507-235-6680, 6670
McLeod SWCD (State Cost-Share Program**)	Ryan Freitag	320-864-5176
Meeker County NRCS (EQIP Program*)	Dale Johnson	320-693-7287, ext. 3
Meeker SWCD (State Cost-Share Program**)	Joe Norman	320-693-7287, ext. 3
Mille Lacs County NRCS (EQIP Program*)	Shannon Carpenter	320-983-2154, ext. 3
Mille Lacs SWCD (State Cost-Share Program**)	Lynn Carter	320-983-2160, ext. 3
Morrison SWCD (State Cost-Share Program**)	Helen McLennan	320-616-2479
Mower County NRCS (EQIP Program*)	Adam Arndt	507-434-2603
Murray County Environmental Services	Chris Hansen	507-836-1165
Nicollet County NRCS (EQIP Program*)	Jaime Rindels	507-931-2550, ext. 3
Nicollet SWCD (State Cost-Share Program**)	Kevin Ostermann	507-931-2550, ext. 3
Nobles County Public Works Department	Wayne Smith	507-295-5322
Norman County NRCS (EQIP Program*)	Shawnn Balstad	218-784-4000, ext. 3
Norman SWCD (State Cost-Share Program**)	Curtis Borchert	218-584-5169

Olmsted County, City of Rochester Public Utilities	Todd Osweiler	507-280-1589
Olmsted SWCD	Floyd Whitaker	507-280-2850
Olmsted SWCD (AgBMP Loan Program)	Dorothy Miller	507-280-2850
East Otter Tail SWCD	Deb Werner	218-346-4260, ext. 113
West Otter Tail County NRCS (EQIP Program*)	Jeff Lepp	218-739-1308
West Otter Tail SWCD	Brad Mergens	218-739-1308
Pennington County NRCS (EQIP Program*)	Kathy Fillmore	218-681-1612, ext. 3
Pennington SWCD (State Cost-Share Program**)	Bryan Malone	218-683-7075
Pine SWCD	Jill Carlier	320-216-4241
Pipestone SWCD	Kyle Krier	507-825-4268
East Polk County NRCS (EQIP Program*)	Jenny Burrack	218-563-2475, ext. 3
West Polk County NRCS (EQIP Program*)	Randy Huelskamp	218-281-1445, ext. 3
West Polk SWCD (State Cost-Share Program**)	Nicole Bernd	218-281-6070
Pope County Water Planning	Steve Lawrence	320-634-5715
Pope County, Sauk River Watershed District	Lynn Nelson	320-352-2231
Ramsey Conservation District	Mike Goodnature	651-266-7274
Ramsey County, Capitol Region Watershed District***	Dawn Nelson	651-644-8888
Ramsey County, City of North St. Paul	Bette Malm	651-747-2440
Ramsey County NRCS (EQIP Program*)	Michelle Wohlers	651-463-8665, ext. 3
Red Lake SWCD	Tanya Hanson	218-253-2593
Redwood County NRCS (EQIP Program*)	Brian Pfarr	507-637-2427, ext. 3
Renville SWCD	Tara Latozke	320-523-1559
Rice County NRCS (EQIP Program*)	Tom Coffman	507-332-7418, ext. 3
Rice County Environmental Services (Targeted Cost Share/SSTS Loan Program)	Marilee DeGroot and/or Jenny Mocol Johnson	507-332-6170 507-332-6113
Rock County Land Management	Denise Severtson, Mary Thompson	507-283-8862, ext. 3
Roseau County NRCS (EQIP Program*)	Casey Olson	218-463-1862, ext. 3
Roseau SWCD (State Cost-Share Program**)	Janine Lovold, Scott Johnson	218-463-1903
North St. Louis County NRCS (EQIP Program*)	Marge Sella	218-741-3937, ext. 3
North St. Louis SWCD (State Cost-Share Program**)	Paul Ojanen	218-749-2000
South St. Louis County NRCS (EQIP Program*)	Danny Weber	218-720-5209, ext. 3
South St. Louis SWCD (State Cost-Share Program**)	R.C. Boheim	218-723-4867
Scott County NRCS (EQIP Program*)	Katundra Shears	952-492-5425
Scott SWCD	SWCD Staff	952-492-5425
Sherburne County NRCS (EQIP Program*)	Mary Monte	763-241-1170, ext. 3
Sibley County NRCS (EQIP Program*)	April Sullivan	507-237-5435, ext. 3
Sibley SWCD (State Cost-Share Program**)	Loren Evenson	507-237-5435, ext. 4
Stearns County, Sauk River Watershed District	Lynn Nelson	320-352-2231
Stearns County NRCS (EQIP Program*)	NRCS Staff	320-251-7800, ext. 3
Stearns SWCD (State Cost-Share Program**)	Carrie Raber	320-251-7800, ext. 153
Steele County Environmental Services	Scott Golberg	507-444-7477
Stevens SWCD	Matt Solemsaas	320-589-4886, ext. 3
Swift County NRCS (EQIP Program*)	Rick Gronseth, Melanie Dickman	320-842-7201, ext. 3
Todd County, Sauk River Watershed District	Lynn Nelson	320-352-2231
Todd SWCD	Sarah Katterhagen	320-732-2644

Traverse SWCD	Nathan Mielke	320-563-8218, ext. 3
Wabasha County NRCS (EQIP Program*)	Raelene Marquez, Jim Fritz	651-565-2646, ext. 3
Wabasha SWCD (State Cost-Share Program**)	Jen George	651-565-4673, ext. 109
Wadena County NRCS (EQIP Program*)	Steve Lutes, Ivan Reinke	218-631-3195, ext. 3
Wadena SWCD (State Cost-Share Program**)	Anne Oldakowski	218-631-3195, ext. 3
Waseca County NRCS (EQIP Program*)	Jim Jirik	507-835-4800, ext. 3
Waseca SWCD (State Cost-Share Program**)	Marla Watje	507-835-4800, ext. 3
Washington County NRCS (EQIP Program*)	Michelle Wohlers	651-463-8665, ext. 3
Washington County Public Health and Environment	Pete Ganzel	651-430-6676
Watsonwan County NRCS (EQIP Program*)	Phillis Brey	507-375-3104, ext. 3
Watsonwan SWCD	Jack Krech	507-375-3104, ext. 113
Wilkin SWCD (State Cost-Share Program**)	Craig Lingen	218-643-2933, ext. 3
Winona County NRCS (EQIP Program*)	Sue Glende	507-523-2171, ext. 3
Winona SWCD (State Cost-Share Program**)	Brein Maki	507-523-2171, ext. 3
Wright County NRCS (EQIP Program*)	Julie Reberg	763-682-1933, ext. 3
Wright SWCD (AgBMP and State Cost-Share Program**)	Kerry Saxton	763-682-1933, ext. 3
Yellow Medicine County Zoning Office	Jolene Johnson	320-669-7524

\* The Environmental Quality Incentives Program (EQIP) is a cost assistance program available through the Natural Resources Conservation Service (NRCS) of the U.S. Department of Agriculture (USDA). This program is primarily intended for rural and agricultural properties. **The program is limited to agricultural producers, who are property owners who raise food or fiber on the property.** Depending on the county, well sealing (called "well decommissioning" in EQIP) is eligible by itself for cost assistance or is eligible if submitted with other conservation practices. Contact the local office of the NRCS in your county for details.

\*\* Soil and Water Conservation Districts (SWCD) have a state cost-share program to promote natural resource conservation practices in the county. This program is primarily intended for rural and agricultural properties. These funds can now be used for well sealing. Each SWCD manages its own program. Contact the local office of the SWCD in your county for details.

\*\*\* Ramsey County, Capitol Region Watershed District includes parts of Falcon Heights, Lauderdale, Maplewood, Roseville, and St. Paul. The address of the property with the well must be in the district.

**Additional information regarding low interest loans and grants is listed on page 6.**



## State or Federal Programs Offering Grants and Low Interest Loans for Well Construction, Repair, and Sealing in 2012

Financial assistance through low interest loans and grants is available for well construction, repair, and sealing from a variety of programs. These programs are offered through local lenders to homeowners depending on their income level and whether they live in rural or urban areas. The following is a list of loan and grant programs available for well sealing in 2012.

### Rural Housing Home Improvement Loan and Grant Program

This program offers loans and grants for well construction, repair, and sealing. The Rural Development office of the U.S. Department of Agriculture administers this program. The program is for very low income families who live in a rural area or a community with a population of 25,000 or less. The family income cannot exceed 50 percent of the median county income. Individuals who are 62 years of age or older may qualify for a grant or a combination of a loan and grant; younger applicants are eligible only for loans. For more information and to find the area office for a particular county, call 651-602-7800 or visit the website at: [www.rurdev.usda.gov/mn](http://www.rurdev.usda.gov/mn). To find out if your property is in an eligible area, go to the website at: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do> and under Property Eligibility click "Single Family Housing." The counties of Anoka, Hennepin, Ramsey and Washington are all ineligible. Even if your property is in an eligible area, your eligibility is still subject to income limits.

### Minnesota Housing Finance Agency Loan Programs

**The Rehabilitation Loan Program:** Provides deferred loan financing to low income homeowners needing to rehabilitate their existing residential housing. The program can be used to include well sealing and well replacement where connection to a municipal water supply is not feasible. The statewide income limit is \$17,400 for one person, \$19,850 for two person, and higher for larger families. The loan limit is \$27,000. For more information on this program, see the website at: [www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx](http://www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx).

**The Fix-up Fund Program:** Offers loans for well construction, repair, and sealing. The program is designed for homeowners with a gross annual household income of \$95,150 or less. There are no restrictions on location in this program. There is a fixed interest rate. A qualifying homeowner may borrow up to \$35,000 and repay the loan with fixed monthly payments. The repayment term will be based on the loan amount and household budget. For a list of participating lenders and the current interest rate visit their website at: [www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx](http://www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx).

For more information on these programs call the Minnesota Housing Finance Agency at 800-710-8871; in the Twin Cities metropolitan area call 651-296-8215.

### Agriculture Best Management Practices (AgBMP) Loan Program

Local counties and Soil and Water Conservation Districts administer this loan program offered by the Minnesota Department of Agriculture (MDA) for well replacement, well sealing, and other practices that prevent water pollution. You do not need to be a farmer to qualify. Financing to replace wells is available when wells do not comply with requirements for setback or isolation distances (such as minimum distances from septic tanks, drainfields, feedlots, fuel tanks, and pesticide preparation areas), or if the well is contaminated from human activity (such as from septic systems, petroleum products, or pesticides). Any rural landowner is eligible. There are no income limits in this program. The loan terms include a maximum of \$100,000, a maximum length of ten years, and a maximum interest rate of 3 percent plus usual and customary fees. The list of local contacts for this program is available by calling Dwight Wilcox of the MDA at 651-201-6618 or visit their website at: [www.mda.state.mn.us/news/publications/financing/loans/agbmploan/contacts.pdf](http://www.mda.state.mn.us/news/publications/financing/loans/agbmploan/contacts.pdf).