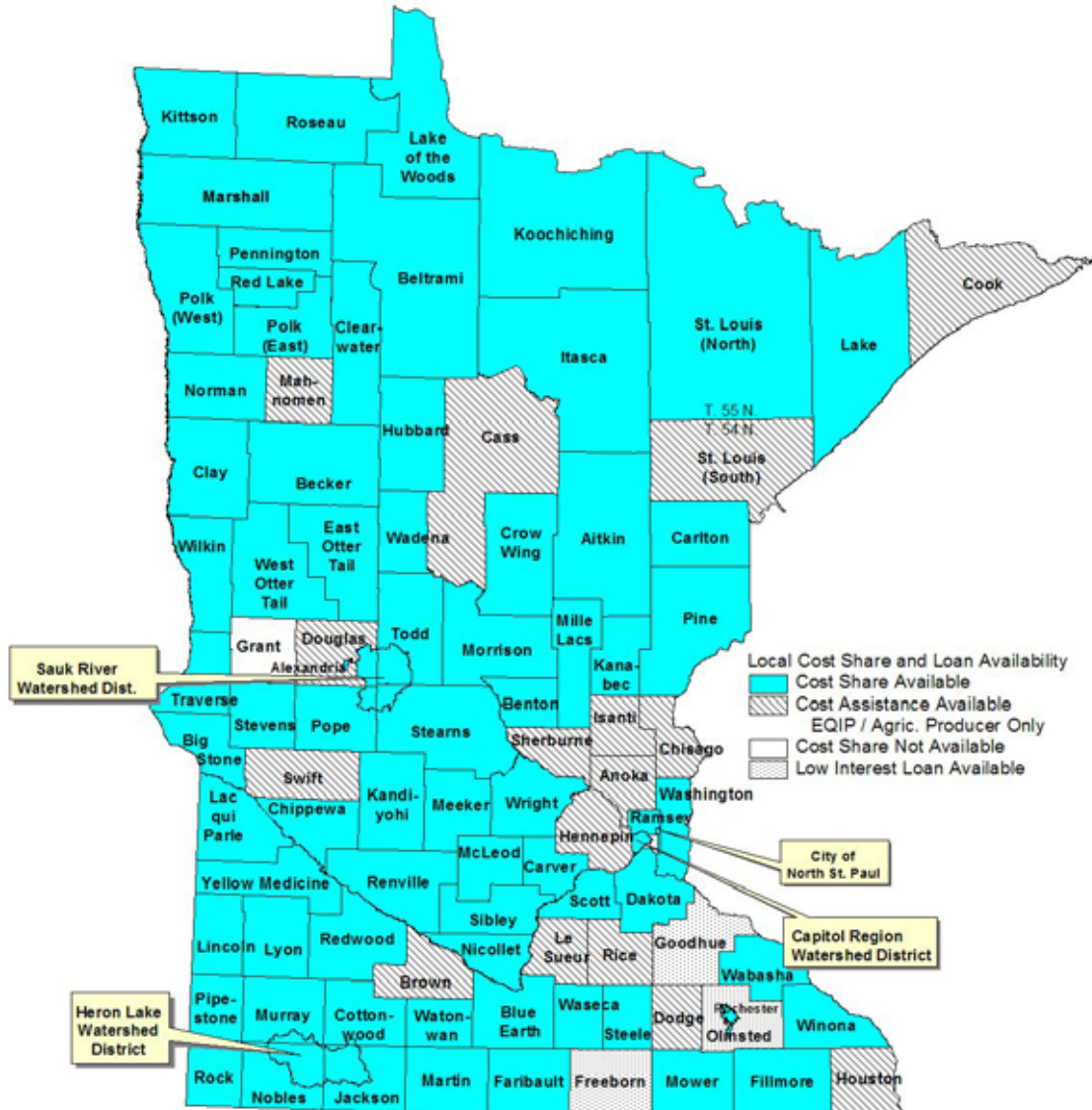




Protecting, maintaining and improving the health of all Minnesotans

Year 2009 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 5. **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 Web site at: 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
Becker SWCD	Ed Clem	218/847-9392, ext. 3
Beltrami County NRCS (EQIP Program*)	Larry Voltz	218/751-1942, ext. 3
Beltrami SWCD (State Cost-Share Program**)	Chris Parthun	218/755-4339
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	Gary Hoffman	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 Land and Water Services	Joe Enfield	952/361-1801
Cass County NRCS (EQIP Program*)	Rick Schossow	218/547-7254
Chippewa County Land and Resource Management	JoAnn Blomme	320/269-6231
Chisago County NRCS (EQIP Program*)	Deb Hermel	651/674-2333
Clay SWCD	Karen Carlsrud, Lynn Foss	218/287-2255
Clearwater County NRCS (EQIP Program*)	Cari Rebischke	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 County Environmental Office	Marlene Smith	507/831-2060
Cottonwood SWCD (State Cost-Share Program**)	Kay Clark	507/831-1153, ext. 3
Crow Wing County NRCS (EQIP Program*)	Mary Jane Reetz	218/829-3272, ext. 3
Crow Wing SWCD (State Cost-Share Program**)	Keith Pohl	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
Dakota SWCD (State Cost-Share Program**)	Todd Matzke	651/480-7777
Dodge County NRCS (EQIP Program*)	Brian DeVetter	507/374-6364, ext. 300
Douglas County, City of Alexandria Light and Power	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 SWCD (State Cost-Share Program**)	Shane Johnson	507/526-2388
Fillmore SWCD (State Cost-Share Program**)	Donna Rasmussen	507/765-3878, ext. 3
Freeborn Co. Env. Services (AgBMP Loan Program)	Dick Hoffman	507/377-5186
Goodhue SWCD (AgBMP Loan Program)	Chris Wagner	651/923-5286, ext. 4
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*)	Russ Johnsrud	218/732-9723
Hubbard SWCD (State Cost-Share Program**)	Marilyn Berry	218/732-0121
Isanti County NRCS (EQIP Program*)	Josh Bork	763/689-3224, ext. 3
Itasca County NRCS (EQIP Program*)	Mike Oja	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
Jackson County, Heron Lake Watershed District	Jan Voit	507/793-2462
Kanabec SWCD (State Cost-Share Program**)	Kelly Osterdyk (Cost Share)	320/679-3982
	Jan Anderson (Loans)	320/679-3982
Kandiyohi SWCD (State Cost-Share Program**)	Richard Reimer	320/235-3906, ext. 3

Kittson SWCD	Holly Anderson	218/843-2619, ext. 3
Koochiching SWCD	Pam Tomevi, Richard Lehtinen	218/283-1174, 1155
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	Wayne Seidel	218/834-8370
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
Lyon SWCD (AgBMP and State Cost-Share Program**)	Rose Anderson	507/537-0396, ext. 3
Mahnomen County NRCS (EQIP Program*)	Dustin Jasken	218/935-2987
Marshall-Beltrami SWCD (State Cost-Share Program**)	Cheryl Sistad	218/294-6144
Marshall County NRCS (EQIP Program*)	NRCS Staff	218/745-4351
Marshall County Water Planning	Jan Kaspari	218/745-4217
Martin County NRCS (EQIP Program*)	Carissa Spencer	507/235-6680
Martin SWCD (State Cost-Share Program**)	Greg Johanson	507/235-6680
McLeod SWCD (State Cost-Share Program**)	Ryan Freitag	320/864-5176
Meecker SWCD (State Cost-Share Program**)	Doris Christians	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 Environmental Services	Angie Knish	507/437-9527
Murray County Environmental Services	Chris Hansen	507/836-6148, ext. 156
Murray County, Heron Lake Watershed District	Jan Voit	507/793-2462
Nicollet County NRCS (EQIP Program*)	Steve Luther	507/931-2550, ext. 2
Nicollet SWCD (State Cost-Share Program**)	Kevin Ostermann	507/931-2550, ext. 3
Nobles County, Heron Lake Watershed District	Jan Voit	507/793-2462
Nobles County Public Works Department	Wayne Smith	507/295-5322
Norman County NRCS (EQIP Program*)	Clayton Schmitz	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 (AgBMP Loan Program only)	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	320/384-7431, ext. 105
Pipestone SWCD	Kyle Krier	507/825-4268
East Polk SWCD (State Cost-Share Program**)	Gary Lee	218/563-2777
West Polk SWCD	Paige Guetter	218/281-6070
Pope County Water Planning	Steve Lawrence	320/634-5715
Pope County, Sauk River Watershed District (Pending)	Lynn Nelson	320/352-2231
Ramsey Conservation District	Geoff Nash	651/266-7273
Ramsey County, Capitol Region Watershed District***	Dawn Nelson	651/644-8888
Ramsey County, City of North St. Paul	Dave Kotilinek	651/747-2437
Red Lake SWCD	Tanya Hanson	218/253-2593
Redwood County NRCS (EQIP Program*)	Brian Pfarr	507/637-2427, ext. 3
Redwood SWCD	Marilyn Bernhardson	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 Planning and Zoning (SSTS Loan Program)	Marilee DeGroot	507/332-6170
Rice SWCD (AgBMP Loan Program)	Tim Labs	507/332-5408
Rock County Land Management	Denise Severtson, Mary Thompson	507/283-8862, ext. 3
Roseau County NRCS (EQIP Program*)	John Anderson	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	218/742-9505
South St. Louis County NRCS (EQIP Program*)	Danny Weber	218/720-5209, ext. 3
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*)	John Dotolo	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*)	Steve Sellnow	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 County Environmental Services	Bill Kleindl	320/589-7420
Swift County NRCS (EQIP Program*)	Cory Drummond	320/842-7201, ext. 3
Todd County, Sauk River Watershed District (Pending)	Lynn Nelson	320/352-2231
Todd SWCD	Greg Ostrowski, Sandy Rohr	320/732-2644
Traverse SWCD	Sara Gronfeld, Trudy Determan	320/563-8218, ext. 3
Wabasha County NRCS (EQIP Program*)	Patrick Schaefers	651/565-4673, ext. 101
Wabasha SWCD (State Cost-Share Program**)	Jim Straskowski	651/565-4673, ext. 110
Wadena SWCD	Kari Tomperi	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 Public Health and Environment	John Freitag	651/430-6707
Watonwan County NRCS (EQIP Program*)	Phillis Brey	507/375-3104, ext. 3
Watonwan SWCD	Tyler Ask	507/375-3104, ext. 109
Wilkin SWCD (State Cost-Share Program**)	Don Bajumpaa	218/643-2933, ext. 3
Winona County NRCS (EQIP Program*)	Sue Glende	507/523-2171, ext. 3
Winona SWCD (State Cost-Share Program**)	Brein Neldner	507/523-2171, ext. 3
Wright County NRCS (EQIP Program*)	Jim Onstad	763/682-1933, ext. 3
Wright SWCD (AgBMP and State Cost-Share Program**)	Kerry Saxton	763/682-1970
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 5.



State or Federal Programs Offering Grants and Low Interest Loans for Well Construction, Repair, and Sealing in 2009

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 2009.

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 can not 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 651/602-7794 or visit the Web site at: www.rurdev.usda.gov/mn. To find out if your property is in an eligible area, go to the Web site 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.

The Fix-up Fund: This program offers loans for well construction, repair, and sealing. The Minnesota Housing Finance Agency (MHFA) administers this program. The program is designed for homeowners with a gross annual household income of \$93,100 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, call MHFA toll-free at 800/710-8871; in the Twin Cities metropolitan area, call 651/296-8215; or visit their Web site at: www.mnhousing.gov/consumers/home-owners/HomeImprovementLoans/index.aspx.

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 sealing and other practices that prevent water pollution. You do not need to be a farmer to qualify. In a few counties, loans are also available to replace wells that do not comply with requirements for isolation (setback) distances after installation of subsurface sewage treatment systems (SSTS), or are contaminated because of the SSTS. The loan interest rate is 3 percent with a maximum term of ten years. Any rural landowner is eligible. There are no income limits in this program. The list of local contacts for this program is available by calling Dwight Wilcox of the MDA at 651/201-6618 or visit their Web site at: www.mda.state.mn.us/news/publications/financing/loans/agbmploan/contacts.pdf.

NRM:kad