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Septic System Fix-up Grant Program

Polk County Environmental Services is pleased to announce the availability of a cost-share grant program that is available to property owners in Polk County that have an existing noncompliant septic system. Funds are intended to fix septic systems that are currently failing codes or functionality. These dollars are made possible through a grant received from the Minnesota Clean Water Legacy Act.

There is a limited amount of funding available and preference for funding will be determined based on household income status, condition of existing system, and proximity to priority surface waters. Income restrictions do apply. A major goal within the fix-up program aims to fix “imminent public health threats”. Polk County uses HUD low-income guidelines to group funding grant contributions.

Households must not exceed these income guidelines, must be the landowners homestead not a second dwelling or rental, and applicants will be required to pay any match requirement upfront if approved. No holding tank septic systems can be installed and SSTS for new construction of a dwelling does not qualify for the program. The County will provide a cost share grant contributing 60% and up to 80% of installation cost up to a maximum of \$12,000 grant dollars.

To learn more about this program, please call Polk County Planning and Zoning at (218) 281-5700. Program applications can also be found on our website at www.polkcountymn.gov under the Environmental Services and Planning and Zoning Department page. The deadline to apply for the Septic System Fix-Up Grant Program is May 8th, 2026. After this date, remaining funding will be available on a first come first serve basis. -----

Jacob Snyder, Polk County Assistant Environmental Services Administrator

Polk County SSTS Cost Share/Grant Program

Program Overview

This cost-share grant is available to property owners in Polk County that have a noncompliant septic system. Cost-Share funding is only for existing Single-Family dwellings that have existing failing septic systems, not new construction. Preference for funding will be determined based on income status, condition of existing system, and proximity to priority surface waters. Grant funds are made possible through the Minnesota Pollution Control Agency (MPCA) Clean Water Legacy Act. A major goal in the grant program is to fix septic systems deemed “imminent public health threats” with State allocated funds. Polk County staff aims to fix as many failing septic systems as possible in a calendar year.

➤ To Qualify Maximum adjusted annual household income cannot exceed:

80%	Household Size	1	2	3	4	5	6	7	8*
Grant	Maximum Income	\$36,550	\$41,800	\$47,000	\$52,200	\$56,400	\$60,600	\$64,750	\$68,950

60%	Household Size	1	2	3	4	5	6	7	8*
Grant	Maximum Income	\$58,450	\$66,800	\$75,150	\$83,500	\$90,200	\$96,900	\$103,550	\$110,250

***Add 8% of 4-person limit for each person in excess of 8 persons.**

Eligibility Requirements

- The applicant(s) must be the property owner defined as the deed holder(s), life estate holder(s) or contract for deed holder(s).
- If contract for deed or life estate applicant, all deed holders must sign the application and any recording agreement.
- Grants are available only for SSTS that serve existing, single family, owner-occupied dwellings and include installation or replacement.
- SSTS for construction of a new or replacement dwelling, or for renovation or reuse of an unused or abandoned dwelling or building, are not eligible for this program.
- There can be no delinquent taxes on the property and the property taxes must be current.
- In order to qualify the assessed value of the dwelling must be worth at least three times the value of the septic system replacement according to the Polk County Market Value Assessment, and the dwelling cannot be assessed as personal property. The Assessors value must be based upon an all-access viewing of all property within the last two years.
- If we receive more requests than funding available, applications will be ranked and selected based on household income, condition of existing system, proximity to priority surface waters, and available funding.
- Polk County reserves the right to rank and prioritize applications as they see fit. Polk County is responsible to adhere to all MPCA guidelines to administer the grant program at the County level.

How to Apply

- Complete the attached application form.
- Submit a copy of 2025’s tax return
- Return the application and a copy of 2025’s taxes by May 8th, 2026.
- After May 8th, 2026, any application received will be awarded on a first come first serve basis to eligible applicants. Applicants may be eligible or asked about interest in the county septic loan program if grant funding is exhausted.

Bids and Septic Installer Selection

- Once our office receives a complete application before the deadline of May 8th, 2026, our office will schedule a site visit with the applicant to go over any application questions, proposed system location, and type of system needed.
- Once the site visit is completed, this information will be sent to local septic installers who have expressed interest in submitting bids for the grant program. Homeowners are welcome to seek bids from any licensed septic installer that may not be on the list.
- Installers with an interest in bidding on your project will also come out to perform a site evaluation to help put together an accurate bid. Each installer is responsible for contacting the homeowner directly to set up a time to meet.
- Bids from installers will be due to our office by June 19th, 2026, and will be sent directly to the Polk County Office. The homeowner will not be required to submit bids or contact installers unless this is something they wish to do. Homeowners may list a preference of installer if they have one on the application but cannot guarantee the selection of that contractor depending on bid proposals.
- Once our office has received all of the bids for projects out for bid, we will rank and prioritize the projects based on household income, condition of existing system, proximity to priority surface waters, and available funding. Once ranked, our office will be able to recommend selection for the projects that we can financially assist. Our office will provide you with a notification regardless of whether we can fund your project or not.
- If your project is approved, we will set up a time to complete an application and pay the appropriate permit fees.

Once Application is Approved

- Sign a Contractor-Homeowner contract to be filed with Planning & Zoning. (Document is drafted by P&Z)
- A septic design from a licensed septic system contractor must be submitted to P & Z and a septic permit obtained prior to the start of construction.
- Complete all grant paperwork. The applicant will be required to make a cost share payment of 20% or 40% of the total grant amount applied for, based on the income guideline chart above. (\$200.00 Permit fee will be added to total cost of grant as a normal permit application fee. Planning & Zoning staff will verify that septic system is failing compliance criteria* and the planned septic system design is adequate for the site).
- Have the septic system installed then inspected by P&Z staff (system must be installed before November 1, 2026)
- Contractors must submit the final invoice to P&Z staff (Payments are sent directly to the SSTS Contractor.)
**Note: All work must be performed by an appropriately licensed contractor named in the homeowner contract.*

Terms of Cost Share Grant Amount

- The County will cover 80%, 60%, or a lesser percentage of total costs of the system based on income guidelines and available funding.
- The property owner may request a grant of less than the total cost of the project. No changes can be made to the approved grant amount after the grant is executed.
- The property owner is responsible for unplanned or unexpected cost addendums associated with the septic system.
- The maximum grant amount cannot exceed \$12,000 and is limited to not more than the cost of designing and installing a compliant septic system for a single-family dwelling.
- There can be no more than one SSTS grant/loan per parcel.
- Applicant will be limited to one SSTS grant/loan in their lifetime.

Fees

- There is a non-refundable septic application permit fee of \$200 that will be added to the total project cost.
- Applicant will pay the 20%, 40%, or remaining portion of total project cost before the grant is executed.
- If applicable all recording fees will be added to the cost of the grant.

Eligible Costs

Costs identified as eligible costs are ineligible if the related project activities are started before the grant is approved by the Environmental Services Department and *if applicable documents recorded by Taxpayer Services.

- Complete construction of an SSTS for an existing residential structure.
- Electrical and Plumbing supplies directly related and necessary for the septic system.
- Interior plumbing directly related to the septic system function can be eligible but typically will require a separate bid from a plumbing contractor. (interior lift stations are eligible only if they are required to meet 7080 requirements to remedy septic tank max burial depth, lift stations will be considered on a case-by-case basis)
- Replacement of tanks and/or drain field repairs that will bring an existing system into compliance.
- Seeding the SSTS installation area to the extent required by Minnesota Rules, Chapter 7080.

Ineligible Costs

Ineligible costs include any costs that are not directly related to SSTS installation activities. In addition, the following are ineligible for financial assistance:

- Installation of SSTS before grant is approved.
- Holding Tanks
- Non-Residential properties or Land acquisition and easement costs for construction of a SSTS.
- Landscaping, seeding, sod and other landscape restoration costs not required by MN Rules, Ch. 7080.
- Interior plumbing not directly related to installation of a compliant septic system per MN Rules, Ch. 7080.
- In-Kind Labor, expenses, or unexpected and unplanned cost addendums
- Any labor associated with electrical or plumbing installation.
- Electrical costs above and beyond hooking a circuit breaker to the electrical components involved with installation of the septic system (i.e. new electrical panel or complex wiring through the house)
- Homeowner installed septic systems are not eligible for the Grant fix up program. The septic system must be designed and installed by a licensed SSTS contractor.

Polk County and Surrounding Area Septic Installers with Interest in Submitting Bids

- Brault Construction – Jeremy Brault
- Kruse Backhoe Service – Todd Kruse
- DBS Backhoe and Excavation Service – Wade Delage
- Ryan’s Backhoe – Ryan Sherman
- Great Northern Septic – Brandon Maygra
- TS Excavating – Thomas Stenzel
- Viking Services – Arnold Weleski
- Reiersen Excavating – Paul Reiersen
- BNJ Plumbing – Nick Beito
- Jeremy’s Septic and Excavation – Jeremy Knott
- Hayes Landscape Services – John Hayes
- Clearwater Excavating Inc. – Bryan Dyrdaahl
- Sandhill Septic and Excavation – Dean Johnson

****Disclaimer**** Polk County in no way endorses or recommends one individual over another. This list was compiled by contacting current state licensed septic contractors who have installed septic systems in Polk County within the last 3 years and listing those who have expressed interest in submitting bids for the Polk County Grant Program. Homeowners are welcome to contact any MPCA licensed contractor for a bid to upgrade their septic system.

I hereby apply for a SSTS Fix-Up Fund Grant, and I acknowledge that all info provided for application review, including required estimates and tax information, is complete and accurate; that if application is approved the work will be in conformance with all applicable Polk County Zoning Ordinances; that I understand this is not a guarantee for grant approval, but only an application for a grant, and work is not to start without an approved permit; and the work will be in accordance with the approved design plan. I also understand that by submitting this application, I am consenting to allow the Administrator (or Zoning employees) to inspect and verify that all information in the application is complete; and to conduct septic inspections before, during and after construction for compliance with the grant, permit, and the Zoning Ordinance.

I further acknowledge that any work done prior to grant approval will not be eligible for reimbursement and may be subject to increased permit fees and penalties.

APPLICANT'S SIGNATURE _____ **DATE** _____

FOR POLK COUNTY USE ONLY

Property located in:

Floodplain - yes ___ no ___ Note: _____

Wetland - yes ___ no ___ Note: _____

Shoreland - yes ___ no ___ Note: _____

Date Application Sent: _____ By _____ Date Application Recv'd: _____

Income Guidelines met and verified – Yes ___ No ___ Market Value Requirement met – Yes ___ No ___

Completed all Required Paperwork – Yes ___ No ___

Grant Approved – Yes ___ No ___ Reason: _____

Winning bid Amount: _____ Bid awarded to: _____

P & Z Administrator Approval: _____ **Date** _____

Polk County Zoning NOTES: