

Washington County Department of Public Health & Environment (PHE) was awarded grants from the Clean Water Fund (MN Stat. Ch. 114D) and the Board of Water and Soil Resources (BWSR) which can be used to replace eligible subsurface sewage treatment systems (SSTS).



How much money is available?

- Approximately \$45,000 is available in 2026, courtesy of the Clean Water Fund and BWSR.
- Grants will be awarded to ‘low income’ households. If your household has an annual income of less than \$105,450, you may qualify for the grant. See next section for income requirements.
- Awarded amount will be 30% of the final SSTS invoice. Total amount of grant shall not exceed \$9,000.
- Leftover funding will be allocated to qualifying individuals as determined by county staff and availability of funds. Leftover funding may also be moved into the next year.

Who is eligible?

- Only SSTS that have been deemed to be noncompliant are eligible (i.e. Imminent Threat to Public Health or Failing to Protect Groundwater); projects must have been issued a Notice of Noncompliance from the county.
- Funding is only for homesteaded single-family homes or duplexes with SSTS located entirely within Washington County.
- You must own the house; either free of debt or through a mortgage.
- Taxes must be current. Mortgage payments must be current. The property may not be currently or imminently subject to repossession, forfeiture, or foreclosure.
- Household **homeowner** gross annual income (including Social Security, wages and all regular sources) must be equal to or less than the following limits (*source: USDA Guaranteed Housing Program**). To determine homeowner eligibility, look at the dollar amounts in the chart below that correspond to the number of people in your household. To qualify for a grant, the combined adjusted gross income shown on the most recent income tax returns for all **adult household homeowner members** (line 11 on form 1040 or form 1040-SR) must be less than or equal to than the amount listed below for ‘low income’ households.

| Household Size | 1 person | 2 persons | 3 persons | 4 persons | 5 persons |
|----------------|----------|-----------|-----------|-----------|-----------|
| Income Limit | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$118,800 |

How does the process work?

- Interested homeowners submit a Financial Assistance Application to the Washington County Community Development Agency (CDA). The application is available here: application or by contacting CDA at 651-458-0936 or PHE at 651-430-6655.
- There is no application fee associated with the fix up grant. Please note, if you are applying for the SSTS and Well Low Interest Loan as well, you are subject to those application fees.
- SSTS Fix-Up grant applicants are encouraged to utilize the SSTS and Well Low Interest Loan program to fund the remainder of the cost of their system. Loan and grant application review will take place simultaneously.
- Follow the application checklist at the end of this document and submit all required materials to the CDA. Providing a complete application and all supporting documentation at once will ensure a quick turnaround of your request for financial assistance.
- After CDA receives and reviews all required materials for eligibility determination, Washington County PHE staff will award grants on a first-come-first-serve basis, until funds run out.

**USDA housing guidelines are subject to change in 2026.*

SSTS LOCAL COST SHARE FIX UP FUND PROGRAM 2026 APPLICATION GUIDANCE

How does the process work? (cont.)

- Cost share grant amount will be 30% of the cost of the final invoice. Grant award shall not exceed \$9,000.
- Washington County PHE will release the funds to the applicant once work is complete and a Certificate of Compliance has been issued. The check will be issued jointly to the homeowner and the contractor.
- The homeowner must sign the check and turn it over the contractor.
- The homeowner must also submit a lien waiver to the county, verifying that payment has been made to the contractor.

Other helpful information

Washington County and CDA staff will help applicants during the application process, but applicants are responsible for making the choices and doing all of the listed items including, but not limited to, the following:

- Applicants must provide CDA staff with necessary information promptly.
- Applicants – not staff – are responsible for soliciting estimates from contractors. A minimum of **two bids** is required for the installation of the designed system. The term “contractor” refers to Minnesota Pollution Control Agency (MPCA) licensed septic system designers, septic system installers, and other entities providing services to the replacement of the septic system. Contractors can be found at: <https://webapp.pca.state.mn.us/ssts/business-search>
- Applicants should also notify contractors of their participation in the grant program, as it affects the payment process.
- Applicants – not staff – are responsible for selecting and entering into a contract with the contractor to do the work. Contractor selection shall be made on a competitive, lowest bid process, unless the applicant notifies the county and provides a reason for choosing the higher bid.
- Applicants and/or contractor **must** complete all the necessary permitting. Applicants must pay for permit and inspection fees required by Washington County PHE and are not exempt from those fees.
- Applicants are responsible for working with the contractors to settle any and all disagreements that may arise before, during, or after the job. If the applicant fails to abide by the program requirements or if the grantor withdraws or ceases funding for the program, the applicant shall be responsible to the contractor for all contractually agreed upon terms, including payment, without any further remedy for damages or recovery against Washington County.

If you are interested in participating in this program mail or bring your application and supporting forms to:

**Washington County Community Development Agency
7645 Currell Blvd
Woodbury, MN 55125**

Contact the CDA with application questions: 651-458-0936

Contact the county with questions about your SSTS: 651-430-6655

SSTS LOCAL COST SHARE FIX UP FUND PROGRAM 2026 APPLICATION GUIDANCE

Application Checklist: Use the following to ensure all required items are submitted with your application. Your application will not be processed until all necessary and requested documentation is received at our office

The following items need to be submitted with your application:

- Completed Application for Financial Assistance signed by property owner(s)
- Copy of photo IDs for all applicants
- Documentation of mortgage payments (two most recent mortgage statements)
- Copy of the two most recent Income Tax Returns, including all forms and schedules, for **all adult household members** who live at the property more than half the year
- Two bids from contractors
- Copy of inspection report or letter indicating a finding of noncompliance
- Complete documentation of income and assets (see table below) for **all adult household members** who live at the property more than half the year

Your application will not be processed until all necessary and requested documentation is received at our office.

Income and Asset Documentation

Mark the box next to any item that applies to your household. Use this checklist to gather the corresponding documents.

| | INCOME SOURCES | Acceptable documentation |
|--|--|--|
| | Salary/Wages | Two most recent paystubs |
| | Self-Employment | Tax Returns, including Schedule C |
| | Business or Farm Income | Tax Return and all schedules, financial statements |
| | Unemployment Benefits | Statement showing benefit amount and remaining balance |
| | Veterans Benefits or Military Pay | Most recent benefit statement |
| | Interest Income/Dividends | Most recent Tax Return, including all 1099 statements |
| | Alimony/Child Support | Copy of support order or printout of payment history |
| | Social Security Income (SSI/RSDI) | Most recent yearly benefit statement |
| | Retirement/Pension | Statement showing disbursements, benefit letter, copy of payment |
| | TANF/MFIP | Most recent benefit statement |
| | General Assistance (GA), MN Supplemental Aid (MSA) | Most recent benefit statement |
| | Minnesota Supplemental Aid (MSA) | Most recent benefit statement |
| | Rental Income | Copy of current lease |
| | Other | Contact CDA |

| | ASSETS | Acceptable documentation |
|--|--|--|
| | Checking/Savings Accounts | Most recent bank statement |
| | Stocks/Bonds/Investments | Most recent portfolio statement |
| | IRA/401(k)/Retirement Accounts | Most recent account statement |
| | Real Estate (only for 2 nd home, cabin, undeveloped land, etc.) | Property Tax Statement with assessed value |
| | Collector items (cars, coins, jewelry in excess of \$5,000 not for everyday use) | Copy of appraisal or insurance certificate stating insurable value |