



**Lac qui Parle – Yellow Bank SSTS Loan Program
Lac qui Parle County Certified Septic System Installers & Loan Program Project Applicants**

Loan Program Instructions:

- Applications for the Loan Program must include a detailed estimate from a state certified installer. The application must be turned into the Watershed office by the applicant with the estimate. Estimates must include a breakdown of expected costs from installers. A simple number on the application is insufficient and may result in denial of the application.
- Expenses to be paid for by loan dollars must be a requirement necessary for the newly installed system to operate. Typical expenses include but are not necessarily limited to: Parts of the system (includes pipe to get to the house; plumbing work needed inside the house is not included), labor to construct/install the system, and electrical work required for a system's pump to operate. The Lac qui Parle – Yellow Bank Watershed District reserves the right to approve or deny any expenses eligible for payment via loan dollars.
- Invoices following installation of a new system must be turned into the Watershed office by the applicant. Any finance charges or late fees resulting from a delay in submitting the invoice are the responsibility of the **applicant** and cannot be paid by the loan. Payment should be made to the applicant within 30 days. It is then the responsibility of the applicant to make payment to the contractor. Any finance charges resulting from a delay in the applicant forwarding payment to the contractor are the responsibility of the applicant.
- Additional requirements: For the applicant, property taxes must be current and the property must be assessed equal to or greater than \$10,000.00 by the county assessor. The loan must also be used to replace an existing failing system and cannot be used for new systems. The upgraded system must be maintained as instructed throughout the repayment period of the loan. Failure to complete construction within six months of loan approval requires reapplication.