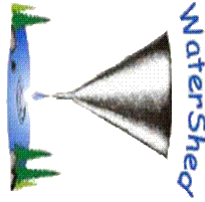


Take advantage NOW and  
save \$700 or more on a  
septic upgrade!



Little Cottonwood River Watershed Project  
322 S. Minn. Ave.  
St. Peter MN, 56082  
507-934-4140

## Why Upgrade Your System?

1) Groundwater  
and surface  
water can be  
contaminated by  
a failing system.



2) It's the Law  
and it's the right thing to do.

3) Help keep your watershed and Little  
Cottonwood River clean.

4) It is required that your septic system be up to  
code when adding a bedroom.

5) Septic system inspection at point of sale has  
been required since January 1, 1998.

6) If your system is hooked into a tile line or  
drains to the surface, you could be **fined \$500  
every month** if it is not upgraded within the  
10 month period given on the notice of non-  
compliance. (\*New MN law as of Aug. 1, 2006)

# Is your septic system up to code?

If you are a homeowner in the Little  
Cottonwood River Watershed and believe  
that your septic system needs to be  
upgraded, contact the Brown County  
Planning and Zoning Office to learn more  
about a special low-interest loan  
program.

## Save \$700 or more!

### Telephone

# 507-233-6640

# Does my septic system need to be upgraded?

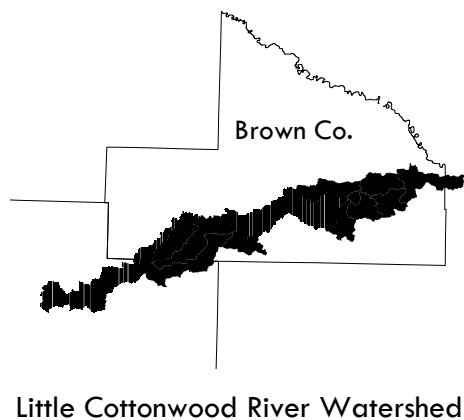
If sewage from your house:

- ⇒ Goes into a field drainage tile;
- ⇒ Goes out of a pipe into a river, creek, pond, wetland, drainage ditch, lake, slough, or a ravine;
- ⇒ Goes out of a pipe onto the surface of the ground;
- ⇒ Goes into a cesspool, drywell, or seepage pit;
- ⇒ If you never needed to pump your septic tank and have never had any trouble with your system;

If you answered YES to any of these questions you are legally obligated to repair, upgrade, or replace your septic system.

Little Cottonwood Watershed homeowners are eligible for special low interest financing to upgrade their non-complying septic system.

\*NOTE these funds are limited and will not be available after 2007.

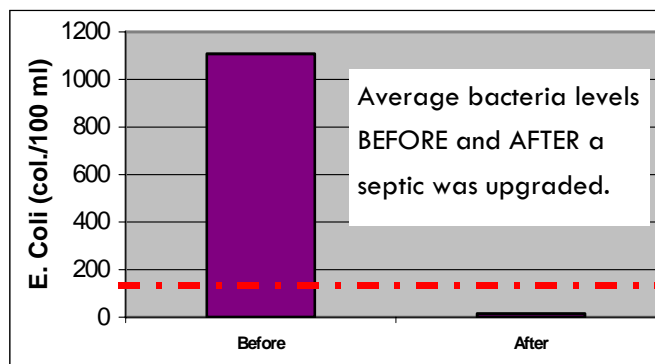


EXAMPLE for an \$8,000.00 Loan	Conventional Financing	Watershed Septic Loan
Loan Amount	\$8,000.00	\$8,000.00
Interest Rate	6.75%	3.5%
Loan Length	5 Years	5 Years
Monthly Loan Payment	\$157.47	\$145.53
Total Interest Paid	\$1,448.06	\$732.04
<b>Total Interest Savings:</b>	<b>\$716.02 or \$11.94/month</b>	

Conventional vs. Watershed Septic Loan Program

## You can make a difference!

The chart below depicts *actual* before and after bacteria testing of a drainage tile outlet at a public drainage ditch in a local watershed. The tile was hooked directly to a home 1/4 mile away with a non-complying septic. The septic was upgraded in May of 2006. Over a 98% reduction! (\*Levels above 126 col./100ml are considered a public health threat for the Little Cottonwood River)



## Simple steps to upgrade your septic system:

- 1) Pick up a loan application at the P/Z Office and verify you are in the Little Cottonwood Watershed. (507-233-6640)
  - 2) If you qualify, contact a licensed septic contractor to get a design and estimate.
  - 3) After you have a design and estimate, contact the P/Z Office to schedule a time to process the loan application.
- ⇒ A one-time application fee of \$150 will be collected up-front.
  - ⇒ The loan amount payback period in Brown County is 5 years.

## Funds are limited so act now!

- ⇒ About 75% of the 411 homes in the watershed could benefit from this special financing program.
- ⇒ Since 2002, over 30 homeowners have used the special financing.

Brown County Planning and Zoning Office  
 Brown County Courthouse  
 P.O. Box 248  
 New Ulm, MN 56073-0248  
 507-233-6640