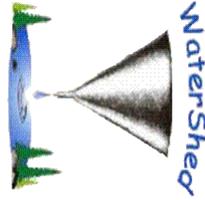


Take advantage NOW and save \$1,300 or more on a septic upgrade!



Seven Mile Creek
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 Seven Mile Creek 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 Seven Mile Creek Watershed and believe that your septic system needs to be upgraded, contact the Nicollet County Environmental Services Office to learn more about a special low-interest loan program.

Save \$1,300 or more!

Telephone

507-934-0250

Does my septic system need to be upgraded?

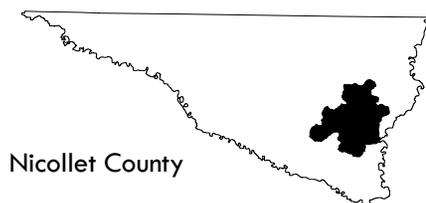
If sewage from your house:

- ⇒ 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.

Seven Mile Creek Watershed homeowners are eligible for special low interest financing to upgrade their non-complying septic system.

*These funds are limited and will not be available after 2007.



Nicollet County

Seven Mile Creek Watershed is located between St. Peter and Nicollet and includes parts of Traverse, Oshawa, Belgrade, Granby, and Nicollet Townships.

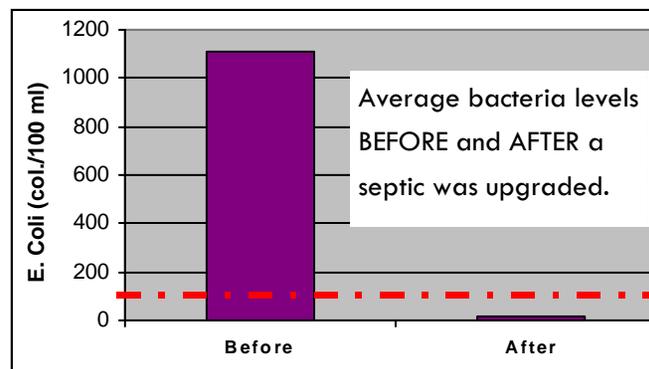
EXAMPLE for an \$8,000.00 Loan	Conventional Financing	Watershed Septic Loan
Loan Amount	\$8,000.00	\$8,000.00
Interest Rate	6.75%	4.00%
Loan Length	10 years	10 Years
Monthly Loan Payment	\$91.86	\$81.00
Total Interest Paid	\$3,023.11	\$1719.53
Total Interest Savings:	\$1,303.00 or \$10.86/month	

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 the Seven Mile Creek 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 Seven Mile Creek)



Simple steps to upgrade your septic system:

- 1) Pick up a loan applic. at the Env. Services office and verify you are in the Seven Mile Creek Watershed. (507-934-0250)
 - 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 Environmental Services Office to schedule a time to process the loan application.
- ⇒ A fee of \$104 will be collected at the time of application. A \$46 recorder's fee will be collected at the time of lien signing.
 - ⇒ If your loan amount is \$5,000 or less, the payback time is 5 years. If the loan amount is greater, the payback is 10 years.

Funds are limited so act now!

- ⇒ About 60% of the homes in the watershed could benefit from this special financing program.
- ⇒ Since 2002, over 30 homeowners have used the special financing.
- ⇒ There is enough money to fix about 40 additional homes.

Nicollet County Environmental Services
510 S. Minn. Ave.

St. Peter, MN 56082-2533

507-934-0250