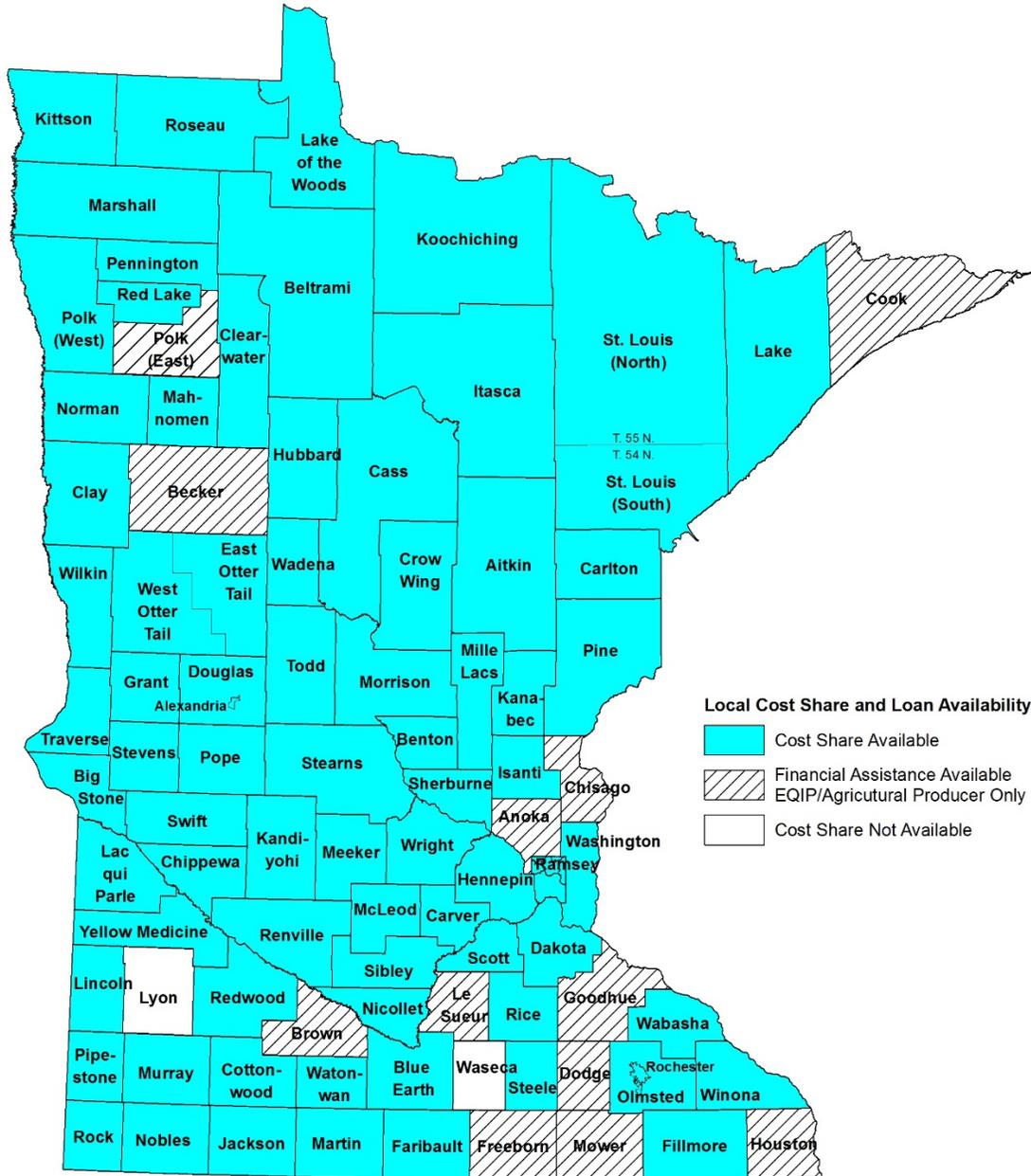


Year 2016 Well Sealing Financial Assistance



The map above indicates counties that have financial assistance programs offered by various government agencies. A cost-share program reimburses the property owner for only part of the cost of well sealing. For further information about these programs, call the contact person listed in the table below for your county or contact your local Soil and Water Conservation District (SWCD), County Environmental Services Department, or county water plan coordinator. There are also a number of federal and state loan and grant programs that are offered throughout the state. Information about these programs is on page 6. **Preapproval is required to qualify for these programs so the arrangements for cost share or loans must be made before a well is sealed.** State law requires that well sealing be done by a licensed well contractor. To find a licensed well contractor, look in the Yellow Pages under “Well Drilling and Services” or visit the Minnesota Department of Health, Well Management Section website: [Licensed/Registered Well Contractor Directory \(www.health.state.mn.us/divs/eh/wells/lwc\)](http://www.health.state.mn.us/divs/eh/wells/lwc).

The following government agencies in the state offer financial assistance programs for well sealing.

| Agency | Contact Person | Phone Number |
|--|--------------------------------|------------------------|
| Aitkin SWCD | Steve Hughes | 218-927-6565, ext. 4 |
| Anoka County NRCS (EQIP Program*) | Mary Monte | 763-241-1170, ext. 130 |
| Becker County NRCS (EQIP Program*) | Ed Musielewicz | 218-847-9392, ext. 3 |
| Beltrami County NRCS (EQIP Program*) | Larry Voltz | 218-751-1942, ext. 3 |
| Beltrami SWCD (State Cost-Share Program**) | Bill Best | 218-333-4171 |
| Benton County NRCS (EQIP Program*) | Pat Gehling | 320-968-5300, ext. 3 |
| Benton SWCD | Nathan Sanoski | 320-968-5300, ext. 3 |
| Big Stone County NRCS (EQIP Program*) | Krecia Leddy | 320-839-6149, ext. 3 |
| Big Stone SWCD | Blayne Johnson, Tammy Neubauer | 320-839-6149, ext. 3 |
| Blue Earth County, Delegated Well Program | Tim Grant | 507-304-4381 |
| Blue Earth County NRCS (EQIP Program*) | Danielle Wald-Schmidt | 507-345-7418, ext. 3 |
| Blue Earth SWCD (State Cost-Share Program**) | Jerad Bach | 507-345-4744 |
| Brown County NRCS (EQIP Program*) | Jennifer Hahn | 507-794-4491, ext. 3 |
| Carlton County NRCS (EQIP Program*) | Will Bomier | 218-720-5209, ext. 3 |
| Carlton SWCD (State Cost-Share Program**) | Kelly Smith | 218-384-3891 |
| Carver County Planning and Water Management | Charlie Sawdey | 952-361-1810 |
| Cass County NRCS (EQIP Program*) | Jessica Weis | 218-829-5965, ext. 3 |
| Cass SWCD | John Ringle | 218-547-7399 |
| Chippewa County Land and Resource Management | JoAnn Blomme | 320-269-6231 |
| Chisago NRCS (EQIP Program*) | Deb Hermel | 651-674-7160, ext. 3 |
| Clay County NRCS (EQIP Program*) | Sharon Lean | 218-233-7773, ext. 3 |
| Clay SWCD (AgBMP and State Cost-Share Program**) | Kevin Kassenborg | 218-287-2255 |
| Clearwater County NRCS (EQIP Program*) | Cari Roepke | 218-694-6584, ext. 3 |
| Clearwater SWCD (State Cost-Share Program**) | Nathan Nordlund | 218-694-6845, ext. 4 |
| Cook County NRCS (EQIP Program*) | Will Bomier | 218-720-5209, ext. 3 |
| Cottonwood SWCD (State Cost-Share Program**) | Renee Harnack | 507-831-1153, ext. 3 |
| Crow Wing County NRCS (EQIP Program*) | Jessica Weis | 218-829-5965, ext. 3 |
| Crow Wing SWCD (State Cost-Share Program**) | Melissa Barrick, Beth Hippert | 218-828-6197 |
| Dakota County Environmental Resources Dept. | Vanessa Demuth | 952-891-7010 |
| Dakota County NRCS (EQIP Program*) | Michelle Wohlers | 651-463-8665, ext. 3 |
| Dodge County NRCS (EQIP Program*) | Brian DeVetter | 507-374-6364, ext. 110 |
| Douglas County, City of Alexandria | Megan Chisholm | 320-763-6501 |
| Douglas County NRCS (EQIP Program*) | Mark Dybdal | 320-763-3191, ext. 3 |
| Douglas SWCD | Jerry Haggemiller | 320-763-3191, ext. 3 |
| Faribault County NRCS (EQIP Program*) | Josiah Olson | 507-526-3282, ext. 3 |
| Faribault SWCD (State Cost-Share Program**) | Shane Johnson | 507-526-2388 |
| Fillmore SWCD (State Cost-Share Program**) | Donna Rasmussen | 507-765-3878, ext. 3 |
| Freeborn County Env. Services (AgBMP Loan Program) | Rachel Wehner | 507-377-5186 |
| Freeborn County NRCS (EQIP Program*) | Gary Kurer | 507-373-5607, ext. 3 |
| Goodhue County NRCS (EQIP Program*) | Tom Steger | 651-923-5300, ext. 3 |
| Goodhue SWCD (AgBMP Loan Program) | Chris Wagner | 651-923-5286, ext. 4 |
| Grant County NRCS (EQIP Program*) | Drew Mosburg | 218-685-5341, ext. 3 |
| Grant SWCD | Joe Montonye | 218-685-5395 |

| Agency | Contact Person | Phone Number |
|---|------------------------------------|------------------------|
| Hennepin County Environment and Energy Department | Greg Senst | 612-348-4659 |
| Hennepin County NRCS (EQIP Program*) | Mary Monte | 763-241-1170, ext. 130 |
| Houston County Dept. of Environmental Services (AgBMP Loan Program) | Rick Frank | 507-725-5800 |
| Houston County NRCS (EQIP Program*) | Gary Larson | 507-724-5261, ext. 3 |
| Hubbard County NRCS (EQIP Program*) | Dan Pazdernik | 218-732-9723, ext. 3 |
| Hubbard SWCD (State Cost-Share Program**) | Melissa Koebernick, Julie Kingsley | 218-732-0121 |
| Isanti County NRCS (EQIP Program*) | Josh Bork | 763-689-3224, ext. 3 |
| Isanti SWCD (State Cost-Share Program**) | Tiffany Determan | 763-689-3224, ext. 5 |
| Itasca County NRCS (EQIP Program*) | Marge Sella | 218-326-6595, ext. 3 |
| Itasca SWCD (State Cost-Share Program**) | Andy Arens | 218-326-0017 |
| Jackson SWCD | Chris Bauer | 507-662-6682, ext. 3 |
| Kanabec County NRCS (EQIP Program*) | Shannon Rasinski | 320-679-3781, ext. 110 |
| Kanabec SWCD (State Cost-Share Program**) | Deanna Pomije | 320-679-3781 |
| Kandiyohi SWCD (State Cost-Share Program**) | Richard Reimer | 320-235-3906, ext. 3 |
| Kittson SWCD | Justin Muller | 218-843-2619, ext. 3 |
| Koochiching County NRCS (EQIP Program*) | Kelly Voigt | 218-634-2757, ext. 3 |
| Koochiching SWCD | Pam Tomeui, Eric Olson | 218-283-1174, 1175 |
| Lac qui Parle County NRCS (EQIP Program*) | Burt Hendrickson | 320-598-7321, ext. 3 |
| Lac qui Parle SWCD | Terry Wittnebel | 320-598-7321, ext. 3 |
| Lake County NRCS (EQIP Program*) | Will Bomier | 218-720-5209, ext. 3 |
| Lake County SWCD (State Cost-Share Program**) | Karen Tucker | 218-834-8370 |
| Lake of the Woods County NRCS (EQIP Program*) | Kelly Voigt | 218-634-2757, ext. 3 |
| Lake of the Woods SWCD | Corryn Trask | 218-634-1842, ext. 4 |
| LeSueur County NRCS (EQIP Program*) | Steve Breaker, Jeremy Buckentin | 507-357-4908, ext. 3 |
| Lincoln SWCD | Pauline VanOverbeke | 507-694-1630, ext. 3 |
| Mahnomen County NRCS (EQIP Program*) | Dustin Jasken or NRCS Staff | 218-935-2987, ext. 3 |
| Mahnomen SWCD | Aaron Neubert | 218-935-2987, ext. 3 |
| Marshall County NRCS (EQIP Program*) | NRCS Staff | 218-745-4351, ext. 3 |
| Marshall County Water and Land Department | Josh Johnston | 218-745-5841 |
| Martin County NRCS (EQIP Program*) | Reggie Liddell | 507-235-6661, ext. 3 |
| Martin SWCD (State Cost-Share Program**) | Greg Johanson, Ashley Brenke | 507-235-6680, 6670 |
| McLeod SWCD (State Cost-Share Program**) | Ryan Freitag | 320-864-5176 |
| Meeker County NRCS (EQIP Program*) | Jacob Stich | 320-693-7287, ext. 3 |
| Meeker SWCD (State Cost-Share Program**) | Joe Norman | 320-693-7287, ext. 3 |
| Mille Lacs County NRCS (EQIP Program*) | Sean Johnson | 320-983-2154 |
| Mille Lacs SWCD | Lynn Gallice | 320-983-2160 |
| Morrison SWCD (State Cost-Share Program**) | Helen McLennan | 320-616-2479, ext. 3 |
| Mower County NRCS (EQIP Program*) | Andrea Horsman | 507-434-2603 |
| Murray County Water Resources Department | Chris Hansen | 507-836-1165 |
| Nicollet County NRCS (EQIP Program*) | April Sullivan | 507-237-5435, ext. 3 |
| Nicollet SWCD (State Cost-Share Program**) | Blake Honetschlager | 507-931-2550 |
| Nobles County Public Works Department | Wayne Smith | 507-295-5322 |
| Norman County NRCS (EQIP Program*) | Shawnn Balstad | 218-784-4000, ext. 3 |
| Norman SWCD (State Cost-Share Program**) | Mark Christianson, Lori Thronson | 218-584-5169 |

| Agency | Contact Person | Phone Number |
|---|---------------------------------|------------------------|
| Olmsted County, City of Rochester Public Utilities | Todd Osweiler | 507-280-1589 |
| Olmsted SWCD | Skip Langer | 507-328-7130 |
| Olmsted SWCD (AgBMP Loan Program) | Dorothy Miller | 507-328-7130 |
| East Otter Tail SWCD | Darren Newville | 218-346-4260, ext. 110 |
| East Otter Tail County NRCS (EQIP Program*) | Alan Lepp | 218-346-4260, ext. 114 |
| West Otter Tail County NRCS (EQIP Program*) | Penny Doty | 218-739-4694, ext. 3 |
| West Otter Tail SWCD | Brad Mergens | 218-739-4694, ext. 3 |
| Pennington County NRCS (EQIP Program*) | Luther Newton | 218-681-1612, ext. 3 |
| Pennington SWCD (State Cost-Share Program**) | Bryan Malone | 218-683-7075 |
| Pine SWCD | Jacquelynn Olson | 320-216-4242 |
| Pipestone SWCD | Kyle Krier | 507-825-1185 |
| East Polk County NRCS (EQIP Program*) | Jenny Burrack | 218-563-2475, ext. 3 |
| West Polk County NRCS (EQIP Program*) | Randy Huelskamp | 218-281-1445, ext. 3 |
| West Polk SWCD (State Cost-Share Program**) | Nicole Bernd | 218-281-6070, ext. 122 |
| Pope SWCD | Holly Kovarik | 320-634-5327 |
| Ramsey Conservation District | Andrea Prichard | 651-266-7274 |
| Ramsey County, Capitol Region Watershed District*** | Michelle Sylvander | 651-644-8888 |
| Ramsey County, City of North St. Paul | Bette Malm | 651-747-2440 |
| Ramsey County NRCS (EQIP Program*) | Michelle Wohlers | 651-463-8665, ext. 3 |
| Red Lake County NRCS | Luther Newton | 218-681-1612, ext. 3 |
| Red Lake SWCD | Tanya Hanson | 218-253-2593, ext. 4 |
| Redwood County NRCS (EQIP Program*) | Brian Pfarr | 507-637-2427, ext. 3 |
| Redwood SWCD | Marilyn Bernhardson | 507-637-2427, ext. 3 |
| Renville SWCD | Diane Mitchell | 320-523-3760 |
| Rice County NRCS (EQIP Program*) | NRCS Staff | 507-332-7418, ext. 3 |
| Rice County Environmental Services (Targeted Costshare/SSTS Loan Program) | Marilee DeGroot | 507-332-6170 |
| Rock County Land Management | Lynette Jauert, Mary Thompson | 507-283-8862, ext. 4 |
| Roseau County NRCS (EQIP Program*) | Casey Olson | 218-463-1862, ext. 3 |
| Roseau SWCD | Janine Lovold, Scott Johnson | 218-463-1903 |
| North St. Louis County NRCS (EQIP Program*) | Marge Sella | 218-741-3937, ext. 3 |
| North St. Louis SWCD (State Cost-Share Program**) | Jared Ecklund | 218-749-2000 |
| South St. Louis County NRCS (EQIP Program*) | Will Bomier | 218-720-5209, ext. 3 |
| South St. Louis SWCD (State Cost-Share Program**) | R.C. Boheim | 218-723-4867 |
| Scott County NRCS (EQIP Program*) | Katundra Shears | 952-492-2636 |
| Scott SWCD | Jon Hess | 952-492-5418 |
| Sherburne County NRCS (EQIP Program*) | Mary Monte | 763-241-1170, ext. 3 |
| Sherburne SWCD | Francine Larson | 763-241-1170, ext. 4 |
| Sibley County NRCS (EQIP Program*) | April Sullivan | 507-237-5435, ext. 3 |
| Sibley SWCD (State Cost-Share Program**) | Joel Wurscher | 507-237-5435, ext. 3 |
| Stearns County NRCS (EQIP Program*) | NRCS Staff | 320-251-7800, ext. 3 |
| Stearns SWCD (State Cost-Share Program**) | SWCD Staff | 320-251-7800, ext. 3 |
| Steele County Environmental Services | Scott Golberg | 507-444-7477 |
| Stevens SWCD | Matt Solemsaas | 320-589-4886, ext. 3 |
| Swift County NRCS (EQIP Program*) | Rick Gronseth, Randy Schmiesing | 320-842-7201, ext. 3 |

| Agency | Contact Person | Phone Number |
|--|----------------------------|------------------------|
| Swift SWCD (State Cost-Share Program**) | Sheri Gades | 320-842-7201, ext. 3 |
| Todd SWCD | Sarah Katterhagen | 320-732-2644 |
| Traverse County NRCS (EQIP Program*) | Chris Hogge | 320-563-8218, ext. 109 |
| Traverse SWCD | Sara Gronfeld | 320-563-8218, ext. 3 |
| Wabasha County NRCS (EQIP Program*) | NRCS Staff | 651-565-2646, ext. 3 |
| Wabasha SWCD (AgBMP Loan Program*) | Terri Peters | 651-565-3345, ext. 102 |
| Wadena County NRCS (EQIP Program*) | Ivan Reinke | 218-631-3195, ext. 3 |
| Wadena SWCD (State Cost-Share Program**) | Anne Oldakowski | 218-631-3195, ext. 4 |
| Washington County NRCS (EQIP Program*) | Michelle Wohlers | 651-463-8665, ext. 3 |
| Washington County Public Health and Environment | Stephanie Souter | 651-430-6676, 6701 |
| Watonwan County NRCS (EQIP Program*) | Betsy Norland | 507-375-3104, ext. 3 |
| Watonwan SWCD | Heidi Rudolph | 507-375-2517 |
| Wilkin SWCD (State Cost-Share Program**) | Craig Lingen | 218-643-2933, ext. 3 |
| Winona County NRCS (EQIP Program*) | Sue Glende | 507-523-2171, ext. 102 |
| Winona SWCD (AgBMP and State Cost-Share Program**) | Wanda Anderson, Daryl Buck | 507-523-2171, ext. 101 |
| Wright County NRCS (EQIP Program*) | Julie Reberg | 763-682-1933, ext. 3 |
| Wright SWCD (AgBMP and State Cost-Share Program**) | Kerry Saxton | 763-682-1933, ext. 3 |
| Yellow Medicine County Zoning Office | Jolene Johnson | 320-669-7524 |

* The Environmental Quality Incentives Program (EQIP) is a financial and technical assistance program available through the Natural Resources Conservation Service (NRCS) of the U.S. Department of Agriculture (USDA). This program is primarily intended for rural and agricultural properties. **The program is limited to agricultural producers, who are property owners who raise food or fiber on the property.** Depending on the county, well sealing (called "well decommissioning" in EQIP) is eligible by itself for financial assistance or is eligible if submitted with other conservation practices. Contact the local office of the NRCS in your county for details.

** Soil and Water Conservation Districts (SWCD) have a state cost-share program to promote natural resource conservation practices in the county. This program is primarily intended for rural and agricultural properties. These funds can now be used for well sealing. Each SWCD manages its own program. Contact the local office of the SWCD in your county for details.

*** Ramsey County, Capitol Region Watershed District includes parts of Falcon Heights, Lauderdale, Maplewood, Roseville, and St. Paul. The address of the property with the well must be in the district.

Additional information regarding low interest loans and grants is listed on page 6.

State or Federal Programs Offering Grants and Low Interest Loans for Well Construction, Repair, and Sealing in 2016

Financial assistance through low interest loans and grants is available for well construction, repair, and sealing from a variety of programs. These programs are offered through local lenders to homeowners depending on their income level and whether they live in rural or urban areas. The following is a list of loan and grant programs available for well sealing in 2016.

Rural Repair and Rehabilitation Loans and Grants

The Single Family Housing Repair Loans and Grants program offers loans and grants for well construction, repair, and sealing. The Rural Development office of the U.S. Department of Agriculture administers this program. The program is for very low income families who live in a rural area or a community with a population of 25,000 or less. The family income cannot exceed 50 percent of the median county income. Individuals who are 62 years of age or older may qualify for a grant or a combination of a loan and grant; younger applicants are eligible only for loans. For more information and to find the area office for a particular county or to find out if your property is in an eligible area, call 651-602-7800 or visit the website at: [United States Department of Agriculture Rural Development \(www.rd.usda.gov\)](http://www.rd.usda.gov). Click on "Programs and Services," then on "For Individuals," and then on "Single Family Housing Repair Loans and Grants." The counties of Anoka, Hennepin, Ramsey and Washington are all ineligible. Even if your property is in an eligible area, your eligibility is still subject to income limits.

Minnesota Housing Finance Agency Loan Programs

The Rehabilitation Loan Program: Provides deferred loan financing to low income homeowners needing to rehabilitate their existing residential housing. The program can be used to include well sealing and well replacement where connection to a municipal water supply is not feasible. The statewide income limit is \$18,200 for one person, \$20,800 for two persons, and higher for larger families. The loan limit is \$27,000.

The Fix-up Fund Program: Offers loans for well construction, repair, and sealing. The program is designed for homeowners with a gross annual household income of \$99,500 or less. There are no restrictions on location in this program. There is a fixed interest rate. A qualifying homeowner may repay the loan with fixed monthly payments. The repayment term will be based on the loan amount and household budget. For a list of participating lenders and the current interest rate visit their website at: [Minnesota Housing Finance Agency \(www.mnhousing.gov\)](http://www.mnhousing.gov).

For more information on these programs call the Minnesota Housing Finance Agency at 800-710-8871; in the Twin Cities metropolitan area call 651-296-8215, or visit their website at: [Minnesota Housing Finance Agency \(www.mnhousing.gov\)](http://www.mnhousing.gov) and click on "Home Improvement" under "Homebuyers and Homeowners."

Agriculture Best Management Practices (AgBMP) Loan Program

Local counties and Soil and Water Conservation Districts administer this loan program offered by the Minnesota Department of Agriculture (MDA) for well replacement, well sealing, and other practices that prevent water pollution. You do not need to be a farmer to qualify. Financing to replace wells is available when wells do not comply with requirements for setback or isolation distances (such as minimum distances from septic tanks, drainfields, feedlots, fuel tanks, and pesticide preparation areas), or if the well is contaminated from human activity (such as from septic systems, petroleum products, or pesticides). Any rural landowner is eligible. There are no income limits in this program. The loan terms include a maximum of \$200,000, a maximum length of ten years, and a maximum interest rate of 3 percent plus usual and customary fees. The list of local contacts for this program is available by calling Dwight Wilcox of the MDA at 651-201-6618 or visit their website at: [Find AgBMP Loan County Contacts and Lenders \(http://gis.mda.state.mn.us/agbmploan/\)](http://gis.mda.state.mn.us/agbmploan/).