



State Revolving Fund (SRF) LOAN APPLICATION

Loan Application for Septic Systems and Cluster Systems

The board of Managers of the **SRWD, (Sauk River Watershed District)** believes that it will be in the best interest of preserving, the quality of both surface and groundwater, to promote the installment of proper sub-surface sewage treatment systems (SSTS). With that in mind the SRWD has applied for, and received, **State Revolving Loan Funds (SRF)**. In the event that the SRF funds are all loaned, the SRWD may, with the landowner's permission, use local commercial loans to make loans to property owners at an interest rate that may be below current rates, and for a longer period of time than they might secure independently. Because SRF monies come through the State of Minnesota, we therefore must make the borrower aware of certain nondiscrimination rules.

1. The SRWD and its agents and contractors in the performance under the agreement shall not engage in any discriminatory employment practices and shall in all respects comply with Minnesota Statutes, Chapter 363, Section 181.59 (1994) and all applicable rules and subsequent amendments thereto. Minnesota Statutes section 181.59 provides:

Every contract for or on behalf of the State of Minnesota or the SRWD for materials, supplies or construction or other needs to complete work shall contain provisions by which the SRWD or contractor agrees:

- (a) That in hiring of common or skilled labor for the performance of any work under any contract, or any subcontract, no contractor, material supplier or vendor, shall by reason of race, creed or color, or sex discriminate against the person or persons who are citizens of the United States or qualified and available to perform the work to which the employment relates.
- (b) That no contractor, material supplies or vendor shall, in any manner, discriminate against, intimidate or prevent the employment of any person or persons identified by clause, (1) of this section from the performance of work under any contract on account of race, creed, color or sex.
- (c) That this agreement may be canceled or terminated by the SRWD or any other person or agency authorized to grant the contracts for employment. All money due or to become due hereunder may be forfeited for violation of the terms or conditions of this agreement or contract, or violation of State or Federal Laws pursuant to this contract.

2. Use of Project Facilities.

The SRWD and its agents or contractors or material suppliers in the operation of the project shall not deny any person the full and equal enjoyment of its services, facilities and accommodations because of race, color, creed, religion, disability, national origin or sex, and shall comply in all other respects with Minnesota Statutes Sections 363.03 (1994) and all rules and subsequent amendments thereto.

Determining the selection of SRF loan recipients.

The decision of the SRWD Board of Managers will be based on several factors, some of them being, date of application, the urgency of correcting the problem, the distance to ground water and any other factor(sq) related to the systems threat to water quality, but not necessarily limited to the above criteria or in this particular order of importance.

We hereby make application to the SRWD for loan funds for construction of an

_____.
(List Type of Project)

1. Owners name or names as they appear on the Real Estate Tax Statement:

 _____.

2. Permanent Mailing Address _____.

3. Phone numbers:

Home _____ Work _____ Cell _____

4. Parcel ID Number as it is listed on the tax statement. _____

5. Legal Description: _____

Section	Range	Township	Lot	County	Other

6. What testing, cost estimates and plan design work and other pre loan work has been done?

7. Enclose a copy of location map or plat.

8. Other Information: _____

Financial Statement

1. Value of Property where project will take place: \$ _____
 Liabilities against property: \$ _____

2. Length of time property owned _____

3. Loan amount requested \$ _____

4. Has mortgage holder of property where structure will be installed been contacted?
 _____yes _____no.

5. Other information. Please explain.

Statement of Lien or Mortgage Holder

I/We (name of applicant) _____ have been contacted by the County's environmental services department in regards of the need to install a compliant septic system on the following real estate:

I understand that the money needed to install BMP's can be secured from the Sauk River Watershed District in the form of a low interest State Revolving Loan or other financing. I also understand that this loan will be secured by a tabular lien statement, filed with the Auditor of the affected county in accordance to state statutes. Repayment will be as part of the property taxes each year and can only be made at the County Treasure office in the County in which the property is located.

Loan Applicant / Owner Signature	Date	Lien or Mortgage Holder Signature	Date

Understanding of Applicant:

The applicant understands there will be at \$25.00 application fee with each property owners application. The \$25.00 application fee will only be refunded if SRF funds are exhausted.

The applicant understands that no construction may commence until all loan funds are in place and all necessary permits have been secured and a licensed contractor has provided detailed plans for the project.

No loan funds may be released to the contractor until all construction has been completed, the project inspected by a certified and a certificate of inspection submitted to the Sauk River Watershed District.

The applicant understands that if approval of a SRF loan is granted, the Board of Managers of the SRWD will name the work to be done as a project of the SRWD. A tabular lien statement will be made in accordance to State Statutes and be filed with the Auditor of the affected County on or before October 15 of each year. The applicant will have the option of paying the yearly assessment before October 1 of each year.

Applicants will be responsible for all permit, inspection and recording fees.

Application Send Date		Date Received by SRWD	
_____ (SRWD Signature)		_____ (SRWD Signature)	