

## **Policy Committee Meeting Agenda**

Clean Water Council

September 26, 2025

9:30 a.m. – 12:00 p.m.

[WebEx Only](#)

*Policy Committee: John Barten, Rich Biske (Chair), Gail Cederberg, Kelly Gribauval-Hite, Chris Meyer, Peter Schwagerl, Marcie Weinandt, and Jessica Wilson*

### **9:30 Regular Business**

- Introductions
- Approve today's agenda (no minutes)
- Chair update
- Staff update
  - Survey
  - Upcoming engagement opportunities

### **10:00 Public Comment**

Members of the public who would like to provide comment about something not on the agenda are welcome to do so at this time.

### **10:15 Background presentation for the private well initiatives policy statement**

- Tannie Eshenaur & Frieda von Qualen, MDH

Last month, we started to outline the scope for our next topic, focusing on funding for implementation for mitigation of pollution in private wells. To inform our discussion and illustrate the scale of the challenge, MDH will provide an overview of content related to private wells included in the State Drinking Water Action Plan. Additional information about current activities related to understanding the economic implications will also be provided.

### **10:45 BREAK**

### **11:00 Continued discussion**

### **12:00 Adjourn**



# Mitigation: A Gap in the Patchwork of Protections for Private Wells

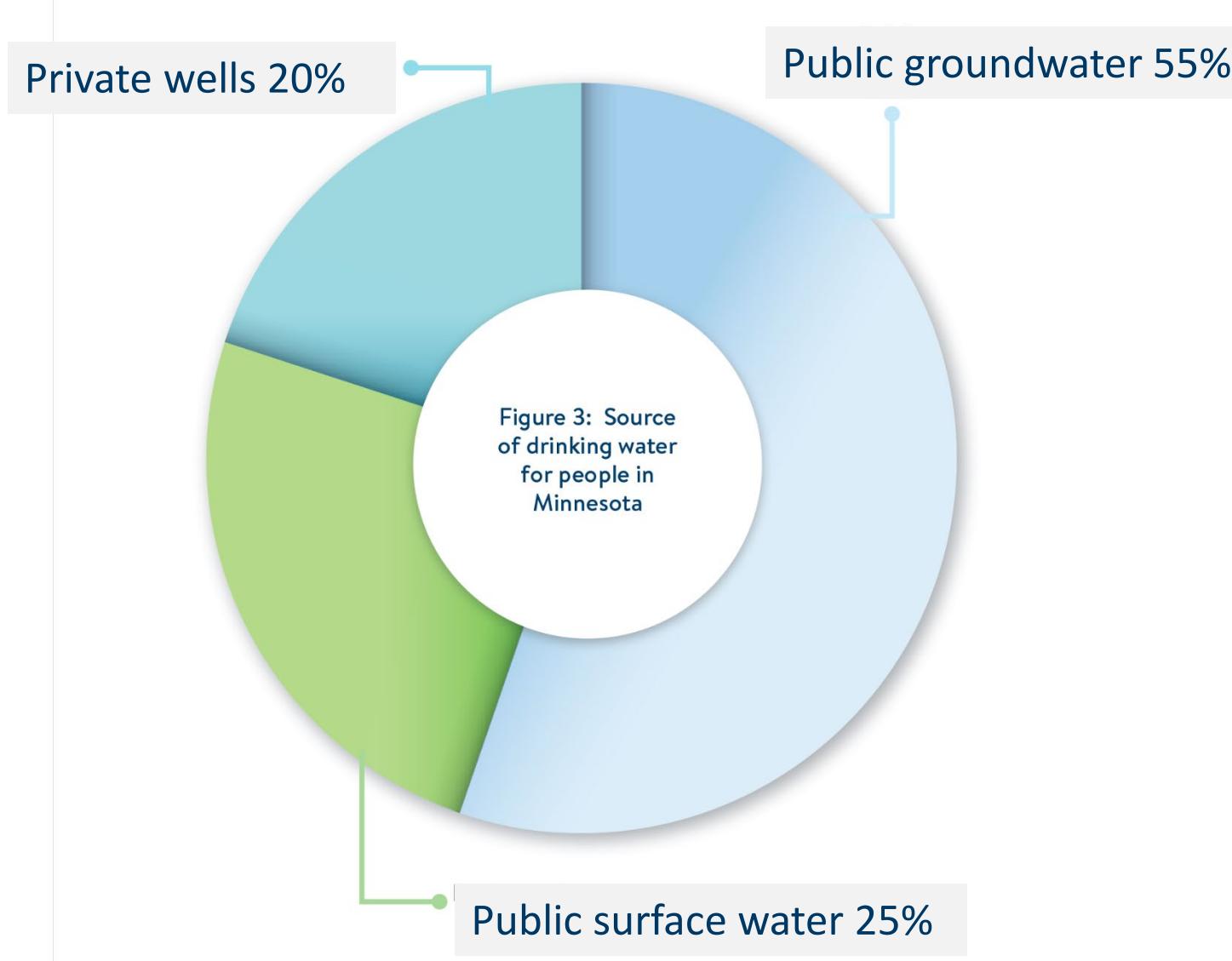
Tannie Eshenaur, MPH | Water Policy Center

Minnesota Department of Health



YOUR Clean Water  
Fund AT WORK

# Drinking water sources in Minnesota



75% from groundwater  
25% from surface water  
FY 2025

# Connections to strategic plans

## Clean Water Council

*Drinking water is safe for everyone,  
everywhere in Minnesota.*

Ensure that private well users have safe,  
sufficient, and equitable access to  
drinking water.

## MN Drinking Water Action Plan

*Ensure safe tap water*

Establish easy-to-access private well  
testing and mitigation.

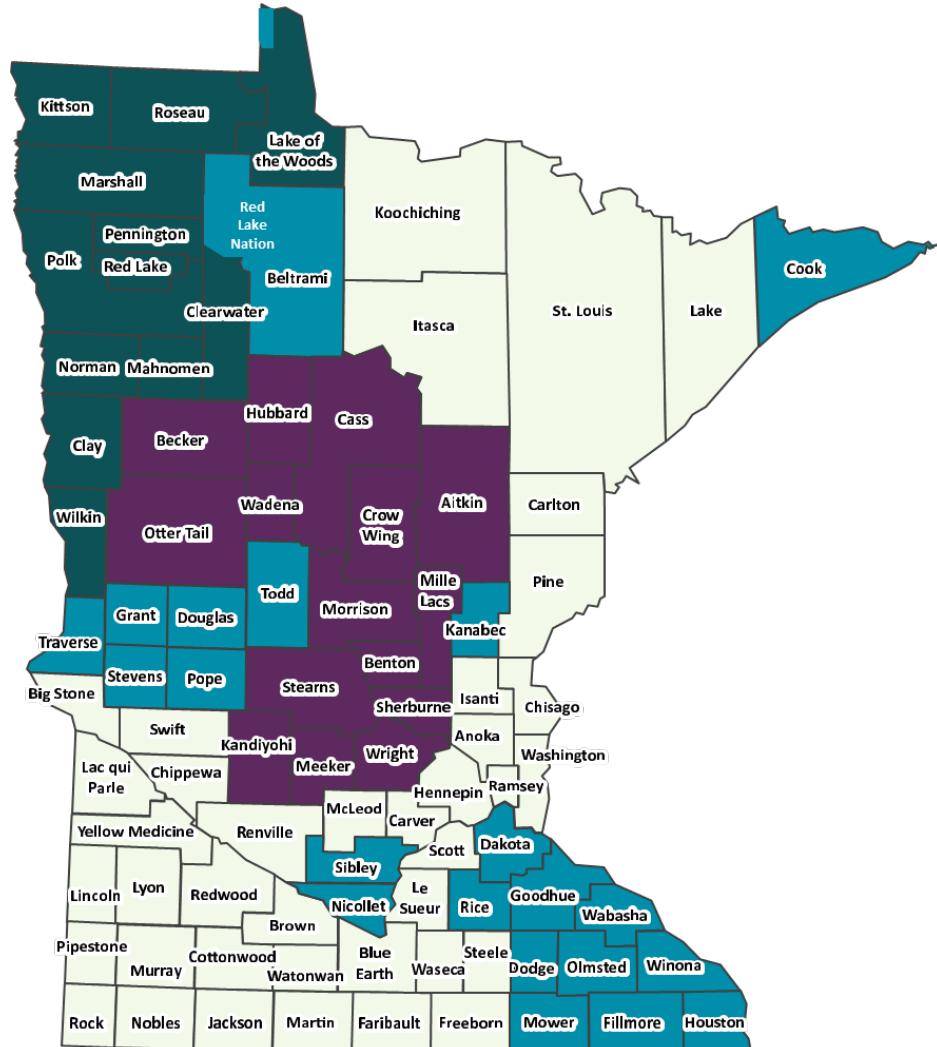
- Educational resources and technical assistance
- Financial assistance

# 1.2 million private well users have fewer safeguards

	Construction	Routine testing	Mitigation to address contaminants	Protecting source waters	Funding for construction, treatment, repairs, sealing	Well sealing
Public Water System	✓	✓	✓	✓	✓	✓
Private Well	✓	 Initial test at well construction			 Some selective loans	✓
Well users don't choose their geology or how land is used around them.						

Activities with check marks have oversight in state or federal statute. Activities with a person icon are the responsibility of a well user.

# There is growing momentum for private well testing



**CWF Private Well Protection Grants and testing in SEMN**



**Interested counties; private wells in comprehensive watershed management plans**

**Northwest Minnesota Groundwater Initiative**

# A big gap in mitigation to address contaminants

	Construction	Routine testing	Mitigation to address contaminants	Protecting source waters	Funding for construction, treatment, repairs, sealing	Well sealing
Public Water System	✓	✓	✓	✓	✓	✓
Private Well	✓	 Initial test at well construction			 Some selective loans	✓
Well users don't choose their geology or how land is used around them.						

*Activities with check marks have oversight in state or federal statute. Activities with a person icon are the responsibility of a well user.*

# We recommend testing for the top five common contaminants

## Protect your health!

Test your well water for:

- 
- Coliform Bacteria**  
(Every year)
  - Nitrate**  
(Every year)
  - Arsenic**  
(At least once)
  - Lead**  
(At least once)
  - Manganese**  
(At least once)

Testing is even more important if young children drink the water.

# Contaminants are common and have health effects

	Coliform Bacteria	Nitrate	Arsenic	Manganese	Lead
Health effects			 		 
Statewide frequency	<b>27%</b> (1996 CDC study)	<b>40%+</b> (some townships)  <b>~4-5%</b> (all wells)  <b>~1%</b> (new wells)	<b>~50%</b> (have arsenic)	<b>50%</b> (above level safe for infants)	?
Southeast MN (1,013 tests)	<b>10%</b>	<b>9%</b>	<b>18%</b>	<b>8%</b>	<b>40%</b>

# Few private well users are testing and taking necessary action

2016 survey of 798 well owners who had arsenic above 10 µg/L in their new well sample

**<20%**  
tested at recommended  
frequency

**34%**  
did not take action to reduce  
exposure to arsenic above the  
level allowed in community  
water systems

# MDH fields many inquiries about financial assistance

**8%**

of private well inquiries were about  
mitigation financial assistance in 2024

**75 inquiries**

about mitigation financial assistance in  
2024

# Access to mitigation is essential

People don't simply need information (deficit model)

Health Belief Model: explains engagement or lack of engagement

- Can I get this disease? (*perceived* susceptibility)
- Will it be serious? (*perceived* severity)
- Does the action really help? (*perceived* benefits)
- Can I afford this action? (*perceived* barriers)
- When should I consider doing this action? (cue to action)
- Can I do this action? (self-efficacy)



# 15% of respondents didn't take action due to cost

Reason did not take action to reduce arsenic	Percent
Not concerned about arsenic level	50%
Wasn't sure what to do or who to contact	21%
<b>Treatment options are too expensive</b>	<b>15%</b>
Treatment systems are too difficult to use and maintain	15%
Haven't gotten around to it yet, but plan to someday	11%

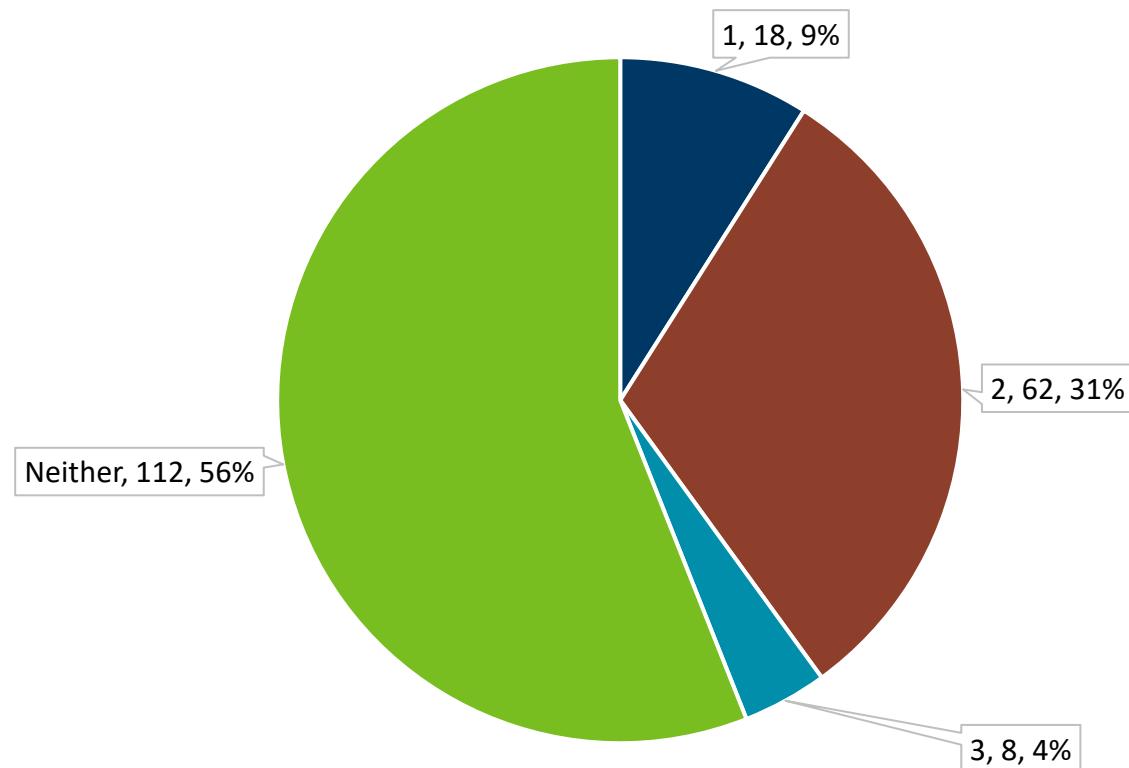
**Lower income respondents were five times more likely to select cost as the reason**

# Existing mitigation funding options

Program Name	Income	Age	Other
Single Family Housing Repair Loans and Grants	<50% median area income	62+ for a grant <b>ONLY GRANT OPTION</b>	Community <25,000 people
Rehabilitation Loan/Emergency and Accessibility Loan Program	<\$28,200 combined income for 2 people		
Fix Up Program (Loan)	Annual income <\$155,500- \$175,400 (depends on location)		
Agriculture Best Management Practices (AgBMP) Loan Program	No income limit		
Southeast Minnesota (paid directly to contractor)	No income limit	No age limit	The well must be in the eight-county area

# Reverse Osmosis Installations

Reverse Osmosis Installations at Households with a  
Vulnerable Population and Low Income



**44%**

Of households receiving  
an RO system had a  
demonstrated need:  
higher health risk from  
nitrate or financial need

# What are the mitigation options?

## What informs the best mitigation option

- Contaminant(s)
- Whether you have electricity
- Geology
- Budget
- Whole house vs. point of use

## Most common mitigation approaches

- Well repairs
- Disinfection
- Point of use treatment including reverse osmosis, carbon filters, anion exchange, distillation, adsorptive media
- New well

# Costs and Benefits Analyses

## At the household level

- Basic five contaminants alone, or in combination
- Continuum of treatment options
  - Comparison and ranking
  - Operations and maintenance
  - Protectiveness and performance
- Cost
- Decision tree

## At a state level

- Build on household CBA
- Conduct a large scale social and public health analysis
- Consider costs over the long term
- Consider morbidity and mortality avoided
- Identify potential tradeoffs

# Possible objections

- Spending public dollars on private property
  - \$243M in general fund for lead service line replacement
  - About half the CWF goes to BWSR, focus of BWSR work is with private landowners on private land
- It's too much
  - Voluntary nature will limit engagement
  - Cost can be spread over a 10-year timeline
- Only benefits individuals
  - Proper well construction protects groundwater

# Idea: build on the existing system



**Legacy pollutants**

e.g., PFAS



**Pesticide & fertilizer pollutants**

e.g., nitrate



**Geogenic contaminants**

Arsenic, manganese



**One-stop  
Shop**

Private  
well  
mitigation





# Questions?

**Tannie Eshenaur**

*Tannie.eshenaur@state.mn.us*

651-201-4074