

Cost-Share Funding

GCOLA offers cost-share funding for shoreline projects that help reach Lake Steward goals for improving water quality and habitat. Funding is also available from Cass and Crow Wing Counties, the two counties of the Gull Chain of Lakes, and we can help you access those funds. If you are interested, please [Take the Quiz!](#) to get started and leave comments there. Or email us at lakesteward@gcola.org.

Do-it-Yourself projects, for example buying and planting native seeds on shoreline, can be partly reimbursed for materials and your labor. Contractor work is also eligible, provided that the contractor is knowledgeable about native plants and understands and can carry out the project.

Quick Steps for Your Shoreline Project

1. [Take the Quiz!](#) Feel free to leave comments about your interests. You can also email us at lakesteward@gcola.org.
2. We will visit your property and talk to you during the visit or, if you are not home, afterward. Video calls can also be done while we are onsite.
3. You decide on a plan, either with a contractor or Do-It-Yourself. Be sure to let us see the plan and the proposed cost before the work is started, if you are interested in cost-share funding. We show the plans to Heather Baird of the DNR, to make sure the plan fits with Lake Steward goals so that it is eligible for funding.
4. We will contact the County about their availability of cost-share funding.
5. GCOLA will decide about the amount of funding offered to you.

How Long Will It Take?

It is possible for the whole project to be ready to start within a few weeks, especially if it is Do-It-Yourself. The DNR and the Counties are very responsive, and answers come in a matter of days. Lake Steward summer visits to properties on the Gull Chain are scheduled almost every week, and in 2022, there should be no delay in GCOLA's decision about funding.

Delays do happen commonly, usually for two major reasons: lakeshore owners may need time to discuss projects with their spouse or families to make sure everyone is on board, and contractors may struggle with availability of workers and a short growing season. **The sooner owners begin to take steps, especially before the summer season**, the more likely there will be funds available, as each season's funding is disbursed on a first-come, first-served basis. If the summer goes by too quickly to complete a plan, consider pursuing a project in the fall, when you would have the luxury of time to schedule groundbreaking in the spring.