

Paul Steeves, Chairman
Paul A. Mullins, Clerk
Eric S. Arvedon, Member

Pauline E. Clifford, Health Agent

COMMUNITY SEPTIC MANAGEMENT PROGRAM BETTERMENT LOANS

HOMEOWNER PACKAGE

Dear Homeowner:

This package provides information for you, the homeowner, to apply for a septic system betterment loan. This loan is provided, through the Department of Environmental Protection at a two percent (2%) interest rate for a period of 10 years. There is no credit check required, although all of your real estate taxes, water bill or any other municipal account should be paid and up to date. The loan process is reviewed and approved by the Board of Health and you will be notified within two weeks (2) of your standing.

Attached are various documents for your review. These documents are outlined as follows:

1) Application:

This application must be completed and submitted to the Board of Health that will confirm your interest in the program.

2) Homeowner Checklist for Engineering Design:

This checklist contains a series of queries to ask an engineer, septic system inspector or a soil evaluator. These disciplines are necessary to initially inspect (System Inspector), perform a soil evaluation and percolation test (Soil Evaluator) and design a septic system (Civil or Sanitary Engineer). All must be certified and licensed by the Commonwealth of Massachusetts. Ask to see their license or certification.

3.) Homeowner Checklist for a General Contractor/Septic Installer:

This checklist allows you to question a general contractor whom may be bidding on the Board of Health approved septic system design plans.

4) Betterment Agreement:

The betterment agreement is the signed agreement between you, the homeowner and our community. This agreement may be reviewed by your lawyer when provided to you by our Board of Health. The agreement allows our community to provide you money to pay for the work that is agreed upon.

HOMEOWNER PACKAGE Continued

5) W9 Forms:

A W9 Form must be submitted from Engineers, Installers and General Contractors in order to process their checks.

6) Filing Fee:

A fee in the amount of **\$76.00, made payable to the Norfolk County Registry of Deeds**, must be collected at the time of the Betterment Agreement.

7) Dissolvement of Betterment Filing Fee:

When the loan is paid in full a fee of **approximately \$76.00, made payable to the Norfolk County Registry of Deeds, will be collected.**