Community Septic Management Program
Betterment Loan
Homeowner Application Packet

Dear Homeowner:

This packet provides information for you, the homeowner, to aid you in applying for a septic system betterment loan. These loans are provided, through an agreement between the Town, the DEP and the Water Pollution Abatement Trust. The loan is offered at the low interest rate of four percent (4%) for a period of 20 years. There is no credit check required, but all your municipal accounts (real estate taxes, water bill, etc.) must be paid and up to date.

Please complete the application form and return it to the Board of Health office with the information outlined below and the fee of $200. This fee, like all other costs associated with the upgrading of your system, can be rolled into the betterment loan:

You must submit a copy of your tax return for the previous year so that your income can be verified as being below $150,000. Households with incomes over $150,000 will be forwarded to DEP for approval. Tax returns are treated as confidential documents and are not sent to DEP.

You must also submit documentation that your septic system is in failure. This may be a report from a certified inspector, copies of pumping records showing pumping in excess of 4 times per year. Sewage backup or breakout is also an indicator of failure and can be witnessed by a Health Agent or Health Inspector upon request.

If you have received bids for any of the services you will need, they can be submitted at this time. If you have not, that’s fine. You should keep your file up to date with the proposals from the contractors you choose so they are available when it comes time to submit the check requests. We strongly recommend that you obtain a minimum of 3 bids/proposals for any work being done, but you are not obligated to choose the lowest bid. This is a CHOICE you make as homeowner.

The information contained in your application will be reviewed and verified. Your application will then be placed on a Board of Health Agenda for approval. Once approved, an appointment will be scheduled to have the Betterment Agreement signed by all parties listed on the deed.

At the conclusion of the construction, original invoices, signed by all homeowners listed on the Deed, must be submitted for payment by the Town. Checks will be issued jointly to the Homeowner(s) and the individual contractors. You will need to provide a check in the amount of $76.00, made payable to the Bristol County Registry of Deeds, which will be used to record the Betterment Agreement at the Registry of Deeds. This will be collected when you sign the checks, prior to them being given to the contractors.

When the loan is paid in full, a fee of approximately $76.00, made payable to the Bristol Country registry of Deeds, will be collected to record the disseverment of the Betterment.