



## *Septic System Betterment Loans*

### *Town of Lakeville*

Board of Health

346 Bedford St.

Lakeville, MA 02347

Phone: 508-946-3473 Fax: 508-946-3971

### General:

This application is to apply for a septic system betterment loan. This loan is provided through the Department of Environmental Protection at a five percent (5%) interest rate for a period of 5, 10, 15, or 20 years. There is no credit check required, although all of your real estate taxes or any other municipal accounts should be paid and up to date. The loan process is reviewed and approved by the Board of Health and will be secured as a betterment assessment against your property and is repaid through tax collection pursuant to the Betterment Agreement. It may be paid off at any time, or when you sell your home, without penalty. There will be a WPAT program fee of \$350.00 for the review of all documents by Town Counsel and the recording of the agreement with Plymouth County Registry of Deeds. This fee is incorporated into the loan amount. Property taxes must be current for betterment consideration.

### The Application:

Submit the betterment application with the following information:

- Verification of income (tax return, W-2, etc)
- Copy of deed (all persons on the deed must be listed on the loan and sign all documents)
- Documentation of system failure (Title V report, letter from an engineer, or cesspool)

### The Process:

- Contact an engineering firm and submit a signed contract listing all engineering costs from start to finish.
- Perc test (scheduled by your engineer).
- Engineer will submit a design plan for Board of Health review and approval.
- Once plans are approved, contact a septic installer and submit a signed contract listing all installation costs from start to finish.
- Betterment Agreement B will be filled out and signed by the Board of Health and homeowners (all persons on the deed). It will be sent to KP Law for review. Once approved by KP Law, a permit can be issued to the selected installer.
- Final bills will need to be forwarded to the Board of Health.
- After the Certificate of Compliance is complete, checks will be issued to the Board of Health made out to the homeowners and vendor. Checks will be signed by the homeowners and can then be released to the vendors by the Board of Health.
- A letter will be sent to the homeowner with betterment payment information.



## **Town of Lakeville Local Septic Management Program Application Form**

### **Homeowner Information:**

Name:	
Address:	
Phone: (home)	Phone: (cell)
Email:	

### **General Information:**

	<b>Yes</b>	<b>No</b>
1. Has your septic system been failed by a certified inspector?	<input type="checkbox"/>	<input type="checkbox"/>
2. Does your system need to be pumped more than four times per year?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you had a soil evaluation test and/or have engineering plans for your system completed (or in process)	<input type="checkbox"/>	<input type="checkbox"/>
4. Can your property lot lines be determined, so that the proposed septic system and soil absorption system be located without infringing on your neighbor's property?	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you in an environmental sensitive area? Name of area: _____	<input type="checkbox"/>	<input type="checkbox"/>
6. Can you be connected to community existing sewerage system	<input type="checkbox"/>	<input type="checkbox"/>

7. If known, please provide information of the type and costs of the repairs:

Type of repair:

- ☐ New soil absorption system (SAS)
- ☐ Entire new system
- ☐ Repairs done to parts of system
- ☐ Connection to community existing sewer system

- |  |          |
|--|----------|
| 1. Engineering soil evaluation and design              | \$ _____ |
| 2. Estimated cost of repair, replacement or connection | \$ _____ |
| 3. Contingency amount (20%)                            | \$ _____ |

Total Loan Estimate	\$ _____
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I/We will agree to sign a betterment/loan agreement with the Town of Lakeville, to pay for the required costs associated with the septic system repair, and am aware that these costs will be treated as a municipal lien on my property tax bill.

This loan is contingent on the Town determining that my property lies within an environmentally sensitive area that is deemed to be fundable by the town for that fiscal year.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
(property owner)

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
(property owner)

Tax Collector approval:

Date: