



TOWN OF WENDELL

Board of Health

Dear Homeowner:

The Town of Wendell has received funding through the Community Septic Management Program and the Massachusetts Department of Environmental Protection to administer a Septic Loan Program for the repair and/or upgrade of failing septic systems. This program, managed by the Wendell Board of Health, provides low interest loans to Wendell homeowners who are required to replace and/or upgrade their failing septic systems.

The loans are made in the form of betterments, which constitute a lien that is placed against the property by the Town and is then billed and repaid over a specified term on the property tax bills. A total amount of \$200,000.00 dollars is available to Wendell homeowners. Once moneys have been "loaned out" they are not available again until replenished by repayment.

This packet contains the following:

- ◆ Introductory Letter
- ◆ Information Sheet
- ◆ Frequently Asked Questions
- ◆ Application Form
- ◆ HUD 2014 Income Limits (priority given to low income residents)
- ◆ Sample Amortization/Repayment schedule

If you have any questions during this application process, please feel free to contact the Wendell Board of Health Office at (978) 544-3395 et 106.



TOWN OF WENDELL

Board of Health

Septic Loan Program
Application Form

Please complete the following information:

Section 1: Homeowner/Applicant Information

Owner #1:

Name: _____

SSN: _____ - _____ - _____

Owner #2

Name: _____

SSN: _____ - _____ - _____

Name(s) as stated on Property Deed:

(If there are more than 2 owners of the property, please attach a list with the appropriate information)

Property Address:

Number _____ Street _____

Town _____ State _____ ZIP _____

Mailing Address:

Number _____ Street _____ P.O. Box _____

Town _____ State _____ ZIP _____

Property Deed Reference: (Book, Page, or Document #) _____

Assessor's Information: (Map, Parcel) _____

Is the property currently up for sale? _____ planned to be for sale? _____

Property Taxes Current? _____

Primary Contact Information: _____

Daytime Phone Number: _____

Evening Phone Number: _____

Email Address: _____

TOWN OF WENDELL

Board of Health

Is the address applying for septic loan owner occupied? _____

Has the septic system been failed by a certified Title 5 System Inspector or the Board of Health? _____

If not what signs or symptoms of failure are present? _____

Need to be pumped more than four (4) times per year? _____

Has the soil evaluation been scheduled? _____ completed? _____

Have you contracted with an engineer or Registered Sanitarian to design a system? _____

Does the Board of Health already have an approved septic system plan? _____

Briefly describe what you are applying for the loan to cover (ex. perc testing, system design, installation) _____

Section 2: To be completed if this loan is for a septic replacement/repair

Number of bedrooms in house: _____ Number of rooms in house: _____

(A room is anything but a closet, bathroom, hallway, foyer or unfinished/unheated space)

Current Septic System:

Cesspool? Yes _____ No _____ Approximate date of installation: _____

Section 3: To be completed by the Wendell Board of Health Office

Historical Site Information:

Soil Testing (attach copies of field books and/or plans)

Depth to Groundwater: _____ Percolation Rate: _____

Soil Type: _____

Site/Design Issues:

Aquifer Zone: _____ Drinking water source: _____

Lot Size: _____ Ledge?: _____

If so, location in relation to replacement system: _____

TOWN OF WENDELL

Board of Health

Section 4: To be completed by the Wendell Conservation Commission
Wetlands within 100' of replacement system? _____

If so, location in relation to replacement system: _____

Any other conservation/environmental issues associated with this property?

Section 5: To be completed by the Engineer or system Designer
Flood plain on property? _____

If so, location in relation to replacement system: _____

Are there any other engineering issues with this property?



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To Whom It May Concern,

Thank you for expressing interest in the Town of Wendell Septic Loan Program. The funds for this program have been made available through the Commonwealth of Massachusetts Community Septic Management Program. This program allows towns and cities to loan money to homeowners with failing or malfunctioning septic systems that need to make repairs or replace their system.

The money is loaned as a betterment and will be added to your tax bills to be paid May 1st and November 1st each year. It is offered at a 2% per annum interest rate for loans up to \$25,000 maximum with repayment over 15 years. Loans may be paid back early without penalty.

To be eligible for a septic loan:

1. All Wendell tax payments must be up to date.
2. Family annual income cannot exceed \$100,000 Adjusted Gross Income on Federal Tax Return. Priority will be given to low income homeowners who are not able to access other loan options including Mass Housing Homeowner Septic Repair Loans. We will be using HUD's "Income Limits Documentation System" to determine low income.
3. Your septic system must be in failure.
4. Must be an owner occupied residential property.

The Board of Health will review your application. If approved for a loan you will need to submit two estimates/bids for engineering/system design, and two estimates/bids for installation of the system. It is up to you, the homeowner to select the choice that you feel most comfortable with. It does not necessarily have to be the lowest bidder.

Joint checks will be issued by the Town to you with your name and the vendor's name on it. You will be expected to sign the check and give it to the vendor. The possible scenarios can be followed:

1. A check will be issued by the Town for the system design work after the Board of Health has approved the septic system plan.
2. A check will be issued to the installer after the Board of Health has received the engineer/designer's "As-Built Plan" and after the Board of Health has issued the "Certificate of Compliance" (COC).

Please submit the following to be considered for a Betterment Loan:

1. Filled out Application with proof that your septic system is in failure.
2. Your most recent 1040 Federal Tax Return. Income information will be kept confidential.



TOWN OF WENDELL
Board of Health

Septic Loan Program
Responsibilities Information

You (the Homeowner) are responsible for:

- 1) Contacting and securing at least two written bids from a qualified septic system designer, either an engineer or Registered Sanitarian, to design the septic system (if problematic contact the Board)
- 2) Contacting and securing at least two written bids from a qualified and licensed contractor/system installer to perform the necessary work of installing the septic system (if problematic contact the Board)
- 3) Consulting with the Health Department regarding the bids
- 4) Selection of the winning bid
- 5) Sign off on all payment requisitions from the contractor(s)
- 6) Sign the final betterment agreement with the Town, once the project is complete
- 7) Homeowner has read and completely understands all of the Septic Loan Program documents

We (the Town) are responsible for:

- 1) Administration of the overall program
- 2) Providing you with lists of the qualified and licensed contractors to perform the work
- 3) Processing and payment of the necessary requisitions to the selected contractor(s)
- 4) Inspection of the work at specific points during construction
- 5) Execution of the Betterment Agreement at the completion of the project
- 6) Filing the Betterment Agreement with the Registry of Deeds.



TOWN OF WENDELL
Board of Health

Certification by Owners

I/we agree to sign a betterment loan agreement with the Town of Wendell for the amount of eligible project costs for the purpose of septic system repair or replacement, pursuant to the Title 5 definition of septic system failure, and am/are aware that any such loan would be secured by a betterment assessment, recorded on my property title, on the property identified above, with a repayment term to the Town not to exceed Fifteen (15) years.

I/we understand that the loan carries a 2% per annum interest rate and is payable quarterly to the Town of Wendell. I/we also understand that the Town will obtain a first priority lien on the homeowner's property if the repayments are not made on time. Interest at the rate of 14% per annum will accrue on overdue payments from the due date until payment is made.

I/we also understand that should payments not be made, the Town, in addition to the proceeding, has statutory authority to take title to the property and, subsequently, to undertake proceedings to foreclose the owner's right to redeem the property from tax title. Furthermore, I/we understand that the Town of Wendell reserves its rights under available statutes to recover any and all costs incurred for this project in the event my/our application to this program proves to be fraudulent.

This information provided is true and complete to the best of my/our knowledge and belief. I/we consent to the disclosure of such information of income and verification related to my/our application for financial assistance. I/we understand that any willful misstatement of material fact will be grounds for disqualification.

I/we the homeowner(s) has read and completely understands all of the Septic Loan Program documents.

Applicant Signature (Date)

Co-Applicant Signature (Date)