

**TITLE V
BETTERMENT LOAN PROGRAM**

**HOMEOWNER APPLICATION
PACKAGE**



TOWN OF PLYMOUTH

Please return all applications to:
Office of Community Development
11 Lincoln Street
Plymouth, MA 02360

508-747-1620, ext. 149 or 148

TOWN OF PLYMOUTH TITLE V SEPTIC LOAN PROGRAM

Dear Homeowner:

This package provides information for you to apply for a septic system improvement loan. This loan is provided through the Town of Plymouth and the Department of Environmental Protection at a 5% interest rate for a period of 5, 10, or 15 years. Income cannot exceed \$150,000 for the household.

There is no credit check required, although all of your real estate taxes, water bill or any other municipal accounts must be paid and up to date. The loan application is reviewed and approved by the Office of Community Development, and you will be notified as soon as possible if you are approved. You will then be asked to sign a Betterment Agreement between yourself and the Town of Plymouth. A Notice of Betterment will be recorded at the Registry of Deeds.

You will pay this loan back bi-annually as part of your property tax bill. An annual assessment will be made each January 1st and June 1st.

- Step 1 - Please complete and return application including written documentation of failing system, most recent paid property tax bill, copy of your deed, and three engineering estimates, using the three bid forms included in the application package.
- Step 2 - After engineer has been chosen through the Office of Community Development, the property owner must have the plan **completed and approved by the Board of Health within an eight (8) week time frame.**
- Step 3 - After engineering plan has been approved, the property owner will send it out to installers requesting bids using the three bid forms included in the application package. **Installation of new septic system must be completed within six (6) months of receipt of approved engineering plan.**
- Step 4 – After installation is complete, you will need to obtain a certificate of compliance from the Board of Health.

We look forward to working with you.

**TOWN OF PLYMOUTH
TITLE V SEPTIC LOAN PROGRAM
Application**

Name: _____

Address: _____

Mailing Address: _____

Telephone Number: _____ Email: _____

Please submit with this application:

_____ **WRITTEN DOCUMENTATION OF SYSTEM FAILURE**

This can be obtained by your septic pumper or a Title V inspector.

_____ **YOUR MOST RECENT PAID PROPERTY TAX BILL**

_____ **THREE ENGINEERING ESTIMATES**

Engineer MUST use the bid form included in this package. 3 have been included.

_____ **A COPY OF YOUR DEED** Book _____ Page _____

You can obtain a copy at the Registry of Deeds on Obery St. in Plymouth

1. Has your septic system been failed by a certified inspector? Yes_____ No_____
 2. Does your system need to be pumped more than 3 times per year? Yes_____ No_____
 3. Do you currently have a cesspool? Yes_____ No_____
 4. Have you had a perc test and/or engineering plans done for a new system? Yes_____ No_____
 5. Have you received estimates for engineering or installation of a system? Yes_____ No_____
 6. Is your system overflowing, backing up, contaminating a water supply, etc.? Yes_____ No_____
 - If so, please explain: _____
 7. Is your system eligible to be connected to the Town's Sewer System? Yes_____ No_____
- If eligible, you are required to do so and Betterment Funds are available for all associated costs.
Further information can be obtained from the Sewer Division at 508-830-4159.**

I/we will agree to sign a Betterment/loan Agreement with the Town of Plymouth, to pay for the required costs associated with the septic system repair, and am/are 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.

Signature: _____ Date: _____
(Property Owner)

Signature: _____ Date: _____
(Property Owner)

PLEASE DON'T SIGN ANY CONTRACTS PRIOR TO SUBMITTING THIS APPLICATION

**TOWN OF PLYMOUTH
TITLE V SEPTIC LOAN PROGRAM**

BORROWER AFFIDAVIT

I (We) _____ and _____ as owner(s) of a residence located at _____ in the Town of Plymouth within the Commonwealth of Massachusetts do hereby represent and warrant as follows in connection with my/our application for a loan to upgrade a subsurface septic system to meet the requirements of 310 CMR 15.000 et seq. ("Title V") in accordance with the Community Septic Management Program:

1. (I/We) certify that our Gross Annual Household Income* is:

- Less than \$25,000 _____
- Between \$25,000 and \$50,000 _____
- Between \$50,000 and \$75,000 _____
- Between \$75,000 and \$100,000 _____
- Between \$100,000 and \$125,000 _____
- Between \$125,000 and \$150,000 _____
- More than \$150,000 _____ (Not qualified for this program)

2. (I/We) understand that if (I/We) have made any material misstatements in this certificate or otherwise in our application for a loan this will be considered an event of default and the outstanding principal balance of the loan may be declared immediately due and payable.

3. The Borrower agrees to release, hold harmless and indemnify the Town of Plymouth named above, the Department of Environmental Protection and the Massachusetts Water Pollution Abatement Trust from any claim, loss, demand judgement, or expense directly or indirectly resulting from, arising out of, or related to the Community Septic Management Program or their consideration, approval or disapproval of a loan for repair of a subsurface septic system to meet the requirements of Title V.

Borrower's Signature _____ Date _____

Borrower's Signature _____ Date _____

* Gross Annual Household Income equals the current gross annual income of the Borrower(s) and any other persons living in the above-named property other than a dependent of the Borrower(s) who is either (i) 18 years of age or less, or (ii) 22 years of age or less and currently registered as a full time student. Gross income includes earnings and other income from any source, including gross pay, overtime, part-time employment, bonuses, dividends, interest, pensions, rental income, commissions, deferred income, welfare payments, social security benefits, disability payments, alimony, child support, public assistance, sick pay, unemployment compensation, and income received from trusts, business activities and investments.

**TOWN OF PLYMOUTH
TITLE V SEPTIC LOAN PROGRAM**

Engineering Services Cost Form

Engineers MUST use this Request for Bid Form

To: Licensed Engineering Contractors

Re: Septic System Design/Permit Services

Property Owner: _____

Property Address: _____

Assessors Map #: _____ **Lot #:** _____

Please refer to this form when preparing a cost estimate for this client.. You may use your own standard forms, but please include all of the following in your bid:

Perk Test	\$ _____	}	
Preparation of Plan	\$ _____	}	
Wetlands Consultant:	\$ _____	}	
Wetlands Permit:	\$ _____	}	Not Applicable <input type="checkbox"/>
As-built Plan:	\$ _____	}	
Other: _____	\$ _____	}	

***Please include all town fees.**

By:

Date _____

Company Name

Please submit your bid directly to the client named above.

Town of Plymouth
Office of Community Development
11 Lincoln Street, Plymouth, MA 02360
508-747-1620, ext. 149

**TOWN OF PLYMOUTH
TITLE V SEPTIC LOAN PROGRAM**

Engineering Services Cost Form

Engineers MUST use this Request for Bid Form

To: Licensed Engineering Contractors

Re: Septic System Design/Permit Services

Property Owner: _____

Property Address: _____

Assessors Map #: _____ **Lot #:** _____

Please refer to this form when preparing a cost estimate for this client.. You may use your own standard forms, but please include all of the following in your bid:

Perk Test	\$ _____	} Not Applicable <input type="checkbox"/>
Preparation of Plan	\$ _____	
Wetlands Consultant:	\$ _____	
Wetlands Permit:	\$ _____	
As-built Plan:	\$ _____	
Other: _____	\$ _____	

***Please include all town fees.**

By:

Date _____

Company Name

Please submit your bid directly to the client named above.

Town of Plymouth
Office of Community Development
11 Lincoln Street, Plymouth, MA 02360
508-747-1620, ext. 149

**TOWN OF PLYMOUTH
TITLE V SEPTIC LOAN PROGRAM**

Engineering Services Cost Form

Engineers MUST use this Request for Bid Form

To: Licensed Engineering Contractors

Re: Septic System Design/Permit Services

Property Owner: _____

Property Address: _____

Assessors Map #: _____ **Lot #:** _____

Please refer to this form when preparing a cost estimate for this client.. You may use your own standard forms, but please include all of the following in your bid:

Perk Test	\$ _____ }	
Preparation of Plan	\$ _____ }	
Wetlands Consultant:	\$ _____ }	
Wetlands Permit:	\$ _____ }	Not Applicable <input type="checkbox"/>
As-built Plan:	\$ _____ }	
Other: _____	\$ _____ }	

***Please include all town fees.**

By:

Date _____

Company Name

Please submit your bid directly to the client named above.

Town of Plymouth
Office of Community Development
11 Lincoln Street, Plymouth, MA 02360
508-747-1620, ext. 149

**TOWN OF PLYMOUTH
TITLE V SEPTIC LOAN PROGRAM
Septic Installers Services Cost Form**

Installers MUST use this Request for Bid Form

Property Address: _____, **Plymouth, MA.**

Property Owner: _____

The Contractor shall:

1. Perform all excavation necessary to install various units of the septic system at the required elevations.
2. Provide and install all pipe, the septic tank and the soil absorption system, etc.
3. Remove and dispose of the existing cesspool and contaminated fill, where the plan requires this.
4. Grade off all excavated material not used for backfill.
5. Be responsible for connecting the new system into the house plumbing and in cases where the existing washer is not tied into the same system, it shall be connected at the expense of the septic system installer.
6. Loam, fertilize and seed all disturbed areas.
7. All trees removed to facilitate installation of septic system shall be disposed of off-site.
8. Contractor shall be responsible for the repair of any **driveways, walkways, retaining walls, fences, etc.**, damaged during the installation of the system.
9. Contractor cannot be responsible for any unforeseen underground utilities that are not identified by DigSafe (i.e. underground sprinkler systems, underground wiring done without permits and therefore undisclosed.)
10. Contractor shall be responsible for contacting the Engineer for a septic certification and shall not backfill until told to by the Town of Plymouth Board of Health. The cost of the septic certification shall not be included in the bid request.
11. Contractor shall submit price for completion of job and the date by which all work will be completed.
12. Funding for this program will cover only septic repair/replacement and related costs.

Total Bid inclusive of all items specified above, is: \$ _____

Submitted by: _____

Address: _____

Phone: _____ Email: _____

Date: _____

METHOD OF PAYMENT; CONTRACTOR BILLING PROCEDURES

The contractor is to submit a single invoice for payment to the homeowner/Office of Community Development upon completion of construction and satisfactory inspection of the same by the engineer and/or the Plymouth Board of Health. Installers will be paid when the installation is complete and a Certificate of Compliance is issued by the Board of Health, and a bill is given to the Office of Community Development.

**TOWN OF PLYMOUTH
TITLE V SEPTIC LOAN PROGRAM
Septic Installers Services Cost Form**

Installers MUST use this Request for Bid Form

Property Address: _____, **Plymouth, MA.**

Property Owner: _____

The Contractor shall:

1. Perform all excavation necessary to install various units of the septic system at the required elevations.
2. Provide and install all pipe, the septic tank and the soil absorption system, etc.
3. Remove and dispose of the existing cesspool and contaminated fill, where the plan requires this.
4. Grade off all excavated material not used for backfill.
5. Be responsible for connecting the new system into the house plumbing and in cases where the existing washer is not tied into the same system, it shall be connected at the expense of the septic system installer.
13. Loam, fertilize and seed all disturbed areas.
14. All trees removed to facilitate installation of septic system shall be disposed of off-site.
15. Contractor shall be responsible for the repair of any **driveways, walkways, retaining walls, fences, etc.**, damaged during the installation of the system.
16. Contractor cannot be responsible for any unforeseen underground utilities that are not identified by DigSafe (i.e. underground sprinkler systems, underground wiring done without permits and therefore undisclosed.)
17. Contractor shall be responsible for contacting the Engineer for a septic certification and shall not backfill until told to by the Town of Plymouth Board of Health. The cost of the septic certification shall not be included in the bid request.
18. Contractor shall submit price for completion of job and the date by which all work will be completed.
19. Funding for this program will cover only septic repair/replacement and related costs.

Total Bid inclusive of all items specified above, is: \$ _____

Submitted by: _____

Address: _____

Phone: _____ Email: _____

Date: _____

METHOD OF PAYMENT; CONTRACTOR BILLING PROCEDURES

The contractor is to submit a single invoice for payment to the homeowner/Office of Community Development upon completion of construction and satisfactory inspection of the same by the engineer and/or the Plymouth Board of Health. Installers will be paid when the installation is complete and a Certificate of Compliance is issued by the Board of Health, and a bill is given to the Office of Community Development.

**TOWN OF PLYMOUTH
TITLE V SEPTIC LOAN PROGRAM
Septic Installers Services Cost Form**

Installers MUST use this Request for Bid Form

Property Address: _____, **Plymouth, MA.**

Property Owner: _____

The Contractor shall:

1. Perform all excavation necessary to install various units of the septic system at the required elevations.
2. Provide and install all pipe, the septic tank and the soil absorption system, etc.
3. Remove and dispose of the existing cesspool and contaminated fill, where the plan requires this.
4. Grade off all excavated material not used for backfill.
5. Be responsible for connecting the new system into the house plumbing and in cases where the existing washer is not tied into the same system, it shall be connected at the expense of the septic system installer.
20. Loam, fertilize and seed all disturbed areas.
21. All trees removed to facilitate installation of septic system shall be disposed of off-site.
22. Contractor shall be responsible for the repair of any **driveways, walkways, retaining walls, fences, etc.**, damaged during the installation of the system.
23. Contractor cannot be responsible for any unforeseen underground utilities that are not identified by DigSafe (i.e. underground sprinkler systems, underground wiring done without permits and therefore undisclosed.)
24. Contractor shall be responsible for contacting the Engineer for a septic certification and shall not backfill until told to by the Town of Plymouth Board of Health. The cost of the septic certification shall not be included in the bid request.
25. Contractor shall submit price for completion of job and the date by which all work will be completed.
26. Funding for this program will cover only septic repair/replacement and related costs.

Total Bid inclusive of all items specified above, is: \$ _____

Submitted by: _____

Address: _____

Phone: _____ Email: _____

Date: _____

METHOD OF PAYMENT; CONTRACTOR BILLING PROCEDURES

The contractor is to submit a single invoice for payment to the homeowner/Office of Community Development upon completion of construction and satisfactory inspection of the same by the engineer and/or the Plymouth Board of Health. Installers will be paid when the installation is complete and a Certificate of Compliance is issued by the Board of Health, and a bill is given to the Office of Community Development.

For your convenience, below is a list of licensed contractors that are familiar with our Title V Betterment Program. **Please be aware that we do NOT recommend contractors. You may choose whoever you wish, a contractor need not be on this list.**

ENGINEERS

Flaherty & Stefani	67 Samoset St. Plymouth, MA 02360	508-747-2425
Anderson Associates	PO Box 766 Manomet, MA 02345	508-224-2267
Frank Nichols	PO Box 114 Newton Upper Falls 02464	508-560-7411
Webby Engineering	Plympton, MA	781-585-1164
John Farren	Plymouth	508-746-8550

INSTALLERS

Emerald Excavating	Hedges Pond Rd Plymouth, MA 02360	508-888-3184
Gary Richmond Richmond Sand & Gravel	PO Box 902 Manomet, MA 02345	508-224-2231
Bolduc Sanitation	4 Wenham Rd Carver, MA 02330	508-830-6740
DH Fletcher Excavating Co.	58 College Pond Rd Plymouth, MA 02360	508-509-6187
George Richmond & Sons	140 Beaver Dam Rd Plymouth, MA 02360	508-224-2067
Atlas Construction	27 Robert J Way Ste 5 Plymouth, MA 02360	508-503-1168
Jones Excavation	PO Box 830 Sagamore Beach 02562	508-888-3600
Page Corp.	Larry Page	508-866-8005
Ready Rooter	Patrick Sullivan Sandwich	508-888-6055
R & D Construction	David Malaguti 76-3 Camelot Dr.. Plymouth, MA. 02360	508-746-4130