2016 ANNUAL TOWN MEETING
APRIL 2, 2016

ARTICLE 14:

To see if the Town will vote to raise and appropriate, transfer or borrow $200,000, for the purposes of financing the following water pollution abatement facility projects: repair, replacement and/or upgrade of septic systems, pursuant to agreements between the Board of Health and residential property owners; including without limitation, the payment of all costs thereof as defined in Section 1 of Chapter 29C of the General Laws; and to meet this appropriation the Treasurer with approval of the Board of Selectmen is authorized to borrow $200,000 under G.L. c.44 or any other enabling authority, which amount may be borrowed through the Massachusetts Water Pollution Abatement Trust or otherwise; and that the Board of Selectmen is authorized to take any other action necessary to carry out this project.

PLANNING AND DEVELOPMENT

Department of Planning and Development

Memo

To: Town Manager
Board of Selectmen
Advisory and Finance Committee

From: Lee Hartmann, Dir. of Planning & Development

Date: December January 4, 2016

Re: Septic System Repair program - 2016 Annual Town Meeting

ARTICLE 14:
To see if the Town will vote to raise and appropriate, transfer or borrow $200,000, for the purposes of financing the following water pollution abatement facility projects: repair, replacement and/or upgrade of septic systems, pursuant to agreements between the Board of Health and residential property owners; including without limitation, the payment of all costs thereof as defined in Section 1 of Chapter 29C of the General Laws; and to meet this appropriation the Treasurer with approval of the Board of Selectmen is authorized to borrow $200,000 under G.L. c.44 or any other enabling authority, which amount may be borrowed through the Massachusetts Water Pollution Abatement Trust or otherwise; and that the Board of Selectmen is authorized to take any other action necessary to carry out this project.

Office of Community Development

TITLE V BETTERMENT LOAN PROGRAM

Town Meeting has approved eleven prior rounds (eight at $200,000 two at $300,000 and one at $400,000) for this greatly needed and successful septic system improvement program. Due to the popularity of the program, the funds are expended quickly (all current funds have been allocated). The Department of Planning and Development is recommending that the Town Treasurer borrow $200,000 from the Massachusetts Water Pollution Abatement Trust. The state provides these funds to the Town at a 2% interest rate.. The funds are made available to local homeowners for sewer hook-ups, septic system repair or replacement (systems must be failed to qualify). In cases where Town sewer is available, these funds can also be used to cover the costs associated with sewer connections. Loans up to $15,000 are available per household at 5% interest (interest charge covers the Town's cost of administering the program). Loans are recorded as liens on the property and are billed by the Assessors' Office as a tax bill attachment. Terms of the loan range from five to fifteen years depending on the amount borrowed (up to $5,000 -5yrs; $5,001 to $10,000 -10yrs; $10,001 to $15,000 -15yrs.).

To date, this program has enabled 255 homeowners to repair/replace their failed systems. This program is administered by the Office of Community Development on behalf of the Town.