

**TITLE V  
BETTERMENT LOAN PROGRAM**

**HOMEOWNER APPLICATION  
PACKAGE**



**Return Completed Application to:**

**TOWN OF PLYMOUTH**

Office of Community Development  
26 Court Street  
Plymouth, MA 02360  
Attention: Tom Moore  
Email: [tmoore@plymouth-ma.gov](mailto:tmoore@plymouth-ma.gov)

508-747-1620, ext. 10149

# 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.

There is no credit check required, although all real estate taxes, water bill or any other municipal accounts must be paid up to date. The loan application is reviewed and approved by the Office of Community Development, 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.

The residence must be owner occupied. Rental property, unless owner resides as primary residence, will not eligible for the program.

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

\*The Title V loans are designed to allow you to update your failing system so you can stay in your home. Your system has to have proof of failure. These loans are not designed for people to update systems in order to sell their properties so if your intentions are not to stay in the home please be advised that because of the delay at the Registry of deeds to send back the recorded betterments and also having to go through the assessor's office for filing, it can take several months or longer to get the paperwork and payoff information. We cannot be responsible for any delays.

Step 1 - Please complete and return the application including written documentation of failing system, most recent paid property tax bill, copy of your deed, and three engineering estimates.

Step 2- Once the application is approved, we will close on the Title V loan using an estimated loan amount and a betterment is recorded at the registry of deeds.

Step 3 - After engineer with the lowest bid has been chosen and plans have been completed, **it must then be approved by the Board of Health.**

Step 4 - After engineering plans have been approved, the property owner will send the plans out to installers requesting bids using the three bid forms included in the application

package. Any Contractor not already on the approved contractors list must first apply before their bid could be considered.

Step 5 – After installation is complete, you will need to obtain a certificate of compliance from the Board of Health.

**\*We may require additional documents when reviewing your application.**

We look forward to working with you.

**TOWN OF PLYMOUTH**  
 Office of Community Development  
 26 Court Street, Plymouth, MA 02360  
 508-747-1620, ext. 10149  
**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 the 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 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:

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 \_\_\_\_\_

**Disclosure Notification**

I/we are aware that the Town of Plymouth, Office of Community Development is arranging the septic loan program for my property.  
The Office of Community Development is not responsible for future issues arising from the Title V program. The contract for the Title V program is between the Contractor and the Homeowner and any issues once the loan is completed should be directed to the Contractor.  
I/we do not hold The Town of Plymouth and/or the Office of Community Development responsible for any causes of action/costs or expenses.

**I/we acknowledge that the Town of Plymouth will make the final payment to the contractor immediately following receipt of the Certificate of Compliance.**

By signing this form, I/we agree to the above statements:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Property Address

**\*Additionally, any person owing any money to the Town of Plymouth whether property tax or any other tax/fees or payments are not allowed to participate in our program until that matter is resolved.**

**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 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.*

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| Wetlands Permit:     | \$ _____ } | Not Applicable <input type="checkbox"/> |
| As-built Plan:       | \$ _____ } |   |
| Other: _____         | \$ _____ } |   |

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By:

\_\_\_\_\_

\_\_\_\_\_

Date

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Company Name

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**TOWN OF PLYMOUTH**  
Office of Community Development  
26 Court Street, Plymouth, MA 02360  
508-747-1620, ext. 10149  
**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 backfilling.
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 Dig Safe (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: \_\_\_\_\_

\*Any contractor not established with the Town of Plymouth will need to show proof of insurance coverage in the amount of \$1,000,000.00

**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.

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

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## Licensed Contractors and Installers for Title V Betterment Program

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, but the contractor must apply and be accepted to the approved contractor list.

### ENGINEERS:

|                    |                                    |                |
|--------------------|------------------------------------|----------------|
| Flaherty & Stefani | 67 Samoset Street, Plymouth        | (508) 747-2425 |
| J.C. Engineering   | 2854 Cranberry Highway, E. Wareham | (508) 273-0377 |
| Webby Engineering  | 108 County Road, Plympton          | (781) 585-1164 |
| Merrill Engineers  | 26 Union Street, Plymouth          | (508) 746-6060 |

### INSTALLERS:

|   |                |
|---|----------------|
| Ace Excavation, Inc.                      | (781) 831-3454 |
| B & E Excavating                          | (508) 224-8599 |
| Balboni Development Corp.                 | (508) 746-6243 |
| Bolduc Sanitation & Excavation, Inc.      | (508) 830-6740 |
| Cayting Construction                      | (508) 830-6833 |
| Cedarville Excavation & Construction, LLC | (508) 789-7058 |
| Cedarville Landscape Supply               | (508) 789-7058 |
| Commercial Design Associates              | (508) 958-8784 |
| Duxbury Construction, LLC.                | (781) 934-0000 |
| Emerald Excavating, Inc                   | (508) 888-3184 |
| George R. Richmond Inc.                   | (508) 224-2067 |
| J.F. Carpenter Construction Corp.         | (508) 889-7374 |
| Jones Excavation                          | (508) 888-3600 |
| Page Corp                                 | (508) 866-8005 |
| Plymouth Septic Service                   | (508) 746-4002 |
| Ready Rooter Excavating                   | (508) 514-1359 |
| Richmond Sand and Gravel                  | (508) 224-2231 |
| RJ Roy and Sons                           | (508) 224-4500 |
| Salvenlinus, LLC.                         | (508) 747-1707 |
| Sheridan Inc                              | (774) 413-5012 |
| T.J. Driscoll Construction                | (508) 735-7966 |