

**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. ***Loans to be capped at a maximum of \$30,000.00.***

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.

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 installation is complete, we will 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.

**A COPY OF CURRENT HOMEOWNERS INSURANCE**

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**

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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.**