



# HARVARD BOARD OF HEALTH

## Community Septic Management Program Betterment Loan

Dear Homeowner:

This packet provides information to aid you in applying for a septic system betterment loan. These loans are provided through an agreement between the Town of Harvard, the MassDEP and the Massachusetts Water Pollution Abatement Trust. The loan is offered at an interest rate of two percent (2%) for a period of 15 years. There is no credit check required, but all municipal accounts (real estate taxes, water bill, etc.) must be paid and up to date.

To begin the process, please visit the Harvard Board of Health homepage of the Town's website, [www.harvard.ma.us](http://www.harvard.ma.us). Under "Additional Links", click on "Community Septic Management Program", and locate the application. In addition to the completed application, please submit the information outlined below using our mailing address (13 Ayer Road, Harvard, MA 01451) or in person. Please note that, due to the Town Hall building construction, our interim office is located on the basement floor of the "Old Library", 7 Fairbank Street.

- **A copy of your tax returns for the previous year** so that your income can be verified as being below \$150,000. Households with incomes over \$150,000 will be forwarded to DEP for approval. Tax returns are treated as confidential documents and are not sent to DEP.
- **Documentation that your septic system is in failure.** This may be a report from a certified inspector, copies of pumping records showing pumping in excess of 4 times per year. Sewage backup or breakout is also an indicator of failure and can be witnessed by the Health Inspector upon request.
- **Bids, proposals or estimates for the type of work for which you are seeking funding.** The Board of Health requires sealed bids from a minimum of 3 vendors for each job, submitted to our office on your behalf. If you are seeking funding for both design and construction phases, you must provide the proposal from the Engineer and/or Registered Sanitarian you have chosen for this phase.

After the information contained in your application is reviewed and verified, your application will then be placed on an upcoming Board of Health agenda for approval. Once approved, an appointment will be scheduled to have the Betterment Agreement signed by all parties listed on the deed.

At the conclusion of the construction, original invoices, signed by all homeowners listed on the Betterment Agreement, must be submitted for payment by the Town. Checks will be issued jointly to the Homeowner and the individual contractors. You will need to provide a check in the amount of \$75.00, made payable to the Worcester County Registry of Deeds, which will be used to record the Betterment Agreement at the Registry of Deeds. This will be collected when you sign the checks, prior to them being given to the contractors.

A notice of the Betterment Agreement needs to be filed at the Worcester County Registry of Deeds for a fee of \$75. We will do this on your behalf with either a payment directly from you or from the loan money. When the loan is paid in full, a fee of approximately \$75.00, made payable to the Worcester County registry of Deeds, will be collected to record the disavowment of the Betterment.