



· BOARD OF HEALTH  
 Lisa Lesogor, Chair  
 Rob Lyons, Vice Chair  
 Thomas Duquette, Jr., Clerk

OFFICE OF THE BOARD OF HEALTH  
**TOWN OF EAST BRIDGEWATER**

[www.eastbridgewaterma.gov](http://www.eastbridgewaterma.gov)  
 175 CENTRAL STREET  
 EAST BRIDGEWATER, MASSACHUSETTS 02333-1912

Telephone: 508-378-1612

**Local Septic Management Program  
 WPAT Loan Application**

**Homeowner(s) Information:**

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Please answer the following:**

Question	Yes	No	Comments
1. Has your system been pumped more than four (4) times per year?			
2. Has your septic system been failed by a certified inspector or Board of Health? If so, please provide paperwork.			
3. Is your house for sale or will be going on the market?			
4. Have you contracted with an engineer or registered sanitarian to design a system?			
5. Have you received estimates for engineering work?			
6. Have you received estimates for construction work?			
7. Have you submitted plans to the Board of Health for approval?			
8. Is your house residential owner occupied?			
9. Is your house multifamily owner occupied (five units, seven bedrooms maximum)			
10. Do you have any outstanding liens, taxes, or fees on your property?			
11. Does your name match the name(s) on the deed?			

If known, please provide information on the type and amounts of funding being requested:

Type	Dollar Amount	Estimate Cost
Engineering	\$	
Recording Fee	\$	
Permit Fee	\$	
Construction Costs	\$	
Other	\$	
<b>TOTAL</b>	\$	<b>MAX \$75,000.00</b>
<b>TOTAL LOAN ESTIMATE</b>	\$	

*I/We will agree to sign a Betterment Agreement with the Town of East Bridgewater to pay for the required costs associated with the septic system repair detailed above and are aware that these costs will be treated as a municipal lien on my/our property tax bill.*

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

(Property Owner(s))

Date Board Approved: \_\_\_\_\_



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## **WPAT Loan Program for Homeowners Questions and Answers**

**1. Who qualifies for the loan?**

The loan is available to **residential owner-occupied and multifamily owner occupied (five units, seven bedrooms maximum)** East Bridgewater residents with a failing septic system that do not plan on selling their residence. The applicant must be the owner of record on the deed and must be up to date with property taxes, fees, and no outstanding liens.

**2. What are the terms and interest rate?**

The loan is offered at a 5% Interest rate with a maximum loan amount of \$75,000 with any additional funding to be brought in front of the Board. The loan may be taken out for 5, 10, 15, or 20 years.

**3. How are payments made?**

You will make the payment with your quarterly tax bills. The loan amount will appear on your tax bill but will be itemized separately.

**4. Are there any fees?**

There is no application fee, however, the applicant is responsible for the cost of recording the lien and once the loan has been repaid the applicant is responsible for the recording to dissolve the lien. The cost for each recording is currently **\$214.00**. There are filing fees for the actual repair permit that must be paid up front unless another arrangement is made with your engineer.

**5. How will I know if I have been approved to receive funds?**

All applicants who meet the criteria in question one and so long as funds are currently available will be approved. We suggest applicants check with the Board of Health office prior to the installation of the system to be sure funds are available.

**6. When will I receive the funds?**

No checks are cut by the Town until - All invoices have been submitted to BOH department and Betterment Agreement signed by Applicant with \$214 payable check to the Town of East Bridgewater.

7.

Disbursement of payments will be made after final Inspection completed, As-Built Plan signed and stamped by Health Agent, Proof of Lien sent to Registry and Certificate of Compliance issued by Health Agent.

8. **How do I get Started?**

- a. Fill out and submit the Local Septic Management Program WPAT Loan Application to the Board of Health (BOH).
- b. Find an engineer, BOH maintains a list of local engineers if needed.
- c. The engineer will schedule a percolation test (**Town Fee \$200**) with the Board.
- d. The engineer will submit a design plan based on the perc test results (**Town Fee \$200**).
- e. The Board will review and approve plans.
- f. Once plans are approved you will need a licensed installer (BOH maintains a list of licensed installers if needed). The installer will pull the permit with us and begin work. We inspect the system several times during the installation.
- g. When the installation is complete, your engineer will visit the site and put together an As-Built plan for submission and request a Certificate of Compliance.
- h. Always remember to inform your engineer and contractor that you are utilizing the loan program prior to contracting with them.
- i. Please feel free to call the BOH office anytime with questions or concerns.