



**TOWN OF SHARON  
BOARD OF HEALTH  
COMMUNITY SEPTIC MANAGEMENT**

90 SOUTH MAIN STREET  
SHARON, MASSACHUSETTS 02067  
TEL: (781) 784-1500



## Sharon Loan Betterment Program

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Dear Homeowner:

This packet provides information for you, the Homeowner, to aid you in applying for a septic system betterment loan. These loans are through an agreement between the Town, the DEP, and the Massachusetts Clean Water Trust. The offered loan is at a low-interest rate of three and a half percent (3.5%) for 20 years. There is no credit check required, but all your municipal accounts (real estate taxes, water bill, etc.) must be paid and up to date.

Complete the application form and return it to the Board of Health office. **Be sure to include a fee of two hundred dollars (\$200) with the information outlined in the application. This fee, like all other costs associated with the upgrading of your system, can be rolled into the betterment loan:**

You must also submit documentation that your septic system is in failure. The documentation may be a report from a certified inspector or copies of pumping records showing pumping over four (4) times per year. Sewage backup or breakout is also an indicator of failure, as witnessed by the Board of Health agent.

Submit any bids you received for any of the services you will need. The Board of Health strongly recommends that you obtain a minimum of 3 bids/proposals for any proposed work, but you are not obligated to choose the lowest bid.

The information contained in your application will be reviewed and verified and then placed on the Board of Health Agenda for approval. **If approved, all parties listed on the Deed must sign a Betterment Agreement and submit a W9.**

After the construction, original invoices, signed by all homeowners listed on the Deed, must be submitted for payment by the Town. Checks will be issued jointly to the Homeowner(s) and the individual contractors. You will need to provide a statement for \$106.00 made payable to the Norfolk County Registry of Deeds to record the Betterment Agreement at the Registry of Deeds. After full loan repayment, a fee of approximately \$106.00, made payable to the Bristol Country registry of Deeds, will be collected to record the disseverment of the Betterment.



# Commonwealth of Massachusetts Town of Sharon Betterment Loan Application

Please fill out the following form with as much information as possible to assist the Board of Health in making an informed decision.

### Homeowner Information:

**Important:**  
When filling out forms on the computer, use only the tab key to move your cursor - do not use the return key.



Name \_\_\_\_\_ Telephone Number \_\_\_\_\_

Address \_\_\_\_\_

I am applying for a loan to:

- Repair or replace an existing on-site sewage disposal system
- Repair or replace an existing system component

Condition of Failure (Title 5 Inspection Report, On-site inspection by Health Agent, Pumping Records, etc.) \_\_\_\_\_

Date of Report or Visit \_\_\_\_\_

Name of Inspector/Agent/Pumper on Record \_\_\_\_\_

In a few words, please describe the reasons for your need and any additional information that may be helpful for the Board of Health to make a decision:

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**I/We as the owner(s) of the residence located as noted hereon, do hereby represent in connection with application the following to be true and accurate:**

- 1) **I/We certify that I/We are in good tax standing with the Town of Sharon**
- 2) **I/We intend to sign a betterment agreement with the Town of Sharon to pay for the required costs associated with the work as detailed in this application**
- 3) **I/We are aware that these costs are treated as a municipal lien on my/our property tax bill**
- 4) **I/We understand the loan is contingent on the assessment of my property and its relationship to an environmentally sensitive area and available funding from the Massachusetts Water Pollution Abatement Trust**

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature (if applicable) \_\_\_\_\_

Date \_\_\_\_\_



Commonwealth of Massachusetts  
Town of Sharon  
**Betterment Loan Application**

**Project Details (Optional)**

Please detail any additional information on work performed at the site. Include any quotes or proposals in the application packet.

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<b>If known, please provide information on the type and amounts of funding being requested:</b>	
<b>Engineering</b>	\$
<b>Construction Costs</b>	\$
<b>Soil Testing</b>	\$
<b>Other</b>	\$
<b>Total Costs</b>	\$