



TOWN OF WESTPORT
WESTPORT, MASSACHUSETTS 02790

OFFICE OF BOARD OF HEALTH
856 MAIN ROAD

Tel: (508) 636-1015
Fax: (508) 636-1016
health@westport-ma.gov
westport-ma.com

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WESTPORT BOARD OF HEALTH

ANNOUNCEMENT OF LOW INTEREST LOANS FOR SEPTIC REPAIRS

The Westport Board of Health is pleased to announce the availability of low interest loans to homeowners who need to upgrade a failed septic system or cesspool. A Betterment Agreement between the Town and an eligible homeowner may be used for all costs necessary to repair or replace a failed septic system including:

- a. renovating the existing system;
- b. hooking-up to existing sewer lines, where available; or
- c. replacing traditional septic systems with an approved Title 5 alternative system.

The Community Septic Management Program is funded through the Commonwealth of Massachusetts Clean Water Trust Fund. The Program is implemented by the Board of Health.

The money is available to qualifying homeowners for a period of 20 years. The Board of Health recently voted to lower the interest rate (from 5%) on this next round of the septic loan program to make it more advantageous for Westport homeowners faced with expensive repairs. The Town Treasurer formally approved the interest at 4% for all septic systems.

Monies can be borrowed to cover all aspects of the process (engineering, soil testing, permit and administrative fees, and construction). Homeowners obtain the estimates and choose the contractors. The normal Board of Health review and permitting process is still required. There is no credit check needed, but all municipal accounts (real estate taxes, water bill, etc.) must be paid and up to date to be eligible for a loan. The homeowner pays back the loan in the form of a betterment placed as an additional line item on the real estate tax bill twice a year over a 20-year period.

To start the application process or answer any questions, please contact the Program Administrator, Nelia Williams; williamsn@westport-ma.gov OR call 508-636-1035.