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FUND 20 FREQUENTLY ASKED QUESTIONS

1. What parts of the project cost can I borrow?

The loan can cover all aspects of the process (engineering, perc testing, permit, administrative fees, and construction). There are administrative costs and fees associated with the loan approval process which will be part of the loan.

2. What are the terms of the loan?

The term of the loan can be 5, 10, 15, or 20 years as requested by the borrower. The interest rate is 1% per year.

3. How is the loan collected?

The loan is treated as a property betterment. The Treasurer's office will calculate the loan repayment amount based on principal/fees borrowed, interest and term. The quarterly payment schedule will be assessed as a betterment on your real estate bill.

4. What are the requirements to be eligible for a Fund 20 loan?

There are 4 requirements.

- a. You own a residential home in Westport with a failed septic system as documented in a Title 5 inspection report.
- b. The income and asset criteria to qualify as low or moderate income are met. Income and asset criteria to be classified a low or moderate income total gross (pre-tax) combined income of the adults over 18 years of age living in the home meet the criteria to be considered low or moderate income.
- c. You agree to install a nitrogen reducing septic system
- d. You are up to date in your financial obligations to the town: real estate taxes, water bills, etc. No credit check is required.

5. How do I establish that my septic system has failed?

The State Environmental Code, Title 5, sets out the criteria for a failed system. Examples include but not limited to: a cesspool located in the water table, a surface breakout of wastewater and having to pump the system more than 4 times a year.

You must hire a Certified Title 5 Inspector to determine if your system has failed. The inspector will examine all the septic system components, determine the distance of those components from your

well, neighboring protected resource areas such as streams and wetlands, review Board of Health records and other information sources and prepare a written report on whether the system has failed. That report must be submitted as part of a complete loan application.

6. What are the criterion used to measure low or moderate income?

There are three criterion. The first is the total annual gross (pre-tax) income as reported as income on your tax return of the all the people over 18 years of age living in the house. That income can come from wages, rent or mortgage payment you receive, social security and pension benefits, dividends or distributions from financial investments, or child support payments.

The amount of eligible income varies based on the total number of people, regardless of age, in the household according to a chart prepared by the Department of Housing and Urban Development.

	1-Person family	2-Person family	3-Person family	4-Person family	5-Person family	6-Person family	7-Person family	8-Person family
Low	\$48,450	\$55,400	\$62,300	\$69,200	\$74,750	\$80,300	\$85,850	\$91,350
Moderate	\$60,550	\$69,200	\$77,850	\$86,500	\$93,420	\$100,340	\$107,260	\$114,180

The second criterion is that the homeowner’s personal assets cannot exceed \$95,000. The type of assets that count in this category include cash and other assets owned by the homeowner that can be easily converted into cash in a short period of time. In addition to case, these liquid assets include, for example, investments in stocks, bonds, Bit coins or annuities. They do not include assets such as life insurance policies or retirement/pension funds that cannot be withdrawn without financial penalties. It also doesn’t include personal property such as a vehicle or boat, stamps or coins.

The third criterion is the assessed value of the home which cannot exceed \$450,000.

7. How are the income and asset amounts verified?

As part of the application process, you will be required to submit recent tax returns, and forms such as wage, social security and pension statements for all the people over 18 years of age living in your household. The homeowner will also be asked to provide the information to determine the amount of their personal assets, e.g. bank and financial investment statements. The value of the home is determined by the assessor’s office records. All financial records submitted will be secured and kept confidential.

8. Do I need to install a nitrogen reducing system in order to repair my failed system?

While it is generally not required to install a nitrogen reducing system to upgrade a failed septic system, a denitrifying system is required to be eligible for this program’s low interest loan. There are circumstances where a nitrogen reducing system may be required in order to protect a property’s drinking well from being contaminated by excess nitrogen.

9. What is a nitrogen reducing septic system?

A nitrogen reducing systems uses the same components as a standard septic system and adds biological processes that substantially reduce the amount of nitrogen compounds by additional treatment of the sewage before it enters the groundwater. These advanced septic systems have been

approved by the Mass Department of Environmental Protection and the Board of Health, and are in use in numerous Westport homes.

10. What is the benefit to using a nitrogen reducing system?

The wastewater we flush down the toilet into our septic systems and cesspools contains high concentrations of nitrogen compounds mostly from urine. The nitrogen travels through the soil into the groundwater with no active treatment to reduce its concentration. From there it can end up in drinking well if the well is located so it draws in the contaminated groundwater. Drinking water with high levels of nitrogen is a health threat for the very young and elderly.

Septic nitrogen will continue to travel with the groundwater whose final destination is the Westport River system. Numerous years of water testing and multiple studies have shown that the river's water quality is being degraded by excess nitrogen and that septic systems are a major source of this excess pollutant load. Nitrogen pollution fuels the growth of algae: tiny plants that can bloom rapidly and turn the water brown. When algae blooms form, they block out sunlight from reaching eelgrass at the bottom. Young fish, crabs, and bay scallops rely on eelgrass as a nursery and without enough sunlight, eelgrass dies. And those species that depend on eelgrass begin to vanish, too. Algae growth also leads to less oxygen in the water. All aquatic species – from big fish to tiny clams – need oxygen to survive.

11. What are the additional costs for a nitrogen reducing systems?

The costs can vary depending on the type of system used and if the site's constraints increase the installations costs. The installed average cost of these advanced systems is approximately \$10,000 more than the conventional septic systems, but may cost less than a conventional system in some cases. Costs may vary depending on site specific conditions.

12. What are the Operation & Maintenance requirements for denitrifying systems?

The Department of Environmental Protection's permit approval for nitrogen reducing system generally requires the homeowner to enter into an O&M agreement with an approved system operator. This contractor is responsible for conducting the O&M tasks as well as any required sampling and will report the results to the Board of Health or its designated agent.

13. How often do nitrogen reducing systems have to be sampled and what does it cost?

The frequency of sampling will depend on the system selected, anywhere from 1-4 times a year. The average total annual cost for operation, monitoring and sampling is approximately \$650.

14. How do I arrange to get estimates and select the project contractors?

- Sequence-inspector, engineer, installer
- Outreach to minimum of 3 for each
- Least cost unless otherwise justified