



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

Matthew J. Armendo
Director

Fund 20

Low Interest Septic Loan Program

Homeowner Loan Package

This package provides information for you, the homeowner, to apply for a septic system betterment loan to upgrade a failed septic system. This loan is provided through funding from the Department of Environmental Protection at a one (1%) interest rate for a period of 5, 10, 15 or 20 years at your choosing. The property owner's gross (pre-tax) annual income must be less than \$95,000 to be eligible for a loan. **Financial records and a Title 5 Inspection Report certifying a failed septic system must be provided to verify eligibility for the loan.** There is no credit check required, although all of your real estate taxes, water bill or any other municipal obligations should be paid and up to date.

A complete loan application is reviewed and approved by the Westport Board of Health Program Administrator and you will be notified within two to three weeks of your standing.

Application: The application must be completed and submitted to the Program Administrator, Nelia Williams, which will confirm your interest in the program.

System Inspection, Perc Testing & Engineering Design: The package contains questions to ask a septic system inspector, soil evaluator, design engineer/sanitarian and septic installer. These disciplines are necessary to initially inspect (Title-5 System Inspector), perform a percolation test (Soil Evaluator or Engineer/Sanitarian) and design a septic system (Civil or Professional Engineer or Registered Sanitarian). All must be certified and licensed by the Commonwealth of Massachusetts. Ask to see their license or certification.

Homeowner Checklist for a Septic Installer: This package contains questions to ask a septic system installer. These disciplines are necessary to initially install the system. The installer must be permitted by the Westport Board of Health. Ask to see their Permit.

Betterment Agreement: The betterment agreement is the signed agreement between you, the homeowner and the Town of Westport. Your attorney may review this agreement when provided to you by the Board of Health. The agreement allows the Town to provide you money to pay for the work that is agreed upon.

A. SYSTEM INSPECTOR – INITIAL LOCATION AND INSPECTION OF THE EXISTING SEPTIC SYSTEM AND SEPTIC INSPECTION REPORT

There are numerous septic system inspectors, which must be licensed by the Massachusetts Department of Environmental Protection (DEP).

QUESTIONS TO CONSIDER:

1. Are you certified?
2. Our septic system has not been inspected, but we are having problems. Will you locate and sketch out the location and perform an inspection and submit the report within 30 days in accordance with the Title 5 Regulations?
3. When can you schedule the inspection?
4. How much do you charge?
5. Do you recommend an engineer and a septic installer?

B. PERC TEST PERFORMED BY SOIL EVALUATOR OR DESIGNER

There are two major components of septic system design: perc test and system plan design. The perc test first requires identifying your property lines so that test holes can be dug. These holes will determine the location of your proposed replacement soil absorption system (SAS), which handles the fluid part of the septic waste. The second part is designing the proposed system and preparing a design plan that is reviewed and approved by the Board of Health. The designer also oversees the installation of the design.

The perc test requires an application and fee to be filed with the Board of Health and a date is scheduled where the Health Agent will be present to witness the test. Once on site, the test holes will have to be dug with a backhoe and the soil evaluator will perform the perc test, which includes perc, evaluation of the soil and water table determination. The results will be submitted to you, the homeowner and the Westport Board of Health. You can then submit the results to a chosen registered civil or professional engineer or registered sanitarian for the purpose of designing the proposed SAS.

These questions can be asked to either the professional design engineer or a chosen certified soil evaluator:

QUESTIONS TO CONSIDER:

1. Will you charge us for determining where our property lines are located or use general field work as determined from meeting with us today as part of your design estimate?
2. If you cannot determine from our provided plans or locations of known property bounds, drill holes, stakes or other property line markings, what will be your limits to determine property lines for location of the septic system components and soil adsorption system?
3. Will you be responsible for calling Dig Safe, if required?
4. Will the dug holes and tractor (tire) damages be filled in, graded and seeded?
5. When the perc test is completed, will you submit a copy to the Board of Health, our chosen design engineer and us?
6. How will billing be performed?

PERC TEST DESCRIPTION:

1. Provide a written estimate for all phases of the proposed work
2. Percolation Test (perc, soils & water table).
 - Determine the location of lot lines with sideline stakes.
 - Onsite backhoe for Perc Test.
 - Written perc test report and confirmation of submittal to Westport Board of Health.
 - Completion of backyard grading and cleanup.

C. ENGINEERING DESIGN – PROPOSED SYSTEM DESIGN PLAN

This list will assist you in asking an engineer/sanitarian the appropriate questions to assist you in determining their suitability to perform the work of proposing to evaluate and design a septic system. To complete this task, the designer must have the information from the perc test.

QUESTIONS TO CONSIDER:

1. Do you have a current professional registration (civil, environmental or sanitarian) Engineering registration provided by the Commonwealth of Massachusetts Engineering Board of Registration? Can you provide a copy for our records?
2. Have you performed septic system design work for nitrogen reducing septic systems under the current Title 5 that has been approved by the Westport Board of Health?
3. When was the last year and how many nitrogen reducing septic systems have you submitted and received approval for by the Board of Health?
4. Will you provide up to three most recent references for your work from local Westport homeowners?
5. Do you carry professional liability insurance as required by the Commonwealth of Massachusetts?

ENGINEERING DESIGN DESCRIPTION

1. Site visit and write up of estimate.
2. Survey work for plan of work.
3. Review of perc test and provide your opinion to us of the type of system that could be installed along with price estimates for each one.
4. Draft plans for review and approval of proposed septic system. We will provide application submittal fee for the Board of Health at that time unless we make arrangements with you to handle it for us.
5. Final plans and application submitted with the required supporting documentation to the Board of Health and a bill from you.
6. Westport Board of Health reviews and approves the plans.
7. Written specifications will be included with plans.

ENGINEERING OVERSIGHT OF CONSTRUCTION DESCRIPTION:

1. Hourly charge for inspection of contractor's work.
2. Estimate of total time for inspection and maximum costs.
3. Time to prove written change orders on site, to be included with hourly charge.
4. Billing to be done per inspection, 30 days to pay.

D. SYSTEM CONSTRUCTION & INSTALLATION BY SEPTIC INSTALLER

This list will assist you in asking a Septic Installer questions prior to signing a written agreement for the installation of the septic system.

QUESTIONS TO CONSIDER:

1. Are you licensed to install septic systems with the Town of Westport?
2. How many installations of nitrogen reducing septic systems have you performed, under the current Title 5 regulations and how long have you been in business?
3. How many have been done in Westport over the past 4 years?
4. Would you say the Westport Board of Health and its agent have been satisfied with your work 100% of the time?

5. Are there any septic systems that you have worked on or are presently working on that have not been completed? If so, why not?
6. How long will it be for you to provide a written estimate, if we provide a set of plans and written specifications?
7. How long will it take for you to start site work if we contract with you?
8. How long will our toilets, dishwasher, sink, etc. be off line (can't be used)?
9. How long will this job take from start until completion?
10. Will you breakdown the payment estimate in phases as outlined below?
11. Will you provide three references of homeowners of your last three jobs?
12. Do you carry insurance? If so, does it consist of:
 - a. Property Liability
 - b. Vehicle Liability
 - c. Workers Comp (Unless self-employed)

DESCRIPTION OF INSTALLATION WORK:

1. Submit a written estimate and, if accepted, a contract.
2. Drop off materials and bring a machine to start digging.
3. Complete installation of any required septic system components.
4. Complete the soil absorption system.
5. Obtain successful inspections from the Board of Health.
6. Cover over the system to grade.
7. Seed and loam as required.
8. Provide documents and signatures to the Board of Health to successfully receive a Title 5 Certificate of Compliance.

If the homeowner, soil evaluator, engineer/sanitarian or system installer have any questions regarding the above, please contact:

Nelia Williams, Program Administrator – (508) 858-1008

OR

Matthew Armendo, Board of Health Director – (508) 636-1015