



Town of Norton  
Board of Health  
70 E. Main Street  
Norton, MA 02766

## A Guide for Homeowners Seeking Financing Options for Septic System Upgrade

Sponsored by:

Department of Environmental Protection  
Water Pollution Abatement Trust

## **Introduction**

The town of Norton Board of Health has received funding approval from the Commonwealth of Massachusetts Department of Environmental Protection to prepare and administer a septic system repair program.

This program, referred to as the Betterment Loan Program, will enable our community to provide financial assistance to homeowners with septic system problems which meet the Board of Health application criteria. Under this program, the homeowner will be expected to obtain, at their expense, the engineering plan for the upgrade.

The general construction costs associated with connection to an existing sewer main, or replacement or upgrade of a failed septic system can be provided as a low interest loan to you, the homeowner. The loan will be paid back to the Town with payment of your real estate tax bill.

## **The Betterment Law**

Under a revised state law, every town and city in Massachusetts has the option of providing upfront financing for residential cesspool or septic system repairs, replacements, or upgrades for failed septic systems. This is done in much the same way many communities currently undertake public works improvements, such as the paving of roads and the installation of sewer or water mains.

The Betterment Law allows a community to create a loan fund that has been authorized by Town Meeting vote. The loan fund pays for Board of Health approved repairs to septic systems. The Community recovers those costs by assessing annual betterments on those individual homeowner's property tax bills who will benefit by the improvement.

## **Financial Assistance Terms**

Financial Assistance consists of a five percent (5%) loan which the homeowner pays back twice a year with each real estate tax payment. Loan repayment terms may be over a 5, 10, or 15 year time period depending on income evaluation.

Loans may be paid back early, without penalty.

## **Community Yearly Program**

Each fiscal year, the Board of Health will provide a number of loans to homeowners located in identified priority environmentally sensitive areas. The number of homeowners provided with loans will be based upon available money and the priority of that particular area. Your application will be kept on file, regardless of whether you qualify for that particular loan period. Notice will be provided yearly of the homeowner's standing through the issuance of a priority list.

Targeted priority areas under the Board of Health's Comprehensive Septic Management Program include the Canoe River Aquifer, Water Resource Protection District, and the Norton Reservoir vicinity. These defined areas will be given highest priority. Septic systems which pose a direct threat to public health will also be given high priority. In some cases assistance could take the form of financing a tie-in to a nearby sewer line rather than the upgrade of a failed system.

### **General Assistance**

Once you have been determined to be eligible for a loan, the Board of Health will prepare a Betterment Loan Agreement for your execution. Upon completion of the loan agreement, the Board of Health is prepared to offer service in the following ways:

- Provide a list of approved engineers and contractors from which three estimates must be obtained
- Approve the most cost effective proposal
- Monitor work progress and conduct periodic inspections for all funded improvement projects
- Process all bills for repayment
- Answer questions and explain process accurately
- Assist homeowners with required paperwork and submittal

### **For Further Information**

For further information on this program please contact the Board of Health office at (508) 285-0263

### **Office Hours**

Monday to Friday:	8:30am to 4:30pm
Thursday Evenings:	4:30pm to 7:30pm
Closed for Lunch:	12:00pm to 1:00pm