

HANOVER AFFORDABLE SEPTIC PROGRAM

Presented by the Hanover Affordable Housing Trust

APPLICATION

Homeowner Information:

Name: _____

Address: _____

Phone: (Home) 781 - _____ - _____ Phone: (Other) _____ - _____ - _____

Monthly Income

Employment: _____

Employer: _____

Other (Social Security, pension benefit/aid programs, Veterans benefits, distributions from retirement accounts, annuities or any other income assistance):

Assets

Other Real Estate owned(if none enter "not applicable")

Address _____

Estimated current value _____ Amount owed _____

Has this property been sold or transferred within the last 24 months? Y N

Date of sale/transfer _____

Bank Accounts

Bank Name	Account Type (checking, savings, CD, money market)	Balance
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Investment Accounts

Financial Institution Name _____

Account Ownership (individual, joint, trust, Transfer on death) _____

Balance _____

Retirement Accounts

IRA _____ Balance _____

ROTH IRA _____ Balance _____

401k _____ Balance _____

403b/457 _____ Balance _____

Annuity _____ Balance _____

Automobile

Year/Make/Model _____ Amount owed _____

Liabilities

Personal Loans _____ Balance _____ Monthly Payment _____

Auto Loans _____ Balance _____ Monthly Payment _____

Mortgage/Home Equity Loans or Lines of Credit _____ Balance _____

Monthly Payment _____

Credit Cards	Monthly Payment	Balance

Monthly Expenses

Type	Monthly Cost
Rent/Housing expenses	
Health care (including insurance premiums, medications)	
Food	
Mobile phone/internet	
Cable/Satellite TV	
Clothing/laundry/dry-cleaning	
Entertainment	
Subscriptions	
Personal Care	
Auto (gas, maintenance)	
Auto Insurance	
Charitable contributions	
Life insurance premiums	
Childcare	
Pet-related	
Other	
Total	

General Information:		YES	NO								
1. Has your septic system been failed by a certified inspector?											
1a. Does your system need to be pumped more than four (4) times per year?											
2. Have you had a soil evaluation test and/or engineering plans for your system completed (or in process)?											
3. Have you received estimates for engineering work?											
Have you received general contractor (installation) work?											
4. Can your property lot lines be determined, so that the proposed septic system and soil adsorption system be located without infringing on your neighbor's property?											
5. Are you in an environmentally sensitive area? (i.e., adjacent to wetlands, Well Protection Zone, Aquifer Zone)											
6. If you know, please provide information of the type and costs of the repair: <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">a. Engineering soil evaluation and design</td> <td style="width: 40%;">\$ _____</td> </tr> <tr> <td>b. Estimated costs of repair, replacement, or connection</td> <td>\$ _____</td> </tr> <tr> <td>c. Contingency amount (20%)</td> <td>\$ _____</td> </tr> <tr> <td>d. Total Loan Estimate</td> <td>\$ _____</td> </tr> </table>				a. Engineering soil evaluation and design	\$ _____	b. Estimated costs of repair, replacement, or connection	\$ _____	c. Contingency amount (20%)	\$ _____	d. Total Loan Estimate	\$ _____
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d. Total Loan Estimate	\$ _____										

I, we will agree to sign a loan agreement with the Town of Hanover to pay for the required costs associated with the septic system repair, and I am aware that these costs will be treated as a municipal lien on my property tax bill. This loan is contingent on the Town determining that my property lies within an environmentally sensitive area that is deemed to be fundable by the town for that fiscal year.

Signature: _____ Date: _____
(Property Owner)

Signature: _____ Date: _____
(Property Co-Owner)

Affordable Housing Trust Use Only:

Project Number _____	
Environmental Area _____	Env. Area Priority No. _____
Date Accepted _____	Priority List No. _____