

HANOVER AFFORDABLE SEPTIC PROGRAM HOMEOWNER PACKAGE

Dear Homeowner:

This package provides information for you, the homeowner, to apply for a septic system betterment loan. This loan is provided by the Hanover Affordable Housing Trust at a five percent (5%) interest rate for a period of 10 years and is 90% forgivable if you remain in the home for the full term for the loan.

The following costs are eligible for funding under the Program:

1. Performing soil and percolation test and other site analyses
2. Specifications of failed system components to be repaired, replaced and/or upgraded
3. Design of the system or components to be repaired, replaced and/or upgraded
4. Obtaining all applicable permits and approvals required to complete the work
5. Minimizing any disruption of utility service, and reasonably restoring the property to near original condition

Please note: other costs, directly or indirectly related to the project may be eligible. Before commencement of the project, the Board of Health or its administrators and the homeowner should agree upon the scope of work.

There is no credit check required, although all of your real estate taxes, water bill or any other municipal account should be paid and up to date. The loan process is reviewed and approved by the Affordable Housing Trust, and its consultants, and you will be notified within four weeks of your standing.

Attached are various documents for your review. These documents are outlined as follows:

Homeowner Checklist for Engineering Design:

This checklist contains a series of queries to ask an engineer, septic system inspector or a soil evaluator. These disciplines are necessary to initially inspect (System Inspector), perform a soil evaluation and percolation test (Soil Evaluator) and design a septic system (Civil or Sanitary Engineer). All must be certified and licensed by the Commonwealth of Massachusetts. Ask to see their license or certification.

Homeowner Checklist for General Contractor:

This checklist allows you to question a general contractor whom may be bidding on the Board of Health approved septic system design plans.

If you have any questions regarding the Program please contact the Hanover Board of Health office at 781-826-4611.

HOMEOWNER CHECKLIST

ENGINEERING SERVICES

Design Questions to Ask an Engineer Prior to Completing a Contract

This checklist will assist you, the homeowner, in asking an engineer, who is proposing to evaluate and design a septic system improvement for you, appropriate questions that should assist you in determining their suitability to perform the work.

A. General Questions

1. Have you performed septic system design work (under the new Title 5 regulations issued by the Commonwealth in 1996) that has been approved by our communities Board of Health or other regulating Department?
2. When was the last year and how many septic systems have you submitted and received approval for by our Board of Health?
3. Do you have a current professional registration (civil or environmental) engineering registration provided by the Commonwealth of Massachusetts Engineering Board of Registration? Can you provide a copy for our records?
4. Will you provide up to three most recent references for your work, from local communities homeowners?
5. Are you insured and do you carry professional liability insurance as required by the Commonwealth of Massachusetts and professional standards, as provided by the American Association of Professional Engineers?

SYSTEM INSPECTOR

B. Initial Location and Inspection of the Septic System

There are numerous septic system inspectors, licensed by the DEP - Commonwealth of Massachusetts. These inspectors are not necessarily engineers, and may be a cost effective alternative to hiring an engineering firm to perform the inspection.

1. We had (or haven't had) our septic system located and inspected. The inspector deemed that the system has failed and under Title 5 criteria, must be replaced. Will you review this inspection and ensure us that the Commonwealth's Title 5 regulations do indeed require replacement of the entire system or a part of the system?
2. Our septic system has not been inspected, but we are having problems. Will you locate and sketch out the location and present system design and perform an inspection and provide options for us to consider, as outlined under the Title 5 regulations?
3. Will you or a subcontractor perform the inspection?

ENGINEERING DESIGN

C. Design Questions

There are two components of septic system design. The first consists of noting where your property lines may be so that test holes can be dug. These holes will locate your soil adsorption system, which handles the fluid part of septic wastes.

The first part also includes actually digging the test holes with a backhoe, performing a soil examination and 'perc' test and then submitting the results to you, the homeowner, and the Board of Health.

This part of design does not have to be performed by a professional engineer, but can be done by a certified soil evaluator (certified by the Commonwealth of Massachusetts). The results of the soil examination are submitted to the Board of Health and You, the homeowner. The homeowner can then submit the results to a chosen registered professional engineering firm for design purposes.

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

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 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 you cannot determine from our provided plans, or locations of known property?
3. How will the soil examination (percolation test) be performed, by you or a subcontractor? Will you be present to show the subcontractor where to dig the holes for location of the soil adsorption system? Do the subcontractor and the heavy machine operator work directly for you, and do they carry the necessary liability insurance?
4. Will they be responsible for calling Dig Safe, if required?
5. Will the dug holes and tractor (tire) damages be filled in, graded and seeded or left in the general construction state of disrepair?
6. When the soil examination is completed, will you submit a copy to the Board of Health, our chosen design engineer and us?

HOMEOWNER CHECKLIST

Questions to ask a General Contractor Prior to Agreeing to a Contract

This checklist will assist you, the homeowner, in asking a general contractor questions, prior to signing a written agreement, for the improvement or installation of a septic system or a sewage connection.

A. General Questions

1. How many installations have you performed, under the old Title 5 regulations and under the new Title 5 regulations, and, how long have you been in business?
2. How many have been done in our Town/City over the past two (2) years?
3. Would you say the Board of Health and its agent has been satisfied with your work 100% of the time?
4. Are there any septic systems that you have worked on, or are presently working on, that have not been completed? If so, why not?
5. How long will it be before you provide a written estimate, if we provide a set of plans and written specifications right now?
6. If your written estimate is submitted, based on our provided plans and written specifications, how long will it be before you: ?
 - a. Submit a written estimate and if accepted, a contract.
 - b. Drop off materials and bring a machine to start digging
 - c. Complete Installation of any required septic system components
 - d. Complete the soil adsorption system
 - e. Obtain a successful inspection from the Board of Health
 - f. Cover over the system to grade
 - g. Seed and loam as required
8. Will you provide us three references of homeowners of your last three jobs?
9. Do you carry insurance? If so, does it consist of:
 - a. Property Liability
 - b. Vehicle Liability
 - c. Workers Comp (unless self-employed)
10. How long will our toilets, dishwasher, sinks, etc. be off line (can't be used)?
11. How long will this job take from start until completion?