



Commonwealth of Massachusetts  
**Town of Wrentham**  
Board of Health  
79 South Street, Wrentham, MA 02093

TEL: (508) 384-5480  
FAX: (508) 384-5449

Dear Homeowner,

This letter provides information for you, the homeowner, to apply for a septic system improvement loan. This loan is provided to Wrentham residents at a 2% interest rate for a period of ten years. There is no credit check required, although all of your real estate taxes or any other municipal account should be paid and up to date. The loan application, and accompanying documents, will be reviewed by the Board of Health and you will be notified of the Board's decision.

*Your septic system must have failed a Title V Inspection or have been pumped four or more times in the last year to apply for a Septic Improvement Loan.*

Items needed to apply for a Betterment Loan:

- 1. The Application:** Please fill out the two page loan application; answer all questions to the best of your knowledge. It is not necessary, but it is welcome, to provide a bid or a receipt for the engineering costs. Although the Board reserves the right to request such documentation at its own discretion. A receipt will be required if engineering costs exceed \$3,000.
- 2.** Along with your application you **must include three (3) bids from installers who have permits to install septic systems in Wrentham.** If the installer is not currently licensed in Wrentham, an Installers permit must be obtained before construction can begin on the system.
- 3. Documentation that your system is in failure.** This would include a copy of a failed Title 5 report or pumping slips that reflect the system has been pumped four or more times in the last year.
- 4. Good Standing Approval Form.** This form is to be filled out by the homeowner and signed by the Treasurer's office indicating that all municipal accounts are paid and up to date.

Once your completed application has been submitted, your application will then be placed on a Board of Health Agenda for approval at the scheduled Board meeting.

Once approved, an appointment will be scheduled at Town Hall to have the Betterment Agreement signed by all parties. A copy of the agreement will be given to the homeowner in advance of the appointment for review. At the time of the signing, you must provide a check made payable to the Norfolk County Registry of Deeds in the amount of \$76.00. This check will be used to record the Betterment Agreement at the Registry of Deeds.

Please do not hesitate to ask if you have any questions.