



## MIDDLE PENINSULA PLANNING DISTRICT COMMISSION

Dear Homeowner:

I am pleased to announce that the Middle Peninsula Planning District Commission (MPPDC) is accepting applications for its Regional On-Site Wastewater Treatment and Disposal Funding Program. Enclosed is an application for assistance from this program.

This Program provides financial assistance to Middle Peninsula area and New Kent County homeowners for the repair and/or replacement of malfunctioning on-site wastewater systems, such as septic tanks and drain fields. The terms of the financial assistance are based on the applicant's household income, type of system and funding availability. Loan interest rates range from 0% to prime plus 2%, currently 5.65%. Limited grant funding for part of the repair costs may be available for the installation and design of septic systems for homeowners who meet income guidelines. Currently grants are available to low to moderate income homeowners from a program funded by the Water Quality Improvement Funds administered by the Virginia Department of Environmental Quality. The amount of grant assistance ranges from 0-75% of the cost of the repair depending on income level. The maximum grant award available is \$15,000.

Loans for system improvements costing \$5,000 or less will be financed for up to 60 months. Loans greater than \$5,000 will have the option of financing for up to 119 months. All system improvements funded by loans in excess of \$3000 from this program will be secured with a deed of trust granted to the Middle Peninsula Planning District Commission. Minimum loan funding is \$500.

To apply for this program, an applicant must complete and submit an application and a \$25 application fee (check or money order only) made out to MPPDC. The applicant must also obtain a repair permit or letter from their local health department stating that their current system is malfunctioning and requires repair. Once the application for assistance is approved, applicants are required to sign an agreement stating the scope of system repairs or replacement, maximum loan amount, amount of grant funding (if any), interest rate on the loan, and repayment schedule. The homeowner is responsible for obtaining all permits from the local health department. An Easement and Landowner Agreement specifying that the homeowner will be responsible for maintaining the system may be required depending on the system installed and the funding utilized.

Financial assistance is based on ability to pay and the availability of funds. Final determination will be made by review of the MPPDC Loan Management Committee. If you have any questions concerning this program, please do not hesitate to contact me – (804) 758-2311 or [bjohnson@mppdc.com](mailto:bjohnson@mppdc.com).

Sincerely,

Elizabeth G. Johnson  
Finance Director

### COMMISSIONERS

#### **Essex County**

*Mr. John Clickener  
Hon. Margaret H. Davis  
Hon. John C. MaGruder*

#### **Town of Tappahannock**

*Hon. Roy M. Gladding  
Mr. James W. Sydnor*

#### **Gloucester County**

*Hon. Ashley C. Chriscoe  
Mr. J. Brent Fedors  
Dr. William G. Reay  
Hon. Michael R. Winebarger*

#### **King and Queen County**

*Hon. Sherrin C. Alsop  
Hon. R. F. Bailey  
Mr. Thomas J. Swartzwelder  
(Chairman)*

#### **King William County**

*Hon. David E. Hansen  
Hon. Travis J. Moskalski  
(Treasurer)  
Mr. Eugene J. Rivara  
Mr. Sanford Wanner*

#### **Town of West Point**

*Hon. Paul T. Kelley*

#### **Mathews County**

*Hon. O. J. Cole, Jr.  
(Vice Chairman)  
Mr. Thornton Hill  
Hon. Jack White*

#### **Middlesex County**

*Mrs. Trudy V. Feigum  
Hon. Wayne H. Jessie, Sr.  
Hon. John D. Miller, Jr.*

#### **Town of Urbanna**

*Hon. Steve Hollberg*

#### **Secretary/Director**

*Mr. Lewis L. Lawrence*

# Middle Peninsula Planning District Commission Regional On-Site Wastewater Treatment and Disposal Funding Program Application

All applications must be accompanied by a \$25.00 application fee (please make check or money order payable to MPPDC).

**Note:** New homes are not eligible for loans or grants under this program.

1. Name: \_\_\_\_\_
2. Mailing Address: \_\_\_\_\_
3. 911 Address (if different): \_\_\_\_\_
4. Home phone: \_\_\_\_\_ Daytime phone: \_\_\_\_\_
5. Social Security #: \_\_\_\_\_
6. Employer Name and Address: \_\_\_\_\_
7. Employer Phone #: \_\_\_\_\_
8. Attach Federal Tax Returns from previous 3 years – ex. 2013, 2014, 2015. (Front page only)
9. Explain any major changes in income in current year: \_\_\_\_\_  
\_\_\_\_\_
10. Estimated Monthly Household Expenses:  
Monthly Mortgage Payment: \$ \_\_\_\_\_ Home Insurance (annual) \$ \_\_\_\_\_  
Real Estate Taxes (annual) \$ \_\_\_\_\_ Utilities (monthly) \$ \_\_\_\_\_  
(Do not include telephone, cable, etc.)
11. Attach evidence of home ownership (copy of deed or receipts for previous five years real estate taxes)
12. Attach Copy of Health Department Repair Permit or Letter
13. How much can you afford for a monthly payment for this project? \_\_\_\_\_
14. Have you ever filed for personal bankruptcy? \_\_\_\_\_

By signing below the applicant certifies that all information in this application and all information furnished in support of this application is given for the purpose of obtaining a MPPDC On-Site Wastewater Treatment and Disposal Loan/Grant and is true and complete to the best of the applicant(s)' knowledge and belief. The applicant authorizes the Middle Peninsula Planning District Commission (MPPDC) to act as his or her agent where necessary and to disburse all funds applied for in accordance with Program requirements. The applicant further certifies that he or she is the owner of the property described in this application, and the loan/grant funds will be used only for the work and materials necessary to repair or replace on-site treatment systems. Verification of any of the information contained herein may be obtained from any source named in the application. As it relates to this program, MPPDC staff may trespass on the said property in relation to this project. As property owner, the applicant agrees to obtain all required permits before any work under this program begins.

WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements for the misinterpretation to any Department or Agency of the U.S. as to any matter within its jurisdiction.

\_\_\_\_\_  
Applicant Signature Date

\_\_\_\_\_  
Co-applicant Date

Return Application to:  
Beth Johnson, Administrative Assistant  
Middle Peninsula PDC  
PO Box 286, Saluda VA 23149  
(804) 758-2311  
[bjohnson@mppdc.com](mailto:bjohnson@mppdc.com)

Office Use Only:  
Application Number \_\_\_\_\_  
Date of Completed Application \_\_\_\_\_  
Application Fee Included \_\_\_\_\_  
App 10\_2016

