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Dear Homeowner:

The Middle Peninsula Planning District Commission (MPPDC) is accepting applications for its Regional On-Site Wastewater Treatment and Disposal Funding Program. This Program provides financial assistance to Middle Peninsula area homeowners, and businesses, 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 homeowner's household income and type of system repair/replacement required. Loan interest rates are based on program design and will be determined at the time of closing. Limited alternative funding options for a portion of the repair costs may be available for the installation and design of septic systems for homeowners who meet income guidelines.

Financial assistance for system improvements costing \$5,000 or less will be financed for up to 60 months. Improvements costing more than \$5,000 will have the option of financing for up to 120 months. All system improvements costing less than \$3,000 will be secured by a promissory note for the life of the project. All system improvements in excess of \$3,000 will be secured with a deed of trust granted to the Middle Peninsula Planning District Commission. The minimum loan amount is \$500.

To apply for this program, the homeowner must complete and submit an application along with a \$25 application fee, \$100 application fee for businesses, (check or money order only) made out to the MPPDC. A repair permit, obtained from the local health department, stating that the current system is malfunctioning and requires repair/replacement is required to be submitted with the application. Upon approval for assistance, applicants will be required to sign an agreement outlining the scope of repairs/replacement required, the maximum approved loan amount, the amount of other funding (if any), interest rate on the loan, and repayment schedule. 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.

Approval for assistance is based on the homeowner's ability to repay, and the availability of loan funds and alternative funding. A final determination will be made after review of the MPPDC Loan Management Committee.

If you have any questions concerning this program, please do not hesitate to contact me at (804) 758-2311 ext. 22 or at jkaylor@mppdc.com.

Sincerely,

Julie A. Kaylor
Chief Financial Officer

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

All applications must be accompanied by \$25.00 application fee, \$100 for businesses (Check or money order payable to MPPDC) *Applicant is responsible for ensuring project is consistent with local floodplain ordinance(s). For more information, please contact your local Floodplain Administrator.*

Note: New homes are not eligible for this program.

1. Applicant Name(s): _____
2. Mailing Address: _____
3. 911 Address (if different): _____
4. Home phone: _____ Daytime phone: _____
5. Applicant SS #: _____ Co-Applicant SS #: _____
6. Employer Name and Address: _____
7. Employer Phone #: _____
8. Attach Federal Tax Returns from previous 3 years – ex. 2021, 2022, 2023. (Front page only)
9. Explain any major changes in current year income: _____
10. Estimated Monthly Household Expenses:

Monthly Mortgage Payment: \$ _____	Home Insurance (annual) \$ _____
Real Estate Taxes (annual) \$ _____	Utilities (monthly) \$ _____
Do you have a HELOC/2 nd Mortgage? _____	(Do not include telephone, cable, etc.)
Do you have a Reverse Mortgage? _____	
11. Attach evidence of home ownership (Copy of Deed or previous 5 years real estate tax receipts)
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 and other available funding 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 funds will be used only for the work and materials necessary to repair the 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 _____	Co-Applicant _____
Date _____	Date _____
Return Application to: Julie Kaylor, CFO Middle Peninsula PDC P.O. Box 286, Saluda VA 23149 (804) 758-2311 ext. 22 jkaylor@mppdc.com	Office Use Only: Application Number _____ Date of Completed Application _____ Application Fee Included _____ App 06-2024

