



## MIDDLE PENINSULA PLANNING DISTRICT COMMISSION

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Mr. Lewis L. Lawrence

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) 785-8100 ext. 3002 or at [jkaylor@mppdc.com](mailto:jkaylor@mppdc.com).

Sincerely,

Julie A. Kaylor  
Chief Financial Officer

