



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 \$19,200.

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.

Sincerely,

Elizabeth G. Johnson
Finance Director

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