



# Town of Eastham Water Department

## Betterment Loan Application for Water Connection

Notice to owner(s): This application is to be submitted to the Town of Eastham Water Department for the Betterment Loan Program for Water Connection. For the purposes of this program, "Owner" is defined as a person or persons who has or have legal title to the residential or commercial property, including, but not limited to, any agent, executor, administrator, trustee, or guardian of the estate for the holder of legal title. Eligible applicants will receive up to \$7500 per parcel for the purpose of the water connection. The applicant is responsible for the fee to record the lien in the amount of approximately \$105. At the time of discharge, the applicant will be responsible for taking the lien redemption certificate to the Barnstable County Registry of Deeds for the dissolution. Please provide all of the following information, and be sure to sign the application. Use full legal names only. **INCOMPLETE APPLICATIONS WILL NOT BE ACCEPTED.**

### 1. Property/Owner information

Property Address \_\_\_\_\_  
\_\_\_\_\_

Current Owner \_\_\_\_\_

Telephone \_\_\_\_\_ Alternate Telephone \_\_\_\_\_

Email \_\_\_\_\_

Current Owner 2 \_\_\_\_\_

Telephone \_\_\_\_\_ Alternate Telephone \_\_\_\_\_

Email \_\_\_\_\_

Deed Reference Book \_\_\_\_\_ Page \_\_\_\_\_ or document number \_\_\_\_\_

Assessor's Information Map Map \_\_\_\_\_ Parcel \_\_\_\_\_ Other \_\_\_\_\_

Property taxes current  Yes  No

Is the property currently on the market  Yes  No

### 2. Mailing Address (if different from above)

\_\_\_\_\_  
\_\_\_\_\_

3. Type of Property  Residential  Commercial

Please complete the certification on the reverse of this form

4. Property is  Owner Occupied  Occupied by Owner and Tenants  Tenant Occupied

**5. Please attach Contractor's quote with scope of work, W-9 and Authorization form.**

Certification:

I/we agree to sign a betterment loan agreement with the Town of Eastham for the amount of eligible costs for the purpose of the Water Connection, and am/are aware that any such loan would be secured by a betterment assessment, recorded on my property title, on the property identified above, with a repayment term to the Town for \_\_\_\_\_ years, not to exceed twenty (20) years. I/we understand that the loan carries a 5% per annum interest rate and is payable to the Town of Eastham. I/we understand that the Town may obtain a first priority lien on the homeowner's property if the repayments are not made on time. I/we also understand that the repayment is part of the first half of the annual tax bill, and if an installment remains unpaid after it has been added to the tax bill, fourteen percent (14%) interest accrues on the unpaid installment after the tax bill due date. I/we also understand that should payments not be made, the Town, in addition to the preceding, has statutory authority to take title to the property and, subsequently, to undertake proceedings to foreclose the owner's right to redeem the property from tax title. Furthermore, I/we understand that the Town reserves its rights under available statuses to recover any and all costs incurred for this project in event my/our application to this program proves to be fraudulent.

This information provided is true and complete to the best of my/our knowledge and belief. I/we understand the any willful misstatement of material fact will be grounds for disqualification.

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

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Guidelines for the Water Connection Betterment Loan Program:

1. Pick up the application from the Eastham Water Department or online at (url):
2. Obtain a quote and scope of work for water connection from a contractor and/or plumber on the Town's approved list of licensed contractors and plumbers (please see attached).
3. Return completed application packet along with contractor's authorization and quote and scope of work and W-9.
4. Application will be processed by the Town and voted on by the Board of Assessors at their next available meeting.
5. Assessor will send approval or denial to Water Clerk for notification of homeowner.
6. If the Application is approved, applicant must sign the Loan Agreement with the Town.
7. Contractor can begin work.
8. When project is completed, contractor should contact Whitewater 508-320-3509 to obtain final inspection.
9. Contractor or applicant submits invoice to Water Department for payment.
10. Lien is recorded at Barnstable County of Registry of Deeds.
11. Water Department submits invoice to Town Accountant for payment.
12. Contractor receives payment within 45 days of invoice being submitted to the Town.



**Q: What types of properties are covered?**

**A:** Primary as well as secondary residences, condominiums, apartment buildings, and small businesses are some of the types of properties covered.

**Q: What type of work does this loan cover?**

**A:** It covers all work directly relating to the water connection. This includes the design and installation. Also, incidental work associated with this project (e.g. loaming and seeding after work completion, repair to a driveway damaged during construction, plumbing changes required because of the upgrade, town water hook-up , etc.) are generally covered.

**Q: What do I need to submit in order to be approved for a loan?**

**A:** An original, completed application, signed and dated, along with a current quote, a complete scope of work, the contractor's authorization, and the contractor's W-9.

**Q: Approximately how long does it take to get approved for a loan?**

**A:** Once the Town is in receipt of all required information, your loan will be scheduled to be voted at the next Board of Assessor's meeting. The Board of Assessors meet monthly.

**Q: On the application is a question relating to a deed reference. What is this?**

**A:** This pertains to a reference for where your deed was recorded at the Registry of Deeds. Book and page refers to recorded land while the document number refers to land court or registered land. You can obtain this information at [www.barnstabledeeds.org](http://www.barnstabledeeds.org) and utilizing the free public search.

**Q: The application also asks for assessor's information, map and parcel. What is this?**

**A:** This is the parcel identification information obtained from your local property tax bill. You can obtain this information from the assessor's office by visiting <https://www.eastham-ma.gov/assessing> and utilizing the Assessing Information Kiosk or contacting the assessor's office at 774-801-3215.

**Q: How many bids do I need to obtain?**

**A:** This decision is up to the homeowner. You should obtain as many bids as you feel are necessary in order to obtain a competitive bid. However, you will only submit the one bid and scope of work from the contractor you have chosen.

**Q: What happens after I receive approval from the Board of Assessors?**

**A:** We will prepare a Betterment Agreement for you to sign. Once you sign the agreement, you may authorize your contractor to begin the work.

**Q: How does the contractor get paid?**

**A:** The homeowner should not pay for any work if they expect to be reimbursed. Once the work is completed, please contact Whitewater at (508)320-3509 to schedule your final inspection. Once the inspection has been completed and the project is signed off on, please submit your contractor's invoice to the Eastham Water Department. The invoice will be processed, and your contractor will be paid within 45 days from receipt of the final signoff and invoice.

**Q: What if I have paid for some of the work, because I was anxious to get the project underway? Can I get reimbursed?**

**A:** Reimbursement for costs associated with the water connection project up to 30 days prior to the approval of a completed application is possible, but not guaranteed.

**Q: How will I be billed for the final cost of my project, and to whom do I make payments?**

**A:** The amount of the loan will be assessed to your first half tax bill, and you will make payments with your tax bill to the Town of Eastham.

**Q: What are my payment options regarding the repayment of my loan?**

**A:** At present, payments are made by check or cash. The annual interest rate is 5%.

**Q: How long can I have to repay the loan?**

**A:** The maximum term is 20 years.

**Q: What happens if I am late with a payment?**

**A:** By law, the interest rate will increase from 5% to 14%. Your account will return to 5% if past due principal and interest payments become current.

**Q: Can I pay my loan off early?**

**A:** You must make the minimum, payment due in order to avoid a penalty. However, you can pay more than the minimum and this amount will be credited to your outstanding principal, thereby reducing your total interest payment.

**Q: How is my loan secured?**

**A:** The Town of Eastham records a Water Connection Lien at the Barnstable Registry of Deeds for the amount borrowed. The cost of the recording the loan is \$105 approximately and is the responsibility of the owner.

**Q: When my loan is paid in full, how do I get the Notice released?**

**A:** A Lien Redemption Certificate will be prepared following your final payment. Please note that there will be only one original Certificate prepared. It will need to be recorded by you or your representative at the Registry of Deeds to indicate payment in full of the loan. The cost of recordation is your responsibility.

**Q: If I sell my house, can the outstanding obligation be assumed by the buyer?**

A: "Under chapter 80, the property owner shall be personally liable for the repayment of the total costs incurred by the town under this section; provided, however, that upon assumption of such personal obligation to a purchaser or other transferee of all of the original owner's interest the property at the time of conveyance and the recording of such assumption, the owner shall be relieved of such personal liability". So, it will remain as a lien on the property and paid by the new owner.





**Town of Eastham Water Department  
Betterment Loan Application for Water Connection  
Contractor/Plumber's Authorization**

Property Address: \_\_\_\_\_

Property Owner: \_\_\_\_\_

Contractor: \_\_\_\_\_

Contractor's Mailing Address: \_\_\_\_\_

Plumber: \_\_\_\_\_

Plumber's License #: \_\_\_\_\_

Plumber's Mailing Address: \_\_\_\_\_

**Certification:**

I certify that the Property Owner has informed me that they are participating in the Town of Eastham's Betterment Loan for Water Connection Program. I further certify that I am licensed to perform the work and will pull the proper permits with the Town. I understand that once the project is completed, I am required to obtain a final sign off from WhiteWater, Inc. by contacting (508)320-3509. Once the final approval is obtained, I will provide an invoice to the Property Owner and the Eastham Water Department. I also certify that I understand that I will be paid by the Town of Eastham and payment can take up to 45 days after the invoice is received by the Water Department.

Signature of Contractor \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Plumber \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Contractor \_\_\_\_\_ Date \_\_\_\_\_



## Town of Eastham Water Operator Certification of Completion

Property Address: \_\_\_\_\_

Property Owner: \_\_\_\_\_

Contractor: \_\_\_\_\_

Plumber: \_\_\_\_\_

Water Account Number: \_\_\_\_\_

Service Line size: \_\_\_\_\_

Water Meter Size: \_\_\_\_\_

Inspector Name: \_\_\_\_\_

Inspection Date: \_\_\_\_\_

**Certification:**

Based on field inspections and observations, it is my professional opinion that all water connection work has been performed and is in compliance with the Eastham Water System Regulations

\_\_\_\_\_  
Signature of Contractor

\_\_\_\_\_  
Date



## Checklist for Water Betterment Application

Completed application

Quote from contractor

Scope of work

Contractor W9

Contractor/Plumber authorization form