



Delaware Department of Natural Resources and Environmental Control  
Financial Assistance Branch

## Low-Interest Septic System Loan Application Package

Dear Applicant(s):

Thank you for your interest in our program. Before you begin, please review the qualifications below and read the terms to make sure you understand your obligations. **This is a fillable PDF form. Download the fillable application form and complete it, before printing and mailing it to the contact information provided.** Include a check or money order for \$8 for individual or \$10 for married applicants made payable to DNREC-SRF Program. The application fee is non-refundable.

### Qualifications:

1. Your property must be located in Delaware.
2. There must be an existing failing system in use or that has been in use within the last 12 months on the property. This may include a cesspool, holding tank, or outhouse.
3. Your income must fall within the limits listed in one of the income-charts in this package.

### Terms of Agreement:

1. This is a mortgage loan; your property will be used as security for this loan.
2. During the loan process we will be paying certain costs incurred to process your application. Costs may include the following: appraisal, lien search, survey, recording cost, cultural review cost, site evaluation, design, permit, contractual services costs, and others as required. When your loan is closed we will be reimbursed for those costs from the loan proceeds. If you choose not to close the loan or the loan is turned down, you will be responsible for all costs incurred.
3. Everyone on the deed to your property must sign the loan application.

Note: Program requirements and guidelines are subject to change. Income guidelines are updated yearly.

I heard about this program through: \_\_\_\_\_  
\_\_\_\_\_

Please read and sign below indicating that you have read and understand the information presented above. Include this sheet with your application.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant

Additional Applicant Information:

Regulations may require you to abandon your septic system and connect to a central sewer system if a system becomes available in your area. If you connect to a central sewer system you will be required to fulfill your septic loan obligations. You should check to determine if any plans exist in your area for a central sewer system.

Program loans can cover the cost of planning and installing the septic system including:

- Septic system design and construction
- Site evaluation
- Permit costs
- Well relocation if required as a condition of the septic permit
- Abandonment of old system

The program does not cover:

- Pump outs of your existing system
- Service and maintenance
- New construction or projects with construction already taking place

A **Zoning Certificate** can be obtained at the following locations for a fee:

**A. New Castle County**

“Tax Map Zoning Form”  
Department of Land Use  
87 Reeds Way  
New Castle, DE 19720  
302-395-5400

**B. Kent County**

“Verification of Ownership”  
Administrative Complex  
555 Bay Road  
Dover, DE 19901  
(302) 744-2452

**C. Sussex County**

“Planning & Zoning Tax Map Certificate”  
Planning & Zoning Commission  
Sussex County Courthouse, Room 112  
Georgetown, DE 19947  
(302) 855-7720

Additional Applicant Information:

**2012 INCOME GUIDELINES: (3% Loan)**

Household Members	Sussex County	Kent County	New Castle County
1	\$50,485	\$50,945	\$65,665
2	\$57,615	\$58,190	\$74,980
3	\$64,860	\$65,435	\$84,410
4	\$71,990	\$72,680	\$93,725
5	\$77,855	\$78,545	\$101,315
6	\$83,605	\$84,410	\$108,790
7	\$89,355	\$90,160	\$116,265
8	\$95,105	\$96,025	\$123,740

**Income Limits (6% Loan)**

	Sussex County	Kent County	New Castle County
	< \$95,105	< \$96,025	< \$123,740

\* These income levels are established by HUD and may change annually.

## **Applicant Checklist**

### **Please include the following:**

- Signed "Terms of Agreement"
- Signed "Authorization to Release Information"
- A completed application signed by everyone whose name is on the deed
- Credit fee of \$8 per individual or \$10 married applicants
  
- A copy of your property appraisal (if current within 2 years, otherwise a property appraisal will be obtained)
- Copy of the Property Deed
- Copy of Plot Map or Land Survey
- Zoning Certificate (see locations listed above)
- Copy of Homeowner's Insurance

#### **Verification of all income:**

- If self-employed: provide 3 years of taxes including all Schedules
- If employed: provide two most recent paystubs and W-2
- Social Security and Disability: provide most recent Award letter or two most recent bank statements.

All information will be used solely for the purpose of evaluating your application.

Please mail application and documents to:

**Financial Assistance Branch  
5 East Reed Street, Suite 200  
Dover, DE 19901  
ATTN: Carla Gibbs, Loan Management Officer**

If you have any questions, concerns, or need help filling out the application, please call the office at (302) 739-9941 to schedule an appointment.

First State Community Action Agency also has offices with program specialists available to help with filling out applications or obtaining necessary documents.

#### **Dover area:**

Ava Stallings-Hardy  
Community & Economic Development Specialist  
**First State Community Action Agency**  
655 S. Bay Rd., Suite 4J  
Dover, DE 19901  
302-674-1355 (Office)

#### **Georgetown area:**

Bruce Wright or  
Michelle A. Johnson  
**First State Community Action Agency**  
308 North Railroad Ave.  
Georgetown, DE 19947  
302-856-7761 ext. 111

### Costs Included in Loan

The following is a good faith estimate of costs that may be incurred while processing your loan. Any applicable costs will be added to your loan.

Description	New Castle County	Kent County	Sussex County
Lien Search	\$95.00	\$95.00	\$95.00
Broker's Opinion of Value/Appraisal (In some cases a past appraisal may be used, if acceptable a new BOV/Appraisal may not be necessary)	\$350.00	\$350.00	\$225.00
Document Recording Costs	\$119.00	\$111.00	\$103.00
Coupon Payment Books	\$35.00	\$35.00	\$35.00

The following costs are charged if we have the soil testing and septic design done for you. Soil testing and septic designs are required for all septic systems. You have the option to obtain these services on your own.

Description	Cost
Site Evaluation Review Cost	\$75.00
Septic System Design	\$350.00 - \$1,075.00
Septic Permit Costs	\$ 50.00 - \$115.00
Site Evaluation	\$265.00
Contractual Services with DNREC	\$135.00
Contractual Services with State Bid	\$285.00
In some cases a survey may be required at an additional charge.	\$400-\$1,200

Costs are estimates only; actual charges may be more or less.

### **Authorization to Release Information**

1. I/We authorize you to provide to DNREC/Financial Assistance any and all information and documentation that they request. Information requested may include, but is not limited to, employment history, account status, account balances, and credit history. All information will be used to evaluate my loan application and will be kept confidential.
  
2. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Social Security Number



State of Delaware  
Department of Natural Resources & Environmental Control  
Office of the Secretary  
5 East Reed Street, Suite 200  
Dover, Delaware 19901

Financial Assistance Branch

Telephone: (302)739-9941  
FAX: (302)739-2137

## Delaware Water Pollution Control Revolving Loan Fund Septic System Rehabilitation Loan Program

### Waiver of Bid Requirement

You may select a licensed installer's construction bid for your septic system. By **selecting** an installer you do not go through the process of the state bid requirement. A list of the **licensed** installers is available at the Division of Water Resources.

I wish to waive the bidding requirements of the program.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

**OR**

If you choose to accept the bid process, you will not be permitted to select an outside contractor and must adhere to the lowest responsible bid.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

**Please sign designating your choice and return. Thank you.**

*Delaware's Good Nature Depends on You!*

# SEPTIC REHABILITATION LOAN APPLICATION

ADDRESS OF PROPERTY		DATE PURCHASED	CASH DOWN PAYMENT \$	PURCHASE PRICE \$
OWNER OF PROPERTY		PROPERTY TYPE:		PRESENT VALUE OF PROPERTY \$
YEAR HOUSE BUILT	NUMBER OF ROOMS	NO. OF BEDROOMS	NO. OF BATHROOMS	GARAGE / CARPORT
Family Room or Den?	Basement?	Central Air?		GROSS LIVING AREA (SQ/FT)

## BORROWER

NAME		DATE OF BIRTH	MARRIED <input type="checkbox"/>	UNMARRIED <input type="checkbox"/>	SEPARATED <input type="checkbox"/>
NAME AND ADDRESS OF EMPLOYER		PRESENT ADDRESS (IF DIFFERENT FROM ABOVE) NO. OF YEARS _____ STREET CITY / STATE / ZIP COUNTY		FORMER ADDRESS (IF LESS THAN 2 YEARS AT PRESENT ADDRESS) NO. OF YEARS _____ STREET CITY / STATE / ZIP COUNTY	
POSITION TITLE		TYPE OF BUSINESS		DEPENDENTS NO.                      AGES	
YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION _____ YEARS ON THIS JOB _____ SELF EMPLOYED _____		BUSINESS PHONE		SOCIAL SECURITY NUMBER	
		HOME PHONE                      MOBILE PHONE		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU:    HOME PHONE  RELATIONSHIP	
GROSS MONTHLY INCOME EMPLOYMENT INCOME    \$ _____ OTHER INCOME            \$ _____ TOTAL INCOME             \$ _____		LIST OTHER INCOME:			
IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING:					
PREVIOUS EMPLOYER / CITY, STATE		TYPE OF BUSINESS / POSITION / TITLE		DATES FROM / TO              MONTHLY INCOME	

## CO--BORROWER

NAME		DATE OF BIRTH	MARRIED <input type="checkbox"/>	UNMARRIED <input type="checkbox"/>	SEPARATED <input type="checkbox"/>
NAME AND ADDRESS OF EMPLOYER		PRESENT ADDRESS (IF DIFFERENT FROM ABOVE) NO. OF YEARS _____ STREET CITY / STATE / ZIP COUNTY		FORMER ADDRESS (IF LESS THAN 2 YEARS AT PRESENT ADDRESS) NO. OF YEARS _____ STREET CITY / STATE / ZIP COUNTY	

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