

**QUESTION:** WHO WILL DO THE WORK?

**ANSWER:** The CDBG Coordinator will assist with the required competitive bid process for the work. If you have a contractor in mind they can participate in the competitive bidding process. Contractors must be licensed to do the work in Barnstable and eligible to work on federally funded projects.

**QUESTION:** WHAT IF THE CONTRACTOR RUNS INTO UNEXPECTED PROBLEMS OR ADDITIONAL COSTS?

**ANSWER:** As soon as you become aware of (preferably before) any additional work or costs are incurred, contact the CDBG Coordinator immediately to determine if these changes can be covered by the loan program.

### Contacts:

Elizabeth Jenkins, Director  
Planning and Development Department  
Town Hall, 367 Main Street  
Hyannis, MA 02601  
This location is handicap accessible. Phone:  
(508) 862-4678  
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[elizabeth.jenkins@town.barnstable.ma.us](mailto:elizabeth.jenkins@town.barnstable.ma.us)

Department of Public Works

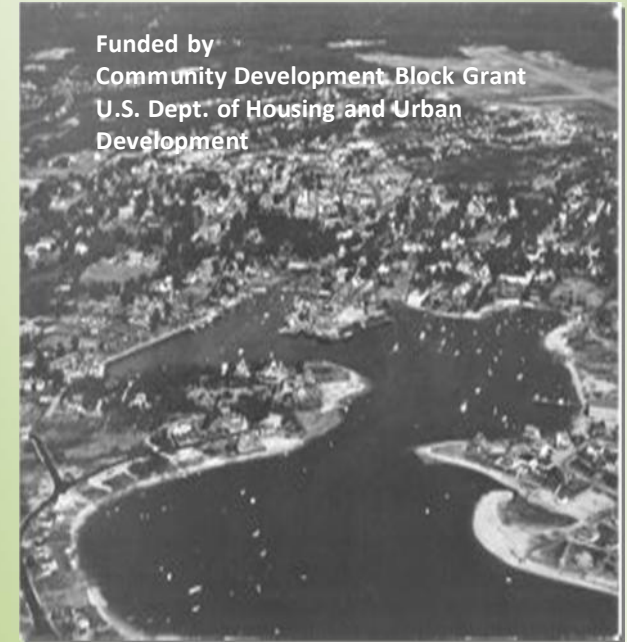
Phone: 508-790-6400  
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Town of Barnstable  
200 Main Street  
Hyannis, MA 02601  
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## TOWN OF BARNSTABLE

# SEWER CONNECTION LOAN PROGRAM



THE TOWN OF BARNSTABLE IS PLEASED TO PROVIDE FINANCIAL ASSISTANCE THROUGH THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM FOR INCOME ELIGIBLE HOME OWNERS TO CONNECT THEIR PRIMARY RESIDENCE TO SEWER

## FREQUENTLY ASKED QUESTIONS

**QUESTION:** WHO IS ELIGIBLE TO APPLY FOR THE SEWER CONNECTION PROGRAM?

**ANSWER:**

Applicants must own and occupy the property as their primary residence.

Applicant's total annual income may not exceed the amount listed. Incomes are adjusted for household size.

To meet HUD regulations, applicant must be a U.S. Citizen or possess eligible immigration status.

**QUESTION:** WHAT IS INCOME?

**ANSWER:** Income is the total of all household members' income and includes the following:

- Wages (before deductions)
- Interest
- Dividends
- Pensions
- Social Security
- Welfare Payments
- Unemployment Support
- Alimony
- Business Income
- Rental Property Income
- Room & Board Payments
- Armed Forces Income

Other types of income may also need to be verified. To determine eligibility and verify income applicants provide tax returns, bank statements, and sometimes other documentation

### 2021 INCOME LIMITS (80% AMI)

Household Size	Total Annual Income
1	\$54,450
2	\$62,200
3	\$70,000
4	\$77,750
5	\$84,000
6	\$90,200
7	\$96,450
8	\$102,650

**QUESTION:** IF OUR HOUSEHOLD HAS ASSETS SUCH AS BANK ACCOUNTS OR PROPERTY (OTHER THAN THE PRIMARY RESIDENCE) AM I ELIGIBLE FOR THE SEWER CONNECTION LOAN?

**ANSWER:**

Your household assets are counted and must be below \$100,000. The value of your primary residence which is connecting to the sewer must be less than \$400,000.

**QUESTION:** WHAT FINANCING IS AVAILABLE?

**ANSWER:** The loan is a zero (0) interest, deferred payment loan. Repayment is due when you sell, refinance, or otherwise transfer the property

**QUESTION:** HOW MUCH WILL THE PROGRAM LEND?

**ANSWER:** The loan amount is based on the costs required to connect your home to the sewer line. The maximum loan amount is \$8,000.

**QUESTION:** WHAT COSTS ARE ELIGIBLE?

**ANSWER:** Eligible expenses include labor, materials, and costs associated with connecting to the sewer. Betterment costs and permit fees are not eligible

**QUESTION:** WILL THERE BE A LIEN PLACED AGAINST MY PROPERTY?

**ANSWER:** Yes, a mortgage document will be recorded for the property to ensure repayment of the loan. When the loan is paid the mortgage for this loan will be removed. As with any mortgage the lien removed at any time by repaying the full loan amount.

**QUESTION:** IF MY RESIDENCE IS ALREADY CONNECTED TO THE SEWER AM I ELIGIBLE TO APPLY?

**ANSWER:** No

**QUESTION:** HOW DO I APPLY FOR THE PROGRAM?

**ANSWER:** Staff is available to assist with your application.

Contact Elizabeth Jenkins, Director, Planning and Development Department

Phone: (508) 862-4678 or TDD# 508 790 9801

E-mail: [elizabeth.jenkins@town.barnstable.ma.us](mailto:elizabeth.jenkins@town.barnstable.ma.us)

Applications also available online at: <http://www.town.barnstable.ma.us/CDBG>.