



CONCORD BOARD OF HEALTH

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Public Health
Prevent. Promote. Protect.

Septic System Betterment Loan Program

Financial Assistance Septic Betterment Loans Available

The Concord Board of Health is pleased to announce that applications are once again available through the Septic Betterment Loan Program. At this time, the Town is able to offer Septic Betterment Loans of up to \$30,000 to help offset some of the costs associated with the replacement of a **FAILED** onsite sewage disposal system. These loans are offered at a two percent (2%) interest rate, to be paid back over 10 years.

Loan Criteria

- Existing Septic System must have **FAILED** a Title 5 Inspection.
- **FAILED** Title 5 Inspection Report must be filed with the Concord Board of Health Office prior to or with the Septic Betterment Loan Application.
- Although a credit check is not required, all real estate taxes, water bills, and any other municipal accounts must be paid and up to date.

For more information, please contact Karen Byrne, Administrative Assistant at the Concord Board of Health Office (978) 318-3275.