

Thank you for your interest in the **Water Supply and On-Site Sewage Disposal System Upgrade Lending Program** administered by the Municipality of East Hants (the "Municipality").

Loans will be made on a first come, first serve basis until the all money has been allocated. After that, applicants will be placed on a waiting list. Please make sure the application is complete to avoid delays that might cause your application to be waitlisted. Additional information about the Water Supply and On-Site Sewage Disposal System Upgrade Lending Program can be found at https://www.easthants.ca/well-and-septic-loan-program/

Any questions can be directed to the Municipality by emailing <u>wellandsepticloans@easthants.ca</u> or by calling (902) 883-6138.

A - PROPERTY QUESTIONS Please complete the following section by checking the correct responses.				
Is this residence a new home (i.e., the residence was constructed in the last 12 months)?	□ Yes	□ No		
Does the property currently receive water services from the Municipality?	□ Yes	□ No		
Does the property have an existing water supply system that provides potable water?	□ Yes	□ No		
Does this property have an existing onsite sewage disposal system?	□ Yes	□ No		
Do you have an existing charge or lien against your property, such as a mortgage?	□ Yes	□ No		
ELIGIBILITY QUESTIONS				
Are you a registered owner of the property?	□ Yes	🗆 No		
Is this property owner occupied?	□ Yes	🗆 No		
Is your home a detached, semi-detached, or row house style home located within the municipality's boundary?	□ Yes	□ No		
Is your total taxable household income (of all earners 25 years of age and older, as defined in the bylaw) no more than \$100,000 annually (refer to line 26000 of your previous years' CRA Notice of Assessments)?	□ Yes	□ No		
Are you in default of any municipal taxes, rates or charges?	□ Yes	🗆 No		

B - APPLICANT INFORMATION						
Only properties located within the boundary of the Municipality can participate in the						
Municipality's Water Supply and On-Site Sewage Disposal System Upgrade Lending program.						
Primary Applicant Name						
Name of Primary Contact if differe	nt than Primary Applic	ant (refer to section below *)				
Civic Address						
City/Town	Province	Postal Code				
Mailing Address (if different from pr	operty Civic Address)					
	opercy ervic Address)					
Assessment Account Number (Found	d on your property tax	bill)				
Assessment Account Number (Found	a on your property tax					
Email						
LIIIdit						
Telephone Number # (home)	Telephone # (work)					
Dueferred Method of						
Preferred Method of	Phone	🗆 Email				
Communication						
Applicant's Contact Person						
· · · · ·		of Attorney acting on your behalf in				
relation to this application please	•	•				
information along with proof of th	is documentation with	your application.				
Aknowledgement						
I have read the bylaw regarding t	he Municipality's Wate	er Supply and On-Site Sewage				
Disposal System Upgrade Lending	Program. To review th	e bylaw refer to the program				
website at: https://www.easthan	ts.ca/well-and-septic-	loan-program/				
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I acknowledge it is the Property C	)wner's responsibility	to check and acquire any permits				
that are required to conduct the upgrades.						
	ap 5. «					
I acknowledge that contractor qualification and quality of the upgrade work is the sole						
responsibility of the Property Owner.						
Signaturo	D~+	0.				
Signature:	Dat	e:				

# **C - POTENTIAL UPGRADE INFORMATION**

Total upgrade loan amount for Water Supply and/or On-Site Sewage Disposal System is up to \$25,000.

What upgrade(s) are you interested in making?

□ Water Supply

On-site Sewage Disposal System

# **D - PROPERTY OWNERS**

Please identify all Property Owners listed on the registered title for the home. All registered owners of the home must be identified <u>and</u> sign below to give consent to participate in the Municipality's Water Supply and On-Site Sewage Disposal System Upgrade Lending Program. Please contact the Municipality if any Property Owners on the Deed are deceased.

#### **PROPERTY OWNER 1**

Name (print)

Signature

Date

### PROPERTY OWNER 2

Name (print)

Signature

Date

# PROPERTY OWNER 3

Name (print)

Signature

Date

WATER SUPPLY AND ON-SITE SEWAGE DISPOSAL SYSTEM UPGRADE LENDING PROGRAM APPLICATION

E - AP	PLICANT CHECKLIST	
Your	application must be complete to be processed. Please refer to the checklist below	
befo	re applying.	
	oplication signed by applicant and all registered owners who have title to the	
	property.	
	Provide the previous years' CRA Notice of Assessment to prove that the applicant	
	meets the total taxable household income threshold of no more than \$100,000	
	annually, as defined in the Bylaw.	
	If applicable: official document proof of power of attorney, personal representative,	
	guardian, trustee or living interest of the application is being made by someone	
	acting on your behalf.	
	A written quote from a Contractor who holds a certificate of qualification from Nova	
	Scotia Environment detailing the costs of the installation of the new water supply	
	and/or sewage disposal system.	

# APPLICANT APPROVAL

Note that only those costs deemed qualified for the program by the Municipality will be eligible for financing. Eligible costs and your responsibility to pay for all the ineligible costs are detailed in the Water Supply and On-Site Sewage Disposal System Upgrade Lending Program Financing Agreement and Bylaw.

If you receive approval to participate in the Water Supply and On-Site Sewage Disposal System Upgrade Lending Program you will be notified by the Municipality and will be required to enter into a Financing Agreement which will outline your roles and responsibilities and those of the Municipality. The applicant is not permitted to begin construction under the Water Supply and On-Site Sewage Disposal System Upgrade Lending Program until the applicant and the Municipality have entered into a Financing Agreement.

Ineligible applications will be notified via email or letter.

Note: Payments of principal and interest will be made annually, through the same process as paying your Municipal tax bill. The payment schedule will be made available by the Municipality.

By participating in this program, you are consenting to be contacted regarding the performance of this program.

How to	submit	the	application:
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Email the form to wellandsepticloans@easthants.ca

Or

Mail/drop off a hardcopy of this form to: Well and Septic Loan Program Municipality of East Hants Box 230, Suite 170 - 15 Commerce Court Elmsdale, NS B2S 3K5

Internal Approval Tracking (to be filled out by the Municipality)				
Reviewed for application completion and program eligibility:				
Name (print):	Date:			
Signature:				
Reviewed for tax account status and loan eligibility:				
Name (print):	Date:			
Signature:				
File Approval Number:				

All information provided by the applicant will be confirmed by the Municipality. All information provided is kept strictly confidential and will only be used to evaluate the circumstances of the application.