



## Ross Valley Sanitary District

1111 Andersen Dr., San Rafael, CA 94901  
Tel. 415-259-2949

### Loan Program Guide

Updated December 27, 2023

Thank you for helping protect and preserve our local environment. By allowing the District to assist you with this project, together we will reduce contamination in our waterways and community, as well as reduce treatment costs for the entire Ross Valley.

The District offers low interest loans **up to \$25,000.00 to replace your private sewer lateral(s), or up to \$50,000.00 for septic-to-sewer conversions.** Repayment of loans will be over a period not to exceed ten (10) years at an annual interest rate based off the current ten-year U.S. Treasury rate plus 0.5% per annum (fixed). Payments will be collected through your semi-annual property tax bills as a special assessment.

To take advantage of the loan program **submit the following forms within thirty (30) days from date of District final inspection:**

- Signed Loan Program Application
- Signed Notice of Completion
- Copy of the Final Itemized Invoice for the work

*If approved, the owner(s) listed on the property title must complete a Contractual Assessment Agreement for recording with the County.*

The District will review your application and notify you about the status within two weeks. Funding is based on the actual cost of the work performed; A maximum of twenty-five thousand dollars (\$25,000.00) is allocated for lateral replacements, and maximum of fifty thousand dollars (\$50,000.00) is allocated for septic-to-sewer conversions.

Property owners are encouraged to obtain at least two estimates for the work. Owners will select their preferred licensed contractor.

#### Disqualifying factors:

- Submittals past the 30-day deadline, or incomplete applications.
- Common connections, or shared sewer laterals. For more information click [here](#).
- Spot repairs and/or partial pressure test inspections.
- Unpermitted sewer work and retroactive permits.

A program flow chart is included on the following page. Most contractors understand the program and can assist you in applying for it. Please contact us with any questions you may have.

# Loan Program Flowchart

Follow the steps and deadlines outlined in the flowchart below.  
 Contact the District at 415-259-2949 or [info@rvsd.org](mailto:info@rvsd.org) if you have any questions.

Work Performed

Let your contractor know you intend to apply for the loan. If approved, documentation and payment can take 6 to 8 weeks to process.

**Select a contractor:** Property owner selects any licensed contractor for the work.

**Schedule the work:** Property owner schedules the work with contractor.

**Obtain a permit:** Property owner or contractor obtain required permits from RVSD & applicable town/city.

**Pass the final inspection:** Contractor schedules a final inspection with RVSD prior to backfill.

Please be aware that contractors are very busy. It is important to plan ahead in order to obtain permits and inspections in a timely manner for your project.

Documentation & Payment

Required within 30 days from date of RVSD final inspection.

**Apply for the loan:** Property owner submits complete loan application with required forms to RVSD.

**Approval:** RVSD will email status within two weeks; If approved, final documents will be sent to owner(s) to verify and notarize.

RVSD offers notarization free of charge.

**Receive funding:** Once notarized, RVSD will record at Marin County. RVSD will issue loan funding to contractor after documents are officially recorded.

- Owner Responsibility
- RVSD Responsibility
- Important Notices



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## LOAN Program Application

I certify by signing this application that I am the legal owner of the property described herein. I am aware the submission of this application does not constitute funding approval. **I have read the loan program guide and am aware a letter will be issued advising if funds have been awarded.**

I understand a **final itemized invoice and Notice of Completion** must be enclosed with this application in order to be considered for loan funding. Applications that are incomplete or do not meet eligibility criteria will be rejected. **Loan funding will be obligated for a period not to exceed thirty days (30) from District final inspection.**

I understand that a **Contractual Assessment Agreement** must be executed upon receiving loan approval and that the document will be recorded at Marin County Assessor's Office.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Property Owner(s) Name: \_\_\_\_\_

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

City/Town: \_\_\_\_\_ ZIP: \_\_\_\_\_

Assessor's Parcel Number: \_\_\_\_\_

Email (must provide): \_\_\_\_\_ Phone: \_\_\_\_\_

Contractor Company Name: \_\_\_\_\_

How did you find out about the loan program? \_\_\_\_\_

### Reason for work (check all that apply):

- Lateral failure, backup, or poor condition
- Property sale compliance
- Remodel ≥ \$75K, or bathroom addition
- Other: \_\_\_\_\_
- Received a "Notice to Repair"
- Upcoming paving project
- Septic-to-sewer conversion

### For District Use Only

Fiscal Year: \_\_\_\_\_ Loan #: \_\_\_\_\_

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

Final Itemized Invoice Amount: \_\_\_\_\_

**Loan Amount (up to \$25,000.00):** \_\_\_\_\_

Lateral Length: \_\_\_\_\_

Video Provided Y / N                      Inspection Report Form Provided Y / N

Sketch Provided Y / N                      Licensed Contractor Y / N

Approved By: \_\_\_\_\_ Approval Date: \_\_\_\_\_



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## NOTICE OF COMPLETION

### OWNER(S) ACCEPTANCE OF WORK AND REQUEST FOR PAYMENT

To: Ross Valley Sanitary District (RVSD)

From: Property Owner(s) Name \_\_\_\_\_  
Property Owner(s) Name \_\_\_\_\_

Re: Loan Program

Property: \_\_\_\_\_ Address \_\_\_\_\_  
\_\_\_\_\_ City, State ZIP \_\_\_\_\_

Parcel Number (APN): \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

We, the above referenced property owners request application for the Loan Program. In accordance with the requirements of the Loan Program we represent the following in requesting the payment:

1. We have had the work performed by the licensed plumber or contractor of our choosing.
2. We have supervised the work performed and made sure that it was performed in accordance with RVSD specifications.
3. We have obtained all necessary inspections including those by RVSD and the Town, City and/or County of Marin.

We understand that the lateral(s) is our property and that the warranty, if any, remains with the property owner(s).

We are requesting payment of \$\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ be made to the contractor who has performed the work. Attached is a copy of the final itemized invoice from the contractor/plumber who performed the work.

Property Owner(s) Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Property Owner(s) Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Received by RVSD:

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Signature / Name / Date



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**PLEASE ATTACH  
A COPY OF THE FINAL  
ITEMIZED INVOICE OF  
THE WORK  
PERFORMED**