



Ross Valley Sanitary District

2960 Kerner Blvd., San Rafael, CA 94901
Tel. 415-259-2949 Fax 415-259-2957

Lateral Replacement Loan Program Guide

Updated January 18, 2023

Thank you for helping protect and preserve our local environment by replacing your private sewer lateral. 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). 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 you will need to **submit the following forms within thirty (30) days from date of District final inspection:**

- Signed Lateral Replacement 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 typically within 10 business days. The District will provide loan funding based on the actual cost of construction of the work performed, or twenty-five thousand dollars (\$25,000.00), whichever is less.

Property owners are encouraged to obtain at least two estimates for the work. Owners may select their preferred licensed contractor. Lateral loan applications will be accepted for a period not to exceed thirty (30) days from the date of District final inspection.

Disqualifying factors for this program are:

- Submittals past the 30-day deadline, or incomplete applications.
- Common connections, or shared sewer laterals. For more information click [here](#).
- Partial sewer work such as spot repairs and/or partial pressure tests.
- Unpermitted sewer work and retroactive permits.
- Capital Improvement Projects where the lower lateral has been replaced by the District.

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.

Lateral Replacement Loan Program Flowchart

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

Work Performed

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

Schedule the work: Property owner schedules the lateral replacement 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 process: RVSD will email application status within two weeks. If approved, final documents and repayment schedule will be emailed for owner(s) review.

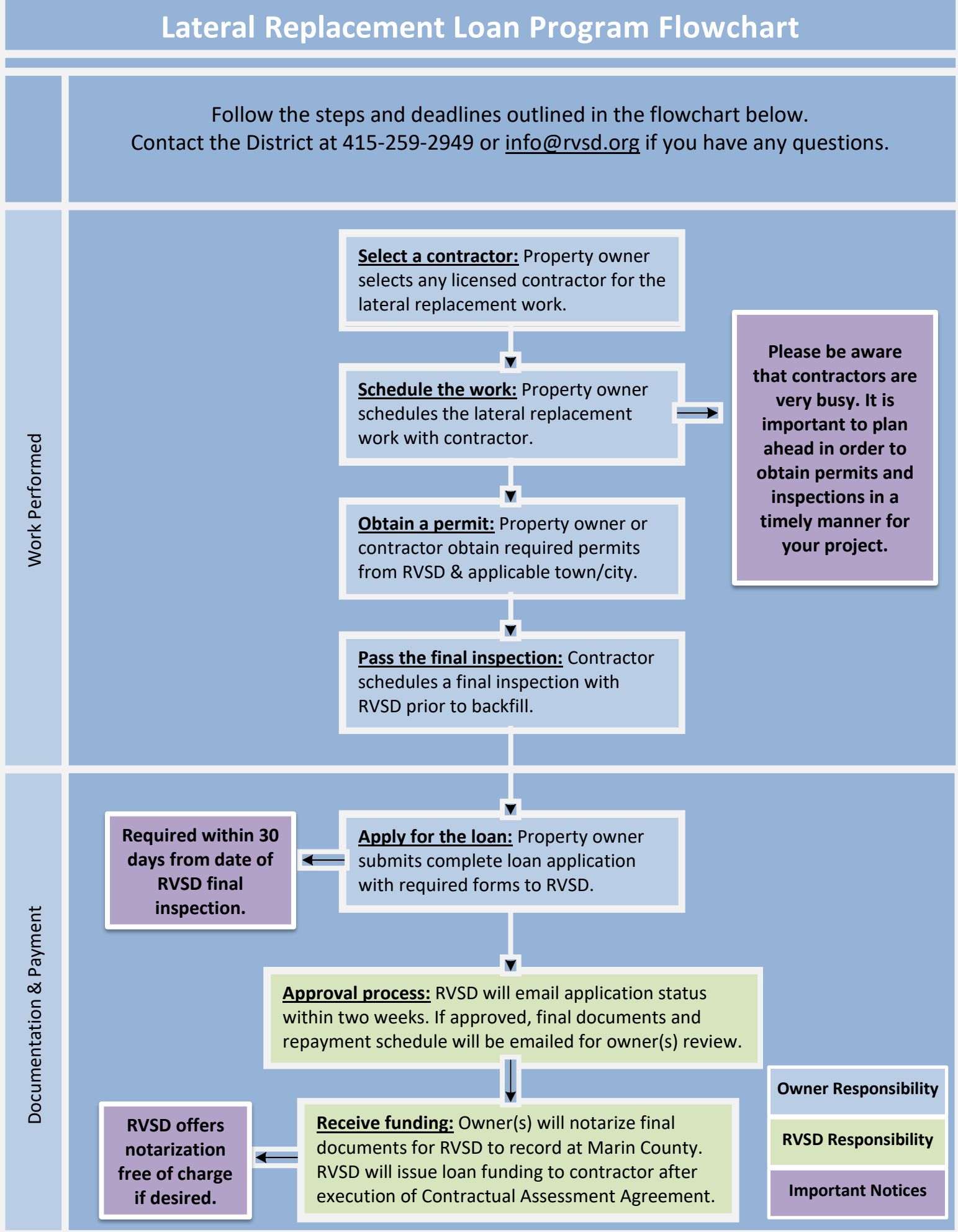
RVSD offers notarization free of charge if desired.

Receive funding: Owner(s) will notarize final documents for RVSD to record at Marin County. RVSD will issue loan funding to contractor after execution of Contractual Assessment Agreement.

Owner Responsibility

RVSD Responsibility

Important Notices





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Lateral Replacement 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 document does not constitute that a loan has been approved. **I have read the loan program guide discussing the requirements and am aware that a letter will be issued advising if funds have been awarded.**

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

Reason for sewer lateral replacement (check all that apply):

- Lateral failure/backup/condition
- Remodel ≥ \$75K/adding a bathroom
- Common Interest Development Compliance
- Property sale
- Paving project
- Other: _____

For District Use Only

Fiscal Year: _____

LRLP#: _____

CCTV Inspection Video Provided? Yes / No

Inspection Report Form Provided? Yes / No

Sketch of Proposed Work Provided? Yes / No

Licensed Contractor? Yes / No

Contractor Name: _____

Lateral Length: _____

Final Itemized Invoice Amount: _____

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

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: Private Sewer Lateral Replacement Loan Program (LRLP)

Property: _____ Address _____

City, State ZIP _____

Parcel Number (APN): _____ - _____ - _____

We, the above referenced property owners request application for the Private Sewer Lateral Replacement Loan Program. In accordance with the requirements of the Private Sewer Lateral Replacement 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**