

**Cumberland County Community Development Program**  
**2017 CDBG General Program Application**  
*Community Cover Page*

**Project Title**                      Septic System Replacement Revolving Grant within MS4  
Areas of the Towns of Gorham and Windham.

**Lead Community**                      Town of Gorham

**Additional Communities**                      Town of Windham

Contact Person: Ben Smith, Director of Planning

**Contact Information**                      Name    David C.M. Galbraith, Zoning Administrator

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**Program Category**

Public Infrastructure/Facility                      \_\_\_\_\_                      Downtown Revitalization                      \_\_\_\_\_

Housing                      \_\_\_\_\_                      Economic Development                      \_\_\_\_\_

**CDBG "National Objective"**

Low/Moderate Income:                      Area-Wide                        X                        Limited Clientele                        X  

Direct Benefit:                      Presumed Group                      \_\_\_\_\_ (Identify Group)

Slum/Blight:                      Area-Wide                      \_\_\_\_\_                      Spot Basis                      \_\_\_\_\_

**Amount of CDBG Funds Requested**                      \$48,000.

**Total Estimated Project Cost**                      \$60,000.

**Name of Authorized Official**                      David O. Cole, Town Manager (Gorham)

**Signature of Authorized Official**                      \_\_\_\_\_

## 2017 General Application Questions

### Project Summary / Overview:

The Towns of Gorham and Windham are requesting \$48,000 in CDBG grant funds to establish a no-interest revolving loan fund that would be available to low and moderate income residents, who don't have the financial ability to pay the entire up-front costs of replacing / repairing failing septic systems or costs associated with connecting to public sewer. The average cost of replacing a failing residential septic system is approximately \$10,000. The Towns of Gorham and Windham would each contribute \$6,000 to this fund for a total loan fund balance of \$60,000. These no interest loans would be paid back to the municipalities over time to be used for future septic repair / replacements or connections to public sewer. The loan amounts and payment schedule would be established on a case by case basis which would be determined by the individual project cost and the applicant's ability to make payments.

### Project Need:

Every five years, the Maine Department of Environmental Protection (MDEP) issues a state-wide General Permit to all communities designated as small Municipal Separate Storm Sewer Systems (MS4s). The MS4 designation is based on decennial U.S. census data for "Urbanized Areas," which are generally defined as densely developed census tracts or blocks with populations of at least 50,000. The 2013-18 General Permit identifies thirty MS4 communities in Maine, including the Towns of Gorham and Windham, and requires them all to implement Minimum Control Measures (MCMs) to reduce pollution from stormwater runoff.

State and federal regulations require more urbanized communities like Gorham and Windham to implement the six Minimum Control Measures (MCMs) to significantly reduce the discharge of pollutants into local waterways. The Towns are required to develop a detailed Stormwater Program Management Plan that describes how each of the MCMs will be implemented over the five year permit period.

MCM3 is related to illicit discharge, detection and elimination and the Towns are tasked with the "development and implementation of an enforceable plan to conduct routine inspections of stormwater systems to eliminate illicit pollutant discharges to receiving waters".

An illicit discharge is anything that drains to a storm drain or directly to a river, stream, etc. that is not stormwater. The wastewater and sewage that drains from inside your house is treated and cleaned before it enters surface waters, but the storm drains in the street outside your home flow directly to surface waters without any treatment. It is therefore very important that no one dumps waste of any kind onto street surfaces, drainage pipes and ditches, or into storm drains as they are only designed for rainwater. An illicit discharge can be an illegal pipe



draining directly to a river, a failing on-site septic system, or even a spill that goes into a storm drain.

One of the items the State has mandated is for the Towns of Gorham and Windham is to conduct inspections of septic systems which are over 20 years old, which are within our MS4 areas, namely the Tannery Brook Watershed in Gorham and the Pleasant River Watershed in Windham. As part of this requirement the Towns have now identified all 20+ year old septic systems and found that there are 150 within the Tannery Brook Watershed and there are 1056 within the Pleasant River Watershed in Windham. Within these environmentally sensitive areas there are also an additional 134 septic systems in Gorham and 663 septic systems in Windham that are less than 20 years old. With a total of 2003 septic systems within these environmentally sensitive watersheds there are bound to be system failures. The 20+ year old systems are identified in red on the attached maps and systems that are less than 20 years old are illustrated in blue.

One of the more challenging situations that Gorham and Windham have experienced is illicit discharges from failing septic systems (regardless of the year they were installed) that are located within the MS4 watersheds. Typically the Towns are contacted by a property owner or neighbor regarding a failing septic system. Our Code Enforcement Officers then conduct an inspection to determine if a septic system is indeed failing. If they find that a system is in need of replacement / repair the property owner is ordered to remedy the situation. They also research the area to determine if connecting to public sewer is a feasible alternative to septic system replacement. As outlined above, the average cost to replace a failing septic system is approximately \$10,000. There have been a few instances where the Towns have identified failing septic systems and the property owner didn't have the financial wherewithal to fund the entire cost associated with septic system repair or replacement. Due to these financial constraints, property owners have delayed the necessary repair / replacement, which is a detriment to the environment and also causes the Towns to regretfully initiate enforcement actions. This raises a number of challenges as the Town's desire is to have the issue remedied rather than fining individuals who may already be experiencing financial difficulties. In addition towns can also be fined for not enforcing the State of Maine MS4 regulations.

The requested funds would allow the Towns to establish a program that would allow us to assist low / moderate income citizens to resolve their septic problems. It would also keep polluted runoff from each of these watersheds, which is an important component to staying compliant with our requirements under federal stormwater regulations while maintaining the health of these and other important water bodies.

#### **Project Management:**

Gorham and Windham have recently jointly hired a full-time Stormwater Compliance Officer (Gretchen Anderson) who splits her time between the two communities managing our MS4 program including, but not limited to, identifying

and inspecting these septic systems to determine that they are functioning correctly and not illicitly discharging. When a failing septic system is identified, we notify the property owner that the system needs to be repaired or replaced.

The project will be managed by a number of individuals. Failing septic systems will be identified by Windham and Gorham's Code Enforcement Officers and our shared Stormwater Compliance Officer. When a failing system is identified these individuals will, as they normally do, contact the property owner and inform them of the need to have the system repaired or replaced. At that time they would also notify that if they meet the low to moderate income threshold levels that they could qualify for a no-interest loan. The physical loan program, for both communities, would be administered by the Gorham Planning Department and Finance Department. All loan applications would be reviewed and approved by both of the towns regardless of which municipality the applying property is located. Loans would be granted as needed on a first come, first served basis so it may be possible to have one of the municipalities have the majority of outstanding loans within their municipality at any given time.

The Town of Gorham, through the Gorham Economic Development Corporation (GEDC), has a Business Revolving Loan Program, and we would manage the proposed septic loan program using the same formula. As septic replacement loans are paid back the funds will be put back into the loan account to be utilized for other clients.



Type of Funding	Match Amount	Source of Match	How is the match calculated?	Is the match secured? Please circle yes or no.	If yes, please attach relevant documentation. <sup>1</sup>	If no, please outline steps to secure match. <sup>2</sup>
Cash	Municipal Cash Gorham			<input checked="" type="radio"/> Yes / No	Attached	
	Municipal Cash Windham			<input checked="" type="radio"/> Yes / No	Attached	
	Other Cash			Yes / No		
	Other Cash			Yes / No		
In-Kind/ Donation	Municipal In-Kind & Donation			Yes / No		
	Other In-Kind & Donation			Yes / No		
	Other In-Kind & Donation			Yes / No		
	Other In-Kind & Donation			Yes / No		
TOTAL MATCH						

<sup>1</sup> Please feel free to attach up to 1 page of additional documentation demonstrating secured match.

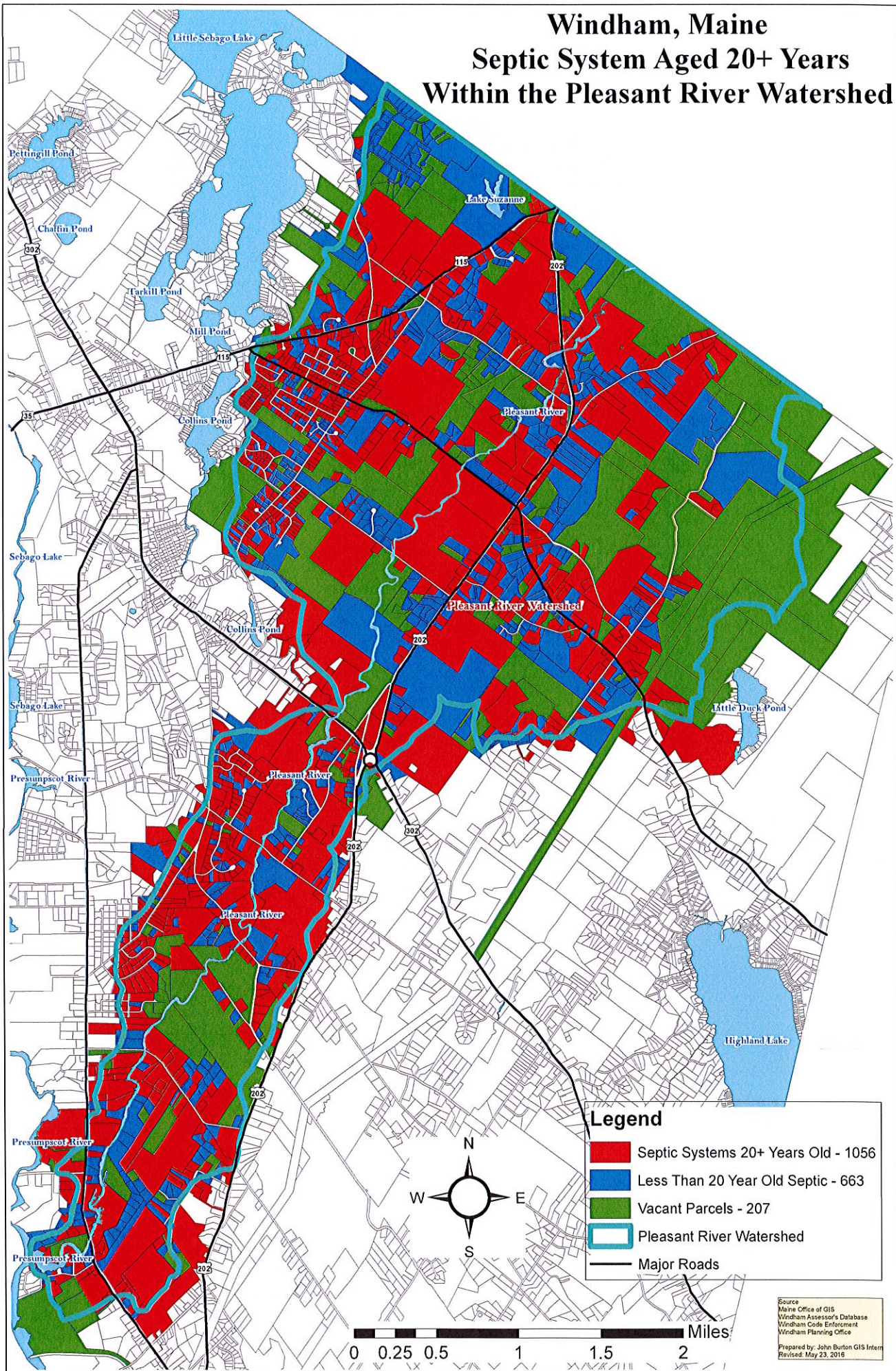
<sup>2</sup> Please feel free to attach up to 1 page explaining the future steps that will be taken to secure matches.



# Windham, Maine

## Septic System Aged 20+ Years

### Within the Pleasant River Watershed





**Gorham, Maine**  
**Septic System Aged 20+ Years**  
**Within the Tannery Brook Watershed**

Little River

Tannery Brook

Fort Hill Brook

Tannery Brook

Aldens Pond

**Legend**

- Septic Systems 20+ Years Old - 150
- Less Than 20 Year Old Septic - 134
- USM Property/Vacant Land - 90
- Tannery Brook Watershed
- Major Roads

Source  
 Maine Office of GIS, Gorham Assessing Office, Gorham Planning Office, Gorham Public Works

Prepared by: Gretchen Anderson,  
 Revised: December 9, 2016

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