



Sewer Financing Program Q&A's

Ironhouse Sanitary District (ISD) is committed to working with property owners to bring all sewer connections into compliance with District regulations. We understand that addressing an unpermitted sewer connection can feel overwhelming. Our goal is to make it as simple and affordable as possible for property owners to come into compliance.

To help with this, ISD has created an optional Payment Plan that lets eligible customers spread their connection and inspection costs for up to ten years through convenient annual payments, rather than one upfront payment.

Below are some common questions and answers to help you understand the process, eligibility, and next steps.

1. Why am I getting this notice?

Our records show your property has a sewer connection that doesn't have a permit or inspection on file. That means it was likely connected without going through the proper approval process. We're here to help you fix that.

2. What do I need to do?

You'll need to complete the permit process and schedule an inspection for your sewer connection. This makes sure your property is safely connected and meets current standards. If you wish to participate in the optional **Payment Plan**, you will need to sign a promissory note with ISD and work with us to set up assistance.

3. What does the Payment Plan cover?

- **Sewer Capacity Fee**
A one time "buy-in" fee for your property. It reserves your spot in the public sewer system and helps pay for the pipes and treatment plants that serve everyone.
- **Plan Review Fee**
Administrative plan review to set up your property for annual billing
- **Lateral Compliance Inspection Fee**
Inspection of the sewer lateral. (Customer will need to pay contractor.)
- **Up to 3 years back sewer service charge**
Any charges from previous years of connection.
- **Financing Set-up Fee**
To set up and record your payment plan.

4. Will the Payment Plan cover all of my costs?

The **Payment Plan** covers the fees listed above, such as the Sewer Capacity Fee, plan review, up to three years of back service charges, and financing setup costs. However, owners are still responsible for hiring and paying a contractor for any physical repairs or work needed to bring the sewer lateral into compliance.

5. Can I pay over time?

Yes! Though the **Payment Plan**, eligible property owners can pay back the costs for up to ten years, so you don't have to pay for everything at once. Payments are conveniently added to your annual property tax bill.

6. What are the financing terms?

ISD is offering enrollment in a fixed payment plan estimated at \$1,800.04 per year, which includes a fixed interest rate of 4.91% and administrative costs. The plan is payable in annual installments over a 10-year term via the Contra Costa County Property Tax Roll. There are no penalties for early payoffs.

7. What happens if I sell my property while still in the Payment Plan?

All costs must be paid in full when the property is sold. However, an owner may place the property in a trust, after notifying ISD, without activating the due-on-sale requirement.

8. What happens if I don't act?

We prefer to work together, but if a property stays out of compliance, additional fees or enforcement actions may apply. It's best to contact us early so we can help you find a solution.

9. What happens when I finish payment?

Once you finish your payments, your **Payment Plan** balance is fully paid off. ISD will update its records, send a release, and you will return to paying the standard sewer service charge through the county tax roll.

10. Who should I contact for more information?

If you have any questions or need help getting started, please contact **Ironhouse Sanitary District** at (925) 625-2279 or email permits@isd.us.com. Our staff is here to guide you through the process and help you take advantage of the ten-year payment option.

ISD appreciates your cooperation as we work together to keep our community's sewer system safe, reliable, and compliant.

