

WARWICK SEWER TIE-IN FUND PROGRAM

The Warwick Sewer Authority is pleased to announce the availability of low-interest loans for sewer connections. Available through the Rhode Island Clean Water Finance Agency, the Sewer Tie-In Loan Fund (STILF) allows residents to borrow up to \$10,000 to tie in to the public sewer system at a very low 2 percent interest rate for up to five years. The money may be used for a connection by either gravity or low pressure, including the grinder pump or for the cost to properly abandon the existing septic system or cesspool. The loan program is administered through the Rhode Island Housing and Mortgage Finance Corporation (RIHMFC).

There are no income restrictions. Loans are limited to owner-occupied residential property up to and including three units. The property on which the dwelling is located must be in decent and habitable condition and there cannot be violations of minimum housing or building code standards which would make it unlikely that the property will continue to be used for dwelling purposes. Loan applicants must provide proof of homeowner's property and liability insurance. Local taxes must be paid to date; there can be no current state or federal tax liens on the property. Sewer connection must be made within one year of loan application and in accordance with all permitting requirements of the Warwick Sewer Authority. The loan shall be payable in full if the property is sold or otherwise conveyed. There is no pre-payment penalty.

The Warwick Sewer Authority recognizes that while use of the public sewer system is designed to protect the environment and natural resources of our area, connection may create a financial burden on some property owners. This loan program is designed to assist with the cost of connection.

To request an application, contact the Warwick Sewer Authority at (401) 468-4710 or visit the Billing Office at 125 Arthur W. Devine Boulevard, Warwick, RI (open Monday through Friday, 8:00 a.m. to 4:00 p.m.). Loans funds are limited and available on a first come first served basis.