



**RHODE ISLAND
INFRASTRUCTURE BANK**



INTERESTED IN CONNECTING TO THE LOCAL SEWER LINE?



RHODE ISLAND INFRASTRUCTURE BANK CAN HELP.

- ❁ **The Sewer Tie-In Loan Fund (STILF) provides low-cost loans to homeowners to connect to the sewer system**
- ❁ **Homeowners can also use STILF to properly abandon an existing septic system**
- ❁ **Loans of up to \$10,000 with a repayment term of up to 5 years are available to residential property owners**
- ❁ **There are no income restrictions, but you must own and live in the home to qualify**
- ❁ **Loans may be combined with Warwick Sewer Tie-In Grants**

To learn more, please contact the Warwick Sewer Authority at 401-468-4710

Gary C. Jarvis
Chairman

BettyAnne Rogers
Executive Director



Frank J. Picozzi
Mayor

Michael P. Bedard
Superintendent

Warwick Sewer WSA
125 Arthur W. Devine Boulevard
Warwick, RI 02886
Voice: (401) 739-4949 • Fax: (401) 739-1414

Assistance Programs

1. I can't afford to connect while also paying the assessment. Is there any help available?

The Warwick Sewer Authority partners with other organizations to offer the **Sewer Tie-In Loan Fund and Sewer Tie-In Grant**.

Sewer Tie-In Loan Fund

The Warwick Sewer Authority partners with the Rhode Island Housing and Mortgage Finance Corporation (RIHMFC) to offer the Sewer Tie-In Fund Program. This program allows residents to borrow up to \$10,000 to tie into the public sewer system. This loan has a five (5) year term and low 1% interest rate. A \$300 closing fee, paid to RIHMFC, is charged upon closing of the loan. The loan shall be paid in full if the property is sold or otherwise conveyed. In order to qualify for the Program, you must confirm the following program requirements for your property:

- Property is owner-occupied, one to three-family residential.
- Property does not have any minimum housing or building code violations.
- There is no current city, state or federal tax liens on the property.
- Local taxes (real estate, sewer assessment and water usage) are paid to date.
- Work will be completed by a State of Rhode Island licensed drain layer or a master plumber.
- Sewer connection must be made within one year of loan application and in accordance with all permits and other regulations of the WSA.
- The loan shall be payable in full if the property is sold or otherwise conveyed.
- There shall be no pre-payment penalty.
- Property is currently serviced by a septic system or a cesspool

When you are ready to connect, please contact the WSA at (401) 739-4949 to start the application process.

Sewer Tie-In Grant

The Sewer Tie-In Grant Program is designed to assist low-to-moderate income property owners in the City of Warwick connect their properties to the municipal sanitary sewer system. This \$2,500 grant helps cover part of the cost of connecting to sewers and may be used in conjunction with the Sewer Tie-In Loan Fund if the homeowner qualifies. The Program is funded annually through the Warwick Sewer Authority and managed by the City of Warwick Office of Housing & Community Development. Availability of funds fluctuates from year to year, grants are only written when funds are available.

In order to be eligible for the Grant, the following criteria must be met:

- Participation in the Sewer Tie-In Grant Program is restricted to owner occupied single-family properties.
- Participating properties must be current on all real estate taxes, water/sewer usage, and sewer assessment.
- The household must meet the income guidelines set forth for the household.

In order to obtain an application, please contact the Office of Housing and Community Development at (401) 738-2009.

For more information please visit:

https://www.warwickri.gov/sites/g/files/vyhlif12206/f/uploads/2023_assistance_programs.pdf

2. I have experienced a temporary hardship, such as loss of a job, injury or illness and can't afford the assessment. What can I do?

The WSA and Warwick Department of Human Services work together to provide a Temporary Hardship Program. This program helps qualifying residents with their taxes, including sewer assessment payments. To qualify, a resident must meet income guidelines and be experiencing a temporary hardship. For more information on the criteria and application process, contact the Warwick Department of Human Services at (401) 468-4101 and ask about the Hardship Program.