

# TOWN OF GLOCESTER COMMUNITY SEPTIC LOAN PROGRAM

*Administered* by the Rhode Island Housing and Mortgage Finance Corporation in partnership with the Rhode Island Clean Water Finance Agency and the State Department of Environmental Management for the town.

The program goal is to safeguard your town water resources from failing or improperly designed individual sewage disposal systems (ISDSs) by ensuring the proper functioning and maintenance of all septic systems in Gloucester.

The program makes low interest loans available to Gloucester residents.

## Loan Terms:

- 4% fixed annual interest rate
- Loan amounts from \$1,000 to \$30,000
- Loan terms *up* to 10 years
- Debt to income ratio less than 45%
- Residential (not commercial) owner occupied or non-owner occupied one to four family properties

## Program Requirements

- Licensed installer: At least one bid obtained and must complete all work
- Must be current with all credit obligations
- No late payments in last 12 months
- No current bankruptcies
- No current Federal Tax Liens
- Certificate of Conformance for payment

## No Loan Fees

There is no application, title, credit report, appraisal fees or points to pay.

## Fast Answers

Call today, toll free **1-888-744-4770** or complete and mail this application.

## Septic System Contacts

### State Permits and Regulations

- ISDS Section of RIDEM (401) 222-6820  
[www.state.ri.us/dem/regs/water/isdsnew.htm](http://www.state.ri.us/dem/regs/water/isdsnew.htm)

### Septic System Installers

- RI Independent Contractors Association (401)-785-1830

### Technical Information on Conventional and Alternative Septic Systems

- URI Cooperative Extension On-Site Wastewater Training Center (401)-874-5950  
[www.uri.edu/ce/wq](http://www.uri.edu/ce/wq)

### System Maintenance Information and Homeowner Workshops

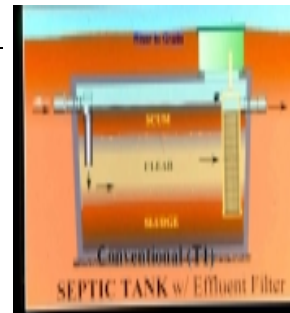
- URI Cooperative Extension Home\*A\*Syst Program  
Alyson McCann (401)-874-5398  
[alyson@uri.edu](mailto:alyson@uri.edu)

### Water Testing and Treatment

- RIDOH, Drinking Water Quality Division (401)-222-6867

### Town of Gloucester Wastewater Management District Board

- Gloucester Town Hall - Treasurer's Office  
1145 Putnam Pike  
Chepachet, RI 02814  
Tel: (401)-568-6206, ext. 5  
Fax: (401)-568-5850  
[www.glocesterRI.org](http://www.glocesterRI.org)



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## Financial Assistance for Septic System Repairs and Replacements



**Better effluent treatment and maintenance produces better ground water recharge value.**

**Rhode Island Housing and Mortgage Finance Corporation**  
44 Washington Street, Providence, RI 02903  
1-888-744-4770

**An Equal Housing Opportunity Lender**

The following criteria shall be applied to the loans administered by RIHMFC:

1. The maximum amount of the loan shall be thirty thousand dollars (\$30,000\*) and may include applicable one time fees for processing the loan.
2. The loan term shall be up to a maximum of ten (10) years.
3. There will be no prepayment penalty.
4. The debt to income ratio shall be no higher than forty-five percent (45%).
5. The borrower must be current with all obligations to the Town of Glocester at the time of application.
6. A failed system is defined by current DEM Regulations and the Glocester Wastewater Management Ordinance. For purposes of accessing loan funds, all cesspools will be considered failed systems.
7. The loan is for repair or replacement of substandard individual sewage disposal system and cannot be used for home improvements, additions or remodeling or other uses that require increased sewage handling capacity to include but not limited to conversion from summer to year round use.
8. Under the existing CSSLP provisions, group or cluster septic system projects are not allowed nor are commercially owned property projects.
9. Priority of funding will generally be to failed systems first.
10. Property owners must solicit bids from a licensed and insured contractor and the work will conform to all applicable federal, state and local laws and ordinances.
11. Funds will be available after a certificate of conformance is issued by the DEM.
12. In addition to systems installed under the Agreement, applications for loans under this program may be approved for systems installed up to six (6) months prior to the date of the loan becoming available to qualifying residents.