

# Community Septic System Loan Program (CSSLP)

## WHAT IT IS

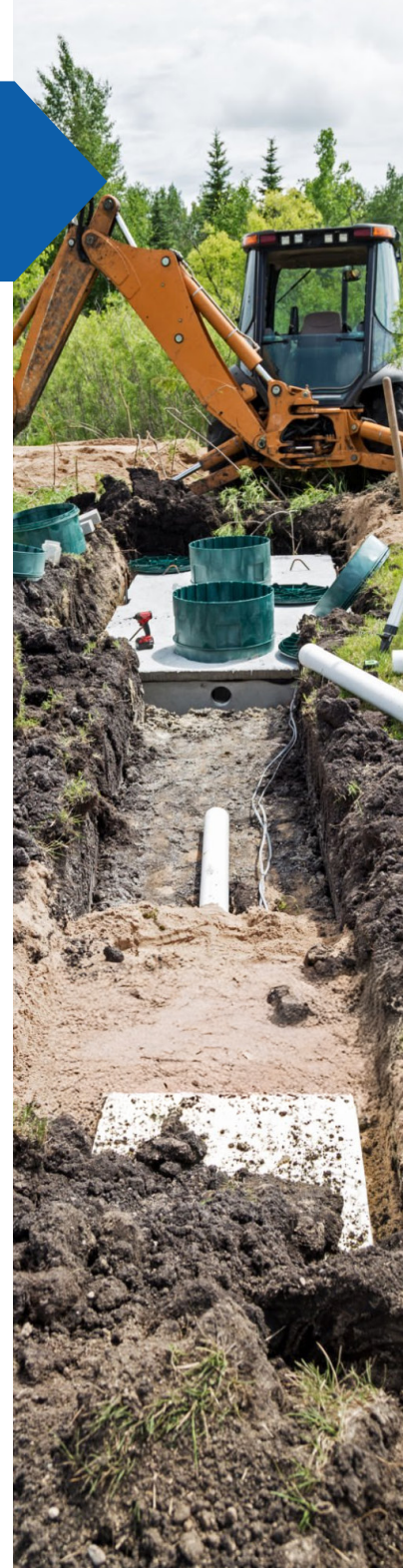
The **Community Septic System Loan Program (CSSLP)** provides attractive financing to homeowners for the repair or replacement of failed, failing or substandard septic systems, or to replace a cesspool with a septic system. Interested homeowners should contact their city or town to apply.

## HOW IT WORKS

- Residents seeking CSSLP financing must live in a municipality that participates in the program
- Interest-free loans with a ten-year repayment term are available to residential property owners (maximum loan amount varies by community)
- Borrowers pay a one-time origination fee of \$300 and a 1% annual servicing charge on the outstanding loan balance
- Municipalities need an On-Site Wastewater Mngt. Plan approved by DEM
- Our partner, RIHousing, is responsible for loan administration and underwriting, as well as billing and collection

## PARTICIPATING COMMUNITIES

- |               |                   |                   |
|---------------|-------------------|-------------------|
| • Bristol     | • Jamestown       | • Richmond        |
| • Charlestown | • Johnston        | • Scituate        |
| • Coventry    | • Narragansett    | • South Kingstown |
| • Cranston    | • New Shoreham    | • Tiverton        |
| • Glocester   | • North Kingstown | • Warren          |
| • Hopkinton   | • Portsmouth      | • Westerly        |



## CONTACT INFORMATION

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