



special thanks to photographers: Vic Dvorak, Jim McElholm and Cindy Horowitz Wilson

This project funded by the U.S. Environmental Protection Agency under the Block Island/Green Hill Pond Watershed National Community Decentralized Wastewater Treatment Demonstration Project. Issued in furtherance of Cooperative Extension work, with U.S. Department of Agriculture. Rhode Island Cooperative Extension provides equal program and employment opportunities.

Financial Assistance  
*It's available to help you find, repair, or replace your septic system.*

**SAFEWATER**

**SAFEWATER**



a community effort to protect, recycle and sustain our water resources

## For Homeowners in Charlestown and South Kingstown

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### **Community Septic System Loan Program**

2% fixed rate loans, up to \$25,000 with a 10-year term. Owner-occupied and non-owner occupied homes of one to four units are eligible. No fees or points. Terms vary among towns.  
**RI Housing and Mortgage Finance Corp.**  
1-800-427-5560

### **Grants in Charlestown & South Kingstown**

Up to \$150 to locate a septic tank for the first maintenance inspection and up to \$200 to install risers and/or effluent screens. Home-owner must submit itemized bill from the contractor and copy of cancelled check.  
**Charlestown Wastewater Management  
Commission 364-5030**  
**South Kingstown Public Works  
Department 789-9331**

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## For More Information

- ▶ Charlestown Wastewater Management Commission, 364-5030 or <http://charlestownri.org>
- ▶ South Kingstown Wastewater Management Coordinator, Public Works, 789-9331
- ▶ South County Community Action Wakefield, 789-3016

## For Low and Moderate Income Homeowners

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### **Rhode Island Housing & Mortgage Finance Corp. Home Equity Loans**

Home equity loans, 5.25% interest rate. Owner-occupied, one to four family houses.  
**RI Housing and Mortgage Finance Corp.**  
1-800-427-5560

### **Home Equity Conversion Mortgage Loans for Senior Citizens**

Seniors borrow against the equity in their homes, age 62, annual income below \$61,180. Owner-occupied, one to four family home or FHA approved condo. Variable interest rate.  
**RI Housing and Mortgage Finance Corp.**  
1-800-427-5560

### **USDA - Rural Development 504 Loans/Grants**

Grants up to \$7,500 for very low-income seniors over age 62. Loans up to \$20,000, at 1% interest. A loan/grant combo possible.  
**USDA 60 Quaker Lane, Warwick 826-0842**