

# Wastewater Management Program Funding

## Program Costs

*It is important to note that property owners residing in the proposed wastewater management district are not the only ones responsible for the cost of the program.*

**The entire Town,** through tax dollars has been paying for the Sewer Avoidance initiative for over 20-years. Some costs associated with the development of the program include; engineering and legal consultants, the mediation process, staff salaries, administration, pumpout program, and public education efforts. Clean Water Fund grants have helped to mitigate the costs and should continue to do so, provided there is grant money available and the approved program and expenses are adhered to. The 25% contribution for services will also come out of Town coffers.

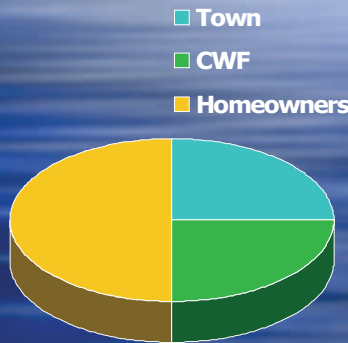
**WPCA**

Old Saybrook Town Hall  
302 Main Street  
Old Saybrook, CT. 06475

Phone: 860-395-2876

Website [www.oswpc.org](http://www.oswpc.org)

## Upgrade Program Finance Plan



- ◆ Property Owners would pay for their property upgrades **IF upgrades are needed.**
- ◆ Represents 50% of Estimated Program costs

## COST TO UPGRADE WILL RANGE FROM \*\$0 TO \$28,000

\*Some systems are already upgrade compliant, some may need tanks or leaching, while others may need an advanced treatment system. Here is the breakdown.

- The Clean Water Fund will provide 25%
- The Town will contribute 25% in services such as; site investigation, upgrade designs, administration, and monitoring.
- The property owner is responsible for 50% of the upgrade costs and may choose to finance it over 20-years at 2%.

## Examples of Annual Loan Payments (with the 2% interest rate)

- ◆ An ATS costing \$28,000 (less 50% grants) leaves a principal amount of \$14,000. Annual loan payments are \$850.00.\*
- ◆ A system at \$20,000 (less 50% grants) leaves a principal amount of \$10,000. Annual loan payments are \$607.00.\*\*
- ◆ A system at \$12,000 (less 50% grants) leaves a principal amount of \$6000. Annual loan payments are \$364.00.\*\*\*

\*\$70 a month \*\*\$50 a month \*\*\*\$30 a month

# Wastewater Management Program Funding

To take full advantage of the Funding Program, homeowners should consider participating in the neighborhood upgrades that will be bidded out by contractors in blocks, thus providing:

- Installation by approved, specially trained, and licensed septic system installers
- Economy of scale (buying components and services in bulk)
- Completion of installation in a timely and systematic fashion
- Oversight by the Town septic system installation manager
- Access to the 25% Clean Water Fund money from the State administered through the Town

## OLD SAYBROOK IS PLEASED TO ANNOUNCE

THAT NO INTEREST LOANS TO ASSIST INCOME ELIGIBLE HOMEOWNERS WITH SEPTIC SYSTEM REPAIRS OR UPGRADES ARE AVAILABLE. THE SMALL CITIES GRANT PROGRAM, ADMINISTERED BY THE STATE OF CONNECTICUT DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT (DECD), AWARDED OLD SAYBROOK \$300,000 TO HELP SUPPORT THE WPCA'S SEWER AVOIDANCE EFFORTS. ALTHOUGH THE LOANS WERE INITIALLY FOR HOMEOWNERS TOWN-WIDE, THE WPCA IN CONSULTATION WITH THE GRANT ADMINISTRATOR HAS RECENTLY DETERMINED THAT THE REPAIR FUNDS MAY NOW BE USED FOR PROPERTIES IN THE WWMD THAT REQUIRE UPGRADE. THEY DO NOT HAVE TO BE FAILING OR MALFUNCTIONING AT THIS TIME, ONLY SLATED FOR REPAIR UNDER THE WASTEWATER MANAGEMENT DISTRICT ORDINANCE.

**For further information please contact Robbie Marshall, OS WPCA, Town Hall (860) 395-2876 or email [admin@oswpc.org](mailto:admin@oswpc.org).**

### Small Cities Grant Loan Program for Septic Repair/Replacement

- ◆ Old Saybrook awarded \$300,000 grant to help homeowners with septic repair or upgrades
- ◆ Program available Town-wide and consistent with Sewer Avoidance initiative.
- ◆ For owner occupied non-commercial properties
- ◆ Not subject to interest or repayment schedule
- ◆ Repayable upon sale of the property, transfer of title or if property is no longer the primary residence. This constitutes a lien on the property.

### Small Cities Grant Loan Program for Septic Repair/Replacement

- ◆ Confidential applications will be accepted beginning March 18, 2009
- ◆ Income limits:
  - ◆ \$ 44,800.00 for an individual
  - ◆ \$ 51,200.00 for a 2 person household
  - ◆ \$ 57,600.00 for a 3 person household
  - ◆ \$ 64,000.00 for a 4 person household
  - ◆ \$ 69,100.00 for a 5 person household
  - ◆ \$ 74,250.00 for a 6 person household