Low interest loans and grants available to construct, refurbish or replace individual water well and septic systems!

Program Requirements:

- Residence must be in a rural area, town or community in RCAC’s 13 state service area with a population not exceeding 50,000.
- Applicants must own and occupy the home being improved or be purchasing the home.
- New home construction and community systems are not eligible.
- Household income may not exceed $37,730 for California. Please call for other States income eligibility.

Loan Terms:

- Maximum loan amount: $15,000. (an additional grant may be available to cover costs exceeding $15,000 or for repayment ability).
- Interest rate: 1%.
- Maturity may not exceed 20 years.
- Associated loan costs estimated not to exceed $250, e.g., credit report, recording or loan fee are borrower expenses and can normally be included in the loan.

*This program is made possible due to funding from the U.S. Department of Agriculture, Rural Development, Decentralized Water System Grant Program.

For information/application please visit www.rcac.org or contact:

Deborah Almazan, Loan Officer  
Rural Community Assistance Corporation (RCAC)  
2978 North Fork Road  
Fernley, NV  89408  
Email: dalmazan@rcac.org  
Cell: (725) 221-0474  
Fax: (775) 501-6915