



RCAC

Household Water Well and Septic System Loan/Grant Program*

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:

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