

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 (grant funds 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.

Contact information:

Deborah Almazan

Loan Officer

Email: dalmazan@rcac.org

Phone: (725) 221-0474

Fax: (775) 501-6915

Yeng Lao

Loan Officer

Email: ylao@rcac.org

Phone: (916) 500-1260

Karen Lor

Consumer Loan Officer Trainee

Email: klor@rcac.org

Phone: (209) 919-0559



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

RCAC is an equal opportunity provider, employer, and lender