

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.
- Eligibility is based on household income and varies by state. See back of flyer for maximum eligible income for each state.

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 Us:

To talk to a loan officer in your area, call 1-855-979-7322

Or learn more at our website: www.rcac.org



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

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State	Maximum Eligible Household Income
Alaska	\$45,981
Arizona	\$35,497
California	\$48,327
Colorado	\$51,129
Hawaii	\$47,421
Idaho	\$38,673
Montana	\$38,170
Nevada	\$46,904
New Mexico	\$31,709
Oregon	\$41,329
Utah	\$49,182
Washington	\$47,324
Wyoming	\$45,090

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