

Agency: U.S. Department of Agriculture (USDA) Rural Development

1) Section 502: Rural Housing Direct Loan Program

2) Section 504: Rural Development, Rural Repair and Rehabilitation Loan and Grant Program

Website: http://www.rurdev.usda.gov/hsf_sf.html;

Basic eligibility: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>.

More information: <http://www.rurdev.usda.gov/SupportDocuments/CA-DroughtAssistance.pdf>

Contact your nearest office for more information: <http://www.rurdev.usda.gov/CA-Contacts.html>

(see additional details on p2)

Agency: Self-Help Enterprises (SHE)

SHE was awarded two USDA Rural Development grants that enable SHE to establish two types of lending programs for households:

3) USDA Household Water Well Systems for the repair, replacement or servicing of domestic water wells. (<http://www.selfhelpenterprises.org/default.asp?contentID=658>)

4) USDA Housing Preservation Grants to rehabilitate a substandard housing to a safe and decent and sanitary condition. Water wells are eligible.

Eligible households must live in Merced, Madera, Fresno, Tulare, Kings, and Kern counties.

Individuals should contact Self-Help Enterprises directly for more information and to apply:

(559) 651-1000.

(see additional details on p2)

Agency: Rural Communities Assistance Corporation (RCAC)

5) RCAC was awarded a USDA Household Water Well Systems Grant to provide low-interest loans to low-income rural residents in California. Applicants must own and occupy the home being improved or be purchasing the home. New home construction and community water systems are not eligible. Residents living in counties that are ineligible for SHE assistance are encouraged to contact RCAC's Loan Officer, Cyndy Elliott at celliott@rcac.org or (209) 576-0430 (<http://www.rcac.org/assets/loan%20fund/HWW-flyer-app10-9-14.pdf>).

Agency: California Department of Housing and Community Development,

6) Community Development Block Grants (CDBG) Housing Rehabilitation Funds

Whether the residence is in an incorporated city or an unincorporated area, they should contact their city or county housing department (respectively) and ask about the availability of "CDBG housing rehabilitation" funding.

CDBG Contact Susan.Naramore@hcd.ca.gov.

7) CalHome

Individuals must apply via a local jurisdiction or nonprofit, awardees announced in September 2014. Existing awards from previous years may also be available through your counties.

CalHome Contact Raymond.Victor@hcd.ca.gov.

If a group of domestic wells experience problems and are within 2 miles of a public water system please call your local [State Water Resources Control Board District Office](#) and [USDA Rural Development](#) for information about possible funding to connect to the public water system.

Household Water Well Resources

As of 02/18/2015

FUND	Purpose	Who can apply	How the program works	Eligible Areas	How Funds Can Be Used	Typical Funding	Terms & Rates (may change)	Keys to Success	Who to contact
USDA Household Water Well Systems (HWWS)	Repair, replace or servicing of domestic water wells.	Household income not to exceed \$62,833	USDA provides funds SHE or RCAC, who make loans to eligible homeowners	Rural areas EXCEPT cities and towns with more than 50,000 people and the contiguous and adjacent urbanized area of such towns and cities.	Water Well construction, repairs, or service.	\$11,000	1% interest for 20 years. \$50.59 monthly payment required.	Applicant must have good credit and stable income adequate to repay the loan.	SHE 559.651 .1000 or RCAC 209.576 .0430
USDA Housing Preservation Grant (HPG)	Rehabilitates substandard housing to a safe and decent and sanitary condition. Water wells are an eligible purpose.	Low and Very Low Income people	USDA provides funds to Self-Help Enterprises (SHE), who then makes loans to eligible homeowners.	Unincorporated areas, cities with less than 10,000 population	Install/repair of sanitary water and waste disposal systems; repair/replace heating systems, electrical wiring, foundation repair, roof repair/ replacement; insulation; and more.	up to \$20,000	Grant recipient must live in dwelling 3 years after the grant is made.	Applicant must meet income requirements and be in need of health and safety repairs.	SHE 559.651 .1000
USDA Single Family Housing Direct Loan (section 502)	Assistance for eligible homebuyers to purchase a modest house in a rural area. Includes water wells	Low and Very Low Income people	USDA provides a loan or grant to eligible homebuyer or homeowner.	Areas up to 35,000 in population and rural in character with some provisions http://eligibility.sc.gov.usda.gov/eligibility/welcomeAction.do	Water Well construction or repairs are eligible. Buy and Perform needed repairs on new or existing homes 100% financing - no down payment required.	Max loan \$204,499; no down payment required; no mortgage insurance required.	A fixed interest rate; can (or lower if subsidized); 33-38 years	Applicant must have good credit and stable income adequate to repay the loan.	Call your nearest USDA Rural Dev. Office
USDA Single Family Housing Repair Grant (section 504)	Rehabilitates substandard housing to a safe and decent and sanitary condition.	Very Low Income people who are 62 years of age or older.			Install or repair water or sewer, roofing, insulation, other improvements or to repair basic defects.	\$7,500	Grant recipient must live in dwelling 3 years after the grant is made.	Applicant must have limited resources. A home repair grant may be combined with a home repair loan.	
USDA Single Family Housing Repair Loan (Section 504)	Water wells are an eligible purpose.	Very Low Income people				\$20,000	1% interest for 20 years.	Applicant must have limited resources and be unable to get credit elsewhere.	