



Residential Well Financial Assistance Program for Very-Low Income Households

The United States Department of Agriculture Rural Development can provide loans to very-low income homeowners for home repair, improvement, or modernization as well as for the removal of health and safety hazards. Grants to remove health and safety hazards are also available to very-low-income homeowners who are 62 years or older. Eligible projects include the repair or replacement of wells, pump systems, and water treatment systems to address water supply issues or water quality issues.

To qualify, you must:

- Be the homeowner and occupy the house.
- Be unable to obtain affordable credit elsewhere.
- Have a household income that does not exceed the ["Very Low Income" limit by county](#).
- For grants, be 62 years or older and not be able to repay a repair loan.
- Due to population density, loans cannot be made for homes in Concord, Derry, Dover, Hudson, Keene, Londonderry, Manchester, Merrimack, Nashua, Portsmouth, Rochester, Salem, and parts of Goffstown and Hooksett.

How may funds be used?

- Loans may be used to repair, improve, or modernize homes or to remove health and safety hazards.
- Grants must be used to remove health and safety hazards.
- Repair, replacement, and/or installation of wells, pumping systems, and water treatment systems are eligible projects.

How much money can I get?

- Maximum loan is \$40,000.
- Maximum grant is \$10,000.
- Loans and grants can be combined for up to \$50,000 in assistance.

What are the terms of the loan or grant?

- Loans can be repaid over 20 years.
- Loan interest rate is fixed at 1%.
- Full title service is required for loans greater than \$25,000.
- Grants have a lifetime limit of \$10,000.
- Grants must be repaid if the property is sold in less than 3 years.
- If applicants can repay part, but not all, of the costs, applicants may be offered a loan and grant combination.
- The length of time for receiving funds varies based on several factors but can be within a matter of weeks.

Program Information

- One-on-one assistance for loan and grant applications is provided by the staff contacts listed below.
- Program website: <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/nh>
- Prequalification Package: Contact Housing Specialist (see contact information below)
- Final Application Package: Contact Housing Specialist (see contact information below)

Staff Contact Information for New Hampshire

Ashley Mattos

Single-Family Housing Specialist

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Covering: Cheshire and Sullivan Counties

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Covering: Belknap, Carroll, and Grafton Counties

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Covering: Coos County

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