



Private 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 to repair, improve or modernize their homes, as well as to remove health and safety hazards. Grants to remove health and safety hazards are also available to very-low-income homeowners age 62 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 family income below 50 percent of the area median income (see page 3).
- For grants, be age 62 or older and not be able to repay a repair loan.
- 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, due to population density.

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 \$20,000.
- Maximum grant is \$7,500.
- Loans and grants can be combined for up to \$27,500 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 of \$7,500 or more
- Grants have a lifetime limit of \$7,500.
- 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 a number of facts but can be within a matter of weeks.

Program Information

- One-on-one assistance with 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 <http://www.rd.usda.gov/files/vtnh504appprequal.pdf>
- Final Application Package http://www.rd.usda.gov/files/vtnh504app_0.pdf

Staff Contact Information for New Hampshire

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PROGRAM INCOME LIMITS ELIGIBILITY

(or look up an address at <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>)

COUNTY	1 PERSON	2 PERSON	3 PERSON	4 PEOPLE	5 PEOPLE	6 PEOPLE
Belknap, Carroll, Coos and Sullivan	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,550
Cheshire County	\$25,300	\$28,900	\$32,500	\$36,100	\$39,000	\$41,900
Grafton County	\$26,100	\$29,800	\$33,550	\$37,250	\$40,250	\$43,250
Boston, Cambridge, Quincy Metro: includes Seabrook and South Hampton	\$34,500	\$39,400	\$44,350	\$49,250	\$53,200	\$57,150
Lawrence Metro: includes Atkinson, Chester, Danville, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Sandown and Windham	\$31,350	\$35,800	\$40,300	\$44,750	\$48,350	\$51,950
Manchester Metro: includes Bedford, Weare and Goffstown (part)	\$27,800	\$31,800	\$35,750	\$39,700	\$42,900	\$46,100
Hillsborough County (part) includes: Antrim, Bennington, Deering, Frankestown, Greenfield, Hancock, Hillsborough, Lyndeborough, New Boston, Peterborough, Sharon, Temple and Windsor.	\$30,100	\$34,400	\$38,700	\$42,950	\$46,400	\$49,850
Merrimack County	\$29,200	\$33,350	\$37,500	\$41,650	\$45,000	\$48,350
Nashua Metro includes: Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Milford, Mont Vernon, New Ipswich, Pelham and Wilton.	\$33,600	\$38,400	\$43,200	\$48,000	\$51,850	\$55,700
Portsmouth, Rochester <u>includes:</u> Rockingham County: Brentwood, East Kingston, Epping, Exeter, Greenland, Hampton, Hampton Falls, Kensington, New Castle, Newfields, Newington, Newmarket, North Hampton, Rye and Stratham. <u>Strafford County:</u> Barrington, Durham, Farmington, Lee, Madbury, Middleton, Milton, New Durham, Rollinsford, Somersworth and Strafford.	\$31,350	\$35,800	\$40,300	\$44,750	\$48,350	\$51,950
Western Rockingham County Metro: includes Auburn, Candia, Deerfield, Northwood and Nottingham.	\$36,900	\$42,150	\$47,400	\$52,650	\$56,900	\$61,100

The loan program is only available for people who live in rural communities (population less than 20,000) and make less than 50 percent of the median household income in the area. In some instances grants are available to people that are over the age of sixty-two.