



Dry Well Mitigation Program for Limited Income Rural Nevada Homeowners

PARTNERS:

- USDA Rural Development
 - 504 (Home Repair) Grant and Loan Program
- State of Nevada Housing Division
 - Low Income Housing Trust Funds (LIHTF)
- Rural Nevada Development Corporation
 - Intermediary for LIHTF

Purpose of Program

Assist limited income rural homeowners with costs of deepening or drilling a replacement domestic well at a primary residence. Utilize available grant and loan resources in a complementary fashion to maximize the financial assistance available.

Eligibility Criteria

Homeowners in communities of 20,000 or less whose household income does not exceed “very low income”

limits established by USDA Rural Development (for instance a single person with income of \$23,100 in Lyon, Esmeralda or Lincoln County) and who meet USDA's creditworthiness guidelines. NOTE: This program CANNOT reimburse homeowners for costs already incurred, and it cannot place a well on vacant land.

Application Phase

- Homeowners in need of assistance contact USDA Rural Development contact described below.
- USDA RD staff will do eligibility screening for size of community (20,000 or fewer), applicant income and credit worthiness, using 504 program standards.
- If homeowner will be eligible for 504 loan and / or grant; USDA RD will begin the application process with the homeowner. Homeowner will be required to complete application, budget, and other necessary forms. Possible assistance scenarios:
 - Applicant is 62 or older and cannot afford a 1% loan - 504 grant of \$7500 + remainder of cost from LIHTF
 - Applicant is 62 or older and can afford a 1% loan - 504 loan of \$7500, 504 grant of \$7500, and remainder of cost from LIHTF
 - Applicant is younger than 62 and can afford a 1% loan - 504 loan of \$7500 or more (up to \$20,000), and remainder of cost from LIHTF

Statewide Point of Contact:

Michele Joe
Loan Technician
USDA Rural Development
(702) 407-1400 ext. 112
Michele.joe@nv.usda.gov

Construction Phase

- Participating homeowners are asked to get bids from qualified and licensed well drillers
- Bids are submitted to servicing USDA office and are reviewed by USDA RD and RNDC staff before a contract is signed
- Contract is signed
- Well remediation commences
- Upon completion, USDA RD or RNDC staff visit the home to assure quality, reliability standards are met
- Payment to contractor is processed by USDA and by RNDC/NHD