



# Financing Options: Virginia Private Wells

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**Last update: 02/2018**

*Information provided herein is to assist interested parties identify potential funding sources. This information was accurate at the time provided to VDH, however specific program details such as contacts and requirements may have changed and should be confirmed.*

## VIRGINIA PRIVATE WELLS: FINANCING OPTIONS

AGENCY	PROGRAM	CONTACT	AID TYPE	TERMS	ELIGIBILITY
<b>Rural Development (RD)</b> U.S. DEPT of AGRICULTURE	Single Family Housing Program	<b>Mike Urban</b> <b>Single Family Homes Program Director</b> USDA - RD Virginia 1606 Santa Rosa Road, Suite 238 Richmond, VA 23229 Ph: 804-287-1616 michael.urban@va.usda.gov <b>Regional Points of Contact:</b> <a href="http://offices.sc.egov.usda.gov/locator/app">http://offices.sc.egov.usda.gov/locator/app</a>	LOANS & GRANTS	<b>LOANS:</b> up to \$20,000 and 20 years at 1% interest. For loans more than \$7,500 a real estate mortgage and full title services are required. <b>GRANTS:</b> up to \$7,500 <b>LOAN-GRANT COMBINATION:</b> can be combined for up to \$27,500; applicant must repay part of the cost.	Low-income, single-family dwellings in rural areas; financing is for repairs, improvements, or modernization removing health and safety hazards. <b>LOANS:</b> homeowners-occupants unable to obtain affordable credit elsewhere; applicants must have very low incomes (below 50% of the area median income). <b>GRANTS:</b> homeowners 62 years of age and older unable to repay a Section 504 loan.
	Indoor Plumbing & Rehabilitation program	<b>Cherry Wilson</b> <b>Housing Manager</b> SERCAP, Inc. 347 W. Campbell Ave. Roanoke, VA 24016 Ph: 540-345-1184 ext 127 cwilson@sercap.org <a href="http://www.sercap.org">www.sercap.org</a>	(various assistance)	(variable)	Low-income homeowners in rural areas whose homes lack complete indoor plumbing (defined as hot and cold piped water, bathtub or shower, and flush toilet). <b>Eligible localities:</b> Region 5 (link to map below) and the counties of Caroline, Prince George, and Wythe. <a href="http://www.dhcd.virginia.gov/images/CommunityDevelopment/IPR-tiered-map-service-workshop-areas.pdf">www.dhcd.virginia.gov/images/CommunityDevelopment/IPR-tiered-map-service-workshop-areas.pdf</a>
	Individual Household Well Loan program	<b>Michael Haas</b> <b>Loan Manager</b> SERCAP, Inc. 347 W. Campbell Ave. Roanoke, VA 24016 Ph: (540) 345-1184 ext 21137 mhaas@sercap.org <a href="http://www.sercap.org">www.sercap.org</a>	LOANS	Up to \$11,000 and 20 years at 1% interest.	Low- to moderate-income homeowners in rural areas needing loans to construct, refurbish and service their household well systems. Priority is given to applicants who are elderly, disabled, or with minor children. Loans may not be used for new dwelling construction or to substitute for water service available from collective water systems.
	Virginia State Grants Appropriation for Operations & Facilities Development	<b>Andy Crocker</b> <b>Virginia Program Manager</b> SERCAP, Inc. 347 W. Campbell Ave. Roanoke, VA 24016 Ph: 540-345-1184 ext 21146 acrocker@sercap.org <a href="http://www.sercap.org">www.sercap.org</a>	GRANTS	(Grants)	Low-income rural households and communities for repairing of water and wastewater systems or development of new systems. <b>Community assistance</b> includes costs of community wells, preliminary engineering studies, test wells, soil tests, and water system upgrades such as storage tank rehabilitations. <b>Assistance to households</b> includes tap fees, hook-up costs, and emergency grants for replacing or repairing plumbing, pumps, lines.

**Last Update: 02/2018.**

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