

Household Water Well Assistance Program

The Pocono Northeast Resource Conservation & Development (RC&D) Council is unveiling the Household Water Well System Loan Program for homeowners within the Council's service area. The program provides education, resources, and low-interest loans to low to moderate income homeowners residing in rural areas needing to service, repair, or upgrade their household water well system including new well construction, if necessary.

Introduction

Household water wells are a major source of drinking water for people living in Northeast Pennsylvania. More than 3 million rural and suburban residents in Pennsylvania rely on a private well for drinking water, and about 20,000 new wells are drilled each year in the state (U.S. Census Bureau, 1970, 1990). Unlike residents that use community water systems, homeowners with private wells are not protected by any statewide regulations. The voluntary management of private wells is a problem because most health-related pollutants in water are symptomless. As a result, homeowners with private water supplies may be exposed unknowingly to health related pollutants unless they voluntarily have their water tested for the correct water quality parameters. A significant portion of the rural population may be exposed to unhealthy drinking water unless it properly treats the water or uses bottled water.

The Household Water Well System Program has been established to assist low to moderate income homeowners in rural areas by providing education and outreach, technical resources, and financial assistance to enhance or rehabilitate household wells, thus providing clean water to these households. Under the direction of the RC&D Council, education and outreach about proper well placement, construction, and maintenance will be provided at workshops and through media outlets. In addition to the educational aspect of the program, a loan program has been established to provide low interest loans to homeowners for the purposes of enhancing, rehabilitating, replacing, and/or constructing private water wells that have been adversely impacted through contamination or the wells have ceased to function properly.

Assistance Available

The RC&D Council will be hosting a series of workshops throughout northeast PA to educate and inform homeowners on household water wells. The information provided at the workshops will include:

- Information on the geology and hydrology of the area
- Basics on Private Wells & Drinking Water Issues
- RC&D Household Water Well Program

The Household Water Well Systems Loan program will provide a loan not to exceed \$11,000 per household at 1% interest rate for up to a maximum of 20 years.

- An application fee of \$25 will be required with each application
- Successful applications will be assessed an additional fee of the loan amount as a processing fee to be paid at the closing for the loan.

Eligibility

Eligible homeowners/households will be those located in a rural area and with a low to moderate income needing assistance with their private water well.

- Homeowners must reside within the following counties (RC&D Service Area): Carbon, Columbia, Lackawanna, Luzerne, Monroe, Montour, Northumberland, Pike, Schuylkill, and/or Wayne
- Must be in a rural area (municipality must have an average of fewer than 274 people per square mile). The following website can be used to determine rural eligibility: http://www.ruralpa2.org/rural_muni_sd.cfm
- Proof of ownership and full-time residence of the home/house must be established



- Must qualify as low to moderate income (income thresholds vary per county with the 10 county average for moderate income level being \$53,015 per 4 member household, \$48,250 per 3-person household, and \$43,520 per 2-member household)
- Document an existing issue with the household water well
- Show ability and capacity to repay the loan

Funding through the Household Water Well Systems Loan program will not be allowed for the following:

- Not use the loan for a water well system associated with the construction of a new dwelling
- Not use the loan to substitute a well for water service available from collective water systems
- Not use the loan to pay for a home plumbing system
- Not use the loan for home sewer and/or septic systems
- Not be suspended or debarred from participation in Federal programs



Application Process

Homeowners are strongly encouraged to attend one of the workshops that have been planned around the region to educate and inform homeowners about the background and importance of placement and care of private water wells. Applications will be available at the workshops, RC&D Council Office, and the RC&D Council website. Once a homeowner has an application packet they will need to do the following:

- Determine if they are eligible for the program (income and living in a rural area)
- Contact a water well professional for assistance
- Work with the water well professional to determine if a water well issue currently exists
- If an issue is determined to exist, contact a Certified Water Quality testing laboratory for assistance
- Complete water quality test on the water well water
- Receive quotes from professional to address and fix the issue
- Complete and submit the application packet along with the associated documentation and \$25 application fee to the RC&D Council Office

Information submitted will be considered as strictly confidential, reviewed for completeness and meeting required project criteria.

Applications for the Household Water Well Systems Loan will be accepted beginning March 1, 2011.

Applications will be reviewed every two weeks beginning April 25, 2011.

Homeowners meeting all project criteria will be offered funding assistance through the program. Applications will continue to be reviewed every two weeks until the project funding has been entirely loaned out. As loans are repaid to the RC&D Council, the Council will continue to lend as funding becomes available.

For information on the Household Water Well Systems Loan Program please contact the Pocono Northeast RC&D Council at:

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