



# COMMUNITIES Unlimited

## *Household Septic System and Water Well Loans*

Communities Unlimited offers low interest loans to construct, refurbish or place household water wells and/or septic systems.

### **Program Requirements:**

- Residence must be in a rural area, town or community with a population not exceeding 50,000
- Communities Unlimited state target market of Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee or Texas
- Applicants must own and occupy (or be in the process of purchasing) the home being improved
- Gross annual household income must not exceed 60% of the median non-metropolitan household income for the state
- Must not be suspended or debarred from the participation in federal programs
- Communities Unlimited can provide the private well or septic provider nearest to your location

### **Program and Loan Terms:**

- Decentralized Water System program provides funding for household water wells and individual septic systems up to \$15,000
- Interest rate fixed at 1% APR Federal requirement for consumer loans
- Maturity may not exceed 20 years



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