

**COMMUNITIES**Unlimited

# SEPTIC & WELL LOANS

LOW INTEREST LOANS TO CONSTRUCT, REFURBISH OR REPLACE HOUSEHOLD WATER WELLS AND/OR SEPTIC SYSTEMS.



 [communitiesu.org](https://communitiesu.org)

 [info@communitiesu.org](mailto:info@communitiesu.org)

 (479) 443-2700

## PROGRAM REQUIREMENTS

- Residence must be in a rural community with a population not exceeding 50,000
- Cannot be used for new construction
- 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

Low interest loans to homeowners for construction, refurbishment, or replacing household water wells and septic systems.

## PROGRAM & LOAN TERMS

Funding for household water wells and individual septic systems up to \$15,000.

1% fixed APR interest rate. Loan maturity up to 20 years.

Individuals in the Communities Unlimited and Midwest Assistance Program service areas are eligible to apply for the septic & well loan program.

Eligible states include: Alabama, Arkansas, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, North Dakota, Oklahoma, South Dakota, Tennessee, Texas, and Wyoming.



COMMUNITIES UNLIMITED, INC. IS AN EOE M/F/DISABILITY/VETERAN EMPLOYER, LENDER AND PROVIDER. LANGUAGE ASSISTANCE SERVICES ARE PROVIDED AT NO COST. INTEREST RATES SUBJECT TO CHANGE WITH NO NOTICE. INTEREST RATES CURRENT AS OF OCTOBER 5TH, 2023.

# SEPTIC & WELL LOANS

USO DE PRÉSTAMOS DE BAJO INTERÉS PARA CONSTRUIR, RENOVAR O REEMPLAZAR SISTEMAS SÉPTICOS Y/O POZOS DE AGUA DOMÉSTICOS



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## REQUISITOS DEL PROGRAMA

- La vivienda deberá estar en una comunidad rural con menos de 50,000 habitantes
- No se podrá usar para una construcción nueva
- Los solicitantes deberán ser dueños o estar en proceso de adquirir la vivienda que pretenden mejorar
- El ingreso anual bruto de la unidad familiar no deberá superar el 60% del promedio de ingresos de una unidad familiar de una zona no urbana del estado

PRÉSTAMOS DE BAJO INTERÉS PARA DUEÑOS DE VIVIENDA A FIN DE CONSTRUIR, RENOVAR O REEMPLAZAR SISTEMAS SÉPTICOS Y POZOS DE AGUA DOMÉSTICOS

## TÉRMINOS DEL PRÉSTAMO Y PROGRAMA

Financiamiento de pozos de agua domésticos y sistemas sépticos individuales de hasta \$15,000.

Tasa APR de interés fija del 1%. Vencimiento del préstamo a los 20 años (máximo).

Las personas de las áreas de servicio Communities Unlimited y Midwest Assistance Program podrán solicitar préstamos para pozos y sistemas sépticos.

Los estados elegibles incluyen: Alabama, Arkansas, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, North Dakota, Oklahoma, South Dakota, Tennessee, Texas, and Wyoming.



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