

Domestic Water Well Resources for Homeowners in Fresno County

FIRST! Office of Emergency Services is collecting information about household wells that have failed due to the drought. Please complete a very short survey about your well failure at: <https://bitly.com/CADomesticDryWells>

Program	Purpose of Program	Who can apply	How the program works	Eligible Areas	How Funds Can Be Used	Typical Funding	Rates and Terms (rates may change)	Keys to Success	Who to contact
Fresno County Housing Assistance Rehabilitation Program (HARP)	Maintain the County's affordable housing stock and in turn preserve residential neighborhoods, by providing loans to eligible owner-occupant families to make qualified rehabilitation improvements to their single family home. Water well improvements are eligible rehabilitation improvements.	Property owners who occupy an eligible structure, meet program credit and equity criteria, and have an income that is no more than 80% of the Fresno County median income, as set by the U.S. Department of Housing and Urban Development (HUD).	Fresno County provides a loan to the homeowner, monitors the rehabilitation work and provides payments directly to homeowner-selected contractor.	Unincorporated area of Fresno County and the cities of Kerman, Kingsburg, Mendota, Reedley, Sanger and Selma.	Correction of substandard health and safety items; main residential system improvements; structural improvements; installation or rehabilitation of private water wells and septic systems, or eligible connection to the adjacent sewer and/or water system. Improvements must be consistent with the County's adopted rehabilitation standards, and may also include energy efficiency, overcrowding, accessibility and other general housing improvements.	Maximum loan amount is based on formula considering monthly housing debt to income; long-term debt to income; and loan-to-value ratio (capped at 80-90% of after-rehab value combined with other existing loans).	No interest loans; monthly payments are based upon family's income (current minimum payment is \$40/mo); term is until loan is paid in full, or until the loan recipients no longer own or occupy the property.	Applicants must meet income requirements, have sufficient equity, no outstanding collections and not be in bankruptcy to qualify (additional requirements can be discussed with the County's HARP loan officers); loans are considered for approval by Board of Supervisors-appointed Finance Committee.	Fresno County Community Development Office (559) 600-4292
Fresno County Rental Rehabilitation Program (RRP)	Provide loans to eligible rental housing owners to rehabilitate the rental homes for occupancy by low and moderate income tenants, in order to maintain the County's affordable housing stock and in turn preserve residential neighborhoods. Water well improvements are eligible rehabilitation work.	Applicant must own the property to be rehabilitated, meet program credit and equity criteria (must rent to low/mod income tenants and rents must be within HUD-required limits), and affordability periods.	Fresno County provides the loan to the property owner, monitors the rehabilitation work and provides payments directly to the owner-selected contractor.	Unincorporated area of Fresno County and the cities of Kerman, Kingsburg, Mendota, Reedley, Sanger and Selma.	Correction of substandard health and safety items; main residential system improvements; structural improvements; installation or rehabilitation of private water wells and septic systems, or eligible connection to the adjacent sewer and/or water system. Improvements must be consistent with the County's adopted rehabilitation standards, and may also include energy efficiency, overcrowding, accessibility and other general housing improvements.	Maximum loan amount may not exceed the loan-to-value ratio, capped at 80-90% of after rehabilitation value (combined if other loans exist).	No interest loans, payments are amortized with equal monthly payments for a 20-year period, with balance due when the borrower no longer owns the property. Affordability period and rent amount restrictions are required.	Applicants must meet program requirements (can be further discussed with the County's loan officers); all loans are approved by the Board of Supervisors-appointed Finance Committee.	Fresno County Community Development Office (559) 600-4292

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USDA Household Water Well Systems (HWWS)	Repair, replace or servicing of domestic water wells.	Household income not to exceed \$62,833	USDA provides funds to Self-Help Enterprises who then makes loans to eligible homeowners.	Rural areas EXCEPT cities and towns with more than 50,000 people and the contiguous and adjacent urbanized area of such towns and cities.	Water Well construction, repairs, or service.	\$11,000	1% interest for 20 years. \$50.59 monthly payment required.	Applicant must have good credit and stable income adequate to repay the loan.	Self-Help Enterprises Vialia Office 559-651-1000 ext 610
USDA Housing Preservation Grant (HPG)	Rehabilitates substandard housing to a safe and decent and sanitary condition. Water wells are an eligible purpose.	Low and Very Low Income people	USDA provides funds to Self-Help Enterprises who then makes a loan or grant to eligible homeowners.	Unincorporated areas, cities with less than 10,000 population	Install/repair of sanitary water and waste disposal systems; repair/replace heating systems, electrical wiring, foundation repair, roof repair/replacement; insulation; Handicap Accessibility features; additions to dwellings to alleviate overcrowding.	up to \$20,000	Grant recipient must live in dwelling 3 years after the grant is made.	Applicant must meet income requirements and be in need of health and safety repairs.	Self-Help Enterprises Vialia Office 559-651-1000 ext 610
USDA Single Family Housing Repair Grant (section 504)	Rehabilitates substandard housing to a safe and decent and sanitary condition. Water wells are an eligible purpose.	Very Low Income people who are 62 years of age or older.	USDA provides a grant to eligible homeowners.	Areas up to 35,000 in population and rural in character with some provisions http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do	Install or repair water or sewer, roofing, insulation, other improvements or to repair basic defects.	\$7,500	Grant recipient must live in dwelling 3 years after the grant is made.	Applicant must have limited resources. A home repair grant may be combined with a home repair loan.	USDA Rural Development Fresno Office 559-276-7494 ext 4
USDA Single Family Housing Repair Loan (Section 504)	Rehabilitates substandard housing to a safe and decent and sanitary condition. Water wells are an eligible purpose.	Very Low Income people	USDA provides a loan to eligible homeowners.	Areas up to 35,000 in population and rural in character with some provisions http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do	Install or repair water or sewer, roofing, insulation, other improvements or to repair basic defects.	\$20,000	1% interest for 20 years.	Applicant must have limited resources and be unable to get credit elsewhere.	USDA Rural Development Fresno Office 559-276-7494 ext 4
USDA Single Family Housing Direct Loan (section 502)	Assistance for eligible homebuyers to purchase a modest house in a rural area. May include water wells	Low and Very Low Income people	USDA provides a loan to eligible homebuyer.	Areas up to 35,000 in population and rural in character with some provisions http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do	Water Well construction or repairs are eligible. Buy and Perform needed repairs on new or existing homes 100% financing - no down payment required.	Max loan \$204,499; no downpayment required; no mortgage insurance required.	A fixed interest rate; can (or lower if subsidized); 33-38 years	Applicant must have good credit and stable income adequate to repay the loan.	USDA Rural Development Fresno Office 559-276-7494 ext 4

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Running out of water can be stressful, if you feel hopeless, desperate or suicidal please take advantage of help that is available to you.									
Children's Crisis Assessment Intervention Resolution Center	Assist Children with urgent mental health needs not requiring 911			Fresno County					(559) 600-6760
Exodus Recovery Center	24/7 Crisis stabilization services, mental health crisis stabilization, 5150 evaluation			Fresno County					(559) 512-8385
Fresno County Department of Behavioral Health	24/7 information about connecting to mental health services			Fresno County					24/7 Access Line (559) 453-4894 (NOT A CRISIS LINE)
Suicide Prevention Hotline									1-888-506-5991
Urgent Care Wellness Center	Appointments and walk-ins for urgent care mental health needs not requiring 911 for mental health services								(559) 600-9171

If a group of domestic wells experience problems and are within 2 miles of a public water system please call State Water Resources Control Board at (559) 447-3300 and USDA Rural Development at (559)276-7494 ext 4. for information about possible funding to connect to the public water system.

For other types of assistance call 211