

# Stanislaus County

## Emergency Domestic Well Recovery Loan Program

### *Application Review Protocol*

#### **STEP 1:**

- Loan application received by DER for cost of repairing domestic water well failures.
- Department reviews application to ensure request meets minimum eligibility requirements.
- Loan Program Coordination Committee reviews and agrees to proceed based on eligibility requirements.

#### **STEP 2:**

- Loan Program Coordination Committee will verify eligibility utilizing the following criteria:
  - Loan not to exceed \$20,000 inclusive of all fees.
  - Combined income of up to 150% of median income (\$83,322)
  - Verify applicant resides in unincorporated, owner occupied, and residential parcel.
  - Committee will determine credit worthiness, with a model of 43% total debt as used in other governmental programs.
  - Total secured debt cannot exceed a total debt to value ratio of 80% - Applicant bears burden of proof.
  - Preference given to elderly (65 years or older) fixed income residents.
  - Verify estimate of repairs is from a reputable company and does not include unreasonable upgrades or replacement.
    - Certified Local Well Drillers (Well Drillers not on this list should be verified through DER)
      - Cal Water Drilling Inc.
      - Canepa & Sons Inc.
      - Henning Bros Drilling
      - Masellis Drilling
- Applicants who fail to meet the eligibility requirements will be notified in writing within 72 hours.

#### **STEP 3:**

- Upon approval CEO/Auditor's Office representatives to the Loan Program Coordination Committee will meet with the applicant and review the "Agreement", indicating the approved repayment schedule which includes:
  - Simple interest rate of 1% based on outstanding quarterly principal balance.
  - \$25 late fee for all payments 10 days past due.
  - Applicants 65 or older with fixed incomes qualify for the following:
    - Up to 7 years to repay loan or
    - Estate resolution and/or sale of property
- Upon agreement of terms and conditions of the loan between applicant and County, move to sign and notarize the documents.
- Once the "Agreement" is notarized, it will then be forwarded to the Auditor's Office for disbursement.

#### **STEP 4:**

- File property lien with Clerk Recorder's Office.
- Auditor's Office will monitor repayment of loan through Economic Development Bank Fund.

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# Emergency Domestic Well Recovery Loan Form

Landowner of Record	
Name:	APN:
Property Address:	Phone Number:
DOB:	E-mail:

Financial Information	
Gross Annual Income: \$	
Proof of Income:	<input type="checkbox"/> Two most recent Pay stubs <input type="checkbox"/> Most Recent Signed Federal Tax Return
Loan Amount: \$	Loan amount cannot exceed \$20,000 (inclusive of fees)

Elder Preference If Applicable: (65 Years or older)	
Age of Applicant:	
Fixed Annual Income: \$	
Proof of Income:	<input type="checkbox"/> 3 Most recent bank statements

Well Repairs (To be completed by CA licensed Well Driller)	Existing Well	Replacement Well
Location: Lat/Long:		
Ground Elevation (feet/msl):		
Total Depth (bgs):		
Diameter (in.):		
Pump Type:		
Pump Flowrate Capacity (gpm):		
Pump Depth Setting (bgs):		
Depth to Water (bgs):		
Date of Measurement:		

Well Contractor Information (to be completed by CA licensed Well Driller)
Company Name:
Business License:
Contact Name/Phone number:
Stanislaus County Well Permit Number:
*Total Installed Cost Estimate:
*Actual Total Installed Costs (itemized parts/labor/materials/equipment):

Signature	Date
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\*DOES NOT INCLUDE UNREASONABLE PUMP REPLACEMENT OR UPGRADE COST

Please attach receipts for all listed expenses, sign the form and send to the Environmental Resources