

Assistance Programs for Maine Homeowners Experiencing a Dry Well

This guide summarizes available programs that provide financial assistance for repairing, replacing, or drilling a new well due to drought or water system failure in Maine.

Program Name	Type	Grant or Loan	Eligibility Overview	What It Covers	Learn More
RCAP Solutions – Individual Household Well & Septic Loan Program	Regional (New England)	Low-interest loan	Low- to moderate-income rural homeowners with private wells or septic systems	Well repair, replacement, new well construction, pump replacement	https://www.rcapsolutions.org/household-loan-program/
MaineHousing – Home Repair Program	State	Grant / 0% loan (depends on income)	Low-income Maine homeowners; must be owner-occupied and address a health or safety issue	Repairs to correct unsafe or unhealthy conditions (dry wells, heating, roofs, etc.)	https://www.mainehousing.org/programs-services/HomelImprovement/home-repair
USDA Single Family Housing Repair Loans & Grants (Section 504)	Federal (Rural)	Loan up to \$40,000 at 1%; grant up to \$10,000 (62+)	Very-low-income rural homeowners ($\leq 50\%$ AMI); must occupy home	Well drilling, water system repairs, essential home safety improvements	https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants
DACF Farmers Drought Relief Fund	State (Agricultural)	Grant / cost-share	Maine farmers or agricultural businesses affected by drought	Water access, irrigation, wells, and storage infrastructure	https://www.maine.gov/dacf/about/commissioners-office/drought-relief-fund.shtml
SBA Disaster Loan Assistance	Federal	Low-interest loan	Homeowners / renters / businesses in federally declared drought or disaster zones	Repair or replacement of damaged wells and water systems	https://disasterloanassistance.sba.gov/