

## **Water Assistance for Natural Disaster Impacts to Low-Income Residential Well Owners**

### **New Hampshire Department of Environmental Services**

*Approved by the Drinking Water and Groundwater Advisory Commission on February 14, 2022*

#### **Requested Funding from the Drinking Water & Groundwater Trust Fund: \$500,000**

#### **Purpose**

The purpose of this initiative is to provide financial assistance to low-income New Hampshire homeowners served by residential wells that are experiencing irreversible water supply quantity or water quality problems due to extreme weather events or natural hazards such as flooding. The determination of a qualifying event or hazard and the applicable affected areas are at the discretion of the New Hampshire Department of Environmental Services (NHDES). Offering financial assistance selected on the basis of household income will support citizens of the State affected the most by a natural disaster.

NHDES will administer this program on behalf of the N.H. Drinking Water and Groundwater Advisory Commission (Commission) in the following manner.

#### **Eligibility**

A homeowner is eligible to receive assistance only for the homeowner's primary residence, only when the homeowner demonstrates that the primary residence lacks a safe or reliable source of drinking water due to a qualifying event in areas designated by NHDES. Costs of repairing homeowner wells that are failing due to their use for non-essential outdoor activities (landscape, livestock, etc.) or construction of a new well on a property where a reliable water source does not already exist are *not eligible*. Homeowners may request assistance under the program by filing a claim with their homeowner's insurance and completing an application provided by NHDES and approved by the Commission. Costs not covered by the homeowner's insurance will be eligible for assistance. NHDES will verify eligibility prior to calculating possible assistance.

NHDES reserves the right to have any application reviewed by the Commission or designated Subcommittee for approval and to determine whether payment should be made under this program in a manner consistent with directives from the Commission. The Commission or designated Subcommittee retains the ability to deny funding for any application if it determines that such funding does not fulfill the purposes of the program. All assistance is contingent upon the availability of funds and NHDES or the Commission may prioritize projects if funding is not available for all proposed projects.

#### **Low-Income Eligibility Criteria and Financial Assistance**

Financial assistance may be available to residential well owners in the manner outlined below and as further described in Attachment A:

Tier 1: Applicant's household income is at or below 50% of the median household income (MHI) of the State of NH or of their county of residence, whichever is greater, may qualify for 100% assistance less a \$250 deductible.<sup>(1)</sup>

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<sup>1</sup> NH and county MHI are based on the most recently published Federal HUD income limits for all areas.

Tier 2: Applicant's household income is at or below 65% of the State MHI or of their county of residence and above 50% of the State MHI or of their county of residence, whichever is greater, may qualify for 80% assistance and will be responsible for 20% of the final project costs, regardless of the mitigation estimate.

Tier 3: Applicant's household income is at or below 80% of the State MHI or of their county of residence and above 65% of the State MHI or of their county of residence, whichever is greater, may qualify for 50% assistance and will be responsible for 50% of the final project costs, regardless of the mitigation estimate.

### **Mitigation Actions**

1. Short-term provision of water for eligible households.

For eligible homeowners, NHDES will initiate bottled water delivery through the state contract to provide short-term relief while they are in the queue to have their well problem mitigated. The Commission authorizes NHDES to utilize the state contract for this purpose<sup>(2)</sup> or provide financial assistance through other means such as vouchers to purchase bottled water where delivery may be unavailable. The provision of bottled water will terminate upon completion of the well mitigation project, at the request of the homeowner or at the discretion of NHDES.

2. Mitigation of Residential Wells with Water Problems due to Natural Disasters

Eligible well remediation or rehabilitation costs include, but are not limited to:

- Providing temporary auxiliary storage tank and bulk water by the drilling contractor;
- Increasing storage;
- Lowering the existing well pump;
- Deepening an existing well;
- Installing a replacement well; and,
- Hydro-fracking an existing well.

Additionally, once the work is completed, all completed remediation or rehabilitated wells must be sampled and tested for the water quality parameters presented in Attachment B by a NH accredited laboratory. The laboratory costs for testing the parameters presented in Attachment B are an eligible cost. Should water quality testing results indicate primary MCL exceedances or other water quality conditions where water treatment is deemed necessary, the homeowner would be eligible for treatment system grants in accordance with the three qualifying Tiers outlined above. Information regarding water quality and treatment is provided in Section 4.

3. Connection to an Existing Community Water System

Financial Assistance for construction of a service connection to an existing community water system in lieu of replacing a residential well may be available for properties located close to an existing public water service main. The cost to install a service connection to an existing community water system may not exceed \$15,000. Cost of monthly usage fees are not eligible.

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<sup>2</sup> The Commission previously authorized NHDES to utilize this contract to address contamination issues.

Eligible costs include, but are not limited to:

- Designing and permitting the connection to a nearby community water system;
- Installing a service connection to a nearby community water system; and,
- Installation of the connection of the indoor system to the new service connection.

#### 4. Water Quality and Treatment

The NHDES recognizes that each well has its unique water quality characteristics and that many wells in NH are impacted with naturally occurring elements, minerals or bacteria that may be present at a concentration that is unhealthy for human consumption. Therefore, to ensure that drinking water from new or modified water supplies is safe, NHDES requires that all participants in the program have a well water quality test for the parameters outline in Attachment B.

The testing results are to be submitted to NHDES for review. If primary MCL's are exceeded, or if water quality is deemed too caustic or poor to be used without treatment, the homeowner may be eligible for assistance for an appropriate treatment system to ensure the water is safe for use and consumption.

The eligible costs include, but are not limited to:

- Capital cost related to the purchase and installation of an NHDES approved treatment technology; and,
- Post-treatment confirmation testing.

Cost related to ongoing testing, increased utility usage, operation and maintenance of the water treatment system after installation are not eligible.

#### **NHDES Assistance Process and Administration**

1. The homeowner or licensed contractor will submit the eligibility application signed by both the homeowner and the licensed contractor which includes verification that the well issues are related to a qualifying event in an identified location (town, county, etc. as determined by NHDES) and information needed for low-income determination. NHDES will determine eligibility and the tier level of financial assistance the homeowner may receive.
2. If the homeowner is eligible and requests bottled water service, NHDES may initiate a delivery through the State contract or provide financial assistance vouchers to purchase bottled water at no cost to the homeowner.
3. NHDES may pay contractors directly in accordance with the provisions outline in Item 4.
4. To receive payment, the contractor will be required to submit documentation of the work completed, the well installation report, the total cost in a manner that accounts for the balance of payment due from the homeowner, and other reasonable documentation as required by the NHDES.
5. Water Treatment: The underlying objective of the water treatment systems is to provide the most cost effective and least complex system available to address water quality. The process and administration of providing assistance for water treatment systems is as follows:

- a. NHDES will review water quality data and determine need for treatment. If treatment is deemed necessary, NHDES will contact the homeowner to review water quality parameters and discuss treatment options.
- b. The homeowner will request a detailed work scope and budget estimate for a water treatment system from their well installation contractor or other water treatment specialist to be submitted to NHDES for review.
- c. The work scope and budget estimate submitted by the water treatment contractor will be reviewed by NHDES. NHDES reserves the right to reject any submittal, request modifications, or seek additional estimates if the work scope and budget does not meet NHDES expectations. Work may not start until review and approval of the work scope and budget is complete.
- d. NHDES will provide technical assistance to the homeowner regarding their drinking water quality and treatment to inform them of the continued operation and maintenance needs of the treatment system.
- e. To receive payment, the contractor will be required to submit documentation of the work completed, the post-treatment confirmation testing report and the total cost in a final invoice that accounts for the balance of payment due the homeowner, and other reasonable documentation as required by NHDES.

### **Waivers**

The Commission, in its discretion, may waive any of these provisions if granting the waiver will result in circumstances that better fulfill the purpose and intent of the initiative described above or if strict adherence to the provision being waived would not be in the best interest of the public, the environment, or the Drinking Water and Groundwater Trust Fund program. The Commission may designate a Subcommittee to approve or deny waivers on their behalf.

# ATTACHMENT A

## Median Household Income Limits

Median household income (MHI) defined for each Tier of assistance is calculated based on income data from your county of residence or the State of NH if it is greater than your county of residence. Recognizing that expenses vary based on the number of people in a household, the MHI table shown below is adjusted for family size. NHDES will use the tables below to determine if applicants qualify for financial assistance. Determination is based on Total Household Annual Income, inclusive of all eligible persons in the household.

New Hampshire		1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People	9 People	10 People
<i>2021 State of New Hampshire MHI</i>		\$ 68,740	\$ 78,560	\$ 88,380	\$ 98,200	\$ 106,056	\$ 113,912	\$ 121,768	\$ 129,624	\$ 137,480	\$ 145,336
<b>Financial Assistance</b>											
<b>Tier 1:</b> 100% assistance after \$250 deductible	50% MHI	\$ 34,370	\$ 39,280	\$ 44,190	\$ 49,100	\$ 53,028	\$ 56,956	\$ 60,884	\$ 64,812	\$ 68,740	\$ 72,668
<b>Tier 2:</b> 80% assistance, 20% owner contribution	65% MHI	\$ 44,681	\$ 51,064	\$ 57,447	\$ 63,830	\$ 68,936	\$ 74,043	\$ 79,149	\$ 84,256	\$ 89,362	\$ 94,468
<b>Tier 3:</b> 50% assistance, 50% owner contribution	80% MHI	\$ 54,992	\$ 62,848	\$ 70,704	\$ 78,560	\$ 84,845	\$ 91,130	\$ 97,414	\$ 103,699	\$ 109,984	\$ 116,269

The State of New Hampshire MHI Limits is to be used in place of County specific MHI data for the following NH Counties: Belknap, Carroll, Cheshire, Coos, Grafton, Merrimack, Sullivan, and Hillsborough with exceptions identified below.

Hillsborough County (Nashua HUD)		1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People	9 People	10 People
<i>MHI for Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, Mont Vernon, Nashua, New Ipswich, Pelham, Wilton</i>		\$ 76,720	\$ 87,680	\$ 98,640	\$ 109,600	\$ 118,368	\$ 127,136	\$ 135,904	\$ 144,672	\$ 153,440	\$ 162,208
<b>Financial Assistance</b>											
<b>Tier 1:</b> 100% assistance after \$250 deductible	50% MHI	\$ 38,360	\$ 43,840	\$ 49,320	\$ 54,800	\$ 59,184	\$ 63,568	\$ 67,952	\$ 72,336	\$ 76,720	\$ 81,104
<b>Tier 2:</b> 80% assistance, 20% owner contribution	65% MHI	\$ 49,868	\$ 56,992	\$ 64,116	\$ 71,240	\$ 76,939	\$ 82,638	\$ 88,338	\$ 94,037	\$ 99,736	\$ 105,435
<b>Tier 3:</b> 50% assistance, 50% owner contribution	80% MHI	\$ 61,376	\$ 70,144	\$ 78,912	\$ 87,680	\$ 94,694	\$ 101,709	\$ 108,723	\$ 115,738	\$ 122,752	\$ 129,766

Strafford-Rockingham Counties (Ports-Roch HUD)		1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People	9 People	10 People
<i>MHI for All Strafford County Towns and Cities. Rockingham County: Brentwood, East Kingston, Epping, Exeter, Greenland, Hampton, Hampton Falls, Kensington, New Castle, Newfields, Newington, Newmarket, North Hampton, Portsmouth, Rye, Stratham</i>		\$ 74,620	\$ 85,280	\$ 95,940	\$ 106,600	\$ 115,128	\$ 123,656	\$ 132,184	\$ 140,712	\$ 149,240	\$ 157,768
<b>Financial Assistance</b>											
<b>Tier 1:</b> 100% assistance after \$250 deductible	50% MHI	\$ 37,310	\$ 42,640	\$ 47,970	\$ 53,300	\$ 57,564	\$ 61,828	\$ 66,092	\$ 70,356	\$ 74,620	\$ 78,884
<b>Tier 2:</b> 80% assistance, 20% owner contribution	65% MHI	\$ 48,503	\$ 55,432	\$ 62,361	\$ 69,290	\$ 74,833	\$ 80,376	\$ 85,920	\$ 91,463	\$ 97,006	\$ 102,549
<b>Tier 3:</b> 50% assistance, 50% owner contribution	80% MHI	\$ 59,696	\$ 68,224	\$ 76,752	\$ 85,280	\$ 92,102	\$ 98,925	\$ 105,747	\$ 112,570	\$ 119,392	\$ 126,214

Western Rockingham County		1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People	9 People	10 People
<i>MHI for Auburn, Candia, Deerfield, Londonderry, Northwood, Nottingham</i>		\$ 80,500	\$ 92,000	\$ 103,500	\$ 115,000	\$ 124,200	\$ 133,400	\$ 142,600	\$ 151,800	\$ 161,000	\$ 170,200
<b>Financial Assistance</b>											
<b>Tier 1:</b> 100% assistance after \$250 deductible	50% MHI	\$ 40,250	\$ 46,000	\$ 51,750	\$ 57,500	\$ 62,100	\$ 66,700	\$ 71,300	\$ 75,900	\$ 80,500	\$ 85,100
<b>Tier 2:</b> 80% assistance, 20% owner contribution	65% MHI	\$ 52,325	\$ 59,800	\$ 67,275	\$ 74,750	\$ 80,730	\$ 86,710	\$ 92,690	\$ 98,670	\$ 104,650	\$ 110,630
<b>Tier 3:</b> 50% assistance, 50% owner contribution	80% MHI	\$ 64,400	\$ 73,600	\$ 82,800	\$ 92,000	\$ 99,360	\$ 106,720	\$ 114,080	\$ 121,440	\$ 128,800	\$ 136,160

# ATTACHMENT A

## Median Household Income Limits

Boston-Cambridge-Rockingham HUD Area		1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People	9 People	10 People
<i>MHI for Seabrook, South Hampton</i>		\$ 84,560	\$ 96,640	\$ 108,720	\$ 120,800	\$ 130,464	\$ 140,128	\$ 149,792	\$ 159,456	\$ 169,120	\$ 178,784
<b>Financial Assistance</b>											
<b>Tier 1:</b> 100% assistance after \$250 deductible	50% MHI	\$ 42,280	\$ 48,320	\$ 54,360	\$ 60,400	\$ 65,232	\$ 70,064	\$ 74,896	\$ 79,728	\$ 84,560	\$ 89,392
<b>Tier 2:</b> 80% assistance, 20% owner contribution	65% MHI	\$ 54,964	\$ 62,816	\$ 70,668	\$ 78,520	\$ 84,802	\$ 91,083	\$ 97,365	\$ 103,646	\$ 109,928	\$ 116,210
<b>Tier 3:</b> 50% assistance, 50% owner contribution	80% MHI	\$ 67,648	\$ 77,312	\$ 86,976	\$ 96,640	\$ 104,371	\$ 112,102	\$ 119,834	\$ 127,565	\$ 135,296	\$ 143,027

Lawrence MA-Rockingham HUD Area		1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People	9 People	10 People
<i>MHI for Atkinson, Chester, Danville, Derry, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham</i>		\$ 73,780	\$ 84,320	\$ 94,860	\$ 105,400	\$ 113,832	\$ 122,264	\$ 130,696	\$ 139,128	\$ 147,560	\$ 155,992
<b>Financial Assistance</b>											
<b>Tier 1:</b> 100% assistance after \$250 deductible	50% MHI	\$ 36,890	\$ 42,160	\$ 47,430	\$ 52,700	\$ 56,916	\$ 61,132	\$ 65,348	\$ 69,564	\$ 73,780	\$ 77,996
<b>Tier 2:</b> 80% assistance, 20% owner contribution	65% MHI	\$ 47,957	\$ 54,808	\$ 61,659	\$ 68,510	\$ 73,991	\$ 79,472	\$ 84,952	\$ 90,433	\$ 95,914	\$ 101,395
<b>Tier 3:</b> 50% assistance, 50% owner contribution	80% MHI	\$ 59,024	\$ 67,456	\$ 75,888	\$ 84,320	\$ 91,066	\$ 97,811	\$ 104,557	\$ 111,302	\$ 118,048	\$ 124,794

## ATTACHMENT B Water Quality Sampling Requirements

**Upon completion** of drought mitigation actions associated with improvements or replacement of the existing well, all wells must be sampled for the following water quality parameters. The laboratory costs for parameters listed below are eligible project costs.

Arsenic	Bacteria (Total Coliform and E.coli)
Chloride	Copper (both stagnant and flushed)
Fluoride	Lead (both stagnant and flushed)
Iron	Manganese
Nitrate/Nitrite	pH
Hardness	Sodium
Uranium	Radon

The list of water quality parameters is recommended by the NHDES for residential well users and home buyers. For additional information, please visit the NHDES website:  
<https://www.des.nh.gov/organization/divisions/water/dwgb/nhelap/index.htm>.

For the laboratory costs to be eligible, the analyses must be performed by a laboratory accredited through the New Hampshire Environmental Laboratory Accreditation Program.

The NHDES website has an accredited laboratory search available at <http://www4.des.state.nh.us/CertifiedLabs/Certified-Method.aspx> and a list of accredited laboratories providing well water quality testing services in New Hampshire at <https://www.des.nh.gov/organization/divisions/water/dwgb/nhelap/documents/labs-private-wells.pdf>.

Water quality results are required to be provided to the homeowner and NHDES.

Submission to NHDES can be via hard paper copy or direct submission from the accredited laboratory; **results are to be submitted to NHDES within 90 days of completion** of the project.