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Missoula County

Media Release

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County, Homeowners Piloting Loan Program for Water, Sewer Districts

On Wednesday, July 13, the Board of Missoula County Commissioners authorized the use of \$15,000 in Community Development Block Grant ([CDBG](#)) funds to extend a pilot program offering a one-percent simple interest deferred payment loan to eligible property owners in all County-managed and operated districts. This program will assist low- and moderate-income owner-occupied households with water and wastewater connection repairs.

“When families face an unexpected emergency, like the need to fix a water or sewer line, those expenses are seldom planned for yet need to be addressed immediately,” Commissioner Jean Curtiss said. “Extending this program just makes sense.”

The program was developed after a resident in the Lolo 901 district approached the County regarding repairs that needed to be done to their water service connection. The resident was concerned about the cost of the repairs and asked if the district could help. Because this was a private connection, the County district, at that time, could not assist by providing alternative funding mechanisms.

The County Public Works department acknowledged this was a common issue faced by many residents and offered to assist in finding other alternatives. The County’s CDBG grants administrator with the Department of Grants and Community Programs proposed that CDBG funds be amended to become available for affected homeowners within all County operated wastewater districts.

“We were recently asked by the superintendent of our other three systems in Lewis & Clark, Sunset West and El Mar if these funds could be made available throughout the County. We were all in full support of making this amendment,” Assistant Public Works Director, Amy Rose said.

“The need came from homeowners who sought financial help to pay for repairing the private connection to water lines,” Grants Administrator, Jean Harte said. “The County Commissioners passed an amendment to the CDBG plan so that the revolving loan program is now extended from those in the Lolo district to homeowners residing in other County-managed and -operated RSIDs [Rural Special Improvement Districts] to assist low- and moderate-income households who qualify for assistance.”

Homeowners can now contact their water and wastewater Operations Manager to file an application to determine if they are eligible for CDBG funding. Homeowners find and obtain contractor bid proposals. A contractor with the lowest responsible bid is then selected to complete the repair work and the homeowner enters into a loan agreement with the County for the amount of the bid. Repayment on the one-percent loan is deferred until the home is sold or transferred. Once connection repair work is completed, the County pays the contractor directly.

“I appreciate the staff in our Grants and Community Programs and Public Works departments who came up with this creative way to help families out in an emergency,” Curtiss said.

The Missoula County Department of Grants and Community Programs improves the quality of life for our community. Staff identify needs in the community and work to secure resources to meet those needs, often in collaboration with other County departments and non-profit and for-profit entities.

The Missoula County Department of Public Works serves the residents of the County in the areas of engineering and surveying services, road and bridge construction and maintenance, water and wastewater facilities construction and maintenance, mapping, and Rural Special Improvement District (RSID) creation.