

RURAL SPECIAL IMPROVEMENT DISTRICTS

The Missoula County Rural Special Improvement Districts No. 8901, 8916, 8918 and 8925 are under the jurisdiction of the Board of County Commissioners. Districts were formed to operate and maintain water and/or sewer systems that provide service to properties within the legally defined boundaries. The Chief Public Works Officer, at the direction of the Board, manages and operates these districts.

DIVISION OF GRANTS AND COMMUNITY PROGRAMS

The Missoula County Division of Grants and Community Programs, a division of the Community and Planning Services (CAPS) Department, employs grant administrators who work to improve the quality of life for our community. Staff members 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.



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Missoula County
Department of Community
and Planning Services

WATER & WASTEWATER REVOLVING LOAN PROGRAMS

Serving Missoula County



www.missoulacounty.us/grants

MISSOULA COUNTY COMMUNITY AND PLANNING SERVICES

WATER & WASTEWATER REVOLVING LOAN PROGRAM

PROGRAM DETAILS

Income-eligible families facing an unexpected water or sewer line repair expense can contact their water and wastewater Operations Manager to file a loan application for funding to cover the repair costs. The application is submitted to a County Grants Administrator for verification of eligibility. The Grants Administrator will notify the homeowner of their eligibility and provide further instructions.

Once approved, the homeowner contacts at least two contractors to obtain bid proposals. The 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.*

Once connection repair work is completed, the County Operations Manager and homeowner verify the work was done to their satisfaction. The contractor sends the invoice to the County for payment.

*The loan agreement will be amended if the cost of the repair differs from the bid.



ELIGIBILITY CRITERIA

- Must provide income verification
- Must meet annual U.S. Department of Housing and Urban Development (HUD) income limits of 80% or less of median income
- Must be owner and occupy residence
- Must maintain homeowner's insurance on the property
- Must reside within a participating RSID boundary: Lolo (8901), El Mar (8916), Lewis and Clark (8918) and Sunset West (8925).

TERMS AND CONDITIONS OF THE LOAN

- Deferred until the property is sold or transferred to another party
- One-percent simple interest (e.g., a \$2,000 loan would accrue \$20 per year in interest)
- Loan secured with lien on property in the amount and duration of the loan
- Owner agrees to use the property as primary residence
- Can pay off loan prior to property transfer
- There are no upfront costs to the homeowner

BACKGROUND

Homeowners are responsible for their service lines for both water and sewer from their homes to the main. For low- and moderate-income households, the costs of these types of repairs can cause financial hardship.

In 2010, the Missoula Board of County Commissioners signed a resolution to use Missoula County Community Development Block Grant (CDBG) Program Income Funds to provide loans to low- and moderate-income homeowners needing water and wastewater connection repairs. The loan program was initially designated to assist Lolo (RSID 8901) households experiencing economic hardship.

In 2016, the Board of County Commissioners amended the 2010 resolution to extend the program to El Mar (RSID 8916), Lewis and Clark (RSID 8918) and Sunset West (RSID 8925).

