

Checklist



Obtain a quote from a licensed & bonded contractor with the City of Missoula.



Submit an application and agreement, which is found on the website.



Receive approval of loan funds.



Hire contractor.



Start the work/project.



Inform the City that the project has been completed.



Sign and notarize the promissory note.



Receive check from the City of Missoula.



Pay the contractor.

Contact Us

wllp@ci.missoula.mt.us

[www.ci.missoula.mt.us/2856/
Utility-Assistance-Programs](http://www.ci.missoula.mt.us/2856/Utility-Assistance-Programs)

1345 W Broadway
Missoula, MT 59802

406-552-6769



Utility Loan Programs



Water Line Loan Program

This program was established as Missoula Municipal Code (MMC) Title 3 Chapter 17 in 2019. The City finances the funds necessary for a property owner to make private water infrastructure improvements.

Highlights:

- \$10,000 loan limit at a 4.25% interest rate
- Use for repair or connection improvements
- Loan forgiveness option up to \$3,000 for service line replacement; not a spot repair. Eligibility stated in MMC 3.17.030
- Repayment on the monthly utility bill
- Eligibility:
 - Own only one residential property within Missoula County
 - If flat rate, must install water meter
 - Current on utility payments, and no lien notices in the last six-months

Sewer Line Loan Program

This program was established as Missoula Municipal Code (MMC) Title 3 Chapter 18 in 1985. The City finances the funds necessary for a property owner to make private sewer infrastructure improvements.

Highlights:

- \$5,000 loan limit at a 4.25% interest rate
- Use for repair or connection improvements
- Repayment on the monthly utility bill
- Eligibility:
 - Own only one residential property within Missoula County
 - Household income does not exceed 120% of the AMI
 - Must submit all required paperwork
 - Fee will be charged
 - Current on utility payments, and no lien notices in the last six-months

Sewer Connection Loan Program

This program was established as Missoula Municipal Code (MMC) Title 3 Chapter 19 in 1994. Private financial institutions provide the funds necessary for a property owner to make private sewer infrastructure improvements.

Highlights:

- Use only for residential sewer connections
- Applicant must provide all required information to the private financial institution of their choice
- Applicant must provide all the required information on the application form to the City
- No income restrictions
- Subject to repay the City monthly at a 4.25% interest rate or receive a lien from the City if you default on payments to the private financial institution