

City of Missoula Sewer Line Loan Application

Property Owner Name(s): _____

Service Address: _____

Mailing Address: _____

Phone Number: _____

Email Address: _____

Account Number: _____ **Customer Number:** _____

Eligibility Requirements:

Own a single- or multi-family home.

Current on utility bill payments and have no late utility bill payments, utility bill liens, or disconnect notices for at least the six months immediately prior to the loan application date.

The property owner must agree to place the utility bill in the property owner's name.

The property owner, or any business in which they own, must not own any other single- or multi-family residential property within Missoula County.

Income Requirements:

120% of the Area Median Income

Income verifications are completed by the Human Resource Council for a \$150 fee. If approved, the fee will be included in the principal loan amount. If rejected, the fee will be added to the utility bill.

Applicants must provide the documentation as stated on the back of this form.



A loan financed by the City of Missoula will be granted at no more than \$5,000.00.

Requested Loan Amount: _____

Repayment Years: 3 5 7

(check one)

Loan Forgiveness: Y N
(check one)

Please submit one quote from a contractor, excavator, or plumber licensed & bonded with the City of Missoula, income documentation, and your homeowners insurance policy declaration page with this application.

Please call 406-552-6769 or email utilityloans@ci.missoula.mt.us with any questions concerning the application. This is an Equal Opportunity Program. Federal Law prohibits discrimination. A loan processing fee will be added to the utility bill once the promissory note is executed.

Owner Statement: I (we) do solemnly swear that the above is a true statement of facts and that I (we) am the sole owner(s) of the property described herein and that I (we) have reviewed the eligibility requirements for this loan program as prescribed by City of Missoula Municipal Code 3.18 and certify that I (we) meet these requirements.



Property Owner Signature _____

Date _____

Property Owner Signature _____

Date _____

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A COMPLETE APPLICATION PACKET shall include the application and copies of the following documents:

- **Social Security cards** for all household members
- **Income Documentation:**
 - Copy of the last 2 months of pay stubs showing your YTD gross pay;
 - Divorce decree showing monthly child support &/or alimony amount;
 - Statement or letter from Social Security stating monthly benefit amount;
 - Self-employed: 2 years of income tax filings, including Schedule C and Form 8829 “Business Use of Home”, and a current spread sheet listing YTD income & expenses, as well as a forecast of the next 12 months.
- **Last 2 months of most recent bank statements**
- Copy of “**Other Assets**” 2 months most recent statement(s) (if applicable – CD’s, IRA’s, Retirement Plans, Trusts, Stocks, Bonds, Mutual Funds, Life Insurance Policies, etc...)
- **Declaration page of your Homeowners Insurance Policy.**