

Ordinance _____

An ordinance of the Missoula City Council amending Missoula Municipal Code Title 3, entitled "Revenue and Finance," by revising stormwater references, adding a water loan forgiveness incentive, clarifying procedural and departmental language, removing the grease interceptor loan language, revising the sewer line loan program to allow for repairs and add procedural language similar to the water line loan program, and increasing the income restriction from 80% to 120% of the area median income for the sewer line loan program, to be effective on July 24, 2024.

Be it ordained that Sections 3.16.010, 3.16.100, 3.17.010-.070, 3.18.010-.110, 3.19.020, and 3.19.050-.080 of the Missoula Municipal Code are hereby amended:

Title 3

REVENUE AND FINANCE

Chapters:

[3.04 City Funds Disposition](#)

[3.08 Collection of Taxes](#)

[3.12 Payment of Warrants](#)

[3.16 Curb, Gutter, Sidewalk, Alley Approach, Storm-Sewerwater, Public Park and Other Improvement Loan Fund Program](#)

[3.17 Water Line Loan Program](#)

[3.18 Sewer Connection Expense Relief Line Loan Program](#)

[3.19 Sewer Connection Expense Relief Loan Program- Private Financing](#)

[3.20 Commercial Rehabilitation Loan Program](#)

[3.22 Missoula Quality Job and Labor Protection Ordinance](#)

[3.24 Affordable Housing Trust Fund](#)

Chapter 3.16

CURB, GUTTER, SIDEWALK, ALLEY APPROACH, STORM-~~SEWERWATER~~, PUBLIC PARK AND OTHER IMPROVEMENTS LOAN FUND PROGRAM

Sections:

[3.16.010 Created.](#)

[3.16.020 Repealed.](#)

[3.16.030 Program eligibility requirements.](#)

[3.16.040 Application--Information requirement.](#)

[3.16.050 Repealed.](#)

[3.16.060 Security agreement requirement.](#)

[3.16.070 Property lien--Upon nonpayment.](#)

[3.16.080 Property lien--Upon determination of ineligibility.](#)

[3.16.090 Interest rate.](#)

[3.16.100 Curb and gutter loan fund created.](#)

[3.16.110 Administration of loan fund program.](#)

3.16.010 Loan Program Created. There is created a loan program to provide low income property owners and property owners who incur financial hardship (as defined below in Section 3.16.030.B) with temporary relief from the cost of curb, gutter, sidewalk, alley approach, storm-~~sewerwater~~, public parks and other improvements within a Special Improvement District created by the city council or ordered

installed by the city council. (Ord. 3394 §1, 2009; Ord. 3344, 2007; Ord. 3318, 2006; Ord. 3190, 2001; Ord. 2665 §1, 1989; Ord. 2008 §1, 1979).

3.16.100 Curb, gutter, sidewalk, alley approach, and storm-sewerwater and public parks and other improvements loan fund created. There is created a curb, gutter, sidewalk, alley approach, and storm-sewerwater and public parks and other improvements loan fund from which loans for the purposes of this ordinance shall be made. Upon execution of the necessary loan agreements, the loan proceeds shall be disbursed to the contractor on behalf of the property owner. The city council shall order moneys to be transferred from the general fund to the loan fund as necessary. All proceeds from loan repayments and accrued interest shall be deposited in the loan fund. At any time the council determines that there is more money in the loan fund than is necessary to carry out the intent of this chapter the excess shall be returned to the general fund as repayment of the advance. It is intended that the loan fund will eventually be supported by interest earnings. (Ord. 3344, 2007; Ord. 3190, 2001; Ord. 2008 §10, 1979).

Chapter 3.17

WATER LINE LOAN PROGRAM

Sections:

[3.17.010 Created—Purpose](#)

[3.17.020 Administration and accounting](#)

[3.17.030 Eligibility criteria](#)

[3.17.040 Applicability](#)

[3.17.050 Application requirements](#)

[3.17.060 Repayment agreement](#)

[3.17.070 Water line loan fund](#)

3.17.010 Created—Purpose

There is hereby created a loan program to provide temporary relief from the cost of water service line connection, repair, and related work for eligible residential property owners. Only one water line loan shall be granted to a property per property owner.

A property owner often lacks an incentive to replace a leaking water service line until the line no longer provides adequate pressure to meet their needs. Water leaking from privately-owned water service lines increases the operating costs and carbon-footprint associated with running the water system. Additionally, leaking service lines may damage adjacent City water, sewer, or surface infrastructure, or private property that could create problems for the water utility. As a result, the Missoula City Council determines that to ensure the efficient and cost-effective operation of the water system, a portion of the loan principal may be forgiven if the purpose of the work is to replace a service line that has been identified to be leaking and the customer meets the criteria described in this chapter. (Ord. 3633, 2019)

3.17.020 Administration and accounting

The ~~Missoula Water Division~~Public Works and Mobility Department will administer this loan program, including loan approval and payment collection. Accounting and reporting procedures for the program will be the same as for any other city funds. (Ord. 3633, 2019)

3.17.030 Eligibility criteria

This program is available to ~~Missoula Water Division~~City residential water customers under the following conditions:

- A. Loan funds are available to single- or multi-family residential (including mobile homes and manufactured homes) property owners for water service line-related work, as described in this chapter.
- B. Loan applicants must be current on their water-utility bill payments and have no late water-utility bill payments, utility bill liens, or disconnect notices for at least the six months immediately prior to the loan application date.

- C. Flat-rate customers wishing to participate in the water line loan program shall agree to become metered customers ~~and shall install a water meter and meter pit.~~ Missoula Water will install the water meter if the house plumbing complies with the following requirements:
1. Meter cannot be installed in a crawlspace
 2. Meter cannot be installed where they cannot be accessed (behind walls or other permanent fixtures)
 3. Meter must be installed ahead of all piping branches
 4. If any of these conditions exist, either the property owner must hire a plumber to resolve the conflict or install a meter pit outside the house.
- D. The water bill property owner must agree to place the water bill remain in the property owner's name, a requirement which must bear on the successors and assigns in interest.
- E. The property owner, or any business in which they own, must not own any other single- or multi-family residential property within Missoula County.
- F. Missoula Water may forgive a portion of the loan for an amount not to exceed \$3,000 provided that the customer meets all of the following criteria:
1. The project is resolving a water service line with a leak that has been documented and verified by Missoula Water employees by one of the following means:
 - i. Leaking water is surfacing.
 - ii. Missoula Water performs a pressure test and verifies that the system will not hold pressure. This leak test would typically show a leak between the curb box and house, unless the customer's contractor is able to expose and close the corporation stop.
 - iii. The contractor exposes a leaking section of pipe and contacts Missoula Water to come to the site to verify that there is a leak. If Missoula Water personnel are not available at that time to verify the leak, the contractor can provide detailed photographs and/or video to document that the pipe is leaking.
 2. The project includes replacing the service line from at least the curb box to the house or main to curb box, depending on which side the leak is occurring.
 3. The customer's contractor complies with all applicable City codes and obtains all required City permits.

(Ord. 3633, 2019)

3.17.040 Applicability

The following are eligible for a loan under the water line loan program:

- A. New service line installation to connect the residence to the municipal water system following or in conjunction with a well abandonment;
- B. Improvements or repairs to the water service line or internal plumbing to remove internal plumbing containing lead. This does not include plumbing fixtures or appliances, such as sinks, toilets, showers, bathtubs, hot water heaters, dishwashers, etc.;
- C. Water meter installation, ~~including meter pit,~~ for residences currently billed at a flat rate;
- D. Water meter pit installation and related work for moving an in-house water meter to a meter pit located on the property; and

Water meter installation, including meter pit, for residential irrigation systems to move from a flat rate to a metered rate. This does not include installation of an irrigation system. (Ord. 3633, 2019)

3.17.050 Application requirements

A residential property owner eligible to apply for this loan program must furnish the following information to the city on forms provided by city staff:

- A. A statement that the applicant(s) is/are the sole owner(s) of the property upon which relief is sought,

- B. An affidavit stating that the applicant(s) meet the criteria set forth in Section 3.17.030, and
- C. The applicant shall pay an ~~administrative fee~~ loan processing fee, as stated in the “Utility Rate Schedule, Public Works and Mobility Fee Schedule” to the ~~city water~~ water enterprise fund for each water line loan application to ~~initiate and administer this agreement~~ record the promissory note.

(Ord. 3633, 2019; Ord. 3664, 2020)

3.17.060 Repayment agreement

- A. **Installments.** If the applicant desires, the cost of the water line loan can be repaid to the city in installments as agreed upon by both the applicant and the city and in accordance with the terms of the loan agreement. Loan payments will be included as part of the applicant’s monthly ~~utility~~ water bill. ~~Upon loan approval, applicant must set up direct debit through Missoula Water Division so that the utility charges and the loan payment will be automatically deducted monthly from the applicant’s checking or savings account and deposited in the appropriate water fund accounts.~~
- B. **Conditions.** Upon final determination of eligibility, the applicant must execute a loan repayment ~~agreement~~ promissory note, to be filed at the Missoula County Clerk and Recorder’s office including the following provisions:
 - 1. the loan balance plus any accrued interest will be paid in full upon the sale or any other disposition of the property.
 - 2. a provision that bears on the successors and assigns in interest to the property requiring the ~~water~~ utility bill to be listed in the property’s name.
- C. **Delinquent payments—Property tax lien.** If any of the following occurs, the city may reinstate the total amount due as a tax lien against the property in accordance with Section 7-13-4309, MCA:
 - 1. Sale or other disposition of the property, and the loan and any accrued interest remains unpaid for a period of more than 30 days after the city has made proper notification, or
 - 2. The amount due for the monthly ~~utility~~ water bill and loan payment cannot be paid to the city ~~through direct debit due to insufficient funds, account closure, or any other reason, and the amount due remains unpaid~~ for a period of more than 30 days after the city has made proper notification.
- D. **Interest rates.** Interest will be charged on the unpaid loan balance at the rate assessed to property owners for the curb, gutter, sidewalk, alley approach, and storm ~~sewer~~ water improvement loan fund program, as determined by the most recent bond issue sold. Payments made will first be applied to interest, second to fees, and finally to outstanding principal balances.
- F. **Loan forgiveness.** If the project resolves a known lek and the customer’s project fulfills the requirements in this chapter, the outstanding amount of the loan to be collected from the customer will be reduced by an amount not to exceed \$3,000.(Ord. 3633, 2019)

3.17.070 Water line loan fund

A water line loan fund is hereby established to make loans to fulfill the purposes of this chapter. Upon execution of the necessary loan agreements, the loan proceeds shall be disbursed to the property owner. The portion of the water fund used to finance the water line work is limited to an amount per fiscal year as appropriated to the fund by city council. If there are loan applications that would exceed this amount, Missoula Water Division Public Works and Mobility Department will maintain a waiting list, and loan applications will be processed in the order in which the applications are received by the ~~division~~ department. The Utility Service Appeals Committee, as defined in MMC 13.02, may prioritize limited loan funds based on financial need or severity of the problem. All proceeds from loan repayments and accrued interest shall be deposited in the loan fund. If the council determines that there is more money in the loan fund than is necessary to carry out the intent of this chapter, the excess shall be returned to the water fund as repayment of the advance. (Ord. 3633, 2019)

Chapter 3.18

SEWER CONNECTION AND GREASE INTERCEPTOR EXPENSE RELIEF LINE LOAN PROGRAM

Sections:

[3.18.010 Created--Purpose.](#)

[3.18.020 Administration and accounting](#)

[3.18.030 Applicability.](#)

[3.18.040 Eligibility--Criteria for sewer connection expense relief loan program.](#)

[3.18.045 Eligibility—Criteria for grease interceptor expense relief loan program](#)

[3.18.050 Application requirements—sewer connection expense relief loan program](#)

[3.18.055 Application requirements—grease interceptor expense relief loan program](#)

[3.18.060 Repayment agreement—conditions for the sewer connection expense relief loan program](#)

[3.18.065 Repayment agreement—conditions for the grease interceptor expense relief loan program](#)

[3.18.070 Repayment agreement—Installments for the sewer connection expense relief loan program](#)

[3.18.075 Repayment agreement—Installments for the grease interceptor expense relief loan program](#)

[3.18.080 Delinquent payments--Property tax lien.](#)

[3.18.090 Ineligibility during term of loan--Repayment.](#)

[3.18.100 Interest rates.](#)

[3.18.110 Sewer connection/grease interceptor line loan fund.](#)

3.18.010 Created--Purpose. ~~There are hereby created the following two is hereby a~~ loan programs to provide temporary relief from the cost of sanitary sewer service line connection, repair, and related work for eligible residential for certain low income property owners, ~~and to assist certain commercial property owners who desire or are being required to install an external grease interceptor as part of a retrofit/remodel of an existing building for a food service establishment.~~ Only one sewer line loan shall be granted for a property per property owner.

~~A. Sewer Connection Expense Relief Loan Program~~

~~B. Grease Interceptor Expense Relief Loan Program~~

(Ord. 3458 §1, 2011; Ord. 3191, 2001; Ord. 2433 §1, 1985)

3.18.020 Administration and accounting. ~~The city finance officer~~Public Works and Mobility Department shall be responsible for administering ~~these~~this loan programs, including approval and collection of loans. Accounting and reporting procedures for the programs shall be the same as for any other city funds. (Ord. 3458 §2, 2011; Ord. 3191, 2001; Ord. 2433 §11, 1985) .

3.18.030 Applicability. The loan programs established by this chapter apply to:

- A. Those improvements which connect an owner-occupied residence to the municipal sanitary sewer system ~~(Sewer Connection Expense Relief Loan Program);~~ or
- B. ~~Installation of an external grease interceptor for a commercial business retrofit/remodel. (Grease Interceptor Expense Relief Loan Program.)~~The repair of an existing sanitary sewer service line.
(Ord. 3458 §3, 2011; Ord. 3191, 2001; Ord. 2433 §2, 1985).

3.18.040 Eligibility—Criteria for Sewer Connection Expense Relief Loan Program.

This program is available to City of Missoula sewer residential customers under the following conditions:

- A. Loan funds are available to single- or multi-family residential (including mobile homes and manufactured homes) property owners for sewer service line-related work, as described in this chapter.
- B. Loan applicants must be current on their 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.
- C. The property owner must agree to place the utility bill in the property owner's name, a requirement

which must bear on the successors and assigns in interest.

D. The property owner must not own any other single- or multi-family residential property within Missoula County.

~~In order to be eligible for this program, the real property upon which the connection is installed must be residential (including mobile home), owner occupied, and must not exceed fifty thousand square feet. In addition, the owner or owners of the property must meet the following income criteria:~~

The total household annual income from all sources must fall below ~~eighty-one-hundred and twenty~~ percent (~~12080~~%) of the Federal HUD Median Household Income for the Missoula, Montana, Metropolitan Statistical Area for the most recent fiscal year published, and will be based upon the total number of household members, with the income from all household members included in the total household annual income. (Ord. 3458 §4, 2011; Ord. 3191, 2001; Ord. 2842 §1, 1993; Ord. 2689, 1989; Ord. 2433 §3, 1985).

3.18.045 Eligibility—Criteria for Grease Interceptor Expense Relief Loan Program

~~Only real property owners desiring or being required to install an external grease interceptor for a food service establishment in an existing building retro-fit/remodel are eligible for this loan program. (Ord. 3458 §5, 2011)~~

3.18.050 Application requirements—Sewer Connection Expense Relief Program.

~~A residential property owner eligible to apply for this loan program must furnish the information listed below to the city to be processed by a contracted organization: Any person or persons eligible to apply for this loan program must furnish the city, on forms providing by the finance officer, the following information:~~

~~A. Total income from all sources~~All documentation required by the contracted organization performing the income verification;

~~B. Retirement or disability benefits;~~

~~C. A copy of the applicant's most recent federal income tax return;~~

~~B~~D. A statement to the fact that he, she or they are the sole owner and occupant of the property upon which relief is sought;

C. The applicant shall pay a loan processing fee, as stated in the "Public Works and Mobility Fee Schedule," to the wastewater enterprise fund for each sewer line loan application to record the promissory note.

D. The City will front the cost of the income verification process and shall apply such amount to the loan principal to be paid back monthly.

~~E. An affidavit stating that he, she or they meet the criteria set forth in Section 3.18.040. (Ord. 3458 §6, 2011; Ord. 3191, 2001; Ord. 2433 §4, 1985).~~

3.18.055 Application requirements—Grease Interceptor Expense Relief Loan Program

~~Any person(s) eligible to apply for this loan program must furnish the city, the following information:~~

~~A. The cost of the purchasing and installation of the external grease interceptor and appurtenances shall be submitted to the City Engineer as a written quote from a licensed and bonded excavation contractor who will be completing the construction work. The entire cost of the interceptor and appurtenances will be eligible up to an amount not to exceed \$20,000 per occurrence.~~

~~B. A statement to the fact, that he, she or they are the sole owner of the property upon which relief is sought.~~

~~C. An affidavit stating that he, she or they meet the criteria set forth in Section 3.18.045. (Ord. 3458 §7, 2011)~~

3.18.060 Repayment agreement—Conditions for the Sewer Connection Expense Relief Program.

~~Upon final determination of eligibility, the applicant must execute a secured agreement~~promissory note, to be filed of record at the Missoula County Clerk & Recorder's office, including the following provisions; that the loan plus any accrued interest will be paid in full on the occurrence of one of the following events:

- A. ~~The death of the owner, provided that the spouse is unable to qualify under the provisions of this chapter the loan balance plus any accrued interest will be paid in full upon the sale or any other disposition of the property;;~~
- B. ~~Sale or any other disposition of the property; a provision that bears on the successors and assigns in interest to the property requiring the utility bill to be listed in the property's name.~~
- C. ~~If the property, for any reason, should lose its owner-occupied status;~~
- D. ~~If, for any reason the city council shall determine that there would be no financial hardship, to require the immediate full or partial payment.~~

(Ord. 3458 §8, 2011; Ord. 3191, 2001; Ord. 2433 §5, 1985).

~~3.18.065 Repayment agreement – Conditions for the Grease Interceptor Expense Relief Loan Program~~

~~Upon final determination of eligibility, the applicant must execute a secured agreement to be filed of record, that the loan plus any accrued interest will be paid in full on the sale, transfer of ownership or any other disposition of property or if for any reason the city council shall determine that there would be no financial hardship, to require the immediate full or partial payment. (Ord. 3458 §9, 2011)~~

~~3.18.070 Repayment agreement – Installments for the Sewer Connection Expense Relief Program.~~

~~If the applicant so desires, the cost of the sewer connection can be repaid to the loan fund over a period of eight years. One-sixteenth of the cost of the connection, together with the interest thereon, shall become due and payable semi-annually. These equal semiannual installments shall be due and payable on November 30th and May 31st of each year. In addition to the required sewer development fee, the property owner shall pay a twenty-five dollar administrative cost fee per sewer connection to the city to initiate and administer this agreement. The administrative fee is to be paid to the city general fund. If the applicant desires, the cost of the sewer line loan can be repaid to the city in installments as agreed upon by both the applicant and the city and in accordance with the terms of the loan agreement. Loan payments will be included s part of the applicant's monthly utility bill. (Ord. 3458 §10, 2011; Ord. 3191, 2001; Ord. 2534 §6, 1987; Ord. 2433 §6, 1985).~~

~~3.18.075 Repayment agreement – Installments for the Grease Interceptor Expense Relief Loan Program~~

~~The cost of the loan for the installing of an external grease interceptor will be repaid to the loan fund over a period of eight years. One-sixteenth of the cost of the loan, together with the interest thereon, shall become due and payable semi-annually. These equal semiannual installments shall be due and payable on November 30th and May 31st of each year. In addition to the loan amount, the property owner shall pay a twenty-five dollar administrative cost fee to the city to initiate and administer this agreement. The administrative fee is to be paid to the city general fund. (Ord. 3458 §11, 2011)~~

~~3.18.080 Delinquent payments--Property tax lien.~~

~~If any of the following occurs, the city may reinstate the total amount due as a tax lien against the property in accordance with Section 7-13-4309, MCA:~~

- ~~1. Sale or other disposition of the property, and the loan and any accrued interest remains unpaid for a period of more than 30 days after the city has made proper notification, or~~
- ~~2. The amount due for the monthly utility bill and loan payment cannot be paid to the city for a period of more than 30 days after the city has made proper notification.~~

~~If after the occurrence of one of the events set forth in Section 3.18.060 or Section 3.18.065, the loan and any accrued interest remains unpaid for a period of more than thirty days after the city has made proper notification, the city may reinstate the total amount due as a tax lien against such property in accordance with Section 7-13-4309, MCA. (Ord. 3458 §12, 2011; Ord. 3191, 2001; Ord. 2433 §7, 1985).~~

~~**3.18.090 Ineligibility during term of loan--Repayment.** If for any reason the city council determines that a participant becomes ineligible during the term of the loan, the loan and any accrued interest will be considered due and payable. If not paid within thirty days of proper notice, the city may reinstate the total amount due as a tax lien against such property in accordance with Section 7-13-4309, MCA. (Ord. 3458 §13, 2011; Ord. 3191, 2001; Ord. 2433 §8, 1985).~~

3.18.100 Interest rates. Interest will be charged on the unpaid loan balance at the rate assessed to property owners for the curb, gutter, sidewalk, alley approach, and storm ~~sewerwater~~ improvement loan fund program as determined by the most recent bond issue sold. ~~Interest will not be charged or accrued on sewer development fees if the borrower options the payment schedule in Section 3.18.070. If for any reason the borrower does not meet optional payment schedule, interest shall be charged and accrued on the total outstanding balance including sewer development fees.~~ Payments made will first be applied to interest, second to fees and ~~lastly~~ finally to outstanding principal balances. (Ord. 3458 §14, 2011; Ord. 3191, 2001; Ord. 2534 §9, 1987; Ord. 2433 §9, 1985).

3.18.110 Sewer ~~connection/grease interceptor~~line loan fund

There is hereby created a sewer ~~connection line~~ loan fund from which loans for the purposes of this chapter shall be made. ~~The portion of the fund used to finance the installation of grease interceptors is limited to \$60,000 per fiscal year.~~ Upon execution of the necessary loan agreements, the loan proceeds shall be disbursed to the ~~licensed/bonded excavation contractor on behalf of the~~ property owner. ~~The city council shall order moneys to be transferred from the sewer R and D fund to the loan fund, as necessary.~~ The portion of the sewer fund used to finance the sewer line work is limited to an amount per fiscal year as appropriated to the fund by city council. If there are loan applications that would exceed this amount, the Department of Public Works & Mobility will maintain a waiting list, and loan applications will be processed in the order in which the applications are received by the department. All proceeds from loan repayments and accrued interest shall be deposited in the loan fund. At any time the council determines that there is more money in the loan fund than is necessary to carry out the intent of this chapter, the excess shall be returned to the sewer R and D fund as repayment of the advance. (Ord. 3458 §15, 2011; Ord. 3191, 2001; Ord. 2433 §10, 1985).

Chapter 3.19

SEWER CONNECTION EXPENSE RELIEF LOAN PROGRAM--PRIVATE FINANCING

Sections:

- [3.19.010 Purpose.](#)
- [3.19.020 Administration and accounting.](#)
- [3.19.030 Applicability.](#)
- [3.19.040 Eligibility--Criteria.](#)
- [3.19.050 Application requirements.](#)
- [3.19.060 Delinquent payments--Property tax lien.](#)
- [3.19.070 Interest rates.](#)
- [3.19.080 Sewer connection loan fund.](#)

3.19.010 Purpose. Inasmuch as Section 7-1-4124 (9) Montana Code Annotated empowers municipalities to make grants and loans of money, property and services for public purposes, in order to enhance the public purpose of securing and promoting the general public health and welfare found in Section 7-1-4123 (3) MCA and for the public purpose and benefit of protecting the Missoula sole source water aquifer from contamination and pollution from sewer septic tanks, there is created a loan program to provide residential property owners with private financing for the cost of sewer connection and to provide a method for the city to purchase delinquent loans from financial institutions that provide the private financing for the cost of sewer connections. (Ord. 3192, 2001; Ord. 2912 §1(part), 1994).

3.19.020 Administration and accounting. ~~The city finance officer~~ Public Works and Mobility Department shall be responsible for administering this program, including acceptance and processing of delinquent loans. Accounting and reporting procedures for the program shall be the same as for any other city funds. (Ord. 3192, 2001; Ord. 2912 §1(part), 1994).

3.19.030 Applicability. The loan program established by this chapter applies to only those improvements which connect a residential property to the municipal sanitary sewer system. This program is limited to

financing those improvements from the residential building to the sanitary sewer main, which may include a STEP tank and piping, but does not include costs associated with the sanitary sewer main. (Ord. 3192, 2001; Ord. 2912 §1 (part), 1994).

3.19.040 Eligibility --Criteria. In order to be eligible for this program, the real property upon which the connection is installed must be residential (including mobile homes or manufactured houses). (Ord. 3192, 2001; Ord. 2912 §1(part), 1994).

3.19.050 Application requirements. Any person or persons eligible to apply for this loan program must furnish the following information:

A. All information required on forms provided by the financial institution of the person's choice;

B. All information required on the city's eligibility form including a statement to the fact that ~~he, she or they~~ the applicant(s) is/are the sole owner(s) of the property upon which relief is sought. (Ord. 3192, 2001; Ord. 2912 §1(part), 1994).

3.19.060 Delinquent payments - -Property- tax lien. If after the occurrence of sixty or more days of delinquency in loan payments to the private financial institution of the person's choice, the financial institution, by agreement, may sell the delinquent loan to the city of Missoula for the outstanding principal balance plus accrued interest. The ~~city finance officer~~ Public Works and Mobility Department shall then bill the property owner ~~over an eightyear period~~ monthly for the principal amount plus accrued interest in the same manner that other sewer ~~connection-line~~ loans are billed. Pursuant to Section 7-13-4309 MCA, the city clerk shall give notice to the property owners that their promissory note for sewer service is in arrears and will be billed ~~over an eightyear period~~ monthly for the principal amount plus accrued interest and that any delinquencies of these payments shall cause the delinquent amount due plus interest to be placed as a tax lien against such property and in accordance with Section 7-13-4309, MCA. (Ord. 3192, 2001; Ord. 2912 §1(part), 1994).

3.19.070 Interest rate. Interest will be charged on the unpaid delinquent loan balance at the rate assessed to property owners for the curb, gutter, sidewalk, alley approach and storm ~~sewerwater~~ improvement loan fund program as determined by the most recent bond issue sold. Payments made will first be applied to interest and then to the outstanding principal balances. (Ord. 3192, 2001; Ord. 2912 §1(part), 1994).

3.19.080 Sewer ~~connection-line~~ loan fund. Loan purchases from private financial institutions for the purposes of this chapter shall be made from the sewer ~~connection-line~~ loan fund previously established. Upon receipt of a delinquent sewer ~~connection-line loan~~ promissory note, with cover letter from the private financial institution requesting payment in full of a loan that is more than sixty days delinquent, the ~~finance officer~~ Public Works and Mobility Department shall initiate payment in full to the private financial institution and recording of the promissory note as a lien on the property. The city council shall order moneys to be transferred from the sewer R and D fund to the loan fund, as necessary. All proceeds from loan repayments and accrued interest shall be deposited in the loan fund. At any time the council determines that there is more money in the loan fund than is necessary to carry out the intent of this chapter, the excess shall be returned to the sewer R and D fund as repayment of the advance. (Ord. 3192, 2001; Ord. 2912 §1(part), 1994).