



City of Helena

**RESIDENTIAL WATER & WASTEWATER SERVICE LINE REPLACEMENT
LOAN PROGRAM APPLICATION**

APPLICANT/PROPERTY OWNER:

Name: _____

Address: _____

Primary Phone: _____ Secondary Phone: _____

Cell Phone: _____

Email address: _____

CO-PROPERTY OWNER:

Name: _____

Address: _____

Primary Phone: _____ Secondary Phone: _____

Cell Phone: _____

Email address: _____

AUTHORIZED REPRESENTATIVE _____

(The representative is authorized to represent the property owner and to receive all correspondence.)

List any other legal owners on a separate sheet of paper with their signature of approval to incur this debt.

PROPERTY ADDRESS: _____

PROPERTY TAX ID NUMBER: _____

Please Attach a Copy of your most recent City of Helena Utility Bill.

Utility Bill Account Number: _____

Participation in this program is subject to the conditions and limitations of Resolution No. 20494:
[https://www.helenamt.gov/fileadmin/user_upload/City_Commission/Resolutions/2018/Res_20494 -
_Service_Line_Replacement_Program.pdf](https://www.helenamt.gov/fileadmin/user_upload/City_Commission/Resolutions/2018/Res_20494_-_Service_Line_Replacement_Program.pdf)

PROJECT INFORMATION

This is an application for emergency repair/replacement of: Water service line Wastewater service line

Describe the scope of the project. (Note: to qualify, the project must be for emergency repair or replacement of a water or wastewater service line. All work must be done by a certified or licensed professional or contractor.)

Have you (or your contractor) applied for a plumbing permit? Yes (Date: _____) No

Will any of the work need to be performed in the city's right-of-way? Yes No

Describe the extent of work that needs to be performed in the city's right-of-way.

Have you (or your contractor) applied for a street opening permit? Yes. (Date: _____) No

Who will perform the work? _____

Date construction is expected to start: _____

Estimated completion date: _____

LOAN DEFERMENT OPTION

If your household meets income guidelines, you will be eligible to apply for Loan Deferment. Loan Deferment gives the property owner the option of paying back the loan upon sale or transfer of the property.

To be eligible for loan deferment, Property Owner(s) must have a combined total household income that falls below 80% of the Median Family Income for Lewis and Clark County as set by the U.S. Department of Housing and Urban Development (HUD) for the year in which this application is submitted. Tax documentation, statements of Social Security earnings, two (2) most recent paystubs, or the details of self-employment earnings will be required to show proof of combined total gross income.

HUD Median Family Income Guidelines Link: <https://www.huduser.gov/portal/datasets/il.html>

- Click on “Click Here for FY 2019 MFI Documentation.”
- Select “Montana.”
- Select “Lewis and Clark County.”
- The Median Family Income (MFI) is found at the bottom of this page.

In 2019, 80% of the MFI in Lewis and Clark County equals \$68,560.

Are you applying for loan deferment: Yes No

If yes, please fill out a separate Loan Deferment Eligibility Application.

Please attach a copy of your Loan Deferment Eligibility Application.

CONDITIONS OF PARTICIPATION

THE TAXES AND ASSESSMENTS ON THE APPLICANT'S PROPERTY, WHICH IS THE SUBJECT OF THE ACTION, MUST BE CURRENT TO BE ELIGIBLE FOR THE PROGRAM.

1. Participation in this program is subject to the conditions and limitations of Resolution 20494.
2. The property owner hereby agrees the City is not a party between the property owner and the contractor and the City bears no responsibility for the quality or workmanship of the project. Enforcement of all contract and warranties are between the property owner and the contractor. The applicant will indemnify, defend, and hold the City harmless against any and all claims, suits, actions, liabilities, judgments or damages related to this project brought by any action of the contractor or other aggrieved party and agrees to not seek any legal recourse from the City in regards to the project.
3. Property owner agrees to execute an agreement with the City stating that the property owner agrees and voluntarily consents to the City levying a monthly charge on the owner's water bill for ten (10) years to recoup the loan amount and that the loan must be paid in full if the property is sold unless prior written permission is received from the City and the new owner executes a new agreement with the City.
4. Continued maintenance of the service line benefited by this Program is the sole responsibility of the property owner at the property owner's expense.
5. **APPLICANT/PROPERTY OWNER(S) CERTIFIES AS FOLLOWS:** property owner(s) is a resident of the city of Helena; applicant/property owner(s) will use loan proceeds only to construct the infrastructure described; applicant/property owner(s) will obtain all applicable local, state, and federal permits, and approvals and licenses and comply with their conditions and terms. Applicant/property owner(s) authorize the city of Helena to verify any facts it deems necessary for loan analysis. Applicant/property owner(s) authorizes the city of Helena to use their project information and project photos to explain or promote the loan program.

I hereby certify and acknowledge the above statements and any attached information are true and correct to the best of my knowledge.

SIGNED: _____ Date: _____
Property Owner

SIGNED: _____ Date: _____
Co-Property Owner

Please Submit all Application materials to: **City of Helena Utility Maintenance Division**
316 N. Park Ave, Rm 417
Helena, MT 59601
406.457.8567 UMDinfo@helenamt.gov



City of Helena

RESIDENTIAL WATER & WASTEWATER SERVICE LINE REPLACEMENT PROGRAM LOAN DEFERMENT APPLICATION

- ◆ **If your household meets income guidelines, you are eligible for Loan Deferment.**
- ◆ **Loan Deferment gives the property owner the option of paying back the loan upon the sale or transfer of the property.**
- ◆ **Loan Deferment, if within the scope of this program, will not negatively affect good standing with the City of Helena, nor will it be reported by the City of Helena as a mark against your credit.**

STATEMENT OF ELIGIBILITY

To be eligible for loan deferment, the Property Owner(s)' total gross income must be below 80% of Medium Family Income for Lewis and Clark County as determined by the Department of Housing and Urban Development in the year in which this application is submitted. Tax documentation, statement(s) of Social Security earnings, 2 recent pay stubs, or the detail(s) of self-employment earnings will be required to show proof total gross income.

HUD Median Family Income Guidelines: <https://www.huduser.gov/portal/datasets/il.html>

City of Helena RESOLUTION NO. 20494 Service Line Replacement Program:
https://www.helenamt.gov/fileadmin/user_upload/City_Commission/Resolutions/2018/Res_20494_-_Service_Line_Replacement_Program.pdf

PRIMARY APPLICANT / PROPERTY OWNER:

Name: _____

Address: _____

Primary Phone: _____ Cell Phone: _____

Email address: _____

PROPERTY ADDRESS: _____

Please list all individuals, including yourself, that meet the following criteria:

- Income earning.
- Reside in the household for which the loan is sought and are related by birth, marriage or adoption.
- 15 years old or older.

NAME	DATE OF BIRTH	RELATIONSHIP TO PRIMARY APPLICANT
		self

PROOF OF INCOME DOCUMENTATION

The following documentation is acceptable to verify income. Please provide documentation from the list below to support your statement of income.

- Most Recent Federal Tax Returns
- Two most current pay stubs
- Most current W2 form(s)
- Social Security Statement
- If self-employed, detail of the most recent three months of income and expenses for the business.

AUTHORIZATION

By signing this form, I affirm that all information contained here is accurate and true at the time of signing.

Signature of Applicant: _____ Date: _____

Please Submit all Application materials to:

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