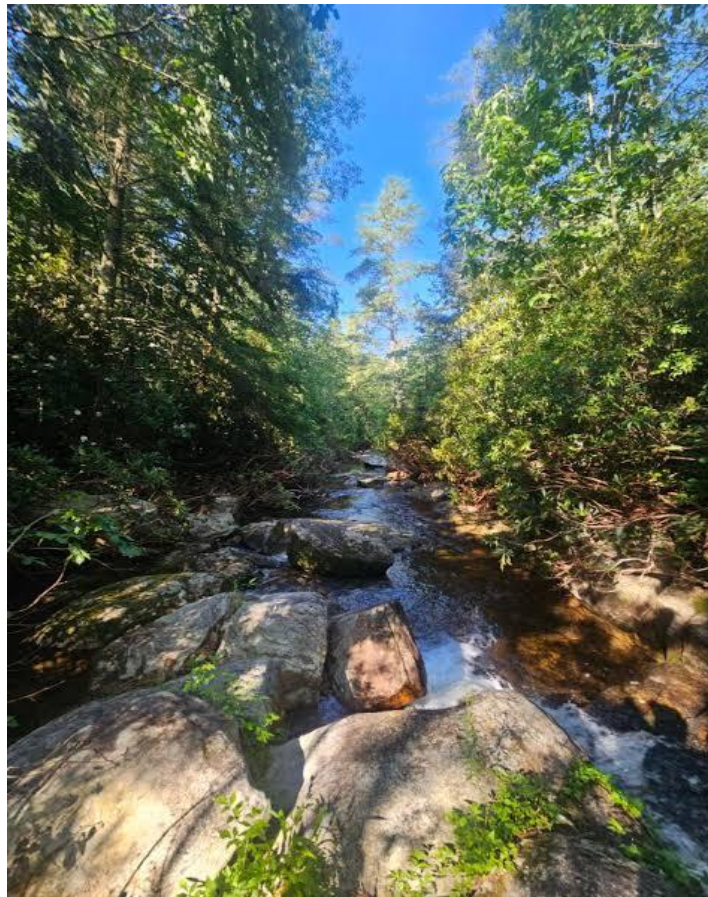




Missoula COUNTY

Septic System Replacement Program Handbook



Missoula County
Grants and Community
Resources Department
Mailing: 200 West Broadway
Physical: 131 East Main Street
Missoula, MT 59802
grants@missoulacounty.us
406-258-4657



<http://missoula.co/septicreplacement>

Missoula City/County Public
Health Department
Mailing: 200 West Broadway
Physical: 301 West Alder Street
Missoula, MT 59802
envhealth@missoulacounty.us
406-258-4755

Fair Housing

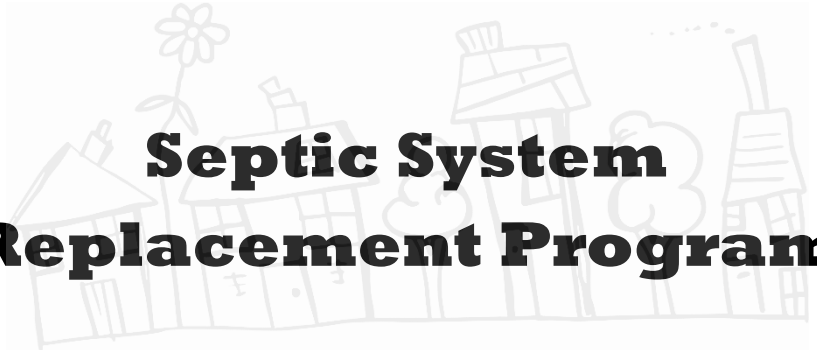
Federal, state and local fair housing law bars discrimination in the sale, rental or financing of dwellings based on race, color, religion, sex, sexual orientation, marital status, national origin, physical or mental handicap or familial status (presence of children under 17 years of age or pregnant women), creed, age, gender identity, or any other protected class. It also requires reasonable modification of dwellings and reasonable accommodations in policies for persons with disabilities.

Anyone who feels they have been discriminated against may file a complaint of housing discrimination by contacting:

Montana Fair Housing
501 East Front Street, Ste 533
Butte, MT 59701
Phone: 406-782-2573
Fax: 406-782-2781
Montana Relay: 711
Email: inquiry@montanafairhousing.org

Persons are prohibited from threatening, coercing, intimidating or interfering with a person who is exercising, or helping someone exercise, any fair housing rights provided in fair housing laws.





Septic System Replacement Program

The Missoula County Department of Grants and Community Resources and Missoula Public Health administer the Missoula County Septic System Replacement Program. The program invests federal dollars in residential properties to replace failing septic systems and preserve and improve existing housing in Missoula County. Homeowners receive the financial and technical assistance necessary to replace failing septic systems and to correct plumbing issues that could be contributing to septic system failures.

This program is supported with Community Development Block Grant funding authorized by the U.S. Department of Housing and Urban Development (HUD) and awarded to Missoula County.

1. GENERAL ELIGIBILITY REQUIREMENTS

APPLICANT ELIGIBILITY

Eligible applicants must:

- Own and occupy the property needing septic system replacement as primary residence
- Provide a recorded deed or proof of ownership
- Have a household income at or below 80% of area median income, adjusted to family size (see table below)
- Intend to reside in the home as a primary residence for at least five years
- Maintain homeowners' insurance on the property throughout the grant term (5 years)

Households must not exceed the below income to qualify for the program.

June 1, 2026 to May 30, 2027
HOUSEHOLD INCOME LIMITS
BY HOUSEHOLD SIZE*

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$60,700	\$69,350	\$78,000	\$86,650	\$93,600	\$100,550	\$107,450	\$114,400

*Income limits are determined by HUD and change every year.

PROPERTY ELIGIBILITY

Eligible properties must:

- Meet the threshold for a failing septic system
- Lie outside the corporate limits of the City of Missoula and within the geographic boundaries of Missoula County
- Be a single-family residence
- Meet environmental review standards
- Be on a permanent foundation
- Not be a mobile home (unless on a permanent foundation)
- Be in a suitable condition to allow contractors and inspectors to work without obstruction

2. ELIGIBLE REHABILITATION WORK

Septic system replacement assistance is available for:

- Replacing failing septic systems to include failing drainfields, septic tanks, seepage pits, etc.
- Plumbing issues related to septic system failures.
- Other state and federal standards must also be met such as: radon mitigation, abatement of lead-based paint and historic preservation, when applicable, to the extent the repairs do not exceed the cost of septic system replacement.

The following are NOT eligible rehabilitation costs under the County's program:

- Replacing a septic system that is not failing per Missoula County sanitarian assessment
- Replacing a failing septic system due to unpermitted increased use (some exceptions apply)
- New construction
- General improvements
- General housing rehabilitation not associated with septic system failure
- Foundation and basement work

Projects may be denied because the complexity or cost of the work required exceeds the scope of the program.

3. PROCESSING OF SEPTIC SYSTEM REPLACEMENT APPLICATIONS

Step 1: You must submit an accurately completed application. Applications can be submitted via email, in person or via postal mail. Incomplete applications will not be accepted.

Applications are accepted on a first-come, first-served basis and are valid for 6 months. If agreements have not been signed within 6 months of application submission, applicants are denied and must reapply. Income of all household members 18 years or older, regardless of relationship, will determine income eligibility.

Missoula County will expedite applications for assistance with emergency repairs when possible.

Missoula County may deny applications that fail to meet any of the stated requirements.

Step 2: Grants staff will determine if the household is income eligible. If you are not eligible, staff will send a denial letter.

- Step 3: If verified as income eligible, Missoula Public Health will assess your septic system to determine if replacement is required. If replacement is not required, you are not eligible for funding and grants staff will send a denial letter.
- Step 4: If verified as needing septic system replacement, Missoula Public Health will determine if additional rehabilitation work is needed related to septic system failure (e.g., plumbing).
- Step 5: Grants staff complete an environmental review to address factors such as floodplain management, historic preservation (for homes 50 years old or older), hazardous substances (e.g., radon, lead-based paint or asbestos hazards), noise abatement, etc. The homeowner is required to schedule a radon test with Missoula County's contracted radon professional to determine if radon is present above the allowable levels (4 pCi/L). If radon is found to exceed the allowable levels, mitigation is required as part of the project. All costs associated with assessments, radon testing, radon mitigation, etc. will be covered by the grant. Note: the environmental review takes a minimum of 30 days.
- Step 6: Upon completion of septic system assessment and tests, you must meet with county staff to develop a work plan detailing eligible work items. Ineligible work or work that exceeds available funding will not be funded.
- Step 7: With work plan in hand, you should next contact licensed and insured contractors to provide a quote on your septic replacement and, if needed, plumbing issues related to septic system failure and radon mitigation. Missoula Public Health will provide a list of approved septic system installers. Gather at least three quotes for the septic replacement workplan and at least three quotes for needed plumbing repairs; then you must submit the quotes to grants staff within 30 calendar days after acceptance of the work plan. Grants staff will review quotes to affirm the costs are reasonable under HUD and program guidelines.
- Step 8: Grants staff will submit the workplan and project budget to the Montana Department of Commerce for approval.
- Step 9: When grants staff have determined the quotes are acceptable, staff will obligate funds for the project, provided funding is still available.
- Step 10: The accepted quote sets the contract price between the homeowner and the contractor. The homeowner and the contractor must then enter into an agreement. Missoula County will make payouts directly to the contractor on a reimbursement basis for work completed. Additional contracts between the contractor and homeowner are not allowed. Staff have the option to cancel the project if this occurs. *All contractors must obtain a Unique Entity ID from the federal government, be registered by the State of Montana, provide certificates of liability and auto insurance and proof of workers compensation coverage (unless exempt) and obtain appropriate permits before Missoula County releases funds. You must obtain Missoula County approval for any and all contract changes before work may begin. Any unapproved work will not be eligible for reimbursement.*

Funding is not guaranteed until final agreements are signed.

4. SEPTIC SYSTEM REPLACEMENT AGREEMENT SECURED BY DEED RESTRICTION

To secure contracted funding, you and Missoula County must sign an award agreement. You will need to execute a 5-year deed restriction on your home. Missoula County will assist with this. You must remain in your home and use your home as your primary residence for five years after the completion date of the project. If the home is not used as your primary residence within those five years, you are responsible for paying back the entire amount of the award.

Staff will reconcile agreement adjustments at the end of construction through a revised deed restriction, as needed.

5. MATERIALS

Under the scope of this program, contractors are not allowed to install materials purchased privately by the homeowner or to utilize previously used materials. The only exception to this provision is that the homeowner may provide interior paint.

6. GRIEVANCE POLICY

Our program is committed to providing fair, respectful and equitable access to services. In the event your project is deemed ineligible and you disagree with the decision, you have a right to file a grievance with Missoula County and have your concern reviewed promptly and impartially. Please contact grants staff to file a grievance.

Contact Information

Grievances and appeals may be directed to:

Grants and Community Resources

200 West Broadway

Missoula, MT 59802

Phone: 406-258-4657

Email: grants@missoulacounty.us

7. OTHER RESOURCES

Successful Home Ownership & Financial Counseling

Missoula County strongly encourages homeowners to utilize Successful Homeownership services offered by Homeword, Inc. These classes cover credit and budgeting strategies, tapping into your home's equity, financial resources, home maintenance on a budget and sustainability and energy saving strategies. To learn more, go to <https://www.homeword.org/classes> or call 406-532-4663.

8. MONITORING OF THE REHAB PROJECT

Missoula County staff and authorized HUD representatives reserve the right to inspect all rehab projects during construction and throughout the term of the deed restriction (5 years post construction).

9. EXPLANATION OF TERMS

ASBESTOS: A highly toxic, naturally occurring mineral once favored for its heat resistance and durability, but its microscopic fibers pose severe, irreversible health risks. Asbestos is frequently found in popcorn ceiling textures, vinyl floor tiles and their backing adhesives, attic insulation, roofing shingles, felt and tar paper, drywall joint compounds and decorative plaster. HUD requires consideration of asbestos as a contaminant in environmental reviews for HUD-assisted projects. In the event asbestos will be disturbed as a result of the project work plan, abatement is required.

DEED RESTRICTION: Legally binding, recorded provision that limits or specifies how a property owner can use, alter or maintain a piece of land or building. The deed restriction associated with this program expires five years after the date of execution.

ENVIRONMENTAL REVIEW STANDARDS: Applicable HUD requirements contained in 24 CFR 58 *Environmental Review Procedures for Title I Community Development Block Grant Programs*.

FLOODPLAIN: HUD funding follows federally defined floodplain regulations, which account for current and future risks, extending beyond the traditional 100-year floodplain to include 500-year flood risks. Federal financial assistance may not be used in floodplains unless the community participates in the National Flood Insurance Program and flood insurance is both obtained and maintained.

HISTORIC PRESERVATION: The National Historic Preservation Act (NHPA) directs local governments that utilize federal funding for assisted activities to protect historic properties and to avoid, minimize or mitigate possible harm that may result from federally funded activities. Historic Preservation typically only applies to properties that are 50 years old or older.

HOMEOWNER'S INSURANCE: Insurance purchased through a private company for coverage against a hazard, accident or loss of real property.

HOUSEHOLD: All persons regardless of relationship, living at the applicant's address who can claim no other address or residency.

HOUSEHOLD INCOME: Income from all sources of all adult household members, including all working children 18 years old and older. Students attending school out of town may or may not qualify as household members, according to HUD guidelines. If counted as a member of the household, any income that student earns is also counted.

LEAD-BASED PAINT HAZARD: Lead-based paint is a highly toxic metal that may cause a range of health problems, especially in young children. Most homes built before 1978 contain some lead-based paint. HUD requires consideration of lead-based paint as a contaminant in environmental

reviews for HUD-assisted projects. In the event surfaces with lead-based paint will be disturbed as part of the project work plan, abatement is required.

LOW- AND MODERATE-INCOME: Households whose incomes do not exceed 80% of the median income for the area as determined annually by HUD with adjustments for smaller and larger families.

PERMANENT FOUNDATION: A site-built, durable structure (like poured concrete, mortared masonry or treated wood) designed to anchor and stabilize the home to the ground. A permanent foundation allows a manufactured home to be legally classified as real property rather than personal property.

PRIMARY RESIDENCE: The address where an individual or household is domiciled and physically present.

RADON: A naturally occurring, colorless, and odorless radioactive gas found in soil that can enter buildings through foundation cracks, posing a lung cancer risk. HUD requires consideration of radon as a contaminant in environmental reviews for HUD-assisted projects. Mitigation is required if levels reach 4.0 picocuries per liter (pCi/L) or higher.

