

# MISSOURI

## ON-SITE WASTEWATER GRANT - LOAN PROGRAM

### MISSOURI REGIONAL PLANNING COMMISSIONS



- 1. Boonslick Regional Planning Commission**  
111 Steinhagen, PO Box 429  
Warrenton, MO 63383  
(636) 456-3473  
[www.boonslick.org](http://www.boonslick.org)
- 2. Bootheel Regional Planning & Economic Development Commission**  
105 E. North Main  
Dexter, MO 63841  
(573) 614-5178  
[www.bootrpc.com](http://www.bootrpc.com)
- 3. East-West Gateway Council of Governments**  
One Memorial Drive, Suite 1600  
St. Louis, MO 63102  
(314) 421-4220
- 4. Green Hills Regional Planning Commission**  
1104 Main Street  
Trenton, MO 64683  
(573) 359-5636  
[www.ghrpc.org](http://www.ghrpc.org)
- 5. Harry S Truman Coordinating Council**  
800E. Pennel  
Carl Junction, MO 64834  
(417) 649-6400  
[www.hstcc.org](http://www.hstcc.org)
- 6. Kaysinger Basin Regional Planning Commission**  
1707 N. 2<sup>nd</sup> Street  
Clinton, MO 64735  
(660) 885-3393  
[www.kaysinger.com](http://www.kaysinger.com)
- 7. Lake of the Ozarks Council of Local Governments**  
34 Roofener, PO Box 3553  
Camdenton, MO 65020  
(573) 346-5692  
[www.loclg.org](http://www.loclg.org)

- 8. Mark Twain Regional Council of Governments**  
42494 Delaware Lane  
Perry, MO 63462  
(573)565-2203  
[www.marktwaincog.com](http://www.marktwaincog.com)
- 9. Meramec Regional Planning Commission**  
#4 Industrial Drive  
St. James, MO 65559  
(573)265-2993  
[www.meramecregion.org](http://www.meramecregion.org)
- 10. Mid-America Regional Council**  
600 Broadway, Suite 200  
Kansas City, MO 64105  
(816) 474-4240  
[www.marc.org](http://www.marc.org)
- 11. Mid-Missouri Regional Planning Commission**  
206 E. Broadway, PO Box 140  
Ashland, MO 65010  
(573) 657-9779  
[www.mmrpc.org](http://www.mmrpc.org)
- 12. Mo-Kan Regional Council**  
224 N. 7<sup>th</sup> Street  
St. Joseph, MO 64501  
(816) 233-3144  
[www.mo-kan.org](http://www.mo-kan.org)
- 13. Northeast Missouri Regional Planning Commission**  
121 S. Cecil Street  
Memphis, MO 63555  
(660) 465-7281  
[www.nemorpc.org](http://www.nemorpc.org)
- 14. Northwest Missouri Regional Council of Governments**  
114 West Third Street  
Maryville, MO 64468  
(660) 582-5121  
[www.nwmorcog.org](http://www.nwmorcog.org)
- 15. Ozark Foothills Regional Planning Commission**  
3019 Fair Street  
Poplar Bluff, MO 63901  
(573) 785-6402  
[www.ofrpc.org](http://www.ofrpc.org)
- 16. Pioneer Trails Regional Planning Commission**  
802 South Gordon, PO Box 123  
Concordia, MO 64020  
(660) 463-7934  
[www.trailsrpc.org](http://www.trailsrpc.org)
- 17. South Central Ozark Council of Governments**  
PO Box 100  
Pomona, MO 65789  
(417) 256-4226  
[www.scocog.org](http://www.scocog.org)
- 18. Southeast Missouri Regional Planning and Economic Development Commission**  
PO Box 366  
Perryville, MO 63775  
(573) 547-8357  
[www.semorpc.org](http://www.semorpc.org)
- 19. Southwest Missouri Council of Governments**  
901 S. National Avenue  
Springfield, MO 65897  
(417) 836-6900  
[www.smcog.missouristate.edu](http://www.smcog.missouristate.edu)

## DO YOU NEED MONEY TO MAKE REPAIRS OR IMPROVEMENTS TO YOUR SEPTIC SYSTEM?



## MISSOURI

### ON-SITE WASTEWATER SYSTEM IMPROVEMENTS GRANT - LOAN PROGRAM



[WWW.MACOGONLINE.ORG/ONSITE](http://WWW.MACOGONLINE.ORG/ONSITE)

# MISSOURI

## ON-SITE WASTEWATER GRANT - LOAN PROGRAM

[www.macogonline.org/onsite](http://www.macogonline.org/onsite)

### PURPOSE

The purpose of the Missouri On-site Wastewater Improvement Grant - Loan program is to provide financing for homeowners seeking to make improvements to, or replace their on-site wastewater treatment system, which will improve Missouri's water quality. The program is funded by the Missouri Department of Natural Resources and delivered by Missouri's regional planning commissions and councils of government.

### HOMEOWNER RESPONSIBILITIES

Approved homeowners are responsible for procuring services related to the project.

Homeowners must certify they will provide appropriate system maintenance over the life of the loan; attend training on operating and maintaining the system; and periodically have the system inspected to insure it is operating properly.

Homeowners installing an advanced treatment system must execute a maintenance agreement.

Wastewater treatment improvements will be owned by the borrower.

### DOCUMENTS REQUIRED TO PROCESS LOAN REQUEST

- Loan application (signed)
- Copy of warranty deed
- Violation notice (if applicable) from local health department
- Latest tax return
- Cost estimate of project

### HOW TO APPLY

Application packets are available at each regional planning commission (see list on back) and online at [www.macogonline.org/onsite](http://www.macogonline.org/onsite)

### ELIGIBLE APPLICANTS

- Homeowners with a failing or failed on-site wastewater treatment system as documented by a certified installer or local health agency.
- Homeowners must have sufficient income to make the loan payment and maintain the system.
- The value of the system funded cannot exceed the value of the property on which the system is placed.

### ELIGIBLE ACTIVITIES

- Funds can be made for repair or replacement of private wastewater treatment systems for single-family houses, and multi-family housing consisting of four units or fewer.
- Funds can be used to finance only approved systems that are installed by contractors, approved by each county's respective health department. A list of approved installers can be found at: <http://health.mo.gov/living/environment/onsite/counties/>
- Only systems recommended by the County Health Department, Department of Health & Senior Services, or the local authority will be funded.
- Costs related to the installation of an approved system (such as soils investigation, engineering services and surveying) are allowable expenses.

### INELIGIBLE ACTIVITIES

Funds cannot be used for the following:

- Connecting homes to a cluster system or public sewer system;
- Installing an on-site system for new construction;
- Covering costs incurred prior to the loan approval;
- Paying homeowners for work they do on their own system, unless they are an approved contractor.

### PROGRAM GRANT – LOAN GUIDELINES

- Grant availability up to 50% of project cost
- Grant eligibility based on income guidelines outlined by the Department of Health and Human Services
- Loan terms will be based on the applicant's ability to repay, not to exceed \$25,000 or 10 years per connection.
- Loan payments will be required on a monthly basis.
- Loans will be secured by a lien on the subject property, a deed of trust, a promissory note, or other acceptable encumbrances, in the amount of the loan with repayment required upon sale.
- Loans will be offered to eligible applicants for eligible uses. Interest rates will not exceed 5%.
- Borrower will be responsible for all closing costs, recording fees, legal fees and other fees relevant to the loan. An estimate of the fees and charges will be provided to the borrower prior to closing on the loan. Fees related to the loan can be financed through the loan program as long as the total does not exceed the maximum loan limit of \$25,000.
- Lender may collect a late payment fee not to exceed 1.5% of the outstanding balance. Default of payment could result in a mechanics lien placed on subject property.
- A \$30 fee will be assessed for all checks and payments returned for insufficient funds.
- All personal and confidential information provided by potential applicants will be maintained in the project file at the regional planning commission offices. DNR may review this information for audit purposes.
- Loan payments will be issued jointly to homeowner and contractors, approximately 30 days after completion of work and submission of required documentation.