LEAD WATER SERVICE LINE REPLACEMENT LOAN PROGRAM SUMMARY

➢ For health and water safety, property owners are required to replace private lead water services.

➢ The City has a loan program to ease the financial burden of replacing lead water services.

If your private property has lead water service pipes, you can take advantage of a City of Waterloo loan program featuring a zero (0%) interest loan to fund the replacement of private lead water service lines -- improving water quality for residents.

The municipal code requires that private lead water services be replaced by the property owner. To bring about property owner compliance with this requirement, the City of Waterloo is offering a zero interest loan. Loan applications will be accepted until December 31, 2022. It is easy to access the City of Waterloo Private Lead Service Replacement Loan Program by taking the following steps:

1. GET A QUOTE FROM A PRE-QUALIFIED PLUMBER. Your loan application must include a thorough written estimate from a plumber of your choice for replacement of the lead water services between the curb stop (or “sidewalk valve”) and your water meter.

2. SUBMIT TO THE CITY A LOAN APPLICATION AND A COPY OF YOUR PLUMBER’S QUOTE. If you want funding assistance, read the application program details, the loan details and then complete & sign the application. Submit your application & plumber’s quote via email or to the address above. For your convenience we also have a 24/7 drop box in front of the municipal building.

3. AGREE TO, AND SIGN, A LOAN AGREEMENT WITH THE CITY. The offer of a zero interest loan is based upon the plumber’s quote you submit. The loan approval requires an initial minimum payment of 15% of the total estimate to the City when the agreement is signed.

4. SCHEDULE AND COMPLETE THE WORK. When the work is done, submit a final invoice to the City. The City pays the plumber for qualifying work in an amount not to exceed the submitted estimate. You are responsible for project cost over-runs.

5. THE PROPERTY OWNER IS RESPONSIBLE FOR ANNUAL LOAN PAYMENTS. The loan is a mortgage backed note which will be recorded with the Register of Deeds office. For example only: loan payments for a 2020 $3,500 project would be:

<table>
<thead>
<tr>
<th>Year</th>
<th>Loan Payment</th>
<th>Note</th>
</tr>
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<tbody>
<tr>
<td>2020</td>
<td>$525</td>
<td>15% down</td>
</tr>
<tr>
<td>2021</td>
<td>$595</td>
<td></td>
</tr>
<tr>
<td>2022</td>
<td>$595</td>
<td></td>
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<td>2023</td>
<td>$595</td>
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<td>2024</td>
<td>$595</td>
<td></td>
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<tr>
<td>2025</td>
<td>$595</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$3,500</td>
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</table>
QUESTIONS AND ANSWERS

QUESTION #1: What is the private water service line? ANSWER: This program benefits the private property segment shown below.

QUESTION #2: Why is this important? ANSWER: The Federal Environmental Protection Agency has set the maximum contaminant level goal for lead in drinking water at zero because lead is a toxic metal that can be harmful to human health even at low exposure levels. Lead is persistent, and it can bioaccumulate in the body over time.

Waterloo Utilities has found elevated levels of lead in drinking water in some homes and buildings. Lead can cause serious health problems, especially for pregnant women and young children. Learn more about – https://tinyurl.com/zrty7o9

To minimize the potential for lead in the water, polyphosphate is added to the water system to coat the mains and services to prevent leaching of lead and copper. Removing lead water services improves in-home water quality. For more details, the Utility publishes an annual water quality report which is available at the library or the Waterloo Utilities office.

QUESTION #3: Where do I find the list of qualified plumbers? ANSWER: Below.

802 John Nolen Drive
Madison, WI 53713
608-256-3900
Email – hipplumbservice@hipertzborn.com
Website – www.hipertzborn.com

Wright Plumbing & Soil Testing Inc.
N279 Hwy 89
Columbus, WI 53925
920-623-4517 office
920-623-2702 mobile
920-623-3927 fax

S & S Plumbing
539 E Tyranena Park Rd
Lake Mills, WI 53551
920-648-8026
Email - lygia@spsplumbing.biz
Website - https://www.sandsplumbing.net/

Lasche Plumbing and Contracting
W1178 Alto Circle
Columbus, WI 53925
920-210-5833

Brisc Plumbing
501 Autumn Crest Drive
Watertown, WI 53094
608-630-2459
Email - ccastro@briscplumbingllc.com
Website - https://briscplumbingllc.com/

QUESTION #4: How do I identify a lead service pipe? NOTE: Galvanized also needs to be replaced. ANSWER: Below.

Tools needed: flathead screwdriver, refrigerator magnet

Locate the water service pipe coming into the building (usually in the basement). An "inlet valve" and the water meter are installed on the pipe after the point of entry.
Identify a test area on the pipe between the point where it comes into the building and the inlet valve. If the pipe is covered or wrapped, expose a small area of metal. Use the flat edge of a screwdriver or other tool to scratch through any corrosion that might have built up on the outside of the pipe.

**Lead Pipe**

If the scratched area is shiny and silver, your service line is lead. A magnet will not stick to a lead pipe. If you have a lead water service, you may be eligible to receive an interest free loan from the City of Waterloo to replace the lead water service.

**Copper Pipe**

If the scratched area is copper in color, like a penny, your service line is copper. A magnet will not stick to copper pipe.

**Galvanized Steel Pipe**

If the scratched area remains a dull gray, and a magnet will stick to the surface, your service line is galvanized steel. Galvanized poses similar health risks as lead does. You are eligible to receive an interest free loan to replace galvanized steel pipe.

**Take action today.**

**The City of Waterloo is ready to partner with property owners to “get the lead out!”**

**QUESTIONS?** Contact Clerk/Treasurer Mo Hansen, cityhall@waterloowi.us or 920-478-3025.