

City of Lock Haven Sidewalk Repair Loan Program

OWNER-OCCUPIED PROPERTY

Well maintained sidewalks are important for Lock Haven's neighborhoods. They improve the appearance of a neighborhood as well as property values. Most importantly, well maintained sidewalks are important for pedestrian safety. A damaged sidewalk can cause injuries to pedestrians and may expose you to liability and/or lawsuit.

Frequently Asked Questions:

How Can I Get My Sidewalk Repaired?

The City of Lock Haven currently has a sidewalk repair loan program to assist residential owner-occupied single or multi-family, and mixed use commercial with owner occupancy and help defray the cost of maintaining their sidewalk. In order to participate in the program, a homeowner may contact Leonora Hannagan, City Planner, at 570-893-5903 to obtain an application form.

How Much Assistance Can I Receive To Repair My Sidewalk?

The City offers a loan up to \$3,000 to pay the cost of repairing sidewalks for qualified homeowners. Property owners having a corner property may be eligible to receive an additional \$3,000 loan. Property owners that must remove a tree will be eligible to receive up to \$500 or 50% the cost of the sidewalk replacement, whichever is greater. The combined cost of the sidewalk repair and tree removal cannot exceed \$3500. If the price quotes exceed the funding provided by the City, the property owner will be responsible for paying the difference.

What Are the Loan Terms And Interest Rate?

No matter the amount of the loan, the monthly payback will be \$100. If a loan totals \$3,000 the loan will be for 30 months at \$100/month; if the loan is \$1,500 the loan will be for 15 months at \$100/month. The interest rate charged by the City is 2.82%.

How Are Repair Sites Selected?

Homeowners make application to the City Planning Office. The City's Code Enforcement Office will inspect the property and once the City determines that the property's sidewalks meet the "defective" sidewalk criteria, the City will mail the property owner information about the sidewalk repair program and include a list of pre-qualified contractors.

Projects are processed on a first-come, first-served basis after the above criteria have been met.

Who Does The Work and How Are They Selected?

The City maintains a list of qualified and insured contractors. The property owner will be required to get one (1) written price quote from the list of pre-qualified contractors. If the price quote exceeds the funding provided by the City, the property owner will be responsible for paying the difference. At the time the property owner signs the loan document, the property

owner will be required to provide the balance of the funds to the City, and those funds will be placed in escrow until the final total payment is made to the contractor.

Property owners will not be allowed to do their own work if they wish to participate in the City's loan program.

The City will prepare a contract which will be between the property owner and the contractor. The contract will specify the number of days to complete the work following the issuance of a building permit.

Who Determines How Much Of The Sidewalk Will Be Repaired/Replaced?

The City will review the scope of the work provided by the contractor to be completed. The program does not provide assistance to replace sidewalk areas that do not meet one of the Sidewalk Repair Criteria. The City will allow relaying of brick or slate sidewalks up to the cap amount, if appropriate to the area.

When Does The City Pay Its Share of the Funds To The Contractor?

Prior to the release of funds to the contractor, the City's Code Enforcement Office will make a final inspection, along with the homeowner, to ensure that the work was completed satisfactorily and provide written proof of same. The homeowner will be required to complete a form that states that the work was done satisfactorily. Once this form has been signed by the homeowner, the City will issue a check made out to the contractor after the completion of the project.

Will The City Place A Lien On My Property Equal To The Loan Amount?

No, the City will not place a lien against the property. The city will prepare a promissory note between the property owner and the city which outlines the loan payback. In the event of a loan default, the City will file a judgment against the property owner. Default includes missed payments.

Can A Tree Be Removed That Is Damaging My Sidewalk?

The City seeks to retain street trees if at all possible. However, tree removal required to enable proper sidewalk replacement will be an eligible expense. Tree replacement will not be an eligible expense. Under no circumstances will the City provide funding to remove or trim trees that are on private property.