



## **Sidewalk Repair Loan Program**

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Well maintained sidewalks are important for the Borough of Tamaqua and its residents. They improve the appearance of a neighborhood, maintain or improve property values and increase safety for pedestrians. A damaged sidewalk not only looks bad, but also can injure a pedestrian and expose property owners to liability.

The Borough can provide contact information on qualified contractors who are familiar with Tamaqua's specifications and permitting processes. Contractors who wish to be added to the list can contact Community Development at 570.668.0300 or email [info@tamaquaborough.com](mailto:info@tamaquaborough.com)

### **Sidewalk Replacement Program**

The Borough offers a loan of up to \$3000 to repair sidewalks that qualify as defective. Property owners who must remove a tree will be eligible to receive up to \$500 or 50% of the cost of the sidewalk replacement, whichever is greater. If the price exceeds funding provided, the property owner is responsible for the difference.

Loans for sidewalk repairs are available to qualifying property owners including single-family and multi-family dwellings as well as mixed use commercial properties containing rental units. There is no income limit and all loans are issued at an interest rate of 4%.

All participating property owners must select from a list of pre-qualified contractors. Property owners may not perform their own work. Two quotes obtained from contractors on the Borough list will need to be submitted for consideration.

### **Program Eligibility**

To be eligible for consideration, the property must be located in the Borough of Tamaqua and the applicant must be the property owner. The property owner must provide proof that all taxes and utilities are paid up to date, a copy of the deed, a declarations page and proof that their property insurance is paid and proof that any mortgage/home equity (leins) are paid to date. The home must also be clear of any code violations. Once all documentation is received by the Community Development Department, prospects will be forwarded to the Citizens Advisory Committee (CAC) for review and consideration.

## Permits

Permits are required for any work performed on sidewalks or driveways. The permit fee is based on the construction cost of the sidewalk.

Permits can be obtained from the Zoning and Code Enforcement Officer. Please call ahead for an appointment or leave your name and address and the officer will return your call.

## Sidewalk Guidelines

- **Width:** No less than four feet or same as existing walk
- **Thickness:** Four inches except across driveways, which are six inches
- **Subgrade:** Flat, dry, compacted dirt and sand
- **Forms:** Wood or metal, straight and true to line and grade
- **Concrete:** Minimum strength of 3000 pounds per square inch for sidewalks and 4000 pounds psi for sidewalks crossing driveways
- **Finish:** Strike off even; hand float smooth; place joints at distance equal to width; Tool joints and outer edges; once surface hardens, broom or swirl finish perpendicular to traffic flow
- **Alignment:** Sidewalk elevations and setbacks are established by the Public Works Department

All sidewalks shall meet ADA specifications including curb ramps at intersections. Contractor shall be responsible for grade adjustments of the water curb box and the replacement of any borough owned street signs.

The Code Enforcement Officer or someone from the Public Works Department must examine forms **before** concrete is poured. Please call one day in advance to schedule inspection.

## **Frequently Asked Questions:**

### **How Much Assistance Can I Receive To Repair My Sidewalk?**

The Borough offers a loan of up to \$3000 to repair or replace sidewalks that qualify as defective. Property owners who 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 exceeds the loan, the property owner is 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, payable to Mauch Chunk Trust. The procedure for making the payment will be explained before the first payment is due. For example, if the loan totals \$3000, payments will be \$100/month for 30 months. If the loan is \$1500, the loan will be \$100/month for 15 months. The interest rate is 4% regardless of income.

### **How Are Repair Sites Selected?**

Property owners may apply to the Borough directly, but the Borough will also identify and alert property owners of priority repairs. The Borough determines first that a sidewalk meets “defective” criteria and is located in an area where the repair will benefit the community or a specific neighborhood. The Borough will mail the property owner information about the sidewalk repair program and include a list of pre-qualified contractors. Projects are then processed on a first-come, first-served basis until program ends.

## **Frequently Asked Questions, continued:**

### **Who does the work and how is the contractor selected?**

The Borough maintains a list of qualified and insured contractors. The property owner will be required to get two price quotes from the list of pre-qualified contractors. If the price quote exceeds the funding provided by the Borough, the owner will be responsible for 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 Borough and those funds will be placed in escrow until the final payment is made to the contractor.

Under no circumstances are DIY projects allowed. Property owners must select from the list of qualified and insured contractors if they wish to participate in the Sidewalk Loan Program.

The Borough will prepare a contract between the property owner and the contractor. The contract will specify the number of days to complete the work.

**Who determines how much of the sidewalk will be repaired/replaced?**

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

**When does the Borough pay its share of funds to the contractor?**

The Borough's Code Enforcement Officer, together with the property owner, will make a final inspection. The property owner will be required to sign a form stating that the work was done satisfactorily. Once the form is signed by the property owner, the Borough will issue a check to the contractor and close the project.

**Will the Borough place a lien on my property equal to the loan amount?**

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

**Can a tree be removed if it is damaging my sidewalk?**

The Borough seeks to retain as many trees as possible. However, tree removal required to enable proper sidewalk replacement is an eligible expense and will be determined on a case-by-case basis. Otherwise, tree removal is ineligible. Under no circumstances will the Borough provide funding to remove or trim trees that are on private property.