

## TOWANDA MUNICIPAL AUTHORITY SERVICE LINE REPLACEMENT PROGRAM

### GUIDELINES

1. Towanda Municipal Authority, as affordable, will make funds available to loan to Towanda Municipal Authority customers to replace leaking or bad water or sewer service line laterals, from the property line or shutoff to inside shutoff or cleanout. Such loans will be made on a first come first serve basis and will be subject to the total amount available as determined by the Towanda Municipal Authority.
2. The approved project must be in accordance with Towanda Municipal Authority specifications and/or rules and regulations.
3. For purposes of this program, eligible projects shall include existing water and sewer service line laterals that are in need of an upgrade and/or repair.
4. Individual property owner loans will be made up to a maximum amount of \$7,500 and a maximum term of five (5) years. Loans exceeding this amount for unusual circumstances will be considered on a case-by-case basis by the Towanda Municipal Authority's Board. Interest rates will be the rate established from time to time by the PA Dept. of Community and Economic Development for PIDA loans for Bradford County. A loan agreement setting forth the monthly payments and terms between Towanda Municipal Authority and the property owner, properly witnessed and notarized, shall be executed.
5. A lien shall be placed against the owner's property in the amount of the original principal and interest amount if the property owner(s) become delinquent in payments beyond sixty (60) days. The lien will be removed upon full payment of the loan. Lien filing and lien satisfaction charges shall be paid by the property owner.
6. An application for a Service Line Replacement loan must be submitted to a Towanda Municipal Authority representative by the property owner(s) or his/her authorized agent upon forms provided by the Towanda Municipal Authority. Towanda Municipal Authority reserves the right to require proof of ownership, if deemed appropriate.

A detailed quote is required, especially for replacement projects, quotes should be itemized and should include materials, labor and everything that is needed to finish the project. Technical assistance will be provided by Towanda Municipal Authority, if requested, in determining the work needed. Towanda Municipal Authority reserves the right to disqualify certain contractors if it has experience or knowledge of unsatisfactory workmanship.

In the case of work to be performed by the property owner or his/her employees, relatives or friends, the loan shall be for material only and Towanda Municipal Authority reserves the right to inspect the work in progress and to halt the work if deemed to be undertaken incorrectly.

Upon review of the application, the Towanda Municipal Authority Manager or his designee, shall either approve the application and give notice to proceed or request additional information or clarification.

7. A Permit, if required within the local Municipality will need to be secured by the successful contractor from the local Municipality's enforcement office before work can begin to assure that all is in order.
8. A pre and final inspection shall be conducted by the Towanda Municipal Authority Superintendent or his designee to assure that the work has been satisfactorily completed. Upon a satisfactory final inspection, the contractor's bill will be submitted to Towanda Municipal Authority Manager for approval and payment will be dispersed.

**TOWANDA MUNICIPAL AUTHORITY  
APPLICATION FOR SERVICE LINE REPLACEMENT LOAN PROGRAM**

**Date:** \_\_\_\_\_

**Owner(s) Name:** \_\_\_\_\_

**Owner Address:** \_\_\_\_\_

**Owner Telephone:** \_\_\_\_\_

**Address of Property to be Improved (if different from above)**

\_\_\_\_\_

**Description of Work:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Cost of Work:** \_\_\_\_\_

**Please attach contractor's detailed proposals for the work to be done.**

**Return completed form and proposals with a copy of your DEED to:**

**Towanda Municipal Authority  
Administrative Office  
724 Main St.  
Towanda, Pa. 18848  
570-265-2696**

\_\_\_\_\_  
**Signature of Property Owner**

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**Office Use Only**

**Date Received:** \_\_\_\_\_

**Approved Loan Amount:** \_\_\_\_\_

**Approved by:** \_\_\_\_\_

**Date Paid:** \_\_\_\_\_