

TOWANDA BOROUGH CURB APPEAL PROGRAM

GUIDELINES

1. Towanda Borough, as affordable, will make funds available to loan to Borough property owners to replace sidewalks, exterior painting or exterior siding and any other repairs that will improve the overall appeal and improvement to the neighborhood. 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 Borough Council.
2. The approved project must be in accordance the Towanda Borough Code.
3. For purposes of this program, eligible projects shall include existing sidewalks or footways used by the pedestrian public, exterior covering that is deemed to be in violation or potential violation in the very near future.
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 Borough Council's Finance Committee. 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 the Borough 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 charges shall be paid by the property owner and lien satisfaction costs shall be paid by the Borough.
6. An application for a Curb Appeal loan must be submitted to the Towanda Borough Secretary by the property owner(s) or his/her authorized agent upon forms provided by the Borough. The Borough reserves the right to require proof of ownership, if deemed appropriate.

A detailed quote from a Towanda Borough registered contractor is required. Generally, especially for new or 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 the Borough, if requested, in determining the work needed. The Borough 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 the Borough reserves the right to inspect the work in progress and to halt the work if deemed to be undertaken incorrectly.

Upon request, a list of registered contractors will be provided by the Borough to aid in this process.

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

7. A building permit, will be required to be secured by the successful contractor from the Borough's Code Enforcement Officer before work can begin to assure that all is in order.
8. A pre and final inspection shall be conducted by the Borough's Code Enforcement Officer to assure that the work has been satisfactorily completed. Upon a satisfactory final inspection, the contractor's bill will be submitted to the Borough Council for approval and payment at the next regularly scheduled Council meeting.

**TOWANDA BOROUGH
APPLICATION FOR CURB APPEAL 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 Borough
Administrative Office
724 Main St.
Towanda, Pa. 18848
570-265-2696**

Signature of Property Owner

Office Use Only

Date Received: _____

Approved Loan Amount: _____

Approved by: _____

Date Paid: _____