



City of Watervliet Sidewalk Replacement Program January 2023

**Charles V. Patricelli, Mayor
Barbara Diamond, Councilwoman
Chris Daus, Councilman
Joe LaCivita, General Manager**



WATERVLiet REVOLVING LOAN FUND SIDEWALK REPAIR AND REPLACEMENT Guidelines

Background

The City of Watervliet is offering a revolving loan program as an option for City property owners to pay for the cost of repairs to their sidewalks that are part of the public right of way. The cost is placed on the property owner's tax bill and is paid over a five-year (5) period at five percent (5%) simple interest.

To be eligible to participate, the applicant's taxes must be current on all properties owned in the City of Watervliet. *Loans for sidewalk repairs are available to qualifying property owners of single and multi-family rental units and mixed-use commercial properties containing rental housing units.*

Program

As a benefit to residents and property owners, the City of Watervliet will now operate and maintain a revolving loan program to assist with the financing costs associated with sidewalk repair or replacement. Please be aware that funds are limited and will not be able to provide the services to everyone, so it will be on a first come, first serve basis. Funds will be replenished as fast as possible.

If you are a property owner in the city interested in the sidewalk loan program, please complete the following preapplication and submit it to the address indicated on the application:

1. Each participant must first fill out the ***Sidewalk Repair Program Application*** form included in this package. In addition to any other requirement outlined, property owners may be eligible for funding from the revolving loan fund conditioned on the following requirements:
 1. An application is submitted with all additional materials as requested (outlined below); and
 2. The application is approved by the city; and
 3. Taxes must be current on all properties owned by the applicant in the City of Watervliet.

The City will fund up to \$6,000.00 under this revolving loan fund program. The work must be performed by contractors who have all current insurance certificates as required by the City permit process. The City of Watervliet is unable to make contractor recommendations but will maintain a list of contractors who requested to be placed on a program list. Applicants MUST obtain three (3) quotes to submit with their application. The program is based on the current cost and replacement of between \$10 - \$15/sq ft. Loans will be based on this standard. If quotes come in different from this guideline, loans may need to be adjusted to meet these guidelines. If the owner wishes to choose other than the lowest quote, they will be responsible to pay the difference up front and not be part of the loan amount. The City of Watervliet will file a lien with the Albany County Clerk's office on the property for the amount borrowed.

All work must be inspected by the City of Watervliet Code Enforcement Office or other City designated representative. The application must be signed by the Code Enforcement Office or City designated representative before payment will be issued to the contractor.

The City of Watervliet will send an invoice to the property owner, which includes the contractor's costs and a \$50.00 administration fee. In the event the invoice is not paid in full to the City within thirty (30) days, the full amount due will be placed on the property owner's taxes to be paid over a five-year (5) period at five percent (5%) interest. Payments must be made annually and will be included when the annual tax bill is due. The City will place a lien on the property for the amount borrowed.

Procedure

1. Obtain an Application from City Hall, Mayor's Office, located at 2 Fifteenth Street, Watervliet, NY or online from the City of Watervliet's website at www.watervliet.com.
2. Obtain a minimum of three (3) itemized quotes from a contractor who has all current insurance certificates as required by the City permit process.
3. Complete the application and return to the City of Watervliet with any additional required documentation (i.e., itemized quotes) for approval.
4. The City of Watervliet will send an invoice to the property owner, which includes the contractor's costs and a \$50.00 administration fee.
5. The full amount due will be placed on the property owner's tax bill to be paid over a five- year (5) period at five percent interest (5%) in the event the invoice is not paid within thirty (30) days. A lien will be placed on the property for the amount borrowed.
6. The City of Watervliet reserves the right to deny any application based on the cost of the work if it is not within the normal construction amounts.

Date Received _____ Time Received _____



CITY OF WATERVLiet
SIDEWALK REPAIR PROGRAM APPLICATION
HOMEOWNER

Dear City of Watervliet Homeowner:

Thanks for your interest in the City of Watervliet Sidewalk Repair Program.

Please complete this form **BEFORE THE REPAIRS HAVE BEGUN**.

Loan Amount: \$6,000 cap, plus interest of 5.0%. Property owners who must remove a tree will be eligible to receive up to \$1,500 towards the removal and must include a replacement tree that is approved for urban uses, unless exempt due to site conditions by the Tree Committee. The combined cost of the sidewalk repair and tree removal cannot exceed \$7,000. Should the cost of the sidewalk repair exceed the loan amount, the homeowner must pay the additional cost. **NO work can proceed until the applicant receives approval of this application.**

Property owners with corner properties will be required to repair the handicap ramp as part of the sidewalk repair program.

Return the form to:

Charles V. Patricelli, Mayor's Office

Watervliet City Hall, Room 3

Watervliet, NY 12189

Phone: 518-270-3815

cpatricelli@watervliet.com

Homeowner's Name _____

Address _____ Zip _____

Phone _____ Email _____

Do You Reside At This Address? _____ YES _____ NO Corner Property: _____ YES _____ NO

Description of Work

Length of Sidewalk: _____ Width of sidewalk: _____

List any trees or embedded objects: Example – tree, parking meters, signs, hydrants) _____

Any driveways? Yes _____ No _____

Signature _____

Date _____

Your application will be reviewed by the City and your name will be placed on a list for consideration.

All sidewalks must be 5' in width and a minimum of 4" thick with wire mesh

CITY OF Watervliet SIDEWALK REPAIR PROGRAM



CONTRACTOR PRE-QUALIFICATION FORM

Dear Contractor:

Thanks for your interest in the city of Watervliet Sidewalk Repair Program. Contractors who are interested in participating in this program must meet and document the minimum requirements to the City. The contractors who meet the minimum requirements will be placed on list that homeowners can use to obtain quotes. Contractors must have a minimum of 2 previous sidewalk projects that need to be submitted as part of this form

Contractor Name: _____
Address _____ Zip _____
Phone _____ Fax _____
Email _____

Number of years' experience doing similar work: _____

Describe Work Experience:

--

List two references (must be job-related):

Name:		Phone:	
Name:		Phone:	

Contractor signature

Date

Your application will be reviewed by the City and your name will be placed on a list for consideration. Return the form to:

Charles V. Patricelli, Mayor's Office
Watervliet City Hall – Room 3
Watervliet, NY 12189
P: (518-270-3815) cpatricelli@watervliet.com

General liability & workers compensation insurance provided:	Yes	☐	No	☐
Contractor eligible for participation in sidewalk repair program:	Yes	☐	No	☐
Code Enforcement Officer signature		Date		

All sidewalks must be 5' in width and a minimum of 4" thick with wire mesh



AGREEMENT BETWEEN THE CITY & THE OWNER

This agreement made this ____ day of _____, by and between the City of Watervliet, a municipal corporation organized and existing under the laws of the State of New York and having its offices at City Hall in Watervliet, Albany County, State of New York, hereinafter referred to as the “City”, and

_____ Name of Resident

Residing at Address of Resident

Watervliet, NY 12189

AMOUNT OF LOAN: The City shall loan to the Owner and the Owner accepts the sum of **Amount of Loan** (\$0.00) which shall be paid directly to the Contractor in accordance with the terms and conditions of this agreement.

ELIGIBILITY FOR CASH PAYMENT: The Contractor shall become eligible to receive the cash payment provided for above, only upon the final inspection certification and submission of final invoice.

The monies loaned to the Owner shall be repaid to the City in accordance with the following schedule:

TERM: Five (5) Years

INTEREST RATE: 5% Per Annum, Nominal

Repayment of the principal amount of the loan will be made by the Owner to the City over a **five (5) year period**. Interest payments on the loan will begin in January following the completion of construction of the new sidewalk and will continue to be paid each January until the principal amount of the loan has been fully repaid.

The total cost of replacement of your sidewalk is \$0.00. This amount will be a loan to you. The City is the Lender. Your repayment schedule shall be:

	<u>PRINCIPAL</u>	<u>INTEREST</u>	<u>TOTAL</u>
(THIS IS A SAMPLE OF A REPAYMENT SCHEDULE)			
JANUARY 2013	\$ 887.60	\$ 65.16	\$ 952.76
JANUARY 2014	887.60	149.58	1,053.56
JANUARY 2015	887.60	149.58	1,053.56
JANUARY 2016	887.60	149.58	1,053.56
JANUARY 2017	887.60	149.58	1,053.56

*Note: Payments shall be due by January 15th.

The City reserves the right to reduce the amount of the loan to conform to any revision to which the City and Owner may agree with respect to this agreement.

SITE VISITS: Any representative of the City shall, at all reasonable times, have access to all portions of the project site.

LATE PAYMENTS: Payments that are not made in a timely manner shall accrue interest at the rate of one (1%) percent per month.

DEFAULTS: A default shall consist of the failure by the Owner to repay the loan as specified in this agreement. Upon such default, the City and/or the County of Albany shall place a lien upon the property. Said lien shall be an amount equal to the principal and interest due, in addition to any other penalties as they may apply.

It is further agreed that upon sale or transfer of ownership of the property aforementioned any balance due on the loan described herein is due and payable in its **full amount** at the time of closing.

In witness whereof, the parties hereto have set their hands.

Date: _____

Property Owner

City of Watervliet, New York

Date: _____ By: _____

Joseph LaCivita

General Manager

APPENDIX 1

Description of work to be performed at
(insert address)

List of Interested Contractors

Name: _____

Address: _____

Phone Number: _____

Email: _____

Name: _____

Address: _____

Phone Number: _____

Email: _____

Name: _____

Address: _____

Phone Number: _____

Email: _____

Name: _____

Address: _____

Phone Number: _____

Email: _____

Name: _____

Address: _____

Phone Number: _____

Email: _____

LEIN CONTACT

