



377 J STREET

CRESCENT CITY, CALIFORNIA 95531-4025

Administration/Finance: 707-464-7483
Utilities: 707-464-6517

Public Works/Planning: 707-464-9506
FAX: 707-465-4405

PUBLIC WORKS DEPARTMENT SIDEWALK LOAN PROGRAM INFORMATION/APPLICATION

The Sidewalk Loan Program encourages property owners to repair or install City sidewalks around their properties. Interest free financing is available, with a maximum repayment schedule of up to ten years. Subject to availability of funding, individual program costs are limited to \$4,000 per parcel. City bears the cost of preparation for sidewalk installation, the cost of access ramps and sidewalk at the street corner, and if property owner is eligible, a share of the sidewalk cost. ***It is the property owner's responsibility to contact the City of Crescent City Public Works Department to be placed on a waiting list (first-come, first-serve basis), until funding is available.***

PROJECT COSTS

- Local contractors submit their current concrete prices and an average is taken from their submittals.
- A price for concrete by the square foot is determined.
- Public Works personnel visit the property site and measures for square footage for sidewalks and/or driveways. If public utilities lie in the sidewalk right-of-way, the individual companies are contacted for removal of the utilities.
- A monthly loan amount is calculated, based upon the total square footage and the sidewalk loan's duration.
- Loan agreement is prepared and signed by the property Owner and a City of Crescent City representative.
- Public Works crewmembers are scheduled to excavate and prepare the site. Sidewalk contractor is contacted to pour and finish sidewalk or driveway.

If you feel you would be interested in obtaining a sidewalk loan, please fill out the pre-application below and deliver to the City of Crescent City Public Works Department

Name of Owner(s): _____

Address: _____
City State Zip

Telephone(s): _____ (home) _____ (work) APN: _____

Property Location: _____

Sidewalk Location: _____

Sidewalk Width: _____

Sidewalk Length: _____

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The City will pay fifty percent (50%) of the sidewalk cost for persons that by virtue of income level qualify for the City Housing Rehabilitation Loan Program. Attached are the income eligibility limits. If you feel that you qualify for financial assistance, please indicate by marking an X in the box.

YES

**CITY OF CRESCENT CITY
HOUSING REHABILITATION PROGRAM GUIDELINES
INCOME ELIGIBILITY**

TABLE A HUD Income Limits 2004 DEL NORTE COUNTY								
Household Size	1	2	3	4	5	6	7	8
Maximum Annual Income	\$27,500	\$31,400	\$35,350	\$39,300	\$42,400	\$45,550	\$48,700	\$51,850

All published limits will be updated annually as new information is provided by HUD.

Income Calculation

Current gross income of all persons over 18 years of age living in the household will be used to project the anticipated income for the household over the next 12 months. This is in accordance with Section 8 income determination regulations (24 CFR 813.106(a)). The following is a list of income that is included in the calculation of annual income for the Program:

1. All wages and salaries, overtime pay, commissions, fees, tips and bonuses, and any other compensation for personal services (before any payroll deductions);
2. Net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness cannot be used as deductions in determining net income; however, an allowance for depreciation of assets used in a business or profession may be deducted in accordance with IRS regulations. Any withdrawal of cash or assets from the business or profession is included in come, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the household;
3. Interest, dividends, and other net income of any kind from real or personal property. Where the household has Net Family Assets (excluding the value of the family's income) in excess of \$5,000, annual income includes the greater of the actual income derived from the Net Family Assets or a percentage of the value of such Assets based on the current passbook savings rate, as determined by HUD;
4. All gross periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts;
5. Payments in lieu of earnings, such as unemployment, workers' compensation and severance pay, excluding however, lump sum payments under health and accident insurance such as workers' compensation;
6. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts from any persons not residing in the dwelling;
7. All regular pay, special pay, and allowances of a member of the Armed Forces who is head of the household, whether or not he or she is living in the dwelling; and
8. All payments made to, or in benefit of, any member of the household, under the provisions of the Economic Opportunity Act or any other anti-poverty program.

The following are excluded from income calculations under the Program:

1. Income from employment of children under the age of 18 years;
2. Payments received for the care of foster children;
3. Lump sum additions to Family Assets, such inheritances, insurance payments including payments under health and accident insurance and workers' compensation, capital gain and settlements of personal property losses (but see #5 under the listing of income inclusions above);
4. Amounts received that are specifically for, or in reimbursement of, the cost of medical expenses of any household member;
5. Income of a live-in aide;
6. Amounts of educational scholarships paid directly to the student or school, and amounts paid by the Government to a veteran, for use in meeting the costs of tuition, fees, books, etc. of the student. Any amounts received that are not used for these purposes are to be included as income;
7. The special pay for a household member serving in the Armed Forces who is exposed to hostile fire;
8. Amounts received under HUD-funded training programs or received under a public assistance program that are specifically for out-of-pocket costs made solely to allow participation in a specific program;
9. Temporary, nonrecurring, or sporadic income; and
10. Lump sum payments of SSI and Social Security benefits, the value of the allotment provided under the Food Stamp Act of 1977.