

**NEIGHBORS OF
WATERTOWN, INC.**

**A Neighborhood Preservation Company
Serving Watertown Since 1969**

March 11, 2025

Town of Wilna C/O Town Clerk
414 State St
Carthage, NY 13619

Re: Owner Occupied Home Rehabilitation Program

To whom it may concern,

Neighbors of Watertown, INC. is currently conducting outreach to towns and villages within Jefferson County. One of the many services our agency has to offer is our Owner-Occupied Home Rehabilitation program. This program facilitates the distribution of government grants to homeowners to rehabilitate their homes and improve overall housing conditions within the county. We are currently encouraging homeowners in our service area to apply, particularly veterans, individuals with disabilities, senior citizens, single parents, and those who are otherwise low-income and in need of assistance. Enclosed, you will find copies of our brochures and a copy of our application to distribute as you see fit. If you have any questions, concerns or just want more information about our programs we can be reached at the contact information below.

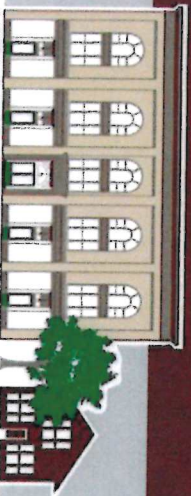
Thank you for your time,

Delanie Seaver
Housing Program Assistant



The Housing & Redevelopment Store
112 Franklin Street, Watertown, NY 13601
Phone (315) 782-8497 Fax (315) 782-0102
www.neighborsofwatertown.com





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Owner Occupied Rehabilitation Program

Applicant Information

Name: _____ Date: _____

Address: _____ Apt. # _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Email: _____

Total Units: _____ #People in Household: _____ # of children under 18: _____

of people over 60: _____ # of people that are Disabled: _____

Are you a Veteran who served at least 90 active days during a time of War? YES NO

Are you a single parent with minor children? YES NO

Is your home a mobile/manufactured home? YES NO

If yes, is it a single or double wide? _____

Do you have tenants in this property? YES NO

Have you received State/Federal grant assistance before? YES NO

DATE OF WORK:	WORK DONE:	COST OF WORK:



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Household Expenses

Do you have a Mortgage? YES NO Payment Amount: _____

Do you have home insurance? YES NO Are your property taxes current? YES NO

Are you on a well/septic system? YES NO If no, is your water bill current? YES NO

Household Income

List Names of ALL household members who are over 18, their source of income/assets and monthly amount:

Name:	Source:	Gross monthly income:

Do you have or have you received code violations? YES NO

Are there health and safety hazards in your home? YES NO

Are you without water, power, heat or basic kitchen and bathroom facilities? YES NO

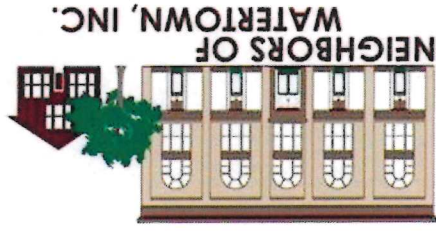
Repairs needed:		
<input type="checkbox"/> Foundation Repair	<input type="checkbox"/> Chimneys	
<input type="checkbox"/> Roofing	<input type="checkbox"/> Heating System	
<input type="checkbox"/> Exterior Painting	<input type="checkbox"/> Other Plumbing	
<input type="checkbox"/> Siding Repairs	<input type="checkbox"/> Electrical	
<input type="checkbox"/> Exterior Doors	<input type="checkbox"/> Insulation	
<input type="checkbox"/> Windows	<input type="checkbox"/> Basic Kitchen Facilities	
<input type="checkbox"/> Porches or Outside Steps	<input type="checkbox"/> Bathroom Facilities	
<input type="checkbox"/> Handicap accessibility repair	<input type="checkbox"/> Other:	

DISCLAIMER: This Pre-application is being submitted to establish eligibility for assistance under the Housing Improvement Program in Watertown. I understand that additional documentation will be required and give permission for representatives of Neighbors of Watertown, Inc. to verify the information listed above.

Applicant Signature: _____ Date: _____

OUR PURPOSE

The purpose of this program is to improve housing conditions in Jefferson County by promoting repair and rehabilitation of the existing homes. Primary objective is to eliminate any conditions that may become hazardous to the health and safety to the homeowners and their family.



"Neighbors of Watertown will revitalize communities through development and partnering with others. We will ensure that our communities have quality affordable housing. Neighbors will advocate for and empower members of our communities on housing opportunities and programs."

County Wide Owner
Occupied Home

Rehabilitation
Program

Administered By:

Neighbors Of Watertown, Inc.
112 Franklin Street, Watertown
NY 13601

(315) 782-8497

ELIGIBILITY REQUIREMENTS

- Proof of ownership in the form of a deed or land contract.
 - ~~Property assessed within the city of~~
 - Assisted residential unit must be the primary/permanent residence of the eligible applicant.
 - Applicant must secure adequate insurance for the property before any work.
 - Real estate taxes and all charges for water and sewer must be paid.
- Examples of ineligible activities include substantial renovations, landscaping, luxury upgrades, and other unnecessary improvements.

Financial Assistance Applications that qualify may receive loan financing to cover 100% of the costs of eligible rehabilitation (up to \$25,000) determined by the local program administrator. The homeowner agrees to a 5-year lien placed on the property at the completion of work. Repayments will be deferred if the owner occupies their home as their primary residence and satisfies all requirements of this program during the five-year regulatory period.

INCOME LIMITS

Effective May 1, 2024

Family Size:	Income Limit:
1	\$46,800
2	\$53,450
3	\$60,150
4	\$66,800
5	\$72,150
6	\$77,500
7	\$82,850
8	\$88,200

Household income cannot exceed 80% of area median income.

Determining work scope: Once you have been selected and determined eligible an inspection will be scheduled. The inspector will come up with a work scope that is agreed upon with the homeowner.

Financial Assistance Applications that qualify may receive loan financing to cover 100% of the costs of eligible rehabilitation (up to \$25,000) determined by the local program administrator. Repayments will be deferred if the owner occupies their home as their primary residence and satisfies all requirements of this program during a five-year regulatory period that begins when the work is completed.