



112 Franklin Street
Watertown, NY 13601
(315) 782-8497

www.neighborsofwatertown.com

Lake Ontario Flood Relief Home Repair Program Application

Neighbors of Watertown, Inc. expects to have funds available for interior and/or exterior repairs to Jefferson, Oswego, and St. Lawrence county homes damaged by Lake Ontario flooding.

Funds will reimburse homeowners for interior and/or exterior repairs to structural damage caused by the floods, and other related costs, as well as for the repair and/or replacement of permanent fixtures. Eligible activities include but are not limited to the repair or replacement of foundations, septic systems, electrical systems, mechanicals, insulation, and drywall.

In order to be eligible to receive assistance, property owners must have occupied the property as their primary residence at the time of the flood. Moreover, funds will be limited to homeowners with incomes equal to or less than the 150% Area Median Income (AMI) for their counties. The income limit will be waived for otherwise eligible seniors (age 60 and over).

Maximum Household income in order to receive grant assistance varies by the number of persons in the household. The maximum income limit under this program are:

Income Levels by County (at 150% AMI)

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Jefferson	\$ 65,520	\$ 74,880	\$ 84,240	\$93,600	\$ 101,088	\$108,576	\$ 116,064	\$123,552
St. Lawrence	\$60,585	\$ 69,240	\$ 77,895	\$ 86,550	\$ 93,474	\$ 100,398	\$ 107,322	\$114,246
Oswego	\$71,400	\$ 81,600	\$91,800	\$ 102,000	\$110,160	\$118,320	\$126,480	\$134,640

Total liquid assets may not exceed \$80,000 (\$100,000 for seniors), excluding the value of a primary residence. Liquid assets include cash and assets that may be liquidated without penalty to include funds in savings, checking, money market or any other source deemed applicable.

Homeowners may be required to provide:

- Documentation that damage to the property is from the 2017 Lake Ontario Flooding
- Documented denial from insurance or documentation that the damage is not covered by insurance
- Certifications that no assistance from other government sources (such as FEMA) were available or declined by the homeowner.

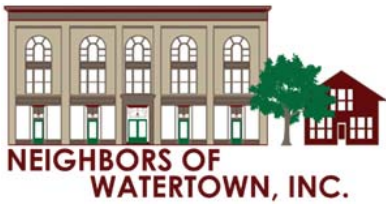
If you believe you are eligible for assistance based on the information above, please complete the following application information and return it to:

Neighbors of Watertown, Inc.
112 Franklin Street
Watertown, NY 13601
Email: floodinfo@neighborsofwatertown.com
Fax: (315) 782-0102



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Lake Ontario Flood Relief Home Repair Program Application Checklist

The following documentation must be submitted in order for us to process your request. (Please do not send originals of your documents):

- Completed and signed application form
- Proof of identity – a copy of the social security cards or birth certificates for all members of the household
- Two month of bank statements – checking and savings accounts.
- A copy of your Federal Income Tax Return
If you do not file income tax, please check the box below and initial.
[] **I do not file annual income tax returns:** _____
(must be initialed)
- Proof of all income (for all members 18 -59 years of age) - copies of any or all of the following as applicable:
 - Your last 4 consecutive pay stubs
 - Proof of child support
 - Proof of alimony
 - Workers' compensation
 - VA Benefits
 - Current Social Security Letters
 - Interest Income Statements
 - Self-employment (last 2 years filed income tax returns and Schedule C)
- Copy of your deed
- Evidence of current homeowner's insurance
- Copy of most recently paid property taxes - to include county, school, village
- Statement showing mortgage is paid to date.

Applications must be submitted with all required documentation attached or else a delay may occur. We will not process incomplete applications.

Applications will be pre-screened based on property eligibility, income, assets and repair needs. After this initial prescreening, all applications will be treated on a first ready, first serve basis.

Applications and supporting documents may be submitted via email, US Mail, Fax or hand delivered:

Neighbors of Watertown, Inc.
112 Franklin Street
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Email: floodinfo@neighborsofwatertown.com
Fax: (315) 782-0102



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Lake Ontario Flood Relief Home Repair Program Application

1. Name of applicant (property owner) _____
 Name of co-applicant (if any) _____
 Address of property _____
 Primary address (if different) _____
 Home phone # _____ - _____ - _____ Work phone # _____ - _____ - _____ Mobile phone # _____ - _____ - _____
 E-mail address: _____

2. List below, all persons including yourself, who reside in your unit. (if more than 5 people, use additional sheet).

	Full name	Relationship to Applicant	Age	Last 4 of Social Security #
(1)	_____	_____	_____	_____
(2)	_____	_____	_____	_____
(3)	_____	_____	_____	_____
(4)	_____	_____	_____	_____
(5)	_____	_____	_____	_____

3. List all sources of household income, including employment and self-employment income, unemployment benefits, Workers Comp, public assistance, child support or alimony, SSI, SSD, VA, pension, payments from annuities, trust funds or retirement accounts, interest and dividend income and any other source of income:

Person	Source	\$ Amount / Period
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

-- Use additional sheet if needed

4. Total household liquid assets (include Savings, Checking, Stocks, Bonds, Certificates of Deposit, Mutual & Other investment funds, IRA's if currently accessible and any valuables held for investment, **but not your primary residence**):

Person	\$ Total liquid assets
_____	_____
_____	_____
_____	_____

-- Use additional sheet if needed

5. Total household liquid assets are less than \$80,000 (or \$100,000 for seniors over age 60)? Yes No

6. Is home a: Single Family Home Double Triple Mobile home



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- 7. Are all tax payments current on the residence? Yes No
- 8. Are mortgage payments current on the residence?)? Yes No Not applicable (no mortgage)
- 9. Do you have current property insurance? Yes No
- 10. Was this home occupied as your primary, year-round residence at the time of the flood damage? Yes No
- 11. Was home repair assistance from any government source (such as FEMA) received or declined? Yes No
- 12. Briefly describe the home repairs you wish to make or to be reimbursed for under this program:

Optional Information:

Is Applicant an active member of the military Yes No or a Veteran Yes No

Is any household member disabled Yes No Highest level of education: _____

Applicant Race: _____ Hispanic? Yes No Marital Status: _____

Please read this section carefully:

- 1. I/We hereby certify that I am the owner and occupant of the property to be improved.
- 2. I/We certify that the information provided in this application is true and correct to the best of my knowledge and contains no willful misrepresentation.
- 3. I/We understand that false statements or information are grounds for termination of assistance and collection of monies previously spent on the house and property.
- 4. I/we understand that I/we may be required to sign a release of information form to verify income and asset information for this program.
- 5. I/We agree to cooperate with Neighbors of Watertown and Public Officials with all required procedures.
- 6. All Grants are under the supervision of Neighbors of Watertown and Affiliates. All grant requirements must be met or the grant will be withdrawn and I/we will be financially responsible for the balance of the unpaid contract.
- 7. I/We hereby give permission to Neighbors of Watertown to use any photograph and/or material relating to the repairs made on my home. I also agree to local or state inspections, as required.

Signature of Applicant: _____ Date: _____

Signature of Co-Applicant: _____ Date: _____



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