

## Eligibility Requirements

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Assistance will be available anywhere in the county limits where other federal or state funding is not available.

Applicants must secure adequate insurance for the property, all real estate taxes must be paid including water & sewer bill. Proof of ownership will be required in the form of a deed, land contract or life tenancy agreement recorded in the office of the County Clerk.

### HUD INCOME LIMITS

Income eligibility is based on these limits, which are revised annually by HUD.

Family Size	Household Income (Effective April 1, 2020)
1-Person.....	\$37,650
2-Person.....	\$43,000
3-Person.....	\$48,400
4-Person.....	\$53,750
5-Person.....	\$58,050
6-Person.....	\$62,350
7-Person.....	\$66,650
8-Person.....	\$70,950

Funding for this program has been provided to Jefferson County by a grant from New York State Office for small cities under the Community Development Block Grant (CDBG) Program administered by the United States Department of Housing and Urban Development (HUD).

## WHAT STRINGS ARE ATTACHED?

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

## HOW DO I APPLY FOR ASSISTANCE?

This Program is being administered by Neighbors of Watertown, Inc. under a contract with the county. Call or visit the office at 112 Franklin St. Regular office hours are 7:30 a.m. until 6 p.m. Special appointments can be made for other times.

**For more information contact:**  
**[Info@neighborsofwatertown.com](mailto:Info@neighborsofwatertown.com)**  
**(315) 782-8497**  
**112 Franklin St.**  
**[www.neighborsofwatertown.com](http://www.neighborsofwatertown.com)**



## APPLICATION FOR HOME OWNER REHABILITATION IN JEFFERSON COUNTY

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## HOW DO I DECIDE WHAT WORK TO DO?

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The Program Coordinator will inspect each property with the owner to identify improvements that can be made with assistance under this program. A written description of that work will be prepared for review and approval by the owner.

The Program Coordinator will identify all improvements that are needed to meet local codes and remove any health and safety hazards in the property. Those problems must be addressed if any assistance is provided for the property.

### HOW DO I FIND A CONTRACTOR?

The Program Coordinator will identify local contractors who have been approved for work under this program. Of course, property owners may also select contractors who will be asked to give proposals for this work. All contractors must be approved by the Program Coordinator before they can work on any property where assistance is being provided under this program.

### CAN I DO SOME OF THE WORK MYSELF?

Yes. Owners who can satisfy the Program Coordinator that they are capable of doing their own work in a timely and competent manner will be permitted to work on their own properties with assistance under this program.



## PRIORITY FOR ASSISTANCE

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Preference will be given to owner-occupied properties located within 20 miles of the main entrances to the Fort Drum Military Reservation and applicants with the greatest need based on their financial need and deficiencies in their homes, as outlined below:

1. Low income households (income below 50% of median) will be given preference over moderate income households (income 50%-80% of median).
2. Preference will be given to elderly applicants, single-parent households with dependent children and households with persons with disabilities.
3. Preference will be given to cases where emergency repairs are needed to eliminate problems that are an immediate threat to the structural integrity of the house or the health and safety of the occupants.
4. Preference may be given to cases with serious code violations if those problems could become a threat to the structural integrity of the home or the health and safety of the occupants.

The program guidelines also establish priorities for the kind of improvements that will be considered for assistance, as follows: 1) health and safety improvements required to comply with applicable local and state codes; 2) energy related improvements; and 3) other improvements needed to address problems in the house.

## FINANCIAL ASSISTANCE

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Owner-occupants who qualify as low or moderate income may receive loan financing to cover 100% of the cost of eligible improvements in their homes (up to \$25,000). Repayments will be deferred if the owner occupies their home as a primary residence and satisfies all requirements of this program during a five year regulatory period that begins when the work is completed. Otherwise, a portion of the loan will be repaid to the county. That repayment obligation will decline by 1/60th each month and no repayment will be required five years after the work is completed.

Rental apartments may be eligible for loan financing to cover 100% of the cost of eligible improvements (up to \$25,000 per unit) if they are occupied by low or moderate income tenants.

