

## Eligibility Requirements

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Assistance will be available to help pay the cost of eligible improvements in residential properties that are owned or occupied by lower income households (income below 80% of median). Applications must be filed by the property owner. Proof of ownership will be required in the form of a deed or land contract that is recorded in the office of the County Clerk.

Applicants must secure adequate insurance for the property before any work is done under this program. In addition, all real estate taxes must be paid and all charges for water & sewer.

Funding for the program has been provided to Neighbors of Watertown, Inc. by a variety of grant funds administered by the United States Department of Housing and Urban Development (HUD) to include the HOME program and community development block grant funds.

## WHAT STRINGS ARE ATTACHED?

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Accepted applicants will have a lien place on their home for 5 years. This is to ensure that our investment is safe. If you choose to sell the home within that time frame a percentage of funds will be recaptured at the time of sale in accordance to our guidelines. All code violations must be addressed.

### How do I apply for assistance?

This Program is being administered by Neighbors of Watertown, Inc. under a contract with the city. 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**  
**(315) 782-8497**  
**112 Franklin St.**  
**www.neighborsofwatertown.com**



## APPLICATION FOR HOME OWNER REHABILITATION FOR THE CITY OF WATERTOWN

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The purpose of this program is to improve housing conditions in the City of Watertown 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.

## Financial Assistance Owner-Occupied Properties

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Financial assistance will be available to help pay the cost of eligible improvements in homes with owner occupants who qualify as lower income under the income limits established by HUD. Rental apartments in owner occupied properties are also eligible for assistance if the tenants qualify as Lower Income.

### 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

## PRIORITY FOR ASSISTANCE

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Preference will be given to applicants with the greatest need based on the following criteria:

1. Low income households (below 50% of median) will be given preference over moderate income households (income at 51%-80% of median).
2. Applicants with fixed income (social security, disability, etc.) will get preference over those with earned income that may increase in the future.
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



EQUAL HOUSING  
OPPORTUNITY



## FINANCIAL ASSISTANCE RENTAL PROPERTIES

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Financial assistance will be available to help pay the cost of eligible improvements in rental apartments occupied by households that qualify as lower income. Assistance can be available for vacant apartments if the owner agrees to rent those apartments to families that qualify as lower income with rents that do not exceed the current fair market rents (including utility expenses).

Rental property owners must agree to limit rent increases for a period of five years after all work is completed in their apartments as a condition of receiving assistance under this program. This requirement assures that all apartments improves under this program will remain affordable to Lower Income families.

### RENT LIMITS

Rents for any apartment (including an allowance for utilities) cannot exceed these limits.

(Effective June 28, 2019)

0-Bedroom.....	\$748/month
1-Bedroom.....	\$880/month
2-Bedroom.....	\$1,164/month
3-Bedroom.....	\$1,460/month
4-Bedroom.....	\$1,672/month