



**NEIGHBORS OF  
WATERTOWN, INC.**

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

## Lake Ontario Homeowner Recovery Fund Fact Sheet

### Overview

New York State Homes and Community Renewal has made \$7 million in Affordable Homeownership Development Program Funds available to support homeowners that have been affected by the severe flooding along Lake Ontario and the St. Lawrence River. The program seeks to offer recovery assistance for which insurance or other disaster recovery assistance is either not available or insufficient. It will provide up to \$40,000 for homeowners to support interior and exterior repairs to structural damage caused by flooding, as well as the repair or replacement of permanent fixtures.

The program will be administered by Neighbors of Watertown, Inc. for Jefferson, Oswego, and St. Lawrence Counties. Neighbors of Watertown, Inc. is currently developing a contact list and gathering basic information in preparation for the start of the program.

### Eligible Recipients

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.

### Income levels for the Declared Counties 150% AMI (Maximum Income)

**Income Levels by County (at 150% AMI)**

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

*Homeowners - Lake Ontario @ nyphor.org*

*518 474-2057*

*Small Business - Lake Ontario @ eod.ny.gov*

*518 292-5348*



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



### Eligible Activities

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.

### How to Apply

The program will be administered through Neighbors of Watertown, Inc. to help homeowners in Jefferson, Oswego, and St. Lawrence Counties affected by the flooding.

Homeowners seeking assistance are encouraged to contact Neighbors of Watertown, Inc. at:

- Neighbors of Watertown, Inc.  
112 Franklin Street  
Watertown, NY 13601  
(315) 782-8497  
[Floodinfo@neighborsofwatertown.com](mailto:Floodinfo@neighborsofwatertown.com)  
[www.neighborsofwatertown.com](http://www.neighborsofwatertown.com)

Homeowners seeking assistance are also encouraged to gather documentation to prepare for participation in the program.

Specifically, the following documents should be gathered:

- Tax returns and other documents to complete the income verification and eligibility review process;
- Proof of ownership;
- Insurance claims and supporting documentation;
- Cost estimates or invoices for repairs.

If you have specific questions about eligibility or program administration, you can contact Neighbors of Watertown, Inc. directly by emailing [Floodinfo@neighborsofwatertown.com](mailto:Floodinfo@neighborsofwatertown.com).



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