

## Eligibility:

- Required attendance to a First Time Home Buyer Education Course through Neighbors of Watertown (Sign up Today they fill up Fast!)
- Applicant must be a first time homebuyer
- Home Purchased must be within the County of Jefferson
- Home Purchased must be a Single Family Home
- Mortgage Affordability should not exceed 28% of gross family income
- Applicant must have acceptable credit history acceptable to a bank
- An Owner Contribution \$2,000 is required from the applicant
- Annual Gross income for the household cannot exceed these limits:

# of Persons:	Income Limits:
1	\$36,050
2	\$41,200
3	\$46,350
4	\$51,450
5	\$55,600
6	\$59,700
7	\$63,800
8	\$67,950

## Eligible Uses of Funds

(DEPENDING ON THE FUNDING SOURCE)

- Closing Costs
- Certain Escrows
- Legal Services
- Mortgage Reduction
- Moderate Rehabilitation

## PROGRAM GOAL

Assist first time home buyers with the education, information, and financial assistance to become successful long term homeowners.

**FOR MORE INFORMATION  
PLEASE CALL:**

**315-785-8684**

Please fax your application to  
(315) 782-0102 or send via mail to:

North Country Affordable Housing Inc.  
118 Franklin St  
Watertown, NY 13601



**North Country  
Affordable Housing, Inc.**



[www.northcountryaffordablehousing.com](http://www.northcountryaffordablehousing.com)

**APPLICATION FOR THE  
FIRST TIME HOMEBUYER  
ASSISTANCE**

Jefferson County

**NEIGHBORS OF WATERTOWN, INC.**  
**112 FRANKLIN STREET • WATERTOWN, NY 13601**  
**Phone: (315) 782-8497 • Fax: (315) 782-0102**  
<http://www.neighborsofwatertown.com>

**HOMEBUYERS ASSISTANCE PRE – APPLICATION**

I AM INTERESTED IN(CHECK ONE)		EDUCATION COURSE PREFERENCE	
<input type="radio"/>	Single family home	<input type="radio"/>	Saturday
<input type="radio"/>	Multi family home	<input type="radio"/>	Evening

Applicant's Name:

Co-Applicant's Name:

Current Address:

Current Address #2:

City: State: Zip:

How long have you lived at this address?

Phone # # of Persons in household:

Monthly Rent: Monthly Utilities:

**EARNED INCOME: INCLUDE EMPLOYMENT AND SELF-EMPLOYMENT INCOME FOR ALL HOUSEHOLD MEMBERS OVER 18.  
 FOR SELF EMPLOYMENT SHOW GROSS BUSINESS INCOME.**

Name:	Employer:	Employer's Address:	Annual Income:

**OTHER HOUSEHOLD INCOME: (VETERANS, SSI, SSD, PENSION, INTEREST, DIVIDENDS, ALIMONY, CHILD SUPPORT, ETC.)**

Source:	Amount:	Per (Week, Month, Year) Select One:					
		<input type="radio"/>	Wk	<input type="radio"/>	Mth	<input type="radio"/>	Yr
		<input type="radio"/>	Wk	<input type="radio"/>	Mth	<input type="radio"/>	Yr
		<input type="radio"/>	Wk	<input type="radio"/>	Mth	<input type="radio"/>	Yr

**OTHER ASSETS: (SAVINGS, REAL PROPERTY, INVESTMENTS, IRA'S, ETC.)**

Asset:	Total Value:	Cash Value:

**OUTSTANDING DEBTS: (CAR LOAN, STUDENT LOAN, CREDIT CARDS, ETC.)**

Type:	Monthly Payment:	# of Payments Left:	Balance:

**I/WE HEREBY CERTIFY THAT THE ABOVE INFORMATION IS TRUE & CORRECT TO THE BEST OF MY KNOWLEDGE.**

Applicant: Date:

Co-Applicant: Date:

Reset Form

Print Form