

# Town of Saratoga Grant Program Application

Administered By:  
Flatley Read, Inc

Dear Homeowner,

Thank you for your interest in the Town of Saratoga Grant Programs. These programs assist owner-occupied properties of low and moderate incomes. Below are the guidelines and income limits to determine general eligibility for these programs.

## **Eligibility Determinations**

1. Applicants must own, occupy, and have the deed to a single-family residential property.
2. The property must be located within the Town of Saratoga.
3. The property must be used entirely for residential purposes and in compliance with local zoning regulations.
4. Applicants must be up to date with all property and school taxes.
5. If the property is mortgaged, applicants must be up to date on payments.
6. The property must have a current homeowners' insurance policy.
7. Household income must be under 80% of HUD's median income (listed in the application).
8. Property value cannot exceed HUD published area value limit.

Total gross household income will be collected to determine eligibility and any exclusions will be backed out per HUD qualifying guidelines. Adjustments may be made for income which has been discontinued, or any new income expected to be received. The area median income levels, listed below, and property value limits are determined each year by HUD.

If you have any questions about eligibility, you are welcome to contact Flatley Read, using the information provided at the end of this application.

Sincerely,

Flatley Read Inc.  
On behalf of Town of Saratoga

**Town of Saratoga  
Grant Program Application**

Applicant Information

Name of Property Owner \_\_\_\_\_

Physical Address of Property \_\_\_\_\_

Mailing Address if different from above: \_\_\_\_\_

Tax Parcel Number (found on property or school tax statement) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Phone: Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

Email Address \_\_\_\_\_

Please Circle:      Mobile/ Manufactured Home                      Single/ Two Family Home

Household size:    Adults \_\_\_\_\_    Dependent Children \_\_\_\_\_

Is anyone in the household over 62 years of age: YES / NO    Disabled: YES / NO

Head of Household: MALE / FEMALE

*The following information is obtained for statistical purposes only. Minority group data will not be considered in determining the applicant's eligibility for assistance.*

Applicant is (circle one):

Caucasian    African American    Native American    Hispanic    Asian    Other

Income eligibility guidelines are based on 80% of the Area Median Income and household size. The current HUD 2023-2024 income limits are as follows:

Total Residents in Applicant Household								
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Annual Income:	\$62,850	\$71,800	\$80,800	\$89,750	\$96,950	\$104,150	\$111,300	\$118,500

What is your total household income: \$ \_\_\_\_\_

Do you own the home AND land? YES / NO

Are there any back taxes (school, Town, county, etc.) due on the property?: YES / NO

Are there any outstanding mortgages or liens against the property?: YES / NO

Have you previously received previous program assistance (such as Weatherization Program):  
YES / NO Source: \_\_\_\_\_

### **Application Process**

1. Having read and understood the eligibility guidelines, the applicant must submit their application to Flatley Read, Inc, consultant for the Town of Saratoga Grant Programs to be placed on the waiting list. Applications will be accepted on an ongoing basis until all grant funds have been expended.
2. All complete applications for properties will be reviewed based on the following criteria:
  - Priority will be given to properties in need of Structural Repairs as well as Health and Safety concerns. The Rehabilitation Specialist will arrange an on-site inspection of your property to see it meets the basic eligibility requirements.

#### HOME IMPROVEMENT GRANT

- If, under the determination of the Rehabilitation Specialist the full amount of grant monies would not bring the structure to basic habitability standards, the grant may be denied, regardless of previous eligibility.

#### MANUFACTURED HOME REPLACEMENT GRANT

- The Program covers the cost of a single-wide home OR modular home along with the necessary site work to bring everything up to code. If the applicant wishes to have a double-wide home or a larger modular home, they will need to cover the difference in the cost between a single and double-wide home.
3. Applicants whose properties are chosen will be contacted by phone and mail.

**Please list the work you would like to have performed at your house.** There is no guarantee that the work listed will be eligible for grant funds. Grant amounts will vary for each household, depending on the scope of work. The scope of work is determined by the Rehabilitation Specialist in accordance with Program Guidelines.

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Certification and Authorization

I hereby certify that I have read and understand the program guidelines. All the information I have given in this application is true and correct. I understand the Town of Saratoga will confirm the information above and retain the application whether the application is approved or denied. I hereby authorize the Town of Saratoga, or its representative, to verify all information as a condition of this application. By signing this application form in no way obligates me to participate in this program. My signature is only required to verify interest in this program. I understand that submitting an application form does not guarantee a grant award.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

**Return Completed Application To:**

**Attn: Grants Administrator  
Flatley Read, Inc  
12 Spring Street, Suite 102  
Schuylerville, NY 12871**

**518-577-5681**