Maggie Brooks
County Executive

Monroe County
Community Development Office

8100 CityPlace
50 West Main Street
Rochester, NY 14614

Phone: 585-753-2000
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EQUAL HOUSING OPPORTUNITY

Monroe County Home Improvement Program

Providing grants and loans to repair and revitalize homes in suburban Monroe County

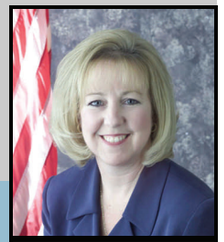
www.monroecounty.gov

Home Improvement Program

Monroe County's Home Improvement Program (HIP) provides grants and loans to income-eligible homeowners for home repairs and improvements in the suburban towns and villages.

Eligible repairs include structural (roof, foundation, windows, exterior paint or siding), major systems (plumbing, heating or electrical) and accessibility accommodations (ramps, lifts, doorways, bathrooms). Routine maintenance, remodeling and cosmetic improvements are generally not eligible repairs.

Depending upon the cost of needed repairs and household income, you may qualify for a grant up to $7,500. Applications are processed on a first-come, first-served basis. Contact the Community Development Office at 753-2000 for additional information.



"Monroe County's Home Improvement Program can help you make necessary repairs to your home. Homeowners have received assistance through this program since 1975. Please contact the Community Development Office for information."

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Program Guidelines

The following program guidelines are used to determine eligibility:

- Household income within program limits (see income limits chart)
- Owner-occupied one or two-family home
- One complete year of ownership
- Prior HIP grant recipients may apply for one repeat grant 10 years after completion of the first project (mobile homes not eligible for a repeat grant)
- Prior first-time homebuyer grant recipients are not eligible to apply until the five-year affordability period has expired
- Mortgage paid current
- Property taxes paid
- Less than $20,000 cash or liquid assets
- Proof of homeowner's insurance
- Property value within maximum FHA mortgage limits

Revised 12/1/07

Eligible Areas

Residents of all Monroe County towns and villages are eligible. Greece, Irondequoit and Rochester administer their own home repair programs, and homeowners should contact these municipalities directly.

Applications

Applications are available at the following locations: most Town and Village offices; monroecounty.gov; and, Monroe County's Community Development Office. Complete applications, with all required documentation, should be submitted to the address on this brochure. If your application is approved, you will be contacted for an inspection of your home.

Income Limits (Effective 03/20/07)

Family Size	Family & Senior Grants	Accessibility Grants & Grant/Loan Option
1	$26,940	$35,900
2	30,780	41,050
3	34,620	46,150
4	38,460	51,300
5	41,520	55,400
6	44,640	59,500
7	47,700	63,600
8	50,760	67,700

Grant and Loan Amounts

Family and Senior Grants: Families and persons over the age of 62 with household incomes below the limits are eligible to receive a grant for 100% of project costs, up to $7,500.

Accessibility Grants: Households with a disabled member with incomes below the limits are eligible to receive a grant for 100% of accessibility improvements, up to $2,500.

Grant/Loan Option: Homeowners with incomes below the limits are eligible to receive a grant for half of the project costs, or $3,750, whichever is less. This grant can be combined with a low-interest (3%) loan, homeowner funds or funds from another source to cover the remaining project costs.

Repayment

You will not have to repay a grant unless you sell or transfer ownership of your home within the affordability period, generally five (5) years after completion of the project. If you transfer ownership during this time, you will be required to repay the full grant amount.

Contractors

You will need to get estimates from at least three reputable contractors based on work specifications written by HIP staff. Monroe County will pay the amount of the lowest estimate, up to the maximums listed. If you select a contractor other than the lowest estimate, you will be responsible for the difference between the low estimate and the contractor you select. The work needs to be completed to HIP specifications, and upon completion, HIP staff will inspect the work in order to authorize payment to the contractor. HIP funds cannot be used for work that has already been completed, and the program does not cover grants for "materials only."

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