



Adam J. Bello
County Executive

Monroe County
Community Development Office

1150 CityPlace
50 West Main Street
Rochester, NY 14614

Phone: 585-753-2000
Fax: 585-753-2028



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 household income and the cost of needed repairs, you may qualify for a grant up to \$20,000. Applications are processed on a first-come, first-served basis. Contact the Community Development Office at 753-2000 for additional information.

"The Monroe County Home Improvement Program not only helps homeowners protect what may be the single largest investment they will make in their lifetime, but also helps strengthen our neighborhoods and benefits our entire community."

Adam Bello,
County Executive

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 full year of ownership at the time of application
- Prior HIP grant recipients may receive repeat grants after ten (10) years
- Prior first-time homebuyer grant recipients are not eligible to apply until the five-year affordability period has expired

- Mortgage must be paid current
- Property taxes must be paid
- Less than \$50,000 cash or liquid assets (ie: 401K, 403B, CDs, IRAs)
- Proof of homeowner’s insurance
- Property value below maximum HUD limits (effective 04/01/20 - \$146,000)

Revised 07/20

Eligible Areas

Residents of all Monroe County towns and villages are eligible, *except Greece, Irondequoit and the City of Rochester, who administer their own home repair programs. Homeowners in these areas should contact their municipality directly.*

Applications

Applications are available at most Town and Village offices, online at monroecounty.gov, and at 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 07/01/20)

Maximum Annual Gross Income		
Family Size	Grants	Grant/Loan Option
1	\$32,100	\$42,800
2	36,720	48,900
3	41,280	55,000
4	45,840	61,100
5	49,560	66,000
6	53,220	70,900
7	56,880	75,800
8	60,540	80,700

Grant and Loan Amounts

Grants:

Families with household incomes below the limits are eligible to receive a grant for 100% of project costs, up to \$20,000.

Grant/Loan Option:

Homeowners with incomes below the limits are eligible to receive a grant for 75% of the project costs, or \$15,000, whichever is less. This grant may be combined with a low-interest (3%) loan through Monroe County’s HIP Loan Fund, 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) to ten (10) years after completion of the project. If you transfer ownership during this time, you will be required to repay the full grant amount. Terms of loans are determined on a case-by-case basis.

Contractors

After you receive work specifications written by HIP staff, you will be directed to obtain estimates from at least three reputable contractors. 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 lowest 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 allow “materials only” grants.



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