



Adam J. Bello
County Executive

Monroe County
Community Development Office

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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, homeowners may qualify for a grant up to \$20,000 (\$10,000 for mobile homes). Applications are processed on a first-come, first-completed, 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 preliminary 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
- No State or Federal liens
- Less than \$50,000 cash or liquid assets (i.e. 401K, 403B, CDs, IRAs)
- Proof of homeowner's insurance
- Property value below maximum HUD limits (effective 12/1/25 - \$238,000)

Revised 12/25

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 local Town and Village offices, online at www.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. Program approval consists of financial approval and property approval to determine if requested repairs are eligible.

Income Limits (Effective 06/1/25) Maximum Annual Gross Income

Household Size	Grant	Grant/Loan
1	\$43,680	\$58,200
2	49,920	66,500
3	56,160	74,800
4	62,340	83,100
5	67,380	89,750
6	72,360	96,400
7	77,340	103,050
8	82,320	109,700

Grant and Loan Amounts

Grant:

Households with incomes below Maximum Grant Income limits are eligible to receive a grant for 100% of project costs, up to \$20,000. (\$10,000 for mobile homes).

Grant/Loan:

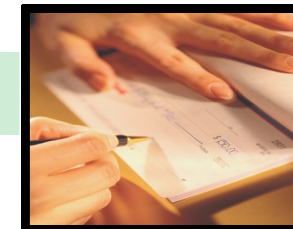
Households with incomes below Grant/Loan Income limits are eligible to receive a grant for 75% of the project costs, or \$15,000, whichever is less. The remaining 25% or \$5,000 is the responsibility of the homeowner(s), which may be through a low-interest (3%) loan from Monroe County's HIP Loan Fund, homeowner private pay, or from funds secured from another source by the homeowner(s) 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 five (5) or ten (10) year affordability period which begins 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. 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. The program does not allow "materials only" grants.



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