

Program Guidelines

Monroe County's Home Improvement Program (HIP) provides grants and loans to income-eligible homeowners for home repairs and improvements in most towns and villages. The following program requirements are used to determine eligibility.

- ✓ Household income within program limits (see income limits chart)
- ✓ Less than \$20,000 cash or liquid assets
- ✓ Owner-occupied one or two-family home
- ✓ Property value within maximum FHA mortgage limits
- ✓ Property taxes paid up-to-date
- ✓ One complete year of ownership
- ✓ Proof of homeowner's insurance is required
- ✓ House located in an eligible town or village within Monroe County
- ✓ Prior HIP grant recipients are not eligible to reapply
- ✓ Funds can only be used for approved improvements

Eligible Areas

Effective October 1, 2005, all towns and villages are eligible, including Brighton and East Rochester. Greece, Irondequoit and the City of Rochester administer their own home repair programs, and homeowners should contact these municipalities directly.

Monroe County Community Development Administration

8100 CityPlace
50 West Main Street
Rochester, NY 14614
Fax: 585-428-5336
www.monroecounty.gov



Maggie Brooks
County Executive

For application information
and eligibility requirements
contact:

Monroe County
Community Development
Administration
585-428-2970



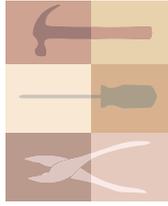
Monroe County Home Improvement Program



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

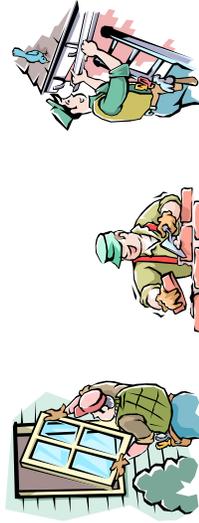
Applications

Applications are available at most Town and Village offices or by contacting the Monroe County Community Development Administration at 428-2970. Complete applications with income documentation should be submitted to the address on this brochure. If your application is approved, you will be contacted for an interview and inspection of your home.



Eligible Repairs

Any code violations and health and safety related repairs will be addressed first. You should then consider the repair or replacement of obsolete or dangerous electrical, heating or plumbing systems. Structural repairs, such as roof and foundation, windows, exterior painting and siding are eligible projects. Ordinary maintenance, remodeling and cosmetic improvements may not be eligible. Final decisions will be made based on the circumstances of each case. HIP funds cannot be used for work that has already been completed.

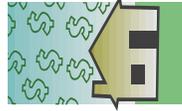


Income Limits

(Effective March 31, 2005)

Family Size	Family & Senior Grants	Accessibility Grants & Grant/Loan Package
1	\$ 26,100	\$ 34,800
2	29,820	39,750
3	33,540	44,700
4	37,260	49,700
5	40,260	53,650
6	43,200	57,650
7	46,200	61,600
8	49,200	65,600

Grant & Loan Amounts



The amount depends upon the cost of the repairs and household income. Generally, there are two income limits.

Families 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 the 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, such as ramps, doorways and bathrooms, up to \$2,500.

Grant/Loan Package: Homeowners with incomes below the limits are eligible to receive a combination grant and low-interest (3%) loan to cover project costs, up to \$7,500. The maximum grant amount is \$3,750, or half of the project costs, whichever is less.



Contractors

You will need to get estimates from at least three reputable contractors based on work specifications written by HIP program staff. Program staff can assist you through this process, but you will need to obtain the estimates and select the contractor. 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 are responsible for the difference between the lower estimate and the contractor you selected. The work needs to be done to HIP specifications, and upon completion, HIP staff will inspect the work in order to authorize payment to the contractor.



Repayment

You will not have to repay a grant unless you sell or transfer ownership of your home within five (5) years of completion of the project. If you transfer ownership during this time, you will be required to repay the full grant amount. False information about income or residency is also a violation of the grant agreement and would require full grant repayment.