

I.H.I.P OFFICE
TOWN OF IRONDEQUOIT
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GUIDELINES:

The **Town of Irondequoit** announces the **2018/2019** Home Improvement Program. Homeowners of any age may apply for this program. I.H.I.P. is funded by the Federal Community Development Block Grant Program. Under this program, based on your income you may be eligible for a subsidy that will pay up to **\$4500.00** of your home repair and improvement costs.

Liquid assets may not exceed \$50,000.00. If you have previously received a grant, there is a five (5) year waiting period to reapply. A homeowner cannot receive more than two (2) grants.

TO QUALIFY:

- The home to be improved is in the Town of Irondequoit
- You must own the home for at least **one year prior** to approval for grant
- The home is **owner occupied** and must remain so for 5 years after the work is completed
- **Homeowners** will be required to sign a **Note & Mortgage** document to ensure repayment of the grant; if ownership of the property is transferred or, if the property does not remain the primary residence of the Grant recipient for **5** years. During the duration of the **Note & Mortgage** the homeowner is required to name the **Town** as a loss payee on his/her **Homeowner's Insurance**.
- The home is used only as a **single-family** or **two-family** home.
- The **taxes** are paid **up to date**
- **No open code violations** against the property
- The **gross household total annual income cannot exceed** the figures listed below:

INCOME ELIGIBILITY:

***These figures include income from ALL SOURCES INCLUDING:** Social Security, pensions, child support, alimony, Disability, Workers' Compensation, bank interest, and salaries for **ALL PERSONS**, related or unrelated, residing at the applicant's address who are at least 18 years old and not full time students.

Household size Number of persons	100% grant Total income is below:	75% grant Homeowner pays 25%
1	\$31,100	\$38,875
2	\$35,600	\$44,500
3	\$40,000	\$50,000
4	\$44,400	\$55,500
5	\$48,000	\$60,000
6	\$51,600	\$64,500
7	\$55,100	\$68,875
8	\$58,700	\$73,375