

## **GREECE RESIDENTIAL IMPROVEMENT PROGRAM (G.R.I.P)**

Welcome to the Town of Greece's Residential Improvement Program also referred to as "GRIP". This program provides grants to income-eligible homeowners for home repairs and improvements. The Federal Community Development Block Grant Program funds G.R.I.P., so program eligibility is based on the United States Department of Housing and Urban Developments (HUD) low/moderate income limits. Under this program, homeowner's may be eligible for a subsidy that could pay up to 100% of a project cost, not exceeding a maximum grant amount of \$4,800. Any project costs that exceed the maximum grant amount, the homeowner shall be responsible for paying the difference. **Participation in the town's GRIP program is limited to a one time grant.**

### **TO BE ELIGIBLE TO PARTICIPATE IN THE PROGRAM:**

- The home to be improved must be within the Town of Greece;
- Current assessed value of home may not exceed \$119,000;
- Homeowner's mortgage, taxes, and homeowners insurance must be current;
- Only single-family dwellings qualify;
- Homeowner has owned and resided in the home for one complete year.
- Gross income for all persons in the household, related and non-related for the current year, must meet the guidelines listed in the chart below.

<b>Household Size</b> The number of persons living in household related and non-related.	<b>Household Gross Income Total</b> To <b>include all persons</b> in household.
1	\$31,185
2	\$35,574
3	\$40,079
4	\$44,468
5	\$48,048
6	\$51,629
7	\$55,094
8	\$58,674

Income includes, but is not limited to, the following sources: SS/SSI/SSD award letter, disability, pensions, child support, alimony, welfare assistance, HEAP approval letter, veteran's benefits, Workers' Compensation, unemployment compensation, bank interest, and salaries for all persons, related or unrelated, residing at the applicant's address who are at least 18 years old. Persons owning a business, or have interest in a business, must provide receipts for all current year income. Liquid assets: All accounts you can access, even if you have to take a penalty, cannot exceed \$50,000.

Once it is determined that you are income eligible, a GRIP building inspector will perform a preliminary inspection of your home. A report will specify what, if any, essential improvements are needed, based on GRIP guidelines. The purpose of the program is to identify and address needed home repairs and rehabilitation activities to achieve safe and decent housing. Items not in compliance with the building and fire codes will be given priority by the GRIP inspector. These include structural, weather-related, or safety issues that could create a dangerous living environment. The Town of Greece has set the program's top priorities as: defective heating systems, water heaters, roof replacements, plumbing and electrical repairs, energy efficient windows and doors. Other improvements will be considered based upon the inspector's report.

For more information, or to be put on a mailing list for the following program year, contact the Town of Greece at 585-723-2384. Applications are mailed to applicants, on a first come-first served basis. Program year starts each August 1 and applications are processed until the program year funds are depleted



William D. Reilich  
Supervisor

## TOWN OF GREECE GREECE RESIDENTIAL IMPROVEMENT PROGRAM (GRIP)

Thank you for expressing interest in the Town of Greece's Residential Improvement Program (GRIP). Each year, through the use of United States Housing and Urban Development (HUD) funds, the Town of Greece is able to help income-eligible homeowner's repair and revitalize their homes.

The program guidelines contain program eligibility requirements, as well as the application and a checklist of acceptable documentation for determination of program eligibility. Before completing the application, please note the following program requirements:

- All household members age 18 and over, are required to provide verification of income and assets as outlined on the application. Incomplete income documentation will delay the application approval process. Any written statements of explanation need to be signed, dated and notarized.
- Homeowners are required to include verification that the mortgage is current with no past due payments and that all property taxes are paid up to date.
- Regulations require that the value of the property may not exceed the current maximum of FHA mortgage limit for a single-family home, currently at \$119,000. You will not be eligible to participate if the current assessed value of your property exceeds this amount.
- All applicants are required to carry and provide proof of homeowner's insurance. Must show expiration date and coverage. At contract signing, homeowners are required to add the Town of Greece as a loss payee to their homeowner's insurance policy.

Upon completion of application, please sign and date the application and return it to the attention of the "GRIP Program Office" at the address below. Applications are processed on a first-come, first-served basis and need to be fully documented before projects can proceed.

The Town of Greece welcomes your participation in the Residential Improvement Program. For additional information or questions, please call the GRIP office at (585) 723-2384.



William D. Reilich  
Supervisor

## TOWN OF GREECE GREECE RESIDENTIAL IMPROVEMENT PROGRAM (GRIP) REQUIRED DOCUMENTATION CHECKLIST

Below is a list of all documents that are required at the time of the initial application. Please note that program regulations require that income documentation be no older than six (6) months old at the time that program funds are expended. Therefore, it may be necessary to resubmit documentation upon request. **Documents are required for all persons 18-years and older living in the household.**

### DOCUMENTATION REQUIRED AT TIME OF APPLICATION SUBMISSION

- DRIVER'S LICENSE and/or IDENTIFICATION CARD
- SEPARATION/ DIVORCE DECREE – Submit cover and pages indicating property awards and dependent care;
- FEDERAL INCOME TAX RETURN – Pages 1 and 2 of most recent year signed Federal 1040. Include schedule "C" for any business plus all receipts;
- TWO CURRENT MONTHS, CONSECUTIVE BANK STATEMENTS -with all pages, for all checking, savings, retirement, investment, etc., for all persons in household 18 & older;
- EMPLOYMENT – Submit a copy of three (3) most recent, consecutive payroll check stubs for each employed household member age 18 and older;
- UNEMPLOYMENT – Submit documentation of benefits received for any unemployed household member age 18 and older;
- SOCIAL SECURITY BENEFITS – Submit a copy of current year Award Letter(s) for all household members receiving benefit for Social Security, Social Security Disability or Supplemental Security Income;
- PENSION, DISABILITY, WORKMEN'S COMPENSATION, etc. - Submit a copy of two (2) most recent statements, checks, etc. to document current payments;
- CHILD SUPPORT – Submit child support history for the last six (6) weeks or court documentation indicating Support;
- PUBLIC ASSISTANCE – HEAP, SNAP, Cash allotment, Etc. Submit a copy of current Award Letter for all assistance Received;
- HOMEOWNER'S INSURANCE "DECLARATION PAGE" showing: Agent's Name and phone number, dwelling coverage, and policy expiration date;
- CURRENT MORTGAGE STATEMENT – Documenting that account is PAID current. If you are going through a payment plan, must provide current documentation of payment plan and payments up to date on the plan;
- DEATH CERTIFICATE – If anyone listed on property deed is deceased.

Rev: May 2018

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