What Is G.R.I.P.?

The G.R.I.P. program provides grants to income-eligible, single-family homeowners for home repairs and improvements. The Federal Community Development Block Grant Program funds G.R.I.P. The Town of Greece, based on HUD’s low/moderate income limits, sets program eligibility. Under this program, homeowners may be eligible (dependent on their household’s income and size) for a subsidy that could pay up to 100% of the project cost, not exceeding a maximum grant amount of $4,800. If the project costs exceed the maximum grant amount, the homeowner would be responsible for paying the difference. Participation in the G.R.I.P. program is limited to a one-time grant per household.

To Be Eligible To Participate

Current assessed value of the home may not exceed $119,000.
The homeowner’s mortgage, taxes and homeowners insurance must be paid current.
The gross income for all persons in the household, related or non-related, for the current year, must meet the guidelines in the chart below:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Household Gross Income Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The number of persons living in the household related &amp; non-related</td>
<td>To include all persons in household</td>
</tr>
<tr>
<td>1</td>
<td>$31,185</td>
</tr>
<tr>
<td>2</td>
<td>$35,574</td>
</tr>
<tr>
<td>3</td>
<td>$40,079</td>
</tr>
<tr>
<td>4</td>
<td>$44,468</td>
</tr>
<tr>
<td>5</td>
<td>$48,048</td>
</tr>
<tr>
<td>6</td>
<td>$51,629</td>
</tr>
<tr>
<td>7</td>
<td>$55,094</td>
</tr>
<tr>
<td>8</td>
<td>$58,674</td>
</tr>
</tbody>
</table>

Incomplete or False Information

All household members age 18 and over are required to provide verification of income and assets as outlined on the application.

Incomplete applications will be returned to the applicant with a letter stating what information is missing and a deadline for the application to be returned to the G.R.I.P. office. The applicant will be disqualified from the program if they do not return a complete application by the deadline given.

If an applicant submits false information, they will have their application returned with a letter explaining why the applicant is disqualified from applying to the program for another five years.
What Counts As Income?

Income includes, but is not limited to the following sources:
- SS/SSO/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.

Additional Information

Once it is determined that you are income eligible, the GRIP inspector will do a preliminary inspection of your home. If the GRIP inspector is denied access to the home, the applicant will be disqualified and their application will be returned.

A report will specify if 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 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.

Some Examples of Eligible Projects:

**Exterior**
- Roof repair or replacement
- Siding/Gutter repair or replacement
- Window/Door replacement
- Handicapped accessibility improvements
- Exterior steps repair

**Interior**
- Furnace and heating system repair or replacement
- Ceiling, flooring and wall repair
- Hot water heater repair or replacement

**Emergencies**
An emergency is a situation where there is an immediate threat to life.

In the case of a furnace emergency, the furnace must be evaluated and red-tagged by RG&E. With an electrical emergency, a Town of Greece licensed electrical inspection agency will need to provide the program administrator with a letter stating that the electrical system needs immediate attention and specifying required improvements.

**Ineligible Projects:**
Cosmetic and decorative improvements, conversion of space for another use, driveway repair, appliances, additions, any accessory buildings, tree removal, landscaping, or any windows or doors that are not similar to existing styles.

A GRIP Building Inspector verifying the installation of an applicant’s new furnace.