



# Department of Planning & Development

*Monroe County, New York*

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## **Monroe County Community Development** **Home Improvement Program FAQ**

### **How does the Home Improvement Program work?**

Monroe County's Home Improvement Program (HIP), provides grants to income qualified home owners to make necessary repairs and safety updates to their home. Community Development (CD) staff review all applications to determine eligibility based on a number of factors (see Application checklist), including but not limited to: Household Size & Income, Assessed Home Value, Location, and Liquid Assets.

After eligibility has been determined, CD staff will perform a preliminary inspection of the property to determine the scope of the project needed to maintain a safe and habitable home. Work specifications are then created, which the homeowner will use to obtain a minimum of 3 construction bids. The homeowner will select a contractor they wish to complete the work from the bids received, CD staff will review the estimates supplied and prepare an agreement to be signed by all parties. Once fully executed, a pre-construction meeting is set to go over the work items and then work can begin. Upon the completion of work, a final walkthrough is performed by CD staff to insure the funds that were allocated for the project based on work specifications in the agreement were spent on the premises and a Certificate of Completion is signed to allow the contractor to be paid.

### **An approval notice is received, what now?**

The next step after being financially qualified is to have a "whole home inspection" to insure the home and property are also eligible. The Rehab Specialist will meet with the homeowner, inspect the property and discuss/review the program process. It should be noted, there are health and safety items the program requires to be a priority in order to receive the funding, (i.e: smoke & CO alarms, removal of lead hazards, etc.) After the inspection, the identified items will be used to create work specifications for contractors to provide bids. Occasionally the cost to complete the required work items exceeds the grant amount and the project may become ineligible for funding.

### **Why do I need to obtain 3 bids?**

Program requirements are to obtain 3 bids to ensure the estimates provided are competitive and the process is fair and equitable. The grant will cover the cost of the lowest bid up to the maximum program amount. If the homeowner chooses to go with a contractor who is not the lowest bid, the homeowner would be required to pay the difference between the lowest contractor's bid and the contractor selected.

### **My project is considered an emergency, what does that mean?**

In order to expedite the project in the interest of safety, or other immediate conditions, the homeowner will only need to obtain one estimate from a contractor who can complete all items within budget to move forward. If the program is using a waitlist at time of submission, an emergency application may be reviewed without being placed on the waitlist.

### **Where can I find contractors?**

It is the homeowner(s) obligation to solicit contractors and obtain the estimates in a timely manner. Contractor lists and reviews can be found on the Better Business Bureau website, contacting the Better Contractors Bureau or your local municipality may have other options. Recommendations may also be obtained from friends or family. The County does not provide a list of contractors.

## **What is the *LEAD Certified Firm* requirement for contractors?**

This requirement is only applicable for homes built before 1978 (the year that the use of lead paint was banned), where the nature of the work will disturb painted surfaces. This type of work must be done by certified workers employed by an EPA Certified firm in order to ensure proper procedure to protect the home's occupants.

## **What type of work items are eligible?**

Eligible work items are based upon the inspection and useful remaining life/current condition of the items. They include but are not limited to: Roofs, Siding, Windows, Doors, Furnace, AC, Hot Water Tank (HWT), Foundations, Chimney Repairs, Sewers & Septic, ADA improvements and other essential safety items required to maintain a safe and habitable home.

## **What type of work items are ineligible?**

The HIP program does not expand or increase the footprint or services of a property. We do not perform esthetic improvements (i.e. wall paper removal, carpet replacement, etc.) we do not install decks (hazards will be removed for safety reasons), replace driveways, yard work, maintenance, or any other non-essential items. The Program will replace items with standard material and do not include upgrades, (i.e. replace vinyl siding with cedar shingles, high end fixtures, or special order materials, etc.)

## **Will the work be guaranteed?**

The agreement, which will be signed by the homeowner and the contractor, contains provisions for a one year workmanship warranty, meaning the contractor agrees to make all reasonable efforts to fix any issues that may arise from work completed by the contractor, sub-contractor, or their employees within the work specifications outlined in the agreement.

Outside of that, most materials will have a manufacturer's warranty which the contractor will supply upon completion. The manufacturer's warranty documents are the responsibility of the homeowner to maintain.

## **Will I have to pay any money out of pocket?**

Monroe County will cover the cost of the work up to the maximum allowable program amount. Any amount over and above would be the responsibility of the homeowner. The County will work with the homeowner to remove any unnecessary or unessential items to bring the cost down as much as allowable to meet program guidelines. Any material upgrades (see above) would be the responsibility of the homeowner, as well as the difference in price, should homeowner opt for the contractor other than the lowest bidding contractor (see above).

If the household's combined income is between 60-80% of the Area Median Income (AMI), the household would qualify for the Grant/Loan Option: the program would cover 75% of the project costs up to the maximum allowable, homeowner would be required to cover 25% of total project costs as well as any additional amount above maximum allowable. Homeowner may either elect to pay out of pocket or apply for a low-interest loan through our Community Reinvestment Act (CRA) provider.

## **What is required for the Agreement?**

The County Agreement is a four (4) party Agreement to include the property/homeowner, contractor, the local municipality, and Monroe County. However, the Agreement is between the property/homeowner and selected contractor. No work can be performed and no reimbursement of project funds will not be provided without a fully executed Agreement.

Party specific requirements for the execution of the agreement are as follows:

**Homeowner** – Insurances (Monroe County is required to be listed on the homeowner's insurance as loss payee during the entire period of affordability), homeowner signature, and if the homeowner has any out of pocket expenses, proof of funds must be provided.

**Selected contractor** – Lead credentials (if applicable to the project), County required insurances (Monroe County is required to be listed as additional insured and meet the minimum coverage amounts), complete and accurate estimate based on work specifications, completion and verification of County vendor requirements.

**Local municipality** – elected official signature, permits, and any applicable inspections.

**Monroe County** – elected official signature, assists in HIP financing only.

If the contractor or property/homeowner are unable to meet or provide the requirements in a timely manner, project may be delayed and/or the contractor may not be able to proceed and a new contractor would need to be selected.

### **How do changes work during construction?**

Construction can be unpredictable, changes to the original work specifications may occur once construction begins on the property. A change order form (which will be explained in detail at the pre-construction) must be made up and signed off by the homeowner, and contractor before being implemented. The change order form is a tool to track changes and will be considered an agreement solely between the homeowner and contractor. All project changes must be included in a change order, if available, grant funds can be used to cover *eligible* changes up to the maximum allowed.

### **How long does the process take upon program approval?**

The timeline from inspection to a fully executed agreement before construction may begin can take a few months and is dependent upon the response of the homeowner and selected contractor to County requests for required documentation and signatures by all parties.

Once the agreement has been executed, a pre-construction will be scheduled and construction may begin. Construction timeline is dependent on homeowner, contractor, and on the type of work being done.

### **What is the affordability period?**

As part of the HIP process, the homeowner is required to sign a Note and Mortgage, which Monroe County will file with the Monroe County Clerk's Office. This will be a lien on the property for the deferred loan period. The recorded date of the Note and Mortgage is the term start date also referred to as the affordability period. Generally the term will be five (5) or ten (10) years, as determined by the amount of the County grant and/or loan.

Once the affordability period has been met, no repayment is required. If the property is sold and/or transferred at any point during the affordability period, the full amount of the grant and/or loan would be required to be repaid. It is the responsibility of the homeowner to request a lien release and to then record the release with the County Clerk's Office.