



HOMEOWNER RENOVATION PROGRAM PROGRAM GUIDE

ABOUT

The Homeowner Renovation Program (“HRP”) provides matching grants to homeowners (landlords & owner-occupants) who complete moderate to substantial home improvement projects that increase the value and functionality of their homes. Households are eligible for a 40%-60% match up to \$90,000 per participant for interior and exterior projects.

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1 Program Details

SUMMARY

A. WHAT IT COVERS

Interior and Exterior Home Renovation Projects

B. ELIGIBILITY

- Offered on a limited basis throughout the **Salt Springs & Tipperary Hill neighborhoods** to:
 - Homeowners
 - Landlords

C. GRANT AMOUNT

40% - 60% of your project cost – up to \$90,000

1 Program Details

A. WHAT IT COVERS

1. Exterior Home Renovation Projects

- Paint or re-side your house
- Replace your driveway
- Add landscaping
- Replace windows
- Construct an addition
- Add or replace walkways
- AND OTHERS!**

2. Interior Home Renovation Projects

- Add a bathroom
- Renovate your kitchen
- Change your floorplan
- Finish your basement
- Make your home more energy efficient
- AND OTHERS!**



*Tier 1 (exterior-only) open **EVERYWHERE**. Tiers 2, 3, & 4 open on a **rolling basis** throughout the neighborhood (**see maps**)*

TIER 1 – BASIC - Ideal for exterior repairs larger than Block Challenge projects. Only available for exterior projects. Available to homeowners throughout all neighborhood areas. Project must address two or more exterior improvements as specified by SHSC after a home inspection. Homeowners are reimbursed for project costs up to \$8,000-\$12,000 based on income/household size (see page 6).

TIER 2 – MODEST - Ideal for critical interior and exterior maintenance or health/safety issues. Project must address two or more exterior improvements as specified by SHSC after a home inspection. Homeowners are reimbursed up to \$20,000-\$30,000 of total project cost based on income/household size (see page 6).

TIER 3 – MODERATE - Ideal for major maintenance or larger investments to improve property functionality or marketability. Project must address all exterior and interior deficiencies as specified by SHSC after a home inspection. Homeowners are reimbursed up to \$40,000-\$60,000 of total project cost based on income/household size (see page 6).

TIER 4 – SUBSTANTIAL - Ideal for gut rehabs, major home layout changes, or additions. Project awards under this category are available on an extremely limited basis. Project must address all exterior and interior deficiencies as specified by SHSC after a home inspection. Owners are reimbursed up to \$60,000-\$90,000 of total project cost based on income/household size (see page 6).

1 Program Details

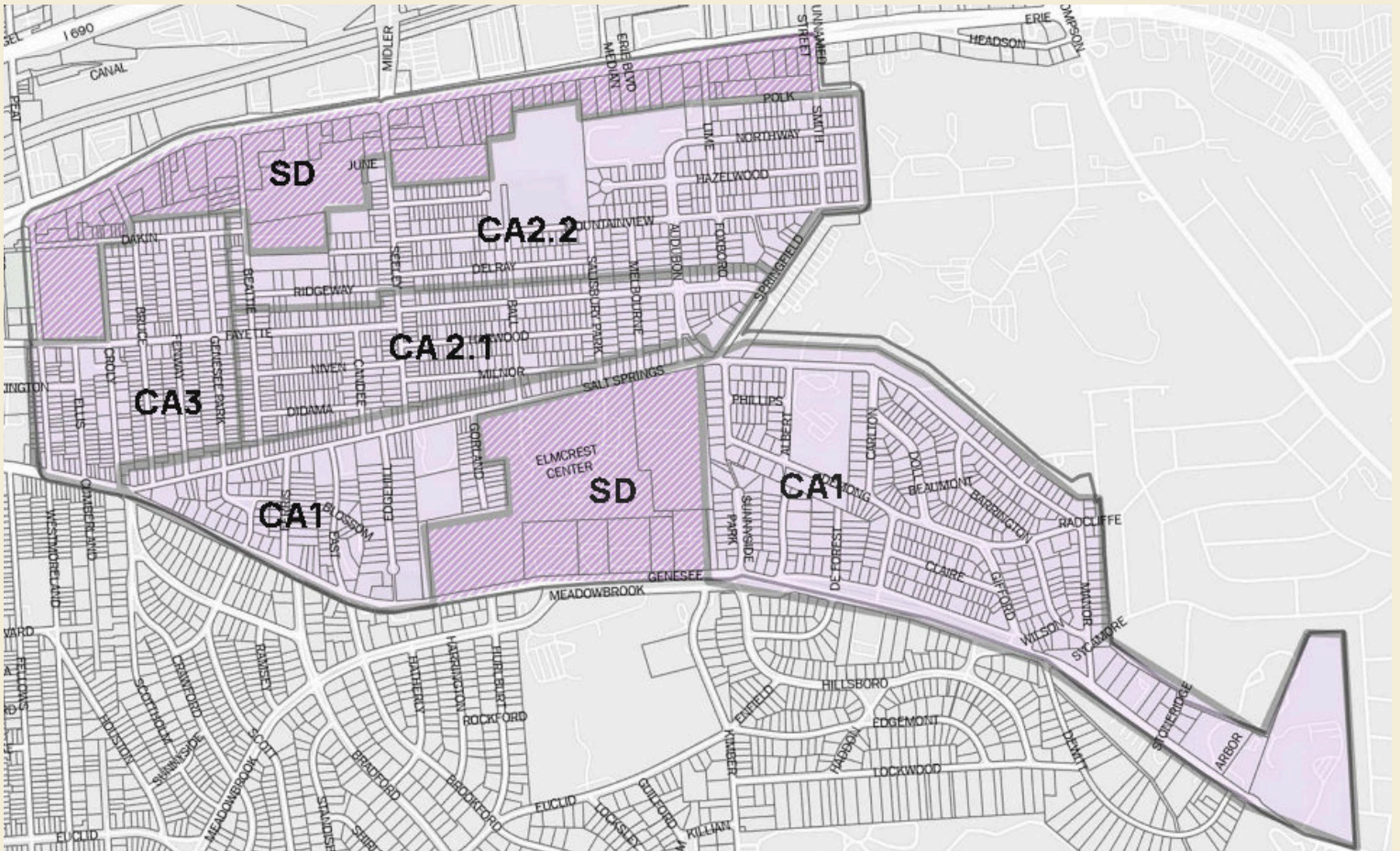
B. ELIGIBILITY (Page 1)

Salt Springs

TIER 1 (exterior only): Open everywhere

TIERS 2, 3, & 4:

- **CA-1 & SD** → Eligible **NOW**
- **CA-2.1** → Eligible in **Fall 2027**
- **CA-2.2** → Eligible in **2028**
- **CA-3** → Eligible in **2030**



Note: All properties must be up-to-date on property taxes and water bills to participate. Properties in **SD** area must be residential.

1 Program Details

C. GRANT AMOUNT (Page 1)



Cost share is based on your family size and annual household income. No matter your income, we'll cover at least 40% of project costs.

STEP 1

How many people live in your household?

_____ people.

Example: Four people live in my household. I file taxes separately from everyone else.

STEP 2

What is your household's annual income?

\$ _____

Example: My household's income is \$167,000 per year.

STEP 3

Find your household size on the chart on p. 7 → **follow that row until you find your household income.**

Example: My household has **four people** in it, and our total income is **\$167,000** → we are between **150% and 180%** of AMI.

STEP 4

Determine your **income range** (% of Area Median Income – or AMI)

STEP 5

Find what % of your project costs SHSC will cover

Example: Being above 120% AMI but below 200% AMI means I qualify for a 50% reimbursement on my project costs.

1 Program Details

C. GRANT AMOUNT (Page 2)



Cost share is based on your family size and annual household income. No matter your income, we'll cover at least 40% of project costs.

Example: If we are a (1) household a four and we make (2) \$167,000 per year, we are between (3) 150% - 180% of the Area Median Income (AMI).

HUD Area Median Income, Onondaga County 2026								
HH Size	50%	80%	100%	120%	3. 150%	180%	200%	
1	\$ 37,400	\$ 59,850	\$ 74,800	\$ 89,760	\$ 112,200	\$ 134,640	\$ 149,600	
2	\$ 42,750	\$ 68,400	\$ 85,500	\$ 102,600	\$ 128,250	\$ 153,900	\$ 171,000	
3	\$ 48,100	\$ 76,950	\$ 96,200	\$ 115,440	\$ 144,300	\$ 173,160	\$ 192,400	
1. 4	\$ 53,400	\$ 85,450	\$ 106,800	\$ 128,160	2. \$ 160,200	\$ 192,240	\$ 213,600	
5	\$ 57,700	\$ 92,300	\$ 115,400	\$ 138,480	\$ 173,100	\$ 207,720	\$ 230,800	
6	\$ 61,950	\$ 99,150	\$ 123,900	\$ 148,680	\$ 185,850	\$ 223,020	\$ 247,800	
7	\$ 66,250	\$ 106,000	\$ 132,500	\$ 159,000	\$ 198,750	\$ 238,500	\$ 265,000	
8	\$ 70,500	\$ 112,800	\$ 141,000	\$ 169,200	\$ 211,500	\$ 253,800	\$ 282,000	

... this means we would qualify for the "Middle Income" Cost Share and I can get reimbursed for 50% of my project.

SHSC HOME RENOVATION PROGRAM - SUMMARY OF PROJECT COST SHARE RATE OPTIONS									
Program Tier	UNIVERSAL BASELINE COST SHARE RATE <i>Any income</i>			MIDDLE INCOME COST SHARE RATE <i>121% - 200% AMI</i>			AFFORDABLE ACCESS COST SHARE RATE <i>At or below 120% AMI</i>		
	SHSC Covers	SHSC Min Award	SHSC Max Award	SHSC Covers	SHSC Min Award	SHSC Max Award	SHSC Covers	SHSC Min Award	SHSC Max Award
Tier 1 - Basic	40%	\$ 4,000	\$ 8,000	50%	\$ 5,000	\$ 10,000	60%	\$ 6,000	\$ 12,000
Tier 2 - Modest	40%	\$ 8,001	\$ 20,000	50%	\$ 10,001	\$ 25,000	60%	\$ 12,001	\$ 30,000
Tier 3 - Moderate	40%	\$ 20,001	\$ 40,000	50%	\$ 25,001	\$ 50,000	60%	\$ 30,001	\$ 60,000
Tier 4 - Substantial	40%	\$ 40,001	\$ 60,000	50%	\$ 50,001	\$ 75,000	60%	\$ 60,001	\$ 90,000



... so, if my project is \$80,000, SHSC will reimburse me 50%, or \$40,000.

If you're not sure what you might qualify for, feel free to call or email us!

2 How to Apply (page 1)

1

Submit an Interest Form

→ p. 10

- Visit syr.gov/hrp
- Submit the **Online Interest Form**

**Call SHSC at 315-448-8621 to request a paper interest form.*

2

Talk with Staff

- A staff member will call you within **5-7 business days** when they've reviewed your Interest Form.
- **We'll Talk About:** Your project ideas, your funding ideas, and scheduling a home inspection.

3

Attend a Home Inspection

- Attend a home inspection** with SHSC's Rehab Specialist.
 - The Rehab Specialist will help you create a Scope of Work and a Budget for your project.

4

Submit Full Application

- What You'll Need to Submit:**
 - 1) Full Application Document (*we'll send you this*)
 - 2) Proof of Income – 3 pay stubs
 - 3) Copy of Federal Tax Return – last 2 years
 - 4) Bank Statements – last 3 months
 - 5) Copy of Mortgage Statement (*showing premium/interest*)
 - 6) Copy of Deed of your Home
 - 7) Copy of Declarations Page from Homeowner's Insurance
 - 8) Copy of Photo ID
 - 9) Quotes from Contractors
 - 10) Contractor's Liability Insurance

Rental Properties Only:

- 11) Copy of Current Rent Rolls – *all addresses*
- 12) Copy of Lease Agreements – last 2 years
- 13) Declarations of All Rental Properties Owned

2 How to Apply (*page 2*)

5

Sign Grant Agreement

- Meet with SHSC staff** to sign a grant agreement
- Get official approval** to start your project!

6

Complete Your Project

- Start** your project.
- Call or Email SHSC** to schedule a progress inspection if needed for reimbursement.

7

Get Reimbursed

You can apply for smaller reimbursements as you complete your project (& up to 30% in advance) OR apply for full reimbursement at the end.

- Take photos** of your completed project
- Fill out** a Reimbursement Request Form (*we'll send you this*)
- Attend a **final inspection** with the Rehab Specialist

3 Interest Form

Instructions:



1. Visit ***syr.gov/hrp***
2. Submit the ***Online Interest Form***

**Call SHSC at 315-448-8621 to request a paper interest form.*

Information to have ready for the interest form:

- Your project idea(s)
- A **rough estimate** of your household's annual income
- List of any home improvement projects you've completed since January 2025
- Photo ID

Reminder: After you fill out the interest form, a member of our staff will reach out to you within 5-7 business days to learn more about your project and schedule a home inspection.