



Greenville Housing Fund Homeowner Preservation Program (HOPP) Grant Guidelines



Homeowner Preservation Program (HOPP) Grant Guidelines

Goal: To provide funding to eligible and qualified nonprofit sponsors to assist low-income homeowners to make necessary repairs needed to correct serious housing deficiencies that threaten human health and safety and help to preserve the homes integrity and livability.

Sponsor Eligibility Requirements:

Type of Sponsor: Sponsors must either be a non-profit that has been approved by the Greenville Housing Fund, or a unit of local government (city, town, county).

Location: Eligible Sponsors must be located within Greenville County, SC. Special Consideration given to organizations working within GHF target neighborhoods (see below).

Compatibility: Special consideration will be given to potential Sponsors who have a successful history with similar programs in the past.

Funding Award: \$50,000 for the 2021 fiscal year with a maximum of \$10,000 per home. These funds are to be leveraged with government partner funding to assist with major repair costs. Other leveraging sources will also be considered by GHF.

Reporting: Occurs twice annually- January 31 and July 31 utilizing existing reporting forms from the City of Greenville and GCRA along with job specific closing reports with photos.

Eligibility Requirements:

Maximum Household Income: Priority for program will be given to households with \leq 80% AMI. HUD Section 8 (Part 5) definition of income will be used to verify the income of all individuals that are 18 years or older and permanently reside in the house.

Primary Residence: The applicant must have owned and occupied the property as their principal residence for at least two years. Property must be current on all taxes and insurances, or owner must obtain insurance before repairs are completed.

Mobile Homes: Mobile or Manufactured Homes may receive repairs if underpinnings have been removed and the home sits on a permanent foundation. Homeowner must own the land on which the mobile or manufactured home sits. Visual pre-approvals by GHF required before applications are approved.

Ineligible Properties: Homeowners and individuals whose properties have judgments or liens.

Location: The property must be located within the limits of Greenville County, SC. Must be located within the GHF target neighborhoods (see below).

GHF Target Neighborhoods: City of Greenville Special Emphasis Neighborhoods: Nicholtown, Pleasant Valley, Viola Street, Greater Sullivan, Sterling, Arcadia Hills, Green Avenue, Greenline-Spartanburg, Haynie-Sirrine, West Greenville, Southernside, West End, Brutontown. Maps of these neighborhoods can be found here:
<https://www.greenvillecountysc.gov/278/Neighborhood-Maps-Master-Plans>

Additionally, the following County Special Emphasis Neighborhoods may be considered: Judson, Dunean, Brandon, Monaghan, City View, Sans Souci, Freetown, New Washington Heights, Poe Mill, Welcome/Tanglewood. Maps of these neighborhoods can be found here: <https://www.gcgis.org/> by searching by subdivision.

Eligible Costs

- Roofs
- HVAC
- Exterior Doors and Windows
- Handicap Accessibility
- Plumbing
- Electrical
- Structural
- Floors
- Porches
- Exterior Surfaces
- Interior Surfaces
- Inadequate Heat
- lead-based paint hazards
- handrails on porches and stairs
- Costs associated with improving accessibility for the physically disabled. Examples include, but are not limited to, ramps, lifts, grab bars, lowering counter tops, widening doors and bathroom modifications.
- Other improvements, as determined by the GHF, up to a maximum of 20% of the total funding must be pre-approved.
- Administrative fee for program delivery maximum of 15%

Rehabilitation Funding:

Maximum Rehabilitation Cost: \$10,000

Affordability Requirement

- Sponsor must ensure improved home remains affordable for a minimum of five years after the completion of repairs. Sponsor must either obtain a deed restriction on the property or a signed contract with the homeowner specifying this affordability term or repayment of a proportionate amount of remaining balance of home repairs: 1/60th forgiven each month. Pro-rata portion due in full upon sale or transfer of the property within 5 years.

If lead paint existing Sponsor must follow the Lead-safe Housing Rule Requirements (Pre-1978)

- Delivery of "Protect Your Family from Lead in Your Home" Pamphlet
- Paint testing of surfaces to be disturbed, or presume LBP
- Risk assessment
- Control hazards using interim controls
- Notice to occupants

Sponsors must ensure that only qualified contractors are used for the entire rehabilitation process. Sponsors must also ensure all volunteers for projects have proper waivers and liability insurance

Greenville County 2021 Area Median Income Guidelines

% of Area Median Income	Household Size							
	1	2	3	4	5	6	7	8
30%**	\$16,212	\$18,528	\$20,844	\$23,160	\$25,013	\$26,866	\$28,718	\$30,571
50%**	\$27,020	\$30,880	\$34,740	\$38,600	\$41,688	\$44,776	\$47,864	\$50,952
60%	\$29,182	\$33,350	\$37,519	\$41,688	\$45,023	\$48,358	\$51,693	\$55,028
80%**	\$43,232	\$49,408	\$55,584	\$61,760	\$66,701	\$71,642	\$76,582	\$81,523
90%**	\$48,636	\$55,584	\$62,532	\$69,480	\$75,038	\$80,597	\$86,155	\$91,714
100%***	\$54,040	\$61,760	\$69,480	\$77,200	\$83,376	\$89,552	\$95,728	\$101,904
120%***	\$64,848	\$74,112	\$83,376	\$92,640	\$100,051	\$107,462	\$114,874	\$122,285

* HUD published income limit

**Calculated based on the HUD Median Income, which is assigned to a family of four at 100% AMI. The 1-person family income limit is 70% of the 4-person income limit. The 2-person family income limit is 80% of the 4-person income limit, the 3-person family income limit is 90% of the 4-person income limit, the 5-person income limit is 108% of the 4-person income limit, the 6-person family income limit is 116% of the 4-person income limit, the 7-person family income limit is 124% of the 4-person income limit, and the 8-person family income limit is 132% of the 4-person income limit.