

City of Rochester, NY



Program Application



CITY of ROCHESTER
Malik D. Evans, Mayor



BUY THE BLOCK PURCHASE PROGRAM APPLICATION

House type	One of up to thirty-two homes newly built by the Greater Rochester Habitat for Humanity or Greater Rochester Housing Partnership
Amount of Closing Cost assistance	\$8,000
Income Limit	Maximum 80% MFI (see chart below)

Process:

Applications open December 10, 2024 and will remain open until all slots are filled. Any additional applications received after that will be added to a waiting list.

- Read this application thoroughly
- Complete and submit this application along with all required documents (see page 10)

NOTE:

- **Incomplete applications will NOT be accepted and will be removed from consideration**
- **City of Rochester employees are NOT able to participate in BTB. Please contact Home Buyer Services for other options.**

- If you meet the initial eligibility, a meeting will be set with Home Buyer Services for pre-approval. You will receive sell sheets of each model home and information about Developer Partners (typically 1-2 weeks after review)
- Return the signed approval documents to receive an executed approval agreement
- Contact Developer Partners based on your interests (you must provide them with a copy of your executed approval agreement)
- Obtain a mortgage prequalification from one of the approved lenders list below
- Schedule a tour of the model homes either in-person or virtually (tentatively in March 2025)
- Meet with a Developer Partner to submit your mortgage prequalification letter and sign the Property Selection Form. After the Developer Partner submits these documents on your behalf, Home Buyer Services will email you a receipt to confirm your home selection
- Once construction of your home is nearing completion, will meet with Home Buyer Services or the Greater Rochester Habitat for Humanity and Greater Rochester Housing Partnership will be set up within one week of notification to sign a purchase offer and pay a \$1,000 down payment

Important Points:

- **Failure to return any required documents will disqualify you from the program**
- **You may select only one model type**
- **Approved lenders: ESL Federal Credit Union; Evans Bank; Five Star Bank; Genesee Co-op Federal Credit Union; Lyons National Bank**

*** City reserves the right to modify timeline**

Questions? Email homebuyer@cityofrochester.gov, or call us at 585-428-6888.

2024 Income Limits (Updated by HUD every Spring)

Household Size	80% MFI	Household Size	80% MFI
1	\$54,350	5	\$83,850
2	\$62,100	6	\$90,050
3	\$69,850	7	\$96,250
4	\$77,600	8	\$102,450



*****Assistance with Application and Required Documents*****

By submitting this application and all required attachments, you and/or your future household members are applying for assistance to purchase your first home in the City of Rochester, through the Buy the Block program. Applications can be emailed to homebuyer@cityofrochester.gov or mailed/dropped off to 30 Church Street, Room 005A, Rochester NY 14614.

In addition to the City of Rochester, you may also reach out to our Developer Partners below for any assistance you may need in obtaining the required documents or submitting your application. Our Developer Partners are here to help guide you through the process and ensure you have everything you need for a smooth application experience.

For support, please contact any of the following Developer Partners, they can provide valuable information and resources to help you successfully complete your application.

Greater Rochester Habitat for Humanity

Phone: 585-546-1470, ext 314

Website: www.grhabitat.org/BuytheBlock

Greater Rochester Housing Partnership (GRHP)

Contact: Christine Pennella

Phone: 585-423-6320

Email: cpennella@grhp.org

Ibero-American Development Corporation (Community Development Partner) for GRHP

Contact: Maria Ester Sanchez

Phone: 585-467-6410

Email: buytheblock@iberodevelopment.org



Application

I, (we) _____,

1. Acknowledge that the information provided accurately describes my/our household and identifies all of my/our household income during the past 12 months. I/we understand that the information I/we provided will be used to determine program(s) and/or subsidy(ies) for which I/we may be eligible. The information and attached documentation may also be used to estimate mortgage lending eligibility.
2. **Authorize The City of Rochester Home Buyer Services to check my/our credit history by requesting a credit report(s), which will then be used in determining eligibility for the down payment and closing cost assistance.**
3. Understand that this information will not be shared with other organizations beyond those involved with the program(s) without my/our prior approval. Additional information and/or documentation may be requested from me/us. If verification forms are needed, I/we will sign the necessary forms authorizing release of the information.
4. Certify the information I/we have provided is complete, accurate and true. It will be grounds for denial of my/our application if it is found that I/we have falsified information or provided misleading information.
5. **Understand if I/we fail to attach all information, Homebuyer Services will not begin review and may return incomplete application to me/us.**

Signature

Print Name

Date

(Co-applicant) Signature

Print Name

Date

How should we contact you?

Email

Phone

Letter

Do you prefer Spanish?

Do you want assistance in another language, such as ASL, Karennic (Myanmar), or other?
If yes, what language? _____



1. Household Information

A. Information about YOU:

First Name Middle Initial Last Name

Home Address Street City Zip

Best phone number to reach you

Email Address

Social Security Number Date of Birth Age

All Current Employers & Number of years at each (if less than 1 year, indicate start mo/day/yr)

B. Is anyone else going to be on the loans/deed with you? _____

First Name Middle Initial Last Name

Home Address Street City Zip

Best phone number

Email Address

Social Security Number Date of Birth Age

All Current Employers & Number of years at each (if less than 1 year, indicate start mo/day/yr)



C. Is anyone else going to live with you?

(Please review checklist for info we need on each person)

Name	Age	Relationship

2. Information About Your Financial Situation

A. What is your income?

List all sources of income for **you and your household during the past 12 months**. For "Type of Income", include full and part time employment, self-employment (even Uber/Lyft or child-care), unemployment, pensions, Social Security benefits, disability, child support, worker's comp, welfare assistance, and alimony. Really – anything that you get! Please supply written documentation for each.

Recipient	Type of Income	Gross monthly income	Will this continue next year?

Do you, or any member of your household age 18 or older, expect a raise, promotion or any other change in your employment or income status within the upcoming 6 months.

No Yes (please explain)



Do you own a property right now? Yes No

If yes, address: _____

Have you ever owned, or do you now own a property in the City of Rochester?

Yes No

If yes, address: _____

Are you now or will you be receiving income from rent?

Now: Yes No After I move: Yes No If YES: \$_____per month

Do you live in public housing? Yes No

Do you receive Section 8 Housing Support? Yes No

Will you receive housing support after you close on a new home? Yes No

B. What are your long term debts?

List all debts (car, student loans, credit accounts, etc.)

WHO PAYS	TYPE OF DEBT	PAYMENT \$/MONTH

C. Do you have money saved (Cash Assets)?

Current checking, savings, credit union accounts

BANK NAME	CURRENT BALANCE

How much money is or will be available for a down payment? _____

When will it be available? _____



D. How is your credit history?

Check all that apply to your current situation.

- Monthly bill payments are current and made in a timely manner.
 Some monthly bill payments have been late.
 Bankruptcy has been filed. Yes No If yes, Chapter 7 Chapter 13
 There are outstanding Judgment Liens Wages are garnished
 I am using a credit monitoring service (Credit Karma, Discover, Lifelock, etc.)

3. Other Information

A. Information for Federal Reporting

The information requested below is for HUD reporting. The information is requested in order to monitor compliance with equal opportunity credit and fair housing practices. Please check which applies.

Table with 4 columns: Applicant, Co-App, Race, and Hispanic origin. Rows include categories like White, Black or African American, American Indian or Alaska Native, etc.

Household type

- Single Elderly Single Parent Two Parent

Other (please specify) _____

B. Tell us about you - is there anything we should know about your situation?

If yes, please provide a short statement with your application.



Authorization for Release of Information

I _____ & I _____
Applicant Co-Applicant (if applicable)

authorize **The City of Rochester Homebuyer Services program** and its representatives to speak with the following Buy the Block program partners: **Greater Rochester Habitat for Humanity, Greater Rochester Housing Partnership & Ibero-American Development Corporation.** I also authorize these parties to provide documentation on my/our behalf regarding my/our application and/or loan. I also authorize these parties to discuss my loan and/or application with representatives of the City of Rochester Homebuyer Services program.

The City of Rochester agrees to maintain the confidentiality of borrower(s) information; however, I also authorize the City of Rochester and/or lender and/or servicer handling my loan and/or application to submit my personal information to the entities funding this program or their agents for the exclusive purposes of program evaluation and monitoring.

I further authorize the City of Rochester and/or lender and/or servicer handling my loan and/or application to access my credit report file(s) for debt and expense verification.

This authorization will not be valid unless signed below by all borrowers and co-borrowers and will only remain valid until revoked in writing by any borrower or co-borrower.

Applicant Name: _____

Applicant (signed) _____ Date _____

Co-Applicant Name (if applicable): _____

Co-Applicant (signed) _____ Date _____

REQUIRED DOCUMENT CHECKLIST

We cannot return your documents. Please give us **COPIES ONLY**. You will need your originals for your mortgage application or other programs.

Incomplete information slows you down – make sure you check every section!

Completed and signed application

Personal Identification:

- Social security card for everyone in household
- Photo ID for household members age 18 and OVER
- Birth certificate for household members UNDER age 18

Income:

- Last 2 months (8 weeks) consecutive pay stubs for all household members 18 or over
- Copies of all other forms of income for everyone living in the household
- Is anyone self-employed? Current year-to-date and prior year Profit and Loss statement is required

Supporting docs:

- Last 2 years' full tax returns AND W-2 statements for all jobs or income for **ALL** household members 18 or over (If you cannot locate or did not file tax returns, contact the IRS office at **1-800-829-1040** or **www.irs.gov/individuals/get-transcript** to obtain TAX and WAGE TRANSCRIPTS. If you did not file, submit proof of non-filing from the IRS for the past 2 years);
- Bank statements: Last 3 months for all accounts

Other:

- Letter of Eligibility from participating Employer if eligible (EAHI Program)
- Copies of documents for any other grants or programs you have applied for
- (Optional but recommended) Information about your specific situation