City of Rochester, NY

BUY THE BLOCK

GREENLINING FOR RACIAL AND ECONOMIC EQUITY

PROGRAM APPLICATION

Malik D. Evans, Mayor

City of Rochester, NY
Rochester City Council

Greater Rochester Housing Partnership

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BUY THE BLOCK

PURCHASE PROGRAM APPLICATION

By submitting this application and all required attachments to **Homebuyer@cityofrochester.gov**, (or to 30 Church St., Rm 005A, Rochester, NY 14614), 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.

House type	One of up to twenty-four homes newly built by the Greater Rochester Housing Partnership
Amount of Closing Cost assistance	Up to $6,000
Income Limit	Maximum 80% MFI / ARPA (see chart below)

Process: Applications open September 20, 2022

- Read this application
- **By November 15, 2022** submit this completed application with all listed documents (page 9)
- If eligible, meet with Homebuyer Services for pre-approval and receive Property Selection Form to identify your preferred model home by **December 15, 2022**
- By **January 11, 2023** return signed approval documents with completed Property Selection Form and Prequalification letter from one of the approved lenders listed below. You must receive a response from Homebuyer Services of receipt of documents to guarantee that you will be considered.
  - **Failure to return any of these documents by the deadline will disqualify you from consideration for the program.**
  - You may choose to be considered for only one property type.
  - Approved lenders: **1st Priority Mortgage, Inc.; ESL Federal Credit Union; Evans Bank; Five Star Bank; M&T Bank; Reliant Federal Credit Union; Tompkins Bank of Castile**
- Decisions on eligible buyers for each house will be made in **March 2023**. All eligible applicants who have completed this process will be considered. Buyers for the six model homes on Thomas and Weeger Streets will be selected via lottery.
- If selected to purchase one of the six model homes on Thomas and Weeger Streets, buyer will meet with Homebuyer Services **within one week of notification** to sign a purchase offer and pay $1,000 down payment.
- Must take Pre-purchase class and send certificate to Homebuyer Services **no more than 4 weeks** after the purchase offer is signed.
- If not selected to purchase one of the six model homes on Thomas & Weeger Streets, eligible buyers will be placed on the list for the up to eighteen properties to be built in 2023.

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

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

Income Limits

Household Size	80% MFI/ARPA
1	$50,250
2	$57,400
3	$64,600
4	$74,750
5	$77,500
6	$83,250
7	$89,000
8	$94,750

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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 this 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 of 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? _____

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1. Household Info.

A. Info 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)

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C. Is anyone else going to live with you?
(Please review checklist for info we need on each person)

Name	Age	Relationship

2. Info. 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 childcare), 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 or _____ Yes (please explain)

_____

_____

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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	After I move	If YES
____Yes ____ No	____Yes ____ No	$ _____ 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 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. 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.

Applicant	Co-App	Race	Hispanic origin Yes/No
_____	_____	White	_____
_____	_____	Black or African American	_____
_____	_____	American Indian or Alaska Native	_____
_____	_____	Native Hawaiian or Other Pacific Islander	_____
_____	_____	American Indian or Alaska Native and White	_____
_____	_____	Black or African American and White	_____
_____	_____	American Indian or Alaska Native and Black or African American	_____
_____	_____	Other, Multi Racial	_____

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.

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Authorization for Release of Information

I/we _____ & *(if applicable)* _____

authorize **The City of Rochester Homebuyer Services program** and its representatives to speak with

_____ *(name and relationship to Borrower/CoBorrower. Examples: a significant other who isn't an applicant, a parent, a non-profit advocate. If you don't have anyone else involved, please leave the line blank, but still sign and return the form.)* and to provide this person documentation on my/our behalf regarding my loan and/or application. 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 _____

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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 info 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 households 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 **https://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 but NOT City of Rochester)
- Copies of documents for any other grants or programs you have applied for
- (Optional but recommended) Information about your specific situation