

City of Rochester, NY



**PROGRAM APPLICATION**



Malik D. Evans, Mayor



City of Rochester, NY  
Rochester City Council





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## BUY THE BLOCK PURCHASE PROGRAM APPLICATION

By submitting this application and all required attachments to [Homebuyer@cityofrochester.gov](mailto: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 eighteen homes newly built by the Greater Rochester Housing Partnership |
| Amount of Closing Cost assistance | Up to \$6,000  |
| Mortgage requirements             | Applicants must obtain a mortgage from an approved lender                            |
| Credit requirements               | Flexible, but generally require a 640 middle score                                   |

### Process: Applications open April 13, 2023

- Read this application, and tour the model homes in person or virtually in April!
- By **May 31, 2023** 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.
- Return signed approval documents with completed Property Selection Form and mortgage 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 June or July 2023. All eligible applicants who have completed this process will be considered.
- If selected to purchase one of the homes, buyer will meet with City of Rochester Homebuyer Services **within one week of notification** to sign a purchase offer and pay \$1,000 down payment.
- Buyers must take Pre-purchase class and send certificate to Homebuyer Services **no more than 4 weeks** after the purchase offer is signed.

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

Questions? Email [homebuyer@cityofrochester.gov](mailto:homebuyer@cityofrochester.gov), or call us at 585-428-6888.

### 2023 Income Limits (Updated by HUD every Spring)

| 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     |

## 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? \_\_\_\_\_



## 1. Household Info.

### A. Info about YOU:

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|            |                |           |
|------------|----------------|-----------|
| First Name | Middle Initial | Last Name |
|------------|----------------|-----------|

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|              |        |      |     |
|--------------|--------|------|-----|
| Home Address | Street | City | Zip |
|--------------|--------|------|-----|

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Best phone number to reach you

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Email Address

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|                        |               |     |
|------------------------|---------------|-----|
| Social Security Number | Date of Birth | Age |
|------------------------|---------------|-----|

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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? \_\_\_\_\_

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|            |                |           |
|------------|----------------|-----------|
| First Name | Middle Initial | Last Name |
|------------|----------------|-----------|

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|              |        |      |     |
|--------------|--------|------|-----|
| Home Address | Street | City | Zip |
|--------------|--------|------|-----|

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Best phone number

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Email Address

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|                        |               |     |
|------------------------|---------------|-----|
| Social Security Number | Date of Birth | Age |
|------------------------|---------------|-----|

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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. 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<br>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.



## 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** \_\_\_\_\_



## 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