Neighborhood and Business Development City Hall Room 005A, 30 Church Street Rochester, New York 14614-1290 www.cityofrochester.gov

HOME BUYER SERVICES

Attached are your:

<u>Application</u> and <u>Home Buyer's Document Checklist</u> for City Housing program eligibility. The Checklist will instruct you about application attachments.

With this application and the attachments, you and/or your household members are applying for assistance to purchase your first home in the City of Rochester. The assistance program options which are available are the:

Home Purchase Assistance Program (HPAP)-Up to \$3,000 in closing costs for homes offered on the private market. 120% Median Family Income limits in effect.

<u>Home Rochester-</u> Subsidy for reconstruction and up to \$6,000 in closing costs for purchase of rehabilitated homes. 80% or 120% Median Family Income limits in effect (depending on address).

Neighborhood Builders - Subsidy for construction and up to \$6,000 in closing costs for purchase of newly constructed homes. 80% Median Family Income limits in effect.

<u>Employer Assisted Housing Initiative (EAHI) - funds of designated employers are matched</u> with City funds for closing costs for home offered on the private market. NO income limits in effect. (Letter of Eligibility required from Employer)

Please complete the application and attach all of the documents as indicated on page 2. All required documents must be submitted for the application to be processed.

Please understand that you may NOT ask the City to photocopy the required documents which must be attached to your application.

E-mail homebuyer@cityofrochester.gov or call 428-6888 if you have questions about the application as well as the qualifications for the housing programs listed above.

RETURN THE APPLICATION TOGETHER WITH ALL OF THE REQUIRED DOCUMENTS TO

HOME BUYER SERVICES
CITY HALL ROOM 005A, 30 CHURCH STREET ROCHESTER, NY 14614

HomeBuyer@cityofrochester.gov (585) 428-6888 Fax (585) 428-6229

Phone: 585.428.6888 Fax: 585.428.6229 TTY: 585.428.6054 EEO/ADA Employer (October 2014)

CITY OF ROCHESTER HOME BUYER REQUIRED DOCUMENT CHECKLIST

Please provide photocopies of all the required documents listed in 1 through 8 below:

- 1. Last 8 weeks of consecutive complete pay stubs for all persons in the household over age 18. Provide full time and part time pay stubs for all jobs and indicate actual start date on application (can NOT use payroll roll ups has to be actual paystubs which show GROSS & NET income);
- 2. Copies showing details of all other forms of income (e.g., pension, SSI, disability, child support- award statements & deposits, workman's compensation, social security, SS-1099 forms);
- 3. Last 2 years full tax returns **AND** last 2 years W-2 statements for all persons in the household over the age of 18; (If you cannot locate or did not file tax returns, contact the IRS office at 1-800-829-1040) to obtain TAX and WAGE TRANSCRIPTS. If you did not file, submit proof of non-filing from the IRS for the past 2 years;
- 4. If you are self employed, you must include a current year-to-date Profit and Loss statement for your business showing all income and expenses broken out by month;
- 5. Bank statements Last 3 months for all accounts (checking & savings) for everyone in the household which show your name, bank name, account number and all activity (can NOT use print outs unless stamped by the bank);
- 6. Copies of documents for any other grants or programs you applied for (e.g., First Time Home Club Enrollment Terms and Conditions, etc);
- 7. Photo ID and social security card for household members age of 18 and OVER; and Birth certificate & social security card for household members UNDER age 18.
- 8. Letter of Eligibility from participating Employer

Sign and date the application and include all of the above required documentation as incomplete applications cannot be processed.

Keep your originals as the application and documents WILL NOT be returned.

2014 Income Limits

Household Size	80% Median Family Income	120% Median Family Income		
1	\$37,550	\$56,300		
2	\$42,900	\$64,300		
3	\$48,250	\$72,350		
4	\$53,600	\$80,400		
5	\$57,900	\$86,850		
6	\$62,200	\$93,250		
7	\$66,500	\$99,700 \$106,150		
8	\$70,800			

Home Buyer Services Application

1) Applicant

First Name	Middle Init	tial	Last Name
Home Address	Street	City	Zip
Home Phone	Cell Phone	Э	Work Phone
Social Security N	umber	Date of Bir	th Age
All Current Emplo	oyers & Number of ye	ears employed	d (if less than 1 year, indicate
Employer Addres	S		
Your E-mail Addr			
Your E-mail Addr o- Applicant		ial	Last Name
Your E-mail Addr o- Applicant First Name	ess Middle Initi	ial	Last Name Zip
Employer Addres Your E-mail Addr o- Applicant First Name Home Address S Home Phone	ess Middle Initi	City	
Your E-mail Addr o- Applicant First Name Home Address S	Middle Initi	City	Zip Work Phone Number

Names, ages and relationship of all others who will live in the household Name Age Relationship Amount per month contribu Income List all sources of income for you and your household during the past 12 months. For "T ncome", include full and part time employment, unemployment benefits, pensions, Socia Security benefits, disability, child support, worker's comp, welfare assistance, and alimor Please supply written documentation for each. Recipient Type of Income Gross monthly income Dates received (Estimated) Do you, the co-applicant or any member of your household age 18 or older, expect a rais promotion or any other change in your employment or income status within the upcoming 6 monthsNo orYes (please explain) If you do expect a raise or promotion, your employer will have to provide verification. Are you now or will you be receiving income from rent? NOYES Now,YES after I move If YES:\$ total per month Do you live in public housing YesNo	Names and Name	l ages of all depend Age	ent children who will li	ve in the househ Social S	
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Do you live in public housing Yes No .	NO	YES Now,	YES after I move	If YES:\$	total per month
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Long Term Debts

WHO PAYS	TYPE OF DEBT	PAYMENT \$/MONTH
*1		
		
Cash Assets Current checking, sav	ings, credit union accounts	
Checking or saving	ACCOUNT NUMBER	CURRENT BALANCE
How much is or will be	e available for a down payment?	
When will it be availab	ole?	
Credit History Check all that apply to you	r current situation.	
Monthly bill payr	nents are current and made in a	timely manner.
Some monthly b	ill payments have been late.	
Bankruptcy has	been filed. If yes Chap	ter 7 Chapter 1
There are outsta	nding Judgment Liens	Wages are garnished
Applicant must attac	h copies of documents which	become part of this application

I, (we)					
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