

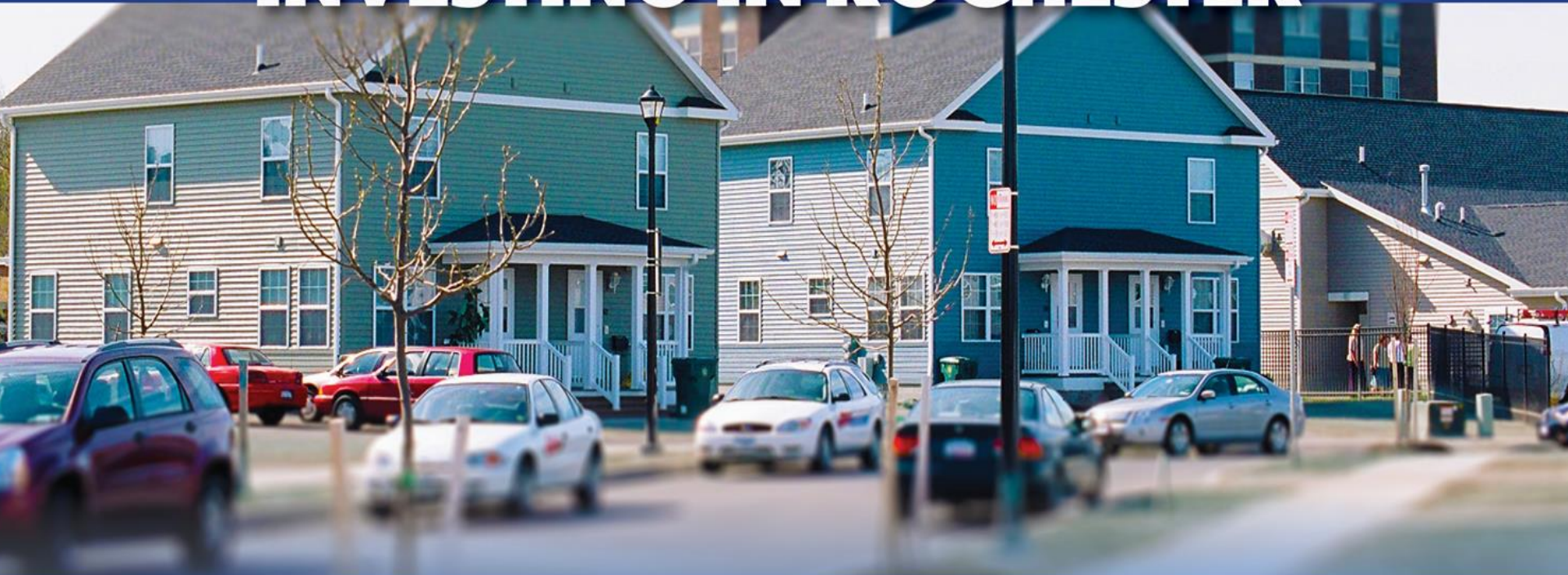
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INVESTING IN ROCHESTER



LANDLORD & SMALL DEVELOPERS SUMMIT

Believe.



City of Rochester, NY
Lovely A. Warren, Mayor
Rochester City Council



City Real Estate Tax Foreclosure Auctions & Rochester Land Bank Programs

Dana Miller: City of Rochester Director of Development
Services & Rochester Land Bank Corporation
Chair of the Board of Directors

Paul Scuderi: City of Rochester Director of Real Estate





How We Can Help You:

- Access to low cost land and buildings through the City tax foreclosure process
- Development partnership opportunities with the Rochester Land Bank





Sales Programs

City of Rochester

- Auctions
- Request For Proposal (RFP)
- Land Sales
- Direct Sales



Rochester Land Bank Corp

- Auctions
- Request For Proposal (RFP)
- Land Sales
- Direct Sales





CITY OF ROCHESTER PROCESS

- Most City-owned properties are acquired through tax foreclosure, which is considered an involuntary acquisition.
- All sales require approval from City Council – no exceptions.
- City staff physically inspect every property acquired in order to determine each respective property's status.
 - Possible status includes:
 - Sale by public auction
 - Sale by RFP
 - Sale to adjoining owner (vacant land only)
 - Demolition
 - Hold for development





CITY OF ROCHESTER PROCESS

Many factors are considered when determining the disposition of a City owned property, such as:

- Physical condition of a structure on the site
- Any there known or suspected environmental issues?
- Are there City owned parcels in the immediate area?
- Is there an adjoining City-owned property?
- Is it in a project area?
- Is it occupied?





CITY'S PUBLIC AUCTION SALE

All auctions of City-owned property require pre-qualifying of potential purchasers for inclusion. All parties are screened against the City's purchaser requirements:

1. No delinquent taxes/charges on any owned property within the City
2. No property lost to the City via tax foreclosure within 5 years
3. No unresolved code violations
4. No unpaid tickets in Housing Court
5. No sale of a City-owned property cancelled by the City within past 3 years
6. No more than 3 on-going sales of a City owned property





CITY'S PUBLIC AUCTION SALE

- All approved bidders are notified in writing of their acceptance and provided a showing schedule for each property that is included in the sale.
- All approved bidders are given the opportunity to inspect the properties that are included in the sale. Depending on the size of the auction, there may be multiple opportunities to inspect.
- All properties are auctioned in “as-is” condition and all sales are final.
- The auction is an open, competitive bidding process.
- Each property is sold to the highest bidder.
- The winning bidder will have approximately 12 months to complete the rehabilitation.





CITY OF ROCHESTER REQUEST FOR PROPOSAL (RFP) SALE

- These sales do not use a process to prequalify potential buyers, however, the City's Purchaser Eligibility requirements must be followed. The selected developer is screened after their selection.
- All potential purchasers have the opportunity to inspect the properties being offered.
- The deadline to submit the development proposal is typically 4-6 weeks from the offering date.
- Proposals are reviewed by a committee of cross-departmental staff of City departments.
- The committee will make a recommendation to the Mayor's Office.





CITY OF ROCHESTER LAND SALES

- Vacant land is typically sold to either the adjoining owner(s) or held for a development project and sold in bulk.
- It is City policy to offer it to the adjoining owner but the City is not required to offer/sell to the adjoining owner.
- When a sale to the adjoining owner occurs, the purchaser is required to combine the parcels into one lot.





CITY OF ROCHESTER DIRECT SALES

Direct sales are not common. The City will consider a direct sale under very specific conditions such as:

- Job Creation
- Economic Development
- Job Retention
- Unique Site-Specific conditions





ROCHESTER LAND BANK

- The Rochester Land Bank was formed in 2013 as one of only 8 land banks in New York State. Today, there are now 25 land banks in NYS that all compete for funding.
- Funding has been exclusively via the NYS-OAG office and Enterprise Community Partners.
- The land bank legislation provides unique powers to land banks:
 - Super-bid
 - Credit-bid
 - Tax exempt status



ROCHESTER LAND BANK

- Land banks are designed to acquire and maintain problem properties and then transfer them back to responsible ownership and productive use in accordance with local land use goals and priorities, creating a more efficient and effective system to eliminate blight.
- Land banks are generally granted the following powers:
 - Obtain property at low cost through the tax foreclosure process (Super Bid)
 - Hold property tax-free
 - Clear title and/or extinguish back taxes
 - Lease properties for temporary uses
 - Negotiate sales based not only on the highest bid but also on the outcome that most closely aligns with community needs, such as workforce housing, needed support services, or expanded recreational space.



ROCHESTER LAND BANK

- The Rochester Land Bank Corp (RLBC) follows the same sale process as the City, with the exception of the City Council approval process.
- RLBC acquisitions are almost exclusively via the City tax foreclosure auction, where the Super-Bid is utilized.
- After acquisition, the RLBC will evaluate their acquisitions to determine their status (demolish or sell).
- Acquisitions made on behalf of our development partners are conveyed in a timely manner to minimize holding costs to the Land Bank.



ROCHESTER LAND BANK

The RLBC currently has 6 development partners, selected through an RFQ. Our current partners are as follows:

1. Greater Rochester Housing Partnership
2. Flower City Habitat for Humanity
3. Rochester Revitalization
4. City Roots Community Land Trust
5. Rochester Housing Authority
6. Project Phoenix



ROCHESTER LAND BANK

- The RLBC RFQ is expected to be issued every year. The evaluation criteria include the City's Purchaser Requirements as well as the following:
 - Partners must show past experience in the rehabilitation of residential structures including relevant details of the project.
 - Partners must show available financial resources of at least \$10,000 per property they intend to purchase.
 - Partners must demonstrate that they have a team/network to carry out rehabilitation of residential properties.
 - Partners must agree to retain ownership of any property acquired with RLBC assistance for a period of 3-5 years.
 - Partners must demonstrate their ability to manage properties.



ROCHESTER LAND BANK

- The RLBC RFQ is expected to be issued every year. The evaluation criteria include the City's Purchaser Requirements as well as the following:
 - Partners must show past experience in the rehabilitation of residential structures including relevant details of the project.
 - Partners must show available financial resources of at least \$10,000 per property they intend to purchase.
 - Partners must demonstrate that they have a team/network to carry out rehabilitation of residential properties.
 - Partners must agree to retain ownership of any property acquired with RLBC assistance for a period of 3-5 years.
 - Partners must demonstrate their ability to manage properties.



ROCHESTER LAND BANK

- The Land Bank cannot offer its partners financial or technical assistance in the rehab of properties purchased.
- Properties are generally conveyed either via a pre-arranged agreement with a development partner or a public auction.
- Purchasers are expected to complete the rehab and obtain a Certificate of Occupancy within 12 months. There are often affordability requirements.



CONTACT INFORMATION FOR QUESTIONS OR COMMENTS

City of Rochester

- Michael Woodruff – Assoc. Real Estate Specialist
- Margot Garcia – Asst. Director of Real Estate
- Paul Scuderi – Director of Real Estate

(585) 428-6951



Rochester Land Bank Corp

- Rita Rajca – Legal Assistant
- Maritza Mejias – Bilingual Real Estate Specialist
- Paul Scuderi – Executive Director
- Dana Miller – Chairperson, Board of Directors

(585) 428-7320



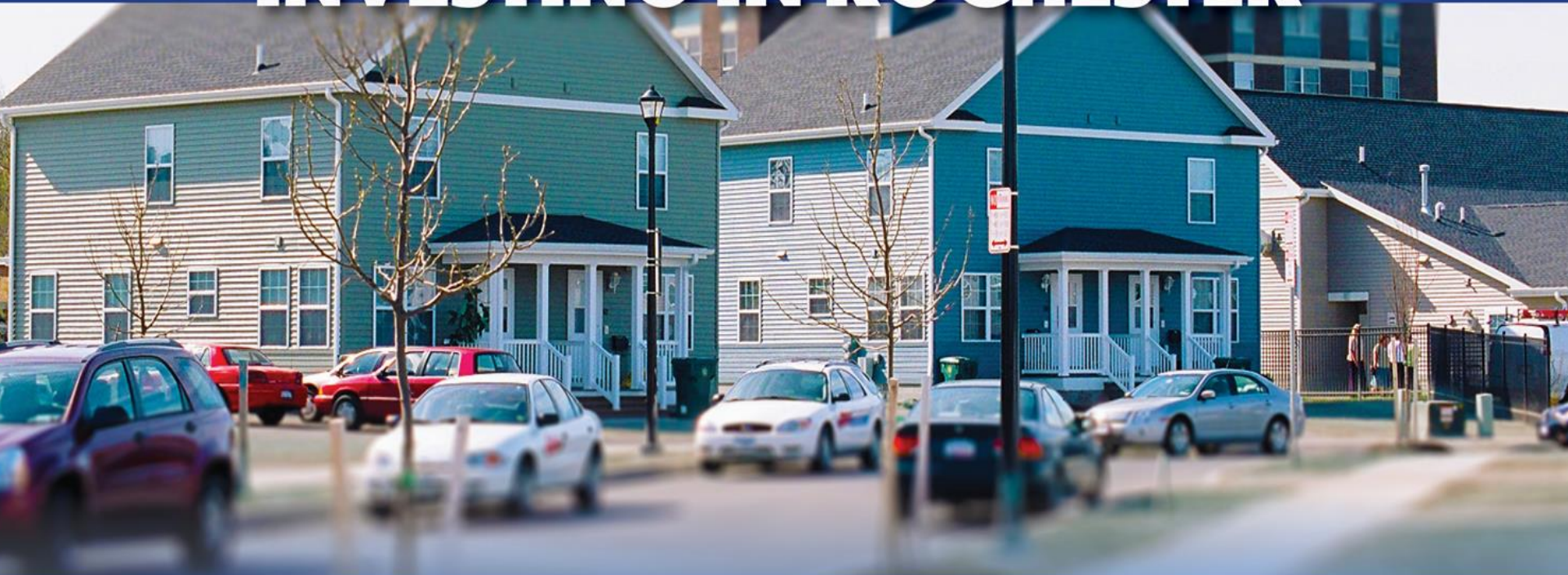
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Rochester City Council



Useful Online Tools and Data for Property Owners

Gary Kirkmire, Director of Buildings and Zoning
City of Rochester





How We Can Help You:

- Self Service Data and Mapping Tools to:
 - Research properties
 - Learn about neighborhood development trends and plans
 - Keep your properties code compliant





Useful Online Tools and Data for Property Owners

Tools and Data to be Demonstrated

- Property Information System
- BuildingBlocks
- Code Compliant Rental Properties
- City Owned Real Estate
- Projects and Plans

Other Tools and Data

- Lead High Risk Area
- Recent Sales
- Vacant Structures and Land
- What's my NSC Area?
- What's my Zoning District?
- Who's my Code Inspector
- Zoning Boards and Commissions
- Other – RPD, PlowTrax, City Service Locator, Downtown Parking Garages, Refuse & Recycling Schedule
- <https://www.cityofrochester.gov/nbdmaps/>



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**10 MINUTE
BREAK**

LANDLORD & SMALL DEVELOPERS SUMMIT

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City of Rochester, NY
Lovely A. Warren, Mayor
Rochester City Council

Rochester Developers Summit

April 8, 2019



**Community[®]
Preservation
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**Homes and
Community Renewal**

How Can CPC Help You?

- Construction, Rehab, Refinance and Acquisition Loans geared toward Small Buildings
- Technical Expertise
- Strong Government Partnerships
- Coordination with NYS-HCR's Participation Loan Program
- Start Small Guide to Financing Small Multifamily Building Projects





Uncommon Expertise.

CPC believes housing is central to transforming underserved neighborhoods into thriving, vibrant communities.

CPC is a nonprofit affordable housing and community revitalization finance company providing flexible capital solutions, fresh thinking and a collaborative approach to the complex issues facing communities.

Our goal is to be more than just a lender. At CPC, we work as a partner to provide technical expertise, support and flexible solutions that help meet the capital needs and broader community revitalization goals of our customers, local stakeholders and the communities we serve.



Unmatched Impact.

Since 1974, CPC's creative financing solutions have supported critical projects in neighborhoods across New York State and beyond, resulting in wide-reaching physical, economic and social impacts that improve communities and people's lives.

INVESTMENT

Over
\$10 billion of
private & public
capital invested in
the Northeast
Region



PHYSICAL

186,000
residential units
financed



SOCIAL

Over **780,000**
people provided
with high quality,
stable housing

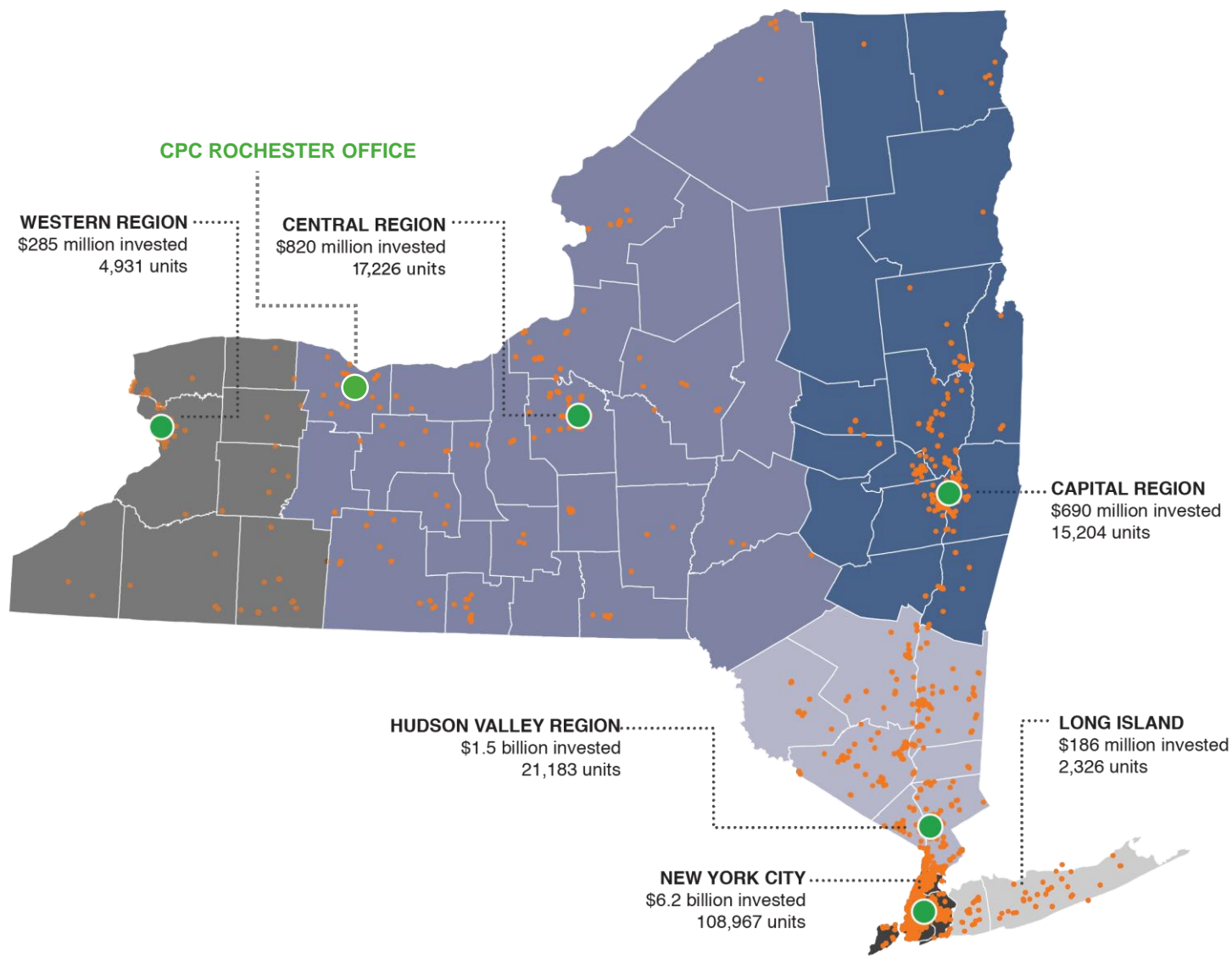


ECONOMIC

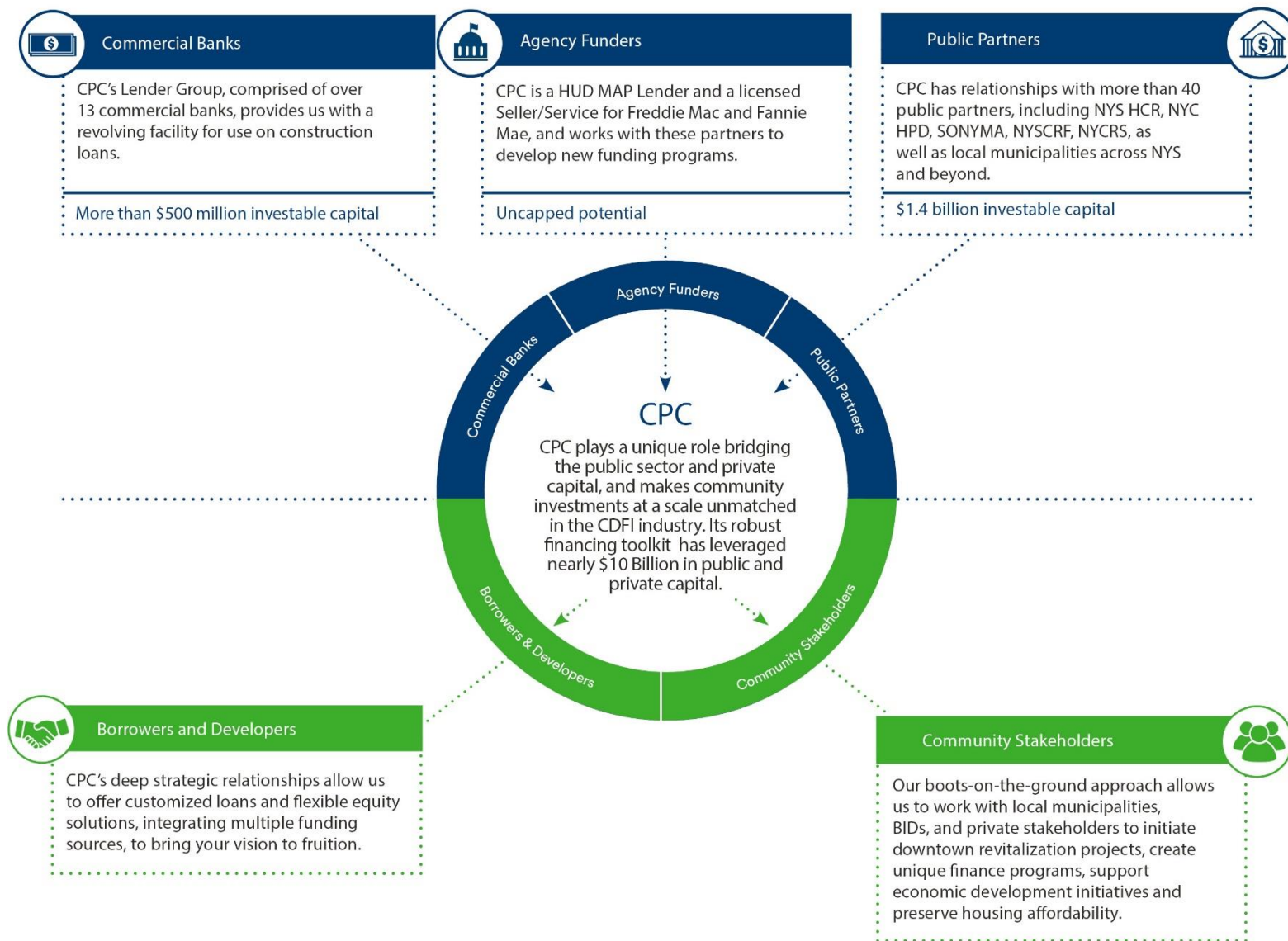
Stimulated the
creation of over
112,000 jobs
via construction
lending



Since Inception in New York State



CPC's Unique Role in the Market



Why Small Buildings?

Small Multifamily Stock in Upstate NY

In the upstate New York market,* small buildings make up a significant portion of the multifamily housing stock. They tend to be both more affordable and of lower quality.¹

Upstate Markets



71% of multifamily buildings have 5-49 units



Asking Rent

20% below metro average

43% below high quality buildings

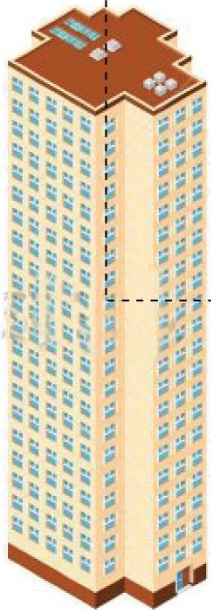
*Includes Albany, Buffalo, Rochester & Syracuse

¹Data as of 16Q4 from CoStar Portfolio Strategy.

The Economics of Small, Multifamily Buildings

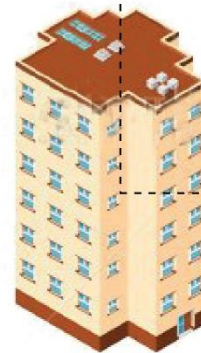
The finances of small buildings are often more fragile than that of their larger counterparts. Properties with 49 or fewer units tend to have lower operating margins and are less likely to be able to weather vacancies and achieve economies of scale.¹ Their owners can also have more difficulty accessing the debt needed to keep their buildings healthy over the long-term.

Higher debt per unit +
Lower expenses per unit



Higher Operating Margins

Lower debt per unit +
Higher expenses per unit



Lower Operating Margins

¹Based on 1-year averages from CPC's 2014 Maintenance and Operations Study.

Tackling the Needs of Small Buildings

Because of the prevalence of the small, multifamily rental stock and its relative affordability, creating and preserving these kinds of buildings is a priority for CPC, as well as the State of New York.

- Over 70% of CPC's loans since inception have been to small buildings.
- CPC recently completed a financing guide for newer small building owner/developers, "Start Small."
- We continually work to build a product mix that works for the spectrum of small building project needs.

NYS Homes and Community Renewal (HCR)

- Provide a variety of housing subsidies to acquire, build, rehabilitate or refinance properties large and small.
- Recently rolled out a new financing source, the Small Building Participation Loan Program, specifically targeting the preservation and improvement of rental properties in buildings of 5 to 40 units located outside of New York City.

Small Building PLP Terms

HCR's Small Building Participation Loan Program provides gap project financing assistance for qualified housing developers for acquisition, capital costs and related soft costs associated with the preservation and improvement of rental properties in buildings of 5 to 40 units located outside of New York City.

HCR subsidy is combined with bank financing from a participating private institutional lender, resulting in a lower blended financing cost.

Eligible Uses

- Substantial or moderate rehabilitation of site-specific multifamily rental housing in buildings of 5 to 40 units.
- Construction and permanent financing available.

Financing Requirements

- Funding is not available for projects financed with LIHTCs or bonds.

FY 2018-19 Anticipated Amount Available

- Up to \$20 million.

Per Residential Unit Maximum Award

- Up to \$50,000 per housing unit.

Small Building PLP Terms

Area Median Income Restrictions

- The average AMI of units in the project must not exceed 80%, and all units must be affordable to households earning no more than 120% of AMI.

Regulatory Agreement Requirements

- Borrowers will be required to enter into a Regulatory Agreement to ensure compliance with HCR policy including but not limited to, income restrictions, restrictions on transfers, and financial reporting, typically for a period of at least 30 years.

Interest Rate and Loan Terms

- Private Loan: As established by the participating lender.
 - 30 year term.
- HCR Subsidy Loan: 0.5% interest-only paid during construction and permanent.
 - 30 year term.

Equity Requirements

- During the construction period the minimum equity exposure requirement of at least 10% of total development cost (TDC) for for-profit developers and 2% for not-for-profit developers can be met with cash.

Mortgage Insurance

- Mortgage insurance must be provided by SONYMA or another insurer acceptable to HCR.

Additional Financing Resources from CPC



Small Balance Loans

- \$1 - 7.5 Million
- Six hybrid ARM and fixed-rate options
- Interest-only available
- Up to 80% LTV in Top Markets
- Minimum DCR of 1.20 in Top Markets
- 30-year amortization



Small Loan Program

- \$500,000 - \$5 Million
- Fixed and variable rate options
- Up to 80% LTV
- Minimum DCR of 1.25
- 30-year amortization

Construction & Permanent Financing

Construction Financing

- \$250,000 - \$15 Million
- Up to 24 month terms
- Interest-only
- Minimum DSCR: 1.25
- Equity: 10% of TDC during construction (for-profit); 2% (nonprofit)

Long-term Fixed Rate Financing

- \$250,000 - \$8 Million
- Up to 30 year terms
- Equity: 10% of TDC during construction (for-profit); 2% (nonprofit)

All loan products above are available to buildings with 5 or more housing units.

Thank You

Visit the CPC exhibit table to meet the team and take home a copy of our *Start Small Guide to Financing Small Multifamily Building Projects*.

Connect with Me



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Mortgage Officer
CPC Rochester Office
mzinter@communityp.com
585.939.7602

Connect with CPC



Facebook.com/communityp



LinkedIn.com/communityp



@communityp

Learn More: www.communityp.com

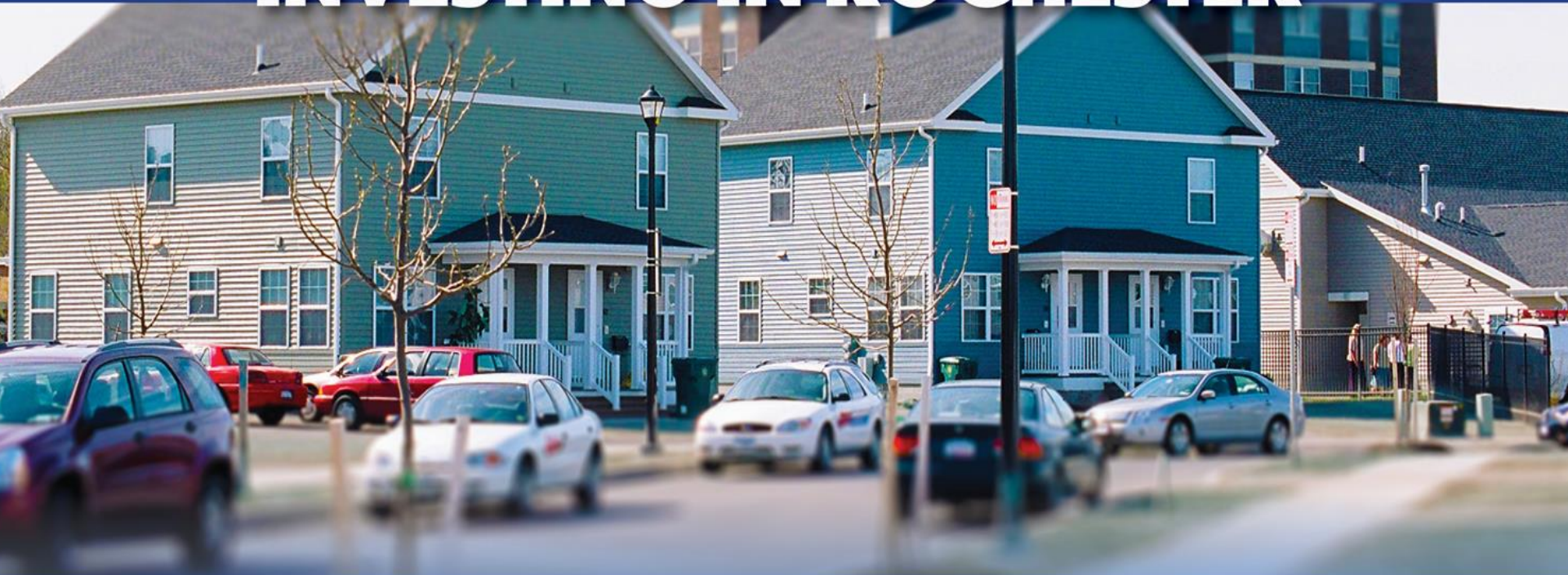
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Rochester City Council





675 W. Main Street
Rochester, NY 14611



MISSION STATEMENT

The Rochester Housing Authority Is An Essential Resource For Greater Rochester, Providing Quality Housing Opportunities And Services For Its Communities.



HOW WE CAN HELP YOU:

- Subsidized rents = more reliable payment
- Project Based Voucher Program (PBV) provides subsidized rents that stay with the unit for 30 years
 - Can be combined with CPC's Small Buildings Participation Loans or other financing




ROCHESTER HOUSING AUTHORITY


- Established in 1955 as an independent public corporation
- RHA administers two main HUD programs
 - Public Housing – 2,400 units within the City of Rochester
 - Section 8 – 9, 735 vouchers
 - Combined, RHA serves over 12,000 low income residents and participants in the five-county Greater Rochester Area
- RHA is a HUD High Performer in operating its Section 8 Program



ROCHESTER HOUSING AUTHORITY

Serves 5 area counties

- Monroe
 - Livingston
 - Orleans
 - Ontario
 - Wayne
- 
- 
- 

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LEASING OPERATIONS ALSO KNOWN AS SECTION 8





LEASING OPERATIONS STAFFING

- Director
 - Housing Managers and Inspection Supervisor
 - Housing Specialists
 - Clerks
 - Inspectors
- 
- 



LEASING OPERATIONS PROGRAMS

- Housing Choice Voucher (HCV) Section 8
 - Project Based Voucher (PBV)
 - Permanent Supportive Housing (PSH)
 - Veterans Affairs Supportive Housing (VASH)
 - Mainstream and Non Elderly Disabled (NED)
 - Home Ownership Program
- 
- 

CITY ORDINANCE

- June 20, 2017 the City of Rochester amended Chapter 63 of the Municipal Code, Ordinance No. 2017-163 with regard to housing discrimination on the basis of source of income, such as: Section 8; Unemployment; Social Security Disability (SSI), and Department of Human Services (DHS)

HOUSING CHOICE VOUCHER (HCV)

SECTION 8

- Assistance is tenant-based. This means families are able to live in a qualifying rental unit of their choosing anywhere within RHA's jurisdiction or, if the family is eligible, they are able to "port" their voucher and move anywhere in the country where there is a Public Housing Agency administering vouchers. Tenants pay at least 30 percent of their annual adjusted income for rent and utilities
- Currently serving 6,404 participants

PROJECT BASED VOUCHERS (PBV)

- The vouchers in the PBV program are attached to the unit. After one year of program participation, the family may move with a Housing Choice Voucher. Tenants pay 30 percent of their income for rent and utilities. RHA enters into a long-term Housing Assistance Payments contract with the property owner to pay the remaining rent balance.
- Currently serving 2,431 participants
- 64 contracts executed with local owners & developers


PROGRAM WAITING LISTS

- **HOUSING CHOICE VOUCHER (SECTION 8):** Waiting list is currently closed, only serving those currently on the list
- **PROJECT BASED VOUCHER:** Applications are available at each Complex
- A complete list is available on RHA's website, www.rochesterhousing.org



ELIGIBILITY CRITERIA

All applicants must meet Housing and Urban Development (HUD)/RHA eligibility criteria. Some examples are:

- Income Eligibility
- Criminal background
- Debts Owed with any Federally Assisted Housing Program



PROGRAM REQUIREMENTS FOR PARTICIPANTS

- Report Income Changes
 - Report Household Composition Changes
 - Comply with Family Obligations
- 
- 

PARTICIPANT FAMILY OBLIGATIONS

INCLUDE:

- The family **MUST** supply any requested information to RHA or HUD and information supplied by the family must be true and complete
- The family must allow RHA to inspect their unit at reasonable times after reasonable notice
- The family will be responsible to correct any Family caused Housing Quality Standard violations

- Family must not seriously or repeatedly violate the landlord lease
- Family composition must be approved by RHA. No one is to reside in the unit without prior approval from the landlord and RHA
- Family must notify the landlord and RHA that they plan to terminate their lease BEFORE they move from the unit and provide at least a 30 day notice
- Both the landlord and tenant must mutually agree to a vacate date (Mutual Rescission)

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BECOMING A HOUSING CHOICE VOUCHER OWNER/LANDLORD

INTERESTED OWNERS

- If you have one or more rental units and are interested in the Section 8 program, you may call us at (585) 697-6105 and ask for the Owner Services manager
- We will mail you a packet of information about the program and we will offer an owner orientation

INTERESTED OWNERS

- If you would like to participate in the program, you will need to furnish proof of legal ownership of any unit(s) that you intend to offer under the program. This is a HUD requirement

PROGRAM BENEFITS

- Reliable Income
- Housing Assistance Payments (HAP) are sent directly to the owner/agent by mail or direct deposit
- Risks of rent default are reduced because the tenant's portion of rent is based on income
- RHA enforces the family obligation requirements of the Section 8 Program

PROGRAM BENEFITS

- A program participant may be terminated from the HCV Program for violating the terms of the lease
- Initial and biennial Housing Quality Standard inspections assist the owner with identifying areas requiring repair and help to maintain the overall quality of the unit and neighborhood housing stock

PROSPECTIVE TENANT

- A prospective tenant may come to you with a voucher in hand, or you can list your available units with RHA

LIST YOUR PROPERTY

Free RHA Site for Landlords and Tenants to list their units for rent by Section 8 participants

- GoSection8.com
- Post your unit(s) description and photos
- Once the unit is occupied, you remove the posting

TENANT APPROVAL BY OWNER

- RHA determines that the family is eligible for the program
- The owner must approve the family as a suitable renter
- RHA knows that the owner has approved the family when the Request for Tenancy Approval (RFTA) forms are submitted

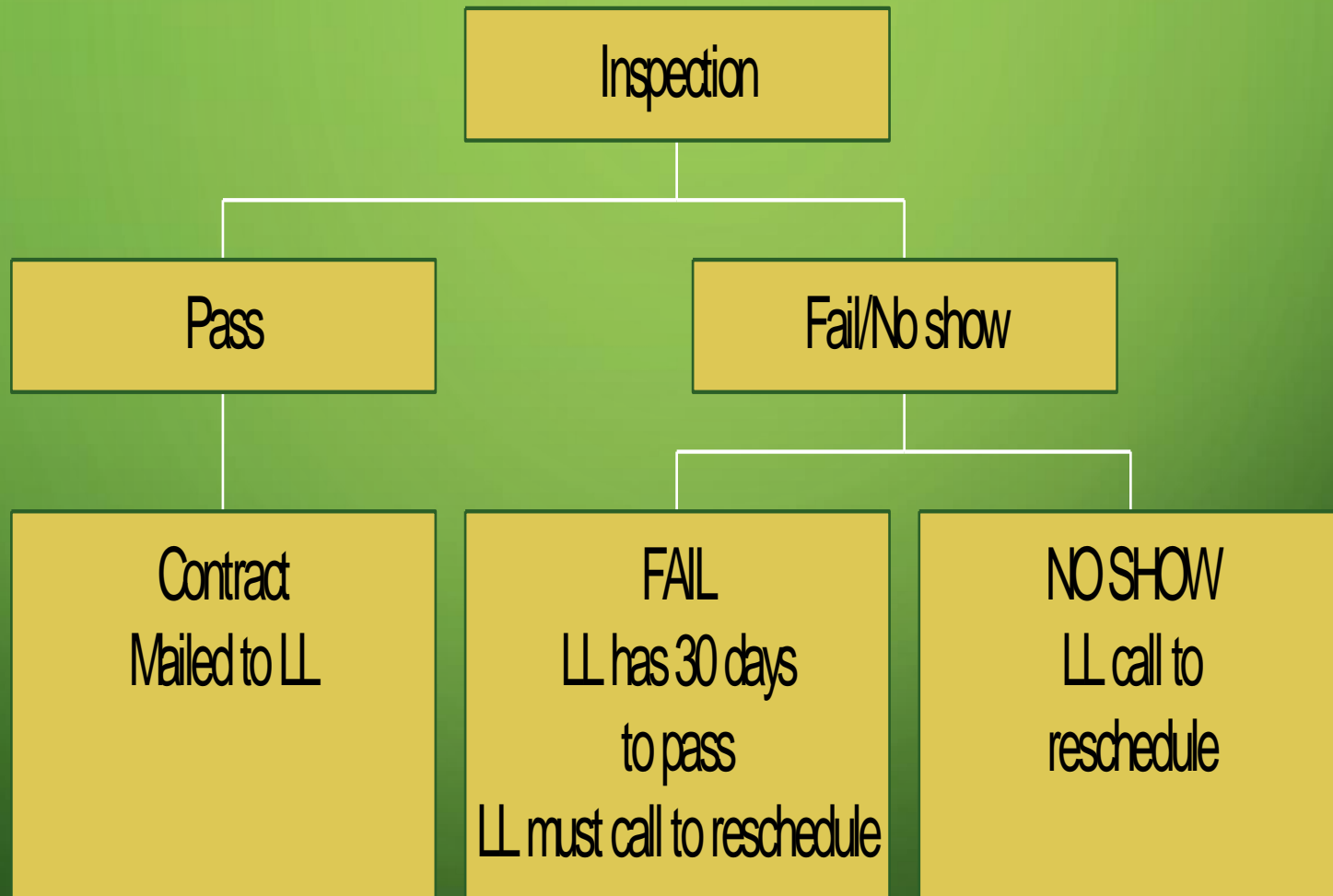
HOUSING QUALITY STANDARD (HQS) INSPECTION PROCESS

- Once RHA receives the RFTA paperwork, we verify ownership and affordability
- RHA inspection should occur within 10 business days after receiving RFTA paperwork
- Owner will be contacted by the RHA Inspection Unit to schedule an inspection time and date

HOUSING QUALITY STANDARD (HQS) INSPECTION PROCESS

- RHA will conduct the scheduled inspection
- No cracked, chipped, peeling, or deteriorated paint on the interior and exterior is very important
- RHA can not pay monies on a unit until it has passed inspection, no retroactive payments
- Passed inspections will have a HAP contract created and sent to the owner along with a any additional required documents

HOUSING QUALITY STANDARD (HQS) INSPECTION PROCESS



HOUSING QUALITY STANDARD (HQS) INSPECTION PROCESS

- After the HAP contract and lease are signed, RHA makes the initial HAP payment and continues to make monthly payments to the owner as long as the family continues to meet eligibility criteria and the housing unit meets HQS under the program

HOUSING QUALITY STANDARD (HQS) INSPECTION PROCESS

- RHA meets with all new landlords for their first HAP contract to review contract requirements and answer questions

RELATIONSHIPS & RESPONSIBILITIES

RHA

Accepts Applications
Determine Eligibility
Issue Vouchers
Conduct Family Briefings
Recertify Families
Conduct Hearings

Recruit Owners
Evaluate Units and Tenancies
Make Payments to Owners
Inspects Units

VOUCHER



Complies with all RHA
Family Obligations

FAMILY

Pays rent
Complies with Lease
Takes Care of Unit
Reports Maintenance
Gives Proper Notice

HAP CONTRACT



Complies with HAP
Contract

OWNER

Screen Families
Maintains Unit
Makes Timely Repairs
Enforces Lease

LEASE



RHA CONTACT INFORMATION

- **Address:**

675 West Main Street, Rochester, NY 14605

- **Website:**

www.rochesterhousing.org

- **Leasing Operations Department**

(585) 697-6105

- **Owner Services**

585-697-6250 ownerservices@rochesterhousing.org

- **RHA Information Line**

(585) 697-3600

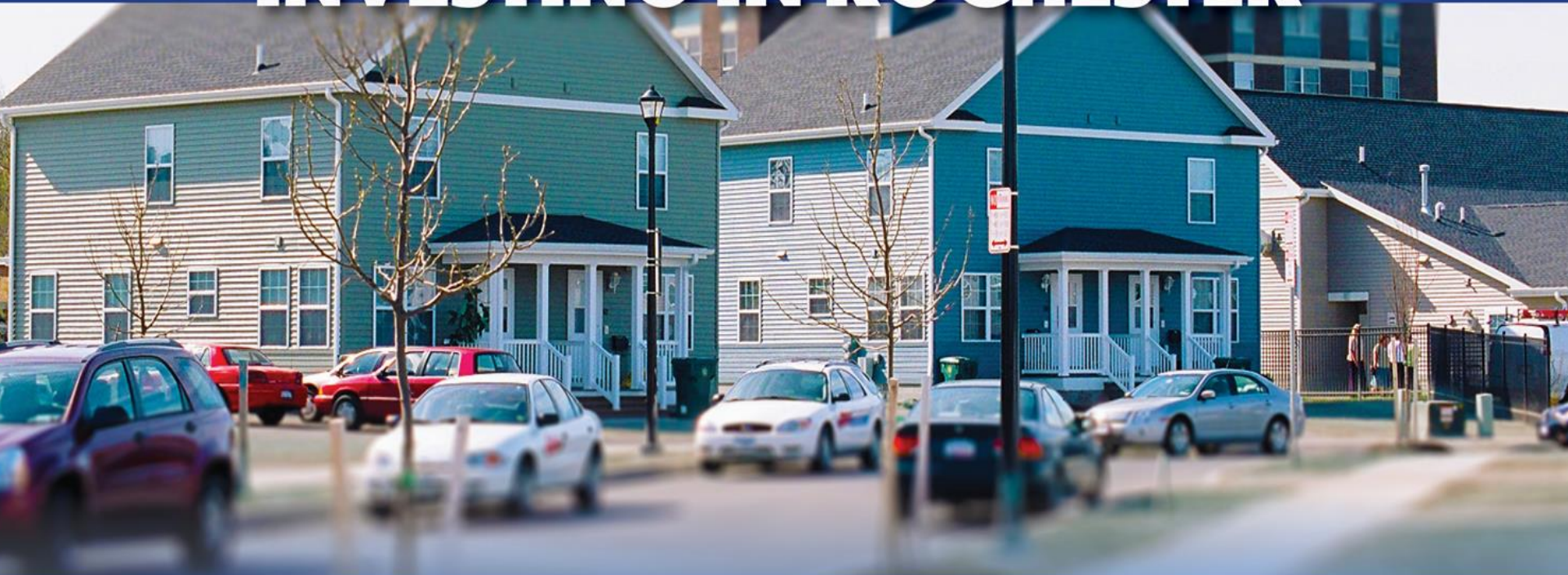
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City of Rochester, NY
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Rochester City Council

The .
Housing
Council
at PathStone



How We Can Help You:

- Training and education for landlords
- List your property on Rental Registry
- Matching Grants
 - Energy Efficiency
 - Lead removal

Who We Are

The Housing Council at PathStone was founded in 1971 to expand safe and affordable housing opportunities for low and moderate-income persons residing in Monroe County, NY and has expanded to other communities.

The Housing Council at PathStone is a HUD approved Housing Counseling Agency.

Programs & Services

- Housing Hotline
- Rental Registry
- Landlord Training
- Tenant Education
- First Time Homebuyer Services
- Pre and Post Purchase Education
- Foreclosure Prevention
- Reverse Mortgage Counseling (HECM)
- Department of Human Services Inspections

Landlord & Tenant Services



The Key to Your Home



Housing Hotline

- Operates Monday through Friday from 1 pm to 4 pm.
- All counselors are trained to answer housing related questions for both tenants and landlords.
- Refer clients to the best resources to fit their needs.
- Crosses all program areas.



Rental Registry

- Available Private Market Rental Units.
- Listing is updated 2x a week.
- Listing is provided to 90 Human Service Providers and downloaded from our website over 20,000 times yearly.

Landlord Services

Helps increase the business knowledge of local landlords through...

- Workshops
- Hotline- Bi-lingual counselors are available
- Publications- all publications available in several languages
- Rental Registry
- DHS LTSA Inspections



Operating Rental Property

Enhance landlords business skills and provides and overview of rights and responsibilities.

Topics Covered:

- Rental Application and Tenant Screening
- Fair Housing
- Leases
- Maintenance
- Eviction
- Basic Recordkeeping

Tenant Services

Helps to increase the knowledge of tenants in regards to their rights and responsibilities:

- Tenant Education Workshops
- Housing Hotline- Bi-lingual counselors are available
- Publications – publications are available in several other languages



Department of Human Services LTSA Inspections

- Provide Move In and Move Out DHS Inspections for landlords who accept Landlord Tenant Security Agreements in lieu of a cash security deposit.
- Inspections can be scheduled through our website
<http://thehousingcouncil.org/landlords/schedule-an-inspection-for-dhs-landlordtenant-agreement> or over the phone by calling 546-3700

First Time Homebuyers



We Want To Empower YOU!

- Our Housing Counselors want to provide you with the knowledge you need to make an informed decision.
- We are here to connect you to the resources you are eligible for and coach you to your goals.
- You decide what's best and when!
- We want you to be successful when you know you are ready.

Counseling

- We meet with people interested in purchasing their first home in a one-on-one counseling session.
- We discuss your goals, your wants vs needs and help you develop a plan.
- We review your current budget, credit report and affordability.
- Each client is given a personal action plan outlining what was discussed and the actions recommended for you to achieve your goals.

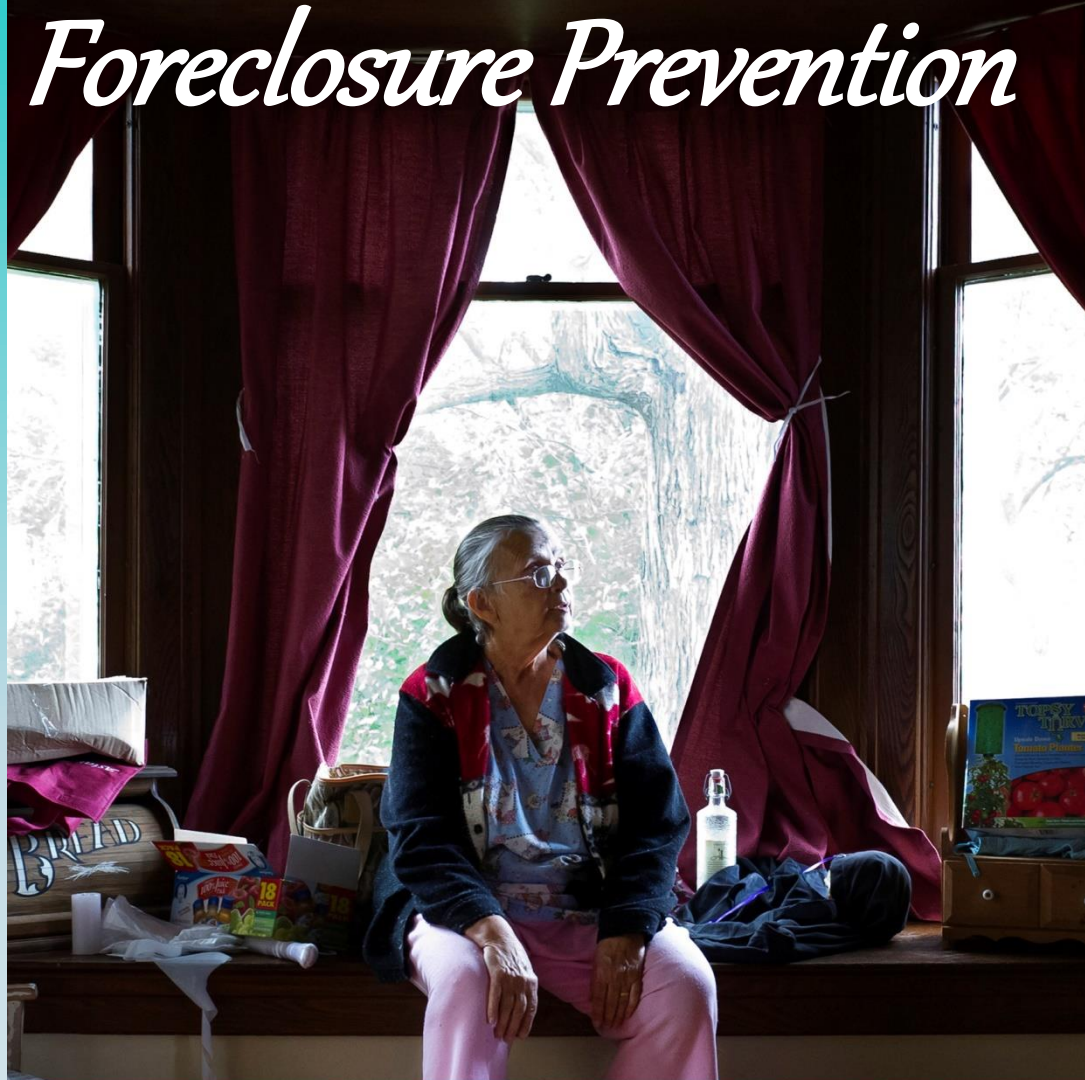
Education

- We also offer in-person group education
 - Pre-Purchase: Everything you need to know when purchasing your first home.
 - Post-Purchase: After the purchase, home maintenance, energy savings, and sustainability.
 - Online Pre-Purchase education through www.ehomeamerica.org/pathstone

Grant Programs

- There are a variety of grant programs to assist eligible first-time buyers
- The Housing Council at PathStone connects clients to resources that they are eligible for.
- Completion of counseling and education is required.

Foreclosure Prevention



Help When You Need It



Who do we serve?

- The program serves homeowners of owner-occupied, one to four unit homes, in NYS who are at risk of losing their homes to foreclosure.
 - Our service is **FREE AND CONFIDENTIAL** to anyone.
 - There are no income guidelines.
- We provide services for homeowners facing Mortgage and Tax foreclosures.

Counseling & Support

- A thorough analysis of each individual's options is completed by the counselor and discussed with the client.
- We create the best action plan suitable for each individual client.
- Support and educate through the foreclosure process.
- Homeowner works with counselor until they reach a resolution.

Questions?

Visit our website:

www.thehousingcouncil.org

Visit our offices:

75 College Ave.

4th Floor

Rochester, NY 14607

Email: thc@pathstone.org

Phone: 585-546-3700

PathStone Energy Services

- Home Rehabilitation and Energy Services
 - Provides assistance to homeowners with repairs, energy efficiency, and applying to other programs.
 - All grants are income based.
 - Rehab programs have 3-4 year waiting list.
 - Energy efficiency programs are available immediately.

What's available for landlords?

- City of Rochester Lead program- program should start giving out applications in July.
- New York Energy Research and Development Authority- NYSERDA – grants immediately available for homeowners and landlords

Empower

- Program based on the income of the utility bill payer.
- Provides free insulation, air sealing, and electrical reduction measures.
- Receive an audit and measures will be based on utility usage.

Assisted Home Performance

- Provides 50% subsidy up to \$4,000 for single , \$8,000 for 2-4 unit properties.
- Must use a NYSERDA affiliated contractor.
- Based on the income of the utility payer.
- Preapproved measures such as insulation, furnaces, high efficiency water heaters.

Family Size	Empower	Assisted
1	\$26,692	\$38,256
2	\$37,524	\$50,032
3	\$46,356	\$61,808
4	\$55,176	\$73,568
5	\$64,008	\$85,344
6	\$72,840	\$97,120
7	\$76,120	\$101,493
8	\$84,760	\$113,013

These amounts will be prorated on a unit by unit basis for 2-4 unit properties.

Other programs

- Multi-family program- for 5 and over unit properties, work with a contractor to determine what subsidies are available
- Green Jobs Green NY Energy Study- low cost Level 1+ audits for small business and non-profits.

For more information call:

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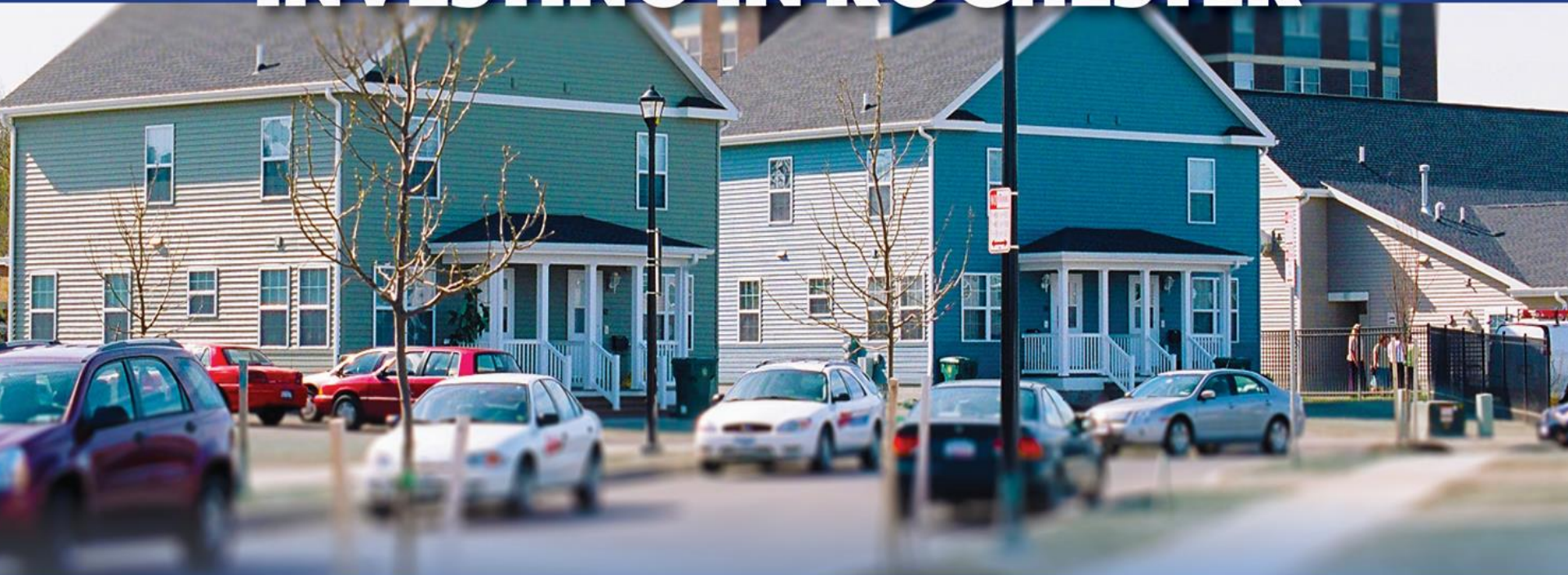
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