

**6** Buyers for up to 18 new homes will be selected from the list of approved buyers. The selected buyers of the homes will be notified to schedule a meeting to write a purchase contract for the home. Buyers must bring a \$1,000 deposit to this meeting (an additional \$500 is due prior to closing). Selected buyers must complete an online pre-purchase class and send their certificate of completion to the Homebuyer Services Team no later than four weeks after entering into a purchase contract.

**7** Complete the required, free, online post-purchase course within 12 months of closing.

\*If your application is not eligible due to credit, savings, or other financial readiness issues, please reach out to the Rochester Financial Empowerment Center <https://www.rochesterfec.org/> for free financial counseling to get ready for future homeownership opportunities!

FOR MORE INFORMATION, VISIT:  
[www.cityofrochester.gov/buytheblock](http://www.cityofrochester.gov/buytheblock)



City of Rochester, NY  
Rochester City Council



City of Rochester, NY

**BUY THE BLOCK** GREENLINING FOR RACIAL AND ECONOMIC EQUITY  
ERASING BARRIERS • HOUSING FIRST

**NEW HOMEOWNERSHIP OPPORTUNITIES**



Malik D. Evans, Mayor  
City of Rochester, NY • Rochester City Council

Some neighborhoods in the City of Rochester have experienced a long history of disinvestment, resulting in deep and ongoing challenges. Today, focused programs like **Buy The Block** are working to strengthen these neighborhoods by generating investment and creating excitement.

**Buy The Block** supports neighborhoods and promotes homeownership by investing in high-quality, affordable owner-occupied houses, where homeowners spend no more than 30 percent of their income on housing.

The program consists of the following initiatives:

- **Building new, single-family, high-quality homes** for qualified residents to purchase with affordable mortgages (that they must obtain from approved lenders);
- **Assisting current homeowners in implementing home improvements** through grants and free consultation, including roofing and exterior façade repairs and lead abatement;
- **Assisting business owners and small mixed-use building owners** with property improvements; and
- **Providing additional resources to strengthen Rochester city neighborhoods.**

### 2023 HOME TOURS AND NEW HOME BUILDING

The City of Rochester has partnered with Greater Rochester Housing Partnership (developer), Atlas Contractors LLC (builder), and Ibero American Development Corporation (marketing, application assistance) to construct and sell affordable, single-family homes on currently vacant, City-owned parcels.

As of Spring 2023, the first six model homes will be completed in the city's northeast quadrant, and buyers will be selected via lottery in March 2023 (applications for these six homes have closed). Tours of the model homes will be available in April 2023. Construction of up to eighteen additional homes in the same neighborhood begins this year.

The options range from 2-bedroom accessible ranch homes for aging in place to 4-bedroom two-story homes with full basements for large families. For

more information about the six home types available, visit [CityofRochester.gov/BuyTheBlock](https://CityofRochester.gov/BuyTheBlock).



### NEW HOME BUYERS: ACCEPTING APPLICATIONS STARTING APRIL 2023

As of April 13, 2023 the City of Rochester is accepting applications from those interested in purchasing one of the up to 18 additional new homes to be built starting in Spring 2023 through the Buy The Block program. Applications will be due by May 31, 2023.

Buyers must obtain a mortgage from an approved lender, and they must be first-time City of Rochester homebuyers with household incomes at or below 80% Area Median Income:

#### 2022 INCOME LIMITS (Updated by HUD every spring)

Household Size	80% Median Income Limit
1 person	\$50,250
2 people	\$57,400
3 people	\$64,600
4 people	\$74,750
5 people	\$77,500
6 people	\$83,250
7 people	\$89,000
8 people	\$94,750

Buyer eligibility is ultimately determined by City of Rochester Homebuyer Services staff. A list of required documents that are used to determine eligibility is included in the application.

Applicants must agree to live in the home as their principal residence for at least 15 years, or sell to another income-qualified owner-occupant as approved by the City of Rochester. Homes must be owner-occupied for 30 years, but may be sold to another owner-occupant during that time.

### WHAT YOU NEED TO DO STEP-BY-STEP:

- 1 Tour the model homes in April!
- 2 Submit a completed application with all required documents to City of Rochester Homebuyer Services Team by May 31, 2023. Submission instructions are included in the application. Applications and application guidance including information on upcoming workshops are available at [CityofRochester.gov/BuyTheBlock](https://CityofRochester.gov/BuyTheBlock), email [Homebuyer@CityofRochester.Gov](mailto:Homebuyer@CityofRochester.Gov), or call **585-428-6888**.
- 3 If your application is eligible\*, a member of the City of Rochester Homebuyer Services Team will schedule an in-person appointment to review your application pre-approval and walk you through the Buy The Block home-buying process.
- 4 With the information provided in Step 2, reach out to a participating bank and apply for a mortgage. *You must obtain a mortgage to purchase a home through Buy The Block.*
- 5 Return signed approval documents, completed property selection form, and prequalification letter from an approved lender to the Homebuyer Services Team.