

2012 City Living SundaysSM

12 - 4:00 p.m. SCHOOL OPEN

View displays of featured houses; pick up a self-guided tour map of the open houses; talk with real estate professionals & representatives from neighborhood associations; tour school facilities.

12:30 p.m. PANEL DISCUSSION

REALTOR®, Lender, and Attorney discuss the different aspects of the home buying process. City School District representative present to talk about public schools.

1:00 - 4:00 p.m. HOUSES OPEN FOR INSPECTION

Tour featured homes for sale in area neighborhoods.

SCHEDULE:

Sunday, March 18, 2012

EAST

East High School
1801 East Main Street

Sunday, March 25, 2012

WEST

Theodore Roosevelt School # 43
1305 Lyell Avenue
(Mt. Read & Lyell Avenue)

Sunday, April 1, 2012

SNOW DATE

EAST TEAM

Deadline for submitting listings to MLX:

Friday, March 9 @ 2:00 p.m.

Opal Bailey 794-7242
Prudential Discover Real Estate
Cliff Manhertz 831-0804
ERA First Team
Foster Rogers 281-7299
Realty USA.com
Sheila & Keith Varnado 235-0934
Varnado Realty
Linda Wilson 545-4428
Nothnagle REALTORS®

WEST TEAM

Deadline for submitting listings to MLX:

Friday, March 16 @ 2:00 p.m.

Opal Bailey 794-7242
Prudential Discover Real Estate
Cliff Manhertz 831-0804
ERA First Team
Foster Rogers 281-7299
Realty USA.com
Christopher Thomas 209-0639
New 2 U Homes LLC
Sheila & Keith Varnado 235-0934
Varnado Realty
Mildred Vazquez 794-7387
RE/MAX Realty Group
Linda Wilson 545-4428
Nothnagle REALTORS®

AGENT CHECKLIST FOR TROUBLE-FREE ENROLLMENT IN CITY LIVING SUNDAYS

- ☐ **SCHEDULE YOUR OPEN HOUSES AS SOON AS POSSIBLE!!!!**
- ☐ The house **MUST** be held open from **1:00 – 4:00 p.m.** in order to be included on the display at the host site.
- ☐ **Don't forget to enter your open house in the open house feature of the MLX by the noted deadline.** By doing so, your open house will be included on the tour map and the open house list. *LISTINGS ENTERED AFTER THE DEADLINE CANNOT BE INCLUDED ON THE TOUR MAP.*
- ☐ Submit your feature property form by mail, or drop off the information to any member of the **appropriate AREA** Team for display at the host site. Feature property forms can be obtained from Homesteadnet.com or any AREA Team member. *NOTE: All agents must use the standard form to be included on the display at the host site.*
- ☐ You must submit your property form with the appropriate Team, as each team will only have information on the area they signed-up for.
- ☐ Submit your open house print ads as you normally would to the appropriate publications.
- ☐ **New client solicitation is NOT permitted at the host site.**
- ☐ For additional information, contact the City of Rochester at 428-CITY; Diane Rosen at The Greater Rochester Association of REALTORS® at (585) 341-2122; or, the appropriate Team members.

City Living SundaysSM is a joint project of Rochester's banks, REALTORS®, community associations and local government. The purpose of the program is to promote city home ownership in the context of not only buying a home but also joining a neighborhood and enjoying the advantages of urban living. The event focuses on highlighting the homes for sale in each area of the City of Rochester and assisting prospective buyers with the home buying process.

Each Sunday will be devoted to a different AREA. REALTORS® will arrange open houses at a variety of homes for sale in the area. The City and community organizations will host a central site within the AREA as a reception location for participants.

At the reception site, members of the banking community will advise on the financial aspects of qualifying for a mortgage and owning a home. REALTORS® will have information on the featured homes. Community groups will discuss the amenities of their neighborhoods and be on-hand to answer questions about shopping, transportation and recreation.

2012 PARTICIPATING LENDERS AND SPONSORS

The Bank of Castile
Canandaigua National Bank
Citizens Bank
First Niagara Bank
HSBC
JP Morgan Chase
M&T Bank
Nothnagle Home Securities
Visions Federal Credit Union
Wells Fargo Home Mortgage

Consumer Credit Counseling Services
Harvey Bunis, Esq.
Gunther Home Inspections
The Property Source
TOPS Markets

2012 City Living SundaysSM

FEATURE PROPERTY

Address: _____

List Price: \$ _____

PLACE PHOTO HERE

Amenities: _____

Directions: _____

For information on this property, contact:

Place photocopy of
Business Card HERE

2012

Home Purchase Assistance Program (HPAP)

Funding is available to assist purchasers of private market properties in the City of Rochester. This City of Rochester HPAP grant of up to \$3,000 is available for closing cost assistance to first-time buyers who are income eligible (see reverse). There are requirements for program participation. (This description highlights program requirements and does not represent all regulations.)

1. **CALL 428-6888** the City's Homebuyer Services- Request application and instructions. Applicant must receive approval from Homebuyer Services before a purchase offer is signed (see 6. below).
2. Buyer must meet the income eligibility limit of 120% or less of Median Family Income, based on household size (see reverse).
3. Buyer must be a first-time homebuyer and agree to occupy the property for five years.
4. **APPLICATION** - Submit completed application along with documentation including but not limited to:
 - Pay stubs for most recent 4 consecutive pay periods for all adult household members
 - Documentation of other sources of income
 - 2 years most recent full Income Tax Returns, with all attachments and W-2 forms
 - The last 3 months- bank/credit union statements

HOMEBUYER SERVICES WILL REVIEW DOCUMENTS AND CONTACT BUYER FOR APPOINTMENT

5. **PURCHASE OFFER** - The buyer will submit the purchase offer. It will be subject to Homebuyer Services review and approval. It must conform as follows:
 - Transaction must be Arms length.
 - CONTINGENCY - Offer must be contingent upon buyer's attorney approval.
 - CONTINGENCY - Offer must be contingent upon acceptable City Inspection that will be provided by the City at the City's expense.
 - NOTE: This does not take the place of an independent or engineer's property inspection.
 - DEPOSIT - Buyer will submit proof of purchase offer deposit.
6. Buyer must make a minimum personal investment of \$1,500 toward downpayment and closing costs (\$1,000 minimum deposit at time of purchase offer preferred).
7. Start application for an Arms length, fixed rate mortgage loan at prevailing interest rate.
8. Submit mortgage commitment for Homebuyer Services review and approval.
9. Agree to attend pre-purchase training classes designated by the City and the additional classes that are required after closing.
10. Once all documents including mortgage commitment and pre purchase education certificate are submitted and approved, it takes one month for funds to be ready for closing.

CITY OF ROCHESTER HOMEBUYER SERVICES 428-6888

Home Purchase Assistance Program (HPAP)

Income Limits 120%

Family (household) size	Annual Gross Income
1	\$57,700
2	\$65,950
3	\$74,200
4	\$82,450
5	\$89,050
6	\$95,650
7	\$102,250
8	\$108,800

City of Rochester
Homebuyer Services
428-6888

For application and more information