



## HOME BUYER SERVICES

(585) 428-6888 Fax (585) 428-6229

### Attached are your:

**Application and Home Buyer's Document Checklist for City housing program eligibility. The Checklist will instruct you about application attachments.**

The City's Home Buyer Services staff is committed to working with you to determine your eligibility for a City housing program and an affordable mortgage.

With this application and attachments you are applying for assistance to purchase your first home in Rochester. The three assistance programs available:

Home Rochester- Subsidy of reconstruction and up to \$6,000 in closing costs for purchase of rehabilitated homes. Income limits in effect.

Employer Assisted Housing Initiative (EAHI) - Funds of designated employers are matched with City funds for closing costs for homes offered on the private market. **No** income limits in effect.

Home Purchase Assistance Program (HPAP) - Up to \$3,000 in closing costs for homes offered on the private market through **CITY LIVING SUNDAYS**. Income limits in effect.

Please complete the application and attach all requested documents. Unfortunately, you may NOT ask the City to make the required documents which must be attached to your application.

Call 428-6888 if you have questions about the application as well as qualifications for City of housing programs.

### RETURN THE APPLICATION AND DOCUMENTS TO HOME BUYER SERVICES

**CITY HALL ROOM 005 A      30 CHURCH STREET      ROCHESTER, NY 14614**







## Long Term Debts

List all debts (car loans, student loans, credit accounts, furniture and appliance payments, etc)

WHO PAYS	TYPE OF DEBT	CREDITOR	PAYMENT \$/MONTH
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

## Cash Assets

Current checking, savings credit union accounts - circle whether checking or savings

INSTITUTION	Checking or Saving	ACCOUNT NUMBER	CURRENT BALANCE
_____	_____	_____	_____
_____	_____	_____	_____

How much is or will be available for a down payment? \_\_\_\_\_

When will it be available? \_\_\_\_\_

## Credit History

Check (✓) all that apply to your current situation. Please answer as truthfully as possible. Do not be discouraged because many credit problems can be explained with a letter.

\_\_\_\_ 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 \_\_\_\_\_  
Date Date

\_\_\_\_ There are outstanding Judgment Liens.

Against \_\_\_\_\_ Date(s) of Liens \_\_\_\_\_

\_\_\_\_ Wages are garnished

Against \_\_\_\_\_ Date \_\_\_\_\_

**\*\*\* Applicant must attach to this application, copies of documents which become part of this application.**



CITY OF ROCHESTER HOME BUYER SERVICES  
428-6888

HOME BUYER'S DOCUMENT CHECKLIST

Please provide photocopies of the documents listed in 1. Through 7. Below:

1. 4 current consecutive pay stubs for all persons in the household over the age of 18. Provide full time and part time pay stubs;
2. Copies showing other forms of income (pension, child support, SSI, disability) etc.
3. 2008 and 2009 full tax returns including W-2 statements for all persons in the household over the age of 18; (If you cannot locate your tax returns or if you did not file a return, contact the IRS Office at 1-800-829-1040 to obtain a TAX RETURN TRANSCRIPT
4. Bank Statements-checking and savings; 3 most current consecutive months for all persons in the household ;
5. Copies of documents for any other grants or programs you applied to purchase a house;
6. Photo ID and social security card for household members OVER the age of 18;
7. Birth certificate and social security card for household members UNDER the age of 18.

Sign and date the application. Incomplete applications cannot be processed.  
The application and documents **WILL NOT** be returned.

**2009 Income Limits**

Maximum household gross annual income must be at or below 80% of area median

HOUSEHOLD INCOME	HOUSEHOLD SIZE
\$37,250	1
\$42,550	2
\$47,900	3
\$53,200	4
\$57,450	5
\$61,700	6
\$65,950	7
\$70,200	8

**NO INCOME LIMITS FOR EAH PROGRAM**