



North Winton Village is an area where homes are in high demand. The homes, like this one on Carling Road, are affordable for first-time homebuyers.

TINA MACINTYRE-YEE/DEMOCRAT AND CHRONICLE

City program offers grants to help first-time homebuyers

Genae Shields

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Are you a first-time homebuyer? The city's Home Purchase Assistance Program Grant (HPAP) will help buyers with the costs.

The city is providing grants of up to \$6,000 to help income-eligible buyers with the down payment and closing costs of purchasing a home.

The City of Rochester's Home Purchase Assistance Program Grant (HPAP) provides down payment and closing cost assistance to first-time buyers who meet program requirements. Grants of up to \$6,000 are available for closing cost assistance to income-eligible first-time buyers.

To be eligible for program funds, buyers must submit a Homebuyer Services application and meet with a Homebuyer Services counselor to obtain eligibility paperwork. The U.S. Department of Housing and Urban Development outlines that buyers must have a median family income below 120%.

This grant program is compatible with most other programs, including Homebuyer Dream and SONYMA's Neighborhood Stabilization Program.

What are the program requirements?

Homes must be located in Rochester and contain fewer than five individual units. Buyers must contribute \$1,500 of their personal funds and qualify for a conventional, FHA, VA, or SONYMA mortgage loan of at least \$25,000.

Pre- and post-purchase homebuyer training is required for home buyers, and operating rental property training is mandatory for those purchasing a multi-family property.

Once a buyer has put in an accepted purchase offer, it will take 55-70 days to close once the City receives a copy of the offer. Before closing, buyers must live in the property for five years after closing.

To obtain an application or more information, email homebuyer@cityofrochester.gov or call (585) 428-6888.

Genae Shields is the Business & Development Impact Reporter. As a member of the local community, Genae enjoys learning about newly emerging businesses and changes that impact Rochester's BIPOC and LGBTQ neighborhoods. She also enjoys supporting local artists and non-profit organizations. Contact Genae at gshields@gannett.com.