

Flower City Statistics

ELIGIBILITY

Families who meet our income guidelines, demonstrate a need for decent, affordable housing and who have a minimum of credit and debt issues will be referred to our Family Selection Committee.

Volunteers interview applicants to determine their level of need, willingness to become partners in the program, and their ability to repay the no-interest mortgage.

Families with incomes of at least \$15,000 but no more than 60% of the median income for Monroe County are eligible to apply. (For example, income for a family of four may not exceed \$40,000). Families must be willing to live in the City of Rochester in neighborhoods that are undergoing revitalization. Our homeowners are pioneers who are committed to working together to improve the safety and livability of their communities.

Families must be U.S. Citizens, have green cards or Resident Alien status to qualify.

We fully support the Equal Housing Opportunity Act and follow a nondiscriminatory policy of family selection.

SELECTION PROCESS

1. Once we receive your application, we request a credit report, then we contact you with the next steps. If credit is not up to requirements, Habitat staff will work with you to develop a plan to resolve/repair credit issues if your family appears otherwise eligible for the program.
 2. Representatives from the Family Selection Committee will meet with you to review your application and important information such as income and budget. You may need to provide additional details to supplement the information in your application.
 3. Upon approval of the committee, your application is sent to our Leadership Council for approval. Once approved, your family may begin building the 450 hours of "sweat equity" (volunteering to build Habitat houses).
- Requirements
 - They contribute 450 hours of sweat equity, building the homes of others as well as their own
 - They take required classes as part of their transition from renters to owners
 - They get "a hand up, not a hand-out" through a zero-interest, 30 year mortgage
 - Families pay approximately \$450 per month, which includes homeowners insurance, city and county property taxes and the principle payment that supports the building of future Habitat homes.
 - General
 - 200 homes have been built since 1984,
 - \$6 Million in real estate has been put on the taxroll since 1984
 - Rebuild abandoned houses or build on vacant lots
 - Currently have 10 homeowners in the system working on goals
 - 2014 buildings will be in JOSANA and Brown St. neighborhoods
 - Faith Coalitions contribute up to 40% of the houses built