



## Homebuyer Program Guide

Greater Rochester  
Habitat for Humanity

Last Updated September 2025

**Own your  
own home**

A decent and  
affordable home is the  
foundation to build  
your future.



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## Greater Rochester Habitat for Humanity History

The idea that became Habitat for Humanity first grew from the fertile soil of Koinonia Farm, a community farm outside of Americus, Georgia, founded by farmer and biblical scholar Clarence Jordan.

On the farm, Jordan and Habitat's eventual founders Millard and Linda Fuller developed the concept of "partnership housing." The concept centered on those in need of adequate shelter working side by side with volunteers to build decent, affordable houses. The houses would be built at no profit. New homeowners' house payments would be combined with no-interest loans provided by supporters and money earned by fundraising to create "The Fund for Humanity," which would then be used to build more homes.

Beau and Emma were the owners of the first home built by Koinonia's Partnership Housing Program. They and their five children moved into a concrete-block home with a modern kitchen, indoor bathroom and heating system, replacing the uninsulated shack with no plumbing where they had previously lived.

In 1973, the Fullers decided to take the Fund for Humanity concept to Zaire, now the Democratic Republic of Congo. After three years of hard work to launch a successful house building program there, the Fullers returned to the United States and called together a group of supporters to discuss the future of their dream: Habitat for Humanity International, founded in 1976.

In our local area, three separate Habitat for Humanity affiliates would spring to life, each from their own strong volunteer roots, sharing the vision of a world where everyone has a decent place to live.

In 1984, Roger and Barbara Cross founded Flower City Habitat for Humanity (FCHH) in Rochester, NY with their first project involving moving a house from Wilson Boulevard to Cady Street. For those first several years, FCHH was completely volunteer run, building an average of one or two houses each year. As more volunteers, supporters, and staff were added, the number of houses built and families served grew. In 2006, FCHH's first ReStore opened at the Rochester Public Market. In 2008 the store and the offices moved to the Culver Road location. A second ReStore located in Henrietta opened in 2016. In 2022, FCHH celebrated its 250th house, with 100 of those being in the Greater JOSANA Neighborhood, an area within a ½ mile of Enrico Fermi School #17.

In 1988, Habitat for Humanity of Wayne County (HFHWC) was founded by volunteers and would continue to be volunteer run until hiring their first staff in 2019. Since its start, 27 homes located across 10 municipalities were built, serving over 100 families and individuals. Most of those homes are located in Newark and Sodus, with the remainder scattered across North Rose, Clyde, Macedon, Williamson, Lyons, Wolcott, Rose, and Marion.

In the winter of 1990, the founding group of volunteers for Habitat for Humanity of Ontario County (HFHOC) braved a blizzard to hold their first meeting. Since that day, 29 homes have been either built or rehabbed, with many more families served through other means including home repairs, aging in place services, and financial counseling. In 2010, HFHOC opened their offices and ReStore on County Rd 10 and hired their first paid staff.

After years of increased collaboration, partnership and camaraderie between these three Habitat for Humanity affiliates, it became evident that more families could be served if their resources

were officially combined. The whole would be greater than the sum of the parts. Thus, in January 2023, Flower City Habitat in Rochester, Ontario County Habitat in Canandaigua, and Wayne County Habitat in Newark joined to become Greater Rochester Habitat for Humanity (GRHFH), serving the three-county region. The merger makes the affiliate one of the largest Habitat homebuilders in the state.

The future is bright for Greater Rochester Habitat for Humanity as we take our organization forward, leveraging partnerships, growing our programs, and multiplying our impact across the three-county region. Our affiliate will continue to grow and thrive thanks to the thousands of generous people in our communities who have volunteered countless hours to build homes with us, and equally generous are the donations of cash, in-kind services, and materials. Companies large and small, faith-based communities, civic groups and organizations, along with many individuals, have all played a vital role as partners with us to sponsor homes, raise funds and support Habitat's mission of eliminating poverty and substandard housing in our region. It has never been so true: "We can't build without you!"

## Our Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

## Our Vision

A world where everyone has a decent place to live.

## The Application Process

Here are the seven steps you will go through in the application process:

1. Pre-Application
2. Full Application
3. Intake Meeting
4. Mortgage Risk Assessment Team (MRAT) Review
5. Sex Offender Registry Check
6. Need & Willingness to Partner Assessment
7. Final Application Decision

Once accepted into the GRHFH Homebuyer Program, you will be invited to a personalized orientation meeting at one of our offices. If you are not accepted into the Homebuyer Program, you may qualify for our Homeward Bound Program. If you qualify for Homeward Bound, you will receive an invitation from the Family Services staff.

## Homeward Bound

If an applicant has a housing need and is willing to partner with the affiliate but we determine them to be unqualified for the GRHFH Homebuyer Program, they may be invited to apply for the Homeward Bound Program.

If the applicant accepts, they will work with a HUD-certified housing counselor employed by GRHFH to strengthen their personal financial health, reducing and managing debt, and establishing or repairing credit.

While acceptance into the Homeward Bound program does not guarantee future placement in our Homeownership Program, it is often the first step for anyone that does not currently meet all eligibility requirements for Homeownership.

Should the applicant re-apply for a GRHFH Homebuyer program and qualify financially, additional consideration will be given to their willingness to partner evaluation relative to their participation in the Homeward Bound program. Efforts that are completed during the Homeward Bound program are transferable towards the Homeownership program requirements should they apply for a GRHFH home again in the future.

Should you accept placement in our Homeward Bound program and ultimately decide the GRHFH Homebuyer program is not the best path for you, our Family Services department can provide you with additional homeownership resources.

Additionally, the Family Services team reserves the right to offer property directly to a successful Homeward Bound partner should one become unexpectedly available. IE: if a homebuyer partner drops out.

## Orientation

An Orientation Meeting marks the official start date of the program and should provide you with all the necessary information to get started. At this meeting, you and a staff member will cover documents that are instrumental to all our paired homebuyers who enter our program.



- **Review & signing of the Partnership Agreement:** this document outlines the expectations and responsibilities between GRHFH and the Partner Family (you).
- **Review & signing of Acknowledgements:** Some acknowledgements are required, such as the Handbook Acknowledgement, while some are optional, such as the Photo Release Acknowledgement. Family Services explains what each acknowledgement means, and which are optional.
- **Signing of Credit Authorization Form:** To ensure your continued financial eligibility for our program, Family Services pulls a soft credit report quarterly. This does not negatively impact your credit score.
- **Volunteer Sign-Up:** To get Sweat Equity hours through volunteering at a ReStore or on one of our construction sites, you must sign up for shifts online. Family Services will walk you through how that is done.
- **Required Education Classes:** Family Services shows you how to navigate our class calendar and recommends a timeline for when you should take these classes.
- **Monthly Reporting:** Accurate monthly reporting is vital to your success in the program. We explain the reporting forms and procedures and answer any questions you may have. You can also refer to the section on Monthly Reporting in this Handbook for more information.

## Family Partner Volunteer Relationships

Shortly after your entry into the program you will be paired with a volunteer family partner. Their job is to be a source of support, motivation, and guidance for you in the program.

Your introductory meeting will be scheduled through Family Services and will take place at the office so Family Services can oversee the first meeting. After the first meeting, it is up to you and your family partner to coordinate the meeting day, time, and location.

You are required to meet with your family partner for a minimum of one hour per month, and you earn Sweat Equity for every meeting. Additionally, your family partner may choose to join you while volunteering, attending classes, or any Habitat events or milestones we celebrate together.

If either you or your family partner are unhappy with the relationship, Family Services will work to re-pair you with someone new. We have zero questions asked policy regarding your desire to change partners. This same policy applies to the volunteer partners as well.

## Education

GRHFH requires Homebuyer Program participants to participate in several educational workshops. These workshops will consist of topics such as healthy credit maintenance, managing your monthly budget, home maintenance, homeowners' insurance, and much more. Classes are open to Homebuyer families, Homeward Bound families, and volunteer family partners. Our classes are taught by professionals in their field and are revised on a regular basis to guarantee the most accurate information is being shared. You will receive a full class schedule upon acceptance to the Homebuyer program. All time spent in education will be counted towards sweat equity flex time.

Additionally, we require all homebuyers to acquire a **HUD certified pre-purchase education certificate**. This is earned by attending an 8-hour pre-purchase course with a certified Housing and Urban Development (HUD) agency. For co-applicants, both will need their own certificate. The

class typically costs anywhere from \$40-\$100 USD and is not paid for by GRHFH. Homebuyers should plan accordingly for this cost. The certificate is only valid for 12 months and cannot be expired at the time of closing on your future home so Family Services staff will tell you when to take this class. If you take the class early and undirected, and the certificate expires before we are ready to sell you the home, you will be required to take the class over again including payment.

## Construction of a Habitat Home

Build schedules will vary from person to person. Some homes are under construction by the time a family is selected, and some won't start for several months after. However, Family Services will work to keep our families as up to date as possible throughout the process.

Keep in mind that building a home is complex. Often, we must meet various deadlines determined by our funding sources. Deadlines may be stipulated by grants, corporate sponsors, code enforcement, the permit department, etc. and each of these things can alter the build schedule.

Additionally, though we guarantee quality materials will be used for the construction of all GRHFH homes, and we will allow you to partake in some material selections, our suppliers are subject to change. We cannot guarantee that everyone in our program will receive the same material selections. As a non-profit organization, suppliers and donations vary. So, the homebuyer before or after you may end up with different options than you have. It is up to the discretion of GRHFH construction staff as to which materials you will be invited to select. When this happens, you will be asked to meet with someone from construction to look at your options. This is normally a very fun meeting that typically includes the following:

- Siding color
- Flooring color
- Countertop color/ pattern

Potentially more, depending on what options are available.

Typical things homebuyers cannot choose would include light fixtures, cabinetry, appliances, etc. Again, this is at the discretion of the GRHFH construction staff, their suppliers, and their donations. Also, some materials are available on a more limited basis. GRHFH sometimes receives additional donated materials from local businesses for use in our homes. We offer them to our Homebuyers until the supply runs out. **If you select a remodeled home, you may have greater limitations on your material selections.** For example, if the home already has new siding, we will keep the existing siding intact. We will inform you of these limitations to the best of our ability at your orientation meeting.

Greater Rochester Habitat for Humanity provides you with a significant number of options to make your home your own. However, **GRHFH is not a custom home builder. We provide simple, affordable housing.**

**If you feel limited with your choice of selections, please remember that Habitat's vision is "a world where everyone has a decent place to live." We provide simple, affordable housing**

**and strive every day to build more homes for more families. These program guidelines help to do just that!**

## Sweat Equity

Sweat Equity is a core tenant of Habitat's ministry. Sweat Equity is measured in hours and is the main measurement of program progress. Sweat Equity is designed to provide you with partnership with Habitat and your community, pride in homeownership, and skills and knowledge for you to be a successful homeowner.

The minimum number of sweat equity hours required to complete the GRHFH Homebuyer Program is **200 hours for a single applicant**, 100 of which must be earned on a Habitat construction site. The remaining 100 hours for single applicants are called flex hours. Flex hours are a combination of educational workshops, community service, and meetings with GRHFH staff or volunteers. To help you achieve this goal, we require a minimum monthly contribution of 12 sweat equity hours for single applicants.

The minimum number of sweat equity hours required to complete the GRHFH Homebuyer Program is **300 hours for co-applicants**, 150 of which must be earned on a Habitat construction site. The remaining 150 hours for single applicants are called flex hours. Flex hours are a combination of educational workshops, community service, and meetings with GRHFH staff or volunteers. To help you achieve this goal, we require a minimum monthly contribution of 18 sweat equity hours per month for dual applicants.

**Families will be awarded \$12 per construction hour towards the purchase of their Habitat Home with a max contribution of \$3,000 in the form of a purchase price reduction grant.**

**\*If you do not complete the program for any reason, no compensation will be provided.**

If you need special accommodation or are concerned you may not be able to physically volunteer on a construction site, please reach out to Family Services to discuss alternate options.

## Friends & Family Day

As part of your homebuilding experience, you will have a chance to schedule a **"Friends and Family Day"** at your future home. This is a volunteer day reserved only for you, your friends, family, and supporters. You may bring up to 6 additional people with you this day, and all their hours can be counted towards your total minimum sweat equity hour requirement.

Apart from the friends and family day, each time you volunteer, you may bring 1 additional person with you and receive credit for their hours towards your total minimum program requirement. For example, if you and a friend spend 6 hours building with us, you will receive 12 hours of sweat equity.

**Hours performed without you present cannot be counted.** In other words, you may not send someone in your place to perform hours, and volunteers cannot donate hours to you.



## Monthly Reporting

Monthly reporting is the process by which Family Services can track your progress in the program as well as your continued eligibility for the program.

Your monthly reporting consists of these pieces:

### **Sweat Equity Log:**

This form is to be used for all activities related to sweat equity (Education, Construction, & Flex). For every entry, you will need a supervisor or volunteer sign off to verify the time spent. Without this signature, the entries will not be counted, and you will not receive credit for the activity.

You will receive an email every month with a link to digitally turn in all sweat equity documents as well as proof of savings, and income – all of which is due no later than the 7th of each month, for the prior month's reporting. [Failure to submit monthly reporting could result in deselection from the program. Additionally, should any intentional fraudulent entries be determined, you will be deselected from the program and will not be permitted to reapply in the future.](#)

### **Proof of Savings:**

Families are to open a savings account specifically for the purchase of their home. The minimum monthly savings requirement is \$100 per month with an overall goal of saving \$3,000 to be used towards the closing costs of your home.

Keep in mind that closing costs typically range anywhere from \$8,000-\$15,000. We will work with you to find closing costs assistance grants, and to earn that \$3,000 sweat equity grant previously mentioned. No one will have access to this savings account except for you, but you will be required to submit a bank statement showing the account balance, and the minimum monthly deposit with your monthly reporting. [Please do not withdraw any funds from this account as it is necessary to have them for the purpose of buying your home.](#) Should you be unable to make the minimum monthly deposit of \$100 for any given month, please contact Family Service at once so that we can help you get back on track.

### **Proof of Income:**

Every month, you must submit income verification. Sources of income may vary. If employed, copies of pay stubs for the previous month must be submitted. This applies to every household member over the age of 18. Social Security award letters, and/or other forms of income that are updated quarterly, bi-annually or annually, must be reported within one (1) month of their issuance. You will be asked to enter this information digitally using the link provided.

[Once the monthly reporting is processed, it will be entered into Habitat's database and a progress summary report will be provided via an email. These emails are to be saved for your records.](#)

## Special Events

Throughout the course of the program, Habitat hosts special events that you are encouraged to attend. These events are important. They help you bond with the community. You meet the volunteers aiding in building your home, and witness the amazing things the community does for Habitat. Please note that not all homebuyers will have the same number of events. Additionally, many of our events are covered by local media and are often attended by donors. Homebuyers must acknowledge the implications of a highly publicized program. Homebuyers should be prepared to share their story through in-person communications, area media (e.g., newspaper, radio, internet) and GRHFH publications (e.g., photos, videos, audio recordings) if requested. Note: not all projects will be publicized, and in extenuating circumstances when safety and privacy are a primary concern, GRHFH will work with the Partner(s) to determine what is appropriate to be made public. Some examples of these events are listed below:

- **Friends and Family Day:** Bring your friends and family to spend a day on the construction site of your future home. You and your loved ones will put up walls, sign framing boards, and make forever lasting memories. All time spent by friends and family will count toward your flex Sweat Equity hours! You can only schedule one Friends and Family Day.
- **Groundbreaking Ceremony:** This ceremony marks the first day of construction on your home. You and your family will use golden shovels to mark this day with photos of the event captured.
- **Framing Frenzy:** Framing Frenzies are not performed on all build sites but when they are, they're a huge day for the construction portion of your home. Hundreds of volunteers come together and build the walls of the entire home. If your home is selected for one of our framing frenzies, you will be invited to participate.

## Dedications

A House Dedication ceremony is a truly joyous event. It is designed for you, and everyone involved to show support and gratitude toward all who made this journey possible. More importantly, it is to celebrate your success in the program and to bless you, your family, and your soon-to-be new home. We schedule a house dedication once the house is near completion. It still may be several weeks or months before the home is ready to move into, but we consider it the perfect time to celebrate. Once the ceremony is scheduled, feel free to invite family and friends to celebrate with us.

At the dedication ceremony, you will receive both a hammer and a Bible. The hammer represents the property transitioning from a construction site to a home. Once you move in, it is no longer a Habitat build site, but a home that you will be expected to maintain. The hammer also represents the hard work you've put in while performing sweat equity hours, and the relationship you have built with the supervisor of the project. The Bible represents a symbol of good faith, a blessing to you and your family as you begin your lives in your new home. If you subscribe to a different religion or faith background, please let us know so we can provide you with your respective religious text. If you do not subscribe to an organized faith, we will still hand you a Bible. We do not proselytize at Habitat, so please do not feel like receiving a Bible comes with any expectation or requirements of you.

We typically offer a prayer as a way of blessing you, your family, your home, and all who were involved in the process. If you have a religious leader or someone close to you that you would like

to bless the home, please let us know. If not, a prayer is usually said by a member of GRHFH's staff.

## Pre-Possession Leases

A pre-possession lease is a rental agreement specifically for tenants who intend to purchase the property they are renting. Habitat offers this to its partner families upon completion of the new home. This allows you to move in as soon as construction is complete, rather than waiting for the purchase to go through.

Just as you don't want to be in your previous housing situation any longer than necessary, we do not want a brand-new home to sit vacant.

Pre-possession leases can range anywhere from 3 to 12 months depending on the projected timeline of your home closing. Many things can affect this such as the grant cycles tied to the property, when you complete the program requirements, and closing costs funding available to you. No matter what your unique timeline looks like, you will be permitted to move in on a pre-possession lease and begin settling into your new home.

## Purchasing the Home

Purchasing your home is the final step of the GRHFH Homebuyer Program. Once you close on your home, you will have officially completed the program, and will be a homeowner!

Remember: All program requirements must be met prior to closing. GRHFH is giving you **a hand up, not a hand out.**

Purchasing a home is a long process that takes several months but Family Services will assist you in every step of the process. This process includes:

- Pre-approval of a mortgage
- Obtaining legal counsel
- Turning in your \$3,000 towards closing costs
- Review & signing of the sales contract
- Applying for grants with the Family Services department
- Obtaining a mortgage commitment
- Obtaining homeowner's insurance
- And finally, closing on your home

As part of this process, you must be prepared to:

- Attend multiple meetings
- Obtain, submit, review, & sign numerous documents both in person and digitally via email
- Respond to numerous calls, emails, and mailings that contain additional information & requests

## Resources

### **Family Services Director:**

Abigail Blake  
[ablake@grhabitat.org](mailto:ablake@grhabitat.org)  
(585) 435-7020

### **Main Office:**

755 Culver Rd.  
Rochester, NY 14609  
(595) 546-1470

### **Canandaigua Office:**

3040 County Road 10  
Canandaigua, NY 14424  
(585) 396-3600

### **ReStore Locations:**

2199 East Henrietta Rd. Rochester, NY 14623  
3040 County Road 10 Canandaigua, NY 14424  
1900 Empire Blvd. Webster, NY 14580

[www.GRHabitat.org](http://www.GRHabitat.org)