ESL Homeowner Survey Report

September 2025

Introduction

2025 Homeowner Report

ESL Federal Credit Union developed a new homeowner survey report in response to significant changes within the housing market in the last several years. The survey includes nearly two dozen questions about the local housing market and responses from approximately 300 people from 31 towns in the counties of Monroe, Ontario, Livingston, and Seneca.

Key Findings

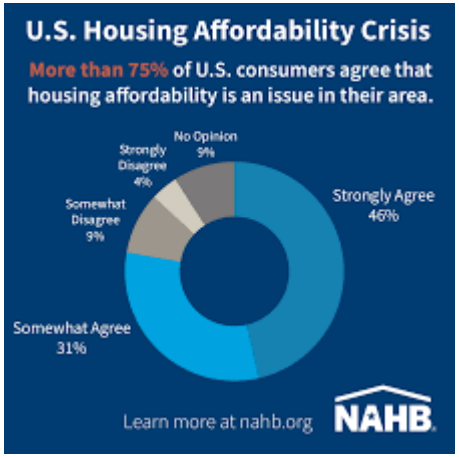
- More than half of the homebuyers surveyed haven't considered moving since 2023.
- 63% of respondents are not considering a move at all.
- For 41% of respondents who have considered moving, the main reason is downsizing.
- Pittsford, Webster, and Penfield are the top three location preferences for homeowners who would like to move within Greater Rochester.
- 55% of respondents consider it important to choose a location to live near family and friends.

Summary

A common theme among survey respondents is that it's too expensive for them to move due to high prices and low inventory. Despite challenges in the housing market, respondents still report that Greater Rochester is a good place to live.

2025 Homeowner Report

We see the headlines -



- Headlines about Affordability Crisis
- High Mortgage Rates
- Low Inventory, High Prices

We hear through word of mouth with family, friends, events, social media –

"I can't afford to move right now."
Rochester Resident

"I know the housing market is absolutely insane right now and we lost out on our dream home after bidding $100k over. Can anyone help us find…"

Brighton Resident

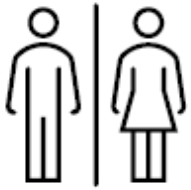
"Has anyone braved the real estate market recently?" Pittsford Resident

What does the local data show?

2025 Homeowner Report

- ESL worked with Prodege Insights, an online marketing, consumer polling, and market research company, to develop a survey.
- Target audience: homeowners
- Survey area: Greater Rochester Region
- Distribution to approximately 2,500 Swagbucks app users
- Survey window: April 28 - May 19
- Received 290 responses

2025 Homeowner Report – Demographics



Male	Female
39%	61%

Respondents

290 from 31 towns in the counties of Livingston, Monroe, Ontario, Seneca

18-34	35-44	45-54	55-64	65+
11%	18%	19%	20%	31%

Monroe County	Outside Monroe
74%	22%

**4% did not disclose*

Ethnicity*

White	Black	Hispanic	Asian	Other
88%	8%	1%	1%	1%

2025 Homeowner Report – Survey Questions

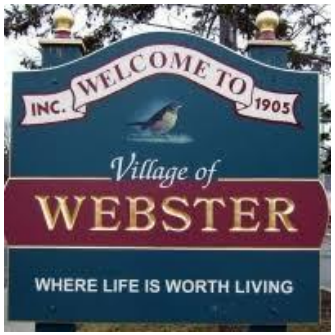
Are you considering moving in the next:

Not considering a move	**63%**
Not sure	**21%**
5+ years	**11%**
3-4 years	**3%**
1-2 years	**2%**
3-6 months	**<1%**

2025 Homeowner Report – Survey Questions

What are your location preferences if you moved within the Greater Rochester area?

Pittsford	**32%**
Webster	**29%**
Penfield	**28%**



2025 Homeowner Report – Survey Questions

Which of these factors would influence a decision to move for you? (select all that apply)

Downsizing	29%
Crime rates	21%
Closer to family	21%
Larger home	20%
Not considering a move	20%
Prefer to live outside Greater Rochester	14%
Senior living community	13%
Closer to job	10%
Different school district	9%
Other	9%

2025 Homeowner Report – Survey Questions

If you are planning to move, the first resource you would seek out to start the home buying/selling process would be:

Realtor	**52%**
Online real estate marketplaces and/or other online resources for home buying	**26%**
Bank	**6%**
Direct Mortgage Lender	**5%**
Credit Union	**4%**
Financial Planner	**4%**
Attorney	**2%**
Accountant	**2%**

2025 Homeowner Report – Survey Questions

What factors have kept you from moving from your current home? (select all that apply)

Not considering a move	28%
Interest rates	27%
Low home inventory	21%
House is finally in good shape following renovations	21%
Too cumbersome	17%
Other	14%
Inability to get a loan	7%

2025 Homeowner Report – Survey Questions

If mortgage interest rates are a concern, what level would interest rates need to be for you to consider moving?

Interest Rate	Respondents
3%	42%
4%	36%
5%	19%
6%	3%

2025 Homeowner Report – Survey Questions

Do you plan to work with a real estate agent for your next move?

Yes	**63%**
No	**12%**
Undecided	**24%**

2025 Homeowner Report – Survey Questions

How do you choose a real estate agent?

Someone we've worked with before	62%
Suggestions from friends or family	53%
Online reviews/searches	25%
Recommendations from a mortgage lender	16%
Advertising	8%
Other	3%

2025 Homeowner Report – Survey Questions

Please rank the following attributes of a mortgage lender in order of importance.

Interest rates	**92%**
Reputation	**66%**
Customer service	**55%**
Where I bank is where I would want to get a loan	**51%**
Real estate agent recommendation	**33%**

2025 Homeowner Report – Survey Questions

If you're thinking of moving, which of these programs are you planning to pursue? (check all that apply)

Other: (fill in the blank)	31%
FHA Loan	24%
State or local government grant	20%
Downpayment assistance program	18%
Homebuyer education program	16%
VA Loan	9%
Employer-assisted housing program	8%
USDA Rural Development Loan	5%

2025 Homeowner Report – Survey Questions

How important is the location of your friends and family when considering a potential move?

Very Important	**28%**
Important	**27%**
Fairly important	**22%**
Slightly important	**16%**
Not at all important	**7%**

2025 Homeowner Report – Survey Questions

Does the age of your home impact your decision to stay or move?

No	**77%**
Yes	**23%**

2025 Homeowner Report – Survey Questions

Are you actively involved in any neighborhood groups or activities that strengthen the connection to your home?

No	**77%**
Yes	**23%**

2025 Homeowner Report – Survey Questions

How many times have you moved in your life? Please include any properties you have rented.

# of Moves	Properties Rented	# of Respondents
3 - 5	2	117
6 - 8	3	64
1 - 2	1	61
9 - 12	4	29
13 or more	5	19

2025 Homeowner Report – Survey Questions

How many homes have you owned in your life (as a primary residence)?

1-2	**74%**
3-4	**19%**
4-5	**5%**
6 or more	**1%**

2025 Homeowner Report – Survey Questions

Do you have any thoughts or feedback on the current Greater Rochester housing market? - open ended answer

Common Themes:
Prices are too high to move.
Low housing inventory makes it difficult to move.
There isn’t enough affordable housing in Greater Rochester.
Greater Rochester is a good place to live.

2025 Homeowner Report – Contact us!

To learn more about this survey or how ESL can help you in your homebuying journey, please click on the link below.

Mortgage Solutions
https://www.esl.org/personal/mortgages

Connect with the ESL Mortgage Team
https://www.esl.org/personal/mortgages/find-a-mortgage-originator

For additional questions or to speak with a member of the ESL Mortgage team, please call 585-336-1502 or chat with us online at www.esl.org

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