

2024 ESL IN THE COMMUNITY REPORT

---

# Mortgage



# Mortgage

At ESL, we are committed to helping individuals and families turn their homeownership aspirations into reality. By offering a comprehensive suite of mortgage solutions, we provide the tools and support needed for success at every stage of the homebuying journey.

## Home Possible® RISE Award<sup>SM</sup>

In 2024, ESL earned the Home Possible RISE Award (Recognizing Individuals for Sustained Excellence) from Freddie Mac. This award recognized ESL for the greatest number of Home Possible loan deliveries, helping to provide a positive impact on affordable lending in the Greater Rochester communities. Home Possible is one of many flexible lending opportunities to help individuals achieve their homeownership goals.

## Buy the Block – Preferred Lending Status

In collaboration with Greater Rochester Housing Partnership, Greater Rochester Habitat for Humanity, and the City of Rochester, ESL earned preferred lending status to support the Buy the Block program. This program helps to strengthen neighborhoods and provide new high-quality homes to income-qualified families in under-invested areas of the city. ESL provided a variety of flexible mortgage solutions to assist first-time homebuyers working through the Buy the Block program.



## Homebuyer Dream Program

The 2024 Homebuyer Dream Program is made available through the Federal Home Loan Bank of New York, and eligible borrowers have potential to receive up to \$20,000 (per household) in grant dollars. These funds must be used for down payment and closing cost assistance.

<div>2024 MORTGAGE TOTALS</div> <div>\$116 Million</div>	<div>2024 HOMEBUYER DREAM GRANTS PROVIDED</div> <div>84</div>	<div>2024 MORTGAGE LOANS</div> <div>582</div>
--	---	---

### Construction Loans

To meet the evolving needs of homeowners and businesses, ESL provides construction loans for both homeowners and businesses. Whether building new facilities, completing a strategic expansion, or launching a major renovation project, you can count on ESL to provide the short-term financing you need.

### VA Loans

We proudly support those who serve our country by providing VA loans—a mortgage type backed by the Department of Veterans Affairs (VA). Designed to assist eligible active-duty service members, veterans, reservists, and surviving spouses, these loans help make homeownership accessible and achievable for those who have given so much.

“I’m a big supporter of local businesses, and I’d rather have my money going into a local [organization], which ESL is.”

---

**DAN, ESL CUSTOMER**  
Livonia

