



Mortgage

2025 ESL IN THE COMMUNITY REPORT

Mortgage

When you partner with ESL in the homebuying process, you get more than a lender. You gain access to guidance you can rely on. Whether you're buying your first home, looking to downsize, or searching for more space for a growing family, the ESL mortgage team stays with you through each step and offers a full range of mortgage options to support your goals.

ESL First Home Grant

The ESL First Home Grant launched in 2025, offering income-eligible, first-time homebuyers the ability to earn up to \$21,000 per household in grant dollars for a down payment and closing cost assistance. In this matched savings program, ESL will match up to 20 times what borrowers save toward owning a new home. Annual allotments are available on a first-come, first-served basis to eligible buyers.

Homebuyer Dream Plus Program™

The Homebuyer Dream Plus Program (HDP Plus) is a new grant offered in 2025 as part of the Federal Home Loan Bank of New York (FHLBNY). Under the program, eligible borrowers with higher incomes have the potential to receive up to \$20,000 per household in grant dollars for down payment and closing cost assistance.

Homebuyer Dream Program® Wealth Builder

The 2025 Homebuyer Dream Program Wealth Builder is also made available through the Federal Home Loan Bank of New York, providing eligible borrowers with the potential to receive up to \$20,000 per household in grant dollars.

TOTAL MORTGAGE LOANS

\$161.6 Million

TOTAL MORTGAGE LOANS

746

2025 HOMEBUYER DREAM
GRANTS PROVIDED

57

2025 ESL GRANTS PROVIDED

32

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 underinvested areas of the city. ESL provided a variety of flexible mortgage solutions to assist first-time homebuyers working through the Buy the Block program.

Home RISE Award

For the second consecutive year, ESL was recognized with the Freddie Mac's Home Possible RISE Award.® The award honors mortgage lenders that have demonstrated outstanding work with Home Possible mortgages for low-to-moderate-income homebuyers.



Homeowner Survey Report

With significant changes in the housing market over the last several years, we were inspired to lead the development and distribution of a homeowner survey in the Greater Rochester and Finger Lakes region to learn more about local homeowner sentiment.

The survey sought insight from local homeowners in various areas related to the housing market such as respondents' intention to move, factors that would influence their decision to move, who they would look to for support in their homebuying journey, and their overall thoughts about the housing market in Greater Rochester.

Among the results of the survey:

- More than half 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 would decide to move to areas near their family and friends.

