

# 2024-2025 Help-A-House Overview



## WHO CAN APPLY?

Help-A-House is a program developed by Lacasa in coordination with the City of Goshen to help low to medium income homeowners repair or rehab big ticket items in their homes located in the City of Goshen.

## WHO CAN APPLY?

If you answer YES to all these statements, you may be eligible!

- ✓ I own my own home
- ✓ I am within the income limits\*
- ✓ I am current on mortgage, property tax, and insurance payments
- ✓ I have lived in my home for at least 1 year
- ✓ I live in the City of Goshen

## WHAT ARE THE INCOME LIMITS?

Single	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7	Family of 8
\$45,950	\$52,500	\$59,050	\$65,600	\$70,850	\$76,100	\$81,350	\$86,600

## HOW DOES HELP-A-HOUSE WORK?

- A program representative will make sure that you are eligible for the program through the above requirements and work with you one-on-one supplying details about the program.
- A carpenter will come to inspect the areas of your home that are in need of repair.
- An estimate will be given for the total amount of money needed to make the repairs which is offered in the form of a deferred loan.
  - This is a 0% interest, \$0 monthly payment loan that is only due when you sell or are no longer living in the home.
- The committee will approve or deny the amount.
- Repairs will be made on your home and you will sign the final paperwork. total amount of money that can be approved for your project depends on several factors.

It is very important for you to know that Help-A-House CANNOT and WILL NOT fix absolutely everything that is not working properly in your home. You are still responsible for upkeep and maintenance.

**If your property currently has major structural deficiencies or code violations, it is possible that Help-A-House will NOT be able to help.**

## RESTRICTIONS OR LIMITATIONS MAY INCLUDE:

- Properties on Land Contract, Rental Units DO NOT qualify.
- Mobile Homes.
- Manufactured Homes built before 1991.
- Properties that have negative equity.
- If the applicant is under Chapter 13 Bankruptcy permission from the Trustee or Court will be required. If the Trustee or Court do not provide authorization, Help-A-House will not proceed.
- If the applicant is currently on a Forbearance Agreement or other form of Foreclosure Mitigation, assistance from Help-A-House may be delayed until mortgage deficiency has been cured.

## I THINK I COULD QUALIFY. HOW DO I APPLY?

Complete the Help-a-House Intake including required documents and submit it to Lacasa.



HUD-APPROVED HOUSING  
COUNSELING AGENCY

*Lacasa works with individuals and community partners to create opportunity for personal empowerment, family stability and neighborhood vitality.*