

# Help-A-House<sup>SM</sup> Program

2023-2024

List of Required Documents



**Please submit all the following documents for Help-A-House consideration.**

## **Application**

- Help-A-House application, completed and signed by all owners of record.

## **Proof of Ownership**

- Copy of your Warranty Deed  
NOTE: if you cannot find it, don't worry!  
Go to the Recorder's Office located on the  
Elkhart County Administration Building  
117 N. 2<sup>nd</sup> St #205 in Goshen  
(Expect to pay about \$1 per page.  
Most deeds are one or two pages.)

## **Proof of Income**

NOTE: We need to see household income. As you review this list, gather these documents for each household member over the age of 18 living at your house.

- Most recent Tax Returns including W2s. If you are self-employed, include all schedules.
- 4 paystubs (consecutive most recent of all house members over the age of 18 holding a job)

If applicable, for every household member regardless of age who receives the following:

- Current Year Social Security Award Letter
- Current Year Pension Statement
- Child/Alimony Support info for the last 12 months

## **Proof of Homeowner's Insurance**

- Copy of Current Homeowner's Insurance.  
If your lender takes care of paying your insurance, please contact your agent provider and request a copy of the *Declaration Page*

## **Proof of Bank / Investments Activity**

- Most recent monthly Bank Statements OR printout from bank (stamped and signed by Teller)
- Most recent Quarterly Statements from your 401k or any other investment you have.

## **Proof of Mortgage**

If you have a mortgage and/or home equity line of credit, please submit:

- Most recent Mortgage Statement, showing your total monthly payment
- Most recent Home Equity Line of Credit Statement showing your total monthly payment

**Please note that  
Help-A-House program  
IS NOT designed to tackle  
Emergency Repairs**

Approval is subject to verification of income, availability of funds, and rehab/repair alignment with City of Goshen priority list. **This is a competitive program, first come, first served.**

All Help-A-House projects are completed within 6 months following approval, if funded.

The process requires a Credit Report check and Title Search. No liens other than a home mortgage loan against the property are allowed.

If applicant has filed for Bankruptcy in the past 2 years, copy of Discharge Letter and all Schedules are required.

Application through Help-a-House could be limited, postponed, or denied if applicant has previously received assistance from The City, whether from its forgivable or deferred program.