

Help-A-House Program

2021

Overview of the Program



What is Help-A-House?

Help-A-House is a program developed by Lacasa to help low to medium- income homeowners repair or rehab big ticket items in their homes.

Who can apply? If you answer YES to all these statements, you are a step closer to be eligible!

I own my home	I am current on my home mortgage payments	I am within the income limits*	I've lived in my home for at least 1 year	I live in the City of Goshen (your house is incorporated to the City if it has not more than a 4 digit address)
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What are the income limits?

The household must be within the most recent income limits published by HUD. Here are the most recent income limits available (from 2019)

Single	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7	Family of 8
37,650	43,000	48,400	53,750	58,050	62,350	66,650	70,950

How does Help-a-House work?

Help-A-House Program is made possible thanks to the various sources of funding coming together for the purpose of repairing and/or rehabbing your home and your neighborhood. These sources may come from The City through their Community Development Block Grant Program, from volunteer labor, from Federal Home Loan Bank of Indianapolis and/or from YOU.

The City. Community Development Block Grant program

The City provides a mortgage loan program that carries no interest rate and payment is due only when the homeowner sells or no longer resides in the house. This is called Deferred Payment Loan.

Volunteer Labor.

If a portion of your project happens during Help-A-House Community Day you may benefit from volunteer labor from local contractors, community groups or churches.

Federal Home Loan Bank of Indianapolis

Since 1990, FHLBI has helped many of low- to very low income families rehabilitate their homes. They provide grants for use in specific housing programs (such as Help-A-House) to improve and or rehabilitate neighborhoods. This funding is not always available, but Lacasa through its Neighborhood Revitalization Program constantly surveys the City to gather information and data to request these grants for our residents.

How much assistance can Help-a-House provide?

The total amount of money that can be approved for your project depends on several factors. It is important **first** to fill out an application and submit all the required documents to be able to accurately determine the feasibility of your project.

Some of the major components we'll review are:

- **Equity.** If you have accumulated equity in your home, you have a greater opportunity of being approved.
- **Amount of Repairs.** Lacasa needs to see how many and what items does your home require. It is important then to be as precise as you can when you detail these items in the intake.

NOTE that Help-A-House is designed to address items that affect the safety and accessibility of the occupants or that may affect the efficiency of the house. Good examples are: electrical and heating systems, modifications for handicap accessibility, roofs, and windows. It is very important for you to know that Help-A-House CANNOT and WILL NOT fix absolutely everything that's not working properly in your home. You are still responsible for upkeep and maintenance. **If your property currently has major structural deficiencies or has several code violations, it is possible that Help-A-House will NOT be able to help at all.**

Are there any restrictions or limitations that may affect my ability to apply?

Here's a list with some of the most common situations indicating who may **not** be eligible.

- Properties on Land Contract and Rental Units DO NOT qualify. Our guidelines require the property to be in your name. While you may be paying off your home under a land contract, these do not give you full rights of homeownership.
- Mobile Homes. The reason is that these are not on a permanent foundation.
- Manufactured Homes built before 1991
- Properties that are uninsured, behind on payment of property taxes or behind on mortgage payments
- 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.

Gather your documents listed in the Help-A-House List of Documents.

Call our office at 533-4450 as soon as possible to schedule an appointment.

Remember: Help-A-House has great demand, and we process and approve requests on a first-come, first-served basis. We invite you to submit your intake as soon as you realize you need assistance, or give us a call! We'd be happy to schedule an appointment and answer all your questions and concerns. The deadline for Help-A-House 2020 is March 20th.

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


Strong foundations. For everyone.

www.lacasainc.net

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Lacasa, Inc. is a HUD-approved comprehensive housing counseling agency.

