

Help-A-House Rehab

Can I qualify?



I own my home

I am current on my home mortgage payments

I am within the income limits

I have lived in my home for at least 1 year

I live in the City of Goshen (incorporated area, connected to city water and/or sewer)



If you answer yes to all these statements, please fill out the intake & gather as many documents as possible applicable to your situation. **Call our office at 533-4450 ext. 18 or submit an inquiry at rocio.arevalo@lacasainc.net as soon as possible** to schedule an appointment.

List of Documents you need to bring

InTake Form

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

Proof of Ownership

- Copy of your Warranty Deed

Proof of Income

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

And if applicable:

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

Proof of Home Owner'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

You must submit your intake and all the required documents before May 30, 2021 to be considered for funding.

All owners of record MUST sign the application.

Approval is subject to verification of income and availability of funds.

This is a competitive program, first come, first served.

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

The process requires a Credit Report check and Title Search. No liens other than a 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.

Please note that Help-A-House program IS NOT designed for Emergency Repairs.