

Help-A-Housesm Program

2021-2022 cycle

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 have 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 no more than a 4-digit address*)

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 2021.

Single	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7	Family of 8
37,800	43,200	48,600	54,000	58,350	62,650	67,000	71,300

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 is deemed appropriate for volunteer groups, like local contractors, community groups or churches, we will coordinate and work with them and you.

Federal Home Loan Bank of Indianapolis

FHLBI has helped many of low- to very low-income families rehabilitate their homes by providing grants for use in specific housing programs (such as Help-A-House) to improve and or rehabilitate neighborhoods. This funding is in high demand and is available on a limited basis usually during a few weeks in the spring. If the timing of your application aligns with the guidelines and timing of FHLBI, we will do our best to enhance your funding by submitting an application.

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 have to review are:

- **Equity.** If you have accumulated equity in your home, you have a greater opportunity of being approved.
- **Amount and Type of Repairs.** Lacasa follows a strict Priority List provided by the City of Goshen that outlines our areas of focus.
 - **Priority 1** will be items which can affect the safety and accessibility of the occupants. Things like electrical and heating systems.
 - **Priority 2,** include items which affect the structural integrity and energy efficiency of your home, like roof and insulation.
 - **Priority 3 and 4** include items that affect the value and other major systems which make the house livable. Items like roof, siding, windows, heating, and plumbing.

While you might have a lengthy list of items to repair or rehab, we will need to adhere to the order provided by this priority list and understand the cost of each item, on each category until we ran out of funding. This could mean that we might only have funding available for items listed in the higher priorities and not the lower.

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, Rental Units DO NOT qualify
- Mobile Homes
- 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 on a first-come, first-served basis. We invite you to submit your application 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.

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

