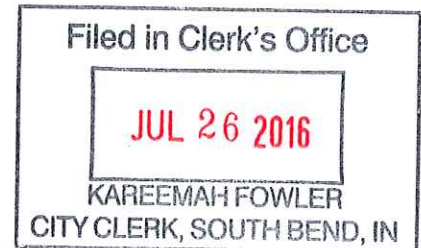


**HOUSING PROGRAMS AND SERVICES
PROVIDED THROUGH
THE DEPARTMENT OF COMMUNITY INVESTMENT
NEIGHBORHOOD ENGAGEMENT TEAM
Suite 1400 S County City Building**

HUD Certified Housing Counseling: Contact 574-235-9475

Financial Management/Credit/Budget Counseling
Pre-Purchase Counseling and Homebuyer Education
Non-Delinquency Post Purchase Classes for Homeowners
Mortgage Delinquency & Default Resolution Counseling
Partner with Indiana Foreclosure Prevention Network (IFPN)
Hardest Hit Fund Program: www.877GetHope.org



Community Homebuyers Program (CHC) Homeownership Assistance Program: Contact 574-235-5880

The Homeownership Assistance Program exists to help individuals become first-time home owners in South Bend.

Save 20% on your mortgage by meeting simple criteria.

Home must be owner-occupied, single family units.

Home purchase up to \$95,000.

For applicants whose household income does not exceed 80% of median income guidelines.

For more information: www.AHomeAllMyOwn.org

South Bend Home Improvement Program (SBHIP): Contact 574-235-5880

SBHIP is available to an applicant one time only and to a home one time only.

SBHIP Can provide a grant, for repairs to the residential structure only, that are in poor and failing condition.

For applicants whose household income does not exceed 80% of median income guidelines.

Applications taken at a certain time period determined each calendar year – check on

For more information: www.southbendin.gov

Urban Enterprise Association V2V Repair Matching Grant Program: Contact 574-235-5879

Homeowner

Provides matching grant funds to repair a vacant and abandoned residential property.

Applicant may receive up to \$10,000 to make repairs first, that address any Code violations.

Applicant must agree to reside in the house as their primary residence for at least 3 years.

Applicant must provide a minimum of 20% matching funds for the qualifying repairs.

Landlord

Provides matching grant funds to repair a vacant and abandoned residential property.

Applicant may receive up to \$10,000 to make repairs first, that address any Code violations

Applicant must agree to own and use the house as a rental property for a minimum of 3 years.

Applicant must provide a minimum of 100% matching funds for the qualifying repairs.

Vacant and Abandoned Resident Legal Assistance Program: Contact 574-235-5879

Provides assistance to residents of South Bend interested in acquiring a vacant lot where an abandoned house once stood.

Property must be used for qualifying use: side yard of applicant's primary residence or other neighborhood use/greenspace as approved by the City.

Qualifying applicants will be referred to the Notre dame Clinical Law Center for legal assistance.

Provides funding for costs associated with filing paperwork to obtain ownership.