

# Lifeline, Inc.

## Housing Programs

### Mortgage Down-Payment Assistance Program

This program allows first-time homebuyers to obtain assistance in making the down-payment on a new home. After an application process, homebuyers counseling sessions and a credit counseling session, Lifeline can assist customers with up to \$3,000 toward a mortgage down-payment. Applicants must be purchasing a home in Lake County and meet program guidelines.

### Homebuyers Counseling Classes

A required aspect of Lifeline's mortgage down-payment assistance program, this program is open to any first-time homebuyer wishing to learn more about purchasing and maintaining a new home. Participants will interact with a Realtor, a bank loan officer, a home inspector, a title agent, a Fair Housing representative, a home insurance agent and a credit counselor. Please call for a class schedule.



### HOME Funds Security Deposit Program

Through this program, Lifeline can assist families in obtaining safe and affordable rental housing. After an application process, including a safety and conditions assessment of the property, customers may obtain security deposit and first month's rental assistance. Customers are also educated on Fair Housing practices and provided related materials. To be eligible, applicants must be moving within Lake County.

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Lifeline's housing programs are funded through the Ohio Department of Development, the United Way of Lake County, the Lake County Board of Commissioners HOME Program, the City of Mentor, the Fannie Mae Foundation and the Ohio Housing Trust Fund.

