

# MISSION



Housing PROGRAMS

We are dedicated to reducing the effects of poverty by promoting self-sufficiency & economic independence.



Ottawa County Community Action Agency

For More Information Contact Us:  
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HOUSING PROGRAMS

COMMUNITY ACTION AGENCY HOME OWNERSHIP PROGRAMS

DO YOU WANT TO BUY YOUR OWN HOME?



You can!  
Become a Homeowner  
Let us show you how!



Housing PROGRAMS





## Conventional Financing

Let Community Action Agency help you apply for one of these low interest mortgages:

Nehemiah  
USDA Rural Housing  
Fannie Mae



## Home Purchase with Rehab

The HPR program assists families with the purchase and rehabilitation of a single family home. Up to \$10,000 may be available for down payment, prepaid expenses, and reasonable closing costs. Up to \$20,000 is available for rehabilitation costs. This program is funded through HOME funds program through MSHDA.



## Home Ownership Services

Links to HomeOwnership through MSHDA

- \*Pre-purchase counseling
- \*Foreclosure prevention
- \*Emergency home repairs
- \*Home inspections
- \*Pre-purchase credit repair
- \*Home maintenance training
- \*Assistance with applying for mortgages



## IDA Program

Individual Development Accounts are savings accounts matched by public and private sources, designed to encourage and enable low-income individuals to save for home ownership. Participants develop a monthly saving plan and the savings deposited are matched 3:1 (maximum \$3000 match available). Prospective home owners receive budget counseling, economic literacy and home owner preparation training.

# COMMUNITY ACTION AGENCY HOME OWNERSHIP PROGRAMS



**You! can be a Homeowner**

*The IDA program is so simple and easy to budget; never could I have made it to this point without the IDA program!*

—IDA Program participant

Put Your **Future** in your **Hands...**