



Loan Readiness Checklist

For Homeowners in Northern Indiana

1. Assess Your Eligibility

Homeowner & Property Status

- ☐ I own my home
- ☐ I live in the home as my primary residence
- ☐ I have lived in this home for at least 1 year (required for Help-A-House)
- ☐ My mortgage is current
- ☐ My property taxes and insurance are current

Income & Location

- ☐ My household income is \leq 50% of Area Median Income (AMI) (required for USDA)
- ☐ My household income is \leq 80% of AMI for Elkhart County (required for Help-A-House)
- ☐ My home is in a USDA-eligible rural area
- ☐ My home is within the City of Goshen

Other Criteria

- ☐ I am unable to obtain affordable credit elsewhere (required for USDA loan)

2. Collect Required Documents

Have these ready to attach to your application

- ☐ Roof estimate from a licensed contractor
- ☐ Proof of homeownership (deed, title, lease agreement)
- ☐ Government-issued photo ID
- ☐ Federal tax returns (last 1–2 years)
- ☐ W-2s or recent pay stubs
- ☐ Social Security or pension statements (if applicable)
- ☐ Most recent mortgage statement
- ☐ Homeowners' insurance declarations page
- ☐ Proof of paid property taxes
- ☐ Bank and investment account statements
- ☐ Credit check authorization (or form from lender)

For USDA Section 504 applicants:

- ☐ Form RD 410-4: Loan Application
- ☐ Form RD 3550-1: Credit/Background Info
- ☐ Form RD 3550-4: Employment & Asset Certification
- ☐ Attachment 12-E: USDA Document Checklist



3. Understand Program Timing

- ☐ My loan accepts applications year-round
- ☐ I have noted when my loan will begin accepting applications

4. Prepare Your Application

- ☐ I have completed the application form
- ☐ I attached all the required documentation
- ☐ I double-checked income and residency info
- ☐ I followed the submission instructions for USDA or Help-A-House

5. Submit to the Right Office

- ☐ **USDA Section 504:**
I have contacted my local USDA Rural Development office
- ☐ **Help-A-House (Goshen):**
I will submit to LaCasa's office at 202 N. Cottage Ave or online

6. Explore Additional Financing Options (Optional)

- ☐ FHA Title I loan
- ☐ Personal bank loan or credit union loan
- ☐ Roofing company financing
- ☐ Energy efficiency or solar financing

✓ Final Check

- ☐ I've completed all applicable steps
- ☐ I'm ready to apply or speak with a roofing advisor