



INTRODUCTION

In the Wabash Valley, many families face an uphill battle when it comes to saving enough for a down payment on a home.

The tight housing market has driven up home prices, making homeownership even more out of reach for low- to moderate-income families. For many households, a down payment assistance program can make the dream of owning a home more attainable.



HOME DOWN PAYMENT Assistance Program

HELPING FAMILIES MOVE TOWARD HOMEOWNERSHIP



PARTICIPATING BANKS

THESE BANKS ARE PROGRAM PARTNERS AND CAN ASSIST YOU WITH YOUR APPLICATION.

THE HOMETOWN SAVINGS BANK

533 Ohio St, Terre Haute, IN 47807

LISA WEBSTER - NMLS# 803617

- **Phone:** (812)244-5135
- **Email:** lwebster@thsb.com

FIRST FINANCIAL BANK

1st Financial Plaza, Terre Haute, IN 47807

DAVID GEDDE - NMLS# 1765974

- **Phone:** (812)238-6254
- **Email:** dgedde@first-online.com

FIFTH THIRD BANK

2511 Poplar Street, Terre Haute, IN 47803

KATHY A. MILEY - NMLS# 438573

- **Phone:** (812)236-5209
- **Email:** kathy.miley@53.com

FIRST FARMERS BANK & TRUST

3497 South US 41, Terre Haute, IN 47802

JENNIFER CREWS - NMLS# 636202

- **Phone:** (812)235-7641 EXT 2421
- **Email:** jennifer.crews@ffbt.com

YOUR FIRST STEP: CONTACT ONE OF THE PARTICIPATING BANKS.

SCAN TO LEARN MORE
OR VISIT
UWWV.ORG/HDPAP



HOME DOWN PAYMENT

Assistance Program



UNITED WAY



UNITED WAY
Wabash Valley



FINANCIAL REQUIREMENTS

- Applicants must contribute \$1,000 of their own funds towards total cost.
- Applicants must qualify for homeowner's insurance covering at least the property's value.
- Household income must be below 80% of the county's Area Median Income, as set by the federal government.

**CONTACT A
PARTICIPATING BANK TO
SEE IF YOU QUALIFY AND
BEGIN YOUR APPLICATION**

ELIGIBILITY REQUIREMENTS

- Applicants must complete financial literacy classes before applying for funds.
- The purchased home must be the applicant's primary residence.
- Applicants must be U.S. citizens or legal residents with a valid Social Security number.
- The applicant's new home must be in Clay, Parke, Sullivan, Vermillion, or Vigo County in Indiana, or Clark County in Illinois.



OTHER REQUIREMENTS

- Applicants must live in the home for 5 years or repay a prorated portion per a recapture agreement with United Way.

PROGRAM BENEFITS

- Eligible applicants may receive up to \$4,000 in assistance for their down payment and closing costs.
- The amount awarded is based on the home's purchase price and applicant qualifications.



**THIS PROGRAM IS
SUPPORTED BY A GRANT
FROM THE WABASH
VALLEY COMMUNITY
FOUNDATION.**