



## **LACCA helps family purchase safe and affordable home**

After fourteen months of working with Lima-Allen Council on Community Affairs' (LACCA) housing counselors, the First-time Homebuyers and Down Payment Assistance Program, and the City of Lima's HOME funds contract, Jimmy and his family of six closed on and moved into their first home. Though this program can sometimes be challenging to complete, as Jimmy experienced, it is not without reward. As part of the program, he received home buyer counseling and \$6,000 down payment assistance.

Within three months of starting the program, Jimmy found a home suitable for his family and was ready to make an offer. Though when the time came for the inspection the home did not pass. After many failed attempts to come to a resolution with the seller, Jimmy and his family became discouraged and concerned that his large family would forever stay in the small mobile home in which they currently lived. With encouragement from one of the housing counselors at LACCA, Jimmy made the decision to move on and continue searching for a safe and affordable home for his family.

Six months passed before another house that was potentially a good fit for his family became available. The new house also failed the first inspection though this time with only minor repairs needed. With the help of LACAA's housing counselor, Jimmy worked with the seller and came to a resolution. He closed on the home a few months later. Shortly after that, Jimmy was qualified for the AEP Energy Saving Assessment Program, which replaced the old refrigerator with an energy-efficient model as well as replaced lightbulbs throughout the house. The combination of assistance allowed reduced utility costs to help Jimmy maintain safe and affordable housing for his family.

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To learn more about Lima-Allen Council on Community Affairs, please visit their [website](#).