

Housing Resources for Clay City Residents

REVIVE Home Repair Program

Need home repairs? You may qualify for the REVIVE Home Repair Grant. REVIVE Home Repair Grants help income-qualified homeowners with certain deferred maintenance needs, as well as safety and accessibility upgrades to their primary residence.

You can contact your local lender today. Here are a few options:

Lisa K Webster

Vice President , Mortgage Lending

The Hometown Savings Bank

Phone: (812) 244-5135

Email: lwebster@thsb.com

NMLS#803617

Jennifer Crews

Vice President, Mortgage Originator

First Farmers Bank and Trust

Office: (812) 235-7641, Ext. 2421

NMLS#636202

Inst ID# 478756

SIDC USDA Section 504 Home Repair Program

The USDA Section 504 Home Repair Program provides loans to very-low-income homeowners to repair, improve, or modernize their homes, and grants to elderly very-low-income homeowners to remove health and safety hazards. Applicants must own and live in the home. The maximum grant amount for homeowners age 62 and older is \$10,000. The maximum loan amount is \$40,000, with a 20-year term and a fixed interest rate of 1%.

Jenny Dearwester

Housing Program Manager for SIDC

812-295-3707

Home Down Payment Assistance Programs

The United Way of the Wabash Valley Home Down Payment Assistance Program has been formulated to ease the path to homeownership. It is a joint venture between United Way and partner financial institutions in the Wabash Valley. This program will provide up to 5% in assistance (3% down payment and 2% for closing costs) for the purchase of a home up to a price of \$80,000. A purchase price over \$80,000 will be considered for qualification, however, the assistance payment from United Way will not exceed \$4,000.

The following participating banks are offering specialized mortgage packages for applicants to consider:

- **The Hometown Savings Bank**
 - **Lisa Webster – NMLS# 803617**
 - **Phone: (812)244-5135**
 - **Email: lwebster@thsb.com**
- **First Financial Bank**
 - **David Gedde – NMLS# 1765974**
 - **Phone: (812)238-6254**
 - **Email: dgedde@first-online.com**
- **Fifth Third Bank**
 - **Kathy A. Miley – NMLS# 438573**
 - **Phone: (812)236-5209**
 - **Email: kathy.miley@53.com**
- **First Farmers Bank & Trust**
 - **Jennifer Crews – NMLS# 636202**
 - **Phone: (812)235-7641 EXT 2421**
 - **Email: jennifer.crews@ffbt.com**
- **Fairway Home Mortgage**
 - **Justin Campbell – NMLS# 439596**
 - **Phone: (317)-561-1051**
 - **Email: justin.campbell@fairwaymc.com**

<https://uwwv.org/hdpap/>