

# Mi Casita GUIDEBOOK

The following guidebook outlines the steps clients will complete to build their home through the Mi Casita program.



come dream. come build.



# Why Mi Casita?

You have taken the first step towards homeownership by working hard to own your property. Now your family's dream home can be within reach even if your income is low, your credit is not perfect, and if you don't have a large down payment.

Mi Casita is an affordable option for working families to start with a smaller home that can “grow” as your income, credit, and/or family grows. Mi Casita allows pre-qualified clients to add bedrooms or a bathroom to their homes as their finances permit. Our goal is to build the home of your dreams that fits your budget and allows you to build wealth.



# Process Overview





## 1. Getting Started

The Mi Casita process begins by:

- Completing the cdcB application at our office or online at [www.cdcb.org](http://www.cdcb.org).
- Collecting the required documents
- Calling **(956) 541-4955** to book an appointment with a housing advisor

Make sure to bring the following documents:

- **Last 6 check stubs**
- **Additional income:**
  - SSI, SSDI, Child Support, VA Benefits, Unemployment, Workers Comp. Award Letter
- **Valid drivers license/identification**
- **Social security card (for each adult)**
- **Current bank statement**
- **Valid email**
- **Previous years tax return**

## 2. Become Homebuyer Ready

The cdcB's Housing Advisors help you create a unique action plan to:

- **Increase your credit score**
- **Reduce your current debt**
- **Save for down payment and closing costs.**

Your homeownership journey depends on where you start, on attending appointments, and completing the action steps.

Once you are homebuyer ready a cdcB lender will find the loan and/or grant product that best suits you. Clients may be eligible to participate in a Self-Help Program that reduces the cost of ones home through "sweat equity" or hours of labor. The lender also works on:

- **Home inspections**
- **Title issues and**
- **Environmental clearance.**

When these steps are complete you can move on to home design.

## 3. Design Process

The design process is driven by you and your family. The more input, the better the designers can balance aspirations with the budget constraints.

The design process is as follows:


**The first step** is to review the questionnaire you were given by the case manager. It includes questions like:

- **What do you love about your current home, and what would you change?**
- **How large is your family?**
- **How do you use the spaces in your home?**
- **How do you want your new home to be designed? Additional input helps guide the design process.**

**In the second step**, our Architects bring a number of layout and design options for review. We will explore options for floor plans, materials and facades, and the homes exterior. With your feedback the designers improve the plans a second time. If you are interested in growing your home in steps, we can work through how this happens before moving onto the last step.

**During the final step**, the completed construction drawings will be reviewed before receiving your sign off. cdcB will then assist with pre-construction preparations.





## 4. Preparing your Home and Family

cdcb does not reimburse living expenses made during the construction process. Before move-out families are responsible for:

- Finding temporary lodging to reside through the new home construction.
- Requesting moving assistance on the closing day.
- Be out of the home 10 days after instructed by your loan officer

## 5. Construction Process

When the building plans are complete, cdcb staff:

- Finds contractors for the home within five days,
- Issues the notice to proceed when the project is deemed ready,
- Begins construction, which should not exceed 120 days (weather delays are possible).
- Works with families in the Self-Help Program to achieve the required hours.



## 6. Moving in and Growing your Home

Once you receive the keys to your new home you will need to connect the utilities and complete a final walk-through to ensure any issues are addressed before moving in.

If your goal is to “grow” your home when you are financially capable, you will continue the financial coaching until completing your dream home.

## 7. Financial Coaching

You will conduct financial health check-ups with your Housing Advisor every three months to ensure that house payments and other credit obligations are made on time. They will continue to assist you with increasing your credit score and saving money for two years after your new home's construction.



# Project Partners



Come dream. come build is a non-profit organization helping families to realize their dream of homeownership since 1974.



Established in 2008, buildingcommunityWORKSHOP is a nonprofit community design center seeking to improve the livability and viability of communities through the practice of thoughtful design and making.

