

# Frequently Asked Questions

## **What is Mid Florida Community Services, Inc.**

Mid Florida Community Services, Inc. (MFCS), is a nonprofit human services agency that has been operating in Central Florida for nearly 55 years. As part of our comprehensive service delivery model, we administer a wide array of programs and services designed to meet the needs of clients who range in age from as young as six weeks old up to the aging senior population.

## **Why does MFCS operate the “House to Home” program?**

In 2021, MFCS’ community needs assessment revealed affordable housing as the most critical need facing those in our service area, and MFCS leadership is confident that this program will help MFCS improve access to affordable homeownership opportunities for low-income people and communities.

## **What is the MFCS “House to Home” program?**

MFCS’ “House to Home” program is designed to improve access to affordable homeownership opportunities for low-income people and communities.

## **How does homeownership work through MFCS’ “House to Home” program?**

Families and/or individuals in need of decent, affordable housing can apply for homeownership through MFCS’ “House to Home” program.

Then, a selection committee reviews applications and selects participants based on the following criteria:

- The applicant’s level of need;
- The applicant’s ability to repay a mortgage through an affordable payment plan; and
- The applicant’s willingness to partner with the program.

Through this program and model, selected participants invest hundreds of hours of their own labor, called Sweat Equity hours, working alongside volunteers, community partners, and other homeowners from the program.

## **How can I apply for homeownership through MFCS’ “House to Home” program?**

We can accept applications for homeownership when we have homes in process. Applications are *not* accepted on a rolling, on-going basis; rather, applications are accepted in cycles that align with the progress of the homes in process.

## **Is the MFCS “House to Home” program low-income housing?**

No. “House to Home” is a homeownership program that seeks applicants who have a demonstrated need for housing and have the financial ability to own a home, even if they would not qualify for a traditional mortgage.

## **Is the MFCS Affordable Housing Program a form of rent or mortgage assistance?**

No. “House to Home” is a homeownership program that seeks applicants who have a demonstrated need for housing and have the financial ability to own a home, even if they would not qualify for a traditional mortgage.