



# Mapleton-Fall Creek Development Corporation

130 East 30th Street • Indianapolis, Indiana 46205 • 317/923-5514 • Fax 317/923-2139

## HOME REPAIR PROGRAM

Housing Coordinator: Nate Lichti, 923-5514, 130 E. 30<sup>th</sup> St., Indianapolis, IN 46205

Dear Homeowner:

Greetings! Mapleton-Fall Creek Development Corporation (MFCDC), a non-profit community development organization, offers the Home Repair Program to help homeowners live in healthy, safe and attractive housing. Through this program, we hope to build relationships and address prevalent housing issues. In partnership with residents, neighborhood associations, government and community agencies, we want to revitalize and restore the housing conditions for existing homeowners. We hope you'll consider working with us.

Everyone is welcome to request an application or a free consultation about this program. At this time, repairs are provided on a grant basis, meaning there are no costs to homeowners to participate in the program.<sup>1</sup> We use federal funds for this program, which requires that strict criteria be followed. At any time during the application or interview, you can withdraw from the program without consequence.

There is no cost to apply, but there are several eligibility requirements for our repair program:

**Income:** The maximum income for a single person household is \$38,150. It is more for larger families.<sup>2</sup>

**Ownership and Property Taxes:** You must be the owner of record and must be living there. Property taxes must be current. Contract buyers are excluded. Generally we do not work on a house more than once in five years. We want to serve people who intend to remain living in their home for a long time.

**Location:** Your home must be in Mapleton-Fall Creek. Boundaries are Meridian on the west, 38<sup>th</sup> on the north, and Fall Creek on the south and east.

Beginning in 2009, all program participants must agree to participate in a workshop facilitated by the Indianapolis Neighborhood Housing Partnership. This workshop will cover financial literacy topics (eg. budgeting) and other topics related to our program participants. INHP will work one-on-one with those interested in discussing specific housing or credit issues. We'll make every effort to schedule these with plenty of notice and during a time that works for you.

At times we have other programs such as matching grants, repairs targeted to elderly homeowners, major volunteer events, *etc.* When you apply we will consider all these possibilities. There are other grant and loan programs for income eligible households in the larger Indianapolis area, and you are encouraged to apply to them as well. It is possible they can do needed repairs for you more quickly than we would be able to. Other programs and agencies include:

*Indianapolis Neighborhood Housing Partnership (INHP)*, another nonprofit group, does home repair and may be able to help with mortgage issues. Call Janai Roberts at INHP at 610-4625.

*CICOA/The Access Network*, at 254-5465, has repair programs for elderly and handicapped.

---

<sup>1</sup> MFCDC reserves the right to change this policy during the program year. Clients will be fully informed if their project includes funds that will need to be repaid. Usually, these funds are only payable when the house is sold.

<sup>2</sup> **2009 Income Limitations:** One-person=\$38,150, Two-person=\$43,600, three-person=\$49,050, four-person=\$54,500, five-person=\$58,850

*Community Action of Greater Indianapolis (CAGI)*, at 396-1750, has programs which focus on emergency furnace replacement and weatherization. CAGI sometimes has utility payment assistance available, at 396-1800.

The *Targeted Weatherization Program (TWP)*, at 638-4232, offers similar kinds of weatherization work like CAGI.

*Rehab Resource* at 3029 E. Washington (637-3701) sells paint, windows, and building materials for far below market price, if you can get the work done yourself. *The Restore*, 1011 E. 22<sup>nd</sup> St., at 921-2121, has similar offerings. The Restore is run by Habitat for Humanity.

You might consider borrowing enough to make needed repairs if you have adequate income to afford loan payments. NCB, Charter Bank, Chase, and other banks and credit unions make loans in this area. You may feel you can't wait for repairs, but **please be careful**. Some contractors will demand your money before starting, and then never start, or do really shoddy work. Finance companies, construction companies, and predatory lenders often make costly loans, with high closing costs and high interest rates. Don't borrow money if you can't repay it, or you may end up losing your house. That is not good for you, for the bank, or for the neighborhood.

MFCDC does home repair, not mortgage repair. If you are having serious credit problems – particularly if you have missed a couple mortgage payments or gotten a foreclosure notice – there are other services available. These include the following local non-profit groups:

Momentive Credit Counseling at 266-1300

**\* Considering a Reverse Mortgage? Call Momentive**

Indiana Foreclosure Prevention Network at 1-877-GET-HOPE

Neighborhood Christian Legal Clinic (NCLC) at 429-4135

\* located at 3333 N. Meridian, NCLC provides legal counsel and foreclosure prevention counseling.

Legal Aid Society at 635-9538 for certain legal issues

\_\_\_\_\_ A home repair application is enclosed. Please fill it out and return it to us soon. Documentation of income and homeownership need to be provided to complete your application. Due to program delays, you may need to provide this information again later – we apologize for any inconvenience. Call to schedule an appointment or a home visit once you've completed the application.

\_\_\_\_\_ You don't appear to meet the eligibility requirements for MFCDC's program, due to such factors as income, type of ownership, or location. Perhaps one of the programs mentioned above could help you.

\_\_\_\_\_ You received repairs from MFCDC in \_\_\_\_\_, so we will probably be unable to help you until five years have elapsed.

Feel free to call 923-5514 or email at [nate@mfcdc.org](mailto:nate@mfcdc.org) for more information. Regardless of your situation, we hope that you are able to maintain or improve the safety, comfort, and affordability of your home for years to come, and we hope we can help.

Sincerely,

Nate Lichti

Housing Coordinator, Mapleton-Fall Creek Development Corporation



# Mapleton-Fall Creek Development Corporation

130 East 30th Street • Indianapolis, Indiana 46205 • 317/923-5514 • Fax 317/923-2139

## HOME REPAIR INTAKE FORM

NAME \_\_\_\_\_ Address: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Age \_\_\_\_\_ Gender \_\_\_ M \_\_\_ F Race/Ethnicity \_\_\_ White \_\_\_ Black \_\_\_ Hispanic \_\_\_ Other \_\_\_  
 Are you disabled? \_\_\_ Yes \_\_\_ No Is a family member living with you disabled? \_\_\_ Yes \_\_\_ No  
 Home phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_  
*Other People Living in Household Full Time* Birthday and  
 Name Relationship to Head of Household Age Year if under 18 SSN  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Total Household Size: \_\_\_\_\_

**HOUSEHOLD INCOME** Social Security, SSI or Disability \$ \_\_\_\_\_ per month  
 Additional Social Security, SSI or Disability \$ \_\_\_\_\_ per month Pension \$ \_\_\_\_\_ per month  
 Name of Wage Earner Name of Employer Income  
 \_\_\_\_\_ /month or \_\_\_\_\_ /year  
 \_\_\_\_\_ /month or \_\_\_\_\_ /year  
 \_\_\_\_\_ /month or \_\_\_\_\_ /year  
 Other (such as rent) \$ \_\_\_\_\_ per \_\_\_\_\_ Total Annual Household Income: \_\_\_\_\_

**OWNERSHIP** The title must be in your name. Property taxes must be current. Contract buyers are not eligible.  
 Date you purchased home \_\_\_\_\_ Do you have a mortgage on the house? \_\_\_ Yes \_\_\_ No  
 If yes, current balance \$ \_\_\_\_\_ What year did you take out the mortgage? \_\_\_\_\_  
 Payment \$ \_\_\_\_\_ per month Is it an adjustable rate mortgage? \_\_\_ Yes \_\_\_ No  
 Bank or Lender Name \_\_\_\_\_ Are all payments current? \_\_\_ Yes \_\_\_ No  
 Have you received a notice of foreclosure from the mortgage holder? \_\_\_ Yes \_\_\_ No  
 Have you ever declared bankruptcy? \_\_\_ Yes \_\_\_ No If yes, what year? \_\_\_\_\_  
 What is your average total monthly housing expense? \_\_\_\_\_  
 (include average utility bills - gas, water, electricity – and mortgage, taxes and insurance)  
 Do you have homeowners insurance? \_\_\_\_\_ Name of company \_\_\_\_\_  
 If you've received home repair work from MFCDC in the past, in what year was it completed? \_\_\_\_\_  
 Please describe the work you had done: \_\_\_\_\_  
*Use the back of this form if you need to provide more detail on the above questions*

**WORK NEEDED** If you are under orders from Health and Hospital, please include a copy of the orders when you turn this in. Please list your most critical repair need: \_\_\_\_\_  
 \_\_\_\_\_  
 What is your second most important repair need? \_\_\_\_\_  
 \_\_\_\_\_

I have  I have not  received a copy of the EPA Notice entitled "Protect Your Family From Lead in Your Home" from Mapleton Fall Creek Development Corporation.

Please review this form and be sure it is filled out completely and accurately and then sign below.

\_\_\_\_\_  
 Signature/s Date \_\_\_\_\_ 200 \_\_\_\_\_

Staff Section	_____
AMI% _____	Signed Application _____
Census Tract _____	Complete Documentation _____
	Staff Initials _____

Applications are not considered complete unless the following information is verified. To do so, please provide copies of the following documents. Once these forms are provided, your application will be on the waiting list at MFCDC. These forms may need to be updated if you spend several months on the waiting list.

**Income Verification (whichever applies):**

- Current or year-end benefit and pension statements.
- Last year's W-2's
- Signed two page federal tax returns (1040)
- Two most recent pay stubs.
- Copy of "Notice of Award" letter from the Social Security Administration. This can be obtained by writing to: Mid-America Program Service Center, 601 E. 12<sup>th</sup> St, Kansas City, MO 64106-2859. Be sure to give them your social security number when you write. Or you can call the Social Security Administration at 800-772-1312

**Homeowner Verification**

- Copy of most recent mortgage statement (if applicable)
- Proof of current homeowner's insurance declaration page.
- "June 2008 Tax Statement of Residential Real Estate" marked PAID. This can be obtained from the Marion County Treasurer's Office, Room 101 in the City County Building. Cost is \$1. (*Upon request only*)

*Use the rest of this form for additional information if needed.*

*MAPLETON-FALL CREEK DEVELOPMENT CORPORATION tries to serve all eligible applicants, but we give priority consideration to long-term owners who are elderly or handicapped, households with children, and who have not received major home repair assistance previously.*

*Jul-09*