



Mapleton-Fall Creek Development Corporation

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

HOME REPAIR PROGRAM

Housing Manager: 800-6609 130 E. 30th 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.¹ 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.²

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, 38th on the north, and Fall Creek on the south and east.

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 INHP at 610-4655.

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

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.

¹ 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.

² **2015 Income Limitations:** One-person=\$38,150, Two-person=\$43,600, three-person=\$49,050, four-person=\$54,500, five-person=\$58,900, six-person=\$63,250

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. 22nd 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:

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 800-6609 or email at courtney@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,

Courtney Goodwyn

Housing Manager, 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

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 _____ 201____

Staff Section
Signed Application _____
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. 12th 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 2013 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.