



Monroe County United Ministries

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Financial Assistance Program Information

MCUM's **Financial Assistance Program** helps Monroe County residents who are behind on their rent or utility (water, gas, or electric) bills and facing eviction or utility shut-off. The program is designed to make a **one-time payment** to a landlord or utility company to pay **up to one month's** bill, provided you are eligible and complete all **3 steps** of the application process, in-order, outlined below:

Step 1) Meet with your Township Trustee first to request help with the exact same bill.

Unfortunately, because of how our program is funded, we cannot help anyone unless they have first requested help from their Township Trustee. **You must complete a meeting with your local Township Trustee before we can assist you here at MCUM.**

Additionally, make sure you are asking your Trustee for help with the **same exact bill** you will ask us to help with: This means the **same service** (rent or utility) and the **same month**.

For help with a utility bill, you must also seek help from South Central Community Action Program. Contact information for this resource (and for all Trustees) is attached to this sheet.

Step 2) Call to set up a phone interview with MCUM's Financial Assistance Coach.

Once you have completed your meeting with your Township Trustee, you can call MCUM's Financial Assistance Coach at **(812) 339-3429 x 15** to set up a phone interview. **Please leave a clear message with your name, the date you saw your Trustee, the best time to return your call, and your number.**

Our coach will return your call as soon as possible, but it often takes several days. In the meantime, **organize the materials listed below** (in Step 3) and **call the other financial assistance agencies** listed at the end of this packet to try to seek help from all available resources.

Step 3) Bring all the right documents with you to your appointment at MCUM.

Like the Trustee, we will need to see documentation during your appointment at MCUM:

- Documents showing proof of your income sources (like pay stubs or benefits letters)
- A bank statement and **complete list of your expenses over the last month**
- A copy of your most recent tax return
- Your lease or mortgage
- Your utility bill and decision letter from SCCAP (*only if you are requesting help with a utility*)
- **Your decision letter from the Township Trustee (called a "TA-1A")**

It's helpful to keep copies of everything you present to the Trustee – *most of the things we need are the same!* **We will use these materials to make a determination about offering you assistance.**

Other Guidelines

- Our Financial Assistance Program operates **by appointment only**. Following the 3-step application process on the last page will make things as fast and simple as they can be.
- Missing your appointments with the Trustee or with MCUM makes things much harder. It takes several days to reschedule and takes an appointment slot away from another family facing their own emergency: Please do everything possible to keep your appointments.

If you absolutely cannot make a MCUM appointment, you *must* call and leave a message for MCUM's Financial Assistance Coach at (812) 339-3429 x 15. If you are a **no-call, no-show** for a MCUM appointment, we cannot reschedule you for at least **3 business days**. If you are a no-call, no-show *twice*, we cannot reschedule you for another **90 days**.

- Our funding restrictions state that we can only assist with **up to one month's rent or utility bill as a last resort**. These restrictions also state that we **cannot help with other expenses** such as:
 - Deposits of any kind
 - Reconnect fees for disconnected utilities
 - Car repairs or transportation costs
 - Other bills or financial payments

Your coach may be able to recommend other agencies that help with these types of expenses.

- Please know that **completing the application process does not guarantee assistance**. We aim to reach a decision on your application within a few days of your MCUM meeting, but we have many applications, and it may take a few extra days if we have follow-up questions after your appointment.

How do we make our determinations? These questions help guide us:

1. **Are you paying your rent and utilities first, or are you delaying these until other bills are paid?**
Housing is an essential part of stability, so making sure your rent/mortgage and utilities are paid before other bills is really important. Your coach can help you set up a monthly budget, taking some of the stress off of this monthly concern.
2. **Can you afford your rent most of the time? Is there a special problem that has caused this crisis?**
If your rent is way beyond your means, it may be important to explore more affordable housing. Your coach can discuss housing options with you in addition to or in lieu of providing financial assistance.
3. **Will MCUM's one-time payment truly stabilize your family's situation now and moving forward?**
Our strongest applicants demonstrate that our help will create these outcomes. If not, your coach may be able to assist you in overcoming some of the larger problems affecting you and your family.
4. **Is your Financial Assistance application your last resort for preventing homelessness or shut-off?**
If you have other means of paying your bills (family, credit card, other agencies, etc.), you must explore these options first.
5. **Have you received financial assistance from the Trustee or MCUM recently?**
If you have received help from the Trustee recently, you must have completed your "work back" requirement to be eligible for financial assistance from MCUM. If you received financial assistance from MCUM in the last 13 months, you are not yet eligible for more assistance.

Other Resources for Financial Assistance

If you wish to apply for MCUM’s Financial Assistance program, you **must** see your local township trustee. You should also try to seek financial assistance from the other agencies listed below.

Township Trustees:

- For rent/utility bills.
- Must go to the trustee in the township where you live and meet income and other guidelines.
- Must be working, seeking full-time employment, or be medically exempt from work.
- Must apply for any and all other qualifying public assistance programs.
- Community service (“work back”) may be required.

Bean Blossom	(812) 935-7174	Polk	(812) 837-9446
Benton	(812) 332-6081	Richland	(812) 876-2509
Bloomington	(812) 336-4976	Salt Creek	(812) 837-9140
Clear Creek	(812) 824-7225	Van Buren	(812) 825-4490
Indian Creek	(812) 824-4981	Washington	(812) 331-0809
Perry	(812) 336-3713		

South Central Community Action Plan (SCCAP):

- Energy assistance program assists with utility bills in winter and summer.
- Winter heating assistance sign-up begins in November and assists with a portion of each heating bill.
- Summer assistance is \$75, one-time only
- Call or go online to ask about these programs
 - (812) 339-3447
 - <http://www.insccap.org/pages/energy>

For the following resources, call or go online to find out specific guidelines for assistance:

Salvation Army

(812) 336-4310

Call to make an appointment for assistance with rent or utilities

St Vincent de Paul

(812) 961-1510

Call and leave a message; they will call back to schedule a meeting at your home and help on a case-by-case basis. This can take a few days.

Shalom Center

(812) 334-5728

620 S. Walnut St., 9 a.m. to 3 p.m.

Call first, but you will likely be told to come in first thing in the morning to meet with a caseworker.

Shalom can sometimes pay the final \$50 of a bill.

Emmanuel Baptist Church

1503 W. That Rd.

(812) 824-2768

Trinity Episcopal Church

111 S. Grant St.

(812) 336-4466

Clear Creek Christian Church

530 W. Church Ln.

(812) 824-2566

NOTE: If you are a member of another faith-based congregation not listed here, call them to ask about the possibility of receiving assistance.