



INDIANA FORECLOSURE PREVENTION NETWORK

NEED HELP WITH YOUR MORTGAGE?

Indiana Homeowner Assistance Fund (IHAF) is here.

ABOUT IHAF

The Indiana Homeowner Assistance Fund (IHAF) is available for homeowners who are behind on their mortgage payments because of the COVID-19 pandemic. The goal of IHAF is to prevent foreclosures and displacements of eligible homeowners. IHAF is funded by the American Rescue Plan Act (ARPA).

I'M A HOMEOWNER AND BEHIND ON MY MORTGAGE.

Do I qualify for IHAF? You may qualify for IHAF if:

- ✓ You own and live in a single-family home, condominium, or a 2-, 3- or 4-family dwelling, or a manufactured home permanently affixed to real property in Indiana
- ✓ You or someone in your household had their income go down, or living expenses go up, after January 21, 2020, because of the COVID-19 pandemic. This includes job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to take care of a family member
- ✓ You meet the [program's income limits](#) (income limits are 150% of AMI – area median income)

HOW CAN IHAF HELP ME?

If you are approved for IHAF, you would receive assistance to pay overdue mortgage payments. If you also have overdue payments on property taxes, insurance, or homeowner/condominium fees, you may be able to receive additional assistance.

WILL I RECEIVE THE MONEY DIRECTLY?

No. If you are approved, money will go directly to your mortgage loan servicer (the company that receives your mortgage payments). You will be informed about how much assistance was provided and how it was used.

WILL I NEED TO PAY THE MONEY BACK?

No, the assistance is a forgivable loan with a portion of the loan being forgiven every 12 months. You will not have to pay the money back if you meet all requirements of the loan over a five-year period.

HOW DO I APPLY?



The application is online. Learn more and apply at www.877gethope.org. You can also complete a short online screener to see if you qualify.



If you need help with your application, including language assistance or reasonable accommodations, you can call 877-GET-HOPE, Monday – Friday, 8am – 5pm. You can also work with a non-profit housing counseling agency who can help you apply. A list of housing counseling agencies can be found on www.877gethope.org/ifpn-partners

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