



## IHAF Mortgage Servicer Outreach Letter to Borrowers

Last Updated: February 8, 2022

<b>Purpose:</b>	Mortgage servicers must distribute this letter (on its letterhead is preferred, but you may add your own branded cover page) to all homeowners that have been delinquent on their mortgage payments since January 21, 2020. This letter explains the program, its eligibility requirements, and how to apply for assistance.
<b>To:</b>	Homeowner Head of Household
<b>From:</b>	Mortgage Servicer / Authorized Agent
<b>Timing (When to send):</b>	Mortgage Servicer has registered to participate in IHAF and is engaging with homeowners to encourage IHAF application submissions
<b>Subject:</b>	Indiana's Homeowners Assistance Fund (IHAF) Program Participation
<b>Attachments:</b>	IHAF Homeowner Overview Flyer

### **MODEL TEXT BELOW**

Dear \_\_\_\_\_:

We know that many homeowners have struggled with mortgage payments during the COVID-19 pandemic, and we are excited to tell you about a new program that can help.

**IF YOU HAVE FALLEN BEHIND ON YOUR MORTGAGE PAYMENTS SINCE JANUARY 21, 2020, YOU CAN APPLY FOR ASSISTANCE TO BRING YOUR MORTGAGE PAYMENTS CURRENT. THIS MONEY CAN ALSO BE USED FOR CERTAIN HOMEOWNERSHIP- RELATED COSTS, INCLUDING: HOMEOWNERSHIP-RELATED INSURANCE, HOMEOWNERS/CONDO ASSOCIATION FEES, AND OTHER COSTS, SUCH AS PROPERTY TAXES,IF MISSED PAYMENTS COULD BECOME A LIEN AGAINST THE PROPERTY.**

### **ABOUT IHAF**

Assistance is available through the [Indiana Homeowner Assistance Fund \(IHAF\)](#). IHAF is a federally funded housing assistance program for Hoosier homeowners impacted by COVID-19. The goal of IHAF is to prevent foreclosures and displacements of eligible homeowners.

If you are eligible and receive IHAF assistance, the program may be able to pay **100% OF THE MORTGAGE AND MORTGAGE REINSTATEMENT COSTS YOU OWE (after January 21,2020), AND PREVENT FORCLOSURE ON YOUR PROPERTY.** The assistance payments would be paid directly to your mortgage servicer, municipality, homeowner's association, and/or other providers as applicable.



## Indiana's Homeowners Assistance Fund (IHAF)

INDIANA FORECLOSURE PREVENTION NETWORK

To be eligible for this assistance:

- You or someone in your household must have experienced a loss of income, and/or had a significant increase in expenses, because of COVID-19;
- Your annual (gross) household income must be at or below the program limit of 150% [Area Median Income \(AMI\)](#) (*Learn about income requirements at 877GETHOPE.ORG*);
- You must be the owner of a single-family home, condominium, or 2- 3- or 4- family home located in Indiana that is your primary residence; *and*

**Immigration status does not affect your eligibility for this program.** If you do not have a social security number, you will be asked to provide an ITIN to apply.

**TO CHECK ELIGIBILITY AND APPLY FOR ASSISTANCE VISIT:**

**[877GETHOPE.ORG](https://www.877gethope.org)**

**If you need assistance applying to IHAF, including language assistance or reasonable accommodations, please call: 877-GET-HOPE (877-438-4673) (Mon - Fri, 8am – 5pm).**

If you previously received other housing assistance and you still have unpaid mortgage due since January 21, 2020, you are eligible to apply for IHAF (if you are not applying for the same months of assistance).

You should continue to pay your mortgage unless you have made specific arrangements with us to do otherwise.

If you are not eligible for IHAF funding based on the program guidelines, or if you need additional assistance, please visit [877GETHOPE.ORG](https://www.877gethope.org).

Sincerely,

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Mortgage Loan Servicer



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