

INDIANA FORECLOSURE PREVENTION NETWORK

- IFPN was created to help Hoosier homeowners prevent foreclosure.
- Free foreclosure prevention counseling is available to all Indiana homeowners.
- Counseling services are offered through a network of HUD certified housing agencies.
- Qualifying homeowners can apply for Hardest Hit Fund (HHF) through the IFPN.

REINSTATEMENT ONLY ASSISTANCE

- The monthly mortgage payment is affordable, but homeowner can't cure mortgage delinquency caused by an involuntary financial related hardship.
 - Unemployment
 - Underemployment
 - Medical Hardship
 - Death of Contributing Household Member
 - Divorce
- Maximum allowable household assistance is \$30,000.
- One-time payment to lender.

MONTHLY ASSISTANCE PROGRAM

- **Homeowners could apply if they experienced an involuntary financial related hardship on or after January 1, 2020.**
- **Qualifying homeowners may receive up to 6 months of assistance.**
- **The mortgage does not need to be current.**
- **Homeowner cannot be in an active forbearance.**
- **The homeowner has applied for or is currently receiving UI benefits.**
- **Maximum allowable household assistance is \$30,000.**
- **Payments made directly to the lender.**

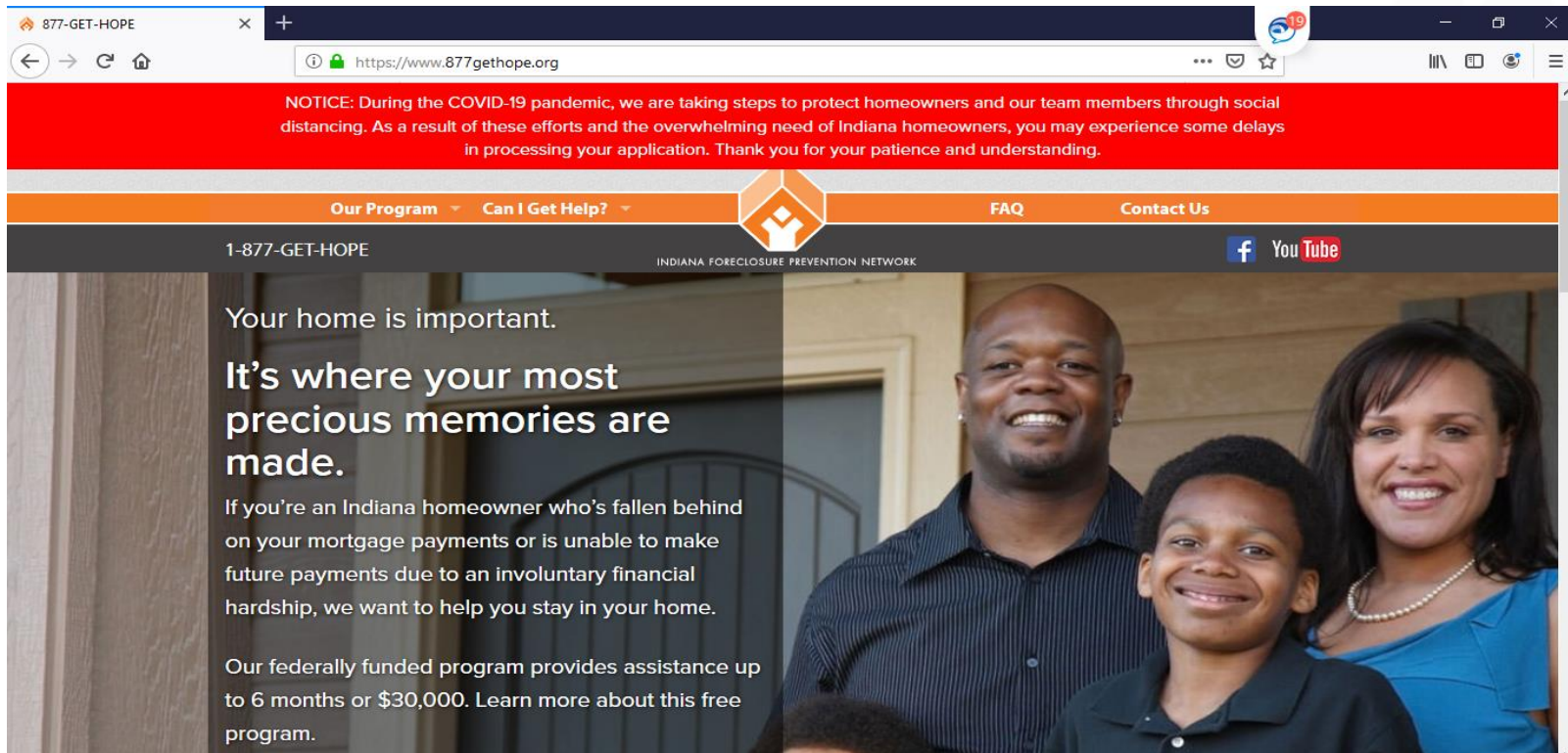
BASIC ELIGIBILITY CRITERIA

The applicant must:

- Be an Indiana homeowner
- Own only one home, and currently reside in that home
- Be unable to make monthly mortgage payments because of an involuntary employment-related financial hardship such as a previous job layoff. (**Monthly Assistance Program**)
- Be able to make their current mortgage payments, but unable to pay a past-due balance that resulted from an involuntary employment-related financial hardship (**Reinstatement Only Program**)
- Meet additional eligibility requirements based on income (**See Website**)

APPLY ONLINE

- Visit www.877gethope.org.



ADDITIONAL RESOURCES

Coronavirus Eviction and Foreclosure Resource Guide: Several state organizations have worked together to provide answers to some frequently asked questions, as well as other resources to help navigate through these uncertain times. [Click here to visit the website.](#)

Indiana Legal Services: Developed a resource guide titled *Renting in Indiana: A Handbook for Tenants and Landlords* to help renters, property owners, and property managers in Indiana make renting a home a positive experience. [Click here to visit their website.](#)

Energy Assistance Program: Energy assistance is a one-time benefit that can assist you with the high cost of home energy and can help if you are about to get disconnected. [Click here to find more information.](#)

Indiana Township Trustees: Township trustees offer a variety of services and assistance. The Indiana Township Association has a listing of trustees in the state of Indiana. [Click here to visit their website.](#)

IndianaHousingNow.org: This is a free, state online resource for renters and property managers in Indiana. It includes a variety of housing resources available to Indiana residents. [Click here to be directed to the website.](#)

ADDITIONAL RESOURCES

Coronavirus Eviction and Foreclosure Resource Guide: Several state organizations have worked together to provide answers to some frequently asked questions, as well as other resources to help navigate through these uncertain times. [Click here to visit the website.](#)

Indiana's Hardest Hit Fund (HHF): Mortgage payment assistance of up to \$30,000 is available to qualified Hoosiers homeowners struggling to pay their mortgage. Their network of housing counseling agencies can also assist with identifying other options to help homeowners. [Click here to visit their website.](#)

Energy Assistance Program: Energy assistance is a one-time benefit that can assist you with the high cost of home energy and can help if you are about to get disconnected. [Click here to find more information](#)

QUESTIONS?

