COVID-19 Housing and Utility Resources for Hoosiers

COMMUNICATIONS TOOLKIT

Indiana Housing & Community Development Authority

Last updated August 4, 2020
Introduction

At the Indiana Housing and Community Development Authority (IHCDA), we are committed to our mission of providing housing opportunities, promoting self-sufficiency, and strengthening communities. Over the past few months, we have worked closely with partners and sub-grantees to identify a variety of housing and utility resources for Hoosiers impacted financially by the COVID-19 pandemic.

This communications toolkit is specifically designed for local units of government, community, not-for-profit, and religious organizations to share information about these key resources and programs available to Hoosiers.

We have included in this toolkit information about the following programs:

- Rental Assistance Portal
- Indiana Foreclosure Prevention Network
- Low-Income Home Energy Assistance Program
- Coronavirus Eviction and Foreclosure Prevention Guide

Additional updates and information can be found at: www.in.gov/ihcda/coronavirus.htm.

If you have any questions or concerns please contact communications@ihcda.in.gov.

Thank you in advance for your continued support and partnership as we work together to get Indiana back on track.

We are #INthisTogether!
This program was designed to help Indiana renters who live outside of Marion County and are earning less now because their income was reduced due to a COVID-19 related event such as job loss or reduction in job hours. Low-income renters may be eligible for additional support and therefore may be required to provide additional information to ensure they receive the maximum amount of housing assistance.

The Rental Assistance Portal can be found by visiting at www.indianahousingnow.org. Individuals living in Marion County should visit www.indyrent.org.

The application is now available in both English and Spanish.

**Important note:** Individuals will need an email address they can access (or someone on their behalf) to continue the process after submitting their initial application.
Indiana Foreclosure Prevention Network

The Indiana Foreclosure Prevention Network helps Indiana homeowners, who are at risk of foreclosure, through Indiana’s Hardest Hit Fund (HHF). Indiana homeowners struggling to make their mortgage payment may be eligible for up to $30,000 in mortgage payment assistance.

Indiana’s HHF is a free service for homeowners struggling to make their mortgage payments due to an involuntary financial hardship. The program helps homeowners stay in their homes, maintain an affordable mortgage payment, and avoid foreclosure.

Indiana’s HHF requires that homeowners meet the following criteria:

- Are an Indiana homeowner
- Own only one mortgaged home, and currently reside in that home
- Are unable to make your monthly mortgage payment and/or past-due mortgage payments because of an involuntary employment-related financial hardship such as a recent job layoff.
- Meet additional eligibility requirements based on income

For more information please visit: 1-877-GET-HOPE or www.877gethope.org.

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**877GETHOPE.ORG**

Are you an Indiana homeowner that has been impacted financially due to COVID-19? The Indiana Hardest Hit Fund (HHF) may be able to help.

For more information, please visit 1-877-GET-HOPE or 877GETHOPE.ORG

**877GETHOPE.ORG**

Did you know? The Indiana Hardest Hit Fund (HHF) is a free service for homeowners struggling to make their mortgage payments. Those that qualify could be eligible to receive up to $30,000 in mortgage payment assistance.

For more information, please visit 1-877-GET-HOPE or 877GETHOPE.ORG

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Are you an Indiana homeowner that is struggling to make your mortgage payment?

You may be eligible for up to $30,000 in mortgage payment assistance through Indiana’s Hardest Hit Fund. Indiana’s HHF is a free service that helps homeowners stay in their homes, maintain an affordable mortgage payment, and avoid foreclosure.

For more information, and to see if you qualify, visit 877GETHOPE.ORG
Low-Income Home Energy Assistance Program

The Energy Assistance Program (EAP) helps Hoosiers pay their heat and electric bills. EAP is a federally-funded program through the U.S. Department of Health and Human Services (HHS).

Applications for Program Year 2021 will be accepted beginning on September 14, 2020.

To see eligibility requirements and a list of local service providers, please call 2-1-1 or visit: eap.ihcda.in.gov.

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ENERGY ASSISTANCE PROGRAM
The Energy Assistance Program (EAP) helps Hoosiers pay their heat and electric bills. The Program Year 2021 EAP application will open on September 14, 2020.

To see eligibility requirements and a list of local service providers, please call 2-1-1 or visit: eap.ihcda.in.gov.

DID YOU KNOW?
The Energy Assistance Program (EAP) helps more than 100,000 Hoosier families each year pay their heat and electric bills.

To see eligibility requirements and a list of local service providers, please call 2-1-1 or visit: eap.ihcda.in.gov.

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Coronavirus Eviction and Foreclosure Prevention Guide

IHCDA partnered with the Indiana Department of Financial Institutions (IDFI), the Indiana Apartment Association (IAA), Indiana Bankers Association (IBA), Indiana Mortgage Bankers Association (IMBA) and the Indiana Credit Union League (ICUL), to develop a prevention guide aimed at helping Hoosiers continue paying their rent and mortgage payments.

The guide underscores the importance of renters and homeowners to be proactive and communicate to their property manager or mortgage lender if they are unable to make their payments. The guide also provides a list of available resources to pursue.

The guide can be found here: https://www.in.gov/ihcda/4464.htm.

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https://www.in.gov/ihcda/4464.htm

The Coronavirus Eviction & Foreclosure Prevention Guide aims to help Hoosiers financially impacted by COVID-19 continue paying their rent and mortgage payments. The guide provides the answers to frequently asked questions and a variety of resources.

For more information please visit
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DID YOU KNOW?
Failing to pay your rent or mortgage payment jeopardizes your housing providers’ ability to provide you a home. It may also hurt your credit.

For more information and answers to frequently asked questions, please visit
https://www.in.gov/ihcda/4464.htm

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Are you an Indiana homeowner or renter that has been impacted financially by COVID-19? The Coronavirus Eviction & Foreclosure Prevention Guide aims to help Hoosiers financially impacted by COVID-19 continue paying their rent and mortgage payments. The guide provides the answers to frequently asked questions and a variety of resources.

For more information please visit
www.in.gov/ihcda
and click on “COVID-19 Resources”