



COVID-19 Housing and Utility Resources for Hoosiers **COMMUNICATIONS TOOLKIT**



Indiana Housing & Community Development Authority

Last updated March 1, 2021

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. We continue to work 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:

- Indiana Emergency Rental Assistance (IERA) program
- Indiana Foreclosure Prevention Network (IFPN)
- Low-Income Home Energy Assistance Program (LIHEAP)
- 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!**

Indiana Emergency Rental Assistance (IERA) Program

The Indiana Emergency Rental Assistance (IERA) program is designed to decrease evictions, increase housing stability, and prevent homelessness by helping renter households whose income has been negatively impacted by COVID-19 with rent and utility assistance.

IERA can provide eligible renter households with up to 12 months of rental assistance. Qualifying applicants may also receive utility assistance for past due utilities (electric, gas, water, sewer, and trash) and home energy (fuel oil, wood, coal, pellets, and propane) expenses, and internet/broadband for past due expenses.

To participate in the program, a renter should:

- Go to **www.indianahousingnow.org** and access the link to apply on the top banner of the webpage
- Apply using an email address that can be accessed easily and frequently
- Check their email often after applying and respond to requests as quickly as they can
- Work with IERA staff to provide requested documentation including, but not limited to: proof of income and COVID-19 impact to verify program eligibility

Note: Elkhart County, Hamilton County, Lake County, Marion County, St. Joseph County, and the City of Fort Wayne have their own programs. Renters living in these areas will need to apply through their local program.

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EMERGENCY RENTAL ASSISTANCE PROGRAM

Are you an Indiana renter whose income has been negatively impacted by COVID-19? The Indiana Emergency Rental Assistance (IERA) program may be able to help. The IERA program provides up to 12 months of rental and utility assistance for qualifying households.

For more information, and to begin the application process, visit **IndianaHousingNow.org**



EMERGENCY RENTAL ASSISTANCE PROGRAM

Having difficulty paying your rent or utility bill? The Indiana Emergency Rental Assistance (IERA) program may be able to help. The IERA program provides up to 12 months of rental and utility assistance for qualifying households.

For more information, and to begin the application process, visit **IndianaHousingNow.org**



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For more information, and to begin the application process, visit **www.indianahousingnow.org**



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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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



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 are now being accepted. In addition to the standard assistance, an additional \$350 CARES Act benefit is also available for qualifying Indiana households.

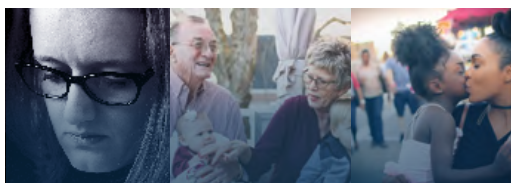
Hoosiers may be eligible for the program if they make less than the income limits listed below:

People in Household	Maximum Income
1	\$25,961
2	\$33,949
3	\$41,937
4	\$49,925
5	\$57,913

Households larger than 5 people should contact their local service provider for income eligibility. For more information and to apply call 2-1-1 or visit: eap.ihcda.in.gov.

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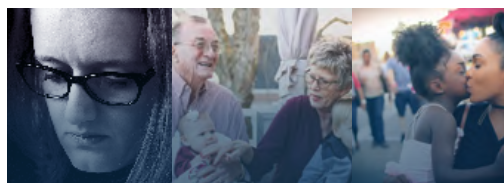
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ENERGY ASSISTANCE PROGRAM

The Energy Assistance Program (EAP) helps Hoosiers pay their heat and electric bills. Applications for Program Year 2021 are still being accepted.

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



ENERGY ASSISTANCE PROGRAM

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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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.

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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CORONAVIRUS 
EVICTION & FORECLOSURE
PREVENTION GUIDE

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

CORONAVIRUS 
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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"