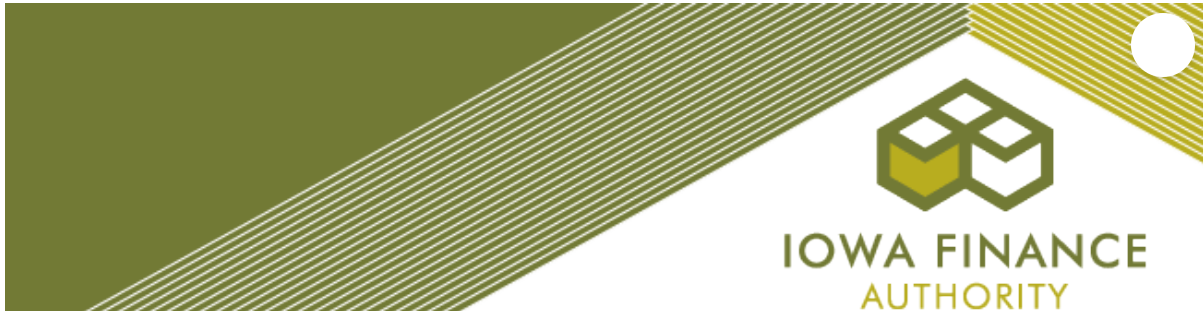


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September 14, 2022

## Mortgage Assistance Available for Eligible Past Due Homeowners

Assistance is available for eligible Iowa homebuyers through the Iowa Homeowner Assistance Fund Program. The program provides one-time assistance to eligible homeowners who have experienced a financial hardship due to COVID-19.

### Available Assistance

Eligible homeowners may receive one time assistance of up to \$25,000, subsequent applications will not be accepted.

### Eligible criteria for the program include:

- Be [income qualified](#)
- Be at least one payment behind on mortgage, contract sale, manufactured home or property taxes.
- Have had someone in the household experience a financial hardship after January 21, 2020 because of the COVID-19 pandemic.
  - This could be the result of a reduction in income or increase in living expenses due to 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.
- Own the property located in Iowa and occupy the home as their primary residence

Visit [www.iowafinance.com/ihaf](http://www.iowafinance.com/ihaf) to learn more.

### Required Mortgage Servicer Steps to Participate in the Iowa Homeowner Assistance Fund (IHAF)

- Review the Iowa HAF program eligibility and assistance criteria available at [www.iowafinance.com/IHAF](http://www.iowafinance.com/IHAF).

- Review, sign and submit the [Servicer Collaboration Agreement](#) and the [Servicer Contact Form](#) to [ServicerCoordination@IowaFinance.com](mailto:ServicerCoordination@IowaFinance.com).
- Complete Iowa HAF portal system training.
- Submit required payment information through the portal. Please remember to upload your W-9.
- Add at least two contacts to the portal.
- Gather a list of Iowa borrowers that are delinquent by at least one payment.
- Send outreach email to delinquent Iowa borrowers with instructions on how to apply for assistance (sample email included in servicer toolkit).

View the list of 110 servicers currently participating in the IHAF program [here](#).

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