

# COVID-19 Iowa Eviction & Foreclosure Prevention Program

**Iowa Finance Authority**  
Special Achievement: COVID-19 Response

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**Iowa Finance Authority**  
**COVID-19 Iowa Eviction and Foreclosure Prevention Program**  
**Special Achievement | COVID-19 Response**

**Respond to an important state need**

Like many other states, Iowa's Governor put an eviction and foreclosure moratorium in place to ensure that at-risk families remained housed throughout the COVID-19 public health emergency.

This moratorium provided short-term relief to thousands of Iowa renters who have been economically impacted by the COVID-19 pandemic. However, many of these renters faced significant housing hardships in the months ahead of them when the moratorium was no longer in place, but the effects of job loss, economic distress and past due rent and mortgage payments remained.

Iowa's moratorium on evictions and foreclosures ended on May 27. Governor Reynolds allocated an initial \$22 million from the state's allocation of federal CARES Act funds for a program to assist renters and homeowners once the moratorium expired.

While the COVID-19 pandemic had individuals spending significantly more time at home it unfortunately also brought a great sense of worry to many Iowans about how they are going to keep their home due to a job loss or reduction in income due to the COVID-19 pandemic.

IFA's team worked around the clock for a month leading up to the expiration of the moratorium to ensure that renters and homeowners who were facing eviction or foreclosure would have some relief available in their time of need. The COVID-19 Iowa Eviction and Foreclosure Prevention Program launched on May 29.

**The program offers:**

- Rental assistance for up to four months beginning with April 1 rent for a maximum of up to \$3,200, including up to two months in arrears.
- Mortgage payment assistance beginning with April 1 mortgage payments for a maximum of up to \$3,000, including up to two months in arrears.

**To be eligible for the program, Iowans must:**

- Be a current renter or homeowner that is not able to pay their rent or mortgage payment due to a COVID-19-related loss of income on or after March 17, 2020.
- Have a household income that does not exceed: 80% of the median family income limits for their county at time of application. These limits will be available as part of the application.
- And must not be receiving the \$600 per week in additional unemployment funds as a federal stimulus benefit.

**Innovative Technology**

The program is able to handle a large number of applications through a custom-built application system. The system walks applicants through each question with clear instructions. Upon application submission, the applicant (and the landlord for eviction prevention applications) receive a confirmation email with a link to track the status of the application any time, applicants can view if it's under review, approved, pending verification or payment issued.

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**LEVERAGE PARTNERSHIPS:**

The Eviction and Foreclosure Prevention Program is modeled around successful partnerships.

**Application Review**

IFA contracted with the Iowa Community Action Association to review eviction prevention applications for eligibility and a HUD approved counseling agency to review foreclosure prevention applications.

The entire review process is done within the application system that we custom built with a partner web development firm. Once applications are submitted, they undergo a review by Iowa Workforce Development to confirm unemployment benefit status; if the application is still eligible after this initial review, it is automatically assigned to an agency, based on the county.

**Landlords and Mortgage Servicers**

The program requires landlord to verify that they will not evict a tenant for nonpayment if they receive assistance through the program. They also must verify that the applicant is their tenant, the rent amount and they must provide their banking information in order for IFA to issue the electronic payment directly to the landlord. Without landlord and mortgage servicer cooperation, the program would not be possible.

**Call Center**

In order to ensure exceptional customer service with a high demand and number of applications, we contracted with a bilingual call center to address applicant questions. This partnership works well and we receive a daily report of number of calls, trends in types of questions, number of voicemails responded to and any calls that needed to be escalated to the IFA team for follow-up.

**Legal Assistance**

We know that not everyone that is in need of assistance may be eligible for the financial help offered through the program. Not everyone in need of assistance will be eligible for financial assistance through this program. Because of this, we formed a partnership with Iowa Legal Aid who is able to provide free legal assistance for renters and homeowners who are at risk of eviction or foreclosure.

**Foreclosure Counseling**

Some homeowners require counseling services and mediation with their lender in addition to the financial assistance offered through the program. Because of this, we have partnered with our network of counseling agencies to offer free, confidential foreclosure prevention counseling services.


**RESULTS**

To date, more than 800 Iowa renters and homeowners have received eviction or foreclosure prevention assistance through the program. This number is expected to dramatically increase when the federal unemployment stimulus benefit expires on July 31.

# Eviction and Foreclosure Prevention Program

## Program Flyer and Program Web Page

### Program Flyer



**COVID-19 Iowa Eviction and Foreclosure Prevention Program**

**IOWA FINANCE AUTHORITY**

#### ELIGIBLE USES

- Rental assistance for up to four months (this can include up to two months in arrears, beginning with April 1 rent) (\$3,200 maximum)
  - Includes manufactured home rent and lot rent
- Mortgage assistance for up to four months (this can include up to two months in arrears) beginning with April 1 mortgage payment, (\$3,000 maximum).

#### ELIGIBLE IOWANS

- Current renters and homeowners that are at risk of eviction or foreclosure due to a documented COVID-19-related loss of income on or after March 17, 2020.
- Eligible circumstances include:
  - Job loss
  - Reduction in employment hours and/or pay, including self-employment income or pay
- Household income may not exceed: 80% MFI at time of application
  - Required documentation:
    - Self-certification of income
    - Pay stub prior to and after loss of income or other appropriate documentation of lost income

#### INITIAL ELIGIBILITY THRESHOLD

Have you received the \$600 per week in additional unemployment funds as a federal CARES Act stimulus benefit?	Must be no.
One or more members of my household has experienced a documented, involuntary loss of income that occurred on or after March 17, 2020 due to the COVID-19 public health emergency.	Must be yes.
Date of job loss, reduction in employment hours or pay.	Must be after March 17, 2020.
My household income is at or below 80% MFI.	Must be true.
No other person in my household has applied for or will apply for the COVID-19 Iowa Eviction and Foreclosure Prevention Program.	Must be true.
The property is my primary residence.	Must be true.
The lease/mortgage is in my name.	Must be true.
My household has not received other local, state or federal rental assistance since March 17, 2019 that has paid my rent payments in full.	Must be true.
I am legally authorized to be in the United States.	Must be true.
My household contains at least one occupant who is not a student, has not been a student, and will not be a student during the current and/or upcoming calendar year. A student is defined as someone, regardless of age, who attends school full time for any part of five or more months in a calendar year (months need not be consecutive.) Some exceptions apply.	Must be true.

FOR MORE INFORMATION VISIT [iowahousingrecovery.com](http://iowahousingrecovery.com)

# COVID-19 IOWA EVICTION AND FORECLOSURE PREVENTION PROGRAM

HOME / COVID-19 IOWA EVICTION AND FORECLOSURE PREVENTION PROGRAM

## Assistance for Iowa Renters and Homeowners

Governor Reynolds has allocated federal CARES Act funds to assist Iowans who have been economically impacted by COVID-19 and may be facing housing hardships. This program will provide short-term relief to income-eligible renters and homeowners who are at risk of eviction or foreclosure.



### Available Assistance

#### RENTAL ASSISTANCE

Rental assistance for up to four months (this can include up to two months in arrears) beginning with April 1 rent payment, (\$3,200 maximum).  
o Includes manufactured home rent and lot rent

#### MORTGAGE PAYMENT ASSISTANCE

Mortgage assistance for up to four months (this can include up to two months in arrears) beginning with April 1 mortgage payment, (\$3,000 maximum).

### Eligibility At a Glance

☒ Current Renters and Homeowners

☒ At risk of eviction or foreclosure due to a documented COVID-19-related loss of income on or after March 17, 2020

☒ Household income may not exceed: 80% MFI at time of application

☒ Have not received the \$600 additional federal CARES Act stimulus unemployment benefits

### Required Documentation

☒ Pay stub or other appropriate documentation prior to and after loss of income

☒ Latest mortgage statement (foreclosure assistance only)

### Legal Assistance

If you are at imminent risk of eviction or foreclosure and need legal assistance, Iowa Legal Aid may be able to assist you at no cost.  
Phone: 1-800-532-1275 | [Online Help](#)

### LEARN ABOUT...

[Available Assistance](#)

[Eligibility at a Glance](#)

[Frequently Asked Questions](#)

[Legal Assistance](#)

[Application](#)

[Resources](#)

### QUESTIONS?

## Housing Recovery Help Line

[855-300-5885](tel:855-300-5885)

[515-348-8813](tel:515-348-8813)

# Eviction and Foreclosure Prevention Program

Pre-Checklist Web Page and Program Web Page |  
IowaHousingRecovery.com

## Pre-Checklist Web Page

### COVID-19 IOWA EVICTION AND FORECLOSURE PREVENTION PROGRAM

HOME / COVID-19 IOWA EVICTION AND FORECLOSURE PREVENTION PROGRAM - PRE-APPLICATION CHECKLIST

#### PRE-APPLICATION CHECKLIST

**Applicants are required to complete the pre-application screening below prior to accessing the full application.**

Please note that an application does not guarantee an award of financial assistance. Funds will not be disbursed for approved applications until the landlord or mortgage servicer has provided the proper verification.

**1. One or more members of my household has experienced a documented, involuntary loss of income that occurred after March 17, 2020 due to the COVID-19 public health emergency. Supporting documentation will be required.**

☐ Yes ☐ No

**2. The date of job loss, reduction in employment hours or pay occurred on or after March 17, 2020.**

☐ Yes ☐ No

### COVID-19 IOWA EVICTION AND FORECLOSURE PREVENTION PROGRAM

## FAQ Section of the Program Web Page

### Frequently Asked Questions

#### 1. What is the timeline for applications? +

Applications will be accepted on an ongoing basis and assistance will be provided to eligible applicants on a first come, first ready to proceed basis until all funds have been exhausted. Funds will not be held for incomplete applications.

#### 2. I have received unemployment benefits, am I eligible for assistance? +

#### 3. I have an eviction or foreclosure pending, can this program assist me? +

#### 4. What is required for proof of a COVID-19 related loss of income after March 17, 2020? +

#### Application

Applicants are required to complete the pre-application screening below. Upon successful completion of this screening checklist, the applicant will be provided with the link to the full application, prior to accessing the full application.

[PRE-APPLICATION CHECKLIST](#)


#### Application Status

Check the status of your application using the links below.

[Application for Eviction Prevention](#)

[Application for Foreclosure Prevention](#)

Eviction and Foreclosure Prevention Program  
Portal



IOWA FINANCE  
AUTHORITY

Signed In As: [redacted] | Sign Out


Manage Applications

Applications

Payments

Reports

Website Data Report

Applications

Name	Email	Date Submitted	Type	County	Agency	Assigned To
[redacted]	[redacted]	Jun 26, 2020 7:08 PM	Eviction	Johnson	[redacted]	[redacted]
[redacted]	[redacted]	Jun 16, 2020 3:43 PM	Eviction	Polk	[redacted]	[redacted]

Filters

Name:

Email:


Agency:

All

Type:

All

IWD Action:



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AUTHORITY

Signed In As: ashley.jared | Sign Out


Manage Applications




Applications

Payments

Reports

Website Data Report

Applications Pending Payment

<input type="checkbox"/>	Applicant Name	Applicant Email	Amount	Landlord	Agency	Actions
<input type="checkbox"/>	[redacted]	[redacted]	\$2,800	[redacted]	[redacted]	
<input type="checkbox"/>	[redacted]	[redacted]	\$3,200	[redacted]	[redacted]	
<input type="checkbox"/>	[redacted]	[redacted]	\$2,505	[redacted]	[redacted]	

Filters

Name:

Email:

Assigned To:

All


Filter

 or 


Reset



Eviction and Foreclosure Prevention Program  
Application Status Portal



# COVID-19 IOWA EVICTIION AND FORECLOSURE PREVENTION PROGRAM



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## Application Status Lookup


Please be sure that the data entered below matches exactly what was provided on your application.

Postal Code \*


Email \*

Last 4 digits of my Social Security Number or ITIN \*

Submit



# COVID-19 IOWA EVICTIION AND FORECLOSURE PREVENTION PROGRAM



IOWA FINANCE  
AUTHORITY

## Application Status Lookup

The list below indicates where your application currently is and how much of the application process remains.

✓ Submitted

✓ Assigned

» In Review

- » Pending Landlord Verification
- Landlord Verification Received

Approved

Paid

# Eviction and Foreclosure Prevention Program

## Media Clips and Testimonials

"Thank you so very much that helped out more then anything, that has taken a lot of stress off, thank you so so much."

Renter, Cedar Falls

"THANK YOU SO MUCH!!!!!!

This is such a blessing for our family, we are truly grateful!!!!!!"

Renter, Waukee

"Thank you so very much, that helps out more than ever. That has taken a lot of stress, now we can work on other bills too. Thank you so so much!"

Renter, Black Hawk County

## Gov. Reynolds details rent, mortgage aid during COVID-19 pandemic

52 Shares



Updated: 5:13 PM CDT May 29, 2020

Chris Gothner



SHOW TRANSCRIPT

**DES MOINES, Iowa** — Gov. Kim Reynolds detailed aid available for renters and homeowners struggling to pay rent or mortgages during the COVID-19 pandemic.

## Iowa Governor announces lost wages related program

May 29, 2020 2:41 pm KWWL

CORONAVIRUS, NEWS, TOP STORIES



(KWWL) — Iowa Governor Kim Reynolds announced on May 29th, 2020 new details on how Iowa will assist with funds regarding rent or mortgage costs for Iowans who have lost wages due to the COVID-19 pandemic.

The Eviction and Foreclosure Prevention Program will assist renters and home owners who have lost wages. The program will provide assistance up to four months and the program can give up to \$3,200 for renters and \$3,000 for home owners.

The program does have some qualifications which is that the individual/household must earn no more than 80% of the median family income for the County. They also must not be getting the extra \$600 in extra federal CARES Act stimulus unemployment benefits.

It is stated that applications will be accepted on an ongoing basis and help will be provided to eligible applicants on a first come, first ready to proceed basis. This will be until all funds have been exhausted.

Applications must be submitted online through the online application portal. Applications will not be accepted by email, US mail, fax or any other means.

To learn more about the program, please visit the Iowa Finance Authority's website.



KWWL