

# IOWA HOMEOWNER ASSISTANCE FUND



## MORTGAGE HELP IS HERE FOR IOWA HOMEOWNERS

The Iowa Homeowner Assistance Fund program assists eligible Iowa homeowners in avoiding foreclosure by providing financial assistance with mortgage payments and related property expenses.

### AM I ELIGIBLE?

#### ELIGIBLE HOMEOWNERS MUST:

- Be **income qualified**
- 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
- Be **at least one payment behind** on one of the following:
  - Mortgage
  - Contract sale, (purchasing a home under a legally recorded contract)
  - Manufactured home
  - **Property taxes.**
- Own the property located in Iowa (applicants purchasing a home under a legally recorded contract are eligible)
- Occupy the home as their primary residence

### WHAT TYPE OF ASSISTANCE IS AVAILABLE?

Up to \$25,000 per eligible household to assist with past due payments, including:

#### Eligible Past Due Expenses:

-  • Mortgage Payments
-  • Land contract sale payments
-  • Manufactured Home/Lot Rent Payments
-  • **Property Taxes**
-  • Homeowner's Insurance (Homeowner's hazard, flood, and/or mortgage insurance)
-  • Homeowner Association Fees

### WHAT DO I NEED TO DO TO APPLY?

- STEP 1** Take the eligibility precheck at [iowafinance.com/IHAF](http://iowafinance.com/IHAF) to determine preliminary eligibility.
- STEP 2** Prepare required application [documentation](#).
- STEP 3** Submit online application at [iowafinance.com/IHAF](http://iowafinance.com/IHAF).
- STEP 4** The mortgage servicer and/or **other service providers** of past due amounts will be **required** to verify the information submitted by the applicant.
- STEP 5** The case review team will review the application to ensure all documentation is complete and to verify eligibility.

In some cases, applicants will be referred to free, confidential mortgage counseling through Iowa Mortgage Help to ensure housing stability prior to being eligible for financial assistance through the program.

### WILL I RECEIVE PAYMENT DIRECTLY, IF APPROVED?

No. **Payments will be made directly** to mortgage servicers and **other payees**, as applicable to be applied to the homeowner's account(s).

### CONTACT THE IOWA HOMEOWNER ASSISTANCE FUND TEAM:

888-668-0927

# IOWA HOMEOWNER ASSISTANCE FUND



## Iowa Homeowner Assistance Fund

Greater of 150% AMI or 100% of U.S. Median Income\*

County	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Adair	\$90,000	\$96,400	\$108,450	\$120,450	\$130,100	\$139,750	\$149,400	\$159,000
Adams	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Allamakee	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Appanoose	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Audubon	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Benton	\$94,500	\$108,000	\$121,500	\$135,000	\$145,800	\$156,600	\$167,400	\$178,200
Black Hawk	\$90,000	\$99,500	\$111,950	\$124,350	\$134,300	\$144,250	\$154,200	\$164,150
Boone	\$90,450	\$103,350	\$116,250	\$129,150	\$139,500	\$149,850	\$160,150	\$170,500
Bremer	\$100,400	\$114,750	\$129,100	\$143,400	\$154,900	\$166,350	\$177,850	\$189,300
Buchanan	\$90,750	\$103,700	\$116,650	\$129,600	\$140,000	\$150,350	\$160,750	\$171,100
Buena Vista	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Butler	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Calhoun	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Carroll	\$93,350	\$106,700	\$120,050	\$133,350	\$144,050	\$154,700	\$165,400	\$176,050
Cass	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Cedar	\$98,000	\$112,000	\$126,000	\$139,950	\$151,150	\$162,350	\$173,550	\$184,750
Cerro Gordo	\$90,000	\$96,400	\$108,450	\$120,450	\$130,100	\$139,750	\$149,400	\$159,000
Cherokee	\$90,000	\$97,450	\$109,650	\$121,800	\$131,550	\$141,300	\$151,050	\$160,800
Chickasaw	\$90,200	\$103,100	\$116,000	\$128,850	\$139,200	\$149,500	\$159,800	\$170,100
Clarke	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Clay	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Clayton	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Clinton	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Crawford	\$90,000	\$95,200	\$107,100	\$118,950	\$128,500	\$138,000	\$147,500	\$157,050
Dallas	\$103,450	\$118,200	\$133,000	\$147,750	\$159,600	\$171,400	\$183,250	\$195,050
Davis	\$90,000	\$101,900	\$114,650	\$127,350	\$137,550	\$147,750	\$157,950	\$168,150
Decatur	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Delaware	\$90,000	\$101,400	\$114,100	\$126,750	\$136,900	\$147,050	\$157,200	\$167,350
Des Moines	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Dickinson	\$92,100	\$105,250	\$118,400	\$131,550	\$142,100	\$152,600	\$163,150	\$173,650
Dubuque	\$91,900	\$105,000	\$118,150	\$131,250	\$141,750	\$152,250	\$162,750	\$173,250
Emmet	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250

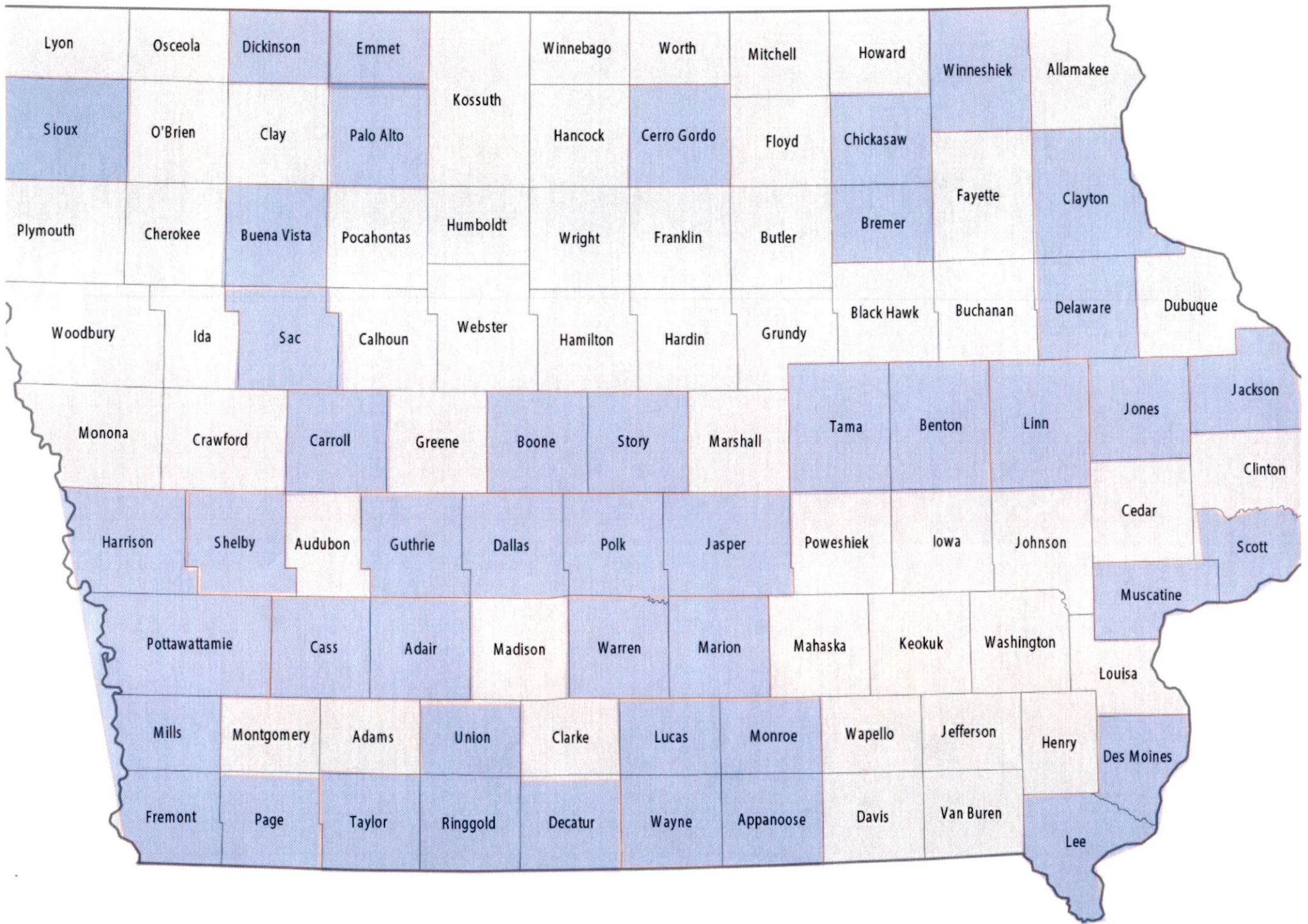
\* Source: [https://www.huduser.gov/portal/datasets/il/il2022/select\\_Geography\\_haf.odn](https://www.huduser.gov/portal/datasets/il/il2022/select_Geography_haf.odn)

County	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Fayette	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Floyd	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Franklin	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Fremont	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Greene	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Grundy	\$90,000	\$99,500	\$111,950	\$124,350	\$134,300	\$144,250	\$154,200	\$164,150
Guthrie	\$103,450	\$118,200	\$133,000	\$147,750	\$159,600	\$171,400	\$183,250	\$195,050
Hamilton	\$90,000	\$99,150	\$111,550	\$123,900	\$133,850	\$143,750	\$153,650	\$163,550
Hancock	\$90,000	\$96,250	\$108,300	\$120,300	\$129,950	\$139,550	\$149,200	\$158,800
Hardin	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Harrison	\$99,900	\$114,150	\$128,400	\$142,650	\$154,100	\$165,500	\$176,900	\$188,300
Henry	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Howard	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Humboldt	\$90,000	\$95,200	\$107,100	\$118,950	\$128,500	\$138,000	\$147,500	\$157,050
Ida	\$90,000	\$100,350	\$112,900	\$125,400	\$135,450	\$145,500	\$155,500	\$165,550
Iowa	\$90,000	\$97,350	\$109,500	\$121,650	\$131,400	\$141,150	\$150,850	\$160,600
Jackson	\$90,000	\$96,750	\$108,850	\$120,900	\$130,600	\$140,250	\$149,950	\$159,600
Jasper	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Jefferson	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Johnson	\$114,450	\$130,800	\$147,150	\$163,500	\$176,600	\$189,700	\$202,750	\$215,850
Jones	\$90,000	\$100,100	\$112,600	\$125,100	\$135,150	\$145,150	\$155,150	\$165,150
Keokuk	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Kossuth	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Lee	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Linn	\$93,900	\$107,300	\$120,700	\$134,100	\$144,850	\$155,600	\$166,300	\$177,050
Louisa	\$90,000	\$95,550	\$107,500	\$119,400	\$129,000	\$138,550	\$148,100	\$157,650
Lucas	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Lyon	\$90,000	\$100,350	\$112,900	\$125,400	\$135,450	\$145,500	\$155,500	\$165,550
Madison	\$103,450	\$118,200	\$133,000	\$147,750	\$159,600	\$171,400	\$183,250	\$195,050
Mahaska	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Marion	\$90,000	\$100,950	\$113,550	\$126,150	\$136,250	\$146,350	\$156,450	\$166,550
Marshall	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Mills	\$99,900	\$114,150	\$128,400	\$142,650	\$154,100	\$165,500	\$176,900	\$188,300
Mitchell	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Monona	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Monroe	\$90,000	\$96,400	\$108,450	\$120,450	\$130,100	\$139,750	\$149,400	\$159,000
Montgomery	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Muscatine	\$90,000	\$95,400	\$107,350	\$119,250	\$128,800	\$138,350	\$147,900	\$157,450
O'Brien	\$90,000	\$96,500	\$108,550	\$120,600	\$130,250	\$139,900	\$149,550	\$159,200

IOWA FINANCE AUTHORITY

1963 Bell Avenue, Suite 200  
Des Moines, Iowa 50315

County	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Osceola	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Page	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Palo Alto	\$90,000	\$94,800	\$106,650	\$118,500	\$128,000	\$137,500	\$146,950	\$156,450
Plymouth	\$94,300	\$107,800	\$121,250	\$134,700	\$145,500	\$156,300	\$167,050	\$177,850
Pocahontas	\$90,000	\$96,750	\$108,850	\$120,900	\$130,600	\$140,250	\$149,950	\$159,600
Polk	\$103,450	\$118,200	\$133,000	\$147,750	\$159,600	\$171,400	\$183,250	\$195,050
Pottawattamie	\$99,900	\$114,150	\$128,400	\$142,650	\$154,100	\$165,500	\$176,900	\$188,300
Poweshiek	\$90,000	\$99,400	\$111,800	\$124,200	\$134,150	\$144,100	\$154,050	\$163,950
Ringgold	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Sac	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Scott	\$90,000	\$102,400	\$115,200	\$127,950	\$138,200	\$148,450	\$158,700	\$168,900
Shelby	\$90,000	\$101,300	\$113,950	\$126,600	\$136,750	\$146,900	\$157,000	\$167,150
Sioux	\$94,650	\$108,150	\$121,650	\$135,150	\$146,000	\$156,800	\$167,600	\$178,400
Story	\$105,550	\$120,600	\$135,700	\$150,750	\$162,850	\$174,900	\$186,950	\$199,000
Tama	\$90,000	\$94,800	\$106,650	\$118,500	\$128,000	\$137,500	\$146,950	\$156,450
Taylor	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Union	\$90,000	\$96,000	\$108,000	\$120,000	\$129,600	\$139,200	\$148,800	\$158,400
Van Buren	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Wapello	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Warren	\$103,450	\$118,200	\$133,000	\$147,750	\$159,600	\$171,400	\$183,250	\$195,050
Washington	\$90,000	\$100,800	\$113,400	\$126,000	\$136,100	\$146,200	\$156,250	\$166,350
Wayne	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Webster	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Winnebago	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250
Winneshiek	\$94,950	\$108,500	\$122,050	\$135,600	\$146,450	\$157,300	\$168,150	\$179,000
Woodbury	\$90,000	\$98,400	\$110,700	\$123,000	\$132,850	\$142,700	\$152,550	\$162,400
Worth	\$90,000	\$97,000	\$109,100	\$121,200	\$130,900	\$140,600	\$150,300	\$160,000
Wright	\$90,000	\$94,700	\$106,550	\$118,350	\$127,850	\$137,300	\$146,800	\$156,250



# Iowa Homeowner Assistance Fund

## Treasurer Participation Agreement



This Participation Agreement (Agreement) is made on \_\_\_\_\_, by and between the Iowa Finance Authority (IFA) and the \_\_\_\_\_ Select... County Treasurer (the "Treasurer") to confirm their mutual agreement regarding the Iowa Homeowner Assistance Fund.

### RECITALS

WHEREAS, IFA has created a federally funded program under its Iowa Homeowner Assistance Fund Program ("IHAF Program"); and

WHEREAS, the IHAF Program was established to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities, including County Treasurers for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, tax sales, and general displacements of eligible homeowners ("Homeowners") experiencing financial hardship after January 21, 2020, through qualified expenses related to delinquent property taxes, for the benefit of those Homeowners; and

WHEREAS, the debts owed to Treasurer by Homeowners are eligible as Qualified Expenses under the IHAF Program; and

WHEREAS, Treasurer has the statutory powers of collection and tax sale pursuant to the Iowa Code chapters 445 and 446; and

WHEREAS, Treasurer is able to provide confirmation of same on County letterhead; and

WHEREAS, Treasurer desires to participate in the IHAF Program; and

WHEREAS, Treasurer understands that participation in the IHAF Program is voluntary and is distinct from Treasurer's participation in any other local, state, or federal foreclosure prevention, eviction prevention, or utility-access preservation programs; and

WHEREAS, Treasurer and IFA desire to enter into this Agreement to set forth certain premises and mutual covenants:

NOW, WHEREFORE, IFA and Treasurer agree as follows:

1. **Application Process.** Homeowners will access the IHAF Program through an online application using systems established or designated by IFA. Treasurer understands that it will not be involved in determining eligibility for the IHAF Program, and that IFA shall make eligibility determinations according to its sole interpretation of IHAF Program guidelines.
2. **Qualification of Borrowers.** IFA shall be responsible for the qualification of Homeowners to receive IHAF Program funding. Treasurer may refer potentially eligible homeowners to IFA, and Treasurer is encouraged but not required to market the IHAF Program. IFA shall make marketing materials available to Treasurer, including web graphics and brochures in pdf format. Treasurer may refer Homeowners to IFA's website at [www.iowafinance.com/IHAF](http://www.iowafinance.com/IHAF) for program information.

3. **Point of Contact.** IFA shall provide a list of key contacts to Treasurer. Treasurer agrees to provide a primary and secondary point of contact and payment information to IFA to facilitate communication and payment of IHAF Program funds (Exhibit A) and shall provide accessible contacts to IHAF Program eligible Homeowners to address Treasurer's participation in the IHAF Program and the administration of IHAF Program payments as to Homeowner's accounts with Treasurer.
4. **Payments.** Treasurer shall promptly provide payment information to IFA by completing Exhibit A. Treasurer agrees to accept payment from Yardi Systems on behalf of the IHAF Program in whatever form presented, including any form of check.
5. **Information Sharing/Written Authorization.** IFA shall be responsible for procuring written authorization from each Homeowner to share information with Treasurer. A copy of the signed authorization will be provided to Treasurer through secured email. Treasurer agrees to communicate information about the resolution of the assisted Homeowner's deficiency or default and resolution options, to IFA.
6. **Transmission of Non-Public Personal Information.** All communication that includes a Homeowner's Nonpublic Personal Information (as defined below) between IFA and Treasurer shall be sent through encrypted email or other similar secure electronic delivery system. IFA and Treasurer agree they will maintain or implement appropriate measures designed to (a) ensure the security and confidentiality of any Nonpublic Personal information it received from the other party, (b) protect against any anticipated threats or hazards to the security or integrity of such information, (c) protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to the subject of such information, (d) ensure the proper disposal of all Nonpublic Personal Information received from the other party upon the termination of the Agreement for any reason, unless the information is required to be retained for legal or regulatory record retention purposes, (e) treat the Nonpublic Personal Information with at least the same degree of care that it uses to protect its own confidential and proprietary information of a similar nature but with no less than a reasonable degree of care, and (f) implement or utilize appropriate technological safeguards that are at least in compliance with the Gramm-Leach Bliley Act and generally recognized industry standards.

"Nonpublic Personal Information" means any information received from or provided by the other party which pertains to or identifies an individual, such as name, postal address, e-mail or IP address, facsimile or phone number, mother's maiden name, social security or identification number, transactional, employment, financial data, medical or health records, personal, gender, political profile, account, and password information.

7. **Homeowner Assistance.** IFA will hold no ownership interest in properties assisted with IHAF Program funds.

IFA and Treasurer agree that all IHAF Program Homeowner assistance options will be conducted in accordance with the IHAF Program descriptions and requirements detailed in

the respective Program term sheet(s), as they now exist and may be amended from time to time.

Treasurer recognizes that the IHAF Program is a federal program administered by the U.S. Treasury, may be subject to guideline changes issued after the date of this agreement, and agrees to abide by the terms of subsequent or superseding federal guidance.

Treasurer agrees the program guidelines may be amended by IFA from time to time. Treasurer reviewed the program term sheet and agrees to comply with all Program guidelines as outlined by IFA.

8. **IHAF Program Approval.** Upon notification by IFA that a Homeowner has been conditionally approved for the IHAF Program, Treasurer agrees to promptly accept or deny each Homeowner's participation in the IHAF Program. Treasurer agrees that denial shall be only for good cause such as pending litigation, potential fraud, bankruptcy restrictions, and foreclosure status or if denied by investor or mortgage insurer for good cause.
9. **IHAF Program.** Treasurer agrees to provide timely communication of Homeowner's deficiency status to IFA, including sufficient information to identify that the correct deficiency is matched to the correct Homeowner, and the amount owed. IFA in turn will evaluate such information, determine if the Homeowner is eligible for IHAF Program funds and, if so, for how much and for what purposes(s) and share such determinations with the Homeowner and Treasurer. Treasurer agrees to apply IHAF Program funds towards delinquent property taxes (PITI).
10. **Timeliness.** Treasurer acknowledges it is responsible for timely application of IHAF Program funds. Treasurer shall hold the Homeowner harmless if payments are not applied timely.

Treasurer agrees that, upon the request of IFA, it will timely provide IFA with written reports documenting application of IHAF Program funds or alternatively to provide IFA an exception report for any funds that could not be applied. All remaining delinquencies identified after IHAF Program funding must be resolved between Homeowner and Treasurer. The period of performance for IHAF Program awards begins on the date hereof and ends on September 30, 2026, unless otherwise extended by U.S. Treasury. Treasurer shall not be eligible to receive IHAF Program funds after such period of performance ends.
11. **Repayment of Funds.** Where the Homeowner has an ongoing obligation to the Treasurer that will continue after application of program funds to the deficiency, IFA agrees that Treasurer will not be required to repay amounts applied to a Homeowner's delinquent taxes if that Homeowner is later determined to be ineligible. If the Treasurer is eligible to retain excess funds and overages, those may be retained by Treasurer and applied for the benefit of the Homeowner's ongoing obligation. Treasurer may be required by IFA to demonstrate how retained excess funds will be applied for the benefit of the Homeowner, in such format as IFA shall require. If Treasurer is not eligible to retain and apply excess assistance due to the lack of an ongoing obligation or shall otherwise fail to apply Grant



funds to the Homeowner's housing delinquencies, such unapplied funds are the property of IFA and shall be promptly returned to IFA within thirty (30) days of determination of excess funding, but in any event shall not be paid directly to the Homeowner.

12. **Homeowner Actions/Fraud.** Treasurer agrees to promptly notify IFA in writing of any ongoing legal action against a Homeowner, including fraud-related activities.
13. **IHAF Program Eligibility.** Treasurer agrees that it is not authorized or empowered to determine and/or communicate to the Homeowner eligibility for IHAF Program funds. IFA retains sole authority for its IHAF Program eligibility determination and communication to the Homeowner and Treasurer. Treasurer will communicate with Homeowner and IFA regarding modification and other Treasurer-driven approvals.
14. **Treasurer Legal Compliance Obligations.** Treasurer recognizes and accepts that the IHAF Program is a federally funded grant program and acknowledges that failure to abide by IHAF Program terms may result in recapture of grant funds or other sanctions.

Treasurer will comply with local, state, and federal laws pertaining to discrimination, including, but not limited to: the Fair Housing Act (42 U.S.C. 3601-19) and implementing regulations; Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4) and implementing regulations; Title VIII of the Civil Rights Act of 1968 (as amended by the Fair Housing Amendments Act of 1988) and implementing regulations; the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) and implementing regulations; Title II of the Americans with Disabilities Act (42 U.S.C. 12101, et seq); the Elliott-Larsen Civil Rights Act.

15. **Termination.** Participation in the IHAF Program is voluntary, and either Treasurer or Homeowner may terminate their respective participation agreement without cause, with 30 days written notice, unless or until IHAF Program funds have been paid to Treasurer by IFA and accepted by Treasurer for the benefit of the Homeowner. Either party may terminate immediately upon material breach from the other party; in event of such termination, Treasurer shall accept and apply payments as agreed on behalf of a Homeowner already approved prior to the immediate termination, or shall return applicable assistance funds to IFA, at Treasurer's discretion.

**REMAINDER OF PAGE INTENTIONALLY LEFT BLANK  
SIGNATURES ON FOLLOWING PAGE**



Accepted and agreed to by:

\_\_\_\_\_ Select... County Treasurer

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Iowa Finance Authority

Signature: \_\_\_\_\_  
*Program Administrator Official*

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_



**EXHIBIT A**

**Treasurer Contact Information**

Treasurer Name: \_\_\_\_\_

Address 1: \_\_\_\_\_

Address 2: \_\_\_\_\_

City: \_\_\_\_\_

State: IA \_\_\_\_\_ ZIP: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Contact Phone Number: \_\_\_\_\_

Contact Email: \_\_\_\_\_

EIN / TIN: \_\_\_\_\_

**Payment Mailing Address**  
*(If different from above.)*

Attention to: \_\_\_\_\_

Address 1: \_\_\_\_\_

Address 2: \_\_\_\_\_

City: \_\_\_\_\_

State: IA \_\_\_\_\_ ZIP: \_\_\_\_\_