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## Iowa Mortgage Help Fact Sheet

The housing crisis in America is seriously impacting thousands of Iowans. As a growing number of our citizens face foreclosure, we have convened a group of public and private agencies to enhance existing counseling services by increasing the capacity of counseling agencies to serve more individuals. Our goal is to motivate thousands of homeowners to seek help by calling the Iowa Mortgage Help (IMH) Hotline or by visiting the Web site.

### Who supports Iowa Mortgage Help?

Several public and private organizations and businesses teamed up to create IMH. With the assistance of a federal grant, this group is committed to making Iowans aware of free mortgage counseling resources to help them achieve the best possible solution to their individual financial situation. The following businesses and organizations provided funds or in-kind services to support IMH: Iowa Home Ownership Education Project, Iowa Mediation Services, Iowa Legal Aid, Iowa Attorney General's Office, Iowa Finance Authority, Strategic America

### How is Iowa Mortgage Help funded?

In late 2007 Congress approved \$180 million for mortgage foreclosure mitigation counseling programs. State housing finance agencies and other eligible organizations around the nation were able to seek the funds on behalf of state and local efforts. In Iowa, the Iowa Finance Authority submitted a successful grant application in partnership with the other IMH sponsors and received \$1.5 million. Including sponsor income, the entire IMH initiative total just more than \$2 million.

### How does the Iowa Mortgage Help Hotline work?

Hotline operators at Iowa Mediation Services will gather basic data and will refer callers' cases to one of these twelve local counseling agencies that are part of IMH. The certified counselors then will gather more in-depth financial information and will determine the appropriate level of counseling. Funds from the grant will reimburse each agency for its services.

### Local Counseling Agencies

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Citizens for Community Improvement, Des Moines  
Center for Siouxland, Sioux City  
Community Credit Counseling Service of Nebraska, Urbandale  
Consumer Credit Counseling Service of Northeastern Iowa, Mason City  
Community Housing Initiatives, Spencer  
Family Housing Advisory Services, Council Bluffs  
Family Management Credit Counselors, Waterloo  
Home, Inc., Des Moines  
Horizon Community Credit Counseling Service, Cedar Rapids  
Iowa Mediation Services, Des Moines  
Operation Threshold, Waterloo  
Neighborhood Finance Corp., Des Moines  
United Neighbors, Inc., Davenport

### SPONSORS

Iowa Home Ownership  
Education Project

Iowa Mediation Service

Iowa Legal Aid

Iowa Attorney General's  
Office

Iowa Finance Authority

Strategic America