

## **IC 5-20-6**

### **Chapter 6. Foreclosure Prevention Counseling and Assistance**

#### **IC 5-20-6-1**

##### **"Authority" defined**

Sec. 1. As used in this chapter, "authority" refers to the Indiana housing and community development authority created by IC 5-20-1-3.

*As added by P.L.176-2007, SEC.1.*

#### **IC 5-20-6-2**

##### **Mortgage counseling and education program**

Sec. 2. (a) The authority may establish a program to provide free mortgage foreclosure counseling and education to homeowners who have defaulted on or are in danger of defaulting on the mortgages on their homes.

(b) The authority may enter into an agreement with any public, private, or nonprofit entity to carry out any part of the mortgage foreclosure counseling and education program.

(c) The program may include a central toll free telephone number that homeowners may call to receive mortgage foreclosure counseling and education.

(d) The authority may award grants for the training of counselors who will provide mortgage foreclosure counseling and education.

(e) The authority may establish standards for the certification of counselors who will provide mortgage foreclosure counseling and education.

(f) The authority may expend money for the purpose of advertising the mortgage foreclosure counseling and education program and the central toll free telephone number included in the program under subsection (c).

*As added by P.L.176-2007, SEC.1.*

#### **IC 5-20-6-3**

##### **Program funding; court fees; civil penalties; solicitation of contributions and grants**

Sec. 3. In addition to using money provided for the program from:

(1) court fees under IC 33-37-5-32 (before its expiration on January 1, 2015);

(2) civil penalties imposed and collected under:

(A) IC 6-1.1-12-43(g)(2)(B); or

(B) IC 27-7-3-15.5(e); and

(3) any civil penalties imposed and collected by a court for a violation of a court order in a foreclosure action under IC 32-30-10.5;

the authority may solicit contributions and grants from the private sector, nonprofit entities, and the federal government to assist in carrying out the purposes of this chapter.

*As added by P.L.176-2007, SEC.1. Amended by P.L.105-2009, SEC.3; P.L.170-2011, SEC.4; P.L.231-2013, SEC.3.*

**IC 5-20-6-4**

**Program report to the legislative council**

Sec. 4. (a) The authority shall annually submit a report to the legislative council concerning the following:

(1) The operation of the mortgage foreclosure counseling and education program, if the program is conducted by the authority during the reporting period.

(2) A summary of mortgage foreclosure rates and trends in Indiana and the United States.

(b) The report submitted under this section must be in an electronic format under IC 5-14-6.

*As added by P.L.176-2007, SEC.1.*