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Contact Amy Lee
alee@ihda.org

Pritzker Administration Announces \$309 Million Assistance Program for Illinois Homeowners Impacted by COVID-19

*Homeowners can apply for up to \$30,000 in assistance at
www.IllinoisHousingHelp.org starting April 11*

CHICAGO – Governor JB Pritzker and the Illinois Housing Development Authority (IHDA) today announced the Illinois Homeowner Assistance Fund (ILHAF) will open on April 11, 2022 to help homeowners who have fallen behind on mortgage payments and related housing expenses during the COVID-19 pandemic. Eligible households will be able to apply for up to \$30,000 in free assistance to pay past due mortgage payments, property taxes, property insurance, and delinquent homeowner and/or condo association fees. Homeowners in need of assistance can find more information on program eligibility and how they can prepare to apply at www.IllinoisHousingHelp.org. Applications will be accepted until 11:59 p.m. on Tuesday, May 31, 2022.

“Illinois was the fastest state in the nation to respond to the housing crisis brought on by the pandemic, and with the need still high, we’re building on that legacy of leadership in 2022,” **said Governor JB Pritzker**. “Another \$309 million to struggling mortgage owners in their homes is going out the door this spring. A good life, a good job, the ability to focus in a classroom — it all starts with a roof over your head. And that’s what every Illinoisan deserves.”

Administered by IHDA, ILHAF is designed to help homeowners avoid mortgage delinquencies, defaults, foreclosures, and help prevent displacement of households experiencing financial hardships caused by the COVID-19 pandemic. Homeowners in communities that have been disproportionately impacted by the health and economic effects of the pandemic will be prioritized in the distribution of assistance, and IHDA has partnered with organizations across the state to help homeowners in hard-hit communities apply and receive their fair share of support. This technical assistance is provided at no cost and is available in more than 37 languages, including American Sign Language. Homeowners who

need help preparing for their application can visit www.IllinoisHousingHelp.org or call 866-454-3571 to connect with a ILHAF program partner.

“With the support of Governor Pritzker, IHDA has delivered emergency housing payments on behalf of 120,000 Illinois renters and homeowners since the pandemic began, and the ILHAF program will build on these efforts to provide much-needed relief to households who need it most,” **IHDA Executive Director Kristin Faust said.** “The next few weeks are critical for homeowners to become informed and collect the documents they need to apply. If you are behind on your payments, don’t wait. Reach out to a counselor and prepare for your application today.”

To qualify for ILHAF, Illinois homeowners must have experienced a financial hardship caused by the COVID-19 pandemic, such as lost income or increased expenses, on or after Jan. 21, 2020. They must also currently own and occupy their home in Illinois as their primary residence, be at least 30 days late on their mortgage or other homeowner expenses, and have a household income at or below 150% of the area median income.

With the ILHAF application date approaching, there are important steps homeowners can take today to prepare. Homeowners should consult with a HUD-certified housing counselor or talk to their mortgage servicer about mitigation options as soon as possible. A certificate from a HUD-certified housing counselor or a letter from a mortgage servicer detailing efforts to resolve the delinquency is required to apply for ILHAF assistance.

In preparation for applying for ILHAF assistance, homeowners should also have the following documentation ready:

- Proof of identification, including but not limited to a driver’s license, state ID, permanent residency card or other form of ID.
- Proof of household income, including but not limited to tax returns, pay stubs, or other documentation.
- Proof of occupancy, including but not limited to a bank statement, cell phone bill, credit/debit card statement, or other documentation.
- Proof of ownership, including but not limited to a property tax bill, property deed, or other documentation.
- Delinquency statement, including but not limited to a mortgage statement, property tax statement, insurance statement, or HOA/Condo Association statement.

More information on the application process, a complete list of required documents, and a list of participating housing counselors can be found at www.IllinoisHousingHelp.org.

ILHAF is funded by \$309 in federal funds allocated to the state by the American Rescue Plan Act of 2021. After seeking input from a range of stakeholders including members of the Illinois General Assembly, municipal officials, housing advocacy organizations, and Illinois residents, IHDA submitted an ILHAF plan to the U.S. Department of the Treasury and received approval to build the proposed program in December 2021. The initiative builds upon several homeowner and renter assistance efforts undertaken by the Pritzker administration, including the Emergency Mortgage and Rental Assistance Programs in 2020 and the Illinois Rental Payment Program in 2021. Together these programs will deliver more than \$1 billion in emergency rent and mortgage payment assistance to Illinois households during the pandemic.

For more information and updates on the program, please visit www.IllinoisHousingHelp.org.

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