Coronavirus Urgent Remediation Emergency Fund
Community Outreach and Assistance Program ("COA")
Frequently Asked Questions(FAQ)

Note to reader: This is a partial list of program requirements and is meant to serve as a general guide. This FAQ may be updated from time to time. Please check back.

Program Overview and General Rules

1.) What is the Coronavirus Urgent Remediation Emergency Fund Community Outreach and Assistance ("COA") Program

The COA Program will fund housing counseling agencies, community-based organizations, and non-profit organizations including legal assistance groups to assist IHDA in operating the Emergency Mortgage Assistance ("EMA") and Emergency Rental Assistance ("ERA") Programs specifically by assisting Illinois residents with the Programs' information and outreach, the online application process, directing and assisting residents whose income has been impacted by COVID 19 by identifying other available resources, and post assistance activities, including client follow up.

2.) What are eligible uses for funding under the COA?

Eligible uses will include reasonable salary and mobile and technology network related costs incurred to assist Illinois residents with the Program's information and outreach, online application process, and post-closing activities, including client follow up to identify other available resources.

3.) Are there any federal fund requirements that applicants should be aware of?

Yes, COA funds are subject to federal requirements as the funds originate from the federal CARES Act. These include that funds should cover only those costs that are necessary expenditures incurred due to the public health emergency with respect to the Coronavirus Disease 2019 (COVID 19); were not accounted for in the budget most recently approved as of the date of enactment of this section for the State or government; and were incurred during the period that begins on March 1, 2020 and ends on December 30, 2020. See CARES Act language here: https://www.congress.gov/bill/116th-congress/house-bill/748

4.) Does receipt of any specific federal funds disqualify an applicant? Is there a list of sources that may be disqualifying?

No specific sources will inherently disqualify an applicant. Please ensure that any requests for payment submitted under this program are for activities or portions of activities that are not paid through another funding source.

5.) Will grant funds be disbursed up front or will expenses be reimbursed?

Once approved for a grant, partner agencies will be eligible to receive up to 1/3 of the grant amount as an initial disbursement. Additional disbursements will be made pursuant to the submission and approval of bi-monthly

reports. An accounting of expenses will be required to demonstrate use of the funds provided in the initial disbursement.

6.) How long will the Program last?
The Program will run through December 30, 2020.

7.) How much funding is available for the entire program? How many awards are anticipated?
We expect the funding to be approximately $2.5 million.

8.) When will announcements of funded organizations be made?
Announcements are anticipated to be made in late July 2020.

9.) Direct Emergency Rental Assistance and Emergency Mortgage Assistance funds for individuals will not be distributed to funded agencies, correct?
Correct, EMA and ERA funds will be distributed directly to landlords, property owners and mortgage servicers. Agencies funded through this Program will not be involved in administering rent or mortgage payments.

Application and Scoring
Eligible Applicants

10.) Who can apply for funding?
Housing counseling agencies, community-based organizations, and non-profit organizations including legal assistance groups are eligible to apply if they have experience with information and outreach, and client intake and management procedures.

    a. Are units of local government or other government entities such as townships or Housing Authorities eligible to apply for funding?
    Government entities are not eligible applicants to the Program but may partner with an eligible entity. If awarded, the agreement will be entered into with the non-profit entity.

    b. Are faith-based non-profit organizations eligible to apply for funding?
    Yes, if they are also a housing counseling agency, community-based organization, non-profit organization and/or legal assistance group able to undertake the eligible activities in this Program.

    c. Are Credit Unions (if they are non-profit organizations) eligible to apply?
    Yes, if they are also a housing counseling agency, community-based organization, non-profit organization and/or legal assistance group able to undertake the eligible activities in this Program.

    d. Would Community Action Agencies, operated through a county government, be eligible to apply?
    As mentioned above, government entities are not eligible applicants to the Program, but may partner with an eligible entity. IHDA will not be able to enter into agreements with government entities for this Program.

    e. Does an organization have to be physically located in Illinois to apply for funding?
    Yes.

f. **If an organization also provides or manages affordable housing units, is it considered a conflict of interest for us to apply for this funding?**
    Non-profit organizations that also provide/manage affordable housing can apply for COA, but note that there will be additional requirements for these organizations if they are awarded. These will include requirements that the organization:

    - will perform the marketing component of the program to its entire service area (not only to its own tenants);
    - will help all eligible applicants go through the ERA application process (not only its own tenants); and
    - will not require its own tenants to apply for the ERA.

11.) **Can agencies submit collaborative applications with one or more partnering organizations?**
Yes. Please note that if awarded IHDA will enter into an agreement with only one entity.

12.) **If our agency serves many counties should we submit more than one application for a region or sub-region? Can different divisions of the same organization apply separately?**
Please submit one application per organization stating every geographic area you will be able to serve with this grant.

13.) **Can agencies apply to assist (do outreach and client intake) for rental assistance only?**
Yes.

14.) **Do agencies applying for this program to perform client intake and mobile and technology network need to have HUD certified counselors?**
No. Applicants applying to do client intake or create a mobile and technology network are not required to have HUD certified housing counselors on staff. Applicants should, however, clearly indicate their relevant experience with client intake and other activities to demonstrate their ability to effectively carry out the eligible activities.

15.) **If our organization doesn't have direct experience with mortgage or rental assistance programs can we still apply if we have other relevant intake and client management experience?**
Yes. Direct experience with mortgage or rental assistance programs is not required. Applicants should, however, clearly indicate their relevant experience with client intake and other activities to demonstrate their ability to effectively carry out the eligible activities.

16.) **Can applicants apply to serve a specific population (such as organization specifically serving individuals with disabilities, or victims of domestic violence) or will agencies be required to serve all applicants for ERA and EMA?**
Yes, organizations can apply to serve a specific population consistent with a stated purpose or mission of their organization. Organizations cannot choose to serve a specific population only for this grant opportunity. Applicants should clearly indicate their relevant experience with client intake and other activities to demonstrate their ability to effectively carry out the eligible activities.

17.) **How does an applicant apply for funding?**
All applications and required supporting materials should be submitted via email COAinfo@ihda.org. Hard copies will not be accepted.

18.) **Is an applicant guaranteed funding?**

No. Applications will be scored based on responses in the application demonstrating experience or expertise to manage the anticipated eligible activities; capacity for effective fiscal management proven through a third-party audit; and other factors that IHDA requires to ensure proper and effective grant administration. Funding decisions will be made based on the application scores and geographic need.

Application Requirements

19.) **Is IHDA available for pre-review of applications?**
No. However, questions may be posed to COAinfo@ihda.org prior to the application submission date.

20.) **How are Disproportionately Impacted Areas by COVID-19 determined? Where can we find information about this?**
Information on Disproportionately Impacted Areas will be forthcoming.

21.) **Do Applicants need to list all zip codes served? What if an applicant provides phone service across the entire state or a large geographic area?**
Please submit all zip codes you intend to cover through this grant. Please utilize the Jotform link if entries on the Application document exceed 1500 characters. If you are truly able to provide service statewide, please indicate statewide coverage. Only organizations able to provide statewide coverage are exempt from providing specific zip code information.

22.) **If a funded agency engages someone via outreach and that person is not in a defined zip code, will this individual need to be referred somewhere else?**
This should be the exception. Please work to ensure that the majority of individuals served are in the zip codes identified in your application.

23.) **Do all applicants need to submit an audit as part of their application materials? What about organizations that have not conducted an audit because they are below the revenue threshold?**
All applicants must provide an audit as part of their application materials.

24.) **Will multiple agencies be awarded to serve the same zip codes?**
Potentially. Decisions will be based on need and quantity and quality of applications received.

25.) **Can you clarify regarding ability to provide services in languages other than English? Many organizations use language services with clients when staff cannot speak the same language as the client? Can use of this service be indicated?**
Yes, please indicate if you use a language translation service in the text box next to "Other" at the end of the language listings in Question 5 on the application.

Maximum Grant Amount

26.) **What is the maximum grant amount available to applicants?**
The maximum grant amount available to grantees is $75,000. Maximum request amount will vary based on the eligible activities you plan to undertake. Applicants can apply, and will be funded based on the following funding levels:
   -Information and Outreach (not to exceed $25,000)
   -Information and Outreach and Client Intake (not to exceed $50,000)
   -Information and Outreach, Client Intake, and Mobile and Technology Network (not to exceed $75,000)

27.)Does the increase in funding for each program "tier" indicate that $25,000 is available for each tier activities (information and outreach, client intake, and mobile and technology network)? Is there flexibility in how these funds are utilized (say $60k for outreach and intake and $15k for mobile and technology network)?
Yes, however, mobile and technology network activities are capped at $25,000.

Eligible Uses of Funds

28.)What is the amount of time to spend funds and complete the project?
All activities must occur prior to December 30, 2020. More information on the anticipated submission date for the final bimonthly report will be forthcoming.

29.)What are the eligible uses of funds?
Eligible uses will include reasonable salary and mobile and technology network related costs incurred to assist Illinois residents with the Program's information and outreach, online application process, and post-closing activities, including client follow up to identify other available resources.

    a. What are anticipated information and outreach activities? Does this include marketing?
    Yes, marketing for the program is considered an outreach activity. Helping individuals in your service area be made aware of and/or apply for ERA and EMA and any other information or resources available to help them stay stably housed. Be specific about the outreach activities you are able to undertake when completing your application.

    b. What are anticipated client intake and follow-up activities? Does intake include submitting applications for clients?
    Yes, this includes submitting applications for clients. It may also include additional follow-up such as counseling and referrals. Activities under this program must be specifically related to the impacts of COVID-19. See further guidance in question 3.

    c. Does IHDA have any recommendations or guidance related to the mobile and technology network?
    As stated in the RFA, this can include purchase of and set up of computer workstations, laptops, tablets, and headsets, as well relevant salary expenses.

30.)Are indirect costs eligible for submission in addition to salary expenses and direct costs for the mobile and technology network?
No, indirect costs are not eligible.

31.)Will agencies be submitting applications for clients directly?
It is anticipated that agencies who are awarded for client intake will be assisting clients and submitting applications directly. Note that Illinois residents are not required to seek assistance of a partner agency for online application submission. Training will be provided to partner agencies on this process after awards are announced.

32.)Will IHDA be providing training on the ERA and EMA programs and application portals?
Yes, IHDA will provide training to awarded partner agencies on the application portals after awards have been announced.

33.) Is the funding from this program for work done in addition to standard counseling and intake our agency does with each new customer?

Funds for this program are to assist COVID-19 impacted residents only. It is anticipated that services you provide under this Program will be in addition to any existing counseling services that you provide in that it will include working with clients to apply for the ERA and EMA Programs directly and any necessary client follow-up.

34.) Will IHDA provide client intake template forms?

No. All ERA and EMA application intake will be done through the online portal.

35.) If conducting outreach, should this operate as a new, unique outreach effort or can efforts be folded into our existing outreach?

Expenditures under this Program must be related to the impacts of COVID-19. While we expect that outreach will be done using existing infrastructure, any activities submitted for payment under this Program must be specifically related to COVID-19 impacts and ERA and EMA activities to ensure no duplication of funds with other funding sources and compliance with federal requirements.

36.) What will be required from agencies in terms of reviewing clients' eligibility for ERA and EMA, document collection, income certification, etc.? Is case management work eligible with potential ERA applicants?

The Partner Agency will assist the client with answering questions about the ERA and EMA online application process and with the documentation upload. Awarded grantees can assist clients in completing applications on-line, but agencies will not be conducting formal pre-screening for the ERA and EMA Programs.

37.) Can anticipated outreach, mobile technology network be implemented for a specific target population?

Yes.

38.) What kind of follow-up is anticipated with individuals who apply for assistance?

Follow-up may include any services or resources you have to assist COVID-19 impacted clients that is not reimbursed from another federal funding source. Direct follow-up for this Program may include reaching out to clients near the end of the Program term in December 2020.

39.) Can you clarify "activities that existed before COVID-19 are not eligible for this program"?

Due to federal requirements, only expenses specifically related to impacts of COVID-19 are eligible for payment under this Program. See questions 3 and 33 for further clarification.

40.) Will IHDA be providing marketing materials for the ERA, EMA an COA programs?

Yes. IHDA anticipates providing a bilingual electronic flyer.

Reporting and Reimbursement Request Process

41.) Are there more specifics on the deliverables that agencies will be expected to meet under this grant (number of clients served, for example)?

IHDA will be conducting a closing and reporting webinar with applicants in July which will cover these topics.

42.) Will awarded grantees under the COA program need to have a separate bank account in order to receive payments?

Grantees will need to have a separate bank account or sub-account of their main bank account in order to receive payments under the program. Indication of this will be required as part of the closing process.

43.) Will grantees need to provide a budget?

Yes. Once awards are announced, IHDA will request an estimated budget from grantees as part of the initial closing process. Further guidance will be provided to grantees on budget and other closing requirements.

Mandatory Requirements and Compliance

44.) Are there any restrictions on the use of electronic devices purchased for the mobile and technology network?

Yes. Purchases of electronic devices are considered equipment purchases and are subject to requirements under 2 CFR Part 200. Electronic devices should be used for COA program activities for the length of the grant term. After conclusion of the COA Program, devices should be used in connection with other federal programs which the grantee operates (or state programs, if no federal programs are operated). Additionally, devices purchased as part of the COA mobile and technology network need to be kept by the grantee until the end of their useful life.

Repayment and Post-Program Requirements

45.) How long will records need to be kept on program activities?

As indicated in the Standard Certifications and Requirements in the Application, program records must be maintained for 5 years after the Program ends.

Emergency Mortgage Assistance (EMA) and Emergency Rental Assistance (ERA) Program Questions

46.) What are the basic elements of the Emergency Mortgage Assistance and Emergency Rental Assistance Programs?

Emergency Rental Assistance (ERA)

The State of Illinois has allocated State Coronavirus Urgent Remediation Emergency Funds to provide **Emergency Rental Assistance (ERA)** to Illinois tenants unable to pay their rent. Only tenants that are already carrying an unpaid rent balance from March through present day can apply. Tenants will have to certify that the reason they could not pay their rent was due to a COVID-19 related loss of income on or after March 1, 2020. Approved applicants will receive a one-time grant of $5,000 to be credited against arrearages in rent incurred since March 1, 2020 with any remaining balance applied forward as a pre-payment of rent extending up to and through December 2020. Assistance will be paid directly to the landlord on behalf of the tenant. As a condition of the acceptance of the ERA, landlords must agree to not initiate nor carry out eviction proceedings on the tenant for the duration of the ERA coverage period. The ERA will be offered first to renters in areas that have been disproportionately-impacted by the pandemic and then rolled out in phases to renters across the State. Assistance will be available on a first-come, first-approved basis until the funds are exhausted. ERA cannot be applied to rent in 2021.

Emergency Mortgage Assistance (EMA)

The State of Illinois has allocated State Coronavirus Urgent Remediation Emergency Funds to provide affordable housing grants to Illinois homeowners unable to pay their mortgages. In connection with the allocated, IHDA will

administer the Emergency Mortgage Assistance (EMA) Program. Pre-COVID-19 income cannot exceed 120 percent of the area median income (AMI). Only homeowners with mortgage arrearages (or in forbearance) from March 2020 through present day are eligible to apply. Homeowners will have to certify that the reason they could not pay their mortgage in full was due to a COVID-19 related loss of income on or after March 1, 2020. Approved applicants will receive a grant of EMA up to $15,000 to be credited against the reinstatement balance incurred since March 2020 and applied as a pre-payment of monthly mortgage payments extending up to and through December 2020 if able. Assistance will be paid directly to the mortgagor's loan servicer on behalf of the homeowner. Subject to the legislative distribution requirements, assistance will be available on a first-come, first-approved basis until the funds are exhausted. EMA cannot be applied to mortgage payments in 2021.

a. **Are there income and loss of income thresholds for ERA and EMA?**
   For the ERA Program household income prior to COVID-19 must be 80% of AMI or lower. There is no loss of income threshold. For the EMA Program household income prior to COVID-19 must be 120% of AMI or lower. There is no loss of income threshold.

b. **What is the anticipated processing time for submitted ERA and EMA applications?**
   This is still being determined.

c. **What type of documentation will be submitted by homeowners/renters when they apply for mortgage or rental assistance?**
   Documentation requirements are still being finalized. Anticipated documentation from tenants applying for ERA is expected to include government issued photo ID and/or other proof of name and address, self-certification of income impact and past due rent due to COVID-19. Anticipated documentation from landlords of tenants applying for ERA is expected to include copy of a written lease, W9, ACH and banking information, self-certification of tenant information and proof of past due rent due to COVID-19, property index number (PIN), and management agreement, if applicable.

   Anticipated documentation from homeowners applying for EMA is expected to include photo ID such as a driver's license for all borrowers, 2019 Tax Returns for all borrowers on the mortgage, and a copy of the mortgage statement.

d. **How many renters and homeowners do you anticipate being able to assist through the ERA and EMA?**
   It is anticipated that ERA will assist up to 30,000 renters. It is anticipated that EMA will assist up to 10,000 homeowners.

e. **When do you anticipate the ERA and EMA programs will end?**
   EMA and ERA Programs will end by December 30, 2020 or when funds are exhausted, whichever is earlier.

f. **What is the total amount of direct assistance to renters and homeowners available through the ERA and EMA?**
   For ERA, $5,000 in assistance is available to be paid to the landlord on behalf of the tenant. For EMA, up to $15,000 in assistance is available to be paid to the mortgage servicer on behalf of the homeowner.

g. **Can individuals who received prior assistance apply for ERA and EMA assistance (HHF recipients, for example)?**
    Yes, as long as the assistance ended prior to March 1, 2020.

h. **Can households who received emergency assistance from another source for a set time (for example rent assistance through CDBG for March-May 2020) be eligible for ERA or EMA for the period after that assistance ends?**
    This is still being determined.

i. **Can Section 8 recipients receive assistance for the portion of their rent not covered by the housing voucher?**
    Tenants receiving Section 8 tenant-based assistance between March 1 and December 30, 2020 are ineligible for ERA.

j. **Are day laborers/informal workers who may not have documentation of being laid off eligible for ERA or EMA assistance?**
    This is still being determined.

k. **Are individuals who have received COVID-19 related federal assistance such as additional $600 weekly unemployment benefits approved through the CARES Act or federal stimulus eligible for ERA and EMA?**
    Yes, individuals who have received additional federal unemployment benefits and/or federal stimulus payments are still eligible to apply for assistance through EMA and ERA.

l. **Will increase of expenses be taken into consideration (childcare costs, etc.)?**
    To be eligible, applicants must have experienced a total loss of income, or a partial loss of income, for a reason related to COVID-19.

m. **Can ERA funds be applied to utility arrearages? What if utilities are included in the rent payment?**
    This is still being determined.

n. **Can rental assistance be received if individual needs to move/access a new apartment?**
    For ERA, the funds will be applied to the current residence with past due rent. If the tenant relocates prior to the assistance being fully expended, the landlord will issue them the balance, subject to local and state ordinances.

o. **Will these funds fall under the public charge rule?**
    This is still being determined.

p. **Will the portals be available in any languages other than English?**
    This is still being determined.

q. **Do renters need to have a signed lease, or is a verbal lease OK?**
    For ERA, a valid written lease must be furnished by the landlord.

  r. What if reduction in income occurred prior to March, but can prove COVID-19 related (say in late February?)
   For both ERA and EMA, the applicant must show continued COVID-related impact to income existing on or after March 1, 2020.

47.) Will COA agencies be trained on utilizing the ERA and EMA online portals and reviewing applicants for eligibility?
Yes. IHDA will provide training on the ERA and EMA portals to awarded COA partner agencies.

48.) Can individuals apply for assistance through ERA and EMA directly, or do they need to work with an agency to submit an application?
Illinois residents are not required to seek the assistance of a partner agency for online application submission.

49.) What role will the COA agencies play in administering payments to landlords/property owners/mortgagors? Direct mortgage and rental assistance WILL NOT be distributed to the funded agency, correct?
EMA and ERA funds will be distributed directly to landlords and mortgage servicers. Agencies funded through this Program will not be involved in administering rent or mortgage payments.

50.) Will clients that our agency assists in applying for ERA and EMA still be eligible to be reported under the FPP and FPPG Programs?
Yes, please also review your internal policies and standard practices.

51.) Will the online portal be similar to Counselor Direct (the system used for HHF)?
Ellie Mae will be used for EMA and ERA. Online portal training to assist with application submission is forthcoming.

52.) Since EMA and ERA are first-come first-approved, are there contingency plans for the COA if funds are exhausted before the grant term has ended?
Other assistance or resources your organization provides that may assist COVID-19 impacted residents meeting the federal requirements of this Program, including direct follow-up with clients, can be considered an eligible use under the Program.

53.) Will the ERA and EMA Portals be accessible on mobile devices in addition to computers and tablets?
EMA and ERA portals are still being finalized, but it is anticipated that the portals will be accessible and compatible with mobile devices including smartphones.

Further Questions

54.) What if I have further questions?
Requests about the program may be submitted to COAinfo@ihda.org