



**Office of the Governor
JB Pritzker**

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Governor Pritzker Highlights \$309 Million Assistance Program for Illinois Homeowners

*Homeowners impacted by COVID-19 pandemic
encouraged to apply for assistance today*

CHICAGO – Governor JB Pritzker today joined leaders from the Illinois Housing Development Authority (IHDA) to highlight the opening of the Illinois Homeowner Assistance Fund (ILHAF), which provides up to \$30,000 for homeowners who have fallen behind on their monthly housing payments due to the COVID-19 pandemic. This free assistance fund will provide \$309 million in total to cover a multitude of housing costs including past due mortgage payments, property taxes, property insurance, and delinquent homeowner and/or condo association fees.

Homeowners can find more information on program eligibility and begin an application at www.illinoishousinghelp.org. Applications will be accepted until 11:59 p.m. on Tuesday, May 31, 2022. More than 4,000 homeowners seeking assistance have already applied.

“More than 5,000 homeowners struggling to make ends meet have applied for assistance, and I want Illinoisans to know there is still mortgage assistance available for several thousand more,” **said Governor JB Pritzker**. “A good life, a good job, the ability for kids to focus in their classrooms — it all starts with having a roof over your head. And we know that especially for families of color, maintaining home ownership can be a way to a better path for you so build up personal assets and open up more doors for your children. It’s crucial that we protect family stability from getting washed away by the pandemic.”

“Housing is a right, not a privilege. Illinois was among the first in the nation to aid families struggling to hold on to this right during a housing crisis exacerbated by the pandemic,” **said**

Lt. Governor Juliana Stratton. “This program continues our focus on providing resources where needed and putting families first.”

Administered by the IHDA, the ILHAF program was developed by the state of Illinois to assist homeowners facing mortgage delinquency, default, or foreclosure so they can remain in their homes while regaining their financial footing. To qualify, homeowners must have experienced a financial hardship caused by the COVID-19 pandemic on or after Jan. 21, 2020. They must also currently own and occupy their Illinois home as their primary residence, be at least 30 days behind on housing expenses, and have a household income at or below 150% of the Area Median Income. 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.

“We know that families across Illinois are still facing financial hardships due to the COVID-19 pandemic, and we want everyone to know that housing help is here,” **said IHDA Executive Director Kristin Faust.** “If you are behind on your mortgage, don’t wait to act. If approved, the assistance is provided as a grant, which does not need to be repaid, so we encourage all struggling homeowners to apply for this grant today.”

To assist homeowners facing language or technological barriers, IHDA has partnered with more than 35 non-profit housing counseling agencies, community-based organizations, and legal aid groups across Illinois to help. This technical assistance is free and available in more than 37 languages, including American Sign Language. A list of these agencies offering assistance can be found online at www.illinoishousinghelp.org or call 866-454-3571 to connect with a ILHAF program partner.

In order to be approved, homeowners must have consulted with a HUD-certified housing counselor or spoke to their mortgage servicer about their mitigation options beginning January 1, 2022. A certificate from a HUD-certified housing counselor or a letter from a mortgage servicer detailing efforts to resolve the delinquency is required for review. IHDA encourages homeowners to still apply even if their session has not been completed, they are able to submit their certificate and/or letter even after applying.

When applying, homeowners should also have the following documentation on-hand:

- 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, including videos on how to apply, a complete list of required documents, and a list of participating housing counselors, can be found at www.illinoishousinghelp.org.

In addition, the Illinois Rental Payment Program (ILRPP), also administered by IHDA, continues to support renters who have been unable to pay their rent due to the pandemic. Now in its second round, the ILRPP has provided more \$67 million to 8,640 renters in 2022 and approved payments are expected to continue into early summer.

For renters who continue to struggle to make their monthly payments, the Illinois Department of Human Services (IDHS) is currently accepting applications for emergency rental assistance. Households looking for assistance should contact an IDHS Service Provider Agency and ask about rental assistance. Provider Agencies will help determine eligibility and assist with the application process. A list of Provider Agencies, as well as organizations helping with utility bills, free legal aid and additional services can be found at www.illinoisrentalassistance.com.

Additionally, IDHS is responsible for leading the statewide Court-Based Program in collaboration with IHDA and All Chicago. The program serves 101 Illinois counties, except for Cook County which is served by Cook County government and the City of Chicago. IDHS continues to accept applications for rental assistance. With the support of the federal Emergency Rental Assistance funds, as of March 31, IDHS has provided \$59.9 million in rent and utility assistance to 12,287 households.

ILHAF is federally funded through an allocation to the state of Illinois in the American Rescue Plan Act of 2021 (P.L. 117-2). This program 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 ILHAF program, please visit www.illinoishousinghelp.org.

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