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Pritzker Administration Provides Nearly \$300 Million in Emergency Mortgage Assistance

Illinois is a national leader in helping homeowners experiencing financial hardships due to pandemic

CHICAGO – Today, Governor JB Pritzker and the Illinois Housing Development Authority (IHDA) released the “Illinois Homeowner Assistance Fund Final Report,” highlighting the distribution of \$298.6 million in emergency mortgage assistance that helped 16,845 households avoid foreclosure across the state.

“Here in the Land of Lincoln, we’re working to ensure housing access and affordability in an ever-changing economy,” **said Governor JB Pritzker**. “Through the Illinois Homeowner Assistance Fund, we supported individuals and families to keep their homes rather than facing foreclosure. I’m grateful for IHDA’s work to rapidly deploy emergency assistance to Illinoisans as they navigated financial difficulties.”

Created through the State’s allocation from the American Rescue Plan Act of 2021 (P.L. 117-2), the Illinois Homeowner Assistance Fund (ILHAF) was administered by IHDA to provide relief to households still reeling from financial hardships caused by the COVID-19 pandemic. These impacts were widespread, but were particularly prevalent among low-income families, people of color, and those least able to weather financial hardships.

“The Illinois Homeowner Assistance Fund was born out of the unprecedented economic strain caused by the COVID-19 pandemic. Beyond having serious consequences for public health, the pandemic had a lasting ripple effect on every inch of Americans’ lives, including some families’ ability to pay their rent or mortgage,” **said U.S. Senator Dick Durbin (D-IL)**. “I’m grateful for the support ILHAF, funded through the *American Rescue Plan*, offered Illinoisans in need during the pandemic.”

Focusing on preventing mortgage delinquencies, defaults, and foreclosures, ILHAF began accepting applications on April 11, 2022, and closed on October 31, 2023. Eligible homeowners could receive up to \$60,000 in grant assistance. Allowable uses for homeowners included catching up on past due mortgage payments, property taxes, homeowner's insurance and/or flood insurance payments, homeowner/condominium association fees, and mobile home lot rent. After the applicant's delinquent mortgage or non-mortgage housing costs were reinstated, households could also receive future mortgage assistance for up to three months to maintain housing stability.

“The American Rescue Plan provided more than \$300 million to help ensure Illinois homeowners impacted by the COVID-19 pandemic didn't have to worry about foreclosure or being evicted from their homes and communities,” **U.S. Senator Tammy Duckworth (D-IL) said**. “Thanks to President Biden, Governor Pritzker and the Democrats who put working families first, our hardest-hit residents were able to access vital resources to help prevent mass displacement while they recovered from the pandemic's financial impacts. I'll continue to do all I can at the federal level so that Illinois' most vulnerable continue to receive the support they need.”

To ensure funding assisted historically underserved communities and socially disadvantaged residents, ILHAF partnered with a network of 58 housing counseling agencies, community-based organizations, and legal aid organizations that provided essential outreach and on-the-ground support to homeowners in their communities. These services were offered in all 102 counties, at no cost to the applicant, and in 35 unique languages.

“IHDA's work is rooted in the financing and preservation of affordable housing throughout Illinois; however, in times of crisis, we have been called upon to offer guidance and support to provide housing relief to individuals and families,” **said IHDA Executive Director Kristin Faust**. “As foreclosure rates continued to rise, we knew relief funds needed to get into the hands of Illinois' most vulnerable homeowners efficiently and swiftly in order to keep them housed. ILHAF was designed to prioritize those most at-risk for housing instability. I want to thank Governor Pritzker and the Illinois General Assembly for entrusting IHDA to deliver this assistance on behalf of the State.”

While accessibility and efficiency were priorities in the distribution of the ILHAF assistance, key safeguards and controls were also put in place and regularly evaluated to prevent fraud and misuse.

“I had been in construction for so many years and when COVID hit, construction stopped and there was no income coming into my house,” **said ILHAF recipient and Tinley**

Park native John Devalk. “Feeding my kids and family was my number one priority and we were going to have to move because I couldn’t pay the mortgage. When my ILHAF application was approved, it was incredible. IHDA was here for me.”

Final Report Highlights

- 46,060 applications were received from all 102 IL counties.
- \$298,618,622 in assistance provided.
- 16,845 households assisted.
- \$17,727 average assistance received per household.
- 70% of households earned less than \$60,000 per year.
- 98 counties received funding.

Read the final report [here](#), which includes a detailed breakdown of applicant demographics and ILHAF payments by county.

Hear the testimonial of an ILHAF recipient [here](#).

While the ILHAF program is no longer accepting applications, IHDA remains committed to helping homeowners avoid foreclosure as communities continue to recover from the effects of the COVID-19 pandemic.

IHDA has provided funding to a network of HUD-certified housing counseling agencies and legal aid organizations to continue to provide critical support to families at risk of foreclosure, helping them to understand their options, apply for assistance programs, and achieve the best possible outcome for their situation. Homeowners concerned about their ability to pay their mortgage can find a list of agencies at: <https://www.illinoishousinghelp.org/ilhaf>.

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About the Illinois Housing Development Authority

IHDA (www.ihda.org) is a self-supporting state agency that finances the creation and the preservation of affordable housing across Illinois. Since its creation in 1967, IHDA has allocated \$18 billion and financed approximately 255,000 affordable housing units for residents of Illinois.