

IHDA CARES

Assisting Households Impacted by COVID-19



Emergency Rental Assistance Program

Program Information and Frequently Asked Questions

Emergency Rental Assistance Program

IHDA developed the Emergency Rental Assistance Program (ERA) to support Illinois tenants unable to pay their rent due to a COVID-19-related loss of income. Tenants whose application is approved will receive a one-time grant of \$5,000 paid directly to their landlord to cover missed rent payments beginning March 2020 and prepay payments through December 2020, or until the \$5,000 is exhausted, whichever comes first.

Application Period

Applications for ERA will be accepted **August 10th through August 21st**. Due to anticipated high volume, the application window may close early. IHDA will use a third-party entity to select a pool of applications to be reviewed for eligibility. Approximately 30,000 tenants are expected to receive funding.

Help Applying

If you need assistance applying, IHDA has partnered with 62 Community and Outreach Assistance organizations standing by to help you at no cost. You can find a list of these organizations via the Resource button on era.ihda.org. Services are available in English, Spanish, Polish, Italian, French, Romanian, Albanian, Croatian, Serbian, Arabic, Urdu, Hindi, Cantonese, Tagalog, Mandarin and ASL. For additional assistance you may also call IHDA's call center at (312) 883-2720, or toll-free at (888) 252-1119. For those who are deaf, hard of hearing or speech-impaired, please contact Navicore Solutions for free assistance at (877) 274-4309 (TTY).

Legal Assistance

If you are at imminent risk of eviction and need legal assistance, a legal aid clinic may be able to assist you. All services are free. You can find a list of legal assistance clinics via the Resource button on era.ihda.org.

Frequently Asked Questions

1. Who applies for the ERA Program?
 - Tenants apply for ERA. But in order for an application to be complete, your landlord must participate as well.
2. What are the eligibility requirements?
 - You, or an adult member of your household, has had a loss of income due to COVID-19;
 - You have an unpaid rent balance that began on or after March 1, 2020;
 - Your household income before March 1, 2020 was less than the maximum allowed for your area; AND
 - You submit all required documents by the document deadline.

3. Is the application long and difficult to complete?
 - No, the application is short. It may only take you 10 minutes to apply. You will be asked to provide identification. Forms of acceptable IDs include:
 - Driver's license
 - Temporary Visitors Driver's License
 - Matricula Consular
 - Foreign Passport (regardless of expiration date)
 - Resident Identity Card
 - If the address on your ID is not current, you must also provide evidence of your current address, such as:
 - Utility Bill (issued within 90 days of application)
 - Bank Statement (dated within 90 days prior to application)
 - Credit Card/Debit Card Statement (dated within 90 days prior to application)
 - Social Security Award Letter (dated within 90 days prior to application)
4. Can I apply for ERA if I live with roommates?
 - Yes, you may apply if you live with one or more roommates, but only one application per household is allowed.
5. How do I know if my income qualifies?
 - To qualify, your pre-COVID-19 income had to be at or below 80 percent of the Area Median Income. Please input your income and zip code at era.ihda.org to see if you are eligible to apply.
6. What if my household income was over 80% AMI?
 - Unfortunately, you're ineligible for this assistance if your household income exceeded the maximum limit.
7. What is required for proof of a COVID-19-related loss of income after March 1, 2020?
 - The application requires a self-certification of income loss due to COVID-19. You must certify under penalty of perjury that all the information in your application is true and accurate.
8. Must I have lost my job to qualify for the program?
 - No. A reduction in hours due to COVID-19 is also acceptable.
9. What should I do if I realize I made a mistake in my application after submission?
 - Please do not submit another application. Instead, contact one of our housing partners for assistance. You can find a list via the Resource button on era.ihda.org.
10. I do not have a computer or email. How can I apply for assistance?
 - Applications must be submitted using the online application portal. If you cannot apply directly, IHDA has partnered with 62 Community and Outreach Assistance organizations who will assist you in preparing and submitting your application at no cost. You can find a list of available agencies via the Resource button on era.ihda.org or by contacting IHDA's call center at (312) 883-2720, or toll-free at (888) 252-1119. For those who are deaf, hard of hearing or speech-impaired, please contact Navicore Solutions for free assistance at (877) 274-4309 (TTY).
11. How will my landlord know I applied?
 - Notify your landlord that you applied for assistance under ERA. Let your landlord know that they will receive an email from the IHDA ERA program inviting them to submit required documents.
12. What if the address on my lease does not match the address on my driver's license or ID?
 - In order to have a completed application for rental assistance, you must provide a legal document with your current address. See the full list of acceptable documents on page 2 of this FAQ.
13. I have a verbal lease with my landlord, am I still eligible to apply?
 - Unfortunately, you're ineligible for ERA assistance if you do not have a written lease or contract. Please reach out to one of our housing partners via the Resource button on era.ihda.org for further assistance.

14. My lease has expired, am I still eligible to apply?
 - Unfortunately, you're ineligible for this assistance if you do not have a current lease. Please reach out to one of our housing partners via the Resource button on era.ihda.org for further assistance.
15. I have an eviction pending, can this program assist me?
 - Yes, you may still apply so long as you have not been evicted. Please inform your landlord, legal representation and county judge (if applicable) that you have applied for the program. Please reach out to one of the legal aid organizations via the Resource button on era.ihda.org.
16. Can I apply if I participate in the Housing Choice Voucher Program (Section 8) or receive another type of ongoing rental assistance?
 - Unfortunately, you're ineligible for ERA assistance if you receive subsidized rental assistance payments from another source. If you reside in subsidized housing and have a loss of household income, please contact your landlord or local housing authority to report your change of income as the federal government has made additional resources available to landlords who participate in voucher programs.
17. If I have received other, COVID-related rental assistance, may I still apply?
 - Unfortunately, you're ineligible for ERA assistance if you have received COVID-related rental assistance from another unit of government or Federal/State Agency.
18. Am I guaranteed assistance once I apply?
 - No, an application is not a guarantee of assistance.
19. I completed my portion of the application, but my landlord has not completed their portion. Will my application be considered?
 - In order to be approved, your landlord must submit their information before the application period closes or the application will be denied.
20. Is there a way that I can check on my application status?
 - Unfortunately, we cannot provide you with an application status. We understand that waiting can be difficult, and we are deploying all resources to process applications as quickly as possible. We appreciate your patience.
21. When will I know if my application has been approved?
 - After the ERA application window closes, you will receive an email within 2-3 weeks alerting you if you have been approved for the grant and your landlord will receive the funds as soon as 10 business days after approval.
22. Do I have to pay the \$5,000 back to IHDA?
 - No, this assistance is a grant and repayment is not required.
23. Will I be taxed on the \$5,000?
 - No. The assistance is due to an emergency and is structured as a one-time grant payment; neither the tenant nor the landlord will be taxed.
24. Can late fees be paid with this assistance?
 - No. As a condition of accepting the assistance, your landlord or property manager must waive all late fees and penalties on your account.
25. How is this program funded?
 - The U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) which allocated \$3.5 billion in Coronavirus Relief Funds (CRF) to the State of Illinois to cover certain expenses.

The Illinois General Assembly then allocated \$396 million in CRF dollars to IHDA in the FY2021 Budget (P.A. 101-0637). This money must be used to fund affordable housing grants, for the benefit of persons impacted

by the COVID-19 public health emergency, for emergency rental assistance, emergency mortgage assistance and subordinate financing.

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Emergency Mortgage Assistance Program

Program Assistance and Frequently Asked Questions

Emergency Mortgage Assistance Program

IHDA developed the Emergency Mortgage Assistance Program (EMA) to support Illinois homeowners unable to pay their mortgages due to a COVID-19 related loss of income. If approved, homeowners will receive a grant for up to \$15,000 to cover missed mortgage payments beginning as early as March 2020 and prepay mortgage payments through December 2020, or until the \$15,000 is exhausted. Not all households will receive \$15,000 and an application alone is not a guarantee of assistance. Assistance will be paid directly to the mortgage servicer on the homeowner's behalf. The EMA program will only pay full mortgage payments; no partial payments will be made.

Application Period

Applications for EMA will be accepted **August 24th through September 4th**. Due to anticipated high volume, the application window may close early. IHDA will use a third-party entity to select a pool of applications to be reviewed for eligibility. Approximately 10,000 homeowners are expected to receive funding.

Help Applying

If you need help applying for this program, IHDA has partnered with 62 Community and Outreach Assistance organizations who can assist you at no cost. You can find a directory via the Resource button on ema.ihda.org. Services are available in English, Spanish, Polish, Italian, French, Romanian, Albanian, Serbian, Arabic, Urdu, Hindi, Cantonese, Tagalog, Mandarin, and ASL. For additional assistance you may also call IHDA's call center at (312) 883-2720, or toll-free at (888) 252-1119. For those who are deaf, hard of hearing or speech-impaired, please contact Navicore Solutions for free assistance at (877) 274-4309 (TTY).

Legal Assistance

If you are at imminent risk of foreclosure and need legal assistance, a legal aid clinic may be able to assist you. All services are free. You can find a list of legal assistance clinics via the Resource button on ema.ihda.org.

Frequently Asked Questions

1. What is the Emergency Mortgage Assistance Program (EMA) for Illinois homeowners?
 - EMA was designed to assist homeowners who have a COVID-19-related loss of income and are struggling with mortgage payments. If you are approved for EMA, you will receive a grant of up to \$15,000 that will be sent to your mortgage servicer to be applied against your mortgage payments. Not all households will receive \$15,000 and an application alone is not a guarantee of assistance.

- Assistance will cover your past due or forbearance balance and your regular mortgage payments through December 30, 2020, or until your grant is exhausted, whichever comes first. Payments may include all escrowed first mortgage expenses including property taxes, insurance and certain fees. Assistance will not pay for homeowners' association or special assessment fees. The Program will only pay full mortgage payments; no partial payments will be made.
2. What are the eligibility requirements?
 - Your Adjusted Gross Income (AGI) from your 2019 Tax Return must be less than the maximum allowed for your area;
 - You, or an adult member of your household, has had a loss of income due to COVID-19 on or after March 1, 2020;
 - Your mortgage was current as of February 29, 2020;
 - You have a past due balance or a forbearance balance that began sometime on or after March 1, 2020;
 - Your mortgage balance is \$425,000 or less;
 - Your mortgage is in 1st lien/mortgage position;
 - The property is your primary residence;
 - The property is 1 or 2 units;
 - Your lender must be willing to accept payments; AND
 - Loan cannot be a reverse mortgage.
 3. How do I know if my income qualifies?
 - To qualify, your adjusted gross income (AGI) from your 2019 Tax Return had to be at or below 120 percent of the Area Median Income. If the applicant and co-applicant file separately, the total combined household AGI is used to calculate income. Please input your income and zip code on ema.ihda.org to see if you are eligible:
 - i. Cook, DuPage, Kane, Lake, McHenry and Will Counties: \$109,200
 - ii. Grundy County: \$106,680
 - iii. Kendall County: \$128,760
 - iv. McLean County: \$114,360
 - v. All Other Counties: \$100,920
 4. Who should be included in the application?
 - All borrowers who appear on the mortgage statement should be included in the application.
 5. What if my household income was over 120% AMI?
 - Unfortunately, you are ineligible for this assistance if your household income exceeds the maximum threshold. Please reach out to one of our housing partners via the Resource button on ema.ihda.org.
 6. What is required for proof of a COVID-19-related loss of income after March 1, 2020?
 - The application requires a self-certification of income loss due to COVID-19. You must certify under penalty of perjury that all the information in your application is true and accurate.
 7. Must I have lost my job to qualify for the program?
 - No. A reduction in hours or pay due to COVID-19 is also acceptable.
 8. If I have received other, COVID-19-related mortgage assistance, may I still apply?
 - Unfortunately, you are ineligible for this assistance if you have received additional COVID-19-related mortgage assistance from another organization. Forbearance from your servicer does not disqualify you from applying.
 9. Am I eligible to apply if I put my mortgage in forbearance?
 - Yes, if your mortgage is currently in forbearance, you are still eligible and encouraged to apply. Assistance will cover the past due or forbearance balance, and your regular mortgage payments through December 30, 2020, or until your grant is exhausted. Payments may include all escrowed first mortgage expenses including property taxes, insurance and certain fees.
 10. Am I eligible to apply if I previously received mortgage payment assistance from the Illinois Hardest Hit Fund?

- Yes, you may be eligible. The Illinois Hardest Hit Fund was not a COVID-19-related mortgage assistance program, and you may still apply for this program.
11. If I own a two-unit building, could I apply for EMA and a tenant in another unit apply for ERA?
- Yes, both you as the homeowner may apply for EMA and your tenant as a renter may apply for ERA so long as you're both eligible under the requirements. However, you must apply the ERA payment to your mortgage before the EMA payment.
12. Can I apply if I have a Reverse Mortgage?
- Unfortunately, Reverse Mortgages are not eligible for assistance.
13. What documents will I be asked to upload?
- 2019 Tax Return(s) for all borrowers on the mortgage;
 - Driver's License or other Photo ID for all applicants; and
 - Mortgage Statement.
14. What is the timeline for applications?
- Applications will be accepted during the application period. Your mortgage servicer must agree to accept payments on your behalf. We will reach out to your servicer directly to obtain approval. The response times from the servicer will impact how fast assistance is processed.
15. Once I apply, am I guaranteed to receive the grant?
- No. An application alone is not a guarantee of assistance.
16. When will I know if my application has been approved?
- You will receive an email notifying you of approval.
17. If I am approved, when and how can I expect to receive assistance?
- Funds will be sent in two payments to your mortgage servicer. The first payment will occur approximately 7-10 days after you sign the Promissory Note. The second payment will occur up to one month after the first payment. Not all households will receive \$15,000 and an application alone is not a guarantee of assistance.
18. How will you determine how much EMA I will receive?
- Based on information received from your mortgage servicer, the EMA program will pay your balance due in full if it does not exceed \$15,000.
19. Do I have to pay the funding back to IHDA?
- No, this assistance is a grant and repayment is not required.
20. Will I be taxed on the grant amount?
- No. The assistance is due to an emergency. It is structured as a grant and is not taxable.
21. Is there a way that I can check on my application status?
- Unfortunately, we cannot provide you with an application status. We understand that waiting can be difficult, and we are deploying all resources to process applications as quickly as possible. We appreciate your patience.
22. I have a foreclosure pending, can this program assist me?
- Yes, so long as you maintain ownership of your home, please apply for assistance. However, your mortgage must have been current as of February 29, 2020. Also, inform your mortgage servicer, legal representation and the county judge (if applicable) that you have applied for the program. Please reach out to one of the legal aid organizations via the resource button on ema.ihda.org if you need legal assistance.
23. I do not have a computer or email. How can I apply for assistance?
- Applications must be submitted using the online application portal. Please contact a trusted friend or family member for assistance.
 - You can also contact one of the 62 Community and Outreach Assistance organizations who will assist you in preparing and submitting your application at no cost. You can find a list of available agencies via the Resource button on ema.ihda.org or by contacting IHDA's call center at (312) 883-2720, or toll-free at (888) 252-1119.

For those who are deaf, hard of hearing or speech-impaired, please contact Navicore Solutions for free assistance at (877) 274-4309 (TTY).

24. How is this program funded?

- The U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) which allocated \$3.5 billion in Coronavirus Relief Funds (CRF) to the State of Illinois to cover certain expenses.

The Illinois General Assembly then allocated \$396 million in CRF dollars to IHDA in the FY2021 Budget (P.A. 101-0637). This money must be used to fund affordable housing grants, for the benefit of persons impacted by the COVID-19 public health emergency, for emergency rental assistance, emergency mortgage assistance and subordinate financing.

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Emergency Housing Assistance Programs

- Coronavirus Relief Funds (CRF) Background
 - The Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) allocated \$3.5 billion in Coronavirus Relief Funds (CRF) to the State of Illinois.
 - The Illinois General Assembly included a line-item in their FY2021 Budget (P.A. 101-0637) allocating \$396 million in CRF to IHDA to fund affordable housing grants, for the benefit of persons impacted by the COVID-19 public health emergency, for emergency rental assistance, emergency mortgage assistance and subordinate financing, in the approximate amounts:
 - \$217 million statewide;
 - \$100 million specifically to meet the needs of people in disproportionately impacted areas, based on positive COVID-19 cases; and
 - \$79 million for providers in areas that did not receive direct CRF allotments
(Excludes: City of Chicago and Cook, DuPage, Kane, Lake and Will Counties)

- The **Emergency Rental Assistance (ERA)** program will provide renters impacted by COVID-19 \$5,000 for back rent and prepay through 2020, or until funds are exhausted.
 - IHDA will accept applications **August 10 through August 21**
 - Household income must be at or below 80% Area Median Income
 - You have an unpaid rent balance that began on or after March 1, 2020 due to loss of income related to COVID-19 pandemic
 - Applications will be selected by a third-party randomization service, not through first come, first served
 - If approved, payment will be wired directly to the landlord within 10 business days; or 15-20 days if by paper check
 - Visit era.ihda.org to apply and find additional information

- The **Emergency Mortgage Assistance (EMA)** program will provide homeowners impacted by COVID-19 up to \$15,000 to reinstate their mortgage and prepay through 2020 or until funds are exhausted.
 - IHDA will accept applications **August 24 through September 4**
 - Household income must be at or below 120% Area Median Income
 - You have a past due balance or a forbearance balance that began sometime on or after March 1, 2020 due to loss of income related to COVID-19 pandemic
 - Applications will be selected by a third-party randomization service, not through first come, first served
 - Must be primary residence and mortgage balance is \$425,000 or less
 - Your mortgage is in 1st lien/mortgage position
 - If approved, payment be sent directly to servicer approximately 7-10 days after you sign the Promissory Note. A second payment will occur up to one month after the first payment
 - Visit ema.ihda.org to apply and find additional information

*Potential applicants may contact IHDA's call center at (312) 883-2720, or toll-free at (888) 252-1119.
For those who are deaf, hard of hearing or speech-impaired, please contact Navicore Solutions for free assistance
at (877) 274-4309 (TTY).*

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Below are links to PSAs made for the programs, in both English and Spanish.

Please share these videos on your social media channels to help get the word out that help is on the way.

Emergency Rental Assistance

English ERA

<https://youtu.be/Wa8AIWkNee4>

Spanish ERA

https://youtu.be/NECKqf9-t_A

Emergency Mortgage Assistance

English EMA

<https://youtu.be/b9VHCWgaqvK>

Spanish EMA

<https://youtu.be/4DwI9wxBUU0>