

For Immediate Release
April 11, 2022

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Pritzker Administration Launches \$309 Million Assistance Program for Illinois Homeowners

Homeowners financially impacted by COVID-19 can now apply for up to \$30,000 in assistance at www.illinoishousinghelp.org

CHICAGO – Governor JB Pritzker and the Illinois Housing Development Authority (IHDA) announced today the opening of the Illinois Homeowner Assistance Fund (ILHAF) to help homeowners who have fallen behind on monthly mortgage payments and/or related housing expenses as a result of the COVID-19 pandemic. Struggling homeowners will be eligible 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 begin an application at www.illinoishousinghelp.org. Applications will be accepted until 11:59 p.m. on Tuesday, May 31, 2022.

“Housing stability is a crucial part of our economic recovery, and I’m pleased to announce that Illinois residents can now apply for \$30,000 in mortgage support,” **said Governor JB Pritzker**. “Illinois was the fastest state in the nation to respond to the housing crisis of 2020, and with the need still high, we’re delivering another \$309 million to struggling mortgage owners 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.”

“For over two years, Illinois has been a national leader in delivering emergency rent and mortgage assistance to vulnerable households impacted by the pandemic,” **said IHDA Executive Director Kristin Faust**. “After helping tens of thousands of renters avoid eviction, this program for homeowners is the next step in our ongoing efforts to make sure nobody is left behind in our state’s recovery.”

Administered by IHDA, ILHAF is designed to assist homeowners facing mortgage delinquency, default, or foreclosure. To qualify, 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 Illinois home as their primary residence, be at least 30 days behind on their mortgage or other

homeowner 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

“This funding provided by the American Rescue Plan will serve as lifeline for Illinoisans struggling with mortgage payments and other housing expenses as a result of the COVID-19 pandemic. That’s why I fought for federal relief for vulnerable homeowners and renters and the historic investments made under the Biden Administration to ensure families do not lose their homes,” **said U.S. Senator Dick Durbin (D-IL)**. “I applaud IHDA for its leadership in delivering these emergency funds and encourage eligible homeowners in need to apply for this assistance.”

“With the American Rescue Plan—thanks to Democrats and President Biden—we were able to provide necessary resources for our hardest-hit small businesses, help our schools safely re-open and boost support for local municipalities in every corner of our state,” **stated U.S. Senator Tammy Duckworth (D-IL)**. “Today’s announcement from the Pritzker Administration is just another example of how Illinoisans are benefitting, because no homeowner impacted by the COVID-19 pandemic should have to worry about being forced from their homes and communities. I’ll keep working with Governor Pritzker to help ensure Illinois renters and homeowners have the support they need.”

“Many families in Chicago are struggling as we come out of the pandemic, and they should not have to worry about losing their homes. The Illinois Homeowner Assistance Fund will help people keep up with mortgage or other housing related issues while they get back on their feet. I encourage people in my district, and all over our state to learn more about this program,” **said Congressman Jesús “Chuy” García (D-Chicago)**.

IHDA has partnered with more than 35 non-profit housing counseling agencies, community-based organizations, and legal aid groups across Illinois to help homeowners overcome technological and/or language barriers, or are already in the foreclosure process. 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.

“We take the financial hardships of our community members seriously and we are doing everything we can to help Illinoisans keep their homes,” **said Illinois State Senator Robert Peters (D-Chicago)**. “While the pandemic created widespread financial hardship across our state, it was our most vulnerable residents who felt the biggest burdens, which is why we are committed to seeing this assistance distributed as quickly and fairly as possible.”

To be eligible to apply, 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 to have an ILHAF application reviewed.

“We know that a stable home is critical for families to stay safe and healthy during the COVID-19 pandemic, and we remain committed to providing help to those who have been hit hardest by this public health crisis,” **said Assistance Majority Leader Delia Ramirez (D-Chicago)**. “If you need assistance with your mortgage or property taxes, don’t wait. Apply today to get help as soon as possible.”

When ready to apply, homeowners should also have the following documentation to ease their application process:

- 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.

“From the start of the COVID-19 pandemic, it was critical to do everything in our power to help struggling households stay safely and stably housed as they navigated unprecedented financial hardships,” **Illinois State Senator Omar Aquino (D-Chicago) stated**. “Illinois is committed to helping eligible homeowners as quickly as possible and we will continue to make sure this assistance is distributed fairly and efficiently to families in need.”

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.

"The Illinois Homeowner Assistance fund will provide homeowners at risk of losing their homes, due to the Covid 19 pandemic, with much-needed financial relief," **said State Representative Lindsey LaPointe (D-Chicago)**. "There has been a great deal of distress over the past two years, and the fear of losing one's home shouldn't be on the minds of our homeowners."

"If you have fallen behind on your mortgage or property taxes due to the pandemic, I encourage you to apply for this assistance today," **said State Senator Mike Simmons (D-Chicago)**. "This vital assistance is free for homeowners to provide them ease of mind while they regain their financial footing."

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

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