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Pritzker Administration Reopens Housing Assistance Program for Illinois Homeowners

Homeowners struggling to keep up with housing payments during the COVID-19 pandemic may now apply for up to \$60,000 in assistance, doubling the assistance previously available

CHICAGO – The Illinois Housing Development Authority (IHDA) announced the Illinois Homeowner Assistance Fund (ILHAF) is now open to support qualified homeowners who need help with past-due mortgage payments and related expenses due to financial hardships associated with the COVID-19 pandemic. Starting today, eligible households may apply for grants of up to \$60,000 for past-due mortgage payments, property taxes, property insurance and homeowner and/or condo association fees. Applications will be accepted at www.illinoishousinghelp.org until 11:59 p.m. on Tuesday, Jan. 31, 2023.

“For more than two years, my administration has led the way on housing assistance for those in need,” **said Governor JB Pritzker**. “By delivering this aid efficiently and quickly, we have been able to make a difference for thousands of families around the state. With this next round of funding, even more Illinoisans now have a chance to maintain their status as homeowners, opening doors for their children to thrive in the future.”

ILHAF assistance is designed to help homeowners avoid mortgage default and foreclosure after experiencing a financial hardship related to the COVID-19 pandemic. Payments will be made directly to the mortgage servicer, taxing body or other eligible entity once a homeowner’s application has been approved. To qualify for ILHAF, Illinois homeowners must meet the following criteria:

- Be at least 30 days late on one or more of mortgage loan, property tax, property insurance and/or HOA/condo association fee payments.
- Have a household income at or below 150% Area Median Income.

- Own and occupy a home in Illinois as a primary residence.
- Experienced a financial hardship after Jan. 21, 2020, due to the COVID-19 pandemic (including a hardship that began before Jan. 21, 2020 but continued after that date).

Proof of citizenship is not required to apply and receiving ILHAF assistance will not make you a public charge or affect immigration status.

"To the Illinois residents struggling during these difficult economic times, trying to pay your mortgage, we see you and we are taking action," **said Lt. Governor Juliana Stratton.** "This program will provide valuable support and assistance to ease the strain so many families are feeling, by helping those who qualify remain in their homes and keeping our communities strong and vibrant."

More information on the application process, including videos on how to apply, a complete list of required documents and other housing help can be found at www.illinoishousinghelp.org. 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.

"With foreclosure rates remaining high throughout Illinois, we want to ensure these funds get into the hands of those who need it," **said IHDA Executive Director Kristin Faust.** "Whether you missed the opportunity to apply earlier this year, or would otherwise now be eligible due to unforeseen circumstances related to the pandemic, do not hesitate and complete your application as soon as possible."

Homeowners in need of assistance should visit www.illinoishousinghelp.org for information on eligibility and to initiate the application process. In addition, IHDA has partnered with housing counseling agencies and community-based organizations across the state to assist households with assembling the required documents and completing their applications. This 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 by calling 866-454-3571.

ILHAF is funded through an appropriation in the federal American Rescue Plan Act of 2021 (P.L. 117-2), which was signed into law in March 2021. The \$1.9 trillion economic stimulus relief designed to speed up recovery from the COVID-19 pandemic included \$9.96 billion allocated for state territories, tribes and the Department of Hawaiian Homelands. The state of Illinois was allocated \$386.9 million which was appropriated to IHDA by the Illinois General Assembly (P.A. 102-0017).

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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.