



# Entry Form 2017 Annual Awards for Program Excellence

**Entry Deadline: Thursday, June 15, 2017, Midnight ET**

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email [awards@ncsha.org](mailto:awards@ncsha.org).**

**Entry Title:** Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

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**Category:**

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**Subcategory:**

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**Entry Summary:** A 15-word (max) summary of the program, project, or practice you are entering.

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**HFA:**

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**HFA Staff Contact:**

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**Phone:**

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**Email:**

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**Visual Aids:**

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF?    Yes        No

**Payment:**

My HFA is mailing a check to NCSHA.  
My HFA is emailing the credit card authorization form to [awards@ncsha.org](mailto:awards@ncsha.org).

## **Introduction**

Since the launch of the Hardest Hit Fund (HHF) program in 2010, the Illinois Housing Development Authority (IHDA) disbursed more than \$339 million to provide housing assistance to over 17,000 homeowners from 100 of the 102 counties across Illinois.

The 2016 Consolidated Appropriations Act (P.L. 114-113) transferred \$2 billion from the Making Home Affordable program to HHF. After the completion of the two funding rounds, the U.S. Department of the Treasury allocated \$269 million in Hardest Hit Funds to IHDA. This new funding enabled IHDA to reopen the HHF program.

The relaunch of the HHF programs to help homeowners in 2016 was a vastly different than when the program was first launched at the height of the foreclosure crisis. In 2010, it was not a heavy lift to get earned media to promote the program as the housing crisis was front and center. The additional funding from the U.S. Treasury to help those facing foreclosure or underwater on their mortgage didn't make headlines, it wasn't sexy. Other than business-oriented publications, these stories were buried or omitted completely in the media. News outlets were not interested in covering IHDA's programs, even though housing issues persisted.

Now that IHDA had the additional resources to help, we had to find another medium to reach the people of Illinois. With that we looked towards our delegation representing us in Washington.

IHDA made it a mission to educate our congressional delegation, from the member to the interns, that housing assistance was available for their constituents so they could stay in their home and avoid foreclosure.

## **Serving Constituents First**

Now more than ever, given today's political climate, most industries are focused on Washington, D.C. and the votes their elected officials are casting. IHDA decided to take a different approach regarding promoting federal advocacy. We chose to make a concerted effort to provide educational assistance and resources to our district offices. Instead of talking to the legislative assistants and policy staff at the Longworth, Cannon or Rayburn House Office Buildings, IHDA interacted with the district directors, caseworkers and outreach staff handling constituent services in Rockford, Peoria and other cities across Illinois.

Constituent Services is about helping people resolve whatever their dilemma is with the Federal Government whether that be a disability claim with the Department of Veterans Affairs (VA) to filing an appeal to for Social Security Disability. These staffers are the "boots on the ground" in the congressional districts. They attend the mobile office hours and town hall meetings, hearing the issues and concerns first-hand from constituents. However, many of these caseworkers also

get calls related to housing and just tend to refer them to the local housing counseling agency to attempt to resolve the matter. We wanted to let them know there was assistance available that they could provide to the constituents in lieu of a referral, whereby they would receive additional credit for assisting the homeowner.

## **Need**

According to Zillow, Chicago was (and still is) atop a list of the 35 biggest U.S. cities in “underwater” homeowners, with over 20.3 percent of Chicago-area borrowers owing more on their mortgages than their homes were worth (nationwide average: 12.7 percent). To make matters worse, Illinois was (and still is) currently home to the fifth worst foreclosure rate in the country with 1 in every 882 homes in foreclosure (nationwide average: 1 in every 1398).

Housing issues, both foreclosure and those underwater, were still plaguing Illinois while many other states were seeing higher rates of progress in overcoming the housing crisis, Illinois continued to lag.

## **Launch**

With the reopening of the HHF program weeks away, we reached out to our two U.S. Senators to speak with their offices about the programs. Democratic Senator Dick Durbin and Republican Mark Kirk were first on our list as they were instrumental in the \$2 billion set aside for HHF in the Omnibus, showing their personal support for the program. In addition, with statewide representation of 12.86 million people, it was critical that they had the resources to help homeowners in need.

Not only did their state staff welcome us and the information to help their constituents, they actually reached out to IHDA soon after seeking to hold a joint earned media event to promote the relaunch of HHF. The fact that they happily agreed to step in and help us market the program, even in an election year, was welcome news to IHDA. Having strong bipartisan support for the program was a great way to get word out and coverage of the program.

The event took place the week before the official launch at the home of a previous participant of the HHF program. She could deliver a firsthand testimonial of the real benefits of the HHF program and how it can help. We wanted to make it a point that the HHF program is not “too good to be true”. The event was a success with both Senators delivering strong remarks in support of IHDA and the HHF program.

## **Constituent Outreach**

With 18 congressional districts, there was a lot of ground to cover and fast to ensure these offices were all up to date on what resources were available to help their constituents. With an

Illinois Housing Development Authority  
Utilizing the Hardest Hit Fund program as constituent services resource.  
NCSHA 2017 – Legislative Advocacy: Federal Advocacy

average constituent base greater than 700,000 people and widespread name recognition, they would be great ambassadors to promote the HHF program.

IHDA staff reached out to every member and scheduled meetings at one of their district offices to discuss what resources were available to help their constituents. Surprisingly, many of the staff members were unaware of IHDA and the HHF program, so it was very beneficial to both IHDA and the staff members to engage in these meetings.

We shared flyers for all the programs available to their constituents and asked that they electronically post them on their various social media accounts and newsletters. In addition, these offices now had a contact to work with to resolve any constituent matters related to housing when they previously had not.

### **Conclusion**

By including the Illinois congressional delegation, IHDA was able to market the program statewide at zero cost. The money saved can be used for additional marketing opportunities going forward.

By educating the staff members on the resources available, there are now able to use this to their benefit in helping their constituents. Constituent Services is a great way to make an impression with the voters, so helping them is beneficial to the member. The member would be given “credit” for helping people stay in their home and avoid foreclosure and would tell all their family and friends.

At the same time, it is in IHDA’s interest to expend the money to help as many people as possible as quickly as able to avoid recapture from Treasury. The outreach to the staff of our elected officials in Washington was and continues to be mutually beneficial as it is our shared interest to help the constituents of Illinois stay in their home.

Illinois Housing Development Authority  
Utilizing the Hardest Hit Fund program as constituent services resource.  
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U.S. Senators Dick Durbin (left) and Mark Kirk (right) with IHDA Executive Director Audra Hamernik (3<sup>rd</sup> from left).





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[www.ihda.org](http://www.ihda.org)

Bruce Rauner, Governor

For Immediate Release  
Friday, July 22, 2016

## **Illinois Housing Development Authority Announces Re-Opening of its Mortgage Assistance Program to Help Homeowners Avoid Foreclosure**

*Up to \$35,000 in Mortgage Assistance Available to Qualifying Homeowners*

**CHICAGO** – The Illinois Housing Development Authority (IHDA) was joined today by U.S. Senators Dick Durbin and Mark Kirk and Cook County Commissioner Bridget Gainer to announce the re-opening of the Illinois Hardest Hit program (HHF) on August 1, a mortgage assistance program to support working families having trouble making mortgage payments due to loss of income.

“When a home goes into foreclosure, the family suffers and the entire neighborhood is impacted. It has become clear that we still have work to do to address the problems in the housing market and bring stability back to our communities,” U.S. Senator Dick Durbin said. “I supported the creation and funding of the Hardest Hit Fund at the height of the housing crisis, and I continue to support the program today. I encourage those that find themselves on the brink of foreclosure or struggling to make their mortgage payments to take advantage of these programs.”

The program, funded by the U.S. Department of the Treasury, will provide eligible homeowners up to \$35,000 in Reinstatement Assistance and/or Monthly Mortgage Payment Assistance. Reinstatement Assistance is a one-time payment of all mortgage arrearage, fees, and penalties. Monthly Mortgage Payment Assistance will pay 100 percent of the homeowner’s monthly mortgage payments for up to 12 months. HHF assistance will be provided as a five year forgivable loan and funds may have to be repaid to IHDA if the owner sells the home at a profit or refinances during the five year loan term.

“Keeping families in their homes through the mortgage assistance program strengthens Illinois communities and our economy,” said Senator Kirk. “The Hardest Hit Fund program is crucial for transforming vacant and dilapidated buildings that attract crime and block economic growth.”

Applicants must have experienced a 15 percent reduction in income due to a qualifying hardship event that was through no fault of their own. The hardship event must have occurred after January 1st, 2010 and after the purchase of the property. Examples of a hardship event include:

unemployment; underemployment; decrease or loss of business income; loss of income due to disability or health-related event; death of spouse or title holder and divorce of spouse or title holder.

“Under the previous allocation of HHF, IHDA provided \$345 million in mortgage assistance to help 14,000 households avoid foreclosure,” IHDA Executive Director Audra Hamernik said. “We are thrilled that IHDA was approved by the U.S. Department of the Treasury to administer additional HHF, allowing us to relaunch the mortgage assistance program and build on our previous success.”

Free applications for the program are available exclusively through IHDA’s Illinois Hardest Hit website: [www.IllinoisHardestHit.org](http://www.IllinoisHardestHit.org). Applicants will be matched with a local housing agency that will answer questions, prescreen applicants for eligibility and assist homeowners in preparing the application and assembling the required supporting documentation. **The program will be open for applications on Monday, August 1.** Homeowners who were assisted previously through the program are not eligible to re-apply.

“Illinois Hardest Hit Fund has worked hard to help struggling families avoid foreclosure and to stabilize communities,” said Mark McArdle, Treasury’s Deputy Assistant Secretary of Financial Stability. “By reopening its mortgage payment and reinstatement assistance program, Illinois will be able reach more homeowners still recovering from the effects of the financial crisis.”

While foreclosure activity in Illinois is trending downward, as of June 2016, one in every 880 housing units in Illinois is in some stage of foreclosure, according to data released by real estate information service RealtyTrac.

#### About the Illinois Housing Development Authority

IHDA ([www.ihda.org](http://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 \$14.6 billion and financed approximately 245,000 affordable housing units for residents of Illinois.

###

Recommend 12

## Residents can apply for mortgage help through Illinois Hardest Hit program

Posted: Jul 22, 2016 4:16 PM CDT  
Updated: Aug 12, 2016 4:16 PM CDT

CHICAGO - Illinois Housing Development Authority officials, the Cook County Commissioner, and U.S. Senators Mark Kirk and Dick Durbin announced the re-opening of the Illinois Hardest Hit program, beginning August 1.

Officials say the program aims to help families having trouble keeping up with mortgage payments due to a loss of income. Eligible homeowners can receive up to \$35,000 in reinstatement assistance, monthly mortgage payment assistance, or a combination of both.

Monthly Assistance will pay 100 percent of the homeowner's monthly mortgage payments for up to one year, while reinstatement assistance will provide a one-time payment of all fees, penalties, and mortgage arrearage. All assistance given will be provided as a five-year forgivable loan.

In order to qualify for the program, applicants must have seen income reduction of 15 percent or more caused by a qualifying hardship event that the applicant is not at fault for. The event must also have happened after January 1, 2010, and after the home was purchased.

Hardship events can include underemployment, unemployment, and loss of income due to death, disability, or divorce.

For more information, or to submit an application, click [here](#).



### CURRENT CONDITIONS

Currently in Lincoln

**83°**

Clear  
Hi 86 / Lo 62

Local Radar    Regional Radar    Regional Temps

### MOST POPULAR STORIES

1. **Toddler found dead in backyard pool**
2. **Guns, cocaine found during officer-involved shooting**
3. **Man found dead near Pana Lake identified**
4. **Joliet man sentenced to 20 years for 2015 Decatur murder**

### You May Like



Quicken Loans Urges Homeowners To Switch ...  
Quicken Loans, NMLS#3030



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### FROM AROUND THE WEB

- Prostitution ring arrests
- Arrest made in shooting of Decatur man, 12-year-old
- Springfield teen dead after jump from school bus

### YOU MIGHT BE INTERESTED IN

- Toddler drowns in backyard pool
- Pregnant woman dies, baby delivered after shooting
- 12-vehicle crash in Effingham County sends 13 to

### WHAT DO YOU THINK?

Could you stand to moisturize more?

- Yes
- No
- No opinion

Next

# ARE YOU AMONG THE HARDEST HIT AND NEED HELP PAYING YOUR MORTGAGE?

If so, you may qualify for up to **\$35,000** in federal assistance at no cost to you.

Thousands of Illinois homeowners have successfully kept their home through the ILLINOIS HARDEST HIT PROGRAM. Help is available.\*

Don't delay. Apply today.

**[WWW.ILLINOISHARDESTHIT.ORG](http://WWW.ILLINOISHARDESTHIT.ORG)**

\*Previous HHF recipients not eligible to reapply.



# ¿ES USTED UNO DE LOS MÁS AFECTADOS Y NECESITA AYUDA CON PAGAR SU HIPOTECA?

Usted puede calificar para un máximo de **\$35,000** en asistencia federal gratis.

Miles de propietarios en Illinois han mantenido sus hogares a través del programa ILLINOIS HARDEST HIT PROGRAM. La asistencia esta disponible.\*

No se demore, haga la solicitud hoy.

**WWW.ILLINOISHARDESTHIT.ORG**

\*recipientes previos no son elegibles para llenar una solicitud



# SINKING IN AN UNDERWATER MORTGAGE?

The **I-REFI** program offers up to **\$50,000** in federal assistance to buy down your mortgage and refinance you into an affordable loan.

## REQUIREMENTS

- Current on your mortgage for at least 12 months
- Credit qualify for a new IHDA mortgage through a participating lender
- Be within IHDA's application income limits\*

## GET STARTED TODAY!

Find a participating lender at  
[www.ihda.org/IRefi](http://www.ihda.org/IRefi) or call **1-877-456-8656**

\*Home value, income and credit score limits apply



# ¿HUNDIÉNDOSE CON UNA PROPIEDAD DEVALUADA?

El Programa **I-REFI** ofrece hasta **\$50,000** en asistencia federal para reducir su hipoteca y refinanciar a un préstamo asequible.

## REQUISITOS

- Estar al corriente con sus pagos hipotecarios por lo mínimo de 12 meses
- Calificar para un préstamo hipotecario de IHDA a través de un prestamista participante
- Estar entre los límites de ingresos de la solicitud de IHDA\*

**¡INICIE LA SOLICITUD HOY!**

Encuentre un prestamista participante en [www.ihda.org/IRefi](http://www.ihda.org/IRefi) o llame a **1-877-456-8656**

\*Existen límites del valor de la casa, puntaje de crédito, e ingresos.



PROVIDING HOUSING  
OPPORTUNITIES FOR  
30+ YEARS.

# 1<sup>ST</sup> HOME ILLINOIS

- \$7,500 cash assistance for down payment & closing costs
- 30-year, fixed rate mortgage with a competitive interest rate
- FHA, Conventional, VA & USDA
- Available in Boone, Cook, DeKalb, Fulton, Kane, Marion, McHenry, St. Clair, Will & Winnebago counties



[WWW.IHDA.ORG](http://WWW.IHDA.ORG)

## ELIGIBILITY:

- First-time home buyer or anyone who has not owned a home in the last three years (Veterans are exempt)
- Income limits up to \$106,000

Ready to get started? Find a qualified lender at [WWW.IHDA.ORG](http://WWW.IHDA.ORG) or call **1-877-456-2656**.



Providing housing opportunities for **30+ years**

**FUNDS ARE LIMITED. ACT NOW!**

# 1<sup>ST</sup> HOME ILLINOIS

- \$7,500 de asistencia para el enganche y costos de cierre
- Una hipoteca de 30 años con un interés fijo y competitivo
- Préstamos de FHA, Convencionales, VA, o USDA
- Disponible en los condados de Boone, Cook, DeKalb, Fulton, Kane, Marion, McHenry, St. Clair, Will, y Winnebago



[WWW.IHDA.ORG](http://WWW.IHDA.ORG)

## ELEGIBILIDAD:

- Comprador de casa de primera vez o alguien que no haya sido dueño de una casa en los 3 años anteriores (veteranos son exentos)
- Límites de ingresos hasta \$106,000

¿Listo para comenzar? Encuentre un prestamista calificado en [WWW.IHDA.ORG](http://WWW.IHDA.ORG) o llame a **1-877-456-2656**.



Proveyendo oportunidades de vivienda por más de **30 años**

**LOS FONDOS SON LIMITADOS. ¡ACTÚE HOY!**



# HOMELLINOIS

## hipoteca

# \$5,000

de asistencia  
para el enganche  
y gastos de cierre

## HIPOTECA CON INTERÉS FIJO

### OPCIONES INCLUYEN:

- Tasas de interés competitivas
- Ahorros significantes en los impuestos para compradores primerizos
- Seguro hipotecario pagado por el prestamista



Proporcionando  
oportunidades  
de vivienda  
por **30 años**  
en Illinois.

## COMIENCE HOY



WWW.

**AtHomellinois.gov**



Estado de Illinois  
Bruce Rauner, Gobernador



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**ILLINOIS HOUSING**  
DEVELOPMENT AUTHORITY



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mortgage

**\$5,000**

downpayment  
or closing cost  
assistance

**FIXED RATE MORTGAGE**

**OPTIONS INCLUDE:**

- Competitive interest rates
- Significant tax savings for first-time buyers
- Lender paid mortgage insurance



Providing  
Illinois housing  
opportunities  
for **30+ years**

**GET STARTED TODAY**



**WWW.**

**AtHomeIllinois.gov**



State of Illinois  
Bruce Rauner, Governor



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**ILLINOIS HOUSING**  
DEVELOPMENT AUTHORITY