

# ILHAF 2.0 Launch

**Illinois Housing Development Authority**

Communications: Integrated Campaign

## **HFA Staff Contact**

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After receiving underwhelming approval numbers in the initial round of assistance offered through the Illinois Homeowner Assistance Fund (ILHAF) application round, we put it upon ourselves to develop a robust communications campaign to ensure homeowners impacted by COVID-19 were aware assistance available to them by the state of Illinois.

Working with various departments within IHDA, external vendors and other housing stakeholders, IHDA launched possibly the largest integrated marketing plan we have ever conducted for a program.

### **Communications Plan**

With Illinois consistently ranked among the states with the highest foreclosure rates, we knew there was more that could be done to touch these homeowners and inform them of ILHAF. It was essential to create a roadmap for how we were going to achieve our organizational goals for the next round of assistance. This comprehensive plan would contain the tactics we would use to achieve our strategy of a higher approval return on applications.

In the strategic plan, we identified our primary and secondary audiences, key messages, objectives, etc. and plugged them into a timeline to ensure internal alignment. We ensured there were output metrics to provide us with data to determine if what we were doing was working, or not, and to help measure awareness. With our plan approved and in place, it was time to execute.

### **All-Encompassing Website**

We updated our existing emergency housing assistance webpage to make it easily navigable for homeowners to apply. In addition, we updated and added a “How to Apply” video, metrics dashboard, updated FAQs, Housing Stability Services provider map and a media toolkit for all marketing collateral.

### **Paid Marketing Campaign**

We knew a strategic, multimedia approach has been proven to generate greater brand awareness and result in better engagement through the digital and social components. The Communications staff was given a budget of \$500,000 for paid marketing, so it was critical to get to work right away developing a plan that utilized traditional and digital media platforms.

We incorporated lessons learned from previous media campaigns conducted from our emergency housing programs to implement a new strategy for the next round. In the end, we developed an integrated plan that prioritized the digital component to ensure we are reaching our primary audience while driving high engagement. The strategy would be heavy brand awareness tactics in both traditional and digital to generate interest and facilitate brand credibility.

With both the 2022 midterm elections and the Christmas holiday break in the coming weeks, we had to be strategic about our ad buys to best maximize our coverage without breaking the bank or getting drowned out by all the other seasonal ads.

In the end, we settled on:

- 10 weeks of digital marketing

- 8 weeks traditional (tv/radio)
- Increased marketing to hardest hit zip codes

In addition, part of our contract included adjusting the marketing strategy to give us the ability to pivot dollars to different marketing streams if something was not working effectively.

### **Marketing Collateral**

Next, we had to update all marketing collateral to reflect program changes and the new application date. This included modifications to the flyers, postcard, website, FAQs, etc. All collateral (which was bilingual in English and Spanish) was updated with new information highlighting the key details. Also, all printed materials had a QR code as our data showed most people utilized mobile devices to access our website.

### **Direct Mailing Postcards**

We knew there was more we could do to target households that were delinquent on their mortgage. While the earned and paid media cast a wide net, it did not mean the message was being received in these homes.

Therefore, we collaborated with ATTOM Data Solutions who maintained a database of all Illinois addresses in various stages of foreclosure. We worked with ATTOM to create a specific list for Illinois households in preforeclosure that would be eligible to apply for aid.

In October 2022, we mailed out 12,371 postcards directly to these homeowners with information and a QR code directing them to the ILHAF website. We conducted another mailing to a new batch of 4,393 households a couple of weeks later to ensure no one fell through the cracks while the application portal remained open.

### **Launch Announcement Release**

Once we had a confirmed date when the program was set to relaunch on Nov. 1, we drafted and issued a press release on Oct. 19 formally announcing the reopening of the ILHAF program. To coincide with the release, we conducted media hits throughout the state to get help get the word out that more help was on the way with talking points created to ensure our messaging was clear and consistent.

### **Illinoishousinghelp.org Listserv**

When designing our emergency housing assistance website, we integrated a sign-up option for ILHAF program information for those who missed the initial round, needed additional help or wanted to simply stay informed.

By the time we were ready to launch the next round of assistance, we had more than 42,600 individuals submit their contact information. On the day the launch announcement release went live, we drafted and sent a communication to all those individuals detailing the launch date, program changes and other pertinent information to make sure they were aware of the news. Multiple emails followed to keep these members informed about the program.

## **Outreach**

We coordinated with our Homeownership department to email the marketing collateral to their lender partner list and U.S. Bank to share our program info with their all their customers in Illinois who are delinquent on their mortgage.

Also, we partnered with the Consulado General de México and traversed the state with their outreach team to help legitimize the program with our immigrant, Spanish-speaking communities.

Lastly, we worked with our legislative and external relations team to ensure our elected officials at local, state and federal levels had the program toolkit and information they need for constituent services and outreach. In addition, they coordinated with municipal and county organizations, banking associations, Illinois Association of REALTORS, etc.

## **Chicago Access Network (CAN) Television**

CAN TV is a public, educational and government access cable television service in Chicago. The organization is funded by cable companies as part of their cable franchise agreements with the city of Chicago. After some negotiations and a connection with someone on staff, IHDA entered into an agreement with CAN TV to have ILHAF Public Service Announcements run on the channels to increase awareness. They would go on to run the PSA nearly 1,400 times in English and Spanish to their viewers.

## **Conclusion**

The second round of assistance has shown a drastic improvement in the quality and number of applications from homeowners seeking assistance. In the initial round of assistance, the denial rate stood at 70 percent, meaning most applications were not funded. This rate has since dropped to 36 percent, meaning many more people who were applying are now informed, prepared with the needed documents, and are qualifying for this vital assistance.

The total number of applications increased by 18 percent, and the number of approved applications is already more than 14 percent greater than the initial round. We are not done processing applications, so that number will surely increase.

The paid media campaign saw more than 26.8M total impressions and a healthy engagement rate of 0.57 percent and \$2.87 cost per engagement, which delivered 127,809 clicks. In addition, our engagement rates exceeded the projected 0.35 percent by 61 percent.

The data proves that the second round of assistance is producing vastly superior results compared to the initial round of assistance. While it is anecdotal for now, the integrated marketing campaign could possibly have been a major factor in the improved numbers.

Using lessons learned and taking time to create a strategic and tactical integrated marketing plan has made the second round of assistance offered through ILHAF a major success.



# Behind on housing costs due to COVID-19?

Apply for up to **\$60,000** in emergency mortgage assistance paid directly to your mortgage servicer.

## Eligibility Requirements

- The homeowner must have experienced a COVID-19- related hardship after January 21, 2020.
- The homeowner must be delinquent on mortgage, property taxes, and/or condo association fees.
- The homeowner must currently own and occupy the property as their primary residence.
- Proof of citizenship is not required. Homeownership assistance is not a "public-charge" benefit.

## Illinois Homeowner Assistance Fund (ILHAF) Steps

- 1. Get Informed:** Attend or watch an online information session about the ILHAF program at [illinoishousinghelp.org](https://illinoishousinghelp.org).
- 2. Explore Your Options:** Pursue housing counseling, loss mitigation or legal aid assistance.
- 3. Get Started:** Gather all required documents so you are poised to apply when the grant application opens on Nov. 1, 2022.



Apply at [illinoishousinghelp.org](https://illinoishousinghelp.org)

Applications available Nov. 1, 2022

Questions? Contact us: [HAFQuestions@ihda.org](mailto:HAFQuestions@ihda.org) or Toll Free 866-454-3571





# ¿Atrasado en los costos de vivienda debido al COVID-19?

Solicite hasta **\$60,000** en caso de emergencia asistencia hipotecaria pagada directamente a su administrador hipotecario.

## Requisitos de Elegibilidad

- El propietario debe haber experimentado una dificultad relacionada con el COVID-19 después del 21 de enero de 2020.
- El propietario debe estar atrasado con los pagos de la hipoteca, los impuestos sobre la propiedad, y/o tener deudas con la asociación de condominio.
- El dueño de casa debe poseer y ocupar actualmente la propiedad como su residencia principal.
- El ingreso del propietario debe ser igual o inferior al 150% del ingreso medio del área.
- No se requiere prueba de ciudadanía. La asistencia para la propiedad de vivienda no es un beneficio de "carga pública".

## Programa de Asistencia Hipotecaria de Illinois (ILHAF) Pasos

- 1. Informarse:** Asista a un seminario web informativo organizado por IHDA sobre el programa ILHAF en [illinoishousinghelp.org](https://illinoishousinghelp.org).
- 2. Explore sus opciones:** Buscar asesoramiento de vivienda, mitigación de pérdidas o asistencia legal gratuita.
- 3. Empezar:** Reúna todos los documentos requeridos para que estén listos para aplicar cuando se abra la solicitud de subvención el 1 de Noviembre del 2022.



Aplicar en [illinoishousinghelp.org](https://illinoishousinghelp.org)

Solicitudes disponibles el 1 de Noviembre de 2022

¿Preguntas? Contáctenos: [HAFQuestions@ihda.org](mailto:HAFQuestions@ihda.org) o llame gratis **866-454-3571**



# **IHDA Mortgage Assistance Campaign**

MARCH 2023

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**STOMPING  
GROUND  
STRATEGIES**

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## Executive Summary

**26.8M**

Total impressions delivered in six week campaign

We prioritized using targeted digital tactics for this campaign to influence impact in the IHDA specified zip codes.

**100%**

Cable delivery, AV Pending

We secured prime space across ESPN, FS1, CNN, MNBC, USA, TBS, Life and TNT networks, which skewed high for the IHDA target audience. We have and additional added value running March 27th - April 24th, across new stations that also skew high for this audience. New stations: Animal Planet, Comedy Central, Discovery, HLN, ID, TLC and VH1.

**127,809**

Clicks + Engagements

There was a healthy engagement rate of 0.57% and \$2.87 CPE, which delivered 127,809 clicks.

## Assignment Overview

### Assignment

Develop a media plan to continue the promotion of the State of Illinois mortgage assistance program among homeowners in Latinx, African American, and low income communities.

### Objectives

**Business** –Drive mortgage assistance applications

**Marketing** –Generate awareness and increase applications, specifically in the 57 target zip codes identified by IHDA

### Target audience

- » Latinx (English & Spanish), African American, and other communities in specified zip codes in Illinois
- » Lower income but not poverty stricken
- » Zip Code list covers:
  - › Chicago DMA counties: Cook, Kane, Will, Lake, Kankakee, Dupage (88%)
  - › Non-Chicago DMA counties: Winnebago, Peoria, Madison, Vermilion, Macon (12%)

#### Plan Details

Plan Approach	Targeted Awareness	
Media	\$442,383.71	
Dates	10/31	1/22
In Market	10 Weeks	

## Key Zip Codes Provided by IHDA

Zip Code	Latinx %
60804	89.6
60632	83.0
60639	78.0
60505	75.5
60629	71.6
60623	66.8
60402	64.1
60085	61.4
60120	59.9
60641	54.6
60609	53.0
60110	50.2

Zip Code	African Am %
60620	95.7
60619	95.7
60621	95.0
60649	93.4
60628	93.1
60419	92.8
60624	90.7
60827	90.3
60478	89.7
60653	89.3
60644	88.8
60636	88.0
60476	82.6
60637	75.4
60409	74.5
60643	72.6
60426	68.7
60153	68.6
60466	65.9
60612	59.6
60617	56.7
60411	51.7
60651	51.7

Zip Code	White %
61109	77.1
62526	75.2
62002	74.7
60707	72.3
61103	70.1
60101	68.9
61832	68.8
60641	67.4
60435	67.1
61604	65.8
60506	64.4
60901	63.1
60090	61.9
60099	57.8
60120	57.4
60626	57.0
61101	56.0
60645	54.6
60402	53.2
60505	53.1
60133	52.9
60632	52.5
60110	52.5
60659	52.4
60438	49.3
60406	49.2
60085	48.8
60639	46.6
60609	43.9
60629	43.8
60623	38.0
60616	31.5
60652	29.1

# Media

## Targeted Media Approach

Our goal was to maximize media reach through zip code based targeting and digital performance, with some mass media overlay.

- › Focused mass media to key African American, Latinx, & Non-Chicago audiences
- › Higher frequency to targeted zip
- › Increased targeted Video / OTT
- › Focused on maximizing the digital component
- › Focused on reliable vendors that can execute quickly and provide detailed targeting capabilities to our core audience

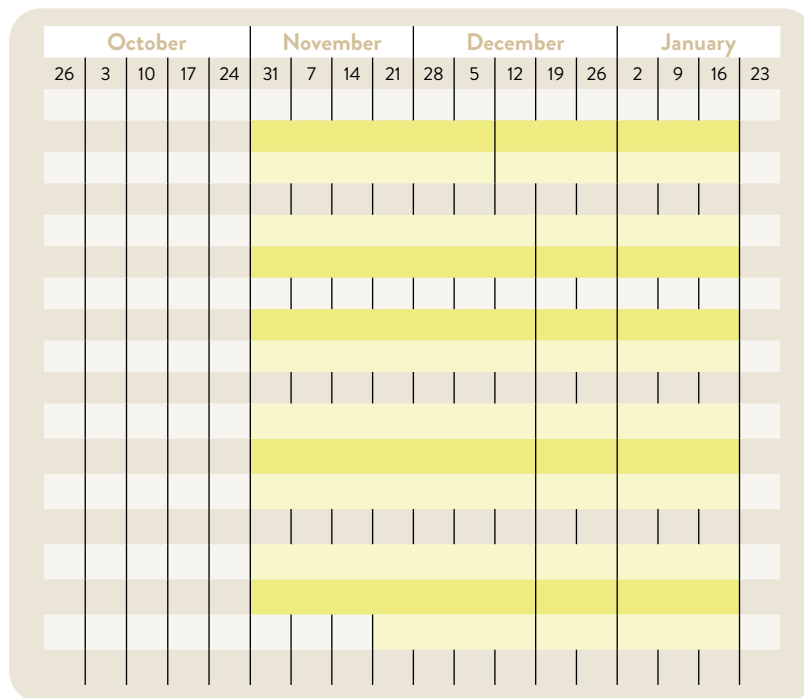
## TV and Radio Distribution Chart

		October					November					December					January				
		26	3	10	17	24	31	7	14	21	28	5	12	19	26	2	9	16	23		
CABLE	All 57 zip																				
	AA																				
	Latinx																				
TV	Chicago																				
	AA								14	14	14	14	14			14	14	14			
RADIO-EN	Chicago																				
	AA								16	16	16	16	16			14	14	14			
	AA								14		14	14	14			14		14			
	AA								10		10	10	10			10		10			
	AA								17	17	17	17	17			19	19	15			
	Latinx									7	7	7	7			7	7	7			
	Latinx									2	2	2	2			2	2	2			
RADIO	Non-Chicago																				
	Madison/Alton - AA								30	35	30	35	30			35	30	40			
	E St Louis								32	31	31	31	31			32	31	31			
	E St Louis								6	6	6	6	6			7	7	6			
	Decatur/Springfield IL								25	25	25	25	25			25	25	25			
	Rockford / AA								26	26	26	26	26			26	26	26			
	Rockford / AA								5	5	5	5	5			5	5	5			
	Peoria									45	47	46	47			54	54	54			

The chart displays the number of times ads were shown per week.

## Digital Distribution Chart

<b>DIGITAL AWARENESS</b>	<b>Latinx</b>	
	All 57 zips	<b>Facebook / Instagram Video</b>
	All 57 zips	YouTube Video
	<b>AA + Other</b>	
<b>DIGITAL CLICK-BASED</b>	All 57 zips	<b>Facebook / Instagram Video</b>
	All 57 zips	YouTube Video
	<b>Latinx</b>	
	All 57 zips	Facebook / Instagram Video
<b>PAID SEARCH</b>	All 57 zips	Mobile Fuse   digital standard
	<b>AA + Other</b>	
	All 57 zips	Facebook / Instagram Video
	All 57 zips	Mobile Fuse   digital standard
<b>OPTIMIZATION</b>	All 57 zips	Pandora   standard mobile display
	<b>All Audiences</b>	
	All 57 zips - GM-AM	Paid Search All
	All 57 zips - Latinx	Paid Search All
<b>DATA</b>	TBD	OPTIMIZATION
	Digital Data Fee	Data Fee



## Campaign Performance Summary

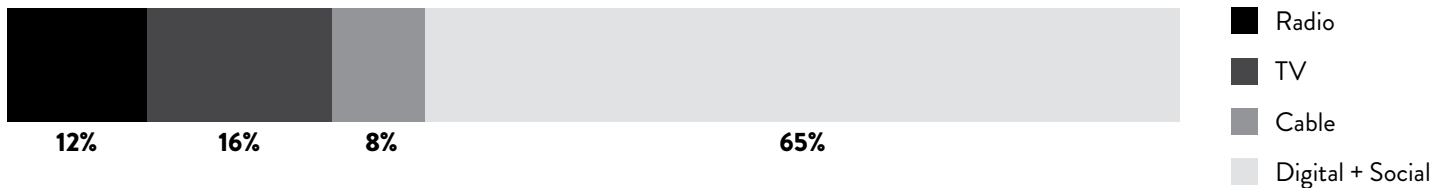
### Impact and Reach Highlights

- » A multi-media approach is proven to generate greater cognitive impact and result in better engagement as seen through the Digital and Social components.
- » Diverse digital tactics allowed for display as well as video and audio streaming, which allows digital platforms to optimize assets for better engagement.
- » Five average frequency roughly translates to reaching Illinois residents 1x - 2x a week.
- » Engagement rates exceeded the projected 0.35% by 61%.
- » 15 partners and nine channels were used to deliver the intended reach and generate full awareness of the offer within the flight dates.

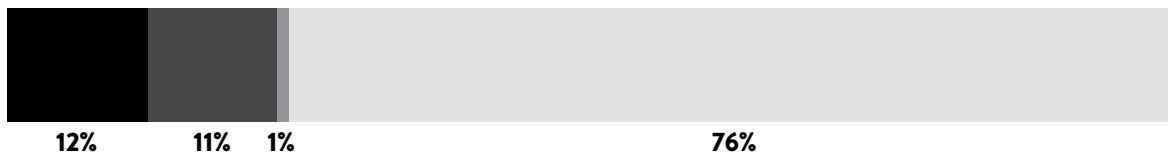
## Campaign Performance Summary

- › As a complement to Phase 1 & 2 mass reach approach, we focused a large portion of the spend in tactics which targeted custom audiences and focused on priority zip codes.
- › Maintained key brand awareness tactics to reach multicultural audiences and smaller towns in IL using Cable Networks, several Radio Stations, and Cable targeted to both African American and Latinx audiences.
- › The digital channel included a diverse set of tactics in streaming video and audio, with social media and digital banners to increase direct traffic to the website.

### Total Spend



### Total Impressions



## Added Value

We secured an added value opportunity valued at **+\$7,100** (originally forecasted at \$4,125.90) that led to a four-week additional airtime schedule on cable networks approved by IHDA starting the week of February 27th.

» Airtime schedule included the following targeted non-Chicago zones for IHDA:

- › Aurora
  - › Naperville
  - › Bloomingdale
  - › Elgin
  - › Gurnee
  - › Joliet West
  - › Kankakee
  - › Oak Brook
- » Six spots on each network in each zone

## Next Steps

As discussed with IHDA, the Facebook and Instagram video strategies under delivered impressions due to:

- » A strong political season
- » Holiday seasonality
- » Tight audience segmentation

This resulted in a digital underspend of \$40,000. As a make-good to the underspend, SGS has negotiated with digital vendors to implement an additional digital plan with a total value of \$130,000 in paid media + \$30,000 to adjust creative. The plan will include paid social media, CTV, and display/banner ads. It will start running at the beginning of April through June.

## Learnings & Future Considerations

**Longer time in market helps better forecast trends and needed optimizations for improved performance**

This campaign had more time than IHDA 2, however we did have a two week pause during the holiday period which resulted in lost momentum. When pausing benefits during higher consumer marketing periods, we should provide a longer time frame afterwards to optimize campaign components ensures better efficiencies in the long run.

**Better leveraging audience insights and message implications with culturally relevant creative**

Outside of A/B testing, it would be great to have multiple headline copies with the creative to evaluate performance and response rate to each message. This would improve performance of click based efforts in 2023.

**Develop additional video variations to ensure continuous touchpoints throughout the campaign**

The video variations request from the previous phase was a success. As we move closer to a stronger CTV/OTT, OLV campaign style it would be great to see interactive style creative units that allow for a QR code and messaging ([SAMPLE](#)).

# Appendix

## Creative - Radio



**English Radio 1**



**English Radio 3**



**English Radio 2**



**English Radio 4**

## Creative - TV



**English**



**Spanish**

## Creative - Digital - English

### Are you at risk of losing your home?

Get up to \$60,000 in emergency mortgage assistance.

FIND OUT HOW AT [IllinoisHousingHelp.org/ILHAF](https://IllinoisHousingHelp.org/ILHAF) or call (866) 454-3571



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## Creative - Digital - Spanish

### ¿Está en riesgo de perder su hogar?

Obtenga hasta \$60,000 en asistencia hipotecaria de emergencia pagada.

DESCUBRE CÓMO EN [IllinoisHousingHelp.org/ILHAF](https://IllinoisHousingHelp.org/ILHAF) o llame (866) 454-3571

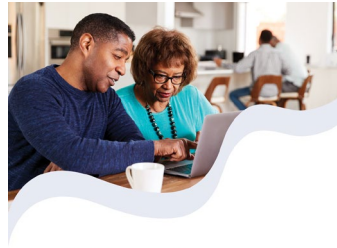


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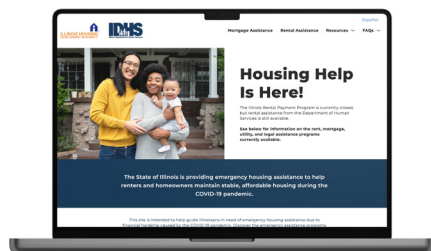


# ABOUT

## Illinois Homeowner Assistance Fund

Illinois has received approval from the U.S. Department of the Treasury on its Illinois Homeowner Assistance Fund (ILHAF) program to assist Illinois homeowners who have struggled to pay their mortgage due to COVID-19. As of November 1, 2022, the state is accepting applications from homeowners for grants of up to \$60,000 to eliminate or reduce past-due mortgage and property tax payments.

To learn more about eligibility requirements and to start the Illinois Homeowner Assistance Fund application process, visit: [IllinoisHousingHelp.org](https://IllinoisHousingHelp.org)



Scan to Learn More  
and Prepare for the  
ILHAF Application



[IllinoisHousingHelp.org/ILHAF](https://IllinoisHousingHelp.org/ILHAF)  
or call (866) 454-3571



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## Behind on Housing Costs due to COVID-19?

Get up to **\$60,000** in emergency mortgage assistance paid directly to your mortgage servicer.



## 3 Important Steps to Take Before Applying for Assistance

### 1 Get Informed

Attend an informational webinar hosted by IHDA to learn about the ILHAF application process, program eligibility, and other free resources available to help you save your home. Webinars are offered in English and Spanish.

Watch the informational videos at [IllinoisHousingHelp.org/ILHAF](https://IllinoisHousingHelp.org/ILHAF)

### 2 Explore Your Options

Contact your mortgage servicer or a HUD-certified housing counseling agency to discuss options to prevent foreclosure. A certificate from a HUD-certified housing counselor or a letter from your mortgage servicer detailing efforts to resolve your delinquency will be required to apply for ILHAF assistance.

### 3 Get Started

Review the Acceptable Documentation list at [IllinoisHousingHelp.org/ILHAF](https://IllinoisHousingHelp.org/ILHAF) in the “Resources For ILHAF Applicants” section and be prepared to provide all required documents.



## Who is Eligible for Up to \$60,000 of Assistance?

- Homeowners with household incomes less than 150% of the Area Median Income.
- Homeowners who own and occupy their property as their primary residence.
- Homeowners must be delinquent on mortgage, property taxes, and/or condo association fees.
- Homeowners who have experienced a financial hardship directly related to COVID-19 that began, continued or worsened after January 21, 2020.

## What Does ILHAF Emergency Funding Cover?

- Delinquent mortgage payments.
- Mortgage reinstatement or other housing-related costs related to a period of forbearance necessitated by the pandemic.
- Delinquent property taxes.
- Delinquent homeowner's insurance and/or flood insurance.
- Delinquent Homeowner/Condominium/Co-Op Association fees.
- Delinquent mobile home lot rent.

# ACERCA

## Programa de Asistencia Hipotecaria de Illinois

Illinois recibió la aprobación del Departamento del Tesoro de los EE. UU. en su programa Fondo de Asistencia para Propietarios de Vivienda de Illinois (ILHAF) para ayudar a los propietarios de viviendas de Illinois que han tenido dificultades para pagar su hipoteca debido a COVID-19.

A partir del 1 de noviembre de 2022, el estado acepta solicitudes de propietarios de viviendas para subvenciones de hasta \$60,000 para eliminar o reducir los pagos atrasados de hipotecas e impuestos sobre la propiedad.

Para obtener más información sobre los requisitos de elegibilidad y para iniciar el proceso de solicitud del Programa de Asistencia Hipotecaria de Illinois, visite:  
[IllinoisHousingHelp.org](https://IllinoisHousingHelp.org)



**Escanee para obtener más información y prepararse para la aplicación ILHAF**



**[IllinoisHousingHelp.org/ILHAF](https://IllinoisHousingHelp.org/ILHAF)  
o llame (866) 454-3571**



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DE ILLINOIS  
15/3/2022. 5.000 copias impresas. #P-34707

## ¿Atrasado en los Costos de Vivienda debido a COVID-19?

Obtenga hasta **\$60,000** en asistencia hipotecaria de emergencia pagada directamente a su administrador hipotecario.



## 3 Pasos Importantes a Seguir Antes de Solicitar Asistencia

### 1 Infórmate

Asista a un seminario web informativo organizado por IHDA para conocer el proceso de solicitud de ILHAF, la elegibilidad del programa y otros recursos gratuitos disponibles para ayudarlo a salvar su hogar. Los seminarios web se ofrecen en inglés y español.

Vea los videos informativos en [IllinoisHousingHelp.org/ILHAF](https://IllinoisHousingHelp.org/ILHAF)

### 2 Explore sus Opciones

Comuníquese con su administrador hipotecario o una agencia de asesoría de vivienda certificada por HUD para analizar las opciones para evitar la ejecución hipotecaria. Para solicitar la asistencia de ILHAF se requerirá un certificado de un asesor de vivienda certificado por HUD o una carta de su administrador hipotecario que detalle los esfuerzos para resolver su atrasos de pagos de su hipoteca.

### 3 Comience

Revise la lista de documentación aceptable en [IllinoisHousingHelp.org/ILHAF](https://IllinoisHousingHelp.org/ILHAF) en la sección "Recursos para solicitantes de ILHAF" y esté preparado para proporcionar todos los documentos requeridos cuando se abra la solicitud.



## ¿Quién es Elegible para Recibir hasta \$60,000 de Asistencia?

- Propietarios de viviendas con ingresos familiares inferiores al 150% del ingreso medio del área.
- Propietarios que poseen y ocupan su propiedad como su residencia principal.
- Los propietarios deben estar en mora con la hipoteca, los impuestos sobre la propiedad y/o las cuotas de asociación de condominios.
- Propietarios de viviendas que han experimentado dificultades financieras directamente relacionadas con COVID-19 que comenzaron, continuaron o empeoraron después del 21 de enero de 2020.

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- Pagos de atraso de la hipoteca.
- Restablecimiento de hipoteca u otros costos relacionados con la vivienda relacionados con un período del plan de indulgencia requerido por la pandemia.
- Pagos de los impuestos de la propiedad atrasados.
- Pagos atrasados de seguro propietario y/o seguro contra inundaciones.
- Pagos de cuotas atrasadas de propietarios/condominios/asociaciones cooperativas.
- Atrasos de pagos de alquiler de lote de casa móvil.





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warm, if a bit bland. A tiny pony speaker array glowing with a bank of LED lights and a pastel-colored snooze button, the Kello neither calls attention to itself, nor distinguishes itself. In other words, it looks fine, and it will probably look okay on your night stand.

— ADVERTISEMENT —

## Behind on housing costs due to COVID-19?

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Where Kello shines, though, is in its smarts. The alarm clock has all sorts of advanced functionality aimed at making sleep a better experience, accessed through its app. When you're going to bed, you can tell Kello to emit a gently

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