

Emergency Rental and Mortgage Assistance Programs

Illinois Housing Development Authority
Special Achievement: COVID-19 Response

HFA Staff Contact

Andrew Field

afield@ihda.org

Introduction

The Coronavirus Aid, Relief and Economic Security Act (CARES Act; P.L. 116-136) was an important first step in abating the immediate effects of the COVID-19 pandemic in helping stabilize the economy and help those already homeless, or at risk of becoming homeless. However, the CARES Act provided no direct assistance to homeowners and renters struggling with their monthly payments.

On June 10, 2020 Governor JB Pritzker signed the 2021 Budget Appropriations Bill. Passed by the Illinois General Assembly on May 24, the bill allocated over \$300,000,000 of federal Coronavirus Relief Funds (CRF) for the specific purpose of providing housing assistance to residents of Illinois impacted by the COVID-19 pandemic.

The resulting Emergency Rental Assistance (ERA) and Emergency Mortgage Assistance (EMA) programs disbursed more than \$324,000,000 in past due rent and mortgage payments helping keep over 56,000 households safe and sheltered at home during the pandemic. In six months, IHDA designed, implemented and launched the **largest** emergency housing assistance program in the nation in response to the COVID-19 pandemic.

Growing Tsunami

By mid-April 2020, over 838,000 unemployment claims were filed in Illinois from March 1 through April 25 – nearly five times the number of claims filed during the first two months of the 2008 recession. This was on top of the over 73% of very low-income families (50% AMI) in Illinois who were already cost burdened prior to the pandemic. In fact, unemployment claims for Illinois are up 373% compared to the same time last year. The loss of income is leading to renters and homeowners prioritizing their spending, oftentimes forgoing their monthly housing payments.

According to the U.S. Census' Household Pulse Survey, over 524,000 tenants in Illinois were unable to pay their rent in May. In addition, over a half million Illinois homeowners either skipped or deferred their monthly mortgage payments for May 2020, so the housing industry was snowballing quickly.

Coronavirus Relief Fund

With no direct allocation coming to IHDA in the CARES Act, we had to think on our feet as to how we could potentially use this stimulus to benefit Illinois households. It was in the line-item regarding the Coronavirus Relief Fund (CRF) program that we saw an opportunity to potentially make an impact. The CRF line-item, established through Section 5001 of the CARES Act, allocated \$150 billion to state and local governments with three eligible purposes for how the funds could be used.

With \$3.5 billion in Coronavirus Relief Funds allocated to Illinois, it was imperative to get the support of Governor JB Pritzker. IHDA submitted a proposal for \$210 million to create and fund two new programs for Illinois homeowners and renters.

IHDA had never administered a program providing direct rental assistance to tenants. The Emergency Solutions Grant and other rental assistance programs traditionally fall under the jurisdiction of the Illinois Department of Human Services. However, IHDA Executive Director Kristin Faust challenged the

staff that we can do more, just like we had done under the Hardest Hit Fund program. She believed IHDA can and should be a champion for struggling renters and be the face of any emergency rental assistance at the state level now and in the future.

The Governor believed in Director Faust and gave his blessing on a portion of the CRF to be allocated to IHDA. The Illinois General Assembly not only eagerly complied with the request, but actually increased the initial budget line-item of \$210 million to over \$300 million. It was now time to get to work.

COVID-19 Task Force

At the onset of the pandemic, Director Faust created a COVID-19 Task Force for the purpose of assisting through this growing crisis. Once IHDA was allocated the funding, the Task Force created two ad hoc committees to begin working on the infrastructure of these new programs.

These committees met multiple times daily to create something from scratch, while working remotely from their homes as IHDA's office is closed. Amongst countless Microsoft Teams meetings and memo after memo, IHDA staff worked tirelessly to devise programs that would have the largest impact given the CRF allocation, resulting in the following:

Emergency Rental Assistance

A one-time grant of \$5,000 to be credited against arrearages in rent incurred since March 1, 2020, with any remaining balance applied as a pre-payment of rent extending through December 2020. Assistance was paid directly to the property owner or landlord on behalf of the tenant. Tenants, whose income could not exceed 80% area median income (AMI), had to certify that the reason they could not pay their rent was due to a COVID-19 related loss of income on or after March 1, 2020. As a condition of the accepting the assistance, landlords must agree to not initiate nor carry out eviction proceedings on the tenant for the duration of the ERA coverage period. Renters that have been disproportionately impacted by the pandemic will be prioritized in the distribution of funds.

Emergency Mortgage Assistance

A one-time grant of up to \$25,000 for loan reinstatement and pre-payment of monthly mortgage payments through December 2020. Assistance was paid directly to the mortgagor's loan servicer on behalf of the homeowner. Only homeowners with mortgage arrearages (or in forbearance) on or after March 1, 2020 through present day were eligible to apply. Homeowners, who had to be at or below 120% AMI, had to certify that the reason they could not pay their mortgage was due to a COVID-19 related loss of income on or after March 1, 2020.

Nimbleness

Equity, efficiency and eviction prevention were guiding principles for program design and administration. IHDA proactively sought input from the affordable housing community via forums with housing providers, property managers, lenders, servicers and advocates.

This insight informed IHDA's goals for CRF funds:

- Sustain Illinois’ most vulnerable households before they become homeless due to eviction or foreclosure, increasing spread of COVID-19;
- Sustain housing providers before they are forced to initiate eviction proceedings or face foreclosure themselves; and
- Ensure rental communities are well-maintained and safe during a national health crisis.

Following these guidelines, IHDA launched the ERA and EMA programs exactly 60 days from when Governor Pritzker signed the appropriations bill allocating the CRF money to IHDA in June.

Results

ERA Unique Apps 79,267	ERA Reviewed Apps 59,764 75.4%	ERA Approved Apps 46,129 77.2%	ERA Approved Apps \$ \$230,645,000 70% of Funds
----------------------------------	---	---	--

EMA Unique Apps 18,626	EMA Reviewed Apps 18,550 99.6%	EMA Approved Apps 10,071 54.3%	EMA Approved Apps \$ \$98,449,437 30% of Funds
----------------------------------	---	---	---

Once the program was open in Aug. 2020, IHDA received nearly 100,000 applications for rental and mortgage assistance, highlighting the serious demand for help that existed amongst Illinois renters and homeowners. By Dec. 30, IHDA disbursed over \$325 million in rental assistance to over 56,000 households. In the end, every approved application was able to be funded.

Initial projections showed 30,000 rental households and 10,000 homeowners would be served by the two programs. The homeowner target was met, and the renter household target was substantially exceeded. 10,071 approved homeowner applications were funded. Unused mortgage funds were then available to increase renter households served by 53%. Over 46,000 renters and landlords received funds instead of the initially projected 30,000.

The data gathered from the ERA and EMA programs will only help IHDA perform better when we launch the next round of funding from Consolidated Appropriations Act of 2021. Many things went right with Illinois’ first COVID-19 Emergency Rental and Emergency Mortgage Assistance Programs. At the national level, the Illinois program is seen as a model. Most importantly, the large number of renters and homeowners served, and the large dollar volume pumped back into the Illinois economy helped keep vulnerable households in place at a time of a national pandemic.

\$5000 Emergency Rental Assistance (ERA) Program

Are you struggling to pay your rent due to COVID-19?



Applications will be accepted
August 10th through August 28th

To be eligible:



Your household income before March 1, 2020 was within the allowable limits.



You, or an adult member of your household, suffered a loss of income due to COVID-19.



You missed a rent payment on or after March 1, 2020, and your landlord is willing to participate.

Don't wait, apply today at: era.ihda.org
Any questions, call: (Local) 312.883.2720
(Toll Free) 888.252.1119

\$5,000 Programa de Asistencia Emergencia de renta. (ERA)

¿Está luchando con su habilidad de hacer sus pagos de renta causado por COVID-19?



Aplicaciones serán aceptado desde
10 de agosto hasta el 28 de agosto.

Ser eligible:



Si su ingreso familiar antes de
1 de marzo 2020 fue dentro de
los limites admisibles.



Si Ud. o un miembro adulto de
su hogar sufrió una pérdida de
ingreso causado por COVID-19.



Si Ud. no pudo pagar su pago de
renta desde el 1 de marzo 2020
y el dueño seria dispuesto a
participaren el programa.

No espere, aplique hoy día: era.ihda.org
Si tuviera preguntas, favor de llamar: (Local) 312.883.2720
(llamada gratuita) 888.252.1119

\$5000 Emergency Rental Assistance (ERA) Program

Are you struggling to pay your rent due to COVID-19?



Applications will be accepted
August 10th through August 21st

To be eligible:



Your household income before March 1, 2020 was within the allowable limits.



You, or an adult member of your household, suffered a loss of income due to COVID-19.



You missed a rent payment on or after March 1, 2020, and your landlord is willing to participate.

Don't wait, apply today at: era.ihda.org
Any questions, call: (Local) 312.883.2720
(Toll Free) 888.252.1119

\$5,000 Programa de Asistencia Emergencia de renta. (ERA)

¿Está luchando con su habilidad de hacer sus pagos de renta causado por COVID-19?



Aplicaciones serán aceptado desde
10 de agosto hasta el 21 de agosto.

Ser eligible:



Si su ingreso familiar antes de
1 de marzo 2020 fue dentro de
los limites admisibles.



Si Ud. o un miembro adulto de
su hogar sufrió una pérdida de
ingreso causado por COVID-19.



Si Ud. no pudo pagar su pago de
renta desde el 1 de marzo 2020
y el dueño seria dispuesto a
participaren el programa.

No espere, aplique hoy día: era.ihda.org
Si tuviera preguntas, favor de llamar: (Local) 312.883.2720
(llamada gratuita) 888.252.1119

\$5,000 EMERGENCY

RENTAL ASSISTANCE (ERA)

Assisting households impacted by COVID-19

HOW TO APPLY Applications Accepted August 10 - 28, 2020



CHECK IF YOU ARE ELIGIBLE

- Visit the website era.ihda.org
- Enter your name, email, ZIP code, and household income.



SUBMIT YOUR ONLINE APPLICATION

- Enter information about your household, landlord, and rent.
- Upload a government issued photo ID.
- If your ID does not match the address on your application, you will need to upload proof of your current address.
- You must click the FINISH button to submit your application.
- If you need help applying, please visit era.ihda.org and click on Resources for a list of Community Agencies that can help.



LANDLORD COMPLETES SUBMISSION PROCESS

- Answer Application Questions
- Provide Financial Information
- Upload Documents
 - Tenant Lease
 - Tax Bill or Deed
 - Property Management Agreement (if applicable)
 - Tenant Ledger, Rent Roll, 5-day Notice, email, or other proof of rent past due



IHDA PROVIDES ASSISTANCE

- Funds are limited, so apply today.
- Only one application per household is allowed.
- An application is not a guarantee of assistance.
- Applications will be processed once the application period closes.
- If approved, rental assistance of \$5,000 will be paid directly to your landlord.
- Approved applicants may be notified as early as September 8, 2020.

COMMUNITY PARTNERS READY TO ASSIST IN THE APPLICATION PROCESS

A Safe Haven Foundation 2750 W Roosevelt Chicago, IL 60608 www.asafehaven.org (773) 435-8300	BEDS Plus Care Inc. 9601 Ogden Ave La Grange, IL 60525 www.beds-plus.org (708) 354-0858	Brighton Park Neighborhood Council 4477 S Archer Ave Chicago, IL 60632 www.bpnccchicago.org (773) 523-7110	Catholic Charities - Chicago 721 N. LaSalle Chicago, IL 60304 www.catholiccharities.net (312) 655-7700	CEDA of Cook County, Inc. 567 West Lake Street Chicago, IL 60653 www.cedaorg.net (312) 288-8010
Center for Changing Lives 1955 N Saint Louis Ave Chicago, IL 60647-2049 www.cclconnect.org (773) 342-6210	Center of Concern 1665 Elk Blvd. Des Plaines, IL 60016 www.centerofconcern.org (847) 823-0453	Chicago Area Fair Housing Alliance 401 S. LaSalle St. Chicago, IL 60605 www.cafha.net (872) 228-7844	Chicago Volunteer Legal Services 33 North Dearborn, Suite 400 Chicago, IL 60602 www.cvlvs.org (312) 332-1624	Communities United 4749 N. Kedzie Ave. Chicago, IL 60625 www.communitiesunited.org (773) 583-1387
Community Investment Corp-Decatur 1059 W Main St Decatur, IL 62522 www.cicdecatur.com (217) 423-0352	Community Partners - Affordable... 800 South Milwaukee Avenue Libertyville, IL 60048 www.cpahousing.org (847) 263-7478	Connections for the Homeless 2121 Dewey Ave Evanston, IL 60201 www.connect2home.org (847) 475-7070	Consumer Credit Counseling Serv... 13707 W Jackson Street Woodstock, IL 60098 www.illinoiscccs.org (815) 338-5757	Duane Dean Behavioral Health Cner 700 E. Court Street Kankakee, IL 60901 www.duanedean.org (815) 939-0125
Embarras River Basin Agency, Inc. 400 W. Pleasant Street Greenup, IL 62428 www.erbainc.org (217) 923-3113	Family Service Agency of DeKalb... 1325 Sycamore Road DeKalb, IL 60115 www.fsadekalbcounty.org (815) 758-8616	Far South CDC 837 W 115th Street Chicago, IL 60643 www.farsouthcdc.org (773) 941-4833	Genesis Housing Development Corp 7735 S. Vernon Chicago, IL 60619 www.genesisghdc.org (773) 994-6670 x203	Great Lakes Credit Union 1011 West Lawrence Avenue Chicago, IL 60640 www.glcu.org (224) 252-2620
Greater Chicago Legal Clinic, Inc 211 W. Wacker Drive Chicago, IL 60606 www.clclaw.org (312) 726-2938	Habitat for Humanity - Champaign 119 E. University Champaign, IL 61820 www.cuhabitat.org (217) 359-0507	HANA Center 4300 North California Avenue Chicago, IL 60618 www.hanacenter.org (773) 583-5501	HCP of Illinois, Inc. 401 S LaSalle Chicago, IL 60605 www.housingchoicepartners.org (312) 386-1009	Holsten Human Capital Dev. 1311 N Halsted St Chicago, IL 60610 www.hhcd.org (312) 274-9144
Housing Opportunities for Women 1607 W. Howard Street Chicago, IL 60626 www.how-inc.org (773) 465-5770	Illinois Legal Aid Online (ILAO) 120 S. LaSalle St. Chicago, IL 60603 www.illinoislegalaid.org (312) 977-9047	Justine Petersen Housing &... 1023 N Grand Blvd. Saint Louis, MO 63106 www.justinepetersen.org (314) 533-2411	La Casa Norte 3533 W. North Avenue Chicago, IL 60647 www.lacasanorte.org (773) 276-4900	Lake County Crisis Ctr -A Safe Place 2710 17th St. Zion, IL 60099 www.asafeplaceforhelp.org (847) 731-7165
Lake County Housing Authority 33928 N US HIGHWAY 45 GRAYSLAKE, IL 60030-1714 www.lakecoutha.org (847) 223-1170	Latin United Community Housing... 3541 W North Avenue Chicago, IL 60647 www.lucha.org (773) 489-8484	Lawyers' Committee - Better Housing 33 N La Salle St Suite 900 Chicago, IL 60602 www.lcbh.org (312) 347-7600	METEC 2605 W Krause Ave Peoria, IL 61605 www.metechrc.org (309) 676-3832	Metropolitan Tenants Organization 1727 S. Indiana #G03 Chicago, IL 60616 www.tenants-righs.org (773) 292-4980
Navicore Solutions 416 Main Street Peoria, IL 61602 www.navicoresolutions.org (866) 472-4557	Neighborhood Housing Serv of Chgo 1279 N. Milwaukee Avenue Chicago, IL 60622 www.nhschicago.org (773) 329-4111	Northside Community Dev Corp 1530 W. Morse Ave Chicago, IL 60626 www.northsidecdc.org (773) 262-2290 Ext. 714	Northwest Compass, Inc 1300 West Northwest Highway Mount Prospect, IL 60056 www.northwestcompass.org (847) 392-2344	Northwest Side Housing Center 5233 W Diversey Ave. Chicago, IL 60639 www.nwshc.org (773) 283-3888
NW HomeStart, Inc 803 N Church St Rockford, IL 61103 www.nwhomestart.org (815) 962-2011	Oak Park Regional Housing Center 5934 W. Lake St. Chicago, IL 60644 www.oprhc.org (773) 887-5187	Open Communities 922 Davis Street Evanston, IL 60201 www.open-communities.org (847) 501-5760	ONE Northside 4648 N Racine Chicago, IL 60640 www.onenorthside.org (773) 769 3232	Partners in Community Bldng/YWCA 56 E 47th St Chicago, IL 60653 www.picbchicago.org (312) 328-0873
Puerto Rican Cultural Center 2546 W. Division Street Chicago, IL 60622 www.prc-cchgo.org (773) 394-4935	Respond Now 1439 Emerald Chicago Heights, IL 60411 www.respondnow.org (708) 755-4357	Restoration America 86 N. Williams St Crystal Lake, IL 60014 www.restorationamerica.org (847) 783-0232	Rock Island Economic Growth Corp 100 19th Street Rock Island, IL 61201 www.economicgrowthcorporation.com (309) 788-6311	South Side Community FCU 5401 S. Wentworth Ave. Chicago, IL 60609 www.southsidecommunityfcu.org (773) 548-5500
South Suburban Housing Center 18220 Harwood Avenue Homewood, IL 60430 www.southsuburbanhousingcenter.org (708) 957-4674	Spanish Coalition for Housing 1922 N. Pulaski Road Chicago, IL 60639 www.sc4housing.org (773) 342-7575	Starved Rock Country Comm Fndtn 241 Marquette St. LaSalle, IL 61301 www.srcf.org (815) 252-2906	The Link & Option Center, Inc. 900 E. 162dn Street South Holland, IL 60473 www.link-option.com (708) 331-8111	The Neighbor Project 32 South Broadway Aurora, IL 60505 www.neighborproject.us (630) 906-9400
The Resurrection Project 1805 South Paulina Avenue Chicago, IL 60608 www.resurrectionproject.org (312) 666-1323	The Salvation Army 20 Glory Place Belleville, IL 62226 www.salarmymidland.org (618) 235-7378	Thornton Township Foundation 333 E. 162nd St South Holland, IL 60473 www.thorntontownship.org (708) 985-3217	Total Resource Community Dev Org 1415 West 104th Street Chicago, IL 60643 www.totalresourcecdo.com (773) 881-0761	Two Rivers Regional Cncl of Public... 107 N 3RD ST Quincy, IL 62301-2969 www.trcopo.org (217) 224-8171
Western Egyptian Econ Opp Council, #1 Industrial Park Steeleville, IL 62288 www.weec.org (618) 965-3458	Will County Center for Community... 2455 Glenwood Ave Joliet, IL 60435 www.WCCCC.net (815) 722-0722			

Questions? (312) 883-2720 -or- (888) 252-1119

FOOD PANTRIES

LOCATIONS

Central Illinois Foodbank

1937 East Cook Street

P.O. Box 8228

Springfield, IL 62703

Telephone: 217-522-4022

FAX: 217-522-6418

Food Assistance for income eligible households in the following counties: Adams, Bond, Brown, Cass, Christian, Effingham, Fayette, Greene, Jefferson, Logan, Macon, Macoupin, Marion, Menard, Montgomery, Morgan, Pike, Sangamon, Schuyler, Scott and Shelby.

Eastern Illinois Foodbank

2405 North Shore

Urbana, IL 61802

Telephone: 217-328-3663

Food Assistance for income eligible households in the following counties: Champaign, Clark, Clay, Coles, Crawford, Cumberland, Douglas, Edgar, Ford, Iroquois, Jasper, Moultrie, Piatt, and Vermilion.

Greater Chicago Food Depository

4100 West Ann Lurie Place

Chicago, IL 60632

Telephone: 773-247-3663

Food Assistance for income eligible households in the following counties: Cook

Northern Illinois Foodbank

273 Dearborn Court

Geneva, IL 60134

Telephone: 630-443-6910

Food Assistance for income eligible households in the following counties: Boone, DeKalb, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, Ogle, Stephenson, Will and Winnebago.

Peoria Area Foodbank

711 West McBean

Peoria, IL 61605

Telephone: 309-671-3906

Food Assistance for income eligible households in the following counties: Mason, Peoria and Tazewell Counties.

River Bend Foodbank

4010 Kimmel Drive

Davenport, IA 52802

Telephone: 563-345-6490

Food Assistance for income eligible households in the following counties: Bureau, Carroll, Hancock, Henderson, Henry, Jo Daviess, Knox, LaSalle, Lee, McDonough, Marshall, Mercer, Putnam, Rock Island, Stark, Warren and Whiteside.

St. Louis Area Foodbank

70 Corporate Woods Drive

Bridgeton, MO 63044-3806

Telephone: 314-292-6262

Food Assistance for income eligible households in the following counties: Calhoun, Clinton, Franklin, Jackson, Jersey, Madison, Monroe, Perry, Randolph, St. Clair, Washington, and Williamson.

Tri-State Foodbank

801 E. Michigan Avenue

Evansville, IN 47711

Telephone: 812-425-0775

Food Assistance for income eligible households in the following counties: Alexander, Edwards, Gallatin, Hamilton, Hardin, Johnson, Lawrence, Massac, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, and White.



UTILITY ASSISTANCE

If you are struggling to pay your utility bills, consider the following:

- [ComEd's Smart Meters](#) program. Smart meters are digital electric meters that collect energy-usage information and securely send it to ComEd. In addition to eliminating estimated bills, smart meters give customers access to more information about their electricity usage.
- The [Low Income Home Energy Assistance Program \(LIHEAP\)](#) helps eligible low income households pay for winter energy service.
- [MeterSave](#) is a program offered by the City of Chicago's Department of Water Management (DWM) to non-metered Chicago homeowners to voluntarily install meters to help them save water and lower their water bill.
- [Warm Neighbors, Cool Friends](#) – a collaborative program between Ameren Illinois and the Energy Assistance Foundation that provides moderate income customers and senior citizens with low-cost home weatherization options.
- The [Citizens Utility Board \(CUB\)](#) is a non-profit organization focused entirely on cutting your utility bills. CUB provides guidance to help slash phone, electric and gas bills and assists customers who have complaints against their utility company.

RENTAL ASSISTANCE

- If you're looking for an affordable home to rent, [ILHousingSearch.org](#) is a fast, easy-to-use search tool that lets you look for rental housing using a wide variety of criteria and special mapping features. You'll find color photos and detailed information about each unit. The service also provides links to housing resources and helpful tools such as an affordability calculator, rental checklist and information about renter rights and responsibilities.
- **[Illinois Department of Commerce and Economic Opportunity](#)**
Help for Illinois Families: Relief for Households Across the State
The Pritzker Administration, in partnership with the Illinois Department of Commerce and Economic Opportunity (DCEO), has launched a new initiative to help Illinois families access and afford home energy assistance and other essential services during COVID-19. Building on the State's Low-Income Home Energy Assistance Program (LIHEAP) and the Community Services Block Grant (CSBG) program, the State's Fiscal Year 2021 (FY 21) budget authorizes an expansion of the LIHEAP and CSBG programs for eligible Illinoisans seeking emergency assistance to cover costs of utility bills, rent, temporary shelter, food, and other household necessities.
- **[Illinois Department of Human Services](#)**
The DHS Customers section can help you find programs, services and information. IDHS can help you meet basic needs, cope with illness, emergencies, or other challenges.
- **Other State Agencies**
 - [Illinois Aging Department](#) 160 N LaSalle Dr, Chicago, IL 60601 (312) 814-2630
 - [Illinois Department of Children & Family Services](#) Department 100 W Randolph St, Chicago, IL 60601 (312) 814-6800
 - [Illinois Department of Human Rights \(Charges and Complaints\)](#) 100 W Randolph St, Chicago, IL 60601 (312) 814-6200
 - [Illinois Department of Human Services \(Office of Rehabilitation Services\)](#) 743 N Pulaski Rd, Chicago, IL 60624 (773) 638-3070

EMERGENCY HOUSING

- [American Red Cross](#) 2200 W Harrison St, Chicago, IL 60612 (312) 729-6100
- [Salvation Army](#) 5040 N Pulaski Rd, Chicago, IL 60630 (773) 725-1100 (Chicago) and (847) 294-2000 (outside of Chicago)
- [Illinois Continuum of Care Agencies](https://www.hud.gov/states/illinois/homeless/contincareorgs) <https://www.hud.gov/states/illinois/homeless/contincareorgs>

KNOWING YOUR RIGHTS

If you are facing foreclosure or eviction, it is important to know your rights!

The following non-profit organizations offer free legal advice to low-income persons and all seniors:

- [The Illinois Attorney General's](#) website has a summary of homeowners' rights and lender obligations, as well as a [referral](#) list of non-profit legal clinics, legal programs in law schools, and private law firms throughout the state that provide pro bono (free) legal services for those who cannot afford an attorney.
- [Land of Lincoln Legal Assistance Foundation](#)
- [Catholic Charities Legal Assistance](#)
- [Legal Assistance Foundation of Metropolitan Chicago](#)
- [Prairie State Legal Services](#) — Call 888-966-7757, Monday through Friday from 9 a.m. to 12 p.m. and 1 p.m. to 4 p.m. to find out if you are eligible.
- [Illinois Legal Aid](#) — The organization has a series of videos explaining the foreclosure process and how to work with an attorney. To see the videos, [click here](#).
- If you are a renter and your apartment building is in foreclosure, or has been foreclosed, the [Lawyers' Committee for Better Housing](#) provides free legal services, including a toll free helpline at 855-207-8347, representation within Cook County and other resources to help you understand what options may be available to you.
- [Chicago Volunteer Legal Services](#) proudly supports and promote the voluntary pro bono legal representation of the Chicago area's poor and working poor. Their newest service helps homeowners enroll in forbearances. If you need pro bono legal services, please call 312-332-1624 to see if you qualify for their services.

REMEMBER

YOU SHOULD NEVER HAVE TO PAY FOR FORECLOSURE ASSISTANCE!

MORTGAGE ASSISTANCE

Housing counselors can help you understand your options if you are having trouble paying your mortgage. They can communicate with your mortgage lender or servicer on your behalf and help you find legal representation if necessary. Counselors can also help you create a budget to manage your expenses and possibly stay in your home.

ALL HOUSING COUNSELING SERVICES ARE FREE

Find a counselor near you today and begin to get the help you need.



VETERANS ASSISTANCE

- The [U.S. Department of Veterans Affairs](#) provides service members, veterans and eligible surviving spouses with housing assistance that can help you retain, repair or adapt your home.
- The [Interest Rate Reduction Refinance Loan](#), also called the Streamline Refinance Loan, can help you obtain a lower interest rate by refinancing your existing VA loan.
- Additional support is available to help veterans [modify their existing home](#) to account for a disability, [apply for property tax reductions](#) and access [mortgage delinquency assistance](#) for both VA and non-VA loans.



COMMUNITY PARTNERS READY TO ASSIST IN THE APPLICATION PROCESS

A Safe Haven Foundation
2750 W Roosevelt
Chicago, IL 60608
www.asafehaven.org
(773) 435-8300

BEDS Plus Care Inc.
9601 Ogden Ave
La Grange, IL 60525
www.beds-plus.org
(708) 354-0858

Brighton Park Neighborhood Council
4477 S Archer Ave
Chicago, IL 60632
www.bpncchicago.org
(773) 523-7110

Catholic Charities - Chicago
721 N. LaSalle
Chicago, IL 60304
www.catholiccharities.net
(312) 655-7700

CEDA of Cook County, Inc.
567 West Lake Street
Chicago, IL 60653
www.cedaorg.net
(312) 288-8010

Center for Changing Lives
1955 N Saint Louis Ave
Chicago, IL 60647-2049
www.cclconnect.org
(773) 342-6210

Center of Concern
1665 Elk Blvd.
Des Plaines, IL 60016
www.centerofconcern.org
(847) 823-0453

Chicago Volunteer Legal Services
33 North Dearborn, Suite 400
Chicago, IL 60602
www.cvl.org
(312) 332-1624

Community Investment Corp Decatur
1059 W Main St
Decatur, IL 62522
www.cicdecatur.com
(217) 423-0352

Community Partners Affordable Hsg
800 South Milwaukee Avenue
Libertyville, IL 60048
www.cphousing.org
(847) 263-7478

Connections for the Homeless
2121 Dewey Ave
Evanston, IL 60201
www.connect2home.org
(847) 475-7070

Consumer Credit Counseling Serv ...
13707 W Jackson Street
Woodstock, IL 60098
www.illinoiscccs.org
(815) 338-5757

Duane Dean Behavioral Health Ctr
700 E. Court Street
Kankakee, IL 60901
www.duanedean.org
(815) 939-0125

Embarras River Basin Agency, Inc.
400 W. Pleasant Street
Greenup, IL 62428
www.erbainc.org
(217) 923-3113

Family Service Agency of DeKalb.
1325 Sycamore Road
DeKalb, IL 60115
www.fsadekalbcounty.org
(815) 758-8616

Far South CDC
837 W 115th Street
Chicago, IL 60643
www.farsouthcdc.org
(773) 941-4833

Genesis Housing Development Corp
7735 S. Vernon
Chicago, IL 60619
www.genesisghdc.org
(773) 994-6670 x203

Great Lakes Credit Union
1011 West Lawrence Avenue
Chicago, IL 60640
www.glcu.org
(224) 252-2620

Greater Chicago Legal Clinic, Inc
211 W. Wacker Drive
Chicago, IL 60606
www.clclaw.org
(312) 726-2938

Habitat for Humanity - Champaign
119 E. University
Champaign, IL 61820
www.cuhabitat.org
(217) 359-0507

HANA Center
4300 North California Avenue
Chicago, IL 60618
www.hanacenter.org
(773) 583-5501

Holsten Human Capital Dev
1311 N Halsted St
Chicago, IL 60610
www.hhcd.org
(312) 274-9144

Housing Opportunities for Women
1607 W. Howard Street
Chicago, IL 60626
www.how-inc.org
(773) 465-5770

Justine Petersen Housing &...
1023 N Grand Blvd.
Saint Louis, MO 63106
www.justinepetersen.org
(314) 533-2411

La Casa Norte
3533 W. North Avenue
Chicago, IL 60647
www.lacasanorte.org
(773) 276-4900

Lake Cnty Crisis Ctr - A Safe Place
2710 17th St.
Zion, IL 60099
www.asafeplaceforhelp.org
(847) 731-7165

Lake County Housing Authority
33928 N US HIGHWAY 45
GRAYSLAKE, IL 60030-1714
www.lakecountyha.org
(847) 223-1170

Latin United Community Housing...
3541 W North Avenue
Chicago, IL 60647
www.lucha.org
(773) 489-8484

Lawyers' Cmt for Better Housing
33 N La Salle St Suite 900
Chicago, IL 60602
www.lcbh.org
(312) 347-7600

METEC
2605 W Krause Ave
Peoria, IL 61605
www.metechrc.org
(309) 676-3832

Metropolitan Tenants Organization
1727 S. Indiana #G03
Chicago, IL 60622
www.tenants-righs.org
(773) 292-4980

Navicore Solutions
416 Main Street
Peoria, IL 61602
www.navicoresolutions.org
(866) 472-4557

Neighborhood Housing Serv-Chgo.
1279 N. Milwaukee Avenue
Chicago, IL 60622
www.nhschicago.org
(773) 329-4111

Northside Community Dev Corp
1530 W. Morse Ave
Chicago, IL 60626
www.northsidecdc.org
(773) 262-2290 Ext. 714

Northwest Compass, Inc
1300 West Northwest Highway
Mount Prospect, IL 60056
www.northwestcompass.org
(847) 392-2344

Northwest Side Housing Center
5233 W Diversey Ave.
Chicago, IL 60639
www.nwshc.org
(773) 283-3888

NW HomeStart, Inc
803 N Church St
Rockford, IL 61103
www.nwhomestart.org
(815) 962-2011

Oak Park Regional Housing Center
5934 W. Lake St.
Chicago, IL 60644
www.oprhc.org
(773) 887-5187

Open Communities
922 Davis Street
Evanston, IL 60201
www.open-communities.org
(847) 501-5760

Partners in Comm Building/YWCA
56 E 47th St
Chicago, IL 60653
www.picbchicago.org
(312) 328-0873

Puerto Rican Cultural Center
2546 W. Division Street
Chicago, IL 60622
www.prcc-chgo.org
(773) 394-4935

Respond Now
1439 Emerald
Chicago Heights, IL 60411
www.respondnow.org
(708) 755-4357

Restoration America
86 N. Williams St
Crystal Lake, IL 60014
www.restorationamerica.org
(847) 783-0232

Rock Island Economic Growth Corp
100 19th Street
Rock Island, IL 61201
www.economicgrowthcorporation.com
(309) 788-6311

South Side Community FCU
5401 S. Wentworth Ave.
Chicago, IL 60609
www.southsidecommunityfcu.org
(773) 548-5500

South Suburban Housing Center
18220 Harwood Avenue
Homewood, IL 60430
www.southsuburbanhousingcenter.org
(708) 957-4674

Spanish Coalition for Housing
1922 N. Pulaski Road
Chicago, IL 60639
www.sc4housing.org
(773) 342-7575

Starved Rock Country Comm Fndtn
241 Marquette St.
LaSalle, IL 61301
www.srccf.org
(815) 252-2906

The Link & Option Center, Inc.
900 E. 162nd Street
South Holland, IL 60473
www.link-option.com
(708) 331-8111

The Neighbor Project
32 South Broadway
Aurora, IL 60505
www.neighborproject.us
(630) 906-9400

The Resurrection Project
1805 South Paulina Avenue
Chicago, IL 60608
www.resurrectionproject.org
(312) 666-1323

The Salvation Army
20 Glory Place
Belleville, IL 62226
www.salarmymidland.org
(618) 235-7378

Thornton Township Foundation
333 E. 162nd St
South Holland, IL 60473
www.thorntontownship.org
(708) 985-3217

Total Resource Community Dev Org
1415 West 104th Street
Chicago, IL 60643
www.totalresourceccdo.com
(773) 881-0761

Two Rivers Regional Cncl - Public...
107 N 3RD St
Quincy, IL 62301-2969
www.trrcopo.org
(217) 224-8171

Western Egyptian Econ Opp Cncl
#1 Industrial Park
Steeleville, IL 62288
www.weeoc.org
(618) 965-3458

Will County Center -Comm Concerns
2455 Glenwood Ave
Joliet, IL 60435
www.WCCCC.net
(815) 722-0722

Questions? (312) 883-2720 -or- (888) 252-1119

DESPENSA DE ALIMENTOS

UBICACIONES

Central Illinois Foodbank

1937 East Cook Street
P.O. Box 8228
Springfield, IL 62703
Telephone: 217-522-4022
FAX: 217-522-6418

Asistencia alimentaria para hogares con ingresos elegibles en los siguientes condados: Adams, Bond, Brown, Cass, Christian, Effingham, Fayette, Greene, Jefferson, Logan, Macon, Macoupin, Marion, Menard, Montgomery, Morgan, Pike, Sangamon, Schuyler, Scott y Shelby.

Eastern Illinois Foodbank

2405 North Shore
Urbana, IL 61802
Telephone: 217-328-3663

Asistencia alimentaria para hogares con ingresos elegibles en los siguientes condados: Champaign, Clark, Clay, Coles, Crawford, Cumberland, Douglas, Edgar, Ford, Iroquois, Jasper, Moultrie, Piatt, y Vermilion.

Greater Chicago Food Depository

4100 West Ann Lurie Place
Chicago, IL 60632
Telephone: 773-247-3663

Asistencia alimentaria para hogares con ingresos elegibles en los siguientes condados: Cook

Northern Illinois Foodbank

273 Dearborn Court
Geneva, IL 60134
Telephone: 630-443-6910

Asistencia alimentaria para hogares con ingresos elegibles en los siguientes condados: Boone, DeKalb, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, Ogle, Stephenson, Will y Winnebago.

Peoria Area Foodbank

711 West McBean
Peoria, IL 61605

Telephone: 309-671-3906
Asistencia alimentaria para hogares con ingresos elegibles en los siguientes condados: Mason, Peoria y Tazewell.

River Bend Foodbank

4010 Kimmel Drive
Davenport, IA 52802
Telephone: 563-345-6490

Asistencia alimentaria para hogares con ingresos elegibles en los siguientes condados: Bureau, Carroll, Hancock, Henderson, Henry, Jo Daviess, Knox, LaSalle, Lee, McDonough, Marshall, Mercer, Putnam, Rock Island, Stark, Warren y Whiteside.

St. Louis Area Foodbank

70 Corporate Woods Drive
Bridgeton, MO 63044-3806
Telephone: 314-292-6262

Asistencia alimentaria para hogares con ingresos elegibles en los siguientes condados: Calhoun, Clinton, Franklin, Jackson, Jersey, Madison, Monroe, Perry, Randolph, St. Clair, Washington, y Williamson.

Tri-State Foodbank

801 E. Michigan Avenue
Evansville, IN 47711
Telephone: 812-425-0775

Asistencia alimentaria para hogares con ingresos elegibles en los siguientes condados: Alexander, Edwards, Gallatin, Hamilton, Hardin, Johnson, Lawrence, Massac, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, y White.



ASISTENCIA DE UTILIDAD

Si usted está luchando para pagar sus facturas de servicios públicos, considere lo siguiente:

- [contadores inteligentes de ComEd](#) programa. Los medidores inteligentes son medidores eléctricos digitales que recopilan información de uso de energía y de forma segura la envían a ComEd. Además de eliminar las facturas estimadas, contadores inteligentes ofrecen a los clientes acceso a más información acerca de su consumo de electricidad.
- La [Programa de Asistencia de Energía para Hogares de Bajos Ingresos \(LIHEAP\)](#) ayuda a los hogares de bajos ingresos elegibles a pagar por el servicio de energía de invierno.
- [MeterSave](#) es un programa ofrecido por la ciudad de Departamento de Gestión del Agua de Chicago (DWM) a los propietarios de viviendas de Chicago no medido para instalar voluntariamente metros para ayudarles a ahorrar agua y reducir su factura de agua.
- [Los vecinos cálidos, fríos Amigos](#) - un programa de colaboración entre Ameren Illinois y la Fundación de Asistencia de Energía que proporciona a los clientes de ingresos moderados y de la tercera edad con bajo costo opciones de climatización de.
- La [Citizens Utility Board \(CUB\)](#) es una organización sin ánimo de lucro centrada por completo en la reducción de sus facturas de servicios públicos. CUB proporciona una guía para ayudar a los teléfonos barra, las facturas de electricidad y gas y ayuda a los clientes que tienen quejas en contra de su empresa de servicios públicos.

ASISTENCIA DE RENTA

- Si está buscando una vivienda asequible para alquilar, [ILHousingSearch.org](#) es una herramienta rápida y fácil de usar búsqueda que le permite buscar una vivienda de alquiler usando una amplia variedad de criterios y mapas especiales. Encontrará fotos en color y la información detallada sobre cada unidad. El servicio también proporciona enlaces a recursos de vivienda y herramientas útiles, como una calculadora de presupuestos, listas para alquilar y la información sobre los derechos y responsabilidades del inquilino.
- **[Departamento de Comercio y Oportunidades Económicas de Illinois \(DCEO\)](#)**
Ayuda para familias de Illinois: ayuda para hogares en todo el estado
La Administración de Pritzker, en asociación con el Departamento de Comercio y Oportunidades Económicas de Illinois (DCEO), ha lanzado una nueva iniciativa para ayudar a las familias de Illinois a acceder y costear la asistencia energética para el hogar y otros servicios esenciales durante COVID-19. Sobre la base del Programa de Asistencia de Energía para Hogares de Bajos Ingresos del Estado (LIHEAP) y el programa de Subvención en Bloque de Servicios Comunitarios (CSBG), el presupuesto del año fiscal estatal 2021 (FY 21) autoriza una expansión de los programas LIHEAP y CSBG para los elegibles de Illinois que buscan asistencia de emergencia para cubrir los costos de facturas de servicios públicos, alquiler, alojamiento temporal, alimentos y otras necesidades del hogar.
- **[Departamento de Servicios Humanos de Illinois](#)**
La sección Clientes del DHS puede ayudarlo a encontrar programas, servicios e información. IDHS puede ayudarlo a satisfacer sus necesidades básicas, hacer frente a enfermedades, emergencias u otros desafíos
- **[Otras agencias estatales](#)**
 - [Illinois Aging Department](#) 160 N LaSalle Dr, Chicago, IL 60601 (312) 814-2630
 - [Illinois Department of Children & Family Services](#) Department 100 W Randolph St, Chicago, IL 60601 (312) 814-6800
 - [Illinois Department of Human Rights \(Charges and Complaints\)](#) 100 W Randolph St, Chicago, IL 60601 (312) 814-6200
 - [Illinois Department of Human Services \(Office of Rehabilitation Services\)](#) 743 N Pulaski Rd, Chicago, IL 60624 (773) 638-3070

VIVIENDA DE EMERGENCIA

- [American Red Cross](#) 2200 W Harrison St, Chicago, IL 60612 (312) 729-6100
- [Salvation Army](#) 5040 N Pulaski Rd, Chicago, IL 60630 (773) 725-1100 (Chicago) o (847) 294-2000 (fuera de Chicago)
- Illinois Continuum of Care Agencies <https://www.hud.gov/states/illinois/homeless/contincareorgs>

CONOCER SUS DERECHOS

¡Si se enfrentan a la exclusión, es importante que conozca sus derechos!

Las siguientes organizaciones sin ánimo de lucro ofrecen asesoramiento jurídico gratuito a personas de bajos ingresos y todos los adultos mayores:

- [La El Procurador General de Illinois](#) sitio web tiene un resumen de los propietarios de viviendas derechos y obligaciones del prestamista, así como una [referencia](#) lista de clínicas jurídicas sin ánimo de lucro, programas legales en las escuelas de derecho, y bufetes de abogados privados en todo el estado que brindan servicios legales pro bono (gratis) para aquellos que no pueden pagar un abogado.
- [Tierra de Lincoln Fundación de Asistencia Legal](#)
- [Caridades Católicas de Asistencia Legal](#)
- [Fundación de Asistencia Legal del área metropolitana de Chicago](#)
- [Prairie State Legal Services](#) - Llame a 888-966-7757, de lunes a viernes de 9 a 12h y 13:00-16:00 para averiguar si usted es elegible.
- [Illinois Legal Aid](#) - La organización cuenta con una serie de videos que explican el proceso de ejecución y cómo trabajar con un abogado. Para ver los vídeos, [haga clic aquí](#).
- Si usted es un inquilino y su edificio de apartamentos está en proceso de ejecución, o ha sido adjudicado, la [Comité de Abogados para Mejor Vivienda](#) proporciona servicios legales gratuitos, incluido el servicio telefónico sin cargo al 855-207-8347, la representación en el Condado de Cook y otros recursos para ayudar a entender lo que pueden estar a su disposición opciones.
- [Servicios legales voluntarios de Chicago](#) orgullosamente apoya y promueve la representación legal pro bono voluntaria de los pobres y trabajadores pobres del área de Chicago. Su servicio más reciente ayuda a los propietarios a inscribirse en paciencia. Si necesita servicios legales pro bono, llame al 312-332-1624 para ver si califica para sus servicios.

RECUERDE

¡USTED DEBE NUNCA TENDRÁ QUE PAGAR PARA LA ASISTENCIA DE EJECUCIÓN HIPOTECARIA!

ASISTENCIA HIPOTECARIA

Los asesores de Vivienda pueden ayudarlo a comprender sus opciones si tiene problemas para pagar su hipoteca. Pueden comunicarse con su prestamista o administrador hipotecario en su nombre y ayudarlo a encontrar representación legal si es necesario. Los asesores También pueden ayudarlo a crear un presupuesto para administrar sus gastos y posiblemente quedarse en su hogar.

TODOS LOS SERVICIOS DE VIVIENDA SON GRATUITOS.

Encuentre un consejero cerca de usted hoy, y comience a obtener la ayuda que necesita.



ASISTENCIA DE VETERANOS

- El Departamento de Asuntos de Veteranos de EE.UU. Brinda asistencia a los miembros del servicio, veteranos y cónyuges sobrevivientes elegibles que pueden ayudarlo a retener, reparar o adaptar su hogar.
- El préstamo de refinanciación para la reducción de la tasa de interés, También denominado 'Streamline Refinance Loan', puede ayudarlo a obtener una tasa de interés más baja al refinanciar su préstamo VA existente.
- Hay apoyo adicional disponible para ayudar a los veteranos a modificar su hogar existente para tener en cuenta una discapacidad, solicitar reducciones de impuestos a la propiedad y acceder a asistencia por morosidad hipotecaria para préstamos VA y no VA.



EL PROPIETARIO COMPLETA EL PROCESO DE ENVÍO

A Safe Haven Foundation
2750 W Roosevelt
Chicago, IL 60608
www.asafehaven.org
(773) 435-8300

BEDS Plus Care Inc.
9601 Ogden Ave
La Grange, IL 60525
www.beds-plus.org
(708) 354-0858

Brighton Park Neighborhood Council
4477 S Archer Ave
Chicago, IL 60632
www.bpnccchicago.org
(773) 523-7110

Catholic Charities - Chicago
721 N. Lasalle
Chicago, IL 60304
www.catholiccharities.net
(312) 655-7700

CEDA of Cook County, Inc.
567 West Lake Street
Chicago, IL 60653
www.cedaorg.net
(312) 288-8010

Center for Changing Lives
1955 N Saint Louis Ave
Chicago, IL 60647-2049
www.cclconnect.org
(773) 342-6210

Center of Concern
1665 Elk Blvd.
Des Plaines, IL 60016
www.centerofconcern.org
(847) 823-0453

Chicago Volunteer Legal Services
33 North Dearborn, Suite 400
Chicago, IL 60602
www.cvlvs.org
(312) 332-1624

Community Investment Corp Decatur
1059 W Main St
Decatur, IL 62522
www.cicdecatur.com
(217) 423-0352

Community Partners Affordable Hsg
800 South Milwaukee Avenue
Libertyville, IL 60048
www.cphousing.org
(847) 263-7478

Connections for the Homeless
2121 Dewey Ave
Evanston, IL 60201
www.connect2home.org
(847) 475-7070

Consumer Credit Counseling Serv ...
13707 W Jackson Street
Woodstock, IL 60098
www.illinoiscccs.org
(815) 338-5757

Duane Dean Behavioral Health Ctr
700 E. Court Street
Kankakee, IL 60901
www.duanedean.org
(815) 939-0125

Embarras River Basin Agency, Inc.
400 W. Pleasant Street
Greenup, IL 62428
www.erbainc.org
(217) 923-3113

Family Service Agency of DeKalb.
1325 Sycamore Road
DeKalb, IL 60115
www.fsadecalbcounty.org
(815) 758-8616

Far South CDC
837 W 115th Street
Chicago, IL 60643
www.farsouthcdc.org
(773) 941-4833

Genesis Housing Development Corp
7735 S. Vernon
Chicago, IL 60619
www.genesisghdc.org
(773) 994-6670 x203

Great Lakes Credit Union
1011 West Lawrence Avenue
Chicago, IL 60640
www.glcu.org
(224) 252-2620

Greater Chicago Legal Clinic, Inc
211 W. Wacker Drive
Chicago, IL 60606
www.clclaw.org
(312) 726-2938

Habitat for Humanity - Champaign
119 E. University
Champaign, IL 61820
www.cuhabitat.org
(217) 359-0507

HANA Center
4300 North California Avenue
Chicago, IL 60618
www.hanacenter.org
(773) 583-5501

Holsten Human Capital Dev
1311 N Halsted St
Chicago, IL 60610
www.hhcd.org
(312) 274-9144

Housing Opportunities for Women
1607 W. Howard Street
Chicago, IL 60626
www.how-inc.org
(773) 465-5770

Justine Petersen Housing &...
1023 N Grand Blvd.
Saint Louis, MO 63106
www.justinepetersen.org
(314) 533-2411

La Casa Norte
3533 W. North Avenue
Chicago, IL 60647
www.lacasanorte.org
(773) 276-4900

Lake Cnty Crisis Ctr - A Safe Place
2710 17th St.
Zion, IL 60099
www.asafeplaceforhelp.org
(847) 731-7165

Lake County Housing Authority
33928 N US HIGHWAY 45
GRAYSLAKE, IL 60030-1714
www.lakecountyha.org
(847) 223-1170

Latin United Community Housing...
3541 W North Avenue
Chicago, IL 60647
www.lucha.org
(773) 489-8484

Lawyers' Cmt for Better Housing
33 N La Salle St Suite 900
Chicago, IL 60602
www.lcbh.org
(312) 347-7600

METEC
2605 W Krause Ave
Peoria, IL 61605
www.metechrc.org
(309) 676-3832

Metropolitan Tenants Organization
1727 S. Indiana #G03
Chicago, IL 60616
www.tenants-rhgs.org
(773) 292-4980

Navicore Solutions
416 Main Street
Peoria, IL 61602
www.navicoresolutions.org
(866) 472-4557

Neighborhood Housing Serv-Chgo.
1279 N. Milwaukee Avenue
Chicago, IL 60622
www.nhschicago.org
(773) 329-4111

Northside Community Dev Corp
1530 W. Morse Ave
Chicago, IL 60626
www.northsidecdc.org
(773) 262-2290 Ext. 714

Northwest Compass, Inc
1300 West Northwest Highway
Mount Prospect, IL 60056
www.northwestcompass.org
(847) 392-2344

Northwest Side Housing Center
5233 W Diversey Ave.
Chicago, IL 60639
www.nwshc.org
(773) 283-3888

NW HomeStart, Inc
803 N Church St
Rockford, IL 61103
www.nwhomestart.org
(815) 962-2011

Oak Park Regional Housing Center
5934 W. Lake St.
Chicago, IL 60644
www.oprhc.org
(773) 887-5187

Open Communities
922 Davis Street
Evanston, IL 60201
www.open-communities.org
(847) 501-5760

Partners in Comm Building/YWCA
56 E 47th St
Chicago, IL 60653
www.picbchicago.org
(312) 328-0873

Puerto Rican Cultural Center
2546 W. Division Street
Chicago, IL 60622
www.prc-cchgo.org
(773) 394-4935

Respond Now
1439 Emerald
Chicago Heights, IL 60411
www.respondnow.org
(708) 755-4357

Restoration America
86 N. Williams St
Crystal Lake, IL 60014
www.restorationamerica.org
(847) 783-0232

Rock Island Economic Growth Corp
100 19th Street
Rock Island, IL 61201
www.economicgrowthcorporation.com
(309) 788-6311

South Side Community FCU
5401 S. Wentworth Ave.
Chicago, IL 60609
www.southsidecommunityfcu.org
(773) 548-5500

South Suburban Housing Center
18220 Harwood Avenue
Homewood, IL 60430
www.southsuburbanhousingcenter.org
(708) 957-4674

Spanish Coalition for Housing
1922 N. Pulaski Road
Chicago, IL 60639
www.sc4housing.org
(773) 342-7575

Starved Rock Country Comm Fndtn
241 Marquette St.
LaSalle, IL 61301
www.srccf.org
(815) 252-2906

The Link & Option Center, Inc.
900 E. 162nd Street
South Holland, IL 60473
www.link-option.com
(708) 331-8111

The Neighbor Project
32 South Broadway
Aurora, IL 60505
www.neighborproject.us
(630) 906-9400

The Resurrection Project
1805 South Paulina Avenue
Chicago, IL 60608
www.resurrectionproject.org
(312) 666-1323

The Salvation Army
20 Glory Place
Belleville, IL 62226
www.salarmymidland.org
(618) 235-7378

Thornton Township Foundation
333 E. 162nd St
South Holland, IL 60473
www.thorntontownship.org
(708) 985-3217

Total Resource Community Dev Org
1415 West 104th Street
Chicago, IL 60643
www.totalresourcecdo.com
(773) 881-0761

Two Rivers Regional Cncl - Public...
107 N 3RD St
Quincy, IL 62301-2969
www.trcopo.org
(217) 224-8171

Western Egyptian Econ Opp Cncl
#1 Industrial Park
Steeleville, IL 62288
www.weeoc.org
(618) 965-3458

Will County Center -Comm Concerns
2455 Glenwood Ave
Joliet, IL 60435
www.WCCEC.org
(815) 722-0722

¿Preguntas? (312) 883-2720 -o- (888) 252-1119

\$15,000 Emergency Mortgage Assistance (EMA) Program

Are you struggling to pay your mortgage due to COVID-19?



Applications will be accepted
August 24th through September 4th

To be eligible:



Your household income before
March 1, 2020 was within the
allowable limits.



You, or an adult member of your
household, suffered a loss of
income due to COVID-19.



You missed a mortgage
on or after March 1, 2020.

Don't wait, apply today at: ema.ihda.org
Any questions, call: (Local) 312.883.2720
(Toll Free) 888.252.1119

\$15,000 Programa de Asistencia Emergencia Hipotecaria (EMA)

¿Está luchando con su habilidad de hacer sus pagos hipotecarios causado por COVID-19?



Aplicaciones serán aceptado desde 24 de agosto hasta el 4 de septiembre.

Ser eligible:



Si su ingreso familiar antes de 1 de marzo 2020 fue dentro de los limites admisibles.



Si Ud. o un miembro adulto de su hogar sufrió una pérdida de ingreso causado por COVID-19.



Si Ud. no pudo pagar su cuenta hipotecaria desde el 1 de marzo 2020.

No espere, aplique hoy día: ema.ihda.org

Si tuviera preguntas, favor de llamar: (Local) 312.883.2720
(llamada gratuita) 888.252.1119

\$15,000 EMERGENCY MORTGAGE ASSISTANCE (EMA)

Assisting households impacted by COVID-19

HOW TO APPLY

Applications Accepted 8/24 - 9/4/2020



CHECK IF YOU ARE ELIGIBLE

- Visit the website ema.ihda.org
- Enter your name, email, ZIP code, and 2019 annual income.



SUBMIT YOUR ONLINE APPLICATION

- Complete the application by providing information about your income, family, property, and mortgage.
- You must click the FINISH button to submit your application.
- If you need help applying, please visit ema.ihda.org and click on Resources for a list of Community Agencies that can help.



UPLOAD YOUR DOCUMENTS

- Government issued Photo ID
- If your ID does not match the address on your application, you will need to upload proof of your current address.
- A copy of your mortgage statement
- 2019 Tax Returns for all borrowers on the mortgage



ACT NOW

- There is no fee to apply.
- Funds are limited, so apply today.
- An application is not a guarantee of assistance.
- If approved, IHDA will pay up to \$15,000 directly to your mortgage servicer.

ema.ihda.org

(312) 883-2720 -or- (888) 252-1119

COMMUNITY PARTNERS READY TO ASSIST IN THE APPLICATION PROCESS

A Safe Haven Foundation
2750 W Roosevelt
Chicago, IL 60608
www.asafehaven.org
(773) 435-8300

BEDS Plus Care Inc.
9601 Ogden Ave
La Grange, IL 60525
www.beds-plus.org
(708) 354-0858

Brighton Park Neighborhood Council
4477 S Archer Ave
Chicago, IL 60632
www.bpnccchicago.org
(773) 523-7110

Catholic Charities - Chicago
721 N. LaSalle
Chicago, IL 60304
www.catholiccharities.net
(312) 655-7700

CEDA of Cook County, Inc.
567 West Lake Street
Chicago, IL 60653
www.cedaorg.net
(312) 288-8010

Center for Changing Lives
1955 N Saint Louis Ave
Chicago, IL 60647-2049
www.cclconnect.org
(773) 342-6210

Center of Concern
1665 Elk Blvd.
Des Plaines, IL 60016
www.centerofconcern.org
(847) 823-0453

Chicago Volunteer Legal Services
33 North Dearborn, Suite 400
Chicago, IL 60602
www.cvl.org
(312) 332-1624

Community Investment Corp Decatur
1059 W Main St
Decatur, IL 62522
www.cicdecatur.com
(217) 423-0352

Community Partners Affordable Hsg
800 South Milwaukee Avenue
Libertyville, IL 60048
www.cphousing.org
(847) 263-7478

Connections for the Homeless
2121 Dewey Ave
Evanston, IL 60201
www.connect2home.org
(847) 475-7070

Consumer Credit Counseling Serv ...
13707 W Jackson Street
Woodstock, IL 60098
www.illinoiscccs.org
(815) 338-5757

Duane Dean Behavioral Health Ctr
700 E. Court Street
Kankakee, IL 60901
www.duanedean.org
(815) 939-0125

Embarraz River Basin Agency, Inc.
400 W. Pleasant Street
Greenup, IL 62428
www.erbainc.org
(217) 923-3113

Family Service Agency of DeKalb.
1325 Sycamore Road
DeKalb, IL 60115
www.fsadekalbcounty.org
(815) 758-8616

Far South CDC
837 W 115th Street
Chicago, IL 60643
www.farsouthcdc.org
(773) 941-4833

Genesis Housing Development Corp
7735 S. Vernon
Chicago, IL 60619
www.genesisghdc.org
(773) 994-6670 x203

Great Lakes Credit Union
1011 West Lawrence Avenue
Chicago, IL 60640
www.glcu.org
(224) 252-2620

Greater Chicago Legal Clinic, Inc
211 W. Wacker Drive
Chicago, IL 60606
www.clclaw.org
(312) 726-2938

Habitat for Humanity - Champaign
119 E. University
Champaign, IL 61820
www.cuhabitat.org
(217) 359-0507

HANA Center
4300 North California Avenue
Chicago, IL 60618
www.hanacenter.org
(773) 583-5501

Holsten Human Capital Dev
1311 N Halsted St
Chicago, IL 60610
www.hhcd.org
(312) 274-9144

Housing Opportunities for Women
1607 W. Howard Street
Chicago, IL 60626
www.how-inc.org
(773) 465-5770

Justine Petersen Housing &...
1023 N Grand Blvd.
Saint Louis, MO 63106
www.justinepetersen.org
(314) 533-2411

La Casa Norte
3533 W. North Avenue
Chicago, IL 60647
www.lacasanorte.org
(773) 276-4900

Lake Cnty Crisis Ctr - A Safe Place
2710 17th St.
Zion, IL 60099
www.asafeplaceforhelp.org
(847) 731-7165

Lake County Housing Authority
33928 N US HIGHWAY 45
GRAYSLAKE, IL 60030-1714
www.lakecountyha.org
(847) 223-1170

Latin United Community Housing...
3541 W North Avenue
Chicago, IL 60647
www.lucha.org
(773) 489-8484

Lawyers' Cmt for Better Housing
33 N La Salle St Suite 900
Chicago, IL 60602
www.lcbh.org
(312) 347-7600

METEC
2605 W Krause Ave
Peoria, IL 61605
www.metechrc.org
(309) 676-3832

Metropolitan Tenants Organization
1727 S. Indiana #G03
Chicago, IL 60622
www.tenants-righs.org
(773) 292-4980

Navicore Solutions
416 Main Street
Peoria, IL 61602
www.navicoresolutions.org
(866) 472-4557

Neighborhood Housing Serv-Chgo.
1279 N. Milwaukee Avenue
Chicago, IL 60622
www.nhschicago.org
(773) 329-4111

Northside Community Dev Corp
1530 W. Morse Ave
Chicago, IL 60626
www.northsidecdc.org
(773) 262-2290 Ext. 714

Northwest Compass, Inc
1300 West Northwest Highway
Mount Prospect, IL 60056
www.northwestcompass.org
(847) 392-2344

Northwest Side Housing Center
5233 W Diversey Ave.
Chicago, IL 60639
www.nwshc.org
(773) 283-3888

NW HomeStart, Inc
803 N Church St
Rockford, IL 61103
www.nwhomestart.org
(815) 962-2011

Oak Park Regional Housing Center
5934 W. Lake St.
Chicago, IL 60644
www.oprhc.org
(773) 887-5187

Open Communities
922 Davis Street
Evanston, IL 60201
www.open-communities.org
(847) 501-5760

Partners in Comm Building/YWCA
56 E 47th St
Chicago, IL 60653
www.picbchicago.org
(312) 328-0873

Puerto Rican Cultural Center
2546 W. Division Street
Chicago, IL 60622
www.prc-chgo.org
(773) 394-4935

Respond Now
1439 Emerald
Chicago Heights, IL 60411
www.respondnow.org
(708) 755-4357

Restoration America
86 N. Williams St
Crystal Lake, IL 60014
www.restorationamerica.org
(847) 783-0232

Rock Island Economic Growth Corp
100 19th Street
Rock Island, IL 61201
www.economicgrowthcorporation.com
(309) 788-6311

South Side Community FCU
5401 S. Wentworth Ave.
Chicago, IL 60609
www.southsidecommunityfcu.org
(773) 548-5500

South Suburban Housing Center
18220 Harwood Avenue
Homewood, IL 60430
www.southsuburbanhousingcenter.org
(708) 957-4674

Spanish Coalition for Housing
1922 N. Pulaski Road
Chicago, IL 60639
www.sc4housing.org
(773) 342-7575

Starved Rock Country Comm Fndtn
241 Marquette St.
LaSalle, IL 61301
www.srccf.org
(815) 252-2906

The Link & Option Center, Inc.
900 E. 162nd Street
South Holland, IL 60473
www.link-option.com
(708) 331-8111

The Neighbor Project
32 South Broadway
Aurora, IL 60505
www.neighborproject.us
(630) 906-9400

The Resurrection Project
1805 South Paulina Avenue
Chicago, IL 60608
www.resurrectionproject.org
(312) 666-1323

The Salvation Army
20 Glory Place
Belleville, IL 62226
www.salarmymidland.org
(618) 235-7378

Thornton Township Foundation
333 E. 162nd St
South Holland, IL 60473
www.thorntontownship.org
(708) 985-3217

Total Resource Community Dev Org
1415 West 104th Street
Chicago, IL 60643
www.totalresourceccdo.com
(773) 881-0761

Two Rivers Regional Cncl - Public...
107 N 3RD St
Quincy, IL 62301-2969
www.trrcopo.org
(217) 224-8171

Western Egyptian Econ Opp Cncl
#1 Industrial Park
Steeleville, IL 62288
www.weec.org
(618) 965-3458

Will County Center -Comm Concerns
2455 Glenwood Ave
Joliet, IL 60435
www.WCCCC.net
(815) 722-0722

Questions? (312) 883-2720 -or- (888) 252-1119

\$15,000 ASISTENCIA

HIPOTECARIA DE EMERGENCIA

(EMA)

Ayudar hogares afectados por COVID-19

CÓMO APLICAR

Aplicaciones serán aceptadas 8/24-9/4/2020



VERIFIQUE SI ES ELEGIBLE

- Visite el sitio web ema.ihda.org
- Ingrese su nombre, correo electrónico, código postal, y ingreso anual del 2019.



ENVÍE SU SOLICITUD

- Complete la solicitud proporcionando información sobre sus ingresos, propiedad y su cuenta de hipoteca.
- Debe hacer clic en el botón FINALIZAR para enviar su solicitud.
- Si necesita ayuda con la solicitud, visite ema.ihda.org y haga clic en Recursos para obtener una lista de agencias comunitarias aprobadas que pueden ayudar completar su solicitud.



ENVIAR SUS DOCUMENTOS POR EL SITIO

- Identificación oficial con fotografía
- Si su identificación no coincide con la dirección en su solicitud, necesita un comprobante de su dirección actual (factura).
- Una copia de su estado de cuenta de la hipoteca
- Declaraciones de impuestos de 2019 para todos los prestatarios de la hipoteca



SOLICITE HOY

- Los servicios son gratuitos, no debe de pagar para aplicar!
- Los fondos son limitados, solicite hoy.
- Una aplicación no es garantía de asistencia.
- Si se aprueba, IHDA pagará hasta \$ 15,000 directamente a su administrador hipotecario(banco).

SOCIOS COMUNITARIOS LISTOS PARA AYUDAR EN EL PROCESO DE SOLICITUD

A Safe Haven Foundation
2750 W Roosevelt
Chicago, IL 60608
www.asafehaven.org
(773) 435-8300

BEDS Plus Care Inc.
9601 Ogden Ave
La Grange, IL 60525
www.beds-plus.org
(708) 354-0858

Brighton Park Neighborhood Council
4477 S Archer Ave
Chicago, IL 60632
www.bpnccchicago.org
(773) 523-7110

Catholic Charities - Chicago
721 N. LaSalle
Chicago, IL 60304
www.catholiccharities.net
(312) 655-7700

CEDA of Cook County, Inc.
567 West Lake Street
Chicago, IL 60653
www.cedaorg.net
(312) 288-8010

Center for Changing Lives
1955 N Saint Louis Ave
Chicago, IL 60647-2049
www.cclconnect.org
(773) 342-6210

Center of Concern
1665 Elk Blvd.
Des Plaines, IL 60016
www.centerofconcern.org
(847) 823-0453

Chicago Volunteer Legal Services
33 North Dearborn, Suite 400
Chicago, IL 60602
www.cvl.org
(312) 332-1624

Community Investment Corp Decatur
1059 W Main St
Decatur, IL 62522
www.cicdecatur.com
(217) 423-0352

Community Partners Affordable Hsg
800 South Milwaukee Avenue
Libertyville, IL 60048
www.cphousing.org
(847) 263-7478

Connections for the Homeless
2121 Dewey Ave
Evanston, IL 60201
www.connect2home.org
(847) 475-7070

Consumer Credit Counseling Serv ...
13707 W Jackson Street
Woodstock, IL 60098
www.illinoiscccs.org
(815) 338-5757

Duane Dean Behavioral Health Ctr
700 E. Court Street
Kankakee, IL 60901
www.duanedean.org
(815) 939-0125

Embarraz River Basin Agency, Inc.
400 W. Pleasant Street
Greenup, IL 62428
www.erbainc.org
(217) 923-3113

Family Service Agency of DeKalb.
1325 Sycamore Road
DeKalb, IL 60115
www.fsadekalbcounty.org
(815) 758-8616

Far South CDC
837 W 115th Street
Chicago, IL 60643
www.farsouthcdc.org
(773) 941-4833

Genesis Housing Development Corp
7735 S. Vernon
Chicago, IL 60619
www.genesisghdc.org
(773) 994-6670 x203

Great Lakes Credit Union
1011 West Lawrence Avenue
Chicago, IL 60640
www.glcu.org
(224) 252-2620

Greater Chicago Legal Clinic, Inc
211 W. Wacker Drive
Chicago, IL 60606
www.clclaw.org
(312) 726-2938

Habitat for Humanity - Champaign
119 E. University
Champaign, IL 61820
www.cuhabitat.org
(217) 359-0507

HANA Center
4300 North California Avenue
Chicago, IL 60618
www.hanacenter.org
(773) 583-5501

Holsten Human Capital Dev
1311 N Halsted St
Chicago, IL 60610
www.hhcd.org
(312) 274-9144

Housing Opportunities for Women
1607 W. Howard Street
Chicago, IL 60626
www.how-inc.org
(773) 465-5770

Justine Petersen Housing &...
1023 N Grand Blvd.
Saint Louis, MO 63106
www.justinepetersen.org
(314) 533-2411

La Casa Norte
3533 W. North Avenue
Chicago, IL 60647
www.lacasanorte.org
(773) 276-4900

Lake Cnty Crisis Ctr - A Safe Place
2710 17th St.
Zion, IL 60099
www.asafeplaceforhelp.org
(847) 731-7165

Lake County Housing Authority
33928 N US HIGHWAY 45
GRAYSLAKE, IL 60030-1714
www.lakecountyha.org
(847) 223-1170

Latin United Community Housing...
3541 W North Avenue
Chicago, IL 60647
www.lucha.org
(773) 489-8484

Lawyers' Cmt for Better Housing
33 N La Salle St Suite 900
Chicago, IL 60602
www.lcbh.org
(312) 347-7600

METEC
2605 W Krause Ave
Peoria, IL 61605
www.metechrc.org
(309) 676-3832

Metropolitan Tenants Organization
1727 S. Indiana #G03
Chicago, IL 60616
www.tenants-righs.org
(773) 292-4980

Navicore Solutions
416 Main Street
Peoria, IL 61602
www.navicoresolutions.org
(866) 472-4557

Neighborhood Housing Serv-Chgo.
1279 N. Milwaukee Avenue
Chicago, IL 60622
www.nhschicago.org
(773) 329-4111

Northside Community Dev Corp
1530 W. Morse Ave
Chicago, IL 60626
www.northsidecdc.org
(773) 262-2290 Ext. 714

Northwest Compass, Inc
1300 West Northwest Highway
Mount Prospect, IL 60056
www.northwestcompass.org
(847) 392-2344

Northwest Side Housing Center
5233 W Diversey Ave.
Chicago, IL 60639
www.nwshc.org
(773) 283-3888

NW HomeStart, Inc
803 N Church St
Rockford, IL 61103
www.nwhomestart.org
(815) 962-2011

Oak Park Regional Housing Center
5934 W. Lake St.
Chicago, IL 60644
www.oprhc.org
(773) 887-5187

Open Communities
922 Davis Street
Evanston, IL 60201
www.open-communities.org
(847) 501-5760

Partners in Comm Building/YWCA
56 E 47th St
Chicago, IL 60653
www.picbchicago.org
(312) 328-0873

Puerto Rican Cultural Center
2546 W. Division Street
Chicago, IL 60622
www.prc-chgo.org
(773) 394-4935

Respond Now
1439 Emerald
Chicago Heights, IL 60411
www.respondnow.org
(708) 755-4357

Restoration America
86 N. Williams St
Crystal Lake, IL 60014
www.restorationamerica.org
(847) 783-0232

Rock Island Economic Growth Corp
100 19th Street
Rock Island, IL 61201
www.economicgrowthcorporation.com
(309) 788-6311

South Side Community FCU
5401 S. Wentworth Ave.
Chicago, IL 60609
www.southsidecommunityfcu.org
(773) 548-5500

South Suburban Housing Center
18220 Harwood Avenue
Homewood, IL 60430
www.southsuburbanhousingcenter.org
(708) 957-4674

Spanish Coalition for Housing
1922 N. Pulaski Road
Chicago, IL 60639
www.sc4housing.org
(773) 342-7575

Starved Rock Country Comm Fndtn
241 Marquette St.
LaSalle, IL 61301
www.srccf.org
(815) 252-2906

The Link & Option Center, Inc.
900 E. 162nd Street
South Holland, IL 60473
www.link-option.com
(708) 331-8111

The Neighbor Project
32 South Broadway
Aurora, IL 60505
www.neighborproject.us
(630) 906-9400

The Resurrection Project
1805 South Paulina Avenue
Chicago, IL 60608
www.resurrectionproject.org
(312) 666-1323

The Salvation Army
20 Glory Place
Belleville, IL 62226
www.salarmymidland.org
(618) 235-7378

Thornton Township Foundation
333 E. 162nd St
South Holland, IL 60473
www.thorntontownship.org
(708) 985-3217

Total Resource Community Dev Org
1415 West 104th Street
Chicago, IL 60643
www.totalresourceccdo.com
(773) 881-0761

Two Rivers Regional Cncl - Public...
107 N 3RD St
Quincy, IL 62301-2969
www.trrcopo.org
(217) 224-8171

Western Egyptian Econ Opp Cncl
#1 Industrial Park
Steeleville, IL 62288
www.weec.org
(618) 965-3458

Will County Center -Comm Concerns
2455 Glenwood Ave
Joliet, IL 60435
www.WCCCC.net
(815) 722-0722

¿Preguntas? (312) 883-2720 -o- (888) 252-1119

IHDA CARES

Assisting Households Impacted by COVID-19



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 Mortgage Assistance

English EMA

<https://youtu.be/b9VHCWgaqvk>

Spanish EMA

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

Illinois Emergency Rental and Mortgage Assistance Programs Fact Book

Feb. 19, 2021

On June 10, 2020 Governor JB Pritzker signed the 2021 Budget Appropriations Bill. Passed by the Illinois General Assembly on May 24, the bill allocated over \$300,000,000 of federal Coronavirus Relief Funds (CRF) for the specific purpose of providing housing assistance to residents of Illinois who found themselves without the means to pay their rent or mortgage due to impacts incurred from the COVID-19 pandemic.

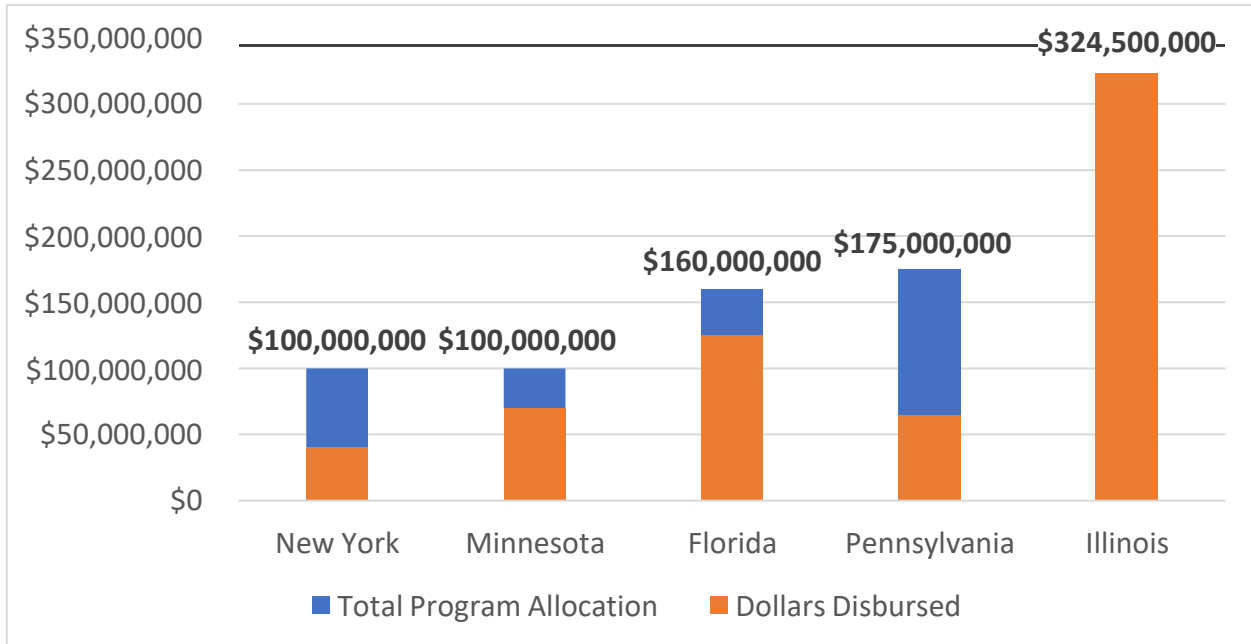
The resulting Emergency Rental Assistance (ERA) and Emergency Mortgage Assistance (EMA) programs disbursed more than \$324,000,000 in past due rent and mortgage payments helping keep over 56,000 households safe and sheltered at home during the pandemic.

FINAL RESULTS*

Total Unique Apps 97,893	Total Reviewed Apps 78,314 80.0%	Total Approved Apps 56,200 71.8%
------------------------------------	---	---

ILLINOIS IS A LEADER IN PRIORITIZING HOUSING NEEDS OF ITS RESIDENTS

Illinois was a leader in prioritizing CRF funds for housing needs. The Illinois General Assembly recognized the huge need for rental and mortgage assistance and pressed forward to ensure the availability of funds. The chart below shows the five largest statewide emergency housing assistance programs in the country administered by Housing Finance Agencies. Illinois had the largest program in the country in response to the COVID-19 pandemic and was the only state to distribute all its funds within the originally legislated deadline of December 30, 2020.



Nation’s largest Covid-19 housing assistance programs administered by HFAs

ENSURING DISPROPORTIONATELY IMPACTED AREAS ARE SERVED

The General Assembly and the Pritzker Administration prioritized reaching those most in need with an emphasis on racial equity. To ensure a program that fairly and equitably disburses funds to those communities most in need, particularly communities of color, the General Assembly mandated that at least \$100,000,000 (33%) of the assistance go to “Disproportionately Impacted Areas” (DIAs), specific zip codes targeting those most in need, primarily low income, Black and Latinx communities who were hardest hit by infections and layoffs due to the pandemic. The DIA goals were substantially exceeded.

DIA RESULTS EXCEEDED

ERA Approved Apps 46,129	ERA DIA Approved Apps 31,029 67.3%	ERA DIA Approved \$ \$155,145,000 67.3%
EMA Approved Apps 10,071	EMA DIA Approved Apps 5,531 54.9%	EMA DIA Approved \$ \$49,318,691 50%

RENTAL NEED GREATER THAN MORTGAGE NEEDS

Initially, plans to administer the funds projected that mortgage funds and rental funds would be evenly disbursed: approximately \$150,000,000 for each. Once the applications for each program were received, it became apparent that rental need exceeded mortgage need, and funding was reapportioned with 70% of funding going to rental assistance and 30% to mortgage assistance.

ERA Unique Apps 79,267	ERA Reviewed Apps 59,764 75.4%	ERA Approved Apps 46,129 77.2%	ERA Approved Apps \$ \$230,645,000 70% of Funds
----------------------------------	---	---	--

EMA Unique Apps 18,626	EMA Reviewed Apps 18,550 99.6%	EMA Approved Apps 10,071 54.3%	EMA Approved Apps \$ \$98,449,437 30% of Funds
----------------------------------	---	---	---

MORE HOUSEHOLDS SERVED THAN ORIGINALLY ESTIMATED

Initial projections showed 30,000 rental households and 10,000 homeowners would be served by the program. The homeowner target was met, and the renter household target was substantially exceeded. 10,071 approved homeowner applications were funded. Unused mortgage funds were then available to increase renter households served by 53%. Over 46,000 applicants received funds instead of the initially projected 30,000.

HOUSEHOLD SIZE

Average household size for renters in Illinois is 2.3 people. Average household size for the ERA program was 2.7 people per household.

RENTAL AND MORTGAGE APPLICATIONS BY RACE

For ERA, 67% of the approved applications and 67% of the funding went to households who identified as either American Indian, Asian, Black or Pacific Islander. An additional 9.6% of the applicants did not identify a race. Households identifying as African American received the largest share of the funding at 63.1%.

For EMA, 57% of the approved applications and 56% of the funding went to households who identified as either American Indian, Asian, Black or Pacific Islander. An additional 12% of the applicants did not identify a race. Households identifying as African American received the largest share of funding at 47%.

ERA

Date: 1/31/2021

ERA	Unique Applications		Reviewed Applications		Approved Applications			
	79,267		59,764 75.4%		46,129	77.2%	\$230,645,000	% of Funds
American Indian	676	0.9%	466	0.8%	349	0.8%	\$1,745,000	0.8%
Asian	2,171	2.7%	1,680	2.8%	1,291	2.8%	\$6,455,000	2.8%
Black / Afr Amr.	51,624	65.1%	37,785	63.2%	29,092	63.1%	\$145,460,000	63.1%
Pacific Islander	116	0.1%	84	0.1%	63	0.1%	\$315,000	0.1%
White	17,296	21.8%	13,940	23.3%	10,905	23.6%	\$54,525,000	23.6%
Race No Answer	7,384	9.3%	5,809	9.7%	4,429	9.6%	\$22,145,000	9.6%

EMA

EMA	Unique Applications		Reviewed Applications		Approved Applications			
	18,626		18,550 99.6%		10,071	54.3%	\$98,449,436.69	% of Funds
American Indian	143	0.8%	142	0.8%	75	0.7%	\$665,065.67	0.7%
Asian	1,237	6.6%	1,219	6.6%	643	6.4%	\$7,943,621.76	8.1%
Black / Afr Amr.	9,684	52.0%	9,638	52.0%	5,009	49.7%	\$46,251,293.64	47.0%
Pacific Islander	27	0.1%	27	0.1%	10	0.1%	\$115,829.59	0.1%
White	5,659	30.4%	5,643	30.4%	3,278	32.5%	\$32,651,707.38	33.2%
Race No Answer	2,141	11.5%	2,131	11.5%	1,190	11.8%	\$12,149,125.01	12.3%

RENTAL AND MORTGAGE APPLICATIONS BY ETHNICITY

Applicants who identified as Hispanic/Latinx comprised 11.7% of approved applications and funding for the ERA program. Mortgage recipients showed a higher rate with 16.8% of the approved applications and 17.2% of the mortgage funding going to applicants that identified as Hispanic/Latinx.

Date: 1/31/2021

ERA	Unique Applications		Reviewed Applications		Approved Applications			
	79,267		59,764 75.4%		46,129	77.2%	\$230,645,000	% of Funds
Hispanic/Latino	9,029	11.4%	7,051	11.8%	5,399	11.7%	\$26,995,000	11.7%
Non-Hispanic / Latino	63,832	80.5%	47,919	80.2%	37,076	80.4%	\$185,380,000	80.4%
Ethnicity - No Answer	6,406	8.1%	4,794	8.0%	3,654	7.9%	\$18,270,000	7.9%

EMA	Unique Applications		Reviewed Applications		Approved Applications			
	18,626		18,550 99.6%		10,071	54.3%	\$98,449,436.69	% of Funds
Hispanic/Latino	2,954	15.9%	2,945	15.9%	1,693	16.8%	\$16,921,847.19	17.2%
Non-Hispanic/Latino	14,201	76.2%	14,134	76.2%	7,659	76.1%	\$74,421,451.13	75.6%
Ethnicity - No Answer	1,471	7.9%	1,471	7.9%	719	7.1%	\$7,806,715.84	7.9%

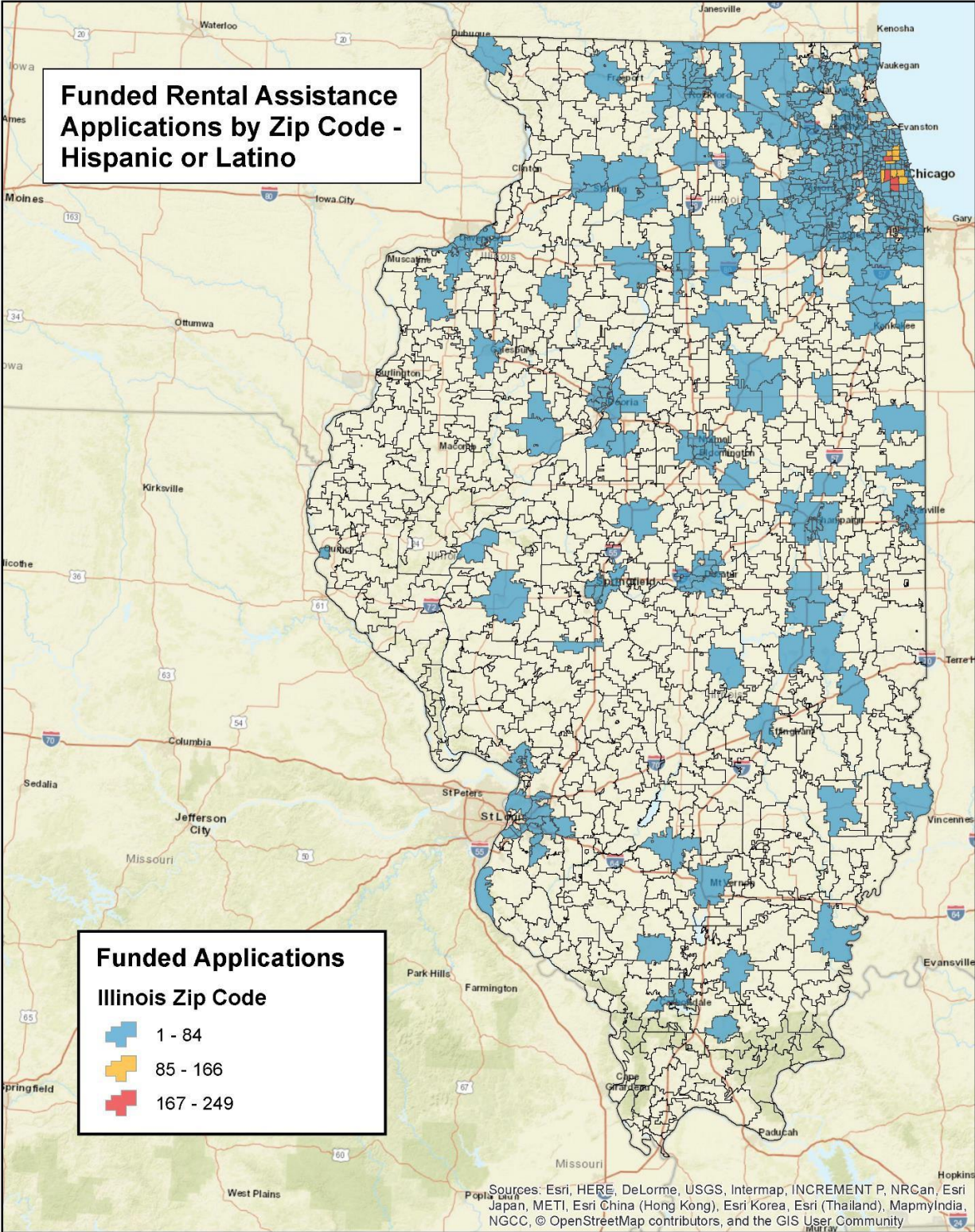
TOP 10 ZIP CODES FOR LATINX APPLICANTS

The top 10 zip codes for Latinx applicants for the ERA program were:

ERA: 60639, 60804, 60629, 60632, 60651, 60402, 60623, 60647, 60609 and 60641

The top 10 zip codes for Latinx applicants for the EMA program were:

EMA: 60629, 60402, 60804, 60639, 60638, 60642, 60641, 60652, 60634 and 60446



FOCUSED OUTREACH TO SPANISH-SPEAKING AND BIPOC COMMUNITIES

Outreach to underserved communities was a priority. The applications for both the ERA and EMA programs were offered in English and Spanish. Marketing and program information was disseminated in multiple languages in a variety of ways. Specific examples include: Spanish speaking media which included internet radio and podcasts, television and radio; outreach to the Mexican Consulate (including a Facebook Live session with over 1,000 attendees + 35,000 views after filming), multiple presentations to community groups, including DHS Illinois Welcoming Center (recent immigrants) and the Illinois Coalition for Immigrant and Refugee Rights; coordination and marketing information shared with ICIRR; and multiple information sessions to various elected officials including the State Legislature, as well as their staff. In addition, there were more than 20 targeted outreach webinars for housing advocates, landlords and key interest groups (realtors, bankers, etc.).

The application was designed to not require a social security number from the tenant or homeowner. The programs were marketed as being open and welcoming to undocumented households.

IHDA contracted with 62 community groups and housing counseling agencies across the state to assist with outreach and intake for populations with technology and language barriers. Statewide coverage by these agencies provided assistance to residents in more than 12 languages. Community groups that focus on the Latinx community included but were not limited to TRP, Spanish Coalition for Housing, LUCHA, Neighborhood Housing Services of Chicago and the Puerto Rican Cultural Center and more.

Spanish was prioritized as the most frequently used language other than English in Illinois. The full application was available online in English and Spanish. Less than 1% of applications received came through the Spanish application portal.

The IHDA website housed a series of Frequently Asked Questions in six languages, including Spanish, along with additional resources offered throughout the state.

Supplemental information: During 2020, additional rental assistance funds were available through the Illinois Department of Human Services (IDHS) targeted to low income households. IDHS was able to offer \$37,000,000 of rental assistance including \$21,800,000 disseminated through the Immigrant and Refugee Welcoming Centers and \$15,200,000 for homelessness prevention.

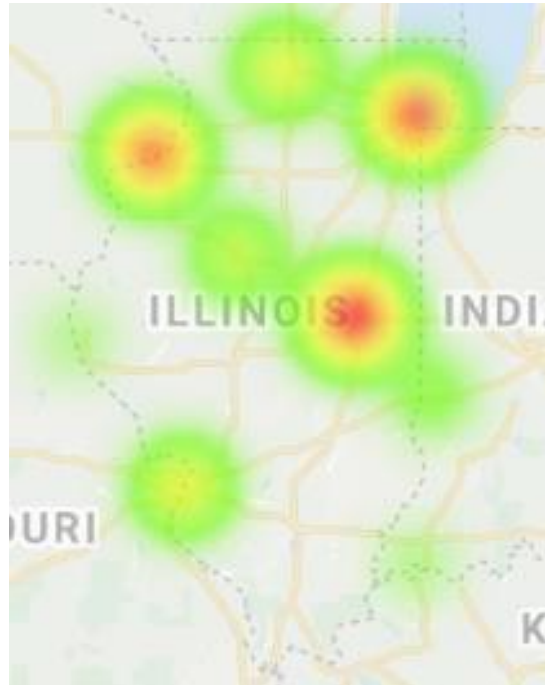
The Latinx population is generally underrepresented in the utilization of government assistance programs including housing assistance programs. This can be seen in usage of public housing and housing choice vouchers. Outreach efforts for the ERA and EMA programs were intentional and comprehensive. There was a short time period, however, to announce and disseminate information on the program. Future efforts will need to be expanded with deeper outreach. (See “Take Aways” below).

OUTREACH ACROSS THE STATE OF ILLINOIS

With a limited application window, IHDA Marketing and Communications conducted robust outreach through earned media to ensure broad access to the program. IHDA staff conducted over a dozen interviews with television, radio, and newspaper outlets from Rockford to Carbondale. The goal was to make sure every Illinoisan knew about the programs and was afforded the opportunity to apply. In addition, IHDA developed flyers, one-pagers, PSA videos, social media posts and other marketing tools

to help promote the program and encourage those to apply. Marketing kits were created and shared across the state including with State Legislators.

This map shows news coverage across the state on launch day of ERA:



NON-ENTITLEMENT (NE) - GOAL NOT MET BUT ALL APPROVED APPLICATIONS FUNDED

The Illinois General Assembly included a line-item that \$79,000,00 of the funds go to Non-Entitlement Area of Illinois, that is units of local government that did not receive direct Coronavirus Relief Funds as they have less than 500,000 people. Entitlement Areas per the Federal Government for this program were: Cook County, the City of Chicago, DuPage County, Will County, Lake County and Kane County. The charge was to distribute at least \$79,000,000 outside of those counties.

The ERA and EMA programs funded every approved application from non-entitlement areas which totaled \$64,000,000, short of the \$79,000,000 goal.

Total Approved Apps 56,200	Total NE Approved Apps 12,040 21.4%	Total NE Approved \$ \$64,075,848 19.7%
--------------------------------------	--	--

ERA Approved Apps 46,129	ERA NE Approved Apps 10,546 22.9%	ERA NE Approved \$ \$52,730,000 22.9%
------------------------------------	--	--

EMA Approved Apps 10,071	EMA NE Approved Apps 1,494 14.8%	ERA NE Approved \$ \$11,345,848 11.5%
------------------------------------	---	--

A different analysis of the numbers results in the goal almost being met. \$79 million represents 20% of the original \$396,000,000 appropriated by the Legislature for housing assistance. Ultimately, fewer funds, \$325,000,000, were made available for housing assistance. Applying the same 20% to \$325,000,000 yields \$65,000,000. Actual dollars funded totaled \$64 million.

FOR MAPS OF APPROVED LOANS PLEASE SEE APPENDIX A

EVERY APPROVED APPLICATION WAS FUNDED

Every approved application was funded. This holds true for both the ERA and the EMA programs. No applicant who met the eligibility requirements for the respective programs was left without funding. Illinois proved itself a leader in its focus on keeping its most vulnerable residents housed during the pandemic.

REASONS FOR FAILURE TO APPROVE

Every approved application for both the ERA and EMA programs was funded. Not all applications received, however, were approved. Applications were received during the application windows of August 10 - 28 for ERA and August 24 - September 4 for EMA. “*Unique Applications*” are completed applications received in the application portal. Once applications were received, they were screened for basic program eligibility. These were the fundamental criteria of the program established by the federal government such as:

- Must have suffered a loss of income or reduction in income due to COVID-19
- Must be behind in rent or mortgage
- Rent or mortgage arrearage must be due to negative impact of COVID-19
- Must be below \$ of income (federal government did not have an income limit; IHDA designated)

Applications that failed to meet these criteria were automatically failed. For the rental program, auto-fails comprised 25% of the applications. **Common reasons for an auto-fail were applicants who attested that they were still current on their rent or had not lost income due to COVID-19.**

ERA Unique Apps 79,267	ERA Reviewed Apps 59,764 75.4%	ERA Approved Apps 46,129 77.2%
----------------------------------	---	---

EMA Unique Apps 18,626	EMA Reviewed Apps 18,550 99.6%	EMA Approved Apps 10,071 54.3%
----------------------------------	---	---

Both the ERA and the EMA program had a two-step process for application review. After the screening for basic eligibility criteria, a deeper review process was undertaken. This is represented by the applications moving from the blue squares to the green squares in the charts above. The process for the ERA and EMA applications was different reflecting the unique role of the mortgage servicer in processing mortgage payments. For the mortgage program, 99.6% of the applications made it through to the stage, “Reviewed Applications”. The review by the mortgage servicer was the next step determining approval status. The numbers show that while 99.6% of applications for EMA were reviewed, ultimately 54.3% were approved due to denials by the mortgage servicer. **Primary reasons for denial include factors such as the mortgage was current, the borrower was in active bankruptcy or the amount needed exceeded \$25,000.**

Ultimately, our data shows the approval rate of eligible applications was higher for rental applications than for mortgage applications. With ERA, 75.4% (vs. 99.6% for EMA) of the applications made it through initial eligibility screening but the final approval rate of those applications was substantially higher at 77.2% vs. 54.3% for mortgage assistance.

FLEXIBILITY WAS KEY

Successfully funding over 55,000 households in the middle of a pandemic was extremely challenging. To disburse \$325,000,000 in less than six months, flexibility was key. Multiple objectives needed to be achieved: 1) funds needed to be sent quickly which required a thorough but streamlined review process; 2) a clear audit trail was necessary as all funds are subject to a federal audit with risk of recapture if not administered correctly; and 3) funding needed to occur by December 30, 2020. Every step needed to proceed quickly. Equity, expediency, and eviction prevention were guiding principles in the design and administration of the two programs. Two examples of flexibility are shared.

Examples of program design that helped funds to flow quickly were designating a fixed payment amount of \$5,000 for each rental household and the ability to have the tenants self-certify their income. Each of these design steps ultimately saved thousands of hours in processing time allowing all of the Illinois funds to be disbursed by year-end. Of the top five housing assistance programs administered by Housing Finance Agencies in the United States, Illinois had the largest program and was the only state to fully disburse its funds. Program design and flexibility were key to this success.

The EMA program required IHDA to sign agreements with the mortgage servicers for the homeowner to receive funds. When several large mortgage servicer companies were unresponsive to participation in the program, both the IHDA Executive Director and the Governor’s office reached out to impress upon the companies the importance of this program. Ultimately every large servicer participated and ultimately a total of 283 different mortgage servicing companies received funding. The more companies participating, the more homeowners served. In a few cases where the mortgage servicers were non-responsive, IHDA reached out directly to homeowners obtaining the information needed to validate and allow payments to be sent to the servicers.

An additional example of flexibility was demonstrated in creating a cure process for rental applicants. Streamlining the application and the application review process was critical to the success of the program. A program of this volume and short timeline could not offer an individualized, case

management approach to each application. However, during the review process, 11,000 applicant applications were identified that were missing only one piece of information. A decision was made to pivot and create an opportunity to submit the information. Applicants were contacted and offered the opportunity to upload the needed document. 9,000 documents were received. Of the 9,000 submissions, 7,000 were approved. This allowed an additional 7,000 households to receive rental assistance and stay sheltered in place at this difficult time preventing the risk of eviction. This step still allowed for the programs to meet the calendar deadlines imposed by the US Congress.

KEY TAKEAWAYS FOR NEXT ROUND

The data gathered from the ERA and EMA program will inform our work for ERA 2021. Many things went right with Illinois' first Covid-19 Emergency Rental and Emergency Mortgage Assistance Programs. At the national level, the Illinois program is seen as a model. Most importantly, the large number of renters and homeowners served, and the large dollar volume pumped back into the Illinois economy helped keep vulnerable households in place at a time of a national pandemic. To improve upon the 2020 performance the data yields the following takeaways:

Expand marketing and outreach to increase utilization of the program by the Latinx community

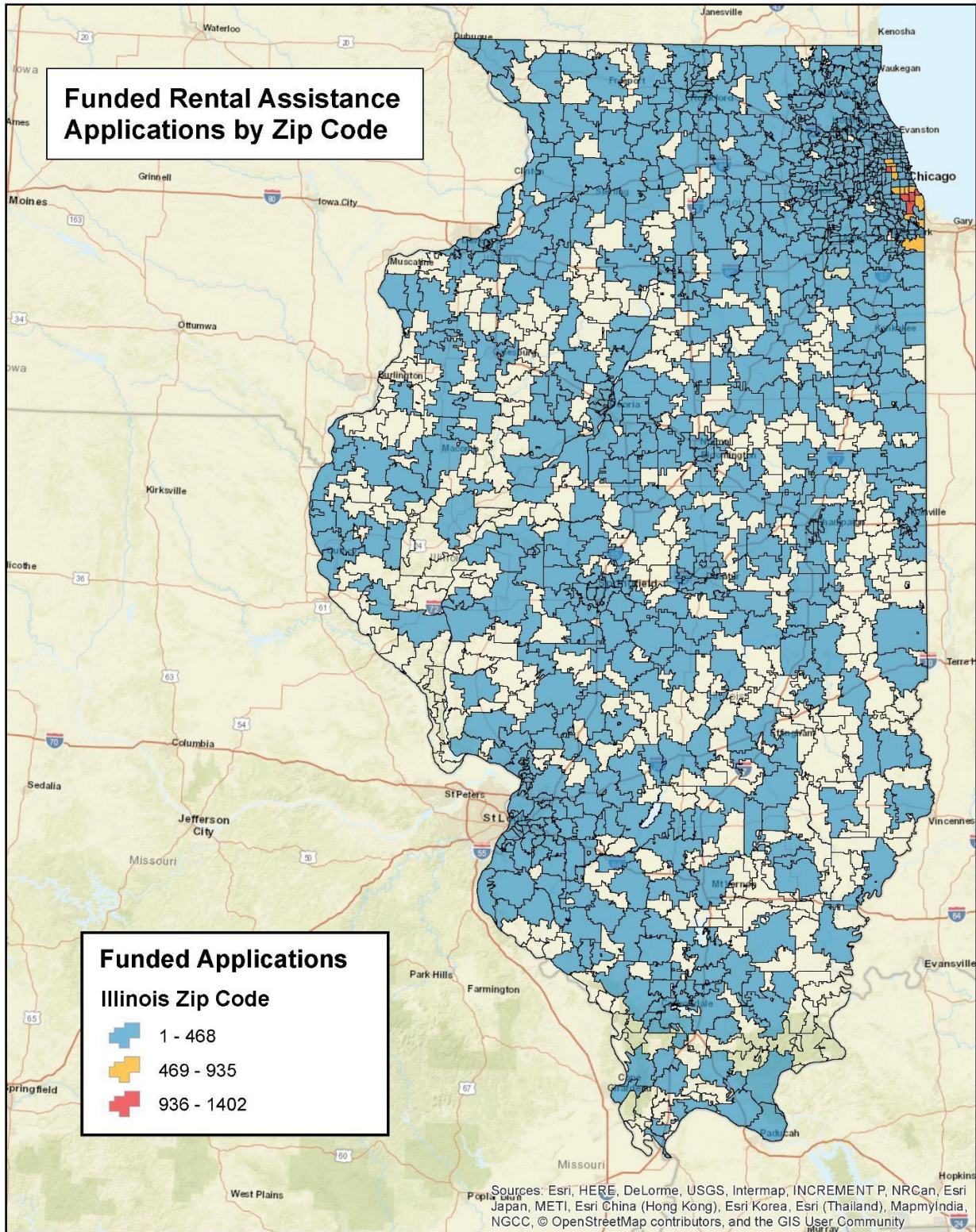
- Expand and increase our work with community organizations who have access to the Latinx community and are viewed as a trusted resource to help market the program and assist applicants
- Start marketing and outreach efforts sooner to allow word of mouth and general awareness of the program to grow
- Clearly state on marketing material that the program is available to undocumented households
- Include an affirmation in the application that personal information will not be shared
- Enhance the existing marketing campaign to targeted/underserved communities by considering:
 - Partnering with utility companies to leverage their mailing lists and newsletters
 - Partnering through school district communications and networks (via PIO partners at the State Board of Education)
 - Facebook paid ads targeted by demographics and zip code
 - Utilize electronic billboard advertising (Converge Media)
 - Host more webinars for HUD Housing Counseling Agencies, COAs, associations and legislators and with organizations and alliances that work with Latinx professionals.
 - Target organizations that provide Citizenship and Residency services to Latinx and immigrant populations.
 - Develop special outreach to landlords of 2-4 unit buildings
- Additional recommendations to increase utilization of the program by the Latinx community
 - Do not require leases
 - Ensure % AMI eligibility charts are adjusted to family size
 - Continue the concept of a cure process
 - Provide technical assistance to small and immigrant landlords in completing the application

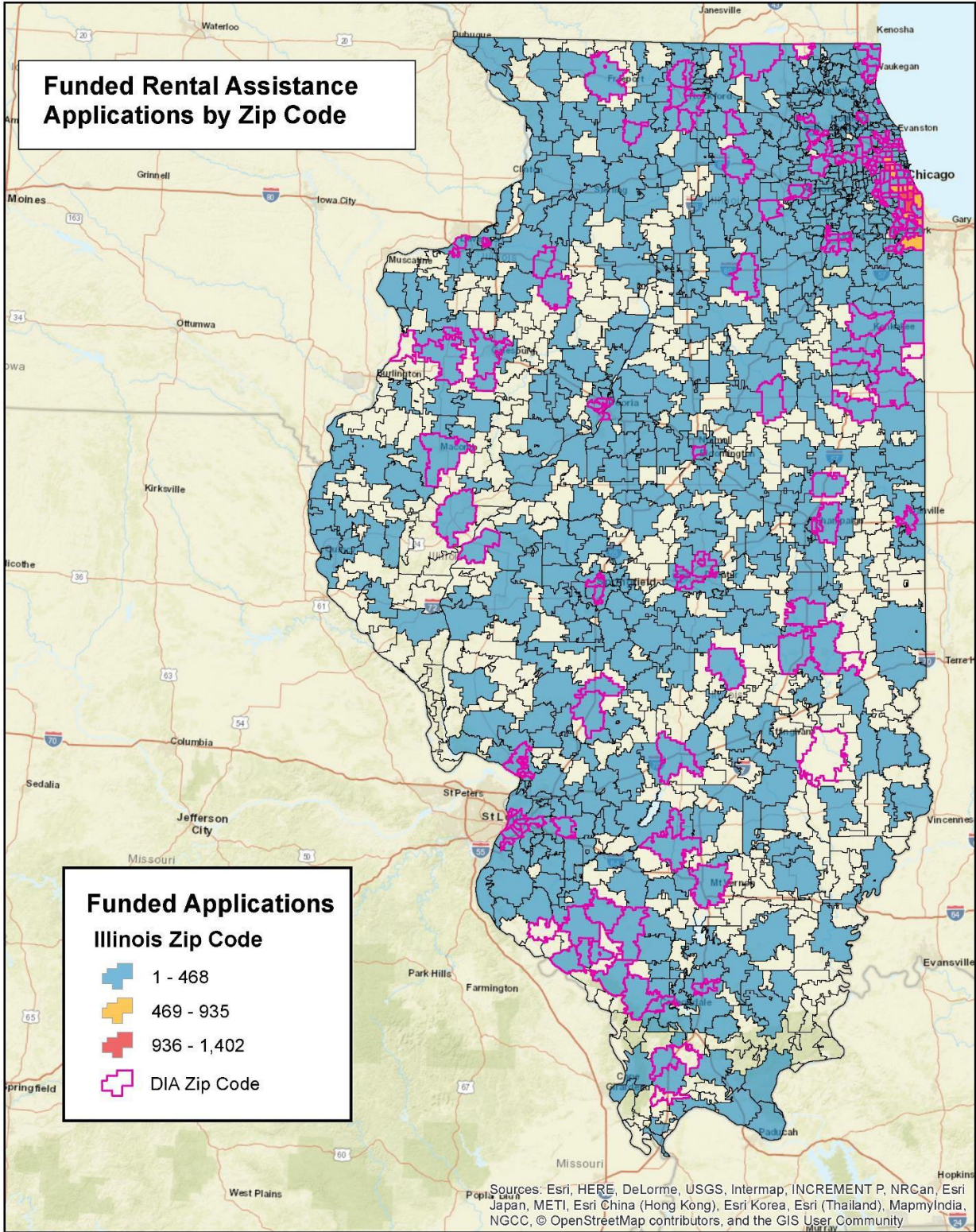
Expanded marketing and outreach to increase utilization of the program by non-entitlement communities

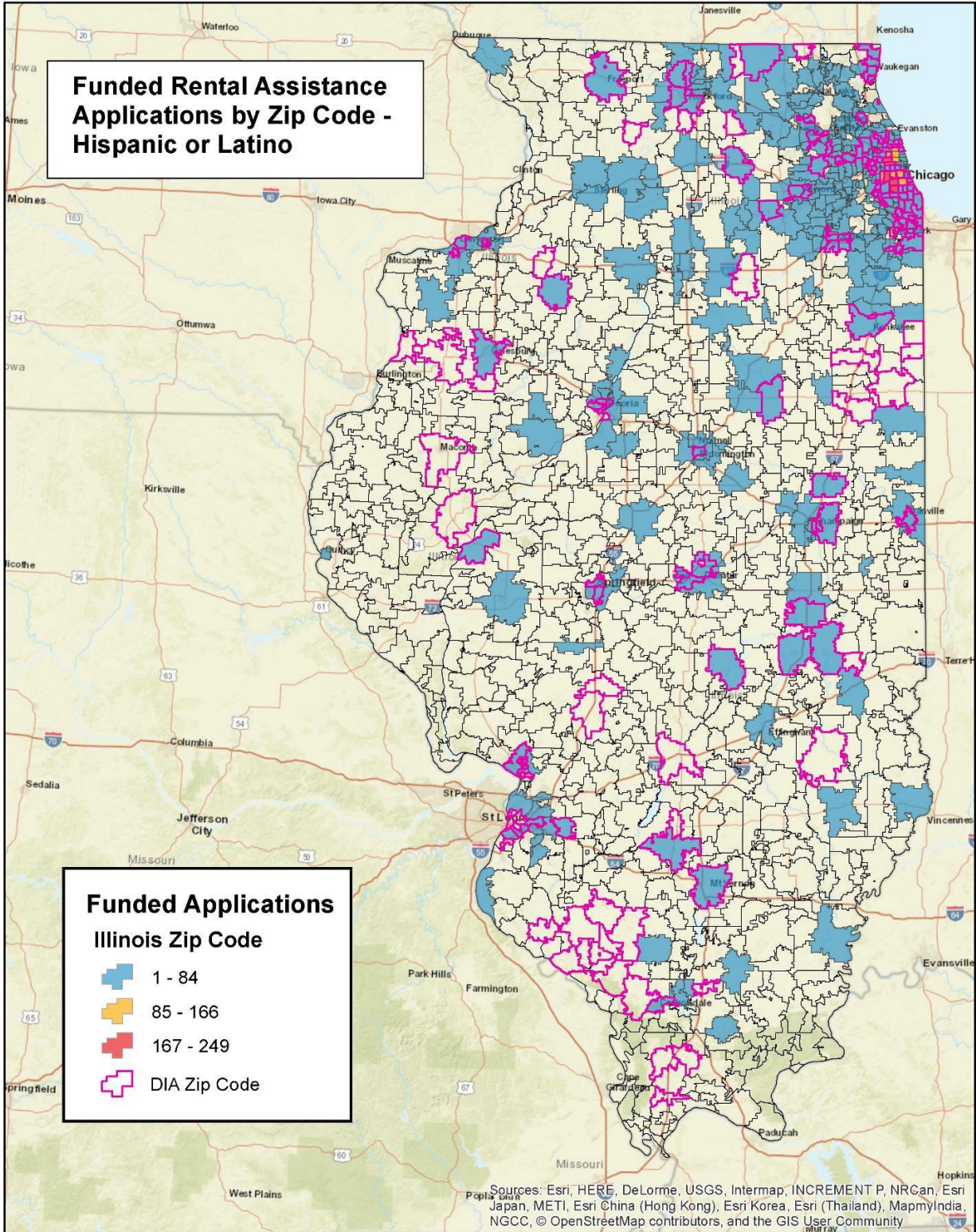
- Expand the number of partnerships with community organizations across the state who can help market the program and assist applicants
- Start marketing and outreach efforts sooner to allow word of mouth and general awareness of the program to grow
- Enhance the existing marketing campaign to targeted/underserved communities by considering:
 - Partnering with utility companies to leverage their mailing lists and newsletters
 - Partnering through school district communications and networks (via PIO partners at the State Board of Education)
 - Facebook paid ads targeted by demographics and zip code
 - Utilize electronic billboard advertising (Converge Media)
 - Host more webinars for HUD Housing Counseling Agencies, COAs, associations and legislators and with organizations and alliances that work with rural communities and small towns across Illinois
 - Partner with Illinois Municipal League/ICCA to reach non-funded entities

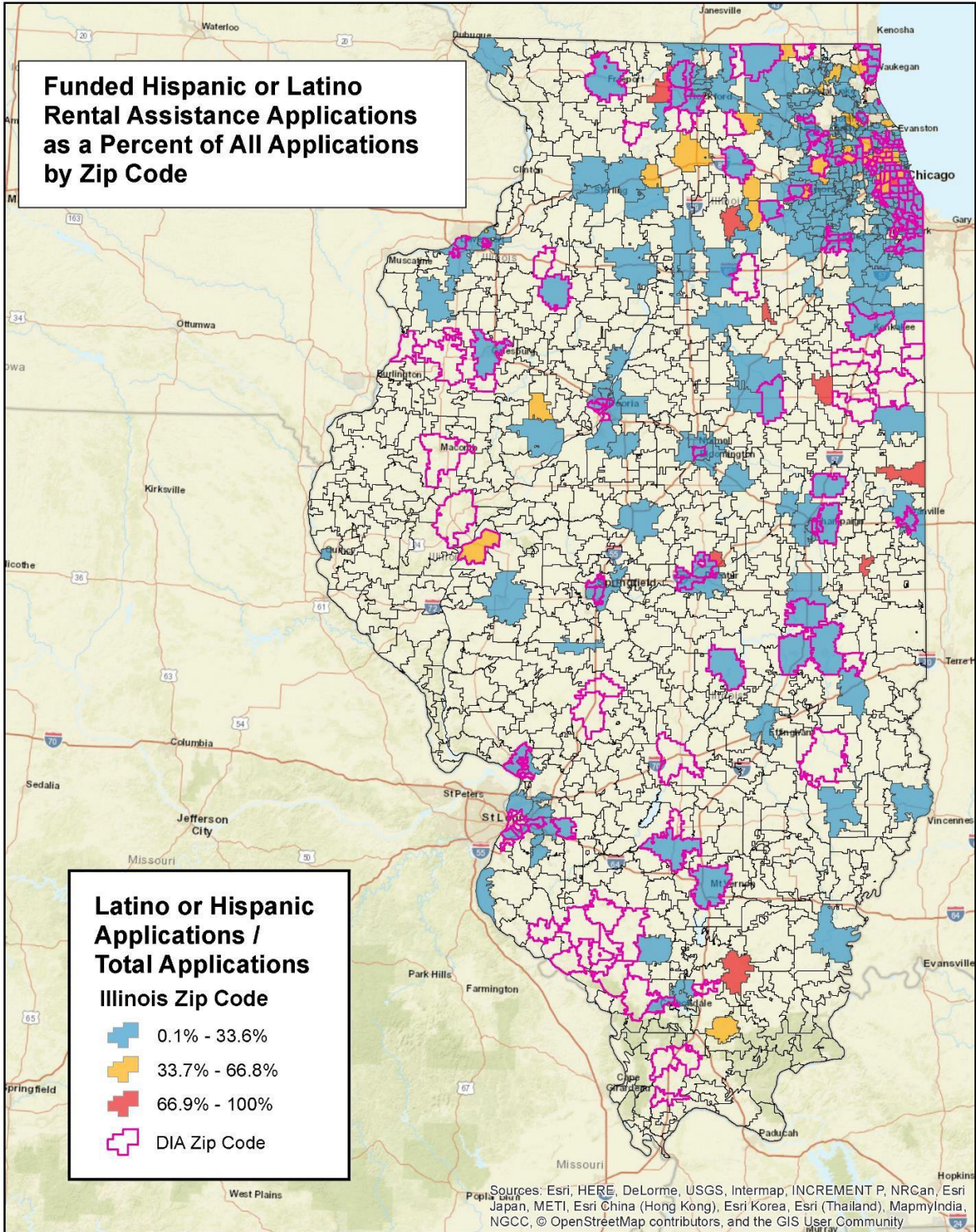
*Final numbers are subject to update and may change due to auditing. No material changes are expected at this time. Due to recycling of returned funds by housing providers, net funds disbursed is slightly less than total disbursed.

Appendix A – ERA Maps

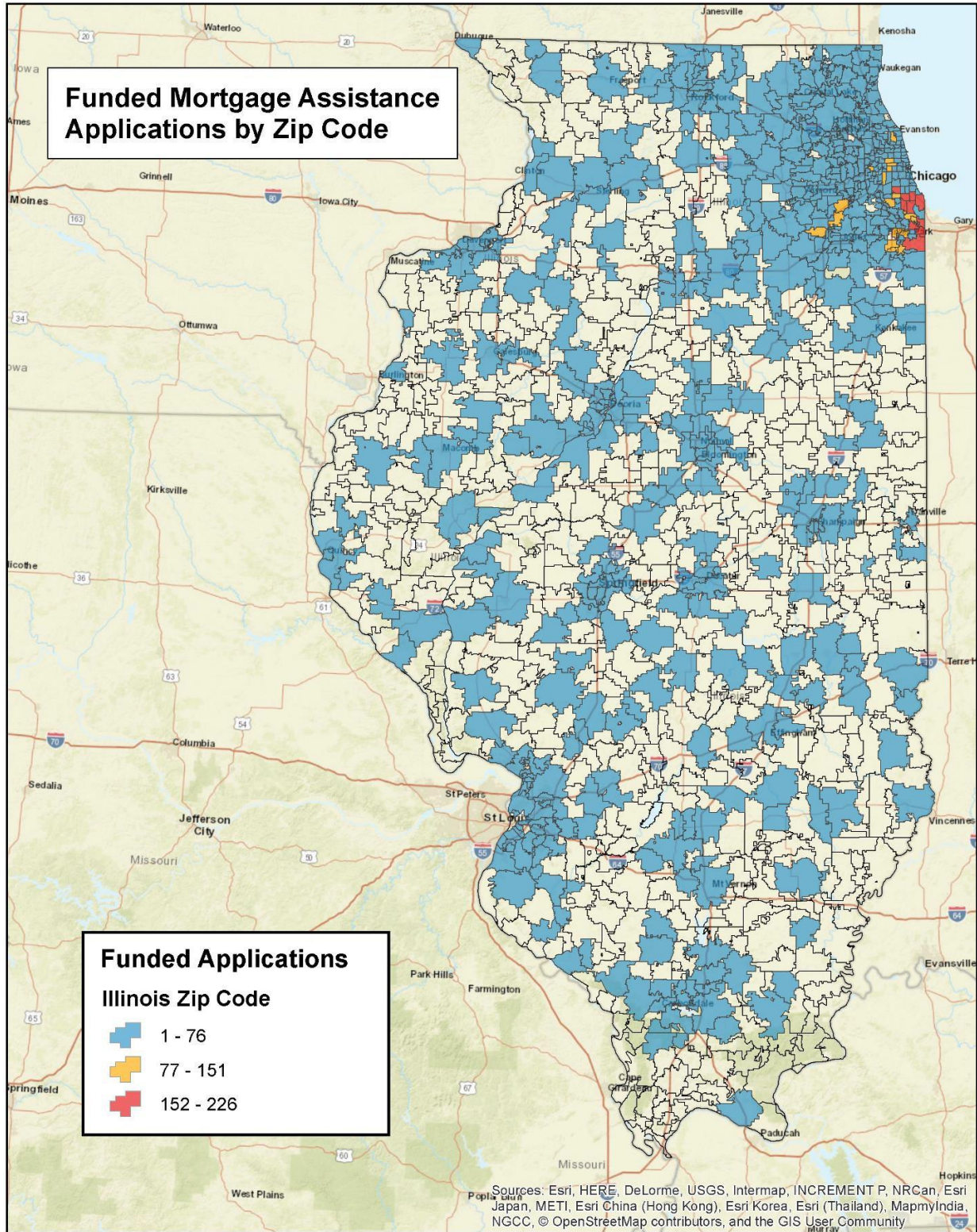




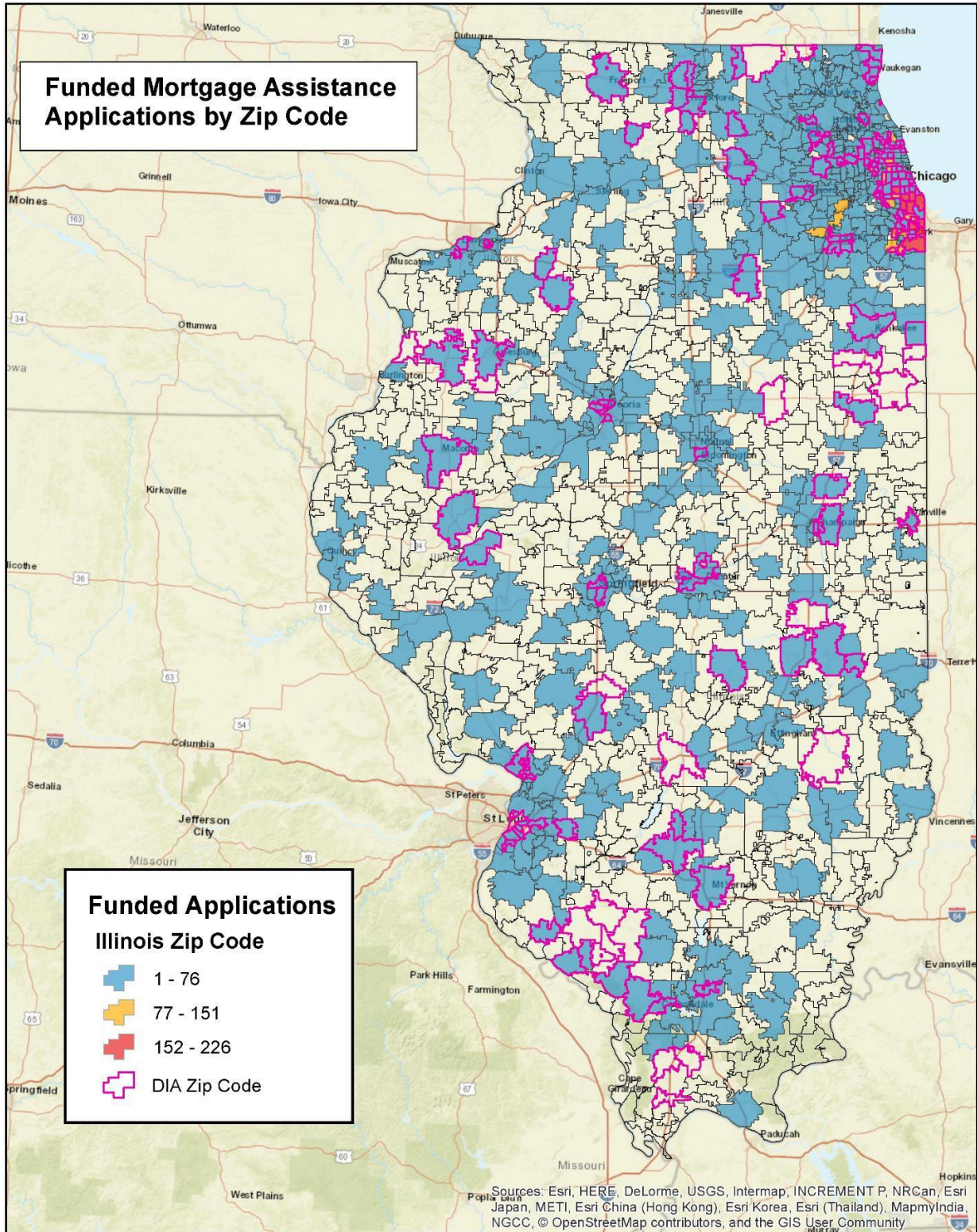




Appendix B – EMA Maps



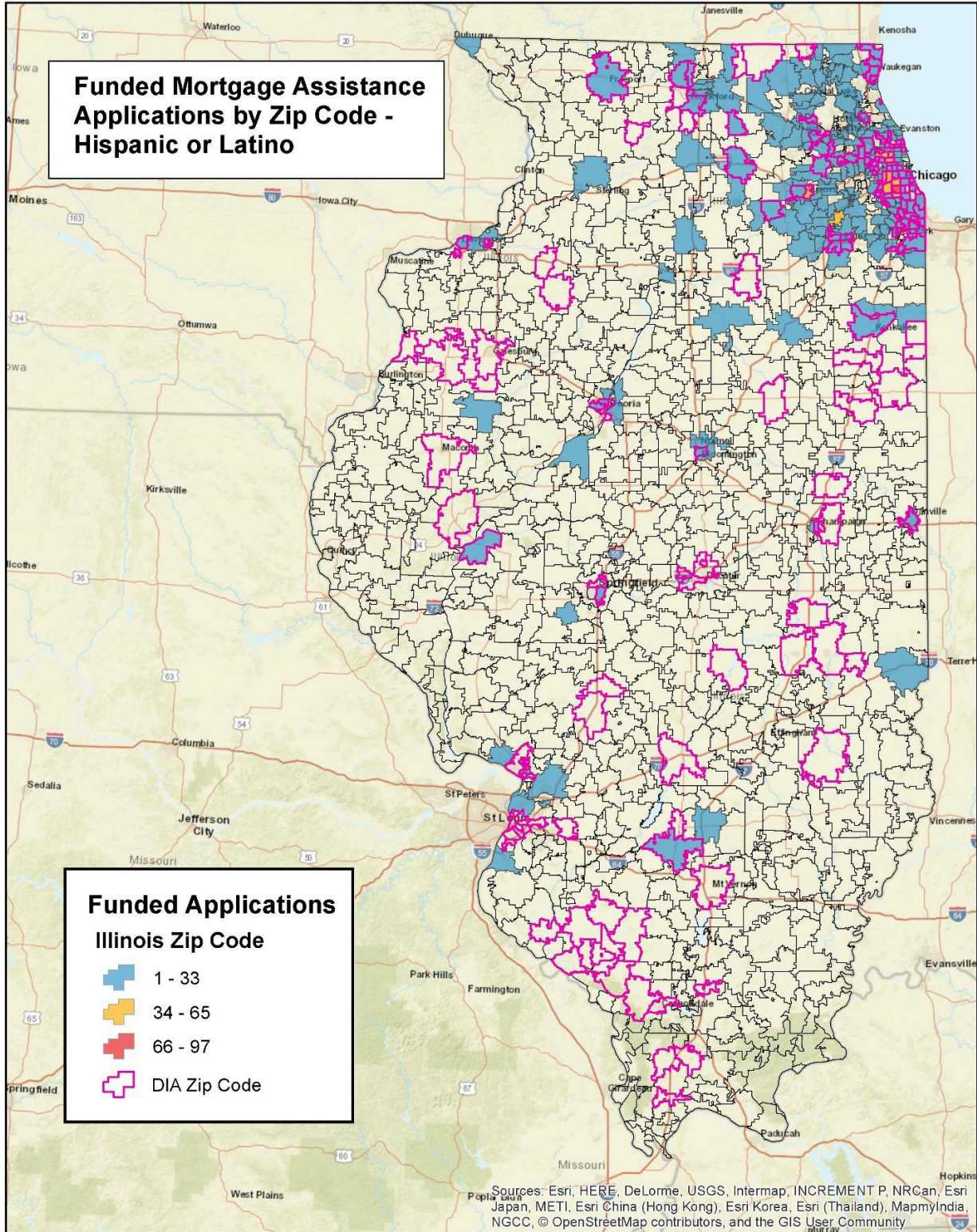
Funded Mortgage Assistance Applications by Zip Code

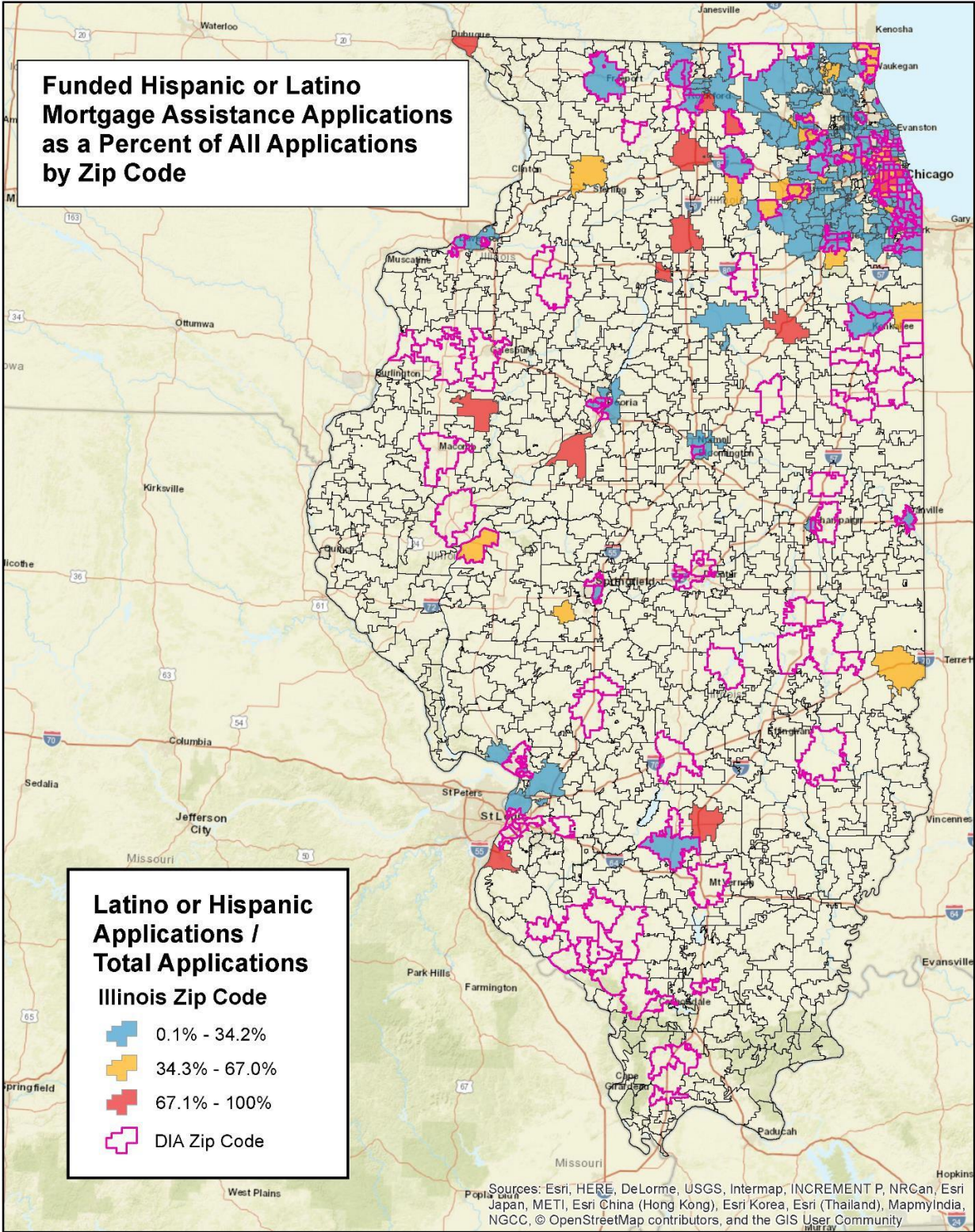


Funded Applications Illinois Zip Code

- 1 - 76
- 77 - 151
- 152 - 226
- DIA Zip Code

Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), MapmyIndia, NGCC, © OpenStreetMap contributors, and the GIS User Community





Appendix C – ERA Data by County

	Unique Applications		Reviewed Applications		Approved Applications			
Adams	200	0.3%	151	0.3%	118	0.3%	\$590,000	0.3%
Alexander	11	0.0%	8	0.0%	5	0.0%	\$25,000	0.0%
Bond	29	0.0%	24	0.0%	20	0.0%	\$100,000	0.0%
Boone	91	0.1%	72	0.1%	55	0.1%	\$275,000	0.1%
Brown	4	0.0%	2	0.0%	0	0.0%	\$0	0.0%
Bureau	48	0.1%	35	0.1%	30	0.1%	\$150,000	0.1%
Calhoun	2	0.0%	1	0.0%	0	0.0%	\$0	0.0%
Carroll	29	0.0%	23	0.0%	20	0.0%	\$100,000	0.0%
Cass	39	0.0%	32	0.1%	23	0.0%	\$115,000	0.0%
Champaign	1,459	1.8%	1,053	1.8%	732	1.6%	\$3,660,000	1.6%
Christian	95	0.1%	70	0.1%	53	0.1%	\$265,000	0.1%
Clark	39	0.0%	26	0.0%	20	0.0%	\$100,000	0.0%
Clay	11	0.0%	9	0.0%	9	0.0%	\$45,000	0.0%
Clinton	33	0.0%	24	0.0%	20	0.0%	\$100,000	0.0%
Coles	234	0.3%	189	0.3%	149	0.3%	\$745,000	0.3%
Cook	52,003	65.6%	39,238	65.7%	30,640	66.4%	\$153,200,000	66.4%
Crawford	28	0.0%	18	0.0%	13	0.0%	\$65,000	0.0%
Cumberland	6	0.0%	4	0.0%	4	0.0%	\$20,000	0.0%
De Witt	28	0.0%	25	0.0%	17	0.0%	\$85,000	0.0%
DeKalb	625	0.8%	469	0.8%	310	0.7%	\$1,550,000	0.7%
Douglas	33	0.0%	22	0.0%	15	0.0%	\$75,000	0.0%
DuPage	2,606	3.3%	2,087	3.5%	1,526	3.3%	\$7,630,000	3.3%
Edgar	22	0.0%	17	0.0%	11	0.0%	\$55,000	0.0%
Edwards	2	0.0%	2	0.0%	1	0.0%	\$5,000	0.0%
Effingham	30	0.0%	24	0.0%	20	0.0%	\$100,000	0.0%
Fayette	19	0.0%	12	0.0%	10	0.0%	\$50,000	0.0%
Ford	14	0.0%	11	0.0%	10	0.0%	\$50,000	0.0%
Franklin	56	0.1%	44	0.1%	36	0.1%	\$180,000	0.1%
Fulton	56	0.1%	44	0.1%	36	0.1%	\$180,000	0.1%
Gallatin	2	0.0%	2	0.0%	1	0.0%	\$5,000	0.0%
Greene	6	0.0%	4	0.0%	2	0.0%	\$10,000	0.0%
Grundy	115	0.1%	84	0.1%	67	0.1%	\$335,000	0.1%
Hamilton	3	0.0%	3	0.0%	3	0.0%	\$15,000	0.0%
Hancock	17	0.0%	16	0.0%	15	0.0%	\$75,000	0.0%
Hardin	0	0.0%	0	0.0%	0	0.0%	\$0	0.0%
Henderson	3	0.0%	2	0.0%	2	0.0%	\$10,000	0.0%
Henry	58	0.1%	42	0.1%	36	0.1%	\$180,000	0.1%
Iroquois	58	0.1%	45	0.1%	33	0.1%	\$165,000	0.1%
Jackson	377	0.5%	268	0.4%	192	0.4%	\$960,000	0.4%
Jasper	3	0.0%	1	0.0%	0	0.0%	\$0	0.0%
Jefferson	76	0.1%	45	0.1%	39	0.1%	\$195,000	0.1%
Jersey	9	0.0%	7	0.0%	6	0.0%	\$30,000	0.0%
Jo Daviess	22	0.0%	17	0.0%	11	0.0%	\$55,000	0.0%
Johnson	5	0.0%	4	0.0%	2	0.0%	\$10,000	0.0%
Kane	1,686	2.1%	1,291	2.2%	1,007	2.2%	\$5,035,000	2.2%
Kankakee	594	0.7%	458	0.8%	349	0.8%	\$1,745,000	0.8%
Kendall	355	0.4%	250	0.4%	190	0.4%	\$950,000	0.4%
Knox	126	0.2%	96	0.2%	85	0.2%	\$425,000	0.2%
La Salle	218	0.3%	168	0.3%	128	0.3%	\$640,000	0.3%
Lake	1,486	1.9%	1,127	1.9%	865	1.9%	\$4,325,000	1.9%
Lawrence	18	0.0%	13	0.0%	10	0.0%	\$50,000	0.0%
Lee	81	0.1%	68	0.1%	57	0.1%	\$285,000	0.1%

	Unique Applications		Reviewed Applications		Approved Applications			
Livingston	79	0.1%	58	0.1%	40	0.1%	\$200,000	0.1%
Logan	75	0.1%	49	0.1%	41	0.1%	\$205,000	0.1%
Macon	992	1.3%	731	1.2%	568	1.2%	\$2,840,000	1.2%
Macoupin	62	0.1%	52	0.1%	46	0.1%	\$230,000	0.1%
Madison	1,148	1.4%	861	1.4%	662	1.4%	\$3,310,000	1.4%
Marion	92	0.1%	66	0.1%	51	0.1%	\$255,000	0.1%
Marshall	15	0.0%	11	0.0%	8	0.0%	\$40,000	0.0%
Mason	12	0.0%	10	0.0%	10	0.0%	\$50,000	0.0%
Massac	10	0.0%	8	0.0%	6	0.0%	\$30,000	0.0%
McDonough	117	0.1%	93	0.2%	56	0.1%	\$280,000	0.1%
McHenry	391	0.5%	317	0.5%	254	0.6%	\$1,270,000	0.6%
McLean	922	1.2%	681	1.1%	475	1.0%	\$2,375,000	1.0%
Menard	24	0.0%	14	0.0%	11	0.0%	\$55,000	0.0%
Mercer	16	0.0%	13	0.0%	11	0.0%	\$55,000	0.0%
Monroe	24	0.0%	19	0.0%	17	0.0%	\$85,000	0.0%
Montgomery	34	0.0%	27	0.0%	24	0.1%	\$120,000	0.1%
Morgan	77	0.1%	58	0.1%	44	0.1%	\$220,000	0.1%
Moultrie	32	0.0%	24	0.0%	19	0.0%	\$95,000	0.0%
Ogle	121	0.2%	90	0.2%	72	0.2%	\$360,000	0.2%
Peoria	1,505	1.9%	1,136	1.9%	887	1.9%	\$4,435,000	1.9%
Perry	27	0.0%	20	0.0%	19	0.0%	\$95,000	0.0%
Piatt	15	0.0%	11	0.0%	5	0.0%	\$25,000	0.0%
Pike	13	0.0%	9	0.0%	7	0.0%	\$35,000	0.0%
Pope	3	0.0%	2	0.0%	1	0.0%	\$5,000	0.0%
Pulaski	7	0.0%	4	0.0%	4	0.0%	\$20,000	0.0%
Putnam	4	0.0%	3	0.0%	2	0.0%	\$10,000	0.0%
Randolph	81	0.1%	59	0.1%	43	0.1%	\$215,000	0.1%
Richland	17	0.0%	15	0.0%	12	0.0%	\$60,000	0.0%
Rock Island	569	0.7%	420	0.7%	293	0.6%	\$1,465,000	0.6%
Saline	56	0.1%	46	0.1%	25	0.1%	\$125,000	0.1%
Sangamon	1,488	1.9%	1,075	1.8%	802	1.7%	\$4,010,000	1.7%
Schuyler	7	0.0%	7	0.0%	6	0.0%	\$30,000	0.0%
Scott	3	0.0%	2	0.0%	1	0.0%	\$5,000	0.0%
Shelby	16	0.0%	11	0.0%	8	0.0%	\$40,000	0.0%
St. Clair	1,951	2.5%	1,418	2.4%	1,065	2.3%	\$5,325,000	2.3%
Stark	3	0.0%	2	0.0%	2	0.0%	\$10,000	0.0%
Stephenson	320	0.4%	248	0.4%	199	0.4%	\$995,000	0.4%
Tazewell	313	0.4%	231	0.4%	181	0.4%	\$905,000	0.4%
Union	18	0.0%	11	0.0%	7	0.0%	\$35,000	0.0%
Vermilion	308	0.4%	210	0.4%	170	0.4%	\$850,000	0.4%
Wabash	16	0.0%	12	0.0%	8	0.0%	\$40,000	0.0%
Warren	23	0.0%	16	0.0%	12	0.0%	\$60,000	0.0%
Washington	16	0.0%	13	0.0%	10	0.0%	\$50,000	0.0%
Wayne	8	0.0%	5	0.0%	4	0.0%	\$20,000	0.0%
White	17	0.0%	13	0.0%	10	0.0%	\$50,000	0.0%
Whiteside	132	0.2%	101	0.2%	80	0.2%	\$400,000	0.2%
Will	2,554	3.2%	2,021	3.4%	1,545	3.3%	\$7,725,000	3.3%
Williamson	198	0.2%	147	0.2%	118	0.3%	\$590,000	0.3%
Winnebago	2,131	2.7%	1,543	2.6%	1,168	2.5%	\$5,840,000	2.5%
Woodford	35	0.0%	24	0.0%	17	0.0%	\$85,000	0.0%

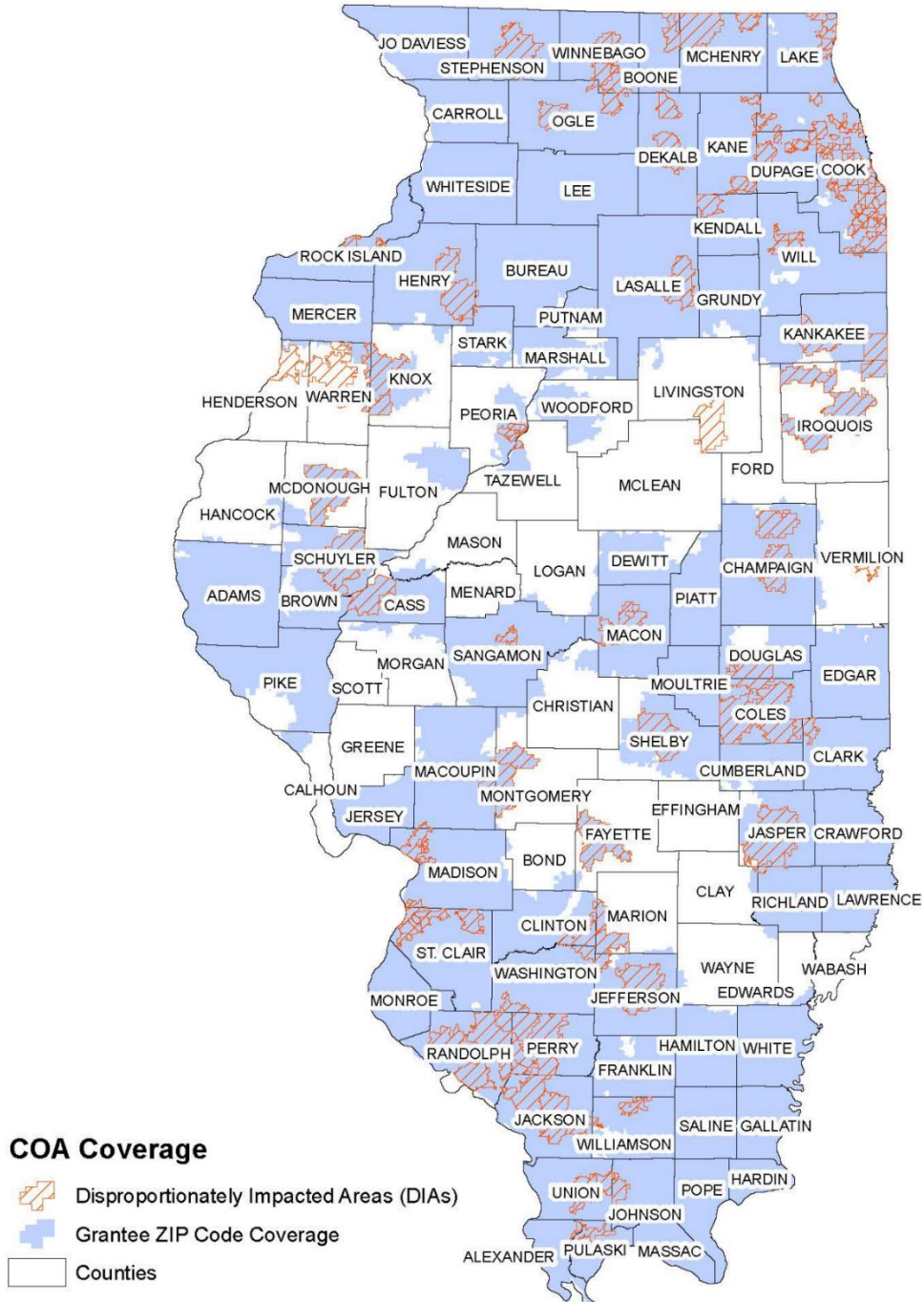
Appendix D – EMA Data by County

	Unique Applications		Reviewed Applications		Approved Applications			
Adams	50	0.3%	50	0.3%	30	0.3%	\$171,997.56	0.2%
Alexander	1	0.0%	1	0.0%	0	0.0%	\$0.00	0.0%
Bond	2	0.0%	2	0.0%	1	0.0%	\$2,464.20	0.0%
Boone	39	0.2%	39	0.2%	24	0.2%	\$206,102.64	0.2%
Brown	2	0.0%	2	0.0%	1	0.0%	\$5,813.38	0.0%
Bureau	8	0.0%	8	0.0%	4	0.0%	\$20,496.54	0.0%
Calhoun	1	0.0%	1	0.0%	0	0.0%	\$0.00	0.0%
Carroll	4	0.0%	4	0.0%	1	0.0%	\$7,925.49	0.0%
Cass	9	0.0%	9	0.0%	3	0.0%	\$11,046.12	0.0%
Champaign	98	0.5%	98	0.5%	56	0.6%	\$381,866.36	0.4%
Christian	5	0.0%	5	0.0%	2	0.0%	\$11,445.02	0.0%
Clark	7	0.0%	7	0.0%	4	0.0%	\$18,159.98	0.0%
Clay	2	0.0%	2	0.0%	2	0.0%	\$6,002.11	0.0%
Clinton	4	0.0%	4	0.0%	2	0.0%	\$9,494.60	0.0%
Coles	19	0.1%	19	0.1%	15	0.1%	\$63,629.20	0.1%
Cook	12,611	67.7%	12,555	67.7%	6,671	66.2%	\$65,955,358.66	67.0%
Crawford	1	0.0%	1	0.0%	1	0.0%	\$5,159.98	0.0%
Cumberland	3	0.0%	3	0.0%	3	0.0%	\$16,581.53	0.0%
De Witt	4	0.0%	4	0.0%	0	0.0%	\$0.00	0.0%
DeKalb	57	0.3%	57	0.3%	33	0.3%	\$343,371.03	0.3%
Douglas	4	0.0%	4	0.0%	2	0.0%	\$12,813.69	0.0%
DuPage	749	4.0%	747	4.0%	444	4.4%	\$4,947,583.49	5.0%
Edgar	2	0.0%	2	0.0%	0	0.0%	\$0.00	0.0%
Edwards	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Effingham	7	0.0%	7	0.0%	4	0.0%	\$17,226.88	0.0%
Fayette	3	0.0%	3	0.0%	1	0.0%	\$5,300.82	0.0%
Ford	3	0.0%	3	0.0%	0	0.0%	\$0.00	0.0%
Franklin	13	0.1%	13	0.1%	8	0.1%	\$43,312.63	0.0%
Fulton	12	0.1%	12	0.1%	7	0.1%	\$40,190.53	0.0%
Gallatin	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Greene	2	0.0%	2	0.0%	1	0.0%	\$9,161.50	0.0%
Grundy	23	0.1%	23	0.1%	16	0.2%	\$175,263.10	0.2%
Hamilton	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Hancock	3	0.0%	3	0.0%	1	0.0%	\$4,320.55	0.0%
Hardin	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Henderson	1	0.0%	1	0.0%	1	0.0%	\$2,950.84	0.0%
Henry	19	0.1%	19	0.1%	9	0.1%	\$53,092.71	0.1%
Iroquois	7	0.0%	7	0.0%	6	0.1%	\$26,696.08	0.0%
Jackson	31	0.2%	31	0.2%	8	0.1%	\$59,500.46	0.1%
Jasper	2	0.0%	2	0.0%	0	0.0%	\$0.00	0.0%
Jefferson	16	0.1%	16	0.1%	9	0.1%	\$41,223.88	0.0%
Jersey	10	0.1%	10	0.1%	6	0.1%	\$29,200.70	0.0%
Jo Daviess	7	0.0%	7	0.0%	3	0.0%	\$20,688.40	0.0%
Johnson	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Kane	534	2.9%	533	2.9%	329	3.3%	\$3,354,596.48	3.4%
Kankakee	54	0.3%	54	0.3%	31	0.3%	\$284,347.10	0.3%
Kendall	266	1.4%	265	1.4%	158	1.6%	\$1,894,741.25	1.9%
Knox	16	0.1%	16	0.1%	9	0.1%	\$46,086.31	0.0%
La Salle	37	0.2%	37	0.2%	21	0.2%	\$134,545.30	0.1%
Lake	587	3.2%	586	3.2%	325	3.2%	\$3,559,673.30	3.6%
Lawrence	2	0.0%	2	0.0%	1	0.0%	\$6,044.02	0.0%
Lee	19	0.1%	19	0.1%	9	0.1%	\$40,122.58	0.0%

	Unique Applications		Reviewed Applications		Approved Applications			
Livingston	6	0.0%	6	0.0%	2	0.0%	\$12,401.20	0.0%
Logan	6	0.0%	6	0.0%	4	0.0%	\$30,827.88	0.0%
Macon	85	0.5%	84	0.5%	41	0.4%	\$208,892.93	0.2%
Macoupin	11	0.1%	11	0.1%	7	0.1%	\$42,144.06	0.0%
Madison	144	0.8%	144	0.8%	86	0.9%	\$574,361.11	0.6%
Marion	21	0.1%	21	0.1%	12	0.1%	\$52,669.04	0.1%
Marshall	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Mason	5	0.0%	5	0.0%	2	0.0%	\$5,775.03	0.0%
Massac	5	0.0%	5	0.0%	2	0.0%	\$1,506.55	0.0%
McDonough	8	0.0%	8	0.0%	6	0.1%	\$33,148.13	0.0%
McHenry	226	1.2%	225	1.2%	142	1.4%	\$1,686,005.25	1.7%
McLean	84	0.5%	84	0.5%	46	0.5%	\$321,459.23	0.3%
Menard	5	0.0%	5	0.0%	1	0.0%	\$8,762.85	0.0%
Mercer	5	0.0%	5	0.0%	3	0.0%	\$26,458.45	0.0%
Monroe	6	0.0%	6	0.0%	6	0.1%	\$54,943.53	0.1%
Montgomery	12	0.1%	12	0.1%	5	0.0%	\$22,174.47	0.0%
Morgan	5	0.0%	5	0.0%	3	0.0%	\$16,217.93	0.0%
Moultrie	4	0.0%	4	0.0%	2	0.0%	\$8,862.09	0.0%
Ogle	16	0.1%	16	0.1%	9	0.1%	\$54,941.83	0.1%
Peoria	139	0.7%	138	0.7%	61	0.6%	\$360,235.07	0.4%
Perry	7	0.0%	7	0.0%	3	0.0%	\$16,290.37	0.0%
Piatt	2	0.0%	2	0.0%	1	0.0%	\$3,093.64	0.0%
Pike	11	0.1%	11	0.1%	7	0.1%	\$21,455.79	0.0%
Pope	0	0.0%	0	0.0%	0	0.0%	\$0.00	0.0%
Pulaski	2	0.0%	2	0.0%	0	0.0%	\$0.00	0.0%
Putnam	2	0.0%	2	0.0%	1	0.0%	\$6,397.75	0.0%
Randolph	7	0.0%	7	0.0%	4	0.0%	\$11,076.90	0.0%
Richland	3	0.0%	3	0.0%	2	0.0%	\$8,916.29	0.0%
Rock Island	81	0.4%	81	0.4%	51	0.5%	\$308,086.15	0.3%
Saline	8	0.0%	8	0.0%	4	0.0%	\$29,320.26	0.0%
Sangamon	162	0.9%	161	0.9%	90	0.9%	\$534,609.18	0.5%
Schuyler	6	0.0%	6	0.0%	3	0.0%	\$15,841.70	0.0%
Scott	1	0.0%	1	0.0%	1	0.0%	\$2,170.14	0.0%
Shelby	3	0.0%	3	0.0%	2	0.0%	\$6,603.55	0.0%
St. Clair	270	1.4%	268	1.4%	126	1.3%	\$928,429.10	0.9%
Stark	2	0.0%	2	0.0%	1	0.0%	\$4,295.35	0.0%
Stephenson	22	0.1%	22	0.1%	8	0.1%	\$30,266.49	0.0%
Tazewell	59	0.3%	59	0.3%	32	0.3%	\$230,749.46	0.2%
Union	6	0.0%	6	0.0%	4	0.0%	\$30,279.41	0.0%
Vermilion	25	0.1%	25	0.1%	10	0.1%	\$42,125.42	0.0%
Wabash	1	0.0%	1	0.0%	0	0.0%	\$0.00	0.0%
Warren	4	0.0%	4	0.0%	2	0.0%	\$8,090.44	0.0%
Washington	4	0.0%	3	0.0%	1	0.0%	\$7,101.68	0.0%
Wayne	2	0.0%	2	0.0%	2	0.0%	\$7,372.03	0.0%
White	1	0.0%	1	0.0%	1	0.0%	\$5,333.12	0.0%
Whiteside	37	0.2%	37	0.2%	20	0.2%	\$88,593.31	0.1%
Will	1,429	7.7%	1,422	7.7%	808	8.0%	\$9,300,040.74	9.4%
Williamson	33	0.2%	32	0.2%	16	0.2%	\$78,341.20	0.1%
Winnebago	274	1.5%	274	1.5%	160	1.6%	\$1,092,432.77	1.1%
Woodford	13	0.1%	13	0.1%	9	0.1%	\$78,405.25	0.1%

Appendix D – Community Outreach & Assistance Grantees

COVID 19: Community Outreach & Assistance Grantee Coverage by ZIP Code



ERA/EMA Community Outreach & Assistance Partner Agencies	
A Safe Haven Foundation	Chicago
BEDS Plus Care Inc.	La Grange
Brighton Park Neighborhood Council	Chicago
Catholic Charities of the Archdiocese of Chicago	Chicago
CEDA of Cook County, Inc.	Chicago
Center for Changing Lives	Chicago
Center of Concern	Des Plaines
Chicago Area Fair Housing Alliance	Chicago
Chicago Volunteer Legal Services	Chicago
Communities United	Chicago
Community Investment Corporation of Decatur	Decatur
Community Partners for Affordable Housing	Libertyville
Connections for the Homeless	Evanston
Consumer Credit Counseling Service of Northern Illinois, Inc.	Woodstock
Duane Dean Behavioral Health Center	Kankakee
Embarras River Basin Agency, Inc.	Greenup
Family Service Agency of DeKalb County, Inc.	DeKalb
Far South CDC	Chicago
Genesis Housing Development Corporation	Chicago
Great Lakes Credit Union	Bannockburn
Greater Chicago Legal Clinic, Inc	Chicago
Habitat for Humanity of Champaign County	Champaign
HANA Center	Chicago
HCP of Illinois, Inc.	Chicago
Holsten Human Capital Development, NFP	Chicago
Housing Opportunities for Women, Inc.	Chicago
Illinois Legal Aid Online (ILAO)	Chicago
Justine Petersen Housing and Reinvestment Corporation	Saint Louis
La Casa Norte	Chicago
LAKE COUNTY CRISIS CENTER DBA A Safe Place	Zion
Lake County Housing Authority	Grayslake
Latin United Community Housing Association	Chicago
Lawyers' Committee for Better Housing	Chicago
METEC	Peoria
Metropolitan Tenants Organization	Chicago
Navicore Solutions	Peoria
Neighborhood Housing Services of Chicago, Inc.	Chicago
Northside Community Development Corporation	Chicago
Northwest Compass, Inc	Mt. Prospect
Northwest Side Housing Center	Chicago
NW HomeStart, Inc	Rockford
Oak Park Regional Housing Center	Oak Park
Open Communities	Evanston

ONE Northside	Chicago
PICB/YWCA Metropolitan Chicago	Chicago
Puerto Rican Cultural Center	Chicago
Respond Now	Chicago Heights
Restoration America	Crystal Lake
Rock Island Economic Growth Corporation	Rock Island
South Side Community Federal Credit Union	Chicago
South Suburban Housing Center	Homewood
Spanish Coalition for Housing	Chicago
Starved Rock Country Community Foundation	LaSalle
The Link & Option Center, Inc.	South Holland
The Neighbor Project	Aurora
The Resurrection Project	Chicago
The Salvation Army of Greater St. Louis	St. Louis
Thornton Township Foundation	South Holland
Total Resource Community Development Organization	Chicago
Two Rivers Regional Council of Public Officials	Quincy
Western Egyptian Economic Opportunity Council, Inc.	Steeleville
Will County Center for Community Concerns	Joliet