

# IHDA CARES

Assisting Households Impacted by COVID-19



## Emergency Housing Assistance Programs

- Coronavirus Relief Funds (CRF) Background
  - The Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) allocated \$3.5 billion in Coronavirus Relief Funds (CRF) to the State of Illinois.
  - The Illinois General Assembly included a line-item in their FY2021 Budget (P.A. 101-0637) allocating \$396 million in CRF to IHDA to fund affordable housing grants, for the benefit of persons impacted by the COVID-19 public health emergency, for emergency rental assistance, emergency mortgage assistance and subordinate financing, in the approximate amounts:
    - \$217 million statewide;
    - \$100 million specifically to meet the needs of people in disproportionately impacted areas, based on positive COVID-19 cases; and
    - \$79 million for providers in areas that did not receive direct CRF allotments  
(Excludes: City of Chicago and Cook, DuPage, Kane, Lake and Will Counties)
  
- The **Emergency Rental Assistance (ERA)** program will provide renters impacted by COVID-19 \$5,000 for back rent and prepay through 2020, or until funds are exhausted.
  - IHDA will accept applications **August 10 through August 21**
  - Household income must be at or below 80% Area Median Income
  - You have an unpaid rent balance that began on or after March 1, 2020 due to loss of income related to COVID-19 pandemic
  - Applications will be selected by a third-party randomization service, not through first come, first served
  - If approved, payment will be wired directly to the landlord within 10 business days; or 15-20 days if by paper check
  - Visit [era.ihda.org](http://era.ihda.org) to apply and find additional information
  
- The **Emergency Mortgage Assistance (EMA)** program will provide homeowners impacted by COVID-19 up to \$15,000 to reinstate their mortgage and prepay through 2020 or until funds are exhausted.
  - IHDA will accept applications **August 24 through September 4**
  - Household income must be at or below 120% Area Median Income
  - You have a past due balance or a forbearance balance that began sometime on or after March 1, 2020 due to loss of income related to COVID-19 pandemic
  - Applications will be selected by a third-party randomization service, not through first come, first served
  - Must be primary residence and mortgage balance is \$425,000 or less
  - Your mortgage is in 1st lien/mortgage position
  - If approved, funds will be sent in two payments to your mortgage servicer. Approved applicants will receive an email prior to the first payment and the second payment will occur up to one month after that.
  - Visit [ema.ihda.org](http://ema.ihda.org) to apply and find additional information

*Potential applicants may contact IHDA's call center at (312) 883-2720, or toll-free at (888) 252-1119.  
For those who are deaf, hard of hearing or speech-impaired, please contact Navicore Solutions for free assistance  
at (877) 274-4309 (TTY).*