

About

Illinois Homeowner Assistance Fund

Illinois has received approval from the U.S. Department of the Treasury on its Illinois Homeowner Assistance Fund (ILHAF) program to assist Illinois homeowners who have struggled to pay their mortgage due to COVID-19. Starting April 11, 2022, the state is now accepting applications from homeowners for grants of up to \$30,000 to eliminate or reduce past-due mortgage and property tax payments.

To learn more about eligibility requirements and to start the Illinois Homeowner Assistance Fund application process, visit: IllinoisHousingHelp.org



Scan to Learn More and Prepare for the ILHAF Application



IllinoisHousingHelp.org/ILHAF
or call (866) 454-3571



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Behind on Housing Costs due to COVID-19?

Get up to \$30,000 in emergency mortgage assistance paid directly to your mortgage servicer.



3 Important Steps to Take Before Applying for Assistance

1 Get Informed

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

Watch the informational videos at IllinoisHousingHelp.org/ILHAF

2 Explore Your Options

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

3 Get Started

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



Who is Eligible for Up to \$30,000 of Assistance?

- Homeowners with household incomes less than 150% of the Area Median Income.
- Homeowners who own and occupy their property as their primary residence.
- Homeowners who are at least 30 days late on their mortgage or property tax payments.
- Homeowners who have experienced a financial hardship directly related to COVID-19 that began, continued or worsened after January 21, 2020.

What Does ILHAF Emergency Funding Cover?

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