

# IHDA CARES

Assisting Households Impacted by COVID-19



## Emergency Rental Assistance Program

### Program Information and Frequently Asked Questions

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#### Emergency Rental Assistance Program

IHDA developed the Emergency Rental Assistance Program (ERA) to support Illinois tenants unable to pay their rent due to a COVID-19-related loss of income. Tenants whose application is approved will receive a one-time grant of \$5,000 paid directly to their landlord to cover missed rent payments beginning March 2020 and prepay payments through December 2020, or until the \$5,000 is exhausted, whichever comes first.

#### Application Period

Applications for ERA will be accepted **August 10<sup>th</sup> through August 21<sup>st</sup>**. Due to anticipated high volume, the application window may close early. IHDA will use a third-party entity to select a pool of applications to be reviewed for eligibility. Approximately 30,000 tenants are expected to receive funding.

#### Help Applying

If you need assistance applying, IHDA has partnered with 62 Community and Outreach Assistance organizations standing by to help you at no cost. You can find a list of these organizations via the Resource button on [era.ihda.org](http://era.ihda.org). Services are available in English, Spanish, Polish, Italian, French, Romanian, Albanian, Croatian, Serbian, Arabic, Urdu, Hindi, Cantonese, Tagalog, Mandarin and ASL. For additional assistance you may also call 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).

#### Legal Assistance

If you are at imminent risk of eviction and need legal assistance, a legal aid clinic may be able to assist you. All services are free. You can find a list of legal assistance clinics via the Resource button on [era.ihda.org](http://era.ihda.org).

#### Frequently Asked Questions

1. Who applies for the ERA Program?
  - Tenants apply for ERA. But in order for an application to be complete, your landlord must participate as well.
2. What are the eligibility requirements?
  - You, or an adult member of your household, has had a loss of income due to COVID-19;
  - You have an unpaid rent balance that began on or after March 1, 2020;
  - Your household income before March 1, 2020 was less than the maximum allowed for your area; AND
  - You submit all required documents by the document deadline.

3. Is the application long and difficult to complete?
  - No, the application is short. It may only take you 10 minutes to apply. You will be asked to provide identification. Forms of acceptable IDs include:
    - Driver's license
    - Temporary Visitors Driver's License
    - Matricula Consular
    - Foreign Passport (regardless of expiration date)
    - Resident Identity Card
  - If the address on your ID is not current, you must also provide evidence of your current address, such as:
    - Utility Bill (issued within 90 days of application)
    - Bank Statement (dated within 90 days prior to application)
    - Credit Card/Debit Card Statement (dated within 90 days prior to application)
    - Social Security Award Letter (dated within 90 days prior to application)
4. Can I apply for ERA if I live with roommates?
  - Yes, you may apply if you live with one or more roommates, but only one application per household is allowed.
5. How do I know if my income qualifies?
  - To qualify, your pre-COVID-19 income had to be at or below 80 percent of the Area Median Income. Please input your income and zip code at [era.ihda.org](http://era.ihda.org) to see if you are eligible to apply.
6. What if my household income was over 80% AMI?
  - Unfortunately, you're ineligible for this assistance if your household income exceeded the maximum limit.
7. What is required for proof of a COVID-19-related loss of income after March 1, 2020?
  - The application requires a self-certification of income loss due to COVID-19. You must certify under penalty of perjury that all the information in your application is true and accurate.
8. Must I have lost my job to qualify for the program?
  - No. A reduction in hours due to COVID-19 is also acceptable.
9. I do not have a computer or email. How can I apply for assistance?
  - Applications must be submitted using the online application portal. If you cannot apply directly, IHDA has partnered with 62 Community and Outreach Assistance organizations who will assist you in preparing and submitting your application at no cost. You can find a list of available agencies via the Resource button on [era.ihda.org](http://era.ihda.org) or by contacting 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).
10. How will my landlord know I applied?
  - Notify your landlord that you applied for assistance under ERA. Let your landlord know that they will receive an email from the IHDA ERA program inviting them to submit required documents.
11. What if the address on my lease does not match the address on my driver's license or ID?
  - In order to have a completed application for rental assistance, you must provide a legal document with your current address. See the full list of acceptable documents on page 2 of this FAQ.
12. I have a verbal lease with my landlord, am I still eligible to apply?
  - Unfortunately, you're ineligible for ERA assistance if you do not have a written lease or contract. Please reach out to one of our housing partners via the Resource button on [era.ihda.org](http://era.ihda.org) for further assistance.
13. My lease has expired, am I still eligible to apply?
  - Unfortunately, you're ineligible for this assistance if you do not have a current lease. Please reach out to one of our housing partners via the Resource button on [era.ihda.org](http://era.ihda.org) for further assistance.

14. I have an eviction pending, can this program assist me?
  - Yes, you may still apply so long as you have not been evicted. Please inform your landlord, legal representation and county judge (if applicable) that you have applied for the program. Please reach out to one of the legal aid organizations via the Resource button on [era.ihda.org](http://era.ihda.org).
15. Can I apply if I participate in the Housing Choice Voucher Program (Section 8) or receive another type of ongoing rental assistance?
  - Unfortunately, you're ineligible for ERA assistance if you receive subsidized rental assistance payments from another source. If you reside in subsidized housing and have a loss of household income, please contact your landlord or local housing authority to report your change of income as the federal government has made additional resources available to landlords who participate in voucher programs.
16. If I have received other, COVID-related rental assistance, may I still apply?
  - Unfortunately, you're ineligible for ERA assistance if you have received COVID-related rental assistance from another unit of government or Federal/State Agency.
17. Am I guaranteed assistance once I apply?
  - No, an application is not a guarantee of assistance.
18. I completed my portion of the application, but my landlord has not completed their portion. Will my application be considered?
  - In order to be approved, your landlord must submit their information before the application period closes or the application will be denied.
19. Is there a way that I can check on my application status?
  - Unfortunately, we cannot provide you with an application status. We understand that waiting can be difficult, and we are deploying all resources to process applications as quickly as possible. We appreciate your patience.
20. When will I know if my application has been approved?
  - After the ERA application window closes, you will receive an email within 2-3 weeks alerting you if you have been approved for the grant and your landlord will receive the funds as soon as 10 business days after approval.
21. Do I have to pay the \$5,000 back to IHDA?
  - No, this assistance is a grant and repayment is not required.
22. Will I be taxed on the \$5,000?
  - No. The assistance is due to an emergency and is structured as a one-time grant payment; neither the tenant nor the landlord will be taxed.
23. Can late fees be paid with this assistance?
  - No. As a condition of accepting the assistance, your landlord or property manager must waive all late fees and penalties on your account.
24. How is this program funded?
  - The U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) which allocated \$3.5 billion in Coronavirus Relief Funds (CRF) to the State of Illinois to cover certain expenses.

The Illinois General Assembly then allocated \$396 million in CRF dollars to IHDA in the FY2021 Budget (P.A. 101-0637). This money must be used 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.