

## **COVID-19 Frequently Asked Questions**

Week of April 6, 2020

### Rental Assistance

#### **Q: If I am unable to pay my rent, can I be evicted?**

By signing of Executive Order 2020-18, Governor JB Pritzker suspended evictions through April 30, 2020. A copy of the Executive Order can be found [here](#).

#### **Q: If I believe I may be unable to pay my rent, who should I contact?**

There has been no suspension of rent payments for Chicago or the State of Illinois. This means tenants are still obligated to pay their rent per the terms of their lease.

IHDA encourages those struggling to make payments to reach out to a housing counselor. [HUD-certified housing counselors](#) can help you understand your options if you are in risk of falling behind on your rent.

#### **Q: Does IHDA administer any rental assistance?**

No, IHDA does not offer *direct* rental assistance. The Illinois Department of Human Services does offer a Homeless Prevention Program which includes rental assistance. You can contact a participating agency [here](#).

The Rental Housing Support Program provides rental assistance to extremely low-income households living in *participating* properties. Contact one of the [administering agencies](#) directly to apply.

The City of Chicago administers its own version of the Rental Housing Support Program. If you currently live in or are interested in living in Chicago and are in need of rental assistance, please contact the Chicago Low-Income Housing Trust Fund at: (312) 744-0676.

#### **Q: What to do if I am in need of emergency housing and/or shelter services?**

Emergency and transitional housing providers give immediate shelter services to homeless persons and persons at-risk of becoming homeless. If you are at-risk of homelessness or need immediate assistance, [contact an emergency and transitional housing provider](#).

**Q: Where do I go to begin searching for an affordable apartment?**

[ILHousingSearch.org](http://ILHousingSearch.org) will allow you to search thousands of affordable, subsidized and market rate units throughout Illinois. You can customize your search based on your specific needs, budget, and desired location.

The service is also available through a toll-free, bilingual call center at: (877) 428-8844.

**Q: How much can I expect to receive in my Coronavirus Stimulus Check?**

Over 80 percent of American adults will receive a payment. [Calculate](#) how much you'll get from the \$1,200 (or more) coronavirus checks.

Homeownership Assistance

**Q: Does the CARES Act mean I don't have to make my mortgage payment?**

If you can pay your mortgage, pay your mortgage on time. If you are struggling to make your mortgage payments, or believe you may fall behind soon, ***contact your loan servicer now.***

The Coronavirus Aid, Relief, and Economic Security (CARES) Act allows a borrower with a Federally-backed mortgage loan experiencing a financial hardship due, directly or indirectly, to the COVID-19 emergency may request forbearance on the Federally-backed mortgage loan, regardless of delinquency status.

The forbearance shall be granted for up to 180 days, and shall be extended for an additional period of up to 180 days at the request of the borrower.

**Q: What is a forbearance?**

Forbearance is when your mortgage servicer or lender allows you to pause or reduce your mortgage payments for a limited period of time. Forbearance doesn't erase what you owe, you are still required to repay any missed/reduced payments in the future.

If your income is restored, reach out to your servicer and resume making payments as soon as you can.

The CARES Act does not specify how each lender elects to incorporate their forbearance policy, so struggling homeowners should reach out to their lender.

**Q: Can my bank pursue foreclosure during the pandemic?**

Per the CARES Act, servicers of federally-backed mortgage loans may not initiate any judicial or non-judicial foreclosure process, move for a foreclosure judgment or order of sale or execute a foreclosure-related eviction or foreclosure sale, for not less than the 60-day period beginning on March 18, 2020.

**Q: If I fail to make a payment due to COVID-19, can it be reported on my credit score?**

If you are approved for a forbearance, a payment delay or other payment arrangement with your creditor or servicer (and you are current on your accounts) then the creditor or servicer will continue to report you to the credit rating agencies as current. Your credit report/score will not be negatively impacted by these non- or delayed payments during the covered period of the arrangement.

**Q: Who should I contact if I cannot, or are struggling to make my monthly payments?**

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 services are free. [Find a counselor](#) near you today and begin to get the help you need.

**Q: Can I apply for assistance through the Hardest Hit Fund Program?**

The HHF Homeowner Emergency Loan Program ceased accepting applications in April 2019.

Should there be a new allocation of funds from Congress, IHDA will make an announcement.

**Q: Can I still utilize IHDA to assist in buying a home during the COVID-19 Pandemic?**

All IHDA Mortgage programs are still available across the state. [Click here to find a participating lender.](#)