Emergency Rental Assistance (ERA) Program
Frequently Asked Questions
As of: November 24, 2020

Q. I did not receive an email/only my landlord or only my tenant received an email. What is going on?

A. IHDA experienced a significant email delivery issue that recently impacted our ability to communicate with applicants. We have worked diligently to resolve the issue and have begun resending application status emails to applicants.

Q. Why wasn’t I approved/selected for an ERA grant?

A. In most cases, after a careful review of an application for ERA funds, we were unable to provide assistance because either the applicant did not meet mandatory eligibility requirements, or the application lacked multiple pieces of information deemed necessary to confirm the applicant met all eligibility requirements.

Q. What should I do if I received a notice that I wasn’t approved/selected?

A. While we are unable to provide you with ERA funds, please know that you may be protected from eviction due to Governor Pritzker’s latest eviction moratorium. Please find the tenant declaration form you need to complete here. Once signed, please make a copy and provide a copy to your landlord. If eligible, you will be protected from eviction through Saturday, Dec. 12, 2020.

In addition, a list of other resources that may be of help to you can be found on the IHDA COVID-19 Resources page.

Lastly, IHDA has partnered with a number of community outreach agencies who are available to provide free assistance, and may be able to provide additional resources to help you through this difficult time. Please reach out to one of them listed here.

Q. How many renters were approved to receive ERA funds?
A. We received more than 80,000 applications for ERA funds. To date, more than 38,000 have been approved for funding. Once completed, more than 40,000 Illinois tenants and landlords will be allocated more than $200 million in assistance.

Q. If I received a letter that I wasn’t approved/selected, will there be any more ERA funding available for rental assistance?

A. No, as of this time, the ERA program will not reopen or accept new applications. IHDA will continue to strongly advocate for additional funds from Congress for rent and mortgage assistance. Should that occur, we will make this information available via our website.

Q. I received communication that my application is still under review but is missing a piece of information. Is this valid and do I need to submit documentation?

A. Based on the review of your application, you have currently not been approved for funding because your application is missing one piece of information. As a result, you have been identified as an applicant who will be provided with a limited amount of time to provide the missing information, or, in some instances, it will be an item your landlord needs to provide.

An IHDA representative will attempt contact you via telephone during business hours no later than Friday, Nov. 27 to make you aware of this opportunity. In addition, you will receive an e-mail from IHDA that will provide a description of the missing piece of information and instructions on how and when to submit the missing information.

You have until 5 p.m. on Thursday, Dec. 3 to provide the missing piece to IHDA so we can review. Please note, ERA funds remain limited, and providing the missing information in a timely fashion is not a guarantee of funding.

Q. I received a phone call and the person said my application is still under review and would be approved if I send them a fee. If I pay a fee will my application be approved?

A. There is no fee involved in any portion of this application process. Please be advised, any authorized IHDA representatives that attempts to reach you by phone will never ask for your banking or other financial information, or your social security number.

Q. If I received communication that my application is still under review, and I or my landlord submit the missing information on time, does this mean I will receive ERA funds?

A. No. ERA funds remain limited, and providing the missing information in a timely fashion is not a guarantee of funding.

Q. My landlord received communication that my application is still under review, but that it is missing a piece of information that my landlord needs to provide. What if my landlord doesn’t provide it? Can I send it?

A. No. In certain circumstances, we require the missing information to be submitted by the landlord. In these cases, this is required in order for IHDA to confirm that the application meets the eligibility requirements.
Q. Someone I know received a letter that they are getting a chance to send IHDA additional information to try to get ERA funds. Why didn’t I receive this opportunity?

A. Our goal is to assist as many applicants as possible, and Illinois residents responded in record numbers. We are expanding outreach to those applicants lack a single piece of information to become approved for ERA funding. If they can provide the missing piece By Thursday, Dec. 3, we will move forward with a review of their application. Please note, ERA funds remain limited, and providing the missing information in a timely fashion is not a guarantee of funding.

In most cases, if you did not receive this opportunity, your application lacked multiple pieces of information deemed necessary to confirm you met all of the eligibility requirements.

Q. What can I do if I received a notice that I was approved for ERA funds, but my landlord has still not received funds after 10 days of approval notification?

A. Please reach out to the IHDA call center at: (312) 883-2720.

Q. Will ERA funds be distributed in pro-rated payments, or as a 1-time flat payment of the full assistance amount?

- Funds will be distributed directly to your landlord as flat one-time payments of $5,000
- If you have received a notice that you were approved for ERA funds, but you believe your landlord has not credited the funds to your rental obligation, please contact your landlord to check on the status.
- If you believe your landlord, or anyone else, is not handling your ERA grant funds as required by law, please contact IHDA’s fraud department at the e-mail below. Please provide your name, address and details about the alleged fraud: ERAFraudAllegation@ihda.org.

Q. Can ERA funds be used beyond the end of December 2020?

A. No, pursuant to applicable federal law, ERA funds cannot be applied to any rental obligations incurred after December 30, 2020.

Q. I am a landlord, and my former tenant was approved for ERA funding. If the tenant has already moved out, where should funds be returned to?

A. Please promptly send a check made payable to:
   Illinois Housing Development Authority
   21412 Network Place
   Chicago, IL 60673-1412

Please reference the Tenant’s full name and, when possible, include the ERA Loan Number on Memo line.

If Overnight Mail, use the following address:
   JP Morgan Chase
   Attn: Illinois Housing Development Authority
Lockbox 21412
131 S. Dearborn, 6th Floor
Chicago, IL 60603