



**ILLINOIS EMERGENCY HOMEOWNER ASSISTANCE FUND
Request for Applications (RFA) for Housing Stability Services (HSS)
Condensed Version**

Applicants for this RFA must be
Current Grantees under the Illinois Rental Payment Program (ILRPP)

Responses Due September 8, 2021, 3:00pm CST

Submit completed application to HAInfo@ihda.org

Please contact HAInfo@ihda.org with any questions



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HOMEOWNER ASSISTANCE FUND FOR ILLINOIS HOMEOWNERS

The Illinois Housing Development Authority (IHDA) developed the Illinois Homeowner Assistance Fund (HAF) to provide mortgage relief to Illinois homeowners unable to pay their mortgage due to financial hardships directly or indirectly resulting from the pandemic. Qualifying homeowners are eligible for a grant of up to \$30,000 in mortgage assistance for their primary residence. The Program will launch in November 2021.

FUNDING SOURCE FOR THE HAF GRANTS AND HSS GRANTS

The program was established under Section 3206 of the American Rescue Plan Act of 2021 (“the ARPA”) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

According to the ARP, the HAF was established to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

Financial hardship means a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner. Arrearages of qualified expenses are eligible for purposes of HAF regardless of the date they were incurred, including if they arose before January 2020.

HAF BASICS

- Program will launch in November 2021
- Statewide program, with targeted outreach in vulnerable areas
- Online application in English and Spanish
- Application will primarily be composed of self-attestations by the homeowner
- Mortgage assistance will be provided directly to the servicer/lender.
- The assistance will be in the form of a grant.
- Approved homeowners will receive a grant of up to \$30,000 to cover the following:
 - Mortgage reinstatement;
 - Housing-costs related to a period of forbearance;
 - Mortgage payment assistance (up to three months of prospective mortgage payments);
 - Down payment assistance loans provided by nonprofit or government entities;
 - Homeowner’s association fees or liens, condominium association fees, co-op fees, or common charges; and
 - Utilities are not covered under this program.

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- Eligible mortgage types include:
 - First Mortgages
 - Second Mortgages
 - Reverse Mortgages
 - Loans Secured by Manufactured Housing (secured by real estate or a dwelling)
 - Exclusion: Contracts for Deed will not be eligible under HAF. IHDA views this arrangement as a rental obligation and assists persons with contracts for deeds under its emergency rental assistance program.
- Homeowner eligibility:
 - Homeowner must currently own and occupy the property as their primary residence.
 - Homeowner must be in arrears on their mortgage.
 - Homeowner must attest that their household income is equal to or less than 150% of the area median income, adjusted for family size.
 - Homeowner must attest that they have experienced a financial hardship after January 21, 2020.
 - The original, unpaid principal balance of the homeowner's first mortgage or housing loan, at the time of origination, was not greater than the [conforming loan limit as defined by FHFA](#) in effect at time of origination.

REQUEST FOR APPLICATIONS (RFA):

IHDA is seeking applications from HUD-approved housing counseling agencies and non-profit community agencies to assist with Marketing and Outreach and/or Education and Intake services.

- Organizations responding to this condensed RFA must be a current grantee for HSS under the Illinois Rental Payment Program (ILRPP).
- There are two levels of response to this RFA:
 1. **MARKETING and OUTREACH:** Performing outreach services and disseminating information about the Program throughout the applicant's coverage area.
 - a. Maximum grant award is \$25,000.
 2. **EDUCATION and INTAKE** (*Must be HUD-Approved agency*):
 - a. Conducting regularly scheduled weekly webinars for program applicants on next steps after application is submitted; what will occur if they are approved; what will occur if they are not eligible; an overview of loss mitigation; an overview of the foreclosure process; and connection to pro bono legal and mediation resources.
 - b. Assisting homeowners that may need help with the Program application virtually, over the phone, or in-person; and
 - c. Following up with clients post application should they need case management or referral services
 - d. Maximum grant award is \$100,000.

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3. **EQUIPMENT:** All organizations are also eligible to apply for a maximum grant up to \$15,000 for bolstering the organization’s mobile and technology network in order to perform the services, i.e. the purchase of computer workstations, laptops, tablets, headsets.

HAF HSS GRANT APPLICATION

When submitting your response to this RFA, please include answers in the space provided below. Only applications in PDF format, not the scanned PDF format, will be accepted. Please ensure that all questions are answered fully before the you submit your response to this RFP.

Please indicate below the amount of grant funds that you are applying for in connection with assisting IHDA in the operation of the HAF. Total grant amount requested cannot exceed \$140,000

Marketing and Outreach Grant Amount:	\$
Education and Intake Grant Amount:	\$
Equipment Grant Amount:	\$
Grant Amount Requested:	\$

APPLICANT’S FINANCIAL AUDIT REPORT

Please provide a most recent independent financial audit, if a previously financial audit was provided and has expired.

REPORTING

To ensure that IHDA can fulfill its reporting requirements, HAF HSS Sub-grantees (HSS Intake Only) will be required to provide detailed reports to IHDA, as will be outlined in the grant agreement. Appropriate back up documentation to support the funds reimbursed and the addresses of all mortgage units assisted will be needed in periodic reports.

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[Application Contact Link](#)

HAF HSS APPLICATION

Agency Name

Main Office Street Address, Line 1

Street Address, Line 2

City

State

Zip Code

Website

Primary Contact Name

Title

Telephone Number

E-mail Address

Secondary Contact Name

Title

Telephone Number

E-mail Address

How many staff do you anticipate dedicating to provide HSS for the HAF?

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1. Is your agency in good standing as a HUD-certified as a Housing Counseling Agency?

Yes No

2. Is your agency registered as a 501c3 entity?

Yes No

3. Is your agency authorized to do business in and have an office in the State of Illinois?

Yes No

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Marketing and Outreach Qualifying Questions:

1. Check the box for each zip code that your organization can reach with marketing and outreach:
(See Exhibit A)

2. Check the box for each type of “Socially Disadvantaged Individual” category that your organization can reach with marketing and outreach:
“Socially disadvantaged individuals” are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities. IHDA adopted Treasury’s definition and rebuttable presumption that the following individuals are socially disadvantaged if they self-identify as such: Black Americans, Hispanic Americans, Native Americans, and Asian Americans and Pacific Islanders.
 - Black Americans
 - Hispanic Americans
 - Native Americans
 - Asian Americans
 - Pacific Islanders

3. Indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:
 - Spanish
 - Chinese
 - Hindi
 - Tagalog
 - Arabic
 - Polish
 - Portuguese
 - Any additional language as requested

4. Describe your current marketing and outreach services for your existing programs. Provide a detailed description of how you plan to conduct HSS outreach for the HAF. Specifically, within the 57 zip codes (See Exhibit A) identified as containing the most vulnerable in the state.

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Education and Intake Qualifying Questions:

1. Is your agency a HUD-Approved Counseling Agency?

Yes No

2. Check the box for each zip code that your organization can reach:

(See Exhibit A)

2. Check the box for each type of “Socially Disadvantaged Individual” category that your organization can reach with marketing and outreach:

“Socially disadvantaged individuals” are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities. IHDA adopted Treasury’s definition and rebuttable presumption that the following individuals are socially disadvantaged if they self-identify as such: Black Americans, Hispanic Americans, Native Americans, and Asian Americans and Pacific Islanders.

Black Americans
Hispanic Americans
Native Americans
Asian Americans
Pacific Islanders

3. Indicate in which languages, in addition to English, education and intake can be provided:

Spanish
Chinese
Hindi
Tagalog
Arabic
Polish
Portuguese
Any additional language as requested

4. How many homeowners are in your database can you directly reach out to and inform about the Program?

<100
100-499
500-999
>1000

5. Over the past two years, how many times has your organization engaged with loss mitigation services on behalf of a client?

<50
50 – 100
100 – 250
>250

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6. Can your agency conduct regularly scheduled weekly webinars for program applicants on next steps after application is submitted; what will occur if they are approved; what will occur if they are not eligible; an overview of loss mitigation; an overview of the foreclosure process; and connection to pro bono legal and mediation resources.

Yes No

7. Which pro bono legal organizations does your Agency work directly with?

Legal Organizations	
Catholic Charities Legal Assistance	Land of Lincoln Legal Aid
Center for Disability & Elder Law	Lawyers' Committee for Better Housing
Chicago Bar Association	Legal Aid Chicago
Chicago Legal Clinic	Legal Assistance Foundation
Chicago Volunteer Legal Services	Metropolitan Tenants Organization
Illinois Bar Association	Prairie State Legal Services
Illinois Judges Association	Shawnee Professional Services
Illinois Legal Aid Online	Tess & Crull Attorneys at Law

8. Indicate if you would be able to serve other counties on a virtual basis or via telephone. These counties to be determined at a later date.

Yes No

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STANDARD REQUIREMENTS AND CERTIFICATIONS

Every entity selected for a HAF HSS grant will be required to comply with these certifications and requirements as well as any additional certifications or requirements covered in the ARPA, and any documents required by IHDA:

1. Applicant certifies that all statements herein are true, accurate, and complete;
2. Applicant is an eligible recipient of the Program based on requirements per the application;
3. Applicant is authorized to do business and in good standing in the State of Illinois;
4. Agency offices and services provided will be accessible to people with disabilities;
5. Applicant will not permit any discrimination based on gender, race, religion, national origin, ancestry, creed, pregnancy, marital or parental status, sexual orientation, or physical, mental, emotional or learning disability in connection with its participation in the Program;
6. Applicant will ensure expenditures of funding are for eligible uses under the Program;
7. Applicant will maintain records in connection with administration of the Program for five years after the date of termination of the Funding Agreement;
8. Applicant will comply with the terms and conditions of the Program and additional local, state, and federal laws, rules and regulations; including without limitation, compliance with the Illinois Grant Accountability and Transparency Act;
9. Applicant will comply with monitoring and evaluation of the Program in accordance with the Funding Agreement; and
10. Neither the applicant, nor its affiliates or related entities are delinquent in the payment of any debt to the State of Illinois (or if delinquent, has entered into a deferred payment plan to pay any debt).

On behalf of _____, I certify that the information contained herein accurately reflects my organization’s commitment and ability to participate fully in the Program.

Name

Title

Date

Signature of Authorized Official



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Exhibit A – Targeted Population Zip Code

DIA ZIP Code	DIA City	Check All that Apply
60085	Waukegan, Park City	
60090	Wheeling	
60099	Zion, Beach Park	
60101	Addison	
60110	Carpentersville	
60120	Elgin, Hoffman Estates	
60133	Hanover Park, Bartlett	
60153	Maywood, Broadview	
60402	Berwyn, Forest View, Stickney	
60406	Blue Island	
60409	Calumet City	
60411	Chicago Heights, South Chicago Heights, Ford Heights, Lynwood, Sauk Village	
60419	Dolton	
60426	Harvey, Dixmoor, Markham, Phoenix	
60435	Joliet, Crest Hill	
60438	Lansing	
60466	Park Forest, University Park	
60473	South Holland	
60478	Country Club Hills, Tinley Park	
60505	Aurora	
60506	Aurora	



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60609	Bronzeville, Armour Square, Back of the Yards, Bridgeport, Brighton Park, Englewood, Gage Park, McKinley Park, Washington Park, West Englewood	
60612	East Garfield Park, Humboldt Park, Near West Side, Lawndale, Tri-Taylor, University Village - Little Italy, West Town, Illinois Medical District	
60616	South Loop, Bronzeville, Armour Square, Bridgeport, Pilsen, University Village - Little Italy	
60617	Avalon Park, Burnside, Calumet Heights, East Side, Jeffrey Manor, South Chicago, South Deering, South Shore	
60619	Avalon Park, Burnside, Calumet Heights, Chatham, Grand Crossing, Roseland, Longwood Manor, Park Manor, West Chatham	
60620	Gresham, Beverly, Chatham, Englewood, Wrightwood, Brainerd, Park Manor, West Chatham	



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60621	Gresham, Back of the Yards, Englewood, Washington Park, Park Manor, West Chatham	
60623	Archer Heights, Brighton Park, Little Village, Lawndale	
60624	East Garfield Park, Humboldt Park, Lawndale, West Garfield Park, West Humboldt Park	
60626	Edgewater, Rogers Park, West Rogers Park	
60628	Burnside, Calumet Heights, Morgan Park, Roseland, West Pullman, Longwood Manor, Washington Heights, Fernwood, Brainerd	
60629	Ashburn, Chicago Lawn, Clearing, Gage Park, West Elsdon, West Englewood, West Lawn, Marquette Park	
60632	Archer Heights, Back of the Yards, Brighton Park, Gage Park, Garfield Ridge, Little Village, West Elsdon, West Englewood	



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60636	Gresham, Back of the Yards, Chicago Lawn, Englewood, Gage Park, West Englewood, Wrightwood, Marquette Park	
60637	Englewood, Grand Crossing, Hyde Park, South Shore, Washington Park, Woodlawn, Park Manor	
60639	Austin, Belmont Central, Cragin, Galewood, Hermosa, Humboldt Park, Logan Square, Montclare, Belmont Gardens, West Humboldt Park	
60641	Albany Park, Avondale, Belmont Central, Cragin, Irving Park, Jefferson Park, Logan Square, Portage Park, Mayfair, Belmont Gardens	
60643	Gresham, Beverly, Morgan Park, Roseland, West Pullman, Longwood Manor, Washington Heights, Fernwood, Brainerd	
60644	Austin, Lawndale, West Garfield Park, West Humboldt Park	



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60645	Rogers Park, West Rogers Park	
60649	Avalon Park, Grand Crossing, South Chicago, South Shore	
60651	Austin, East Garfield Park, Hermosa, Humboldt Park, Logan Square, West Garfield Park, West Humboldt Park	
60652	Ashburn, Gresham, Scottsdale, West Lawn, Wrightwood, Marquette Park	
60653	Bronzeville, Kenwood	
60659	Lincoln Square, North Park, Sauganash, West Rogers Park	
60707	Chicago, Elmwood Park	
60804	Chicago, Cicero	
60827	Chicago, Calumet Park, Riverdale	
60901	Irwin, Kankakee	
61101	Rockford	
61103	Rockford, MacHesney Park	
61109	Rockford	
61604	Peoria, Bellevue, West Peoria	
61832	Danville, Tilton	
62002	Alton	
62526	Decatur	