

United States Department of the Treasury

Homeowner Assistance Fund Plan Submitted by Illinois Emergency Management Agency

HAF Grantee Plan Name
HAFP-0121

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	12/3/2021 2:06 PM
Total Plan Requested Amount	\$250,000,000.00
Record Type	State
Application Record	SLT-0040
HAF Grantee Plan Status (external)	Funded

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

Yes

If yes, please list and, briefly describe each source of quantitative data.

Assessment Methodology

IHDA used quantitative data sets along with a variety of industry inputs from mortgage servicers, private data providers, government entities, community-based organizations, and other sources in order to determine the extent to which various types of homeowners may be at risk of default, eviction, foreclosure, or housing instability. IHDA analyzed these inputs, with particular focus on income segmentation, race and ethnicity, and estimated delinquencies in order to establish very specific targeting to ensure HAF resources reach and serve those households most at-risk of housing instability. IHDA is utilizing a combination of public and proprietary data sources, including the U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS) 5-Year Estimates, the Illinois Department of Public Health (Covid-impact), the Illinois Department of Employment Services (unemployment claims filings), zip code level analysis of households receiving SNAP, WIC, SNAP for Elderly and free school lunch (poverty indicators), an Illinois Department of Public Health analysis of pandemic-impacted zip codes, analysis conducted by the Mortgage Bankers Association, FHA/USDA/VA active loans, FHA/USDA/VA 90+ delinquent, and zip code-level Mortgage Analytics on loan performance, with a focus on 90+ days delinquency collected and compiled by the private research firm Core Logic, LLC. IHDA's use of quantitative data sets along with a variety of industry inputs allowed IHDA to drill down to specific populations who face serious housing security. All of these inputs were utilized to drill down to the 57 targeted zip codes identified in this Plan as the most vulnerable and IHDA has the utmost confidence that those served by HAF will be those households that face the most serious housing insecurity. While the entire state of Illinois will be served, these zip codes will receive additional focus through comprehensive marketing and community outreach.

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

Yes

If yes, please list and, briefly describe each source of quantitative data.

IHDA utilized Treasury’s definition and rebuttable presumption that the following individuals are socially disadvantaged: Black Americans, Hispanic Americans, Native Americans, and Asian Americans and Pacific Islanders. IHDA applied the rebuttable presumption and reviewed the quantitative data via this lens when determining its geographic targeting for outreach, marketing, and grant funding. This is supported in a recent NPR story: Racial Inequality In How Chicago-Area Homes Are Valued Is Increasing. The disparity in home values between white neighborhoods and black and Latinx communities has increased more than six-fold since 1980. A Northwestern study finds racial disparity in mortgages persists. While egregious forms of discrimination in the housing market have declined since the late 20th century, the racial gap on access to mortgages and their overall costs has barely changed in three decades.

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

Yes

If yes, please list and, briefly describe each source of quantitative data.

IHDA met with and confirmed that the State of Illinois has sufficient LIHEAP funds available for households under 50% AMI who need assistance. IHDA also met with the Illinois Department of Commerce and Economic Opportunity who works closely with utility providers in Illinois. We devised a referral system for households who do not qualify for LIHEAP. That referral process, along with how to access LIHEAP, will be communicated to participants via the webinar they will need to attend; via the online landing page for the HAF application; in the FAQs for the program and all other places IHDA deems relevant. IHDA also is working closely with the Cook County Assessors Office on a delinquent property tax program via HAF. IHDA can provide additional information on that process should Treasury seek it.

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant’s previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant’s planning.

Between the Hardest Hit Fund Program and the 2020 Emergency Mortgage Assistance Program (EMA), IHDA disbursed \$800 million to help keep over 30,000 households in the place they call home. Each program was built on the foundation and best practices of the former program (HHF to EMA to HAF). IHDA engaged in an intense reverse engineering process to build HAF. Barriers to application; denial reasons; processing hiccups; file review time; servicer engagement issues; payout processes; borrower profile; racial and ethnic demographic breakouts; the effectiveness of the marketing and outreach campaign; feedback from housing partners, advocates, and the applicants ... every aspect of the program and its corresponding analytics was reviewed and adjusted for improvement. IHDA is proud of the mortgage assistance programs we have administered in response to the Great Recession and COVID-19 and look forward to continuing to assist those impacted by unforeseen tragedy as we launch the Illinois Emergency Homeowner Assistance Fund (HAF) program later this fall.

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

How Has Community Engagement and Public Participation Informed the Participant’s Planning?

Treasury will assess the extent to which a Participant’s assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant’s plan. Treasury will pay particular attention to the extent of the Participant’s engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

Provider information

If yes, please list such providers, including the providers’ address and website. Please indicate by checking the appropriate box below if the provider’s primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant’s jurisdiction.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Illinois Equal Justice Foundation 65 E. Wacker Place Suite 1900,Chicago,Illinois 60601 https://iejf.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Chicago 120 S LaSalle St Ste 900,Chicago,Illinois 60603 https://www.legalaidchicago.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
PLCCA 411 West Madison Street PO Box 950,Maywood,Illinois 60153 https://www.plcca.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Chicagoland Habitat for Humanity 233 N Michigan Ave Ste 1820,Chicago,Illinois 60601 http://www.chicagolandhabitat.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Great Lakes Credit Union P.O. Box 1289 ,Bannockburn,Illinois 60015 https://www.glcu.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Northside Community Development Corporation 1530 W. Morse Avenue ,Chicago,Illinois 60626 https://www.northsidecdc.org	✓	✓
NW HomeStart, Inc 803 N. CHURCH ST. ,ROCKFORD,Illinois 61103 https://www.nwhomestart.org	✓	✓
Prairie State Legal Services, Inc. 303 North Main Street Suite 600,Rockford,Illinois 61101 https://www.pslegal.org	✓	✓
Grundy County Housing Authority 1802 N Division Street Ste. 507,Morris,Illinois 60450 https://gcha.vip	✓	✓
Chicago Rehab Network 140 SOUTH DEARBORN SUITE 1420,CHICAGO,Illinois 60603 https://www.chicagorehab.org	✓	✓
Chase Mortgage 401 N Clark St ,Chicago,Illinois 60654 https://www.chase.com/personal/mortgage	☐	☐
NHS of Chicago 1279 N. Milwaukee Avenue 4th Floor,Chicago,Illinois 60622 https://www.nhschicago.org	✓	✓
Housing Action Illinois 67 East Madison Street Suite 1603,Chicago,Illinois 60603 https://housingactionil.org	✓	✓
Community Associations Institute 6402 Arlington Blvd. Suite 500,Falls Church,Virginia 22042 https://www.caionline.org	✓	✓
Wells Fargo 30 S Wacker Dr Suite 4000,Chicago,Illinois 60606 https://www.wellsfargo.com	☐	☐
US Bank 209 S LaSalle St ,Chicago,Illinois 60604 https://www.usbank.com	☐	☐
Housing Action Illinois 67 E Madison St Ste 1603 ,chicago,Illinois 60603 http://housingactionil.org	✓	✓

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Organization Name Organization Address Organization Website	Organization Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Community Associations Institute 6402 Arlington Blvd.Suite 500, Falls Church, Virginia 22042 https://www.caionline.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Northside Community Development Corporation 1530 W. Morse Avenue, Chicago, Illinois 60626 https://www.northsidecdc.org	<input type="checkbox"/>	<input type="checkbox"/>
Illinois Equal Justice Foundation 65 E. Wacker Place Suite 1900, Chicago, Illinois 60601 https://iejf.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
plcca 411 West Madison Street PO Box 950, Maywood, Illinois 60153 https://www.plcca.org	<input type="checkbox"/>	<input type="checkbox"/>
Great Lakes Credit Union P.O. Box 1289 ,Bannockburn,Illinois 60015 https://www.glcu.org P.O. Box 1289, Bannockburn, Illinois 60015 https://www.glcu.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Chicago 120 S LaSalle St Ste 900, Chicago, Illinois 60603 https://www.legalaidchicago.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Chicagoland Habitat for Humanity 233 N Michigan Ave Ste 1820, Chicago, Illinois 60601 http://www.chicagolandhabitat.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Northside Community Development Corporation 1530 W. Morse Avenue, Chicago, Illinois 60626 https://www.northsidecdc.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
NW HomeStart, Inc 803 N. CHURCH ST., rockford, Illinois 61103 https://www.nwhomestart.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Grundy County Housing Authority 1802 N Division Street Ste., morris, Illinois 60450 https://gcha.vip	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Chicago Rehab Network 140 SOUTH DEARBORN SUITE 1420, Chicago, Illinois 60603 https://www.chicagorehab.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
NHS of Chicago 1279 N. Milwaukee Avenue 4th Floor, Chicago, Illinois 60622 https://www.nhschicago.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Chase Mortgage 401 N Clark St, Chicago, Illinois 60654 https://www.chase.com	<input type="checkbox"/>	<input type="checkbox"/>
Community Associations Institute 6402 Arlington Blvd. Suite 500, Falls Church, Virginia 22042 https://www.caionline.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Wells Fargo 30 S Wacker Dr Suite 4000, Chicago, Illinois 60606 https://www.wellsfargo.com	<input type="checkbox"/>	<input type="checkbox"/>
US Bank 209 S LaSalle St, Chicago, Illinois 60604 https://www.usbank.com	<input type="checkbox"/>	<input type="checkbox"/>
National low income housing coalition unknown, washington, District of Columbia 20001 https://nlihc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

Yes

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

Yes

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

IHDA conducted several webinars, emails, phone calls with community stakeholders, legislators, Governor’s office, real estate professionals and housing partners. In June, IHDA published a Proposed Program concept on www.IHDA.org and initiated a broad outreach effort to solicit community feedback during the public comment period from June 11 through June 18, 2021. IHDA captured comments via interactive form and hosted a public hearing on June 16, 2021. Opportunities were publicized among housing counseling agencies, Housing Action Illinois, IL Bankers Association, IL Municipal League, IL State Association of Counties, Fannie Mae and Freddie Mac and Illinois Association of Realtors. Opportunities to provide input were promoted on social media. Lastly, IHDA has partnered with over 40 HUD certified counseling agencies, serving more than 28 different languages to provide outreach and intake assistance and provide support to those with language and technology barriers. Community engagement and feedback

informed the plan's programmatic design in three key areas: 1)Plan adjusted to allow homeowners in forbearance to be eligible to receive assistance; 2) Plan adjusted to include condominium association fees, property taxes and insurance payments not covered by escrow as eligible expenses; 3)Plan adjusted to allow properties at risk of tax foreclose sales. Illinois does

not have any federally recognized Tribes. A federally recognized Tribe is an American Indian or Alaska Native Tribal entity that is recognized as having a government-to-government relationship with the United States. No tribes or tribal entities received HAF funding in Illinois.

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

The Illinois emergency HAF Program was designed with the intent to prevent foreclosure and displacement of the maximum number of homeowners who are at the greatest risk of housing instability. Once the Illinois Emergency HAF program is operational, IHDA will assess the allocation of funding to the program (currently set at \$250 million; total allocation of \$387 million) against the application pipeline. IHDA will forecast the estimated need and adjust the program allocation as necessary. IHDA does not intend, at this time, to deploy 100 percent of the HAF allocation to the Illinois emergency HAF program. IHDA intends to launch one or two more programs utilizing HAF resources that address homeowner needs that extend beyond emergency assistance. For example, there are significant geographic pockets scattered throughout Illinois where homeowners in those areas are still held captive by depressed real estate and their mortgages are underwater. IHDA intends to explore this need as a possible program to be funded by HAF in the future.

IHDA has entered into a formal data sharing agreement with Core Logic to obtain regularly updated data on mortgage delinquency and other relevant mortgage data. In addition, IHDA will continuously gather data from American Enterprise Institute, ACS, Mortgage Bankers Association, Urban Institute, Freddie Mac, FHA, VA, USDA, Federal Reserve, FHFA, etc. to observe the changing landscape of the mortgage situation in Illinois and develop a program(s) to meet the evolving needs of the market. Future program(s) plans will be submitted to Treasury for review and approval.

Program Design

What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

Title	Upload Date
Response to Treasury 12.03.21	12/3/2021 1:25 PM
FINAL IHDA HAF TERM SHEETS 12.03.21	12/3/2021 1:25 PM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

Yes

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
All	We did not deviate	We did not deviate

Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area. Will the Participant allow income to be determined in this way?

Yes

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

FACT-SPECIFIC PROXY FOR HOUSEHOLD INCOME
The quantitative analysis of data regarding average incomes in the household’s geographic area

will serve as a fact-specific proxy for household income, accompanied by a written attestation as to household income that will be provided for by the household. The United States median household income is \$62,843. The Illinois median household income (in 2019 dollars) is \$65,886. An analysis of income by county reveals that 88 of Illinois' 102 counties have incomes less than 100% of the Area Median Income for Illinois. Homeowners who reside in these counties will be eligible to provide income via proxy. Homeowners who do not reside in one of these counties will be required to provide income documentation such as W2's, paystubs, previous years' tax returns or alternative income documents as applicable.

(Sources: 2015-2019 American Community Survey 5-Year Estimates; [census.gov](https://www.census.gov))

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

Exclusion: Contracts for Deed will not be eligible under HAF. We are assessing the needs of this population through our rental assistance program. In Illinois, legal title to property under a land sales contract remains with the seller until the buyer pays the full purchase price. A deed is delivered once the final payment is made.

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into

the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant’s program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a “socially disadvantaged individual” as defined in the HAF guidance.

IHDA adopted Treasury’s definition of “Socially disadvantaged individuals” 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. IHDA used a sophisticated, data-driven central Geographic Information System (GIS) platform to identify the zip codes where socially disadvantaged individuals reside. IHDA will prioritize outreach and engagement efforts in these zip codes to ensure income-qualified, socially disadvantaged individuals are made aware of financial resources, know how to apply, and are motivated to take action. IHDA intends to: 1) research and implement tactics that most effectively engage this audience; 2) assess and adjust in real time through monitoring incoming application and participation data; 3) allow for analyzation for efficacy in meeting program goals. To reach and activate eligible populations, IHDA’s outreach and engagement efforts will:

- **develop and implement marketing strategies and messaging that prompt struggling homeowners to take action and seek assistance;**
- **partner with local nonprofits that reflect and serve socially disadvantaged communities to engage our target population (s).**
- **launch a targeted paid and earned media strategy to communicate directly with the eligible population;**
- **create authentic in-language educational materials to drive eligible homeowners with limited English proficiency to take action to participate in the program;**
- **develop, deploy, adjust, and assess efficacy via real-time data reporting.**

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;

- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish; Chinese; Tagalog; Arabic; Other

Please list any other languages.

Hindi, Polish, Portuguese , Any additional language as requested

Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Please list any other languages.

Hindi, Polish, Portuguese , Any additional language as requested

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Illinois Equal Justice Foundation 65 E. Wacker Place Suite 1900, Chicago, Illinois 60601 https://iejf.org	✓	✓
Housing Action Illinois 67 East Madison Street, Suite 1603, Chicago, Illinois 60603 https://housingactionil.org	✓	✓
HSS Providers - securing 44 via RFA process please see file for list of agencies , varies, Illinois 60601 http://varies by agency	✓	✓

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- ✓ have mortgages or mortgage assistance contracts held or backed by the Participant?
- ✓ have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- ✓ have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant’s HAF application and other program documents will be made available.

Spanish

Will the Participant’s HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

Yes

Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metric of Success	Goal
Mortgage Reinstatement	o 10,000 – 13,000 homeowners reinstated by end of 2022	o Reducing Mortgage Delinquency Among Targeted Populations
Payment Assistance for Delinquent Property Taxes	remain off delinquent list for subsequent tax year	25,000 residential properties cured of delinquent tax issue
Mortgage Reinstatement	Remain in home one year post assistance	o Meaningful Homeownership Retention
Mortgage Reinstatement	<ul style="list-style-type: none"> o 50 percent of homeowners assisted will self-identify as socially disadvantaged; o 80 percent of funding will be provided to homeowners with incomes equal to or less than 100% AMI; o 50 percent of homeowners assisted will self-identify as African American; o 13 percent of homeowners assisted will self-identify as Hispanic; and o 80 percent of funding will be provided to homeowners living within the targeted areas (thus sustaining vulnerable communities). 	o Reducing Mortgage Delinquency Among Targeted Populations
Mortgage Payment Assistance	Remain in home one year post assistance	Meaningful Homeownership Retention
Mortgage Reinstatement	<ul style="list-style-type: none"> • Reducing Mortgage Delinquency Among Targeted Populations: 10,000 – 13,000 homeowners reinstated by end of 2022 • Illinois Emergency Homeowner HAF: disburse 50% of allocated funds by 12/31/2022 • Effectiveness At Serving the Most Vulnerable Homeowners: 80 percent of funding will be provided to homeowners living within the targeted areas (thus sustaining vulnerable communities). 	Program a "success"

Readiness

Staffing, Systems and Contractors

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Yes

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

Yes

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

Yes

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

No

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

\$0.00

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

No

How much of the HAF funds that the Participant has received been obligated?

\$0.00

Provide a brief description of how the Participant has used the HAF funds it has received.

IHDA has not utilized any HAF to date.

Budget

Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$30,000,000.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$1,750,000.00
Payment Assistance for Delinquent Property Taxes	\$50,000,000.00
Mortgage Reinstatement	\$114,000,000.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$3,000,000.00
Payment Assistance for Down Payment Assist. Loans	\$1,250,000.00
Payment Assistance for Homeowners Utilities	\$0.00

Other measures to prevent homeowner displacement

Measure	Amount
N/a	\$0.00

Displacement Prevention Sub-Total	\$200,000,000.00
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Counseling or Legal Services

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following	Amount
Counseling or Educational Services	\$6,000,000.00
Legal Services	\$6,000,000.00

Services Sub-Total	\$12,000,000.00
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Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

Type of Expense	Amount
n/a	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
IT technology	\$10,000,000.00
IHDA IT staff three years	\$2,000,000.00
Marketing and outreach	\$1,000,000.00
Temp staff three years	\$20,400,000.00
IHDA Support staff (Legal, Exec)	\$1,600,000.00
IHDA SRU staff three years	\$3,000,000.00

Administrative Expenses Sub-Total	\$38,000,000.00
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Total Plan Requested Amount	\$250,000,000.00
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Amount Requested Confirmation:

Yes

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: **Cami Freeman**

Agency/Office: **IHDA**

Email: cfreeman@ihda.org

Phone Number: **3125158676**

Reporting Contact

Name: **Rodrigo Carillo**

Agency/Office: **ihda**

Email: rcarrillo@ihda.org

Phone Number: **7733391108**

Additional Contact

Name: **Scot Berkey**

Agency/Office: **ihda**

Email: sberkey@ihda.org

Phone Number: **3128367484**

Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

No

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
HAF-Title VI Assurance 8.24.21	8/24/2021 8:22 AM
Response to Treasury 12.03.21	12/3/2021 2:04 PM

Official Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

Illinois Emergency Management Agency

Name and Title of Certifying Official

Name: **Cami M Freeman**

Title: **Director of Innovation**

Telephone: **3125158676**

Email: cfreeman@ihda.org