



Housing and Community Resources During COVID-19

CPAH remains fully available to serve you during the COVID-19 crisis. CPAH staff can be reached at the [same emails and phone numbers](#) as usual. Classes and information sessions are going forward via Zoom while CPAH's offices remain closed. **If you have any questions about how CPAH can help you, please call 847 263 7478 ext.10.**

The resources outlined below are based on recent available information as well as the Families First Coronavirus Relief Act (FFCRA) and the Coronavirus Aid, Relief and Economic Security Act (CARES). Additional COVID-19 related resources can be found on [our website](#).

- Mortgage relief is available from many lenders and is being assessed by each lender based on their own criteria. *You must contact your lender in order to request forbearance or other relief.* See below for links to lenders.
- Borrowers with mortgage loans financed by Fannie Mae or Freddie Mac may be eligible for up to 2 months of payment deferral that will be made up at the end of the term of the loan. The requirement of having a "short term hardship" is not limited to COVID-19. *Check with your mortgage servicer, [Fannie Mae](#) or [Freddie Mac](#) to see if you may be eligible.*
- The FFCRA provides for paid sick leave and paid expanded medical leave for employees in certain circumstances related to COVID-19 including if you have to miss work to care for a sick family member with COVID-19, if you have COVID-19 yourself, or if you have child care issues related to schools or child care providers being closed due to COVID-19. *Please check with your employer to see if you are eligible for this kind of relief.*
- Expanded unemployment compensation is available under the CARES Act and the FFCRA. Depending on individual circumstances, the benefits are available at a higher rate, and for those who are out of work due to coronavirus, *even if you expect to return to work when this crisis resolves.* The CARES Act covers employees as well as gig, self-employed and independent workers, among others. Please contact the Illinois Department of Employment Security ([IDES](#)) to apply. See below for the newly implemented unemployment application schedule.
- The CARES Act is providing additional relief including the following:
 - Stimulus payments: All adults who earn less than \$75,000 individually or up to \$198,000 filing jointly will receive stimulus payments up to \$1200 per adult and \$500 per dependent child. Taxpayers who filed tax returns in 2018 or 2019, and those who receive social security but do not file taxes, will receive their payments automatically. The money will be direct deposited to your bank account starting the week of April 13th if you usually receive your tax

refunds or social security via direct deposit. However, if you receive refunds or deposits from the government via paper check, the money will be sent to you regular mail starting the week of May 4th but could take up to several months. For those who previously did not use direct deposit but wish to now, watch for an announcement regarding how to update your information to take advantage of direct deposit.

- Student loans: If you have a federal student loan, payments are automatically paused and interest rates are adjusted to 0% through September 30, 2020. Check with your loan servicer if you are unsure if your student loan qualifies.
 - Retirement Funds: The 10% penalty on early withdrawal of retirement funds is being waived for withdrawals up to \$100,000 during 2020 for individuals adversely affected by the crisis. Limits on loans from retirement funds are also being increased to \$100,000. Check with your financial institution for details.
- Finally, please be on the lookout for scammers using email, websites, phone, and social media to execute scams related to COVID-19. Some are selling cures, vaccines, and supplies that don't exist, others are enticing you to click on a link which downloads malware, and still others are soliciting donations for corona relief or stock buys for companies working on corona cures that don't exist.

Additional Resources and Contact Information

Mortgage Lenders:	Contact your lender directly for more information.
<u>Associated Bank</u>	Payments may be deferred up to 90 days with no credit bureau impact
<u>Bank of America</u>	Payment deferral program determined on a case-by-case basis
<u>Chase</u>	Options will vary.
<u>Citibank</u>	Options will vary.
<u>First Midwest</u>	Payment deferral program; no credit bureau impact
<u>PNC</u>	Options will vary.
<u>U.S. Bank</u>	Options will vary.
<u>Wells Fargo</u>	Options will vary.
<u>Wintrust</u>	Options will vary; homeowners asked to email first, then call if necessary. Email assistance@wintrustmortgage.com using the subject line "Hardship Assistance." If you cannot send an email or wish to speak to a representative, call 866-718-7899.

Unemployment Compensation

IDES is asking all those who are filing claims to follow the schedule below. The day or time of day in which a claim is filed will not impact whether you receive benefits or your benefit amount. Additionally, claims will be back-dated to reflect the date in which a

Online Filing Schedule:

Last names beginning with letters A-M, File claims on: Sunday, Tuesday, or Thursday

Last names beginning with letters N-Z, File claims on: Monday, Wednesday, Friday.

Saturday will be available to accommodate those who could not file during their allotted window.

Call Center Filing Schedule: 800-244-5631

Last names beginning with letters A-M, Call/File claims on: Tuesday, Thursday (7:30 am - 6:00 pm)

Last names beginning with letters N-Z, Call/File claims on: Monday, Wednesday (7:30 am - 6:00 pm).

Fridays (7:30 am - 6:00 pm) will be available to accommodate those who could not call during their allotted window.

Employment Opportunities (click the link below)

[Amazon](#)

[Mondelez](#)

[Sunset Foods](#)

[Jewel Osco](#)

[Walmart](#)

[Lake County Job Opportunities](#)

www.cpahousing.org

847-263-7478