



## 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**

<b>Mortgage Lenders:</b>	<b>Contact your lender directly for more information.</b>
<a href="#"><u>Associated Bank</u></a>	Payments may be deferred up to 90 days with no credit bureau impact
<a href="#"><u>Bank of America</u></a>	Payment deferral program determined on a case-by-case basis
<a href="#"><u>Chase</u></a>	Options will vary.
<a href="#"><u>Citibank</u></a>	Options will vary.
<a href="#"><u>First Midwest</u></a>	Payment deferral program; no credit bureau impact
<a href="#"><u>PNC</u></a>	Options will vary.
<a href="#"><u>U.S. Bank</u></a>	Options will vary.
<a href="#"><u>Wells Fargo</u></a>	Options will vary.
<a href="#"><u>Wintrust</u></a>	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](http://www.cpahousing.org)

847-263-7478

**Additional Resources on Next Page**



- Anyone with questions on COVID-19 may contact the Illinois Department of Public Health's COVID-19 hotline at 1-800-889-3931 or email: [DPH.SICK@ILLINOIS.GOV](mailto:DPH.SICK@ILLINOIS.GOV).
  - Lake & Cook Counties are suspending court ordered evictions and foreclosures for at least 28 days. Call your landlord or lender if you have questions.
  - Properties secured by FHA-insured single family mortgages are subject to a moratorium on foreclosure for a period of 60 days. The moratorium applies to the initiation of foreclosures and to the completion of foreclosures in process.
  - [Bank of America](#) is offering the ability to defer mortgage payments for those affected by the crisis.
  - [ComEd](#), [North Shore Gas](#) as well as telecom companies are suspending shut offs and waiving late fees. Please check with your provider for details.
  - Federal income tax filings and payments are extended to July 15th.
  - Immigrant families are encouraged to seek medical treatment if necessary. COVID-19 testing, prevention and treatment cannot be used against immigrants.
  - Townships are providing food and financial assistance. Please call your Township directly.
  - If you need assistance with food, healthcare, utilities, counseling and other social services, please contact United Way of Lake County's free, confidential 211 service through any of the following:
    - Call 211 from your phone
    - text your zip code to 898211
    - Visit [211lakecounty.org](http://211lakecounty.org)
- You will be immediately connected with a trained counselor who can connect you with the help you need.

Additional Community Resources:

COVID-19 Information	Lake County Health Dept.	847-377-8000	<a href="https://www.lakecountyil.gov/4377/Coronavirus-Disease-2019-COVID-19">https://www.lakecountyil.gov/4377/Coronavirus-Disease-2019-COVID-19</a>
	Cook County Health Dept.	847-818-2860	<a href="https://www.cookcountypublichealth.org/communicable-diseases/novel-coronavirus/">https://www.cookcountypublichealth.org/communicable-diseases/novel-coronavirus/</a>
	Center for Disease Control	800-232-4636	<a href="https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html">https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html</a>
	IL Dept. of Public Health	312-814-2793	<a href="http://www.dph.illinois.gov/topics-services/diseases-and-conditions/diseases-a-z-list/coronavirus/symptoms-treatment">http://www.dph.illinois.gov/topics-services/diseases-and-conditions/diseases-a-z-list/coronavirus/symptoms-treatment</a>
	Erie Family Health	312-666-3494	<a href="https://www.riefamilyhealth.org/coronavirus">https://www.riefamilyhealth.org/coronavirus</a>
Childcare Assistance	YWCA Lake County	847-662-4247	<a href="https://www.ywcalakecounty.org/home/covid-19/">https://www.ywcalakecounty.org/home/covid-19/</a>

Family Svc/Immigrants	Mano a Mano	847-201-1521	<a href="https://mamfrc.org/">https://mamfrc.org/</a>
Food Assistance	School Dist. & Townships		Contact your local School Dist. & Townships for food assistance
Food Stamps/LINK	IL Dept. of Human Svcs	800-843-6154	<a href="http://www.dhs.state.il.us/page.aspx?item=29721">http://www.dhs.state.il.us/page.aspx?item=29721</a>
Unemployment Benefits	IDES	800-244-5631	<a href="https://www2.illinois.gov/ides/Pages/COVID-19-and-Unemployment-Benefits.aspx">https://www2.illinois.gov/ides/Pages/COVID-19-and-Unemployment-Benefits.aspx</a>
Employment Resources	Job Center of Lake County	847-377-3450	<a href="https://www.lakecountyil.gov/167/Job-Center-of-Lake-County">https://www.lakecountyil.gov/167/Job-Center-of-Lake-County</a>
Employers Hiring	Jewel Foods	877-723-3929	<a href="https://www.albertsoncompanies.com/careers/jewel-osco-careers.html">https://www.albertsoncompanies.com/careers/jewel-osco-careers.html</a>
	Sunset Foods	847-432-5500	<a href="https://www.sunsetfoods.com/careers">https://www.sunsetfoods.com/careers</a>
Educational Resources & Free Internet			<a href="https://www.isbe.net/keeplearning">https://www.isbe.net/keeplearning</a>
			<a href="https://www.khanacademy.org/">https://www.khanacademy.org/</a>
			<a href="https://www.scribd.com/">https://www.scribd.com/</a>
Virtual Museums, Zoos, Theaters			<a href="http://www.zooview.tv/">http://www.zooview.tv/</a>
			<a href="https://www.yahoo.com/lifestyle/12-virtual-museum-tours-kids-https://www.insider.com/stream-broadway-musicals-plays-for-free-online-limited-time-coronavirus-2020-3">https://www.yahoo.com/lifestyle/12-virtual-museum-tours-kids-https://www.insider.com/stream-broadway-musicals-plays-for-free-online-limited-time-coronavirus-2020-3</a>

[www.cpahousing.org](http://www.cpahousing.org)  
847-263-7478