**Section 302.103 Definitions**

The following definitions apply to terms used in this Part:

“American Rescue Plan Act”: The American Rescue Plan Act of 2021, P.L. 117-2 (March 11, 2021).

“Annual Income”: The definition established by the U.S. Department of Housing and Urban Development in 24 CFR 5.609.

“Applicant” or “program applicant”: Any Homeowner that has submitted an application, individually or jointly, to receive HAF funds.

“Area Median Income”: The area median income, adjusted for household size, as established by the U.S. Department of Housing and Urban Development.

“Authority”: The Illinois Housing Development Authority.

“Coverage Period”: The portion of a HAF program Eligibility Period applicable to an Eligible Homeowner.

“COVID-19”: Coronavirus Disease 2019, as referenced in the State Gubernatorial Disaster Proclamations.

“DIA”:  An area of the State disproportionately impacted, based primarily on positive COVID-19 cases per capita and demographic calculations performed by the Department of Commerce and Economic Opportunity and the Governor’s Office of Management and Budget. DIAs are captured via zip code.

“Eligible Homeowner”: A Homeowner receiving or approved to receive HAF grant funds through an Eligible Servicer.

“Eligible Servicer”: A mortgage lender/servicer, manufactured/mobile home lender/park (lot fees), county treasurer or local taxing authority, condominium/co-op/homeowners’ association that is due payments from an Eligible Homeowner.

“Eligibility Period”: An Eligible Homeowner may receive up to the Maximum Grant Amount in HAF assistance for a hardship that occurred after January 21, 2020 as a result of COVID-19 and ending on the date that funds are first disbursed (plus an additional three months in prospective monthly payments if necessary to ensure housing stability, subject to the availability of funds and so long as any additional payments do not result in exceeding the Maximum Grant Amount).

“Eligible Uses”: As identified in Section 302.202 hereof, and as may be expanded or supplemented in future HAF programs permitted to be established by the Authority.

“HAF Grant”: A grant funded by American Rescue Plan Act for Eligible Homeowners.

“HAF”: Homeowner Assistance Fund as established by the American Rescue Plan Act.

“Home”: A single family attached or detached property, a one to four unit property where the owner is living as their primary residence, a manufactured home permanently affixed to real property and taxed as real estate, a mobile home permanently placed on a lot in a mobile home park/lot, a condominium unit, or a cooperative apartment.

“Homeowner”: a natural person (not LLP, LP, LLC or similar structure) or a living trust or other similar ownership structure created for estate planning purposes; so long as the Home is occupied as the natural person’s primary residence.

“Housing Stability Service” or “HSS”:  Case management and other services related to the COVID-19 outbreak, which services do not have to be related to the COVID-19 outbreak, as defined by the Secretary, including those that enable eligible households to maintain or obtain housing. Such services may include, but are not limited to, delinquency, default, foreclosure, post-foreclosure eviction of a homeowner or the loss of utility or home energy services, housing counseling, fair housing counseling, case management related to housing stability, housing related services for survivors of domestic abuse or human trafficking, legal services or attorney’s fees related to eviction or foreclosure proceedings and maintaining housing stability, and specialized services for individuals with disabilities or seniors that supports their ability to access or maintain housing, subject to the terms of the agreement executed by the HSS Provider and the Authority.

“HSS Education and Intake”: (a) Conduct regularly scheduled 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) Assist homeowners that may need help with the program application virtually, over the phone, or in-person. (c) Follow up with clients post application should they need case management or referral services.

“HSS Equipment”: Costs incurred to bolster the organization’s mobile and technology network in order to perform the services, i.e. the purchase of computer workstations, laptops, tablets, headsets related to performance of services by the HSS.

“HSS Marketing and Outreach”: Perform outreach services and disseminate information about the HAF program throughout the applicant’s coverage area.

“HSS Provider”: A recipient of funds from the Authority to provide HSS.

“HSS Sub-Award”: An award of funds from the Authority to an HSS Provider.

“GATA”: The Grant Accountability and Transparency Act [30 ILCS 708].

“GATU”: The Grant Accountability and Transparency Unit within the Illinois Governor's Office of Management and Budget.

“Guidance”: Guidance, including, but not limited to, “frequently asked questions” released by the U.S. Department of the Treasury or the Secretary in connection with the American Rescue Plan Act.

“Maximum Grant Amount”: Up to $60,000 per Eligible Homeowner household.

“Secretary”: The Secretary of the U.S. Department of the Treasury.

“Socially Disadvantaged individuals”: individuals are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the Authority’s jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, (2) resident of a majority-minority Census tract; (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by the Authority for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations

(Source: Amended at 47 Ill. Reg. 5362, effective March 28, 2023)