



HEARTLAND ALLIANCE

MORATORIUMS ON UTILITY SHUT-OFFS, EVICTIONS & CAR REPOSSESSIONS

In a series of actions by the state government, there is now **a halt on utility shut-offs, evictions and vehicle repossessions throughout the state of Illinois**. This is meant to preserve the safety, health, and wellbeing of Illinoisans during the COVID-19 pandemic. Here is what you need to know.

NO UTILITY SHUT-OFFS OR LATE PAYMENT FEES



All Illinois gas, electric distribution, water, and sewer utilities **must stop disconnections for non-payment, and late payment fees or penalties, until May 1, 2020**, or until the Governor announces the end of the COVID-19 state of emergency.

Additionally, utility companies have to temporarily provide more flexible credit and collections procedures so that people can stay connected when the crisis is over.¹

If you are disconnected by any utility before May 1, or approached by an alternative energy salesman, you can **file a complaint with the Illinois Attorney General's office** by calling one of the numbers below, or by filing a complaint online at <https://ccformsubmission.ilattorneygeneral.net/>

Chicago 1-800-386-5438 TTY: 1-800-964-3013
Springfield 1-800-243-0618 TTY: 877-844-5461
Carbondale 1-800-243-0607 TTY: 877-675-9339
Spanish Language Toll-Free Hotline: 1-866-310-8398

NO EVICTIONS OR FORECLOSURES FOR FEDERALLY-BACKED MORTGAGES



In an Executive Order issued on March 20, Governor Pritzker **prohibited evictions in Illinois for the duration of the Disaster Proclamation**.² This is currently expected to extend through April 30, 2020. However, it could be extended further. Visit Illinois' Coronavirus Response website for up-to-date

information: <https://coronavirus.illinois.gov/s/>

¹ See this fact sheet for more information: https://drive.google.com/file/d/14UaY2rrDclrg2rQWZik4ILNF7dTJMi_s/view

² <https://www2.illinois.gov/Pages/Executive-Orders/ExecutiveOrder2020-10.aspx>

Additionally, in the CARES Act passed by Congress on March 27, homeowners across the country with *federally backed mortgages* have the following protections:

- A **foreclosure moratorium**
- A **right to forbearance** for homeowners who are experiencing a financial hardship due to the COVID-19 emergency

If you don't have a federally backed mortgage, you still may have relief options through your mortgage servicer.

You still owe your rent or mortgage. There is nothing requiring landlords or mortgage servicers to forgive or defer your payments. Currently, claims for unpaid rent can *still be pursued* once the courts open up again.

If you need housing assistance, here are some resources for you:

- If you are struggling to pay your rent or mortgage, contact your landlord or mortgage servicer immediately to learn about any relief programs they offer.
- Contact a HUD certified housing counselor: Go to www.HUD.com to find a counselor near you
- If you are a Chicago renter, you can:
 - Visit this free online resource for housing issues: <https://rentervention.com/>
 - Contact CARPLS, a legal assistance agency: <https://www.carpls.org/client-services/>
- If you need assistance with your mortgage, you can call the Illinois Attorney General's Mortgage Helpline at 1-866-544-7151.
- Housing Action Illinois also lists a number of housing resources: <https://housingactionil.org/get-help/>
- If you are having trouble with your mortgage servicer, you can file a complaint with the Illinois Attorney General's Office online: <https://ccformsubmission.ilattorneygeneral.net/>

NO VEHICLE REPOSSESSIONS



On March 26, Governor Pritzker issued Executive Order 14 **prohibiting car repossessions for the duration of the Disaster Proclamation**.³ This is currently expected to extend through April 30, 2020. However, it could be extended further. Visit Illinois' Coronavirus Response website for up-to-date information: <https://coronavirus.illinois.gov/s/>

As part of this, remote disabling technology – which allows auto lenders to turn off vehicles remotely if someone misses a payment – is also prohibited. This means that if you miss a car payment, you should still be able to drive your vehicle.

You still owe your car payments. There is nothing requiring auto lenders to forgive or defer your payments.

If you are having trouble with your auto lender, you can file a complaint with the Illinois Attorney General's Office online: <https://ccformsubmission.ilattorneygeneral.net/>

³ <https://www2.illinois.gov/Pages/Executive-Orders/ExecutiveOrder2020-16.aspx>