



# 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.<sup>1</sup>

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**.<sup>2</sup> 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/>

<sup>1</sup> See this fact sheet for more information: [https://drive.google.com/file/d/14UaY2rrDclrg2rQWZik4ILNF7dTJMi\\_s/view](https://drive.google.com/file/d/14UaY2rrDclrg2rQWZik4ILNF7dTJMi_s/view)

<sup>2</sup> <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](http://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**.<sup>3</sup> 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/>

---

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