CMAP Talks Rental assistance guide

Illinois Housing Development Authority (IHDA)

COVID Rental Assistance Program

Illinois Rental Payment Program (ILRPP)

ILRPP is an emergency rental assistance program designed to support households in Illinois that are unable to pay rent due to the COVID-19 pandemic. Applicants are eligible for up to 15 months of assistance. The grant can cover the past due rent from the previous 12 months and future rental assistance for the next three months, if deemed necessary. The maximum grant amount is \$25,000. Payments are made directly to the housing provider on behalf of the tenant. If housing provider does not accept payment, assistance will be provided directly to the tenant. Housing provider must waive all fees and penalties related to household's occupancy of the unit. Housing provider may not initiate or engage in eviction proceedings due to any past due rent for the coverage period.

Eligibility

To qualify, applicants need to:

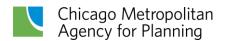
- Household's total gross income cannot exceed 80 percent area median income (AMI) for the area.
- The household has experienced a loss of income due to COVID-19, for example:
 - Being laid off
 - Place of employment has closed
 - o Reduction in hours of work
 - Loss of spousal/child support
 - Inability to find work due to COVID-19
 - Having to stay home with children due to closure of day care/school
 - Unable to participate in previous employment due to the workplace's high risk of severe illness from COVID-19
 - At risk of homelessness or housing instability

How to Apply

TBA – program expected to launch on May 17.

Contact

Visit <u>ILRPP.IHDA.org</u> for program updates.



City of Chicago

COVID Rental Assistance Program

Program Name TBA

TBA

Eligibility

To qualify, applicants need to:

- Have experienced a COVID-related financial hardship. This could include having lost income due directly or indirectly to COVID-19.
 - o For example, you may qualify if your income decreased for reasons related to COVID-19 including, but not limited to, losing your job; having your hours reduced; being furloughed, becoming sick; leaving your job because you were at high risk of COVID-19 and needed to self-isolate; and/or quitting your job or reducing your hours to take care of family member(s).
- Be at risk of homelessness or housing instability. This could include being behind on rent and/or utility payments. You may also qualify for certain programs if you have other issues that put you at risk of losing your housing.
 - For example, you may qualify if you have a past due rent notice or invoice, letter
 or other communication from landlord indicating you are behind on rent, a late or
 unpaid utility bill, a lockout notice or eviction notice.
- Have a total household income below 80 percent of AMI:

Household Size	1	2	3	4	5	6	7	8
Income	\$51,000	\$58,250	\$65,550	\$72,800	\$78,650	\$84,450	\$90,300	\$96,100

How to Apply

TBA – program expected to launch in mid-May

Contact

Visit www.chicookilrenthelp.org for program updates.

Cook County

COVID Rental Assistance Program

Emergency Rental Assistance Program

Cook County's Emergency Rental Assistance Program, funded by the federal COVID-19 relief funds, will disburse \$73 million in rental assistance to suburban Cook County residents. The assistance will help renters pay up to 12 months of missed rent and utilities payments (up to \$15,000 per household) and up to three months of future rent payments. Payments will be made directly to landlord and utility company.

Eligibility

To be eligible, applicants must:

- Live in suburban Cook County and rent their home (Landlords may apply on behalf of eligible tenants).
- Lack access to other support (e.g., don't live in public housing or receive rental assistance from other programs during the same time period).
- Have proof of *financial hardship due to the COVID-19 pandemic.
 - *Loss of income, working fewer hours, being furloughed, quitting job because you are at high risk of COVID-19, and losing works to stay home to care for a child.
- Have a household annual income at or below these requirements:

Household Size	1	2	3	4	5	6	7	8
Income	\$51,000	\$58,250	\$65,550	\$72,800	\$78,650	\$84,450	\$90,300	\$96,100

How to Apply

Renters: Between March 11, 2021 until April 2, 2021 suburban Cook County renters can apply for emergency rental assistance via the online portal (https://docs.netrelief.com/content2/access/login). Once they apply, their landlord will be notified and asked to complete their portion of the application.

Landlords: Between March 11, 2021 until April 9, 2021 suburban Cook County landlords my apply for emergency rental assistance on behalf of their tenants via the online portal (hacc.rentrelief.com/content2/access/login). Once they apply, their tenant will be notified and asked to complete their portion of the application.

Contact

For questions, application assistance, or language translation services, please contact the Cook County Emergency Rental Assistance Program helpline at 877-426-6515.



Other questions or inquiries may be directed to Cook County's Bureau of Economic Development at Info.Edev@cookcountyil.gov.

DuPage County

COVID Rental Assistance Program

2021 Illinois Rental Payment Program

DuPage County, under IHDA program guidelines, will launch the 2021 Illinois Rental Payment Program for county residents. DuPage County received \$27 million in federal COVID-19 relief funds. The program will help DuPage County renters pay up to \$25,000 (per household) in unpaid rent and up to three months of future rent. In most cases, payment will be made directly to the landlord.

Eligibility

To be eligible, applicants must meet all of the following:

- Household's total gross income cannot exceed 80 percent AMI for location
- The household has experienced a loss of income due to COVID-19, for example:
 - o Being laid off.
 - o Place of employment has closed.
 - o Reduction in hours of work.
 - o Loss of spousal/child support.
 - o Inability to find work due to COVID-19.
 - Having to stay home with children due to closure of day care/school.
 - o Unable to participate in previous employment due to the workplace's high risk of severe illness from COVID-19.

How to Apply

The Illinois Rental Payment Program is not currently accepting applications but is expected to launch in April or May. Visit www.ihda.org/about-ihda/illinois-rental-payment-program/ for program updates.

Contact

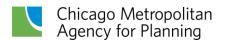
For program updates visit IHDA's 2021 RPP webpage or visit DuPageCris.org.

On-going Rental Assistance Program

Homelessness

Prevention and Rehousing Assistance

The purpose of this program is to stabilize individuals and families in their existing homes, shorten the amount of time families and individuals stay in shelter, and assist individuals and families with securing affordable housing.



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Eligibility

Households must be able to meet and document eligibility criteria to receive limited financial assistance with their rent or mortgage.

All households:

- Must be moving into or currently residing within DuPage County.
- Must be in danger of eviction with a five-day notice or court notice, in danger of foreclosure, or be currently homeless.
- Must document ability to meet future rent and monthly expenses through current income or the development of a case management supported plan toward permanent housing.
- Must disclose any housing assistance received in the past 24 months.
- The landlord or mortgage company must agree to accept payment and stop current eviction/foreclosure proceedings upon receipt of signed rent assistance voucher grants.

Depending on the funding to be used, households will be required to meet additional criteria such as listed below.

- Document an unexpected recent drop in income, economic crisis, or extenuating circumstance.
- Have a current lease.
- Meet income guidelines.
- Reside in a unit which meets standards of habitability and cost.
- Attend financial and credit education.

How to Apply

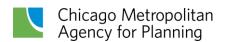
To learn more about how to apply contact DuPage County Community Services referral line at 630-407-6500 or 1-800-942-9412.

Contact

For questions, contact DuPage County Community Services at 630-407-6500 or email housing@dupageco.org.

Lake County

COVID Rental Assistance Program
Federal Emergency Rental Assistance Program (FERA)



The Lake County Federal Emergency Rental Assistance (FERA) Program provides rent and utility assistance for eligible households financially impacted by COVID-19.

Eligibility

In order to qualify for help:

- You must pay rent in Lake County.
- You must have a COVID-related financial hardship (job loss, furlough, reduced hours due to school closures, unexpected medical or other expenses).
- You must be at risk of homelessness or housing instability
- Your household must have a current annual household income below the following amounts:

Household Size	1	2	3	4	5	6	7	8
Income	\$51,000	\$58,250	\$65,550	\$72,800	\$78,650	\$84,450	\$90,300	\$96,100

How to Apply

You can fill out the application online at LakeCountyIL.gov/RentHelp. If you have questions or need help with your application, please call 211 or text your zip code to 898211 for more information and a referral to an agency that can help. You will need to fill out an application and provide evidence of your income and expenses. If you are approved, the money will be sent to your landlord or utility company.

Contact

Visit <u>LakeCountyIL.gov/RentHelp</u>, call 211 or text your zip code to 898211 for more information and a referral to an agency that can help.

On-going Rental Assistance Program

Lake County COVID Housing Relief Program

The Lake County COVID Housing Relief Program (CHRP) provides rent and utility assistance for eligible households financially impacted by COVID-19. If approved, payments are made directly to landlord or utility company.

Eligibility

To qualify, applicants must:

- Be a Lake County resident.
- Have recently lost income due to COVID-19, because of a job loss or other reasons, such
 as because you have to miss work to care for your school-age children. You can also
 qualify if you have a large unexpected medical cost related to COVID-19.



- Have limited savings.
- Have a current annual household income below the following amounts:

Household Size	1	2	3	4	5	6	7	8
Income	\$51,000	\$58,250	\$65,550	\$72,800	\$78,650	\$84,450	\$90,300	\$96,100

How to Apply

To apply for the program, please call 211, text your zip code to 898211 or visit 211lakecounty.org.

Contact

Visit <u>211lakecounty.org</u> or call 211 to receive a referral to an agency who can help applicants their application.

Kane County

COVID Rental Assistance Program

TBA – A rental assistance program through the Kane County Coronavirus Relief Fund Program is under development.

Contact

For questions, email: CRF@co.kane.il.us

On-going Rental Assistance Program

Emergency Rental Relief

Kane County provides emergency rental relief through the Two Rivers Head Start Agency.

How to Apply

Kane County residents requiring emergency rental relief should call Two Rivers Head Start Agency at (800) 847-9010 for more information. Applications are accepted on an on-going basis.

Contact

Web: www.trhsa.org Phone: 630-264-1444

McHenry County

COVID Rental Assistance Program

McHenry County Emergency Utility and Rental Assistance Program

Applications opened on March 22, 2021 for the McHenry County Emergency Utility and Rental Assistance Program. Eligible applicants may be able to receive up to 12 months of assistance in arrears for rent and utilities, as well as support for advance payments.

Eligibility

Qualifying households must be at or below 80 percent of their area median income – households at 50 percent or lower or that include dependents or seniors 62 years and older will get priority. They also must be able to demonstrate a loss of income or employment as a result of COVID-19. Immigration status is not a factor in determining eligibility.

How to Apply

Applicant should visit www.McHenryRent.com to apply for rental assistance. Renters who do not have Internet access can call the McHenry County Housing Authority at 815-338-7752, or Consumer Credit Counseling Services at 815-338-5757 for Spanish speakers.

Contact

Web: <u>www.McHenryRent.com</u>

Phone: 815-338-7752

Email: brosenquist@mchenrycountyhousing.org

Ongoing Rental Assistance Programs

Past Due Rent Assistance Program & Emergency Rental Assistance Program

The McHenry County Housing Authority offers a variety of rental relief programs including past due rent assistance, tenant-based rental assistance, and Emergency Rental Assistance targeting households earning between 50 percent to 80 percent AMI who have had a COVID-related income loss. The McHenry County Housing Authority Past Due Rent Assistance Program is funded by a Community Services Block Grant (CSBG) and COVID CARES Act.

Community Development Block Grant (CDBG) Emergency Rental Assistance targeting households earning between 50 percent to 80 percent AMI who have had a COVID-related income loss. This program is supported by CDBG.

Eligibility: Past Due Rental Assistance

Applicants must be current residents of McHenry County and must have lived in the County for at least 30 days. All applicants must provide documents that give evidence of at least one of the following conditions: job loss or reduced income due to COVID-19, loss of employment for other reasons, medical disability or emergency, loss or delay of some form of public benefit, natural disaster, victimization by criminal activity, illegal action by a landlord, displacement by a



government or private action, or some other condition that was beyond the household's control and constitutes a hardship compared to the other conditions listed above.

Past Due Rental Assistance 30 Day Income Limit									
Household Size	1	2	3	4	5	6			
30 Day Income Limit	\$2,147	\$2,903	\$3,660	\$4,417	\$5,173	\$5,930			

Eligibility: Emergency Rental Assistance

CDBG Emergency Rental Assistance targeting households earning between 50 percent to 80 percent AMI who have had a COVID-related income loss. This program is supported by CDBG funding.

CDBG Emergency Rental Assistance Annual Income Limit									
Household Size	1	2	3	4	5	6			
Annual Income Limit	\$51,000	\$58,250	\$65,550	\$72,800	\$78,650	\$84,450			

Contact

Sue Rose, Program Director (815) 338-7752 X137 srose@mchenrycountyhousing.org

Will County

COVID Rental Assistance Program

TBA – Will County, through the Land use Department, is currently working on a housing relief program using Coronavirus Aid, Relief, and Economic Security (CARES) funding.

Contact

Web: https://willcountyillinois.org/2021-emergency-rental-assistance-program/

Phone: 815-774-3321

Ongoing Rental Assistance Programs

Emergency Rental Assistance Program

Will County offers emergency rental assistance through the Will County Center for Community Concerns.

Eligibility

Eligible applicants must be at or below 125 percent poverty level.

How to Apply

To apply for rental assistance, applicants must provide proof that they are at least 30 days delinquent, or a lease showing first month rent is needed. Applications are received Monday through Friday on a walk-in basis and a limited number of applications taken each day. All applicants must attend a certified renters class in order to receive payment.



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Contact

Web: https://willcountyillinois.org/2021-emergency-rental-assistance-program/

Phone: 815.722.0722

Email: contactus@wcccc.net

