

# Cook County COVID-19 Recovery: Rental Assistance



Financial help for suburban Cook County renters affected by the COVID-19 pandemic.

## What does the Rental Assistance program do?

The Rental Assistance program helps suburban Cook County residents having difficulty paying their rent as a result of the COVID-19 pandemic. It pays up to three months of overdue or future rent.

Rental payments will be sent directly to landlords by the Housing Authority of Cook County. The program is part of the Cook County Community Recovery Initiative, funded by the federal CARES Act.

Visit [www.cookcountyil.gov/recovery](http://www.cookcountyil.gov/recovery) to apply. You can apply for rental assistance between August 10 and August 18.

## Who is eligible to receive rental assistance?

Applicants must:

- ▶ Live in suburban Cook County and rent your home.
- ▶ Have past-due status on rental payments starting March 27.
- ▶ Not be a recipient of other rental assistance programs.
- ▶ Prove household income before March 27 was below the 80th percentile of the Area Median Income (AMI). To see if your income qualifies, check the table below:

80th percentile of median income for the Chicago area	
1 person household: \$51,000	5 person household: \$78,650
2 person household: \$58,250	6 person household: \$84,450
3 person household: \$65,550	7 person household: \$90,300
4 person household: \$72,800	8 person household: \$96,100



# Cook County Government

## COVID-19 Rental Assistance

### Frequently Asked Questions

#### **Who is this program for?**

This program is designed for income-eligible renters in suburban Cook County who have experienced financial hardships due to the COVID-19 pandemic and need help paying their rent.

#### **What counts as a COVID-19 related financial hardship?**

Financial hardships related to COVID-19 include:

- ▶ Losing your income
- ▶ Working fewer hours
- ▶ Being furloughed
- ▶ Quitting your job because you are at high risk for COVID-19 and need to self-isolate
- ▶ Losing work to stay home to care for a child

#### **How much assistance does the program provide?**

The program pays up to three (3) months of overdue rent for payments you missed since March 27, 2020. If you owe only one or two late rent payments, we will also pay for one to two months of rent going forward, for a total of three (3) rental payments.

#### **How does assistance get distributed?**

Due to federal requirements, all payments will be made directly to your landlord on behalf of the tenant. Both parties will be notified once the payment is made.

#### **If I apply for assistance, am I guaranteed to get it?**

No. We expect to receive many applications. Unfortunately, not every applicant will get assistance. We have a limited amount of funding available and we are expecting a high volume of applicants.

#### **How do you decide who gets assistance?**

Once the application window has ended, we will select randomly from all eligible applicants. Applications will be reviewed for eligibility and will be selected through a lottery process.

#### **How will I know if I make the wait list?**

Applicants will receive an email notification three weeks after the application closes. Applications will close on August 18, 2020.

#### **When will my payment arrive?**

Once the tenant has been determined eligible and all required documentation has been submitted, we will release payments weekly.



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### Frequently Asked Questions

#### **Whose income is used to determine household income?**

All sources of income for **all** household members are used to determine total household income.

#### **I lost income before March 27, 2020. Am I eligible?**

This program is only for households who have lost income due to a COVID-19 related financial hardship.

#### **I lost income due to the COVID-19 pandemic, but have been receiving supplemental unemployment insurance (UI) or received a \$1200 stimulus check. Does this money impact my eligibility?**

No, receiving the \$600 unemployment supplement or \$1200 Economic Impact Payment does not impact your eligibility for this program. You are eligible to participate if your income is below the 80th percentile.

#### **My income was above the maximum amount before the pandemic, but now it is below the maximum amount. Am I eligible for assistance?**

No, only households whose incomes were below the 80th percentile before March 27, 2020, are eligible.

#### **What documentation will I need to provide?**

- ▶ Verification of income prior to the COVID-19 related financial hardship
- ▶ Verification after the COVID-19 related financial hardship
- ▶ Verification of the COVID-19 related financial hardship
- ▶ Copy of the lease agreement

If you filed taxes for 2019 and the income on the tax return is indicative of your income immediately preceding your COVID-19 related financial hardship, you may submit the page of the tax return that lists the household's total gross income.

A letter from your employer outlining the reduction in income may be used to verify the hardship.

#### **I live in Chicago. Am I eligible?**

No, only residents of suburban Cook County are eligible for this program. The City of Chicago has its own rental assistance program. For more information, go to [chi.gov/housinghelp](https://chi.gov/housinghelp).

#### **I live in public housing or receive a Housing Choice Voucher (Section 8). Am I eligible?**

No, recipients of the Housing Choice Voucher program are not eligible.



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### Frequently Asked Questions

#### **I live in a LIHTC-sponsored rent-restricted affordable housing unit. Am I eligible?**

Yes, applicants who live in designated affordable units are eligible as long as they do not receive a federal rent subsidy such as a Housing Choice Voucher.

#### **One or more of my family members is undocumented. Am I eligible?**

Yes, you are eligible. Immigration status does not affect eligibility.

#### **I do not have a written lease with my landlord. Am I eligible?**

No, there must be a written enforceable lease in effect. Leases that have expired, but are now month-to-month tenancies according to the provisions of the lease are allowable.

#### **What if the assistance I receive does not cover my entire overdue rent?**

If there is still a balance owed to the landlord after this rental assistance payment is made, the tenant and landlord must enter into and comply with a repayment agreement for the unpaid balance.

#### **If I don't qualify for assistance, where else can I turn to for help paying my rent?**

The Illinois Housing Development Authority (IHDA) has a rental assistance program. For information on this program, go to [era.ihda.org](http://era.ihda.org).

#### **If I received other COVID-19 rental assistance, am I eligible to apply?**

No. If you have received funding from the CARES Act specifically allocated for rental assistance, you are not eligible to receive rental assistance from this program.

#### **I am a landlord who has tenants with rent arrearages. What can I do to participate?**

Applications must be submitted by the tenants. Make your tenants aware of this program and encourage them to apply.

#### **As a landlord, what documentation do I need to supply?**

Landlords have to complete an ownership declaration, provide proof of ownership, proof of Social Security number or EIN, and a copy of the lease agreement.