



## Talking Points/FAQs

### **What is the Cook County Emergency Rental Assistance program?**

Designed for suburban Cook County renters and landlords who have experienced financial hardships due to the COVID-19 pandemic, the program pays up to 12 months of missed rent and utilities payments and up to 3 months of future rent payments.

### **When and where can residents and landlords apply?**

Applications open March 11, 2021 and will be accepted until April 9, 2021. Apply at [cookcountyil.gov/recovery](http://cookcountyil.gov/recovery).

### **Who is eligible?**

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
- 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

### **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

## What documents do applicants need?

Submitted By	Category	Supporting Documentation
<b>Renter</b>	<b>Proof of Identity</b>	<ul style="list-style-type: none"> <li>• Government-issued photo ID, and</li> <li>• Social security card, if you were issued a SSN</li> </ul>
	<b>2020 Income</b>	<ul style="list-style-type: none"> <li>• W-2 or tax filings, or</li> <li>• Unemployment benefits, or</li> <li>• Paystubs or bank statements</li> </ul>
	<b>COVID-19 Related Hardship</b>	<ul style="list-style-type: none"> <li>• Unemployment claim dated after March 13, 2020, or</li> <li>• Notice from your employer on company letterhead that states you have been laid off or furloughed, or had a reduction in work hours, or</li> <li>• Copies of medical bills, childcare expenses, or other significant costs the household incurred since March 13, 2020</li> <li>• If you are self-employed: Paystubs or bank statements showing decreased income after March 1, 2020</li> <li>•</li> </ul>
	<b>Utility Need</b>	<ul style="list-style-type: none"> <li>• Latest utility bill</li> </ul>
<b>Landlord</b>	<b>Proof of Identity</b>	<ul style="list-style-type: none"> <li>• Government-issued photo ID, and</li> <li>• Social security card, IRS EIN letter, or cover page of corporate tax return, and</li> <li>• Proof of ownership</li> <li>• Management agreement for agents working on behalf of landlord</li> </ul>
	<b>Payment Information</b>	<ul style="list-style-type: none"> <li>• W-9, and</li> <li>• Direct deposit form</li> </ul>
	<b>Tenant Information</b>	<ul style="list-style-type: none"> <li>• Tenant ledger, and</li> <li>• Copy of the lease</li> </ul>

## What is the application process for renters and landlords?

For renters: Renters can begin the application process by visiting [cookcountyiil.gov/recovery](http://cookcountyiil.gov/recovery). First, they should gather all of their application documents and then they can follow the link to the application portal to apply when it opens March 11<sup>th</sup>. Once they apply, their landlord is notified and asked to complete their portion of the application.

For landlords: Landlords may apply on behalf of their tenants. First, they should gather all of their application documents and then they can follow the link to the application portal to apply

when it opens March 11<sup>th</sup>. Once they apply, their tenant will be notified and asked to complete their portion of the application.

For tenant representatives: For renters with barriers to access technology, a community organization representative can register and complete the application on behalf of the renter. The application has the same questions and requirements.

**Can residents apply for both rent and utilities assistance?**

This program is designed to provide rental assistance with the option of utility assistance. Residents can choose to apply for rental assistance only or for rental and utility assistance, but cannot apply for utility assistance only.

**Are residents guaranteed to get assistance?**

Unfortunately, funding is limited. We are expecting a high volume of applicants so assistance is not a guarantee.

**How does Cook County decide who gets assistance?**

Once the application window has ended, we will randomly select from all the eligible applicants. Preference will be given to households where at least one member has been unemployed for 90 days prior to applying or have a household annual income at or below these requirements:

Household size	1	2	3	4	5	6	7	8
Income	\$31,850	\$36,400	\$40,950	\$45,500	\$49,150	\$52,800	\$56,450	\$60,100

**What happens after residents apply?**

When an eligible application is approved, residents will receive an email notifying them of approval. The applicant’s landlord will receive a direct deposit for the approved amount.

**How are funds distributed?**

Payments will be made directly to landlords and utility companies. The entire amount will be paid in one transaction.

**Are Chicago residents 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](http://chi.gov/housinghelp) or <https://chicookilrenthelp.org>

**Are residents in public housing or receiving a Housing Choice Voucher (Section 8) eligible?**

No, individuals and families who currently receive federal housing assistance are not eligible.

**Are residents in a LIHTC-sponsored rent-restricted affordable housing units 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.

**If a resident lost their job due to the COVID-19 pandemic, but has been receiving supplemental unemployment insurance (UI) or received a stimulus check. Does this money count toward their household income?**

No, we are not counting unemployment supplements or stimulus payments towards the 80<sup>th</sup> percentile maximum.

**Are residents eligible if they received rental assistance in the past?**

Yes, residents can apply for rental assistance even if they received it in the past AND as long as they are not receiving rental assistance from another source during the same time period.

**If residents need help applying, who do they contact?**

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

**Where can I direct residents looking for COVID-19 mortgage assistance?**

You can direct Cook County homeowners to [www.findhelp.org](http://www.findhelp.org) and <https://covid.citybureau.org/en/> to find mortgage assistance resources.

**Where can I direct residents looking for other COVID-19 utility assistance resources?**

You can direct Cook County residents to these utility programs:

- **Low Income Home Energy Assistance Program (LIHEAP)** – helps eligible households with home energy services. For more information, contact LIHEAP Hotline 1-877-411-9276 or visit [www.HelpIllinoisFamilies.com](http://www.HelpIllinoisFamilies.com)
  - **Percentage of Income Payment Plan (PIPP)** available for LIHEAP eligible households who are customers of one of the following utilities: Ameren Illinois, ComEd, Nicor Gas and Peoples Gas/North Shore Gas. Under PIPP, eligible households pay a percentage of their income; receive a monthly benefit towards their utility bill and, arrearage reductions for every on-time payment they make, if applicable. Contact LIHEAP Hotline 1-877-411-9276 or visit [www.HelpIllinoisFamilies.com](http://www.HelpIllinoisFamilies.com)
- **Special Residential Hardship Program** - Provides grants of up to \$500 towards the arrearage, once every two years, for eligible residential customers with household incomes up to 250% of the federal poverty level. Contact LIHEAP Hotline 1-877-411-9276 or visit [www.HelpIllinoisFamilies.com](http://www.HelpIllinoisFamilies.com)
- **ComEd Helps Active/Veteran Military Personnel (CHAMP)** - Assists activated and deployed members of the U.S. Armed Forces, National Guard, Reserves and honorably discharged veterans with paying their electric bills. Apply online at: [www.ComEd.com/CARE](http://www.ComEd.com/CARE)
- **ComEd Helping Hand** - Helping Hand provides grants up to \$300 towards to arrearages for customers who express financial hardship due to COVID-19. For more information call – 1-800-334-7661. If the customer is low-income (LICA), email [HelpingHand@exeloncorp.com](mailto:HelpingHand@exeloncorp.com). If not LICA, customer must submit income documentation through verification link at [ComEd.com/HelpingHand](http://ComEd.com/HelpingHand).

- **Small Business Assistance** - Provides eligible small business customers with grants up to \$1000 towards the 30% down payment to establish a 6 month installment payment agreement or 30% of the amount to restore service. For more information, contact ComEd at 1-877-426-6331

## **Contact Us:**

If you have questions or need help, don't hesitate to reach out to us. You can contact our team at [Info.Edev@cookcountyil.gov](mailto:Info.Edev@cookcountyil.gov)