



LANDLORD FAQs

Are your tenants having trouble paying rent and/or utilities? We're here to help.

Below are frequently asked questions regarding the Cook County COVID-19 Emergency Rental Assistance program. These may be updated periodically to answer additional questions, to provide clarifications or corrections, and to include additional information as new guidance.

Program Overview

What is the Cook County Emergency Rental Assistance Program?

The Cook County Emergency Rental Assistance Program provides assistance for rent, utilities and other housing-related expenses to suburban Cook County renters and their landlords who have experienced financial hardships during the COVID-19 pandemic. Both renters and landlords can apply for assistance.

When does the program begin and what is my deadline to apply?

The program will begin accepting applications on Monday, October 4, 2021 and will remain open until Friday, October 29, 2021.

What financial assistance is provided through the program?

Eligible applicants can apply for help with any of the following costs:

- Up to a total of 18 months of rent assistance
- Up to 3 months of future rent costs regardless of whether there is past due rent
- Up to 18 months of missed, current or future electric and gas expenses
- Other related housing expenses including relocation expenses, security deposits, late fees, and temporary housing solutions (this list is non-exhaustive - call center can answer questions pertaining to this, county will hear case by case)

If you have received rental assistance from Cook County's Emergency Rental Assistance Program in the past, you can still apply for additional assistance; however, you can only receive 18 months of financial assistance between both rounds of the Emergency Assistance Program. Only 3 months of future rent can be paid at one time.



If you are behind on rent, Cook County will address past due rent first before providing assistance for future rent payments.

If your tenants are behind on rent, Cook County will address rental arrears first before providing assistance for future rent payments.

Eligibility

Who is eligible to receive assistance?

In order to qualify for assistance, the following criteria must be met:

- The household is within suburban Cook County. Landlords may apply on behalf of tenants.
- One or more individuals within the household have experienced a financial hardship during the COVID-19 pandemic
- The household has a current or future obligation (e.g., lease agreement) to pay rent, utilities, and/or other housing-related expenses
- One or more individuals within the household must demonstrate a risk of experiencing homelessness or housing instability,
- The household lacks access to other support (e.g., receive rental assistance from other programs during the same time period)
- The household annual income is at or below these requirements:

Household size	1	2	3	4	5	6	7	8
Income	\$52,200	\$59,650	\$67,100	\$74,550	\$80,550	\$86,500	\$92,450	\$98,450

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



Incurred significant costs during COVID-19

Are residents eligible to receive assistance if they received assistance in the past?

Yes, qualifying renters and landlords 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.

Applicants who specifically received Cook County rental assistance in the past may recertify to receive additional funds, until they reach the maximum of 18 months of assistance; however, only 3 months of future assistance may be paid at one time . The County requests that past applicants reaffirm their personal information such as address, rental arrangement, income criteria, and financial hardship status during the pandemic before approving a recertification.

Will certain applications be given priority?

Yes, assistance is intended for those most in need. Cook County will prioritize assistance to households with very low income or who have been recently impacted by COVID-related unemployment.

Prioritization will be determined as follows:

Priority 1 - Eligible households have received an eviction notice

Priority 2 - Eligible 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	\$32,650	\$37,300	\$41,950	\$46,600	\$50,350	\$54,100	\$57,800	\$61,550

Priority 3 - Eligible households where at least one member has been unemployed for 90 days prior to applying or have a household annual income **at or above** these requirements:

Household size	1	2	3	4	5	6	7	8
----------------	---	---	---	---	---	---	---	---



Income	\$32,650	\$37,300	\$41,950	\$46,600	\$50,350	\$54,100	\$57,800	\$61,550
--------	----------	----------	----------	----------	----------	----------	----------	----------

Priority 4 - Eligible households where an individual pays more than 50% of income on rental payments

Priority 5 - Eligible households that are considered overcrowded

How are funds distributed?

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

Do you have to be a citizen or legal permanent resident to apply?

No, you can apply regardless of immigration status. However, applicants must reside in suburban Cook County to apply for this program.

If my tenant lost their job during the COVID-19 pandemic, but have been receiving supplemental unemployment insurance (UI) or received a stimulus check. Does this money count towards their income?

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

What if I live in the City of Chicago?

City of Chicago residents are not eligible for this program. The City of Chicago has its own rental assistance program. For more information, go to chicookilrenthelp.org or <https://www.chicago.gov/city/en/sites/affordable-housing-programs/home.html>.

Are there any communities in Suburban Cook that are not eligible?

Residents in all municipalities in suburban Cook County are eligible for this program. The unit must be located in suburban Cook County.

[Application Process/Required Documents](#)

What can I do to get ready to apply?

- **Spread the word to your tenants and discuss the program.** Tenants who previously received assistance will recertify. For new tenants, both you and your tenants will need to fill out an application.



- **Find out if they qualify for assistance** by looking at the “Who is eligible to receive assistance?” section of the FAQs and making sure you answer yes to each bullet point
- **Share your correct contact information (name and email address) with your tenants** and that you have the name, email and contact information of each eligible tenant
- **Download the Document Checklist PDF** and gather all the required documentation for your application and help your tenants gather their information as well
- **Set a reminder to apply** when applications open on October 4, 2021

How do I apply for assistance?

- **Gather all necessary documentation** for the application
- **Complete an application** online at cookcountyiil.gov/recovery OR call a help center representative at 833-221-9821 to apply over the phone. The toll-free number offers access to assistance in multiple languages.

After your application is complete and submitted, the system will automatically email your tenants, prompting them to complete their application

How do I check the status of my application?

After submitting an application, you will be able to monitor the status of your application through the online dashboard or by calling 833-221-9821 to speak with our help center. You will be notified if we need more information to complete your application.

What does my application status mean?

- **Not Reviewed:** The case has not been processed for review, there is a backlog of cases that are being reviewed as quickly as possible.
- **In Progress:** Your case is assigned and going through a review process.
- **Approved:** Your case has passed the audit and now is in the payment process.
- **Paid:** Payment has been sent and an email will be received shortly to both the applicant and landlord of payment approval amounts based on audit.



If I start my application during the application window, can I finish it after the application window closes?

The application must be complete and submitted by Friday, October 29th to be considered for funding. No one will be able to submit after Friday, October 29th even if they started an application before the deadline.

What documents do I need to apply?

As part of the program application, all landlords and renters will need to submit the following documentation to confirm eligibility.

Please note:

- Assistance is available to households regardless of citizenship or immigration status. A Social Security Number is not required.
- Residents residing in communities that meet certain income-level criteria will not need to submit income documentation

Submitted By	Category	Supporting Documentation
Renter	Proof of Identity	<ul style="list-style-type: none"> • Government-issued photo ID such as a driver's license, ID card, or passport. <p>*A Social Security card is not required, but can be used as proof of identification</p>
	Confirmation of Rental or Utility Obligation	<ul style="list-style-type: none"> • Rental agreement/lease, and/or • Utility bill – with same address and in the name of adult member of household



	<p>2020-2021 Income</p>	<ul style="list-style-type: none"> • W-2 or tax filings, or • Unemployment benefits, or • Two or more pay stubs or bank statements • An attestation from their employer, or • A determination letter from a government agency that has verified the applicant's household income
	<p>COVID-19 Related Hardship</p>	<ul style="list-style-type: none"> • Unemployment claim dated after March 13, 2021, or • Notice from your employer on company letterhead that states you have been laid off or furloughed, or had a reduction in work hours, or • Copies of medical bills, childcare expenses, or other significant costs the household incurred since March 13, 2020, or • Documentation showing that you have not received child support or spousal support during the COVID-19 pandemic, or • If you are self-employed: Paystubs or bank statements showing decreased income after March 1, 2020
	<p>Demonstration of Risk of Housing Instability</p>	<ul style="list-style-type: none"> • An eviction notice • A past due utility, rent notice or notice that the building has been condemned • Evidence that an individual within a household is at risk of homeless or housing
<p>Landlord</p>	<p>Proof of Identity</p>	<ul style="list-style-type: none"> • Government-issued photo ID, and • Social security card, IRS EIN letter, or cover page of corporate tax return, and



	Confirmation of Residency Ownership	<ul style="list-style-type: none"> • Deed, or • Title insurance policy, or • Mortgage statement
	Payment Information	<ul style="list-style-type: none"> • W-9, and • Direct deposit information
	Tenant Information	<ul style="list-style-type: none"> • Tenant ledger, or • Copy of the lease (if not provided by tenant)

What happens after I complete my section of the application?

Your tenant(s) will receive an email with instructions to complete their section of the application. An application will not be considered complete until both the landlord and the tenant have submitted their information.

What if my tenant can't provide certain required documentation?

In certain circumstances where an applicant cannot provide required documentation as listed above, Cook County may request alternate documentation to support the application or may accept a written attestation from the applicant instead of the required documentation. A self-attestation document will be linked in the application.

The following includes circumstances where Cook County will accept written attestations:

- **Confirmation of Unemployment:** If a tenant applicant is unable to submit documentation to prove they are qualified for unemployment benefits, a written attestation can be signed and submitted by the applicant.
- **Confirmation of Income:**
 - If a tenant applicant is unable to submit documentation to prove they experienced a reduction in household income, incurred significant costs, or experienced other financial hardship during the COVID-19 outbreak, a written attestation can be signed and submitted by the applicant.
 - If a tenant resides in a location that aligns with the fact-specific proxies used in ERA 2 that projects the AMI levels based on geography in which



residents likely meet the income qualification requirements, a written attestation will be requested and will suffice. Census tools will be utilized to make the geography- based proxy determinations and will help indicate if an applicant needs further proof and documentation.

- When applicable, Cook County can rely on an attestation from a caseworker or other professional with knowledge of a household's circumstances to certify that an applicant's household income qualifies for assistance. The County reserves the right to request a copy of the Caseworker's official badge to ensure they are aligned and working for an agency and have the requisite credentials to be providing caseworker attestations.
- **Confirmation of Risk of Experiencing Homelessness or Experiencing Homelessness:** In order to determine if an applicant is living in unsafe or unhealthy living conditions or is at risk of homelessness or housing instability, it is preferred that the applicant provide documentation to support the determination. Supporting documentation may include, without limitation, a past due utility or rent notice, an eviction notice, or an official notice that a building has been condemned. In cases where documentation confirming an applicant is at risk of experiencing homelessness or housing instability cannot be provided, Cook County will require applicants to provide a written description of the conditions or risks they are experiencing and attest to those conditions or risks.
- **Duplication of Benefits:** The applicant must attest:
 - Whether such applicant or any individual residing in the household has received any public or private funds, grants, fiscal incentives or any other monetary benefits, economic relief or amounts under any other rental assistance program or other Federal program (all the foregoing, collectively, "Other Rental Assistance") and, if applicable,
 - That the amounts sought and received by the applicant under the ERA Program shall not be applied to the same costs or purposes as any Other Rental Assistance received by such applicant. If a duplication of benefits takes place, the funds will be pursued, and possible punitive measures may be implemented to inhibit the violator from obtaining future assistance.

Can residents apply for both rent and utilities assistance?

Households may apply for rental and utility assistance, rental only or utility only.



Can I still apply with an expired lease?

Yes, an expired lease should be uploaded with the application. The Housing Authority of Cook County (HACC, who is administering the application portal) will review the application to ensure your tenant still owes you rent.

Are residents guaranteed to get assistance?

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

Can landlords seek assistance for people who moved out, but never paid the back rent?

Yes, the landlord can initiate an application and the former tenant needs to complete their part of the application as well.

If I need help applying, who do I contact?

For assistance with your application and language translation services, please contact the Cook County Emergency Rental Assistance Program helpline at 833-221-9821.

I am a landlord and applied for assistance, what happens if my tenant does not cooperate with my application? As determined by the Treasury, the tenant must participate in the program in order to verify program eligibility.

Are landlords required to complete a separate application for every eligible tenant? No, you will create one profile and add each eligible tenant and provide corresponding documentation.

Management Companies/Corporate Landlords

Whose ID should be used for corporate/business landlords?

Corporate or Trust properties should submit the ID of the party completing the application, either the property manager or asset manager. A copy of the management contract is an upload in these scenarios, so the manager or designee is the appropriate party to submit the photo ID.

What should corporate landlords provide for photo identification?



Landlords should provide the following for proof of identity:

- Government-issued photo ID, and
- Social security card, IRS EIN letter, or cover page of corporate tax return, and
- Proof of ownership
- Management agreement for agents working on behalf of landlord

If a property is in the process of changing ownership or the management company is changing during the application period, how should I proceed?

Parties should submit the current information at the time of the application. Any change in management or ownership should be reported to HACC which will review during processing.

Additional Questions

Are the funds tax-exempt for landlords?

No, the funds are not tax-exempt for landlords.

What if my landlord is a family member?

You are still eligible for assistance, but they must reside at a separate street address or in a separate unit if located at the same address.

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

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