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Everyone should have a place to call home.





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# INFORMATION SESSION FOR RENTERS DURING COVID-19

## AGENDA

- Quick CPAH Overview
- Do I Need To Pay My Rent? Evictions & Moratoriums.
- How to Communicate with Landlords
- Crisis Budgeting & Credit Reporting Protections
- Rental Assistance Programs
- Other Community Resources
- Tenant Takeaways & Scams to Avoid
- Questions



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**CPAH is a HUD-certified nonprofit organization that develops affordable housing and provides services that empowers individuals and families to secure and retain quality housing.**

## **BUY** a Home



**Education:** Learn how to navigate the complex process of buying and maintaining your home.

**Counseling:** Personalized guidance and individual action plans to help you overcome barriers to homeownership.

**Forgivable Grants:** Forgivable grants of up to 5% of the purchase price for down payment and closing costs.

**Affordable Homes:** Affordable homes for sale throughout the northern suburbs.

## **REPAIR** your Home



**Home Repair Grants:** Forgivable grants to make necessary home repairs and improvements.

**Accessibility Grants:** Forgivable grants to make your home accessible for residents with disabilities and limited mobility.

**Amortized Loan:** Low cost loans to make other types of home improvements.

## **SAVE** your Home



**Counseling:** Provides a free in-depth assessment of your situation and, where appropriate, intervenes with your lender to help save your home from foreclosure.

**Mediation:** Facilitated by a neutral court-appointed mediator, mediation puts legal proceedings on hold while lenders and homeowners work towards a resolution acceptable to all parties.

## **RENT** a Home



**Rental Housing:** Affordable rental units available throughout the northern suburbs.

**Rental Assistance:** Rental assistance for income-qualified residents.



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## Do I Need to Pay My Rent? Can I Be Evicted?

- Different jurisdictions have different tenant protections. Different types of tenancy (i.e. month-to-month Vs fixed-term lease) can also impact tenant protections.
- Let's start with a simplified overview of the typical eviction process:
  - Landlord notifies tenant of intent to terminate lease (“Five Day Notice”)
  - Landlord files eviction complaint with court
  - Court delivers summons to tenant (“Service of Summons”)
  - Court holds a hearing and issues a ruling (if in favor of landlord, an eviction order is issued)
  - Sheriff’s office enforces the eviction order



## COVID-19 Changes to Eviction Process

There are four main sources of change to the eviction process in our area during the COVID-19 pandemic, and they can overlap which makes it a confusing time:

- Illinois: Moratorium in Illinois prohibiting law enforcement officers from enforcing orders of eviction for the duration of the Disaster Proclamation (currently set to expire April 30, 2020 but may be extended).
- Lake County: Lake County Sheriff's office will not enforce eviction notices "until further notice."
- Cook County: No eviction or foreclosure orders will be entered until May 18<sup>th</sup>.
- Federal "CARES Act" prohibits landlords who have a federally backed mortgage and landlords participating in most federal housing programs from filing evictions for non-payment of rent until July 25<sup>th</sup> and prohibits late fees; after that a 30-day notice is required. Although not comprehensive, tenants can search a database of multifamily properties that are subject to the moratorium at: <https://nlihc.org/federal-moratoriums> or they can try to ask their landlord.



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**Great!** It sounds like I don't need to pay my rent and I can't be evicted, right?

**NO!**

Your rent is **NOT** excused during the moratorium. If you can pay your rent, you should.



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## What If I Can't Pay My Rent?

- If you've lost employment income, file for unemployment benefits at the Illinois Department of Employment Security (IDES). The Federal CARES Act and the Families First Coronavirus Relief Act (FFCRA) provides expanded unemployment benefits.
- The Families First Coronavirus Response Act (FFCRA) also provides paid sick leave (2-weeks) and paid expanded medical leave (12-weeks) for eligible employees; contact your employer to see if you may qualify.
- The CARES Act provides \$1,200 stimulus payments to all adults earning less than \$75K annually and \$500 per dependent child. If you haven't received your payment, check the status at: [www.irs.gov/coronavirus/get-my-payment](http://www.irs.gov/coronavirus/get-my-payment) .
- Many employers are hiring; check out employment resources on our website.
- If you have a housing choice voucher ("Section-8") or project-based housing subsidy, contact the program administrator right away to request an income re-certification; your contribution may decrease. *A sample income recertification request letter is available on our website.*
- Seek out rental assistance programs; a summary of programs will be provided in this presentation.



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## How to Communicate with Landlords

Don't be afraid to talk to your landlord and let them know what has been going on. Specifically:

- Contact your landlord early and often.
- Let them know when you may be returning to work.
- Set up a repayment plan.
- Ask about waiving late fees.
- Tell them you have applied/will be applying for assistance through a local agency.
- Whenever possible, try to keep communication in writing, especially any agreement to reduce or defer rent because of COVID-19.
- Avoid cash payments without receipts.
- You may need to educate landlords about tenant protections due to COVID-19 (i.e. eviction moratoriums) and even let them know about resources that may be available to assist them. For example, they may qualify for mortgage forbearance.



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## What if My Landlord Wrongly Tries to Evict Me?

- It is illegal for landlords to force or pressure tenants to leave without going through the formal eviction process. Examples of illegal actions include:
  - Changing the locks
  - Removing doors or windows
  - Turning off utilities
  - Removing tenant belongings
- Call the police if a landlord attempts “informal eviction” strategies such as the above.
- Seek out legal advice. A list of nonprofit legal service organizations with expertise in housing issues is provided later in the presentation.



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## Crisis Budgeting

- Develop a realistic budget and attempt to negotiate a repayment plan with your landlord.
- A Crisis Budget should reflect your current priorities
  - Rent, food, utilities, insurance, medical, auto, etc.
- Consider how much money you have to work with and when will it arrive.
- What needs to be paid this week vs. next week?
- List your expenses - needs vs wants - get expenses to bare minimum.
  - Eliminate what you don't need: cable channels, ordering out, gym memberships, etc..
- Identify what resources you can use to lower expenses such as food pantries, utility assistance, rental assistance, etc.



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## Additional Protections to Consider

- If a creditor makes an accommodation to a customer with respect to one or more payments, and if the customer meets its obligations under the accommodation, the creditor must report the account as current.
- If you become delinquent on a payment due to COVID-19 or you think that you might, contact your lender ASAP to set up payment arrangements to avoid being reported delinquent.
- Governor's Order 2020-10 allows debt collectors to call you, but they cannot come to your door.
- Governor's Order 2020-16 suspends vehicle repossessions for the duration of the Disaster Proclamation.
- Federal student loans have reduced interest rates to 0% and suspended collections until September 30. Illinois also provided private borrower assistance, including at least 90 days of forbearance with waived late fees and no negative credit reporting or debt collection for many private student loans. You can call the Illinois Attorney General's Student Loan Helpline at 800-455-2456 for assistance.
- The Governor temporarily suspended wage garnishments, other than child support and spousal support, during the Disaster Proclamation.



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## **CPAH's Emergency Rental Assistance Program (ERAP)**

CPAH will be administering an Emergency Rental Assistance Program to help Lake County households whose incomes have decreased due to COVID-19. Below are key program details:

- Program starts at 9am on Friday, May 1<sup>st</sup>
- Eligible households can receive up to \$600 towards April or May rent, based on need and funding availability.
- We anticipate additional funding will be available in mid- to late-May, at which point we anticipate that eligible households can receive additional assistance for arrears, rent and utilities up to a maximum of three-months rent (\$4,500 limit per household).
- Applications will be available on our website or by calling Janice Rosales at 847-263-7478 ext 10 starting at **9am** on **May 1<sup>st</sup>**



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## ERAP Key Eligibility Requirements

- Total household liquid assets (cash, checking accounts, savings accounts) must be less than \$7,500.
- Ineligible if receiving housing choice vouchers or other federal or state housing subsidies (you should contact the administrator of your program to request a recalculation of your rent).
- Must have documented impact by COVID-19 (layoff or furlough notice, reduction of hours, business closed, required to quarantine, caring for school-aged children, etc.).
- The combined gross (pre-tax) income from all sources for all members of the household cannot exceed 80% of the area median income (AMI) for the household size, as listed below.

Household Size	1	2	3	4	5	6	7	8
80% MFI	\$49,950	\$57,050	\$64,200	\$71,300	\$77,050	\$82,750	\$88,450	\$94,150



## Township & Municipality Rental Assistance Funds

Many townships and municipalities offer emergency financial assistance for their residents. Examples include:

- **City of Evanston** – provides up to one-month's rent (maximum \$1,500) under their Emergency Assistance Program. See details at: [www.cityofevanston.org/government/departments/health-human-services/preserve/general-assistance/emergency-assistance](http://www.cityofevanston.org/government/departments/health-human-services/preserve/general-assistance/emergency-assistance)
- **Moraine Township** – provides rental assistance under the General Assistance Program. For more information, call the Township office at 847-432-3240. Applications are also available on the porch of the Township office.
- **Zion Township** - provides up to the last \$400 towards a qualifying emergency (rent, mortgage, or other bills; restrictions do apply). The initial assessment application is done via telephone at 847-872-5031. Proof of Income (if receiving) and other applicable documentation will be required.

Many other townships and municipalities also offer assistance. You can search for township offices at [www.toi.org/Resources/illinois-townships-map/](http://www.toi.org/Resources/illinois-townships-map/)



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## Other Rental Assistance Programs

### Community Action Partnership (CAP) of Lake County

- Provides one-time rent (up to two months) and utility assistance to eligible Lake County households; a 5-day eviction notice may be required from your landlord.
- Until further notice, initial assessments are done exclusively over the phone at 847-249-4330 or 224-412-8945; visit [www.caplakecounty.org](http://www.caplakecounty.org) for more information.

### Catholic Charities

- Provides rent, utility and other assistance to eligible Lake County households.
- For COVID-19 related assistance, must have documented impact by COVID-19. Assistance amounts will vary.
- For non COVID-19 related assistance, must have documented emergency and ability to keep up with future expense(s). Maximum rent assistance is two months, but amounts will vary. For utilities, only the last \$100 will be covered.
- Initial assessment is done over the phone at 847-782-4100. More information is available at [www.catholiccharities.net](http://www.catholiccharities.net).



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## Utility Assistance

The Illinois Commerce Commission ordered that no utilities may be disconnected (gas, electricity, water and sewage) and no late payment penalties are allowed during the period covered by the Disaster Proclamation period. Information about specific utilities and programs is listed below:

### **Low Income Home Energy Assistance Program (LIHEAP)**

- Helps eligible low-income households pay for home energy services. Call 1-800-334-7661 or visit [www2.illinois.gov/dceo/communityservices/utilitybillassistance/pages/default.aspx](http://www2.illinois.gov/dceo/communityservices/utilitybillassistance/pages/default.aspx).

### **ComEd**

- Implemented moratorium on service disconnections for non-payment through at least June 1<sup>st</sup>. Late fees are also waived until then.
- ComEd CARE Program offers a range of financial assistance during the COVID-19 emergency. Visit [www.comed.com/MyAccount/CustomerSupport/Pages/BillPaymentAssistance.aspx](http://www.comed.com/MyAccount/CustomerSupport/Pages/BillPaymentAssistance.aspx) or call 1-800-334-7661



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## Utility Assistance (continued)

### Nicor Gas

- Suspended service disconnections until May 1<sup>st</sup>, but this may be extended. Late fees will also be waived until then.
- Customers facing hardships may qualify for a range of financial assistance through Nicor. Call 888-Nicor4U (642-6748) or visit [www.nicorgas.com/residential/billingandpaymentoptions/energy-assistance-programs.html](http://www.nicorgas.com/residential/billingandpaymentoptions/energy-assistance-programs.html) .

### North Shore Gas

- Suspended disconnections for all customers and is not assessing late payment charges until further notice.
- Various assistance is available by visiting [www.wecenergygroup.com/home/message/nsg-safety-message.htm](http://www.wecenergygroup.com/home/message/nsg-safety-message.htm) or by calling 1-866-556-6004.

### Comcast

- Comcast is offering two free months of internet access to qualified customers who apply before May 13<sup>th</sup>; standard rates then apply. More information is available at [www.xfinity.com/support](http://www.xfinity.com/support) .



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## Nonprofit Legal Resources

### **Prairie State Legal Services**

847-662-6925

[www.pslegal.org](http://www.pslegal.org)

Free legal services for low-income persons and those age 60 and older. They have 12 offices serving 26 counties in Northern Illinois.

### **North Suburban Legal Aid Clinic**

847-737-4042

[www.nslegalaid.org](http://www.nslegalaid.org)

Free legal services in the areas of housing, immigration, and domestic violence. Serving the northern suburbs of Chicago.

### **Open Communities**

847-501-5760

[www.opencommunities.org](http://www.opencommunities.org)

Legal assistance in the northern suburbs of Chicago.

### **Legal Aid Chicago**

312-341-1070

[www.legalaidchicago.org](http://www.legalaidchicago.org)

Free legal advocacy in Cook County.

### **Illinois Legal Aid**

[www.illinoislegalaid.org](http://www.illinoislegalaid.org)

Free 24/7 online access to legal information to all Illinois residents.

### **Lawyer's Committee for Better Housing**

312-347-7600

[www.lcbh.org](http://www.lcbh.org)

Provides legal services for Chicago residents only. Helpful information on their webpage.



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## Tenant Takeaways

### Remember:

- Your rent is **NOT** excused during the moratorium. If you can pay your rent, you should.
- Develop a realistic budget. A crisis budget should reflect your current priorities.
- Contact your landlord early and attempt to negotiate a payment plan.
- Contact your other creditors early (car loan, credit cards, etc.) to attempt to negotiate a payment plan.
- Contact your utility providers and attempt to negotiate a payment plan.
- Apply for rental/utility/emergency assistance.
- No utilities nor threats of shut-off are allowed throughout the Disaster Proclamation.
- If your income decreased and you receive a housing voucher or project-based housing subsidy, contact the program administrator right away to request an income re-certification. This could lower your rent contribution.
- Landlords cannot show your unit w/out your consent, change the locks, or remove your possessions.
- Apply for unemployment if you haven't already.



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## SCAMS

- There are many scams currently aimed at gaining access to stimulus checks, selling vaccines, home test kits and other cures.
- Keep in mind: the IRS will not call, email, or text you. They will not contact you to request personal or bank account information. Watch out for websites and social media attempts that request money or personal information. Check out the IRS Website/News Releases for their warning about Coronavirus-related scams.
- Hang up on robo calls. There are several apps to combat these types of auto generated calls. One example. RoboKiller,  offers a free trial and then \$19.99 annually.
- Delete emails from unfamiliar sources or emails that look suspicious. **DO NOT CLICK ON LINKS FROM SOURCES YOU DO NOT KNOW.**
- Delete emails claiming to be from the CDC or WHO.
- Use sites like [irs.gov](https://www.irs.gov) , [coronavirus.gov](https://www.coronavirus.gov) and [usa.gov/coronavirus](https://www.usa.gov/coronavirus) to get the latest information.



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**Thank you for joining us today!**

**Please contact us for further information.**

**847-263-7478 ext. 10**

**This presentation and many other resources are available on our website at:**

**[www.cpahousing.org](http://www.cpahousing.org) .**

**CPAH's Emergency Rental Assistance Program (ERAP) application will be posted on our website on May 1<sup>st</sup> at 9am.**