



RENTER FAQs

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 18 months of total assistance
- Up to 3 months of future rent costs regardless if there is any 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, only 3 months of future assistance may be paid at one time and you can only receive 18



months of financial assistance between both rounds of the Emergency Assistance Program.

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

Eligibility

Who is eligible to receive assistance?

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

- Your household is within suburban Cook County. Landlords may apply on behalf of tenants.
- One or more individuals within your household have experienced a financial hardship during the COVID-19 pandemic
- Your household has a current or future obligation to pay rent, utilities, and/or other housing-related expenses
- One or more individuals within your household must demonstrate a risk of experiencing homelessness or housing instability
- Your household lacks access to other support to cover the same expenses (e.g., receive rental assistance from other programs during the same time period)
- Your 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. If the landlord is unresponsive to follow up from HACC reviewers after three attempts in 14 days, the funds will be sent to the tenant who must pay the landlord.

Do you have to be a U.S. 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 I live in public housing, other federally funded rental community, or have a Housing Choice Voucher, am I eligible?

Yes, households who currently live in public housing or are currently receiving assistance are eligible and the assistance will be used to cover the tenant rent obligation.

If I lost my job during the COVID-19 pandemic, but have been receiving supplemental unemployment insurance (UI) or received a stimulus check, does this money count towards my 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 County 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?

- **Find out if your household qualifies 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
- **Make sure you have your landlord’s name, email and contact information** – we will need to get in touch with your landlord to complete some of the application
- Make sure you give your landlord your correct contact information, including email address - email addresses are used to link applications.
- **Download the Renter Checklist** and make sure you have all required documentation for your application
- **Start a list of who lives in your household** - You will need to provide information about each adult and child who lives in your household. For each adult, you will need to provide income information.
- **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.

How do I check the status of my application?

After applying, 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.

How will I be notified if I have been selected?

All notifications will happen via email. Please check your email for updates and information requests to avoid processing delays.



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 tenants 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 landlord will receive an email with instructions to complete their section of the application. An application will not be considered complete until both you and your landlord have submitted applications.

What if I don't need rent or utility help, but have other housing-related assistance needs?

Beyond rent and utilities, Cook County recognizes that some residents may be experiencing other costs to housing or may be in the process of moving. Residents may also be eligible to receive assistance to cover certain fees including:

- Relocation expenses
- Security deposits
- Pet fees
- Unique lease arrangements
- Processing fees
- Temporary housing solutions such as hotel stays

When submitting an application, provide proof of a new lease or other need as part of your application documentation.

What if I 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 meets 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.

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 I apply if my lease is expired?

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 you still owe the landlord rent.

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.

Do I need to have my landlord’s contact information when I apply?

Yes, you should have your landlord’s name and phone number AND email address at the application stage.

If I need both past due and forward rent some, how do I indicate that?

The need for forward rent is not entered into the application. Based on AMI and employment status, the HACC staff member reviewing your application will determine if future rent will be paid.



What date should be used for lease start date; the initial lease date or the last renewal date?

The last renewal date should be used.

What should be used for employment verification if I worked for cash before the pandemic?

You should provide a written letter from a former employer stating the change in income during the pandemic. You can use bank statements to verify income or illustrate a decrease in deposits.

I am a tenant and applied for assistance, what happens if my landlord does not cooperate with my application?

HACC will make two attempts to contact your landlord for completion within a 7 days period after the case is assigned for review. If the landlord is unresponsive, HACC will move forward with processing the tenant application for payment to you. Funding should be used for rent only.

Additional Questions

What do I do if I'm being evicted?

If you're asked to appear in eviction court, you will have an opportunity to be connected with one of our staff members to learn more about applying for assistance and stay in your home. You will need to apply immediately to be considered for funding.

If I submit an application but entered the incorrect information for my landlord, how can I make corrections?

Please send an email to CookCountyERA@thehacc.org with any issues. Please include your case number in the email. HACC will review and make adjustments as needed.

I am a homeowner, not a renter. Do I qualify for mortgage assistance?

No, only renters living in suburban Cook County can apply. Cook County homeowners should go to www.findhelp.org and <https://covid.citybureau.org/en/> to find mortgage assistance resources.

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.