PREVENTING EVICTIONS AND CREATING AFFORDABLE HOUSING IN ILLINOIS

Working Family Solidarity March 30, 2022

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ABOUT HOUSING ACTION ILLINOIS

Housing Action Illinois is a statewide coalition formed to protect and expand the availability of quality, affordable housing.



Policy Advocacy We unite our members and allies to advance an equitable housing public policy agenda in Springfield and D.C. Together, our voice is stronger.



Education & Organizing We build awareness and activate change by sharing information and real-life stories with policymakers, nonprofit service providers, and the media.



Capacity Building We help housing counseling agencies and housing developers build their capacity and expand their resources. Together, our impact is greater.



AmeriCorps Network We manage and coordinate a network of capacity-building AmeriCorps VISTAs placed with organizations across the state, all working to fight poverty.



OPPORTUNITY STARTS AT HOME CAMPAIGN

- Multi-sector effort to solve the housing affordability crisis started by National Low Income Housing Coalition, Children's Health Watch and others.
- Housing Action Illinois is leading the state campaign with support of the Illinois Chapter of the American Academy of Pediatrics, Illinois Network of Centers for Independent Living, Refugee Action Network and Working Family Solidarity.
- Resources on how issues such as racial equity and economic mobility are positively impacted by access to stable, affordable housing available at https://www.opportunityhome.org/.

EMERGENCY RENTAL ASSISTANCE (ERA) FUNDS

• Available Rental Assistance in Chicago:

Department of Family and Supportive Services (DFSS) Rental Assistance Program(RAP)

Funds from the Emergency Solutions Grant through HUD

DFSS is partnering with Community Service Centers to administer RAP

 List of Community Service Centers -<u>https://www.chicago.gov/city/en/depts/fss/provdrs/serv/svcs/commun</u> <u>ity_servicecenterlocations.html</u>

Eligibility

- Open to all Chicago residents regardless of immigrantion status
- You are at risk of becoming homeless due to eviction, loss of income or other emergency
- You economically classify as a low-income household
- Your landlord completes the RAP requirements

What you need to apply

Eviction notice, proof of loss of income or prof of other qualifying emergencies Paystub, benefits statement, or affidavit (explanation) of no income Driver's License, State ID, CityKey, or other Lease

Landlord agreement forms

Online Application form https://chicago.cap-portal.com

More information DFSS Rental Assistance Program https://www.chicago.gov/city/en/depts/fss/provdrs/serv/svcs/how_to_find_renta lassistanceinchicago.html

EMERGENCY RENTAL ASSISTANCE (ERA) FUNDS

Statewide Available Rental Assistance

Illinois Department of Human Services (IDHS) Rental Assistance Program (Only state program open)

- <u>https://IllinoisRentalAssistance.org</u> to connect to a service provider who can help people apply for State of Illinois emergency rent assistance and other services right now. Providers include homeless service providers, Welcoming Centers, legal assistance providers, faith-based groups and community-based organizations.
- List of Provider to help individuals apply for rental assistance <u>https://www.illinoisrentalassistance.com/providers</u>

Eligibility

Household experienced financial hardship directly/indirectly due to the pandemic Household is behind on rent and/or is at risk of experiencing homelessness or housing instability.

Must met household income requirements in this table Online Application form <u>https://www.illinoisrentalassistance.com</u>

EVICTION PREVENTION RESOURCES IN ILLINOIS

- <u>https://cookcountylegalaid.org</u>: Provided through Cook County Legal Aid for Housing and Debt (CCLAHD), a county-wide initiative to help resolve eviction, foreclosure, debt, and tax deed issues.
- https://EvictionHelpIllinois.org for free legal aid, mediation services, and connections to other resources including rental assistance.
- <u>https://rentervention.com</u>: A Tenant's Best Friend from Lawyers' Committee for Better Housing. Create an Illinois Eviction Moratorium Declaration on this site.
- Some Illinois counties have emergency rent assistance programs that are currently open.
- ERA funds are limited and programs are closing Check the status of programs at <u>https://housingactionil.org/era</u>.



COURT-BASED RENT ASSISTANCE

- <u>Court-based rent assistance program</u> started on September 15 in 101 of Illinois' 102 counties.
- <u>Illinois Supreme Court order</u> requires all summons issued in residential eviction cases to include information about how the tenant can apply for the program.
- State program is through a web-based portal. A person must provide their court case number and other documentation to be able to submit an application.
- A current lease is not required to apply.
- There are no citizenship or immigration status requirements.
- If the household documents they are receiving assistance from certain public benefit programs (e.g., SNAP, TANF, Head Start, and WIC) are deemed income eligible.
- Dedicated staff allows for expedited processing and support.
- As a condition of receiving rental assistance, landlords agree not to evict the tenant for nonpayment of the rent that is repaid.
- The Cook County program court based rental assistance program is open with a somewhat different application process.

STATEWIDE EMERGENCY MORTGAGE ASSISTANCE

- <u>https://www.illinoishousinghelp.org/ilhaf</u> Illinois Housing Development Authority (IHDA) will be will be accepting applications Monday April IIth - May 3Ist for the llinois Homeowner Assistance Fund (ILHAF). The program is for homeowners who have struggled to pay their mortgage due to COVID- 19. Homeowners who are eligible homeowners can receive up to \$30,000 to eliminate or reduce past due mortgage and property tax payments.
 - Housing Action Illinois will be hosting a webinar with IHDA "How to Apply"
 Webinar for ILHAF program Wednesday, April 20th 11AM Register
 https://housingactionil.salsalabs.org/april2022ilhaf/index.html

Be Proactive:

Prepared to provide all required documents when the application opens in April 2022. Check the list of documents required

:https://assets.website-files.com/617033bdd8cf10d9f75baef2/623b39a1d5ad855aeac7116e_ILH AF%20Acceptable%20Documents%20Form%20English%20V6%2003.15.2022.pdf Connect with a HUD certified housing counselor to explore your options https://www.illinoishousinghelp.org/ilhaf#locator-map

MORE HOUSING RESOURCES

- https://covidhelpillinois.org: A group of nonprofit legal organizations put together this free tool to help anyone in Illinois with legal problems related to the pandemic.
- <u>https://illinoislegalaid.org</u>: They simplify the law so you can get justice—Apply for legal assistance online.
- https://consumerfinance.gov/housing: Centralized federal resource for homeowners and renters.
- <u>https://housingactionil.org/help</u> and <u>https://housingactionil.org/covid-19</u>: Links to additional resources for renters, owners and people experiencing homelessness.

ADVOCACY NEEDED: SOURCE OF INCOME HB 2775

- Statewide source of income (SOI) fair housing protections bill protects households who use non-wage income to pay rent.
- This legislation will create statewide anti-discrimination housing protections in Illinois by making it illegal for landlords to refuse to rent to individuals or families solely for using public benefits, including rental subsidies, or other legal, non-wage income, such as social security, to pay for rent.
 - <u>HB 2775</u>, has been assigned to the Senate Executive Committee for a hearing on Wednesday, March 30 at 3:00 p.m
 - Please show your support by filing an online witness slip as a PROPONENT of HB 2775 at <u>https://bit.ly/ILSOIYES</u>
 - Contact your legislators Action Alert <u>https://housingactionil.salsalabs.org/alert-soi2022/index.html</u>

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Tips on filling out the online witness slip:

I. If you can slip on behalf of your organization, include your organization name under "Representation"; if you don't fill out this part, the slip will be interpreted as an on behalf of an individual; if you are filing as an individual, just put "Self" under "Representation."

- 2. Select "Position" as "Proponent." Double check to make sure you clicked the correct box
- 3. Under "Testimony" select "Record of Appearance Only."4. Agree to the "Terms of Agreement" and click on the "Create(Slip)" button.

You'll receive a copy of your witness slip via email. If you create an account on <u>my.ilga.gov</u> you can manage/edit your witness slips.

You can find out more about the campaign and source of income protection at the <u>Illinois Coalition for Fair Housing website</u>.