

# \$5,000 EMERGENCY



# RENTAL ASSISTANCE (ERA)

Assisting households impacted by COVID-19

**HOW TO APPLY**      Applications Accepted August 10 - 21, 2020



## CHECK IF YOU ARE ELIGIBLE

- Visit the website [era.ihda.org](http://era.ihda.org)
- Enter your name, email, ZIP code, and household income.



## SUBMIT YOUR ONLINE APPLICATION

- Enter information about your household, landlord, and rent.
- Upload a government issued photo ID.
- If your ID does not match the address on your application, you will need to upload proof of your current address.
- You must click the FINISH button to submit your application.
- If you need help applying, please visit [era.ihda.org](http://era.ihda.org) and click on Resources for a list of Community Agencies that can help.



## LANDLORD COMPLETES SUBMISSION PROCESS

- Answer Application Questions
- Provide Financial Information
- Upload Documents
  - Tenant Lease
  - Tax Bill or Deed
  - Property Management Agreement (if applicable)
  - Tenant Ledger, Rent Roll, 5-day Notice, email, or other proof of rent past due



## IHDA PROVIDES ASSISTANCE

- Funds are limited, so apply today.
- Only one application per household is allowed.
- An application is not a guarantee of assistance.
- Applications will be processed once the application period closes.
- If approved, rental assistance of \$5,000 will be paid directly to your landlord.
- Approved applicants may be notified as early as August 25, 2020.



## COMMUNITY PARTNERS READY TO ASSIST IN THE APPLICATION PROCESS

A Safe Haven Foundation 2750 W Roosevelt Chicago, IL 60608 www.asafehaven.org (773) 435-8300	BEDS Plus Care Inc. 9601 Ogden Ave La Grange, IL 60525 www.beds-plus.org (708) 354-0858	Brighton Park Neighborhood Council 4477 S Archer Ave Chicago, IL 60632 www.bpnccchicago.org (773) 523-7110	Catholic Charities - Chicago 721 N. LaSalle Chicago, IL 60304 www.catholiccharities.net (312) 655-7700	CEDA of Cook County, Inc. 567 West Lake Street Chicago, IL 60653 www.cedaorg.net (312) 288-8010
Center for Changing Lives 1955 N Saint Louis Ave Chicago, IL 60647-2049 www.cclconnect.org (773) 342-6210	Center of Concern 1665 Elk Blvd. Des Plaines, IL 60016 www.centerofconcern.org (847) 823-0453	Chicago Area Fair Housing Alliance 401 S. LaSalle St. Chicago, IL 60605 www.cafha.net (872) 228-7844	Chicago Volunteer Legal Services 33 North Dearborn, Suite 400 Chicago, IL 60602 www.cvl.org (312) 332-1624	Communities United 4749 N. Kedzie Ave. Chicago, IL 60625 www.communitiesunited.org (773) 583-1387
Community Investment Corp-Decatur 1059 W Main St Decatur, IL 62522 www.cicdecatur.com (217) 423-0352	Community Partners - Affordable... 800 South Milwaukee Avenue Libertyville, IL 60048 www.cpahousing.org (847) 263-7478	Connections for the Homeless 2121 Dewey Ave Evanston, IL 60201 www.connect2home.org (847) 475-7070	Consumer Credit Counseling Serv... 13707 W Jackson Street Woodstock, IL 60098 www.illinoiscccs.org (815) 338-5757	Duane Dean Behavioral Health Cntr 700 E. Court Street Kankakee, IL 60901 www.duanedean.org (815) 939-0125
Embarras River Basin Agency, Inc. 400 W. Pleasant Street Greenup, IL 62428 www.erbainc.org (217) 923-3113	Family Service Agency of DeKalb... 1325 Sycamore Road DeKalb, IL 60115 www.fsadekalbcounty.org (815) 758-8616	Far South CDC 837 W 115th Street Chicago, IL 60643 www.farsouthcdc.org (773) 941-4833	Genesis Housing Development Corp 7735 S. Vernon Chicago, IL 60619 www.genesisghdc.org (773) 994-6670x203	Great Lakes Credit Union 1011 West Lawrence Avenue Chicago, IL 60640 www.glcu.org (224) 252-2620
Greater Chicago Legal Clinic, Inc 211 W. Wacker Drive Chicago, IL 60606 www.clclaw.org (312) 726-2938	Habitat for Humanity - Champaign 119 E. University Champaign, IL 61820 www.cuhabitat.org (217) 359-0507	HANA Center 4300 North California Avenue Chicago, IL 60618 www.hanacenter.org (773) 583-5501	HCP of Illinois, Inc. 401 S LaSalle Chicago, IL 60605 www.housingchoicepartners.org (312) 386-1009	Holsten Human Capital Dev. 1311 N Halsted St Chicago, IL 60610 www.hhcd.org (312) 274-9144
Housing Opportunities for Women 1607 W. Howard Street Chicago, IL 60626 www.how-inc.org (773) 465-5770	Illinois Legal Aid Online (ILAO) 120 S. LaSalle St. Chicago, IL 60603 www.illinoislegalaid.org (312) 977-9047	Justine Petersen Housing &... 1023 N Grand Blvd. Saint Louis, MO 63106 www.justinepetersen.org (314) 533-2411	La Casa Norte 3533 W. North Avenue Chicago, IL 60647 www.lacasanorte.org (773) 276-4900	Lake County Crisis Ctr -A Safe Place 2710 17th St. Zion, IL 60099 www.asafeplaceforhelp.org (847) 731-7165
Lake County Housing Authority 33928 N US HIGHWAY 45 GRAYSLAKE, IL 60030-1714 www.lakecountyha.org (847) 223-1170	Latin United Community Housing... 3541 W North Avenue Chicago, IL 60647 www.lucha.org (773) 489-8484	Lawyers' Committee - Better Housing 33 N La Salle St Suite 900 Chicago, IL 60602 www.lcbh.org (312) 347-7600	METEC 2605 W Krause Ave Peoria, IL 61605 www.metechrc.org (309) 676-3832	Metropolitan Tenants Organization 1727 S. Indiana #G03 Chicago, IL 60616 www.tenants-righs.org (773) 292-4980
Navicore Solutions 416 Main Street Peoria, IL 61602 www.navicoresolutions.org (866) 472-4557	Neighborhood Housing Serv of Chgo 1279 N. Milwaukee Avenue Chicago, IL 60622 www.nhschicago.org (773) 329-4111	Northside Community Dev Corp 1530 W. Morse Ave Chicago, IL 60626 www.northsidecdc.org (773) 262-2290 Ext. 714	Northwest Compass, Inc 1300 West Northwest Highway Mount Prospect, IL 60056 www.northwestcompass.org (847) 392-2344	Northwest Side Housing Center 5233 W Diversey Ave. Chicago, IL 60639 www.nwshc.org (773) 283-3888
NW HomeStart, Inc 803 N Church St Rockford, IL 61103 www.nwhomestart.org (815) 962-2011	Oak Park Regional Housing Center 5934 W. Lake St. Chicago, IL 60644 www.oprhc.org (773) 887-5187	Open Communities 922 Davis Street Evanston, IL 60201 www.open-communities.org (847) 501-5760	ONE Northside 4648 N Racine Chicago, IL 60640 www.onenorthside.org (773) 769 3232	Partners in Community Bldng/YWCA 56 E 47th St Chicago, IL 60653 www.picbchicago.org (312) 328-0873
Puerto Rican Cultural Center 2546 W. Division Street Chicago, IL 60622 www.prc-cngo.org (773) 394-4935	Respond Now 1439 Emerald Chicago Heights, IL 60411 www.respondnow.org (708) 755-4357	Restoration America 86 N. Williams St Crystal Lake, IL 60014 www.restorationamerica.org (847) 783-0232	Rock Island Economic Growth Corp 100 19th Street Rock Island, IL 61201 www.economicgrowthcorporation.com (309) 788-6311	South Side Community FCU 5401 S. Wentworth Ave. Chicago, IL 60609 www.southsidecommunityfcu.org (773) 548-5500
South Suburban Housing Center 18220 Harwood Avenue Homewood, IL 60430 www.southsuburbanhousingcenter.org (708) 957-4674	Spanish Coalition for Housing 1922 N. Pulaski Road Chicago, IL 60639 www.sc4housing.org (773) 342-7575	Starved Rock Country Comm Fndtn 241 Marquette St. LaSalle, IL 61301 www.srccf.org (815) 252-2906	The Link & Option Center, Inc. 900 E. 162nd Street South Holland, IL 60473 www.link-option.com (708) 331-8111	The Neighbor Project 32 South Broadway Aurora, IL 60505 www.neighborprojectus (630) 906-9400
The Resurrection Project 1805 South Paulina Avenue Chicago, IL 60608 www.resurrectionproject.org (312) 666-1323	The Salvation Army 20 Glory Place Belleville, IL 62226 www.salarmymidland.org (618) 235-7378	Thornton Township Foundation 333 E. 162nd St South Holland, IL 60473 www.thorntontownship.org (708) 985-3217	Total Resource Community Dev Org 1415 West 104th Street Chicago, IL 60643 www.totalresourcecdo.com (773) 881-0761	Two Rivers Regional Cncl of Public... 107 N 3RD ST Quincy, IL 62301-2969 www.trccpo.org (217) 224-8171
Western Egyptian Econ Opp Council, #1 Industrial Park Steeleville, IL 62288 www.weec.org (618) 965-3458	Will County Center for Community... 2455 Glenwood Ave Joliet, IL 60435 www.WCCCC.net (815) 722-0722			

Questions? (312) 883-2720 -or- (888) 252-1119



# \$5000 Emergency Rental Assistance (ERA) Program

Are you struggling to pay your rent due to COVID-19?



Applications will be accepted  
August 10th through August 21st

## To be eligible:



Your household income before March 1, 2020 was within the allowable limits.



You, or an adult member of your household, suffered a loss of income due to COVID-19.



You missed a rent payment on or after March 1, 2020, and your landlord is willing to participate.

Don't wait, apply today at: [era.ihda.org](http://era.ihda.org)  
Any questions, call: (Local) 312.883.2720  
(Toll Free) 888.252.1119



# IHDA CARES

Assisting Households Impacted by COVID-19



## Emergency Rental Assistance Program

### Program Information and Frequently Asked Questions

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#### Emergency Rental Assistance Program

IHDA developed the Emergency Rental Assistance Program (ERA) to support Illinois tenants unable to pay their rent due to a COVID-19-related loss of income. Tenants whose application is approved will receive a one-time grant of \$5,000 paid directly to their landlord to cover missed rent payments beginning March 2020 and prepay payments through December 2020, or until the \$5,000 is exhausted, whichever comes first.

#### Application Period

Applications for ERA will be accepted **August 10<sup>th</sup> through August 21<sup>st</sup>**. Due to anticipated high volume, the application window may close early. IHDA will use a third-party entity to select a pool of applications to be reviewed for eligibility. Approximately 30,000 tenants are expected to receive funding.

#### Help Applying

If you need assistance applying, IHDA has partnered with 62 Community and Outreach Assistance organizations standing by to help you at no cost. You can find a list of these organizations via the Resource button on [era.ihda.org](http://era.ihda.org). Services are available in English, Spanish, Polish, Italian, French, Romanian, Albanian, Croatian, Serbian, Arabic, Urdu, Hindi, Cantonese, Tagalog, Mandarin and ASL. For additional assistance you may also call IHDA's call center at (312) 883-2720, or toll-free at (888) 252-1119. For those who are deaf, hard of hearing or speech-impaired, please contact Navicore Solutions for free assistance at (877) 274-4309 (TTY).

#### Legal Assistance

If you are at imminent risk of eviction and need legal assistance, a legal aid clinic may be able to assist you. All services are free. You can find a list of legal assistance clinics via the Resource button on [era.ihda.org](http://era.ihda.org).

#### Frequently Asked Questions

1. Who applies for the ERA Program?
  - Tenants apply for ERA. But in order for an application to be complete, your landlord must participate as well.
2. What are the eligibility requirements?
  - You, or an adult member of your household, has had a loss of income due to COVID-19;
  - You have an unpaid rent balance that began on or after March 1, 2020;
  - Your household income before March 1, 2020 was less than the maximum allowed for your area; AND
  - You submit all required documents by the document deadline.

3. Is the application long and difficult to complete?
  - No, the application is short. It may only take you 10 minutes to apply. You will be asked to provide identification. Forms of acceptable IDs include:
    - Driver's license
    - Temporary Visitors Driver's License
    - Matricula Consular
    - Foreign Passport (regardless of expiration date)
    - Resident Identity Card
  - If the address on your ID is not current, you must also provide evidence of your current address, such as:
    - Utility Bill (issued within 90 days of application)
    - Bank Statement (dated within 90 days prior to application)
    - Credit Card/Debit Card Statement (dated within 90 days prior to application)
    - Social Security Award Letter (dated within 90 days prior to application)
4. Can I apply for ERA if I live with roommates?
  - Yes, you may apply if you live with one or more roommates, but only one application per household is allowed.
5. How do I know if my income qualifies?
  - To qualify, your pre-COVID-19 income had to be at or below 80 percent of the Area Median Income. Please input your income and zip code at [era.ihda.org](http://era.ihda.org) to see if you are eligible to apply.
6. What if my household income was over 80% AMI?
  - Unfortunately, you're ineligible for this assistance if your household income exceeded the maximum limit.
7. What is required for proof of a COVID-19-related loss of income after March 1, 2020?
  - The application requires a self-certification of income loss due to COVID-19. You must certify under penalty of perjury that all the information in your application is true and accurate.
8. Must I have lost my job to qualify for the program?
  - No. A reduction in hours due to COVID-19 is also acceptable.
9. I do not have a computer or email. How can I apply for assistance?
  - Applications must be submitted using the online application portal. If you cannot apply directly, IHDA has partnered with 62 Community and Outreach Assistance organizations who will assist you in preparing and submitting your application at no cost. You can find a list of available agencies via the Resource button on [era.ihda.org](http://era.ihda.org) or by contacting IHDA's call center at (312) 883-2720, or toll-free at (888) 252-1119. For those who are deaf, hard of hearing or speech-impaired, please contact Navicore Solutions for free assistance at (877) 274-4309 (TTY).
10. How will my landlord know I applied?
  - Notify your landlord that you applied for assistance under ERA. Let your landlord know that they will receive an email from the IHDA ERA program inviting them to submit required documents.
11. What if the address on my lease does not match the address on my driver's license or ID?
  - In order to have a completed application for rental assistance, you must provide a legal document with your current address. See the full list of acceptable documents on page 2 of this FAQ.
12. I have a verbal lease with my landlord, am I still eligible to apply?
  - Unfortunately, you're ineligible for ERA assistance if you do not have a written lease or contract. Please reach out to one of our housing partners via the Resource button on [era.ihda.org](http://era.ihda.org) for further assistance.
13. My lease has expired, am I still eligible to apply?
  - Unfortunately, you're ineligible for this assistance if you do not have a current lease. Please reach out to one of our housing partners via the Resource button on [era.ihda.org](http://era.ihda.org) for further assistance.



14. I have an eviction pending, can this program assist me?
- Yes, you may still apply so long as you have not been evicted. Please inform your landlord, legal representation and county judge (if applicable) that you have applied for the program. Please reach out to one of the legal aid organizations via the Resource button on [era.ihda.org](http://era.ihda.org).
15. Can I apply if I participate in the Housing Choice Voucher Program (Section 8) or receive another type of ongoing rental assistance?
- Unfortunately, you're ineligible for ERA assistance if you receive subsidized rental assistance payments from another source. If you reside in subsidized housing and have a loss of household income, please contact your landlord or local housing authority to report your change of income as the federal government has made additional resources available to landlords who participate in voucher programs.
16. If I have received other, COVID-related rental assistance, may I still apply?
- Unfortunately, you're ineligible for ERA assistance if you have received COVID-related rental assistance from another unit of government or Federal/State Agency.
17. Am I guaranteed assistance once I apply?
- No, an application is not a guarantee of assistance.
18. I completed my portion of the application, but my landlord has not completed their portion. Will my application be considered?
- In order to be approved, your landlord must submit their information before the application period closes or the application will be denied.
19. Is there a way that I can check on my application status?
- Unfortunately, we cannot provide you with an application status. We understand that waiting can be difficult, and we are deploying all resources to process applications as quickly as possible. We appreciate your patience.
20. When will I know if my application has been approved?
- After the ERA application window closes, you will receive an email within 2-3 weeks alerting you if you have been approved for the grant and your landlord will receive the funds as soon as 10 business days after approval.
21. Do I have to pay the \$5,000 back to IHDA?
- No, this assistance is a grant and repayment is not required.
22. Will I be taxed on the \$5,000?
- No. The assistance is due to an emergency and is structured as a one-time grant payment; neither the tenant nor the landlord will be taxed.
23. Can late fees be paid with this assistance?
- No. As a condition of accepting the assistance, your landlord or property manager must waive all late fees and penalties on your account.
24. How is this program funded?
- The U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act (P.L. 116-136) which allocated \$3.5 billion in Coronavirus Relief Funds (CRF) to the State of Illinois to cover certain expenses.

The Illinois General Assembly then allocated \$396 million in CRF dollars to IHDA in the FY2021 Budget (P.A. 101-0637). This money must be used to fund affordable housing grants, for the benefit of persons impacted by the COVID-19 public health emergency, for emergency rental assistance, emergency mortgage assistance and subordinate financing.