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Senator Ram Villivalam

*Illinois State Senate
8th Legislative District*

****None of this information should be considered legal advice. If you need legal assistance, please seek guidance from an attorney. We encourage you to seek [further assistance](#) from other authorities.****

Mortgage Assistance

The Illinois Housing Development Authority is developing a mortgage assistance grant. Details will be announced in August. Send us an email at info@senatorram.com and tell us you are interested in IHDA's rental assistance, and we will send you an email when it is released.

Types of Forbearance

Depending on the type of mortgage you have, the investor requirements of your mortgage, and your servicer, mortgage forbearance could look very different. The following are some of the types of forbearance you may receive. Generally, **a forbearance does not remove one's financial obligations or pause interest from accruing.**

Paused Payments Option: Paid During Existing Mortgage

Your mortgage payments will be suspended where at the end of the pause, all of your mortgage payments will be due in one lump sum. During the forbearance, interest will continue to accrue.

Mortgage Payment Reduction

Your mortgage payments are reduced for a short period. Following that period, you have a certain amount of time to pay back your mortgage. For example, you may pay half of your mortgage for three months, then have the following year to catch up the payments from your reduced payment period. Interest will continue to accrue for the portions of your mortgage that went unpaid.

Paused Payments Option: Paid back at the end of Mortgage

Your mortgage is suspended for a period, then that amount is repaid at the end of your mortgage by either extending your mortgage by the paused period or with a separate loan. If

you need to take out a second loan to finish your mortgage, this may result in a balloon payment due to the accrued interest from the payments from your pause.

Steps to take

1. [Find out who owns your mortgage.](#)
2. Call your loan servicer, explain your situation, and ask questions below.
 - a. You may also seek further assistance at this time. See information below.
3. Get your relief agreement in writing.
4. Make payments as agreed upon, and pay attention to your monthly statements.
5. Once your income is restored to normal levels, contact your mortgage servicer and resume making your payments.

Questions to ask

1. Will interest continue to accrue during the forbearance period?
2. Will you expect me to pay back the missed payments in one lump sum?
 - a. Can I pay back the missed payments over time?
 - b. Can I pay back the missed payments at the end of the mortgage?
3. What will my interest-rate be during my forbearance and after my forbearance?
4. Are there any fees associated with my late payments now or following the forbearance?
Can these fees be waived?
5. Can I have this agreement in writing?
6. Do you have any resources available?

Resources

Suburban Cook County Homeless Prevention

Suburban Cook County Homeless Prevention Call Center: If you need financial assistance with Mortgage, Rent Payments, Rent Deposits, Utility Payments, or other housing issues please call the Homeless Prevention Call Center at 1-877-4-Cook-15 (1-877-426-6515). Listen carefully to the prompts to choose which kind of help you need.

Emergency Mortgage Assistance Program

With increased funding to the Illinois Housing Development Authority, IHDA will provide \$15,000 grants to Illinois homeowners who are struggling to pay their mortgage. The governor's office believes the Emergency Mortgage Assistance Program will help about 10,000 renters who are struggling to pay their bills.

The grants will launch on August 24 and run through the end of the year. Renters who have disproportionately impacted by the pandemic will be prioritized in the grant process.

If you would like to be informed when applications are available, email us at info@senatorram.com.

Chicago

Chicago Homelessness Prevention Call Center: Dial 3-1-1 or 312-744-5000 and ask for “Short-Term Help.” (TTY Access is available for callers using specialized TTY equipment due to hearing problems: 312.948.6817.) Call Center staff will assess your eligibility for financial assistance and other community resources, then refer you to partner agencies that can help. The Call Center is open Monday through Thursday, 8:30 a.m. to 4:30 p.m.

- The Chicago Volunteer Legal Services has developed a web page to help homeowners navigate mortgage forbearance and taking advantage of the CARES Act. [You can find more information and legal assistance here.](#)
 - Call (312) 332-8785
 - Email covid@cvls.org
 - [See this flyer for more information.](#)
- HUD-Approved Housing Counselors. The U.S. Department of Housing and Urban Development (HUD)-approved [housing counselors](#) can discuss options with you if you're having trouble paying your mortgage loan or reverse mortgage loan. This may also include forbearance or a modified payment program.
- Credit Counselors. Reputable [credit counseling organizations](#) are generally non-profit organizations that can advise you on your money and debts, and help you with a budget. Some may also help you negotiate with creditors. There are specific [questions to ask to help you find a credit counseling organization](#) to work with.
- Contact a legal assistance agency for the rights of renters, or visit <https://www.carpls.org/client-services/>

Rental Assistance

The Illinois Housing Development Authority is developing a rental housing assistance grant. Details will be announced in August. Send us an email at info@senatorram.com and tell us you are interested in IHDA's rental assistance, and we will send you an email when it is released.

Gubernatorial Executive Orders 2020-32 state that residential and non-residential evictions will not be enforced through August 22, 2020. **This does not remove a renter's financial obligation to their landlord.** [You can see a flowchart here explaining these changes.](#)

Lockouts in Chicago are illegal. Tenants should call 311 to report a lockout and ask for a case report.

The FHFA granted forbearance to some landlords under the condition that they would not pursue evictions of their tenants. **This does not remove a renter's financial obligation to their landlord.**

Know Your Rights

Terms of Lease Agreements

Your landlord cannot raise your rent if you have a fixed-term lease. In other words, if you have a year lease, your landlord cannot raise your rent prior to the expiration of the lease.

If you are renting week-to-week or month-to-month, your rent can be raised with 7 days' notice or 30 days' notice.

Your landlord must notify you in writing that he/she intends to terminate the lease. If you are renting month-to-month, you are entitled to a 30-day written notice. Leases running year-to-year require a 60-day written notice. Your landlord does not have to give you any reason for terminating your lease.

Evictions

A landlord must file a lawsuit in order to evict you.

Your landlord cannot make you move by turning off your utilities. Your landlord may not evict you by locking you out, changing the locks or removing your personal property from the rental unit. Only a sheriff can evict you following a court proceeding.

Your landlord must give you a written notice stating the reason for the eviction. If the reason is for nonpayment, your landlord must give you five days to pay the rent. If the eviction is for violating a provision in the lease, your landlord must give you a 10-day notice.

Eviction Defenses

You may be able to use the following defenses to stop an eviction or set off a claim for unpaid rent:

- You paid the rent during the 5-day notice period.
- Your landlord retaliated against you for filing a complaint with a governmental authority.
- You withheld a reasonable portion of your rent because your landlord failed to maintain the utilities (when it was the landlord's responsibility) or failed to make repairs after being given notice that they were needed.

Chicago

Landlords must provide a tenant with at least 60 days written notice if a rental agreement will not be renewed. If the landlord fails to give a required written notice, the tenant may remain in the dwelling unit for 60 days under the same terms and conditions as the last month of the existing agreement.

If the tenant fails to pay rent on time, the landlord may charge a late fee of up to \$10.00 per month on rents under \$500 plus 5 percent per month on that part of the rent that exceeds \$500.00 (i.e., for a \$450.00 monthly rent the late fee is \$10.00, for a \$700 monthly rent the late fee is \$10 plus 5% of \$200.00 or \$20.00 total).

Lock outs and utility shut-offs by landlords are illegal. A landlord shall be fined \$200 to \$500 for each day a lockout occurs or continues. Tenants may sue the landlord to recover possession of the unit and twice the actual damages sustained or two months' rent, whichever is greater

Resources

Emergency Rental Assistance Program

With increased funding to the Illinois Housing Development Authority, IHDA will provide up to \$5,000 in grants to Illinois tenants who are struggling to pay their rent. The governor's office believes the Emergency Rental Assistance Program will help about 30,000 renters who are struggling to pay their bills.

The grants will launch on August 10 and run through the end of the year. Renters who have disproportionately impacted by the pandemic will be prioritized in the grant process.

Eligibility

- <80% of AMI (Area Median Income) prior to 3/1/20.
- Loss of income directly caused by COVID-19.
- Unpaid rent AFTER 3/1/20 (Anyone with past due rent prior to March, 2020 will be ineligible)
- No prior other rental assistance (Section 8, Housing Vouchers, etc.)

Applying:

- Go to www.era.ihda.gov
- Enter name, address, income.
If you are eligible, you'll be taken to the application.
If you are not eligible, you won't be able to continue.
- 1 applicant per household
- Applicants can use foreign IDs/passports (even if expired) as proof of identity.

- After the tenant finishes the application, the landlord must fill out their portion within 2 weeks.
- Application doesn't guarantee assistance.
- Applicants should be prepared to wait 2-3 weeks for a response/confirmation from IHDA.
- Applications will be received by a third-party and be randomized based on a unique ID number given to each case. Recipients will be picked via a lottery system.

Other info:

- Tenants are strongly encouraged to contact their landlords and let them know that they are applying for ERA. Landlord participation is a required part of this application and it is important that the tenant and landlord have a line of communication open to ensure that everything gets done in a timely manner.
- IHDA encourages landlords to choose wire transfer instead of a paper check as the form of payment. Wire transfer will take around 10 business days after the applicant has been approved for funds while a paper check can take 4-5 weeks longer than the wire transfer.
- IHDA is setting up call centers to answer questions from applicants.
- Application is online only. Community organizations are allowed to file on behalf of clients they are helping. However, the email on the application must belong to the applicant. If applicant doesn't have an email address, the organization/person filling out the application on their behalf should create a new email address for the applicant instead of using their personal email.

Chicago

Tenants who live in HUD, CHA, or most subsidized apartments can use bit.ly/hudchatenants to enforce those programs' specific rights on back rent/eviction.

Any other Tenant can fill out bit.ly/letsorganize.

All Tenants can text or voicemail 312-566-8385 if they can't use those links.

Chicago Homelessness Prevention Call Center: Dial 3-1-1 or 312-744-5000 and ask for "Short-Term Help." (TTY Access is available for callers using specialized TTY equipment due to hearing problems: 312.948.6817.) Call Center staff will assess your eligibility for financial assistance and other community resources, then refer you to partner agencies that can help. The Call Center is open Monday through Thursday, 8:30 a.m. to 4:30 p.m.

Emergency Shelter: If you are in immediate need of emergency shelter in Chicago, call 3-1-1 to request transportation to a shelter.

[Chicago's Coordinated Entry System](#) serves as a front door to connect people facing homelessness to housing and supports in an accessible, equitable, transparent manner. Anyone sleeping in a shelter, outside, in a vehicle, or any place not meant for human habitation can call the Coordinated Entry Call Center at 312-361-1707 to complete a housing assessment. The call center is open Monday through Friday from 8:30 a.m. to 4:00 p.m. Please note, this may or may not lead to a housing option and does not solve your immediate housing crisis.

[StreetLight Chicago](#) provides up-to-date information on shelters, health clinics, emergency beds, mental health services, and more. The website is geared for young adults in Chicago between the ages of 16 and 24 living with unstable housing. This is a project of the Chicago Coalition for the Homeless and Young Invincibles.

More information, including how to seek assistance in-person: www.allchicago.org/get-help

Cook County

Cook County's rental assistance program opens on **Monday, August 10** and will remain open until **Monday, August 18**. This program provides people who are not otherwise receiving rental assistance with three months of rent. [The application can be found here](#).

To qualify you must live in suburban Cook County and rent your home, have past-due status on rental payments starting March 27, not be a recipient of other rental assistance programs, prove household income before March 27 was below the 80th percentile of the Area Median Income (AMI).

The program pays up to three (3) months of overdue rent for payments you missed since March 27, 2020. If you owe only one or two late rent payments, we will also pay for one to two months of rent going forward, for a total of three (3) rental payments. These payments go directly to landlords.

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Emergency Shelter: Call the emergency facility nearest you:

South Suburbs: South Suburban PADS, 708-332-7700

Northwest Suburbs: Journeys | The Road Home, 847-963-9163

West Suburbs: Housing Forward (Oak Park), 708-338-1724 or BEDS (LaGrange), 708-354-0858

More information: www.myentrypoint.org and www.suburbancook.org

Community Services Block Grant (CSBG)

CSBG offers Illinoisans an opportunity to receive support for an array of essential services including rent assistance, food, temporary shelter, medicine and more. Check your local Community Action Agency (CAA) page for a list of available services near you.

Deadline: CSBG remains open all year with expanded income eligibility guidelines in effect as of February 2020.

If you need assistance with completing and submitting your application, contact the call center at 1-833-711-0374 for live support. The call center will provide translation services in English, Spanish, and other languages if necessary.

[Apply here.](#)

Other Services

If you are struggling to pay your rent, you may contact one of the following services.

- [Rentervention.com](#)
- [The Department of Housing and Urban Development approved counseling agencies](#) to figure out your options.
- The Illinois Department of Human Services offers a Homeless Prevention Program which includes rental assistance. For more information, [click here](#).
- The Rental Housing Support Program provides rental assistance to extremely low-income households living in participating properties. [Contact one of the administering agencies directly to apply.](#)
- The City of Chicago administers its own version of the Rental Housing Support Program. If you currently live in or are interested in living in Chicago and are in need of rental assistance, please contact the Chicago Low-Income Housing Trust Fund at: **(312) 744-0676**.
- The ARK continues to assist new and existing clients with rent and utility financial assistance, applying for government benefits, and providing community referrals. For the safety of our clients, staff and volunteers, we are providing these services by phone in the interim. For more information, please contact The ARK at 773-973-1000.
- The Community Services Block Grant Program (CSBG) at Illinois Department of Commerce & Economic Opportunity connects Community Action agencies with individuals and families as aid for moving towards self-sufficiency (including rental assistance for income eligible families seeking housing) [Contact one of the administering agencies \(by county\) to apply](#)

Utility Bill Assistance

The [ICC required](#) all private water, electric and natural gas utilities in Illinois to:

- Suspend service disconnections.
- Waive late-payment penalties.
- Implement temporary flexible credit and payment procedures to ensure all customers remain connected to essential utility service.

Until further notice:

- Alternative electric and gas suppliers are barred from knocking on your door or conducting in-person marketing in your neighborhood.
- The state's private, regulated electric, gas and water utilities cannot terminate your service or charge you late-payment penalties/fees. That includes ComEd, Peoples Gas, Nicor Gas, North Shore Gas, Ameren Illinois, MidAmerican, Illinois American and Aqua Illinois. These utilities must notify customers at risk of disconnection of these emergency shut-off protections.
- The utilities also must file revised, more consumer-friendly credit and payment-collection procedures for ICC approval. Once approved, the revised practices are to remain in effect for six months after the moratorium ends.

Please remember that despite the moratorium, past-due bills will eventually have to be paid in full. We recommend:

- All customers should continue to try to pay their bills in full and practice sound energy efficiency (be conservative with your usage).
- If you can't afford your bills because of financial hardship during this crisis, try to pay some amount each month and contact your utility to enter into a payment arrangement.

While there is a moratorium on shut-offs, your usage will still be recorded, your bills can still increase, and any debt you have with the utility can grow.

Questions to ask

1. When will you expect me to repay my missed payments?
2. Are payment plans available?
3. What fines and fees will I be subject to after the emergency orders are lifted?
4. Will my outstanding balance accrue interest?

Resources

Suburban Cook County Homeless Prevention

Suburban Cook County Homeless Prevention Call Center: If you need financial assistance with Mortgage, Rent Payments, Rent Deposits, Utility Payments, or other housing issues please call the Homeless Prevention Call Center at 1-877-4-Cook-15 (1-877-426-6515). Listen carefully to the prompts to choose which kind of help you need.

ComEd

ComEd will provide continued relief from service disconnections by extending its suspension on disconnecting customers until either the state moves to Phase 4 of the Restore Illinois plan or Aug. 1, 2020, whichever comes first. In addition, residential and small business customers will have an additional 30-day grace period, during which time ComEd will not disconnect service for nonpayment to help customers get back on their feet.

Customers who are challenged in paying their outstanding balances and electric bills should contact ComEd's customer care team as soon as possible at 800-334-7661, Monday through Friday from 7 a.m. to 7 p.m. to take advantage of new and existing assistance options. More information is also available at [ComEd.com/CARE](https://www.comed.com/CARE).

[See this document for more information.](#)

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP helps eligible low-income households pay for home energy services. This includes assistance with heating, gas, propane and electricity. More information on services available in your region can be found by visiting your Local Administering Agency (LAA) page.

Deadline: The deadline for FY20 LIHEAP services is June 30, 2020; however FY21 LIHEAP enrollment opens up earlier than usual on July 27, 2020.

If you need assistance with completing and submitting your application, contact the call center at 1-833-711-0374 for live support. The call center will provide translation services in English, Spanish, and other languages if necessary.

[Apply here.](#)

Contact the Community and Economic Development Association of Cook County, Inc. (CEDA) by calling their toll-free hotline, (800) 571-2332, or texting "CEDA" to 313131.

People's Gas

We are committed to working with all of our customers, and have payment plans available including for those who are impacted or otherwise experiencing a hardship due to COVID-19. Customers can find additional information [on our website](#) or by calling 866-556-6001.

Lifeline (Phone & Internet)

The Lifeline program is a federally-funding program to provide reduced cost phone and internet service to eligible families and individuals so that they can stay in touch with loved ones, medical professionals, employers, and more. The benefit may be used on one the following: one landline telephone, one cell phone with or without internet access, or one home broadband subscription per household.

You can find participating companies by [using this tool](#) from the FCC or on this [list of participating companies](#) from the ICC. Many Lifeline providers have the application process built into their website, but consumers may also apply directly through the National Verifier. To apply

using the National Verifier, use the FCC's [online verification portal](https://www.lifelinesupport.org/) at <https://www.lifelinesupport.org/>

Comcast

We will not disconnect a customer's internet service or assess late fees if they contact us and let us know that they can't pay their bills during this period. Our care teams will be available to offer flexible payment options and can help find other solutions.

Chicago Water and Sewer

The City of Chicago is launching the Utility Billing Relief (UBR) Program—a new initiative to make water and sewer charges more affordable for low-income residents. Water is a basic human right. This new program will make it so families do not have to choose between paying for utilities and other needed services.

The new program offers a reduced rate on water, sewer, and the water-sewer tax for homeowners who meet [LIHEAP income eligibility criteria](#). It also puts a hold on late payment penalties and debt collection for outstanding bills, and offers debt forgiveness after successfully completing one year with no past due balance.

Interested residents can apply for the program at www.chicago.gov/UBR. For more information, call (312) 744-4426 or email utilitybill@cityofchicago.org.

AT&T

Service disconnections and late fees are halted for the time being.

CUB Virtual Bill Clinic

Citizen Utility Board's Virtual Bill Clinic

How it works: Send us your electric, natural gas, and telecom bills. A CUB specialist will look them over to see if you're signed up with an alternative supplier or if you're paying for unnecessary products and services.

We'll also let you know how your usage compares to other consumers, tell you if you're eligible for money-saving programs, including financial assistance, and guide you to free energy-efficiency products and services.

The details: Email a copy of your most recent electric, natural gas, and telecom bills to CUB at ubc@citizensutilityboard.org. (Put "Attn: Virtual Utility Bill Clinic" in the subject line.)

Feel free to redact your personal information, but be sure to include the account holder's name and where we should send the analysis. We will do everything in our power to send you our bill analysis within the month, depending on how many requests we get.

Welcoming Center Grants

The State has allocated some money for utility and rental assistance through welcoming centers. When this money has been disbursed and we have information about how you

can apply, we would love to let you know. Email us at info@senatorram.com and we will let you know how and when you can apply.

The ARK

We continue to assist new and existing clients with rent and utility financial assistance, applying for government benefits, and providing community referrals. For the safety of our clients, staff and volunteers, we are providing these services by phone in the interim.

For more information, please contact The ARK at 773-973-1000.

Ameren Illinois

Ameren has allocated \$8 million in payment assistance to help those struggling to pay their energy bills as a result of COVID-19. Under the “Fresh Start” program, up to \$700 is available for customers to use to cover their bills. Money offered will vary depending on the monthly income per family. More information can be found on this [press release](#).

Medical Bill Assistance

Medical debt is unlike other financial obligations you may have. There is some room for negotiating terms of medical bills especially if you indicate that you want to pay them off and work with your medical provider. Here is a brief step-by-step to help you find relief:

1. Ask your medical provider for an itemized bill and check it for accuracy. There are a number of common mistakes that occur:
 - a. Insurance company may accidentally deny claims for certain services that should be paid out by insurance
 - b. Double billing
 - c. Incorrect service code, resulting in a higher bill or uncovered care
 - d. Claims may be rejected if the patient's information is incorrect
2. Figure out if you can afford anything monthly or what needs to happen in order for you to start paying off your debt. If you are out of work due to contracting COVID-19 or your workplace is temporarily shut down due to the pandemic, this is important information to tell your medical provider.
3. Call your medical provider
 - a. If you have any questions about your itemized bill, seek clarification. "Could you explain to me what this item is on my bill?"
 - b. Tell your provider that you want to pay off your bill but due to COVID-19 you are in a difficult financial situation. They are more likely to be willing to help if you show that you're willing to pay eventually.
 - c. Ask, "Is there any way you can lower my bill to make this more manageable?" They may not grant this request but it is better to ask.
 - d. Ask, "Do you have options for repayment plans?" Health care providers typically offer no-interest repayment plans so they can recover the cost of services from patients over time instead of in one lump sum. Often, these programs are offered to anyone who needs them, so you won't have to meet certain eligibility requirements like you would with payment assistance programs. Make sure that the repayment plan is something you will be able to stick to.
4. Do not take a loan if you are granted a repayment plan.
 - a. Typically, repayment plans have zero-interest. Consolidating your debts into one loan is done to lower your interest rate. Doing this for medical debt will only add an interest expense.
 - b. If your repayment plan has an interest rate, then consolidating your loans may be a viable option.
5. Bills that go to collections
 - a. Medical bills are not usually sent to collections unless there have been many months of non-payment. After they have been sent to collections, you can be sued for the sum, and have your wages garnished. It is best to work with your medical provider to prevent this.
6. Social Service agencies

Unemployment Insurance

Text “UNEMPLOYMENT” to 552020 for the latest information about unemployment

[Click here](#) for a video on how to apply for UI.

[Click here](#) to apply for unemployment benefits online. You can also call (800) 244-5631. It is highly recommended that you apply online to avoid a long phone wait time. IDES has taken steps to address issues with applying for unemployment, but are aware that there are lingering capacity issues. They have asked applicants to adhere to the following filing schedule:

Online Filing Schedule:

Those with last names beginning with letters **A-M** will be asked to file their claims on **Sundays, Tuesdays, or Thursdays.**

Those with last names beginning with letters **N-Z** will be asked to file their claims on **Mondays, Wednesday, Fridays.**

Saturdays will be available for anyone to accommodate those who could not file during their allotted window.

Call Center Filing Schedule:

Those with last names beginning with letters **A-M** will be asked to call on **Tuesdays and Thursdays between 7:30am – 6pm.**

Those with last names beginning with letters **N-Z** will be asked to call on **Mondays and Wednesdays between 7:30am – 6pm.**

Fridays (7:30am – 6pm) will be available for anyone to accommodate those who could not file during their allotted window.

The day or time of day in which a claim is filed will not impact whether you receive benefits or your benefit amount. Additionally, claims will be back-dated to reflect the date in which a claimant was laid-off or let go from their job due to COVID-19.

If you have persistent problems with the unemployment system, please give us a call at (872) 208-5188 or email our Outreach Director Veton Hasku at veton@senatorram.com.

CARES Act

Federal Pandemic Unemployment Compensation (FPUC)

~~FPUC provides an additional \$600 per week for individuals receiving regular unemployment benefits, PUA, PEUC, or extended benefits if they are triggered under Illinois law, beginning March 29, 2020 and concluding the week ending July 25.~~

~~FPUC has been fully implemented and disbursement has begun.~~

Pandemic Emergency Unemployment Compensation (PEUC)

PEUC provides up to 13 additional weeks of federally funded unemployment benefits for individuals who have exhausted regular unemployment benefits.

IDES received USDOL guidelines on April 10 and ~~was implemented in the week of April 20.~~

Pandemic Unemployment Assistance (PUA)

PUA provides up to 39 weeks of federally funded unemployment benefits to individuals not typically eligible for unemployment benefits, including independent contractors and sole-proprietors who have become unemployed as a direct result of COVID-19.

The PUA program has been established for individuals who are unemployed for reasons attributable to COVID-19 and not covered by the state's regular unemployment insurance program. To establish eligibility under the new program, the claimant will have to demonstrate he/she is not eligible under the regular program. Applying for and being denied benefits under the regular program can help establish eligibility under the new temporary program. [The PUA application is live on the IDES website.](#)

Flood Assistance

Chicago

The City of Chicago has compiled resources for basement flooding [available here](#).

Glenview

With the heavy rains this weekend staff have been getting numerous complaints, which can be logged by calling into our Resolution Center at 847-724-1700 between 8 a.m. and 5 p.m. weekdays.

The Village offers a cost-sharing program for more complicated, localized drainage issues that may be occurring on a property. Local drainage inspections are conducted by the Villages' consulting engineering firm Baxter & Woodman. This inspection should provide homeowners with a better understanding of the work, costs and steps involved in flood-proofing their homes. Through this cost-sharing initiative, the Village and the homeowner will each pay 50 percent of the \$800 cost of this inspection (that means that the Village will pay \$400). In addition, the Village will waive up to \$200 in permit fees should the homeowner undertake the recommended improvements.

https://www.glenview.il.us/Pages/Drainage_Inspection.aspx

Any Village resident who proposes a rain garden with a drainage benefit and a strong native planting plan can be eligible for a Village grant of 50 percent of the project costs up to \$1,000.

<https://www.glenview.il.us/about/Pages/Rain-Garden-Rain-Barrel-Program.aspx>

Morton Grove

Residents experiencing sewer back-up issues may take advantage of the Village's Overhead Sewer and Flood Control Assistance Program which provides a 10-year interest free loan for 50% of the cost to purchase and install an approved flood control sewer back-up system.

Questions regarding the program or individual sewer concerns should be directed to Morton Grove Public Works 847 470-5235. Details regarding the Overhead Sewer and Flood Control Assistance Program can be found on the Village's website at -

<https://www.mortongroveil.org/public-works/overhead-sewer-and-flood-control-assistance-program/>

Niles Township

Property owners with single family homes as their primary residence can apply for financial assistance from the Village for installation of flood control devices. Funding is available on a first-come, first-serve basis for those who qualify.

<https://www.vniles.com/493/Flood-Control-Assistance>

To apply, complete page 6 of the [pre-application](#).

Local Loan and Grant Opportunities

Niles Township

Niles Township COVID-19 Response Fund

- Applicant must be a Niles Township tenant or own primary residential property within Niles Township where mortgage payments are still owed
- Applicant must have household income within 100% of Area Median Income (AMI) or lower (see table below)
- Applicant must have earned income prior to (and up until) the Shelter in Place order (March 21, 2020)
- Applicant must have applied for Unemployment Insurance as a result of COVID 19 wage losses and either a) did not qualify OR b) have filed on or after March 21, 2020 and to date not received any payments, nor expect to receive payments in the next 30 days
- Applicants must not have received General Assistance or Emergency Assistance within the past six months. If the social worker deems the applicant is deemed a more appropriate fit for GA or EA, then applicant will be diverted to that program.
- Only one funded applicant per household
- Those with any residency status (immigrant, refugee, undocumented, citizen, etc) may apply

This grant will be administered to a maximum of \$1,000 per household as long as funds are available. For [full guidelines, see this document](#), and [complete this application](#).

Niles Township Child Care Scholarship

Financial assistance is available to eligible Niles Township residents for childcare. Scholarships are awarded based on income eligibility and residential requirements for children up to 5 years of age. The daycare/childcare facility must be a state approved and or licensed facility/program.

For additional information please call: 847-673-9300 or direct your questions by e-mail to:

ldavis@nilestownshipgov.com.

[Apply for the scholarship here.](#)

Food, Medical, Human Services Assistance

Food

If you are experiencing food insecurity, you can [click here](#) to view a map of the food pantries in District 8 or all food pantries in the Chicagoland area at [this website](#).

You may also be eligible for SNAP benefits. Apply for SNAP, cash, and medical assistance at ABE.illinois.gov or by calling the ABE Call Center at 1-800-843-6154. Check your application status, review benefits, and report changes through Manage My Case on ABE.illinois.gov.

Amazon is providing SNAP customers not only with the option to use SNAP EBT to purchase groceries from Amazon's broad grocery selection, but also access to Amazon Fresh and free shipping options in Amazon Pantry, all without any membership fees. Free shipping options are

available across the Core Grocery selection as well as the Fresh and Pantry programs. For more information about Amazon's program visit: <https://www.amazon.com/snap>.

Chicago Public Schools are open Monday – Friday, 9am-1pm, to provide meals (breakfast and lunch). Every young person under 18 years old is eligible - no child will be turned away. Families will pick up the food outside the school building, weather permitting, at a table. They will receive 3 days of meal for each young person in the household. If families have trouble getting to a site, they call the contact number 1-773-553-KIDS or email at familyservices@cps.edu to make a request for food delivery.

Health Insurance

A person may be eligible for one or more of the following depending on the situation:

1. COBRA
2. ACA exchange: Losing health insurance that you got through your job is considered a "qualifying event" to enroll in a plan on the exchange. To learn more about this option visit: <https://getcovered.illinois.gov/en>.
3. Some ACA enrollees are eligible for grace periods for premiums, click [here](#). Check with your insurer to ask about payment options available to you.
4. Medicaid (Department of Healthcare & Family Services). Governor Pritzker has sought federal waivers that would further the expansion of Medicaid to ensure those without insurance can seek and receive treatment related to COVID-19. [To check if you are eligible for Medicaid visit the enrollment website](#).
5. Cook County Health (CCH) is a public health system with a strong charity program called CareLink, for people who are uninsured or undersinsured, including undocumented immigrants. The vast majority of CareLink recipients are undocumented and we can help navigate this program as well. CareLink is accepted in all health clinics and hospitals within CCH. Those with CareLink do not have to worry about any medical bills. List of CCH hospitals and primary care clinics: <https://cookcountyhealth.org/our-locations/>

Medication

Chicago Rx - The Chicago Rx Card is a free and easy way to save up to 80% on prescription drugs at more than 59,000 pharmacies across the country including Rite Aid, Kroger, Osco, CVS, Walmart, Walgreens and many more. No registration or pre qualification needed. The card is free, pre-activated and can be used immediately! The Chicago Rx card can be used by individuals and family members regardless of a person's health, age, immigration status, or income, and there are no limits on how many times it can be used. Find out more at chicagorxcard.com.

Human Services

If you're seeking new services, please visit Help Is Here, available online at dhs.illinois.gov/helpishere or call our Hotline at 1-833-2-FIND-HELP.

Text "TALK" to 552020 for a counselor in English

Text "HABLAR" to 552020 for a counselor in Spanish

Employment and Job Training

GetHired IL

The State launched a website to connect people looking for work with companies who are currently hiring.

You can find the listing here: <https://www2.illinois.gov/GetHired/Pages/default.aspx>.

Coursera

Illinois is partnering with Coursera to provide people with free training and credentialing for new jobs. You can find more information here:

<https://www.illinoisworknet.com/Training/Pages/Coursera.aspx>

Become a Contact Tracer

DPH Contract Tracer Interest Form - <https://redcap.dph.illinois.gov/surveys/?s=KWKJL93TM7>

COVID-19 Contact Tracing Certification-

<https://www.coursera.org/learn/covid-19-contact-tracing?edocomorp=covid-19-contact-tracing>

Individual health depts will hire contract tracers when the time comes.

<https://www.contrace.org/contact-tracing-jobs>

Tech Jobs Training

Discovery Partners Institute (DPI) and P33 are launching a new initiative to help Illinois residents hurt by COVID-19 gain new digital skills at steeply discounted tuition rates.

[TechReady Illinois](#) is a collaborative, statewide effort that brings together Illinois' top tier academic institutions, leading employers and local tech-focused non-profits. Participating institutions include the University of Chicago, the U of I System, the Illinois Institute of Technology, and City Colleges of Chicago.

Programs include: cloud computing, cybersecurity, data and analytics, and software development.

Other Loans Through Banks

The Illinois Department of Financial and Professional Regulation issued guidance to banks and other financial institutions, encouraging them to [offer payment accommodations to consumers, including deferrals at no cost and extending payment due dates.](#)

Just because IDFPF issues this guidance does not mean that your bank is following it. You should call your loan servicer about payment accommodations and deferrals.

Questions to ask

1. Will interest continue to accrue during the forbearance period?
2. Will you expect me to pay back the missed payments in one lump sum?
 - a. Can I pay back the missed payments over time?
 - b. Can I pay back the missed payments at the end of the mortgage?
3. What will my interest-rate be during my forbearance and after my forbearance?
4. Are there any fees associated with my late payments now or following the forbearance? Can these fees be waived?
5. Can I have this agreement in writing?
6. Do you have any resources available?

Taxes

Income Tax

Federal tax day has been pushed from April 15, 2020 to July 15, 2020.

As of March 25, the State of Illinois delayed its tax day from April 15, 2020 to July 15, 2020.

Estimated payments are still due on their normal schedule.

Cook County Property Tax

A new Illinois law increases from nine months to 13 months the time that taxpayers have to pay delinquent Cook County property taxes before they are offered to investors, giving more breathing room to homeowners and business people struggling to pay their bills.

The Annual Tax Sale, required by state law, is the start of a legal process that can end in a loss of property ownership. Owners can avoid the Tax Sale by paying all delinquent taxes and interest before the Sale begins. Cook County Treasurer Maria Pappas obtained a court order to postpone this year's Tax Sale, originally scheduled for May 8, 2020. She will reschedule the Sale after the Governor's pandemic disaster declaration is lifted.

Beware of Scammers

Be on the lookout for scammers who promise financial relief for your outstanding bills.

Scammers may:

- Charge you a high up-front fees for their services,
- Promise you a loan modification,
- Ask you to sign over your property title,
- Tell you to make payments to someone other than your servicer or service provider, or
- Tell you to stop making payments without speaking to your servicer or service provider.

If you believe you are being scammed or have been contacted by a scammer, [submit a complaint to the Office of the Illinois Attorney General](#) and to the Consumer Financial Protection Bureau at (855) 411-CFPB (2372).