Chicago Emergency Rental Assistance Program (ERAP)
Frequently Asked Questions

Application

1. **How do I apply for the Emergency Rental Assistance Program (ERAP)?**
   - Tenants and landlords can apply directly online at Chicago.gov/RentHelp beginning on December 6th, through 11:59 pm on December 18th.
   - For assistance completing the application, a call center will be available beginning on December 6th and the number will be available at Chicago.gov/RentHelp. In addition, there will be in-person help at select locations that will also be listed at Chicago.gov/RentHelp.

2. **What if my landlord does not want to participate in the Emergency Rental Assistance Program?**
   - When a tenant applies, they must include an email or phone number for their landlord. Their landlord will be contacted and asked to complete their own application.
   - If a landlord either does not respond or declines to complete an application, the tenant's application may still move forward.

3. **What if my tenant does not want to participate in the Emergency Rental Assistance Program?**
   - When a landlord applies, if they include contact information for their tenants, their tenants will be contacted and asked to complete an application.
   - If a tenant does not complete an application, federal regulations prevent DOH from approving a grant to a landlord applicant.

4. **Is there a limit to how many applications a landlord can submit?**
   - There is not a limit. Landlords can apply for as many current renter households who they believe meet the eligibility requirements.

Program Overview

5. **How much assistance can tenants receive?**
   - Tenants whose applications are approved will receive a one-time grant matched to their specific need. Rental assistance grants will be paid directly to the landlord, unless the landlord has not completed an application. Utility assistance grants will be paid directly to utility providers.
   - Assistance will cover up to 15 months of missed rent and utility payments and up to three months of future rent and utility payments. Assistance cannot cover unpaid rent or utilities from before June 2020.

- Tenants cannot receive more than $2,500 in rental assistance per month. Late fees do not count against this limit.

6. **How will Emergency Rental Assistance Program funds be distributed to approved applicants?**
   - If a tenant's application is approved a check will be mailed directly to their landlord, or directly to the tenant if the landlord does not complete an application.

7. **Will tenants pay taxes on Emergency Rental Assistance Program funds if their application is approved?**
   - No, ERAP assistance awarded to tenants is not considered income for tax purposes.

8. **Will landlords pay taxes on Emergency Rental Assistance Program funds if their application is approved?**
   - Yes, landlords receiving ERAP funds, either directly from the City of Chicago or via the tenant, will be taxed on those funds as rental property income.

9. **Will the Emergency Rental Assistance Program pay for utilities?**
   - Yes, ERAP will cover utilities and utility arrearages for up to 15 months of unpaid bills and three months of future payments.

10. **Will the Emergency Rental Assistance Program run out of funding? How likely am I to receive a grant if I apply?**
    - The Chicago Department of Housing has nearly $102 million in Emergency Rental Assistance Program 2 funding and will fund as many applications as possible.

11. **Is there assistance for people who own their home?**
    - Unfortunately, the Emergency Rental Assistance Program is only available to renters.

Eligibility

12. **Who is eligible to receive assistance from the Emergency Rental Assistance Program?**
    - Chicago tenants may be eligible to receive ERAP assistance if:
      - The household lives in Chicago and rents their home as their primary residence.
      - The household's income in 2020, or at the time of application, is below 80% Area Median Income (AMI) and preference will be given to households who make less than 50% AMI. These limits are listed below. In some circumstances, applicants may be deemed income-eligible based on a fact-based proxy, such as residing in a ZIP code with a median household income substantially below the eligibility maximum.

Number of People in Household	50% Area Median Income (Preference)	80% Area Median Income (Eligibility)
1	$32,600	$52,200
2	$37,300	$59,650
3	$41,950	$67,100
4	$46,600	$74,550
5	$50,350	$80,550
6	$54,100	$86,500

- The household experienced a financial hardship, including a loss of income or increased expenses, due to the COVID-19 pandemic. Hardship includes a reduction of work hours, unemployment, taken time off to care for oneself or loved ones who were ill with COVID-19, and taking time off because you or someone in your household is vulnerable to COVID-19.

13. Can a tenant who does not have proof of legal residency be eligible?
- Yes, tenants will not be asked for Social Security numbers or any other legal residency documentation.

14. Can a person with arrest or conviction records be eligible?
- Yes, ERAP will be available to Chicago residents regardless of arrest or conviction history.

15. Can tenants receive assistance from the Emergency Rental Assistance Program if they received emergency rental assistance in the past?
- Yes. However, tenants cannot receive assistance for the same months from two different programs and cannot receive more than 18 months of total assistance. The City of Chicago will coordinate with other governments to ensure that applicants do not receive two grants for the same period.

16. Do tenants have to be behind on their rent to apply for ERAP?
- No. Tenants current on their rent and without arrears, but who are otherwise eligible, may apply for up to three months of future rent.

17. Can a person without a written lease apply for ERAP?
- Yes, tenants with verbal or month-to-month agreements are all able to apply for ERAP. The tenant will have to show documentation of consistent payment history for housing. If they cannot show a history of paying rent, they will be eligible for only three months of assistance at typical housing costs for their ZIP Code as determined by HUD's Small Area Fair Market Rents.

18. Are tenants residing in public housing or receiving Section 8/Housing Choice Vouchers eligible to apply for the Emergency Rental Assistance Program?

- Yes, tenants receiving other subsidies are eligible for ERAP on the tenant portion of their rent. However, households in these situations are encouraged to contact their program administrator for a rent adjustment if they have experienced a change in income.

Required Documents

19. What documentation do tenants need to provide when applying for the Emergency Rental Assistance Program?

- Renters will need the following documents and information to apply:
  1. A government-issued photo ID
     - Eligible documents: Drivers license, state ID, CityKey, green cards, US or foreign passports, or any other US or foreign photo ID
  2. Proof of address (if the address on your ID is not current)
     - Eligible documents: A bank, credit card, or utility statement, lease, or other document showing your current address
  3. Proof of household income
     - Eligible documents: Paystubs, tax filings, bank statements, a signed statement from your employer or case worker, or a signed statement from the applicant.
  4. Proof of monthly rent amount
     - Eligible documents: Lease, statement from landlord, bank statements or check stubs showing a pattern of paying rent, or other documents showing a pattern of paying rent
     - Tenants who do not have one of these documents will be eligible for three months of assistance at typical housing costs for their ZIP Code
  5. Most recent utility bill (if applying for utility assistance)
  6. Their landlord's contact information (email or phone number)

20. What documents do landlords need to provide when applying for the Emergency Rental Assistance Program?

- Landlords must have the following documents to complete an application:
  1. Proof of ownership
     - Eligible documents: Tax filings, property tax bill, deed, or mortgage document
  2. Property management agreement (if a property manager is applying on behalf of the owner)
     - Tax Identification Number of the owner

21. Do tenants need a lease to apply?

- Tenants with verbal or month-to-month agreements are all able to apply for ERAP. The tenant will have to show documentation of consistent payment history for housing. If they cannot show a history of paying rent, they will be eligible for only three months of assistance at typical housing costs for their ZIP Code as determined by HUD's Small Area Fair Market Rents.

22. Do tenants need a Social Security Number to apply?
- No, a Social Security Number (SSN) or Individual Taxpayer ID Number (ITIN) is not required for tenants.

Moving Through the Review Process

23. What happens after I complete my section of the application?
- After a tenant has submitted their information, their landlord will be contacted and asked to submit information as well. If the landlord completes their portion of the application, it will be reviewed for approval. If the landlord does not respond to three attempted contacts over five calendar days, the application will be reviewed at that point.

24. How can I check on the status of my submitted application?
- Tenants will be able to sign in to their account at the application website and view the status of their application.

25. Will the Department of Housing use a lottery system to review completed applications?
- No. Applications of lower-income tenants will be prioritized for initial review.

26. When will I be notified if my application is approved for funding or deemed ineligible for funding?
- The Department of Housing expects extremely high demand for ERAP assistance and will review completed applications as quickly as possible. However, because of the number of applications we expect to receive, it may take several weeks to hear the results of your application.

27. How will I be notified if my application is approved for funding or deemed ineligible for funding?
- All communications will be sent to the email addresses provided in the application. Please make sure you maintain access to the email accounts associated with the application. You will also be able to check the status of your application by logging into the application website.

More Information

28. Can I apply to other emergency rental assistance programs offered by the City of Chicago or the State of Illinois?
- Yes, however, tenants cannot receive rental assistance from more than one source during the same period. The Department of Housing will coordinate with other governments to prevent applicants from receiving more than one award for the same time period. If you do receive

more than one award by error, please contact the Department of Housing.

29. Can tenants be evicted while waiting for these funds?

- If you receive an eviction notice, contact the ERAP call center immediately to expedite your payment. You can also receive free legal help by going to CookCountyLegalAid.org or calling 855-956-5763. More information is available at Chicago.gov/Eviction.

30. Where can I find additional help during the COVID-19 pandemic?

- If tenants are facing economic or social challenges in addition to struggling to pay their rent, please call 311 and ask for "short term help."

31. Who do I contact with questions about the Emergency Rental Assistance Program?

- If you have any questions or if you are unsure about anything regarding your application, please refer to the list of organizations standing by to help at Chicago.gov/RentHelp. On December 6th a call center will also open to help applicants and the phone number will be posted at Chicago.gov/RentHelp.

32. What should I do if I think someone is submitting false information to DOH in connection with the Emergency Rental Assistance Program?

- The Department of Housing takes all allegations of fraud seriously. If you have reason to believe someone is providing fraudulent information in an attempt to obtain emergency rental assistance, please contact doh@cityofchicago.org so that DOH can promptly investigate the matter.