

Community Connectors Housing Resource Training

November 30, 2022



Welcome!

Candace Moore

Mayor's Office of Equity and Racial Justice



OERJ Mission

The Office of Equity and Racial Justice (OERJ) seeks to advance institutional change that results in an equitable transformation of how we do business across the City of Chicago enterprise. This includes the City's service delivery, resource distribution, policy creation and decision-making. OERJ will do this by supporting City departments in normalizing concepts of racial equity, organizing staff to work together for transformational change, and operationalizing new practices, policies and procedures that result in more fair and just outcomes.





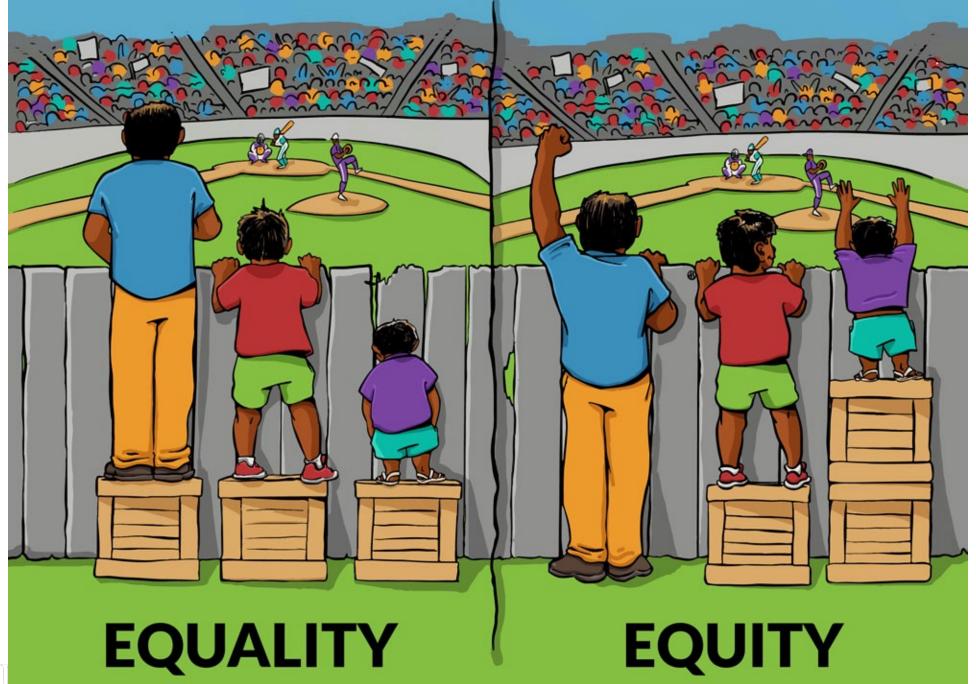
Vision

- Diversity is our source of power.
- Engagement is how we do business.
- Our partnerships lead to transformation.
- We are healers.
- · Our prosperity is a mirror reflection of our City's makeup.

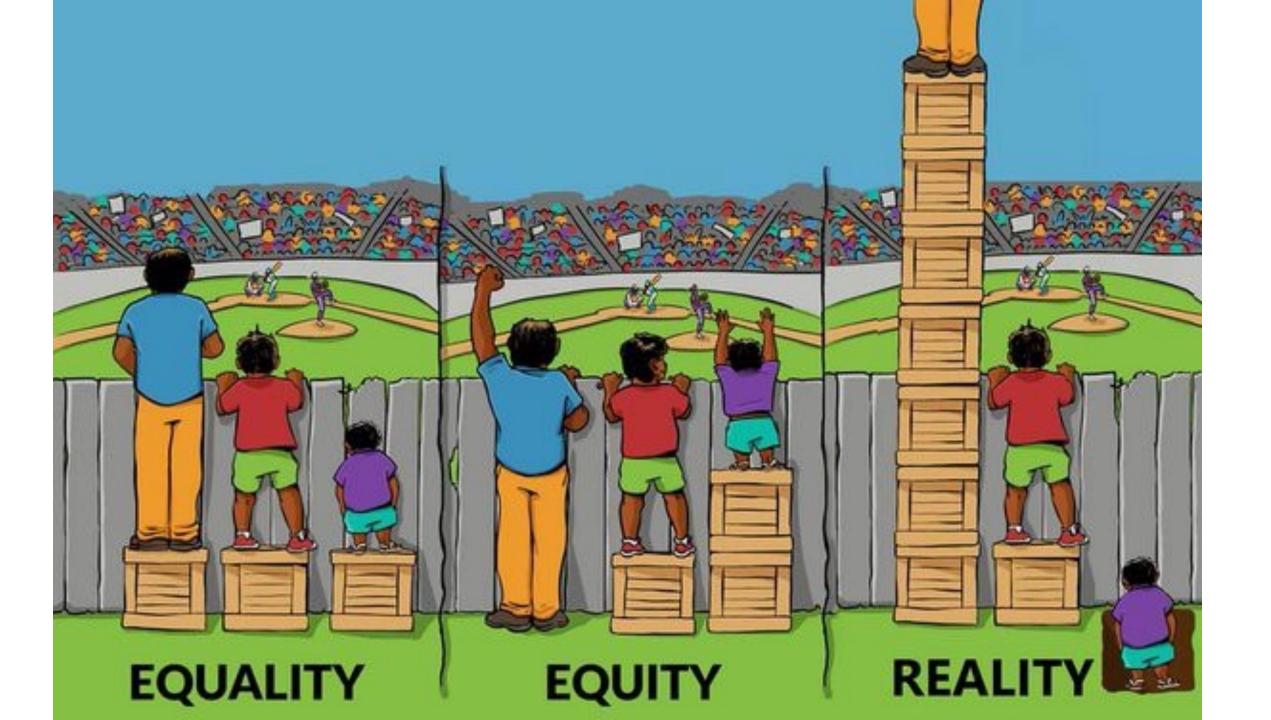


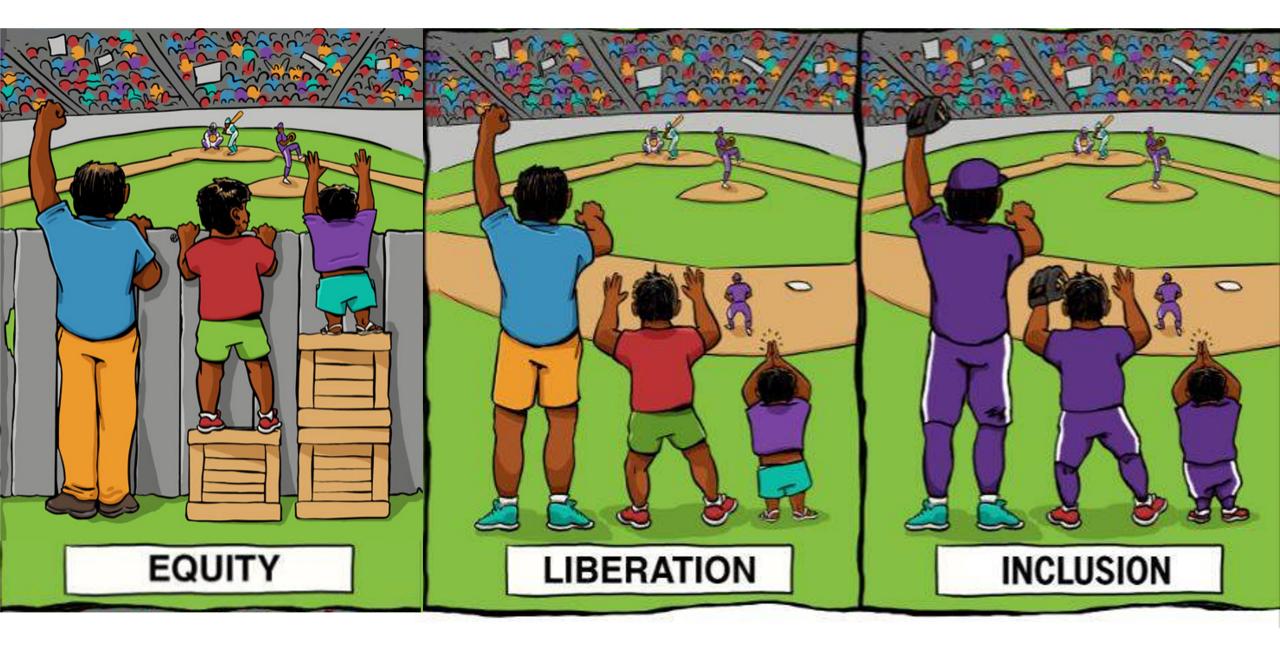
Guiding Principles

- Build a culture of inclusion and diversity
- Deepen our spectrum of engagement
- Routinize equity impact analyses in our process and practice
- Invest in our healing
- Be accountable for equitable progress













Transformative Partnerships

Racial Equity Rapid Response Team

A partnership among the City, hospitals and community groups designed to address COVID-19 mortality, case rates, and ultimately vaccination rates in most impacted communities.



Housing Stability Community Response Team

A partnership between the City, nonprofits, and community leaders aimed at replicating the RERRT model to support addressing the end of the eviction moratorium in the most impacted communities.



► Don't Self-Evict

If you get an eviction notice, know that only the Cook County Sheriff's Office can carry out an eviction. It is illegal for your landlord to try to remove you from your home.

Get Legal Help

Cook County Legal Aid for Housing and Debt is a free resource to help landlords and tenants resolve housing and debt issues. Contact <u>CookCountyLegalAid.org</u>, or 855-956-5763. Legal support for tenants is also available at <u>rentervention.com</u>, or text "hi" to 866-773-6837.

HSCRT Participants and TargetCommunities

Target Community Areas

Auburn Gresham/Chatham

Austin

Humboldt Park

Little Village

Rogers Park

South Shore/Grand Crossing

- Community organizations: Acclivus Inc., Center for Changing Lives, ZAM's Hope, Far South CDC, Latinos Progresando, West Side Health Authority
- Nonprofits, advocates and housing experts: Chicago Bar Foundation, Spanish Coalition for Housing, Law Center for Better Housing, Metropolitan Tenants Organization, The Preservation Compact, Neighborhood Housing Services of Chicago
- Research institutions: University of Chicago Inclusive Economy Lab, DePaul Institute for Housing Studies
- Government: Mayor's Office of Equity and Racial Justice, Mayor's Office Policy Team, Department of Housing, Department of Family and Support Services, Cook County Sheriff's Office, Office of the Chief Judge, Cook County President's Office



* Why are we here today?

- Our partners identified the problem:
 - Both residents and housing providers, particularly small landlords, had limited knowledge about the resources and programs available to them that could help support their housing stability.

- They voted to use our resources for :
 - Community Connectors training to help get information to residents in our target communities
 - Targeted outreach to small landlords



X Our goals are for you to leave this event:

- 1. Knowing where you and your community members can get help with housing and eviction issues
- 2. With more knowledge of the eviction process so you can help your fellow residents understand their options
- 3. With your housing questions answered and knowing where to go if you or your community members need more information



***** Morning Agenda

- Welcome
- Understanding the Landscape: Housing and Eviction Data
- **Housing 101: Renters Rights**
 - Tenant and Landlord Rights and Responsibilities
 - Lockouts
- **Lunch Break!**



X Afternoon Agenda

- Housing 101: About the Department of Housing
- Housing 101: Evictions, the Eviction Court Process and **Legal Aid**
- Connecting Residents to Resources
- Final Review with Mock Scenarios
- Close
 - Complete post-training survey
 - Get your gift card!



Housing and Eviction Data

Preethi Varma Inclusive Economy Lab November 30, 2022

Chicago Housing Stability Dashboard

Key Findings for the Housing Stability Community Response Team Community Connector Training

Agenda - 10:30-11:00

- Introduction 10 minutes
- Key Findings 15 minutes
 - Assistance Outreach
 - Housing Affordability
 - Eviction
- Discussion 5 minutes



Introduction



The Inclusive Economy Lab works to expand economic opportunity for residents of disinvested communities



and highlight barriers to social mobility and racial equity.

IDENTIFY



PARTNER

with policymakers, communitybased organizations, and others to generate rigorous evidence about how to remove these barriers.



COLLABORATE

with policymakers and impacted communities to address these barriers through meaningful policy and practice change.

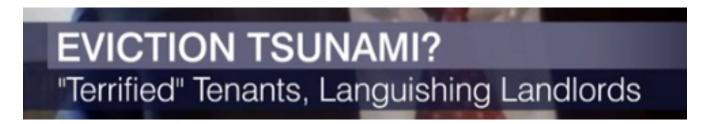


In fall 2020, Chicago agencies requested leading indicators of housing instability to help target resources to prevent evictions



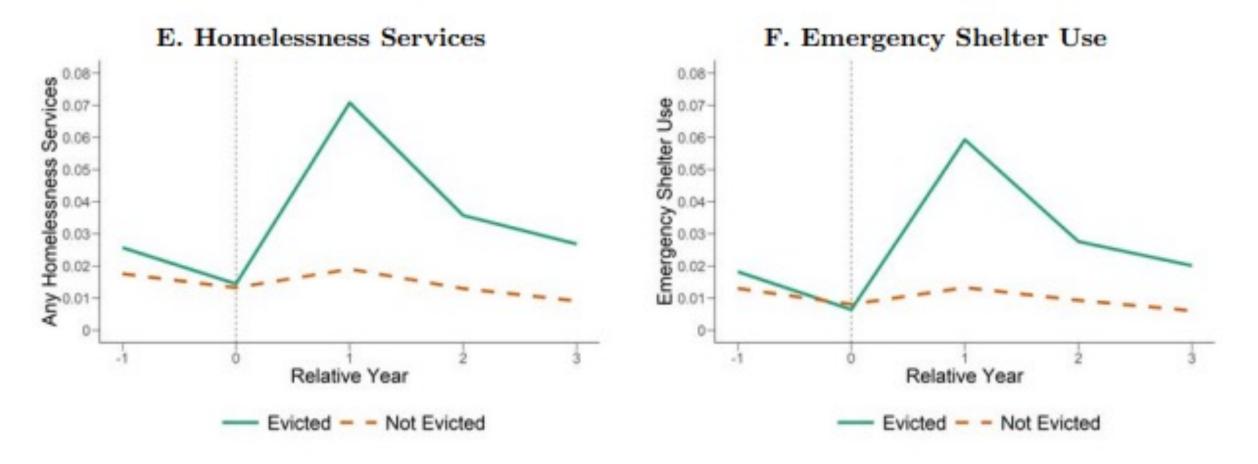
Illinois' Eviction Ban is Lifting, But Housing Problems Persist

Amanda Vinicky | May 18, 2021 10:30 pm





Among those with a filing, being evicted increases the likelihood of experiencing homelessness by about 3 times



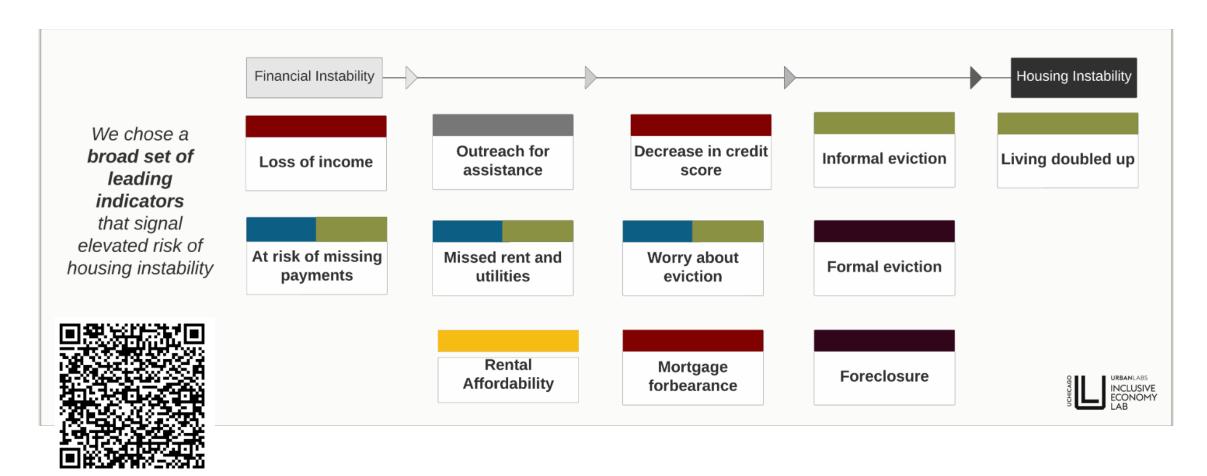


We know that short-term financial assistance can help prevent homelessness

- A 2018 study by Notre Dame showed that receiving a referral for Illinois State Homelessness Prevention Funding from Chicago's Homeless Prevention Call Center:
 - Decreased the caller's likelihood of being homeless after 3 months by 88%
 - Decreased the caller's likelihood of experiencing homelessness after 6 months by 76%
 - Reduced the time spent in a homeless shelter over the next 6 months by 2.6 days, or by 84%

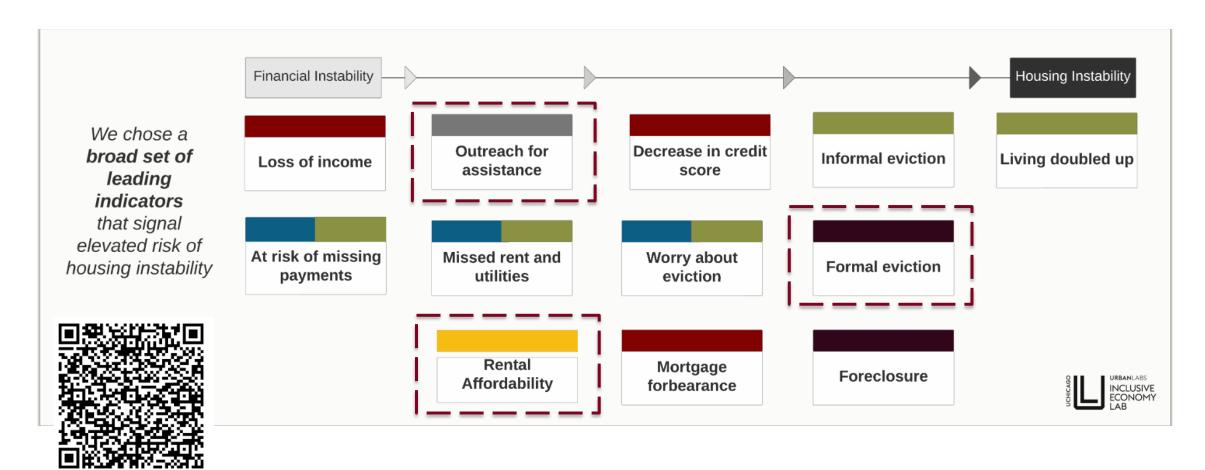


Launched in Summer 2021, the Chicago Housing Stability Dashboard is a tool that tracks a set of leading indicators of housing instability





Today's discussion will focus on three key leading indicators of housing instability in Chicago





Assistance Outreach



Chicagoans at risk of eviction or homelessness can call the Homelessness Prevention Call Center (HPCC), a central hub

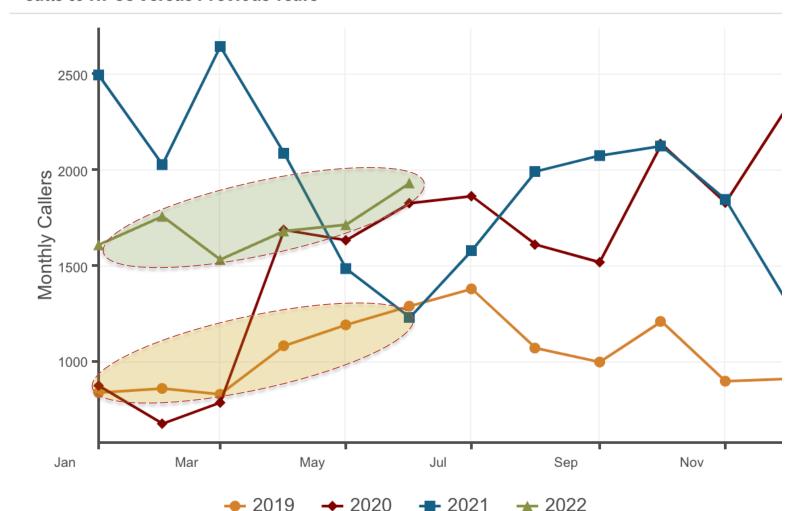
 Who is Represented: All callers to the HPCC, managed by Catholic Charities, except those who are re-routed to other services

 Methodology: Community areas were matched to ZIP codes. Each community area could be matched to at most three ZIPs. Data is received from the Homeless Management Information System (HMIS) which is managed by All Chicago



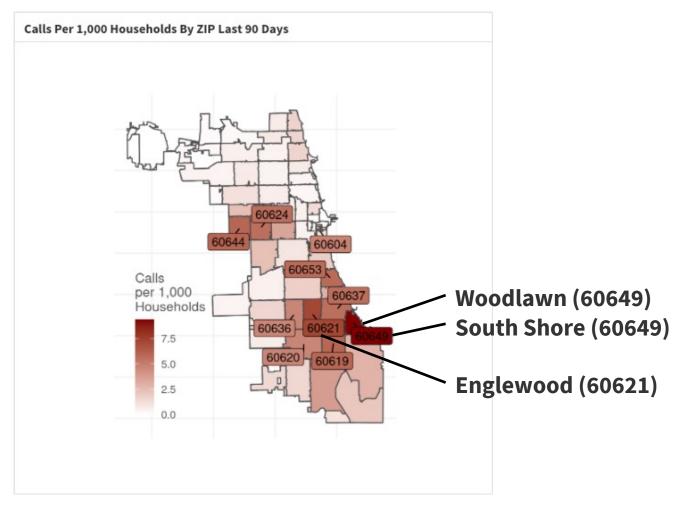
Calls to the Homelessness Prevention Call Center remain about 50% above pre-pandemic levels from 2019

Calls to HPCC Versus Previous Years





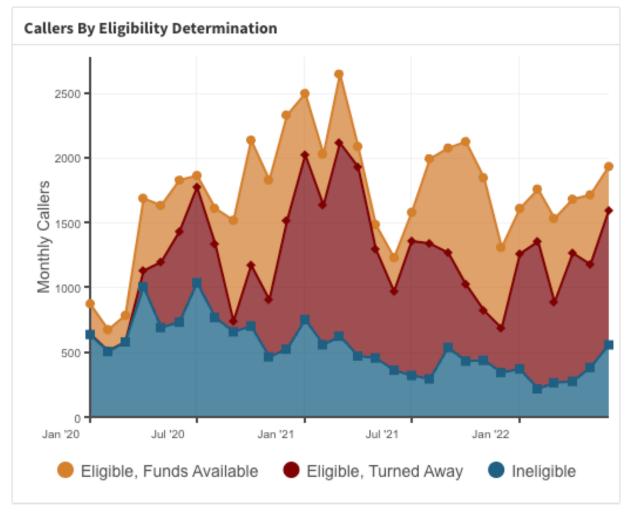
Neighborhoods on the South side have seen the highest rate of calls per 1,000 households as of June 2022





Source: All Chicago – HMIS

As of June 2022, 69% of eligible callers continue to be turned away due to limited funding or insufficient personnel





Source: All Chicago – HMIS

Housing Affordability



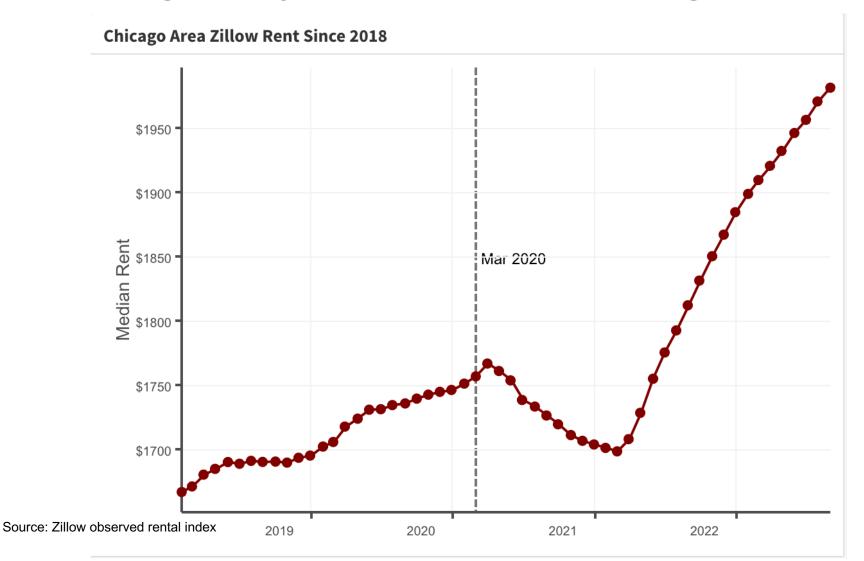
To study changes in rental prices in the Chicagoland area during the pandemic, IEL uses two data sources

 Zillow Observed Rental Index: uses the company's online postings to estimate median asking rent for units across the rental market

• Consumer Price Index (CPI) for Housing: uses survey data to track the amount both renters and homeowners are currently paying for their housing.

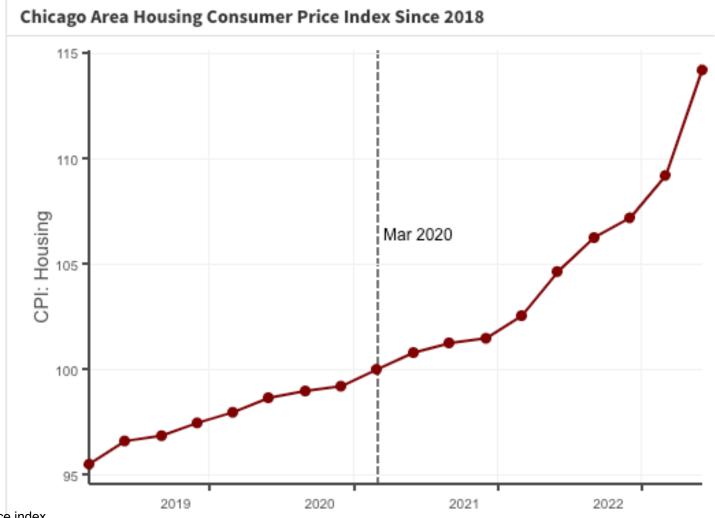


The median rent has climbed dramatically in the Chicagoland area, reaching nearly \$2,000 a month in August 2022





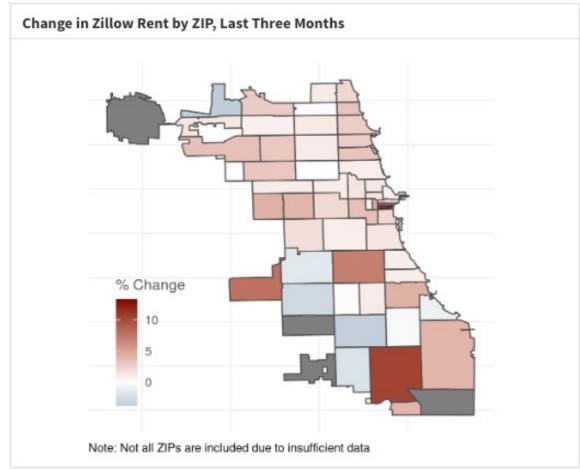
This median rental cost represents almost a 15% increase in rent since the start of the pandemic in March 2020



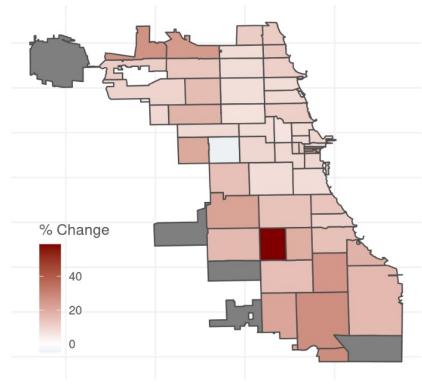


Note: 2020 Q1 = 100

Rents have risen more steeply on parts of the South side than other areas, both recently (L) and since start of pandemic (R)



Change in Zillow Rent by ZIP, Since March 2020



Note: Not all ZIPs are included due to insufficient data



Source: Zillow Home Value Index

Eviction



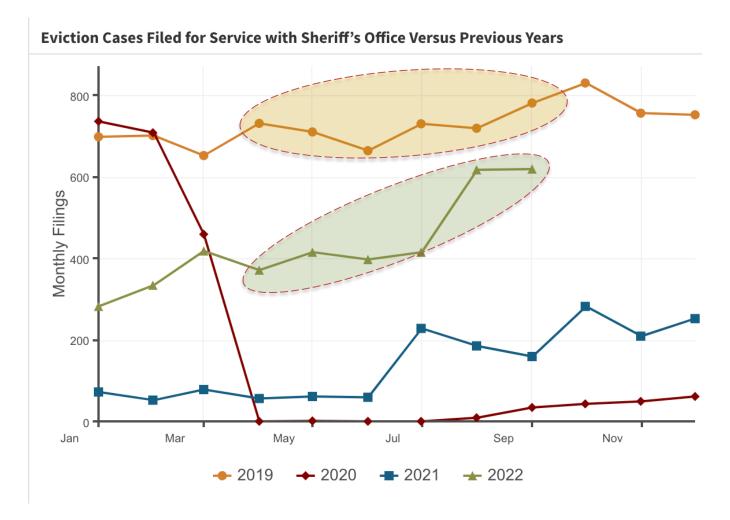
Tracking eviction filings in the court system will be an important part of understanding housing instability

 Community Partner: Eviction cases within the city of Chicago were filed for service with the Cook County Sheriff's Office

 Methodology: Eviction data was provided at the ZIP level by the Cook County Sheriff's Office



While monthly eviction filings have still not reached prepandemic 2019 levels, they have increased in recent months

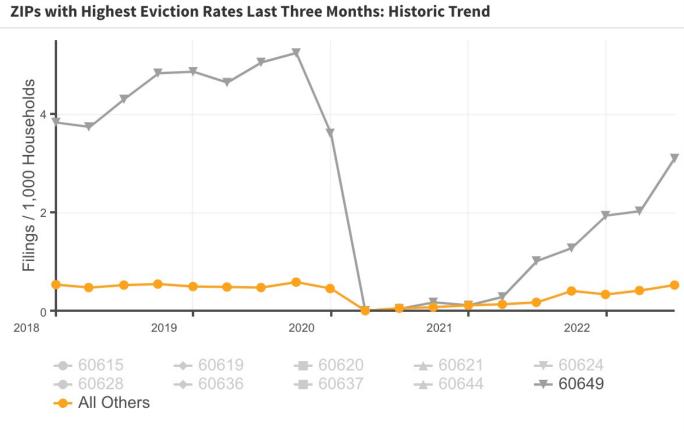


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Source: Cook County Sheriff's Office

The South and West Sides experienced the highest eviction filing rates

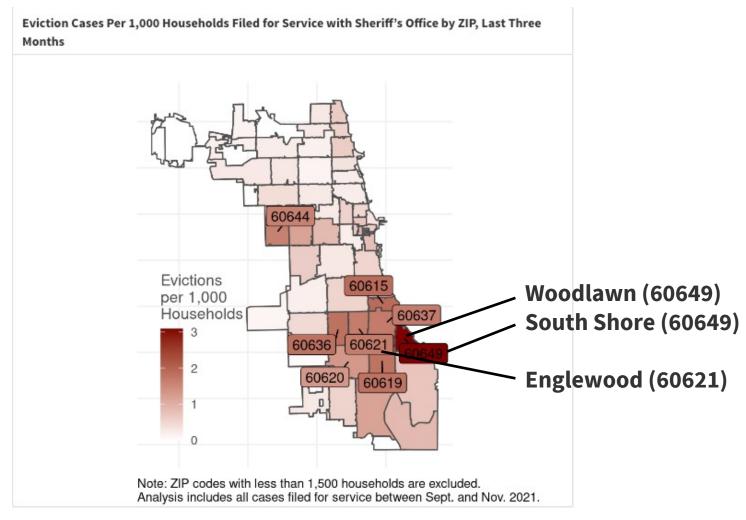


Note: ZIP codes with less than 1,500 households are excluded. Eviction rate data is subject to change based on data updates



Source: Cook County Sheriff's Office 38

The South and West Sides experienced the highest eviction filing rates





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Key Takeaways



Key Takeaways

- There is a high need for short-term financial assistance, and 69% of eligible callers are still being turned away due to limited funding or insufficient personnel
- Median rent has reached almost \$2,000 per month, representing a 15% increase since March 2020. Rental prices have increased at higher rates on the south side
- Eviction filings are steadily increasing, but still have not reached pre-pandemic levels





Next steps for dashboard



Next steps for dashboard

- This is the last release of the Chicago Housing Stability Dashboard
- IL Department of Human Services (IDHS) has requested that IEL expand some elements of the dashboard statewide
- Plan to launch in spring 2023 stay tuned!



Comments or Questions?



Thank you!



Appendix



Our homelessness prevention portfolio seeks to understand <u>who</u> is at risk of housing instability and <u>how</u> to support individuals and households

Scoping efforts?

Mutual Aid Fund Study

Family Homelessness Prevention Pilot

Chicago Housing Stability Study

Chicago Housing Stability Dashboard



The Dashboard combines administrative, commercial, and survey data to inform policymakers in near real-time changes of housing instability risk across our city

We explore a different data source in each of the five tabs of the dashboard

Calls to the city's Homelessness

Prevention Call Center

Housing Affordability

Local estimates on rental rates and housing inflation

Assistance Outreach

Eviction and Foreclosure

Case filings against tenants and homeowners

Voices of Chicago Survey (Discontinued)

Short texting survey of applicants to early-pandemic housing assistance

Consumer Credit Data

Information on credit-connected adults' financial stability

Household Pulse Survey

Representative survey of metro-area adults

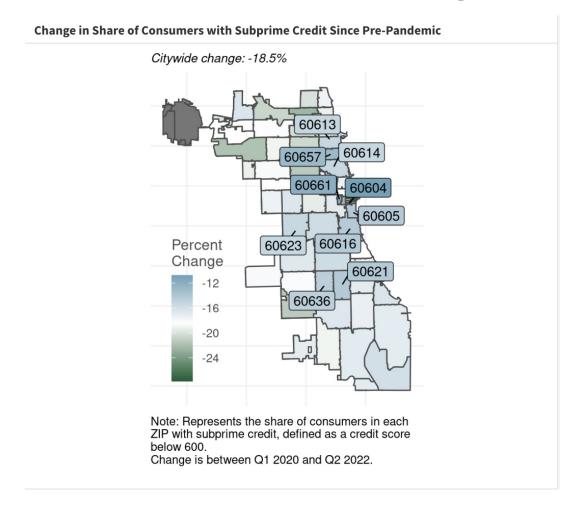


The dashboard allows us to look at the following trends in leading indicators

- 1. How the demand for services is changing over time
- 2. Whether the availability of services is meeting demand
- 3. The total number of people facing a specific leading indicator (e.g. an eviction filing)
- 4. Where people who are facing that leading indicator are living (i.e. geographic heat maps)

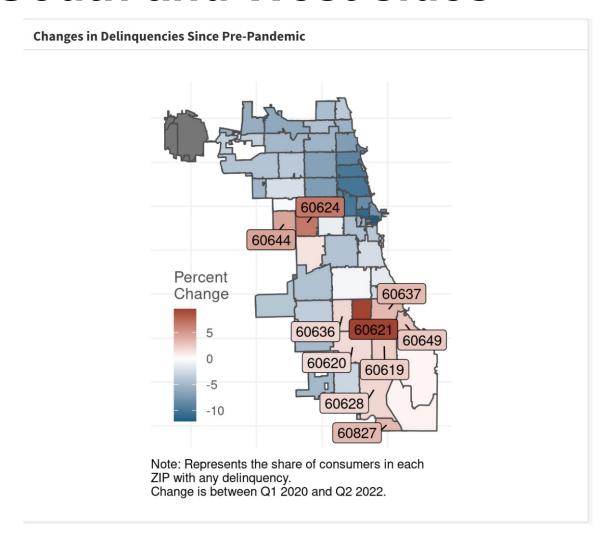


Consistent with national trends, many Chicago households' consumer credit scores improved during the pandemic.



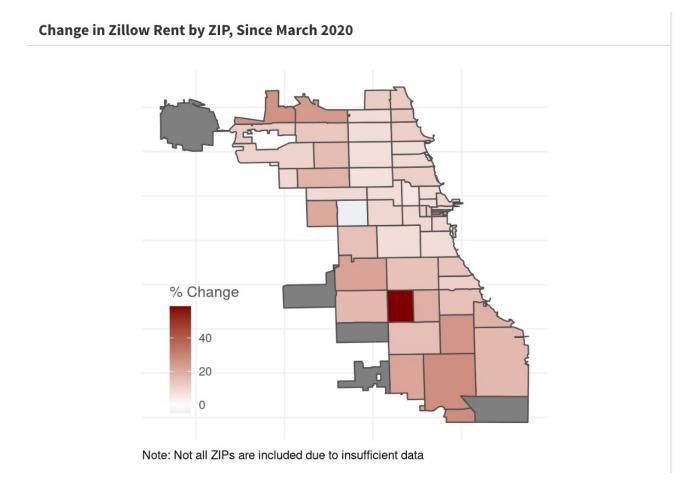


Credit card delinquencies have risen slightly across the South and West sides



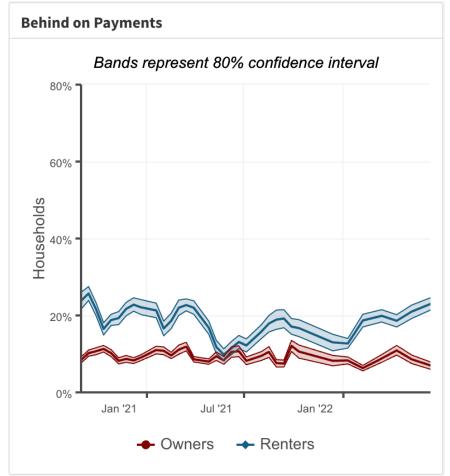


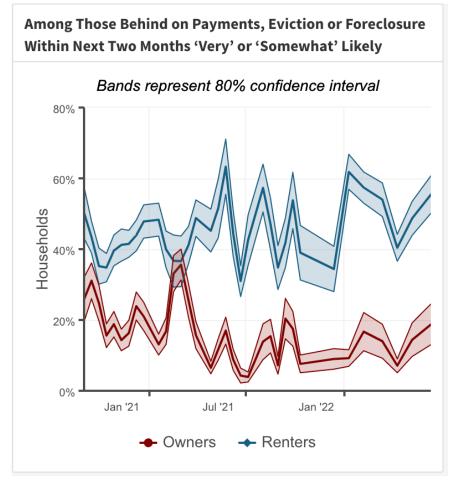
Communities in the South, West, and Northwest side have seen the most dramatic changes in rental prices since the start of the pandemic





In mid-June 2022, 20% Chicago-area renter households selfreported that they remained behind on rent; more than 50% are "very or "somewhat" worried about eviction

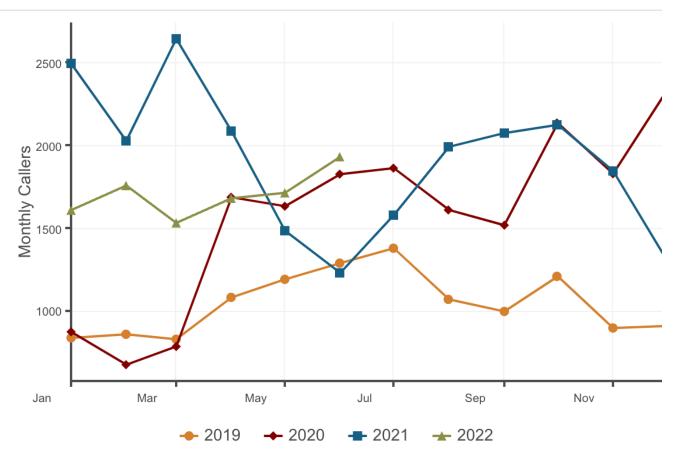






The number of Chicagoans reaching out for short-term housing assistance from the Homelessness Prevention Call Center remains about 50% above pre-pandemic levels









X Your role as Community Connectors

As Community Connectors, you will play an important role in ensuring that your friends, families, clients, neighbors and fellow Chicagoans understand:

- 1. What resources are available to them right now and where to access them
- How to avoid an eviction and where to get help along the way
- Their rights as tenants and how to face issues with their landlords

Our Goal:

Together, we hope to reach as many Chicagoans with housing questions and connect them with the resources they need to remain stably housed.



X Your role as Community Connectors

Throughout the day, use the provided "cheat sheet" to take notes about the resources you can share with your communities. This can serve as a guide you will have to reference on the ground.

Any questions?



Housing 101: Renters Rights

John Bartlett
Metropolitan Tenants Organization



* Topics we will cover:

 What a tenant should do if they experience illegal lockouts and landlord retaliation

Apartment conditions and landlord responsibilities

Fair Notice Ordinance



A landlord can force a tenant to leave their home without filing an eviction.

FICTION



X Fact or Fiction?

A landlord can shut off their tenant's hot water if the tenant doesn't pay rent on time.

FICTION



***** Fact or Fiction?

Landlords must give their tenants at least 60 days notice if they want to raise rent or terminate the lease.

FACT



Tenant and Landlord Rights and Responsibilities



Chicago's Residential Landlord and Tenant Ordinance

 In this section, we will cover landlord and tenant rights and responsibilities under Chicago's Residential Landlord and Tenant Ordinance

 This is a set of local laws that provides tenants with important protections

 We will explain what a renter should do if they are locked out of their apartment or if their landlord is retaliating against them.



Part 1: Lockouts and Landlord Retaliation



What is a lockout?

- A lockout an attempt to force a tenant out of their apartment by:
 - Changing or plugging the locks of a tenant's doors
 - Blocking the entrance to the apartment
 - Removing apartment doors or windows
 - Shutting off utility services, or
 - Removing personal property from the apartment



Can a renter be locked out if they don't pay rent?

- Lockouts from any rental unit are illegal in the City of Chicago.
- A landlord can evict a tenant for nonpayment of rent, but the landlord must first file a lawsuit against the tenant, win this lawsuit, and then pay the Sherriff to evict the tenant.
- A landlord cannot just lock a tenant out of their apartment for nonpayment of rent.



What should a renter do if their landlord locks them out?

- Renters should call the police if they are locked out by their landlord.
- If they can find the landlord, police will order them to let you back into your apartment.
- Renters should make sure they have something to show police that will prove they reside at the apartment (such as a utility bill or rent receipt).



What is retaliatory conduct by a landlord?

- Retaliatory conduct is any action a landlord takes, or threatens to take, to punish tenants for engaging in the following protected activities:
 - Complaining to a government agency, community organization, or the news media about the condition of their apartment
 - Asking your landlord to make necessary repairs
 - Joining a tenants organization
 - Testifying in any court or administrative proceeding about the condition of their apartment or building
 - Exercising any other right or remedy under law



What is considered landlord retaliation?

- A landlord might try to retaliate against a tenant by:
 - Terminating or threatening to terminate a lease agreement
 - Increasing rent
 - Refusing to provide a necessary service
 - Refusing to renew a lease agreement



* How can a tenant prove that their landlord's conduct is retaliatory?

- Tenants should keep a record of their protected activities.
 - For example: If a tenant emails a landlord asking them to make repairs, save the email.
- A landlord's conduct is considered retaliatory if it happens within one year of the protected activity.



What can a tenant do if their landlord retaliates against them?

- A tenant should seek legal advice from an attorney.
 - Information about legal assistance will be covered in a later section of this training.



Part 2: Apartment Conditions and Repairs



* What are landlords responsible for?

- A landlord is required to keep apartment units in good shape and make all necessary repairs. This includes:
 - Keeping floors, walls and ceilings in good repair
 - Keeping plumbing fixtures in good working order
 - Keeping all supplied appliances in good repair
 - Keeping stairways and porches in safe and good condition
 - Protecting tenants against rodents and insects by exterminating if they are present



What can a tenant do if their landlord doesn't make the necessary repairs?

- If a landlord fails to make all necessary repairs a tenant may be able to:
 - Make the repairs themselves and deduct the cost from their rent
 - Reduce a portion of their rent
 - Sue the landlord
 - Terminate the lease
- It is very important to make sure that renters understand that these measures may only be taken on certain circumstances and before enforcing these rights, renters can seek the advice of an attorney
 - More information about legal assistance will be covered later in this training



Part 3: Fair Notice



* What is the Fair Notice Ordinance?

- The Fair Notice Ordinance took effect in July 2020 and creates new rights and responsibilities for Chicago tenants and landlords to give renters more stability in their homes.
- The ordinance increases the amount of notice landlords must give in order to non-renew or terminate a lease, or to raise a tenant's rent.
- The ordinance also extends the amount of time during which a tenant may end an eviction filing against them by paying the rent they owe and their landlord's court filing fees.



What does the Fair Notice Ordinance say about lease termination?

- Under the ordinance, landlords must provide:
 - 60 days of notice to terminate your lease if you have lived in your apartment for more than six months but less than three years
 - 120 days of notice to terminate your lease if you have lived in your apartment for more than 3 years



What does the Fair Notice Ordinance say about rent increases?

- Under the ordinance, landlords must provide:
 - 60 days of notice to raise your rent if you have lived in your apartment for more than six months but less than three years
 - 120 days of notice to raise your rent if you have lived in your apartment for more than 3 years
- These rules apply to all tenants, whether they have a written year-long lease or an
 informal month-to-month lease but do not apply if the eviction process has begun
 to due to nonpayment of rent or another violation of the lease.
- If a landlord fails to give the required notice, tenants have the right to remain in the apartment for the required notice period or pay the prior rent for the required notice period.



What if a tenant has already been given an eviction notice?

- Tenants now have the right to remain in their apartment and end an eviction case against them if they:
 - Pay all back rent owed
 - Pay any court filing fees the landlord has paid in the eviction case
 - Do not live in the same building as their landlord if the building has six units or fewer
- Tenants are free to make these payments until a judge issues a formal eviction order against you, also known as an "order of possession."



Where can direct a tenant if they have questions about Fair Notice?

More details and additional resources can be found at chicago.gov/fairnotice



What if a tenant is worried about their immigration status?

A tenants immigration status does not limit their rights under the law to safe, decent and affordable housing.



Where can I direct a tenant if they have questions about their rights?

- DOH Renters' Rights Hotline: The Department of Housing, in partnership with landlord organizations, has formed the Renters' Rights hotline to educate Chicagoans about the legal responsibilities of renters and property owners.
 - Call 312-742-RENT (312-742-7368)
 - The Hotline is available 24/7
- Tenants Rights Hotline: This hotline is managed by Metropolitan **Tenants Organization**
 - Call 773-292-4988
 - This Hotline is open Monday-Friday, 1:00-5:00pm



Questions?



Lunch Break



About the Department of Housing

Daniel Hertz
Chicago Department of Housing



Questions?



Housing 101: Evictions and Court Processes

Michelle Gilbert and Bob Glaves

Law Center for Better Housing and Chicago Bar Foundation



Eviction: Fact or Fiction?

A tenant should go to court if they receive an eviction summons.

FACT



Once a tenant receives an eviction notice, no help can prevent an eviction.

FICTION



Housing 101: Evictions and Court Processes

* What we will cover:

- Where renters can get help if they are behind on rent but haven't received an eviction summons
- What renters should do if they receive an eviction notice or summons
- How tenants can prepare for eviction court
- What happens in eviction court
- How tenants can get connected to legal aid, mediation and other resources. throughout the process



NOTE: This presentation covers only the law in the City of Chicago.

Local ordinances can mean different requirements in different places.



How can a tenant get more information if they are worried about an eviction but haven't received an eviction summons?

Visit <u>Rentervention.com</u> or text "hi" to 866-773-6837 to get connected with a volunteer attorney who can answer your questions about the eviction process and tell you about your rights

The service is free and confidential

Call the Cook County Legal Aid for Housing and Debt (CCLAHD) Hotline at 855-956-5763 to learn how to get help with your housing and debt problems

All services are free to Cook County residents





*

What happens before an eviction filing?

Termination Notice

Filing & Service

Preparing for Court

Preliminary Court Hearings Trial & Enforcement

- Landlords must give tenants written notice before filing an eviction court case
- It is illegal for a landlord to lock you out, remove your belongings or force you to move
- In many cases, renters can fix the problem within the notice period and avoid an eviction filing



What are reasons a renter could receive an eviction notice?

Not paying rent

 Lease violations (other than not paying rent) (such as having an unauthorized roommate)

If your landlord decides not to renew your lease



* What is the minimum amount of notice?

- 5 days for nonpayment of rent
- 10 days lease violations

A landlord must give a notice before a rent increase or non-renewal of the lease:

- 30 days if you lived in the unit less than 6 months
- 60 days if you lived in a unit from 6 months to 3 years
- 120 days if you lived in a unit for Over 3 years

CURE

- If you are behind in rent, you have a right to pay the rent during the five day period.
- If the landlord accepts the rent and keeps it even after the five day period, the landlord has waived the notice.
- You may still have a "one time right to pay and stay."
- Only payment of the full amount cures the nonpayment, UNLESS the landlord agrees IN WRITING to a payment plan.
- You also have a right to cure other lease violations.
- Payment and acceptance of rent after a notice of lease nonrenewal does NOT void the notice unless the landlord accepts rent after 120 days.



Is (pre-court) rental assistance still available?



Family & Support Services

https://www.illinoishousinghelp.org/

https://www.chicago.gov/city/en/depts/fss/provdr s/emerg/svcs/homeless_prevention.html

Call the Homelessness Prevention Call Center

Dial 3-1-1 or 312-744-5000 and ask for "Short-Term Help."



What should a tenant do if their landlord tries to remove them from their home?

Only the Cook County Sheriff's Office can remove residents from their homes.

- A lockout includes changing the locks or turning off utilities.
- If a landlord tries to remove their tenant, this is called a "lockout," and is always illegal. Renters can call 9-1-1 to request police assistance in regaining possession.
- Learn more about their rights as a renter, tenants can call:
 - The Department of Housing Renters' Rights Information Line at 312.742.RENT (312.742.7368)
 - The Metropolitan Tenants Organization Hotline at 773-292-4988



What should renters know about receiving an eviction summons?

Termination Filing & Preparing for Notice Service Preparing for Court Hearings Enforcement

- Landlord requirements to start the Court Process
 - 1.) Filing a complaint for eviction with the Court
 - 2.) Obtaining formal notice on the tenant (Service of Summons and Complaint)
- How a tenant might learn about a Court proceeding (Service):
 - 1.) Sheriff or Special Process Server hands you court paperwork (Summons and Complaint)
 - 2.) Posting a Notice not at the property



X Eviction: Fact or Fiction?

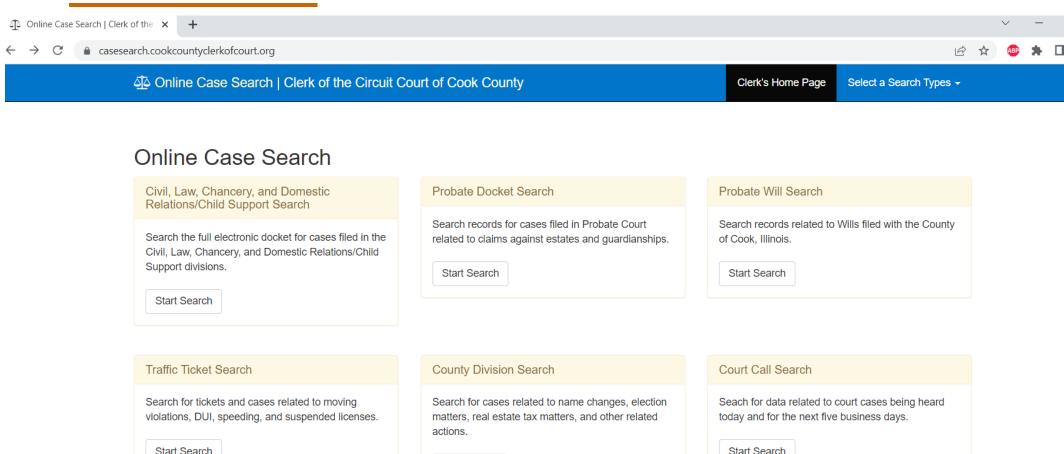
The eviction court can only enter an order against a tenant if the tenant gets the court papers in their hand from the Sheriff.

FICTION



What if you think your landlord has filed an eviction but you have not been served with

a summons?



Start Search

*

How can renters prepare for eviction court?

Termination Notice

Filing & Service

Preparing for Court

Preliminary Court Hearings Trial & Enforcement

- Step 1: Call CCLAHD (1-855-956-5763) or go to cookcountylegalaid.org
- <u>Step 2:</u> Keep Summons and any other eviction paperwork
- **Step 3:** Plan how to connect to Court on Zoom
 - Smartphone/Tablet/Computer
 - Call in (no video)
 - Go to CL-16 in Daley Center on your court date
- **Step 4:** Arrange to be on-time for court appearance



How can renters get connected to rental assistance, legal help, and other resources?

Cook County Legal Aid for Housing and Debt (CCLAHD) offers free legal help for residents of Cook County through the Early Resolution Program (ERP)

- All services are free for Cook County landlords and tenants regardless of income, language or immigration status
- The program includes free legal aid, mediation services and connections to other resources including rental assistance
- Visit <u>CookCountyLegalAid.org</u> or call 855-956-5763





X Eviction: Fact or Fiction?

A tenant must file paperwork before they may speak in court on their first court date.

FICTION



X Eviction: Fact or Fiction?

A landlord may only file a case involving a Chicago property at the Daley Center (First Municipal District).

FACT

*

What will happen at the renter's court hearing?

Termination Notice Filing & Service Preparing for Court Court Hearings

Trial & Enforcement

Renters should participate in their case

- ➤ Be on time or early
- ► Attend by Zoom
- >Attend all court dates

Help is available

> Renters can ask for their case to go the Early Resolution Program

Interpretation/Translation

> Renters should let the judge know if they need an interpreter



X Eviction: Fact or Fiction?

A tenant should wait for the first court date to try to get rental assistance.

FICTION



What is mediation and why should landlords and tenants consider it?

- Mediation is an opportunity for landlords and tenants to resolve their issues with an impartial party, a mediator, who can help find a solution that works for both parties
- Mediation can be valuable if you cannot afford the time and cost associated with eviction court
- Outcomes of landlord-tenant mediation outside of court can include: agreement on a payment plan for the landlord to recover back-rent; or move out agreement



How can a landlord or renter get connected to mediation services?

Center for Conflict Resolution (CCR) provides case management for the Early Resolution Program and offers a court-based mediation service that takes place in virtual eviction courtrooms

- A court case is not required to access mediation; clients can self-refer outside of the court process
- Email newcase@ccrchicago.org or call 312.922.6464 ext. 22



X Early Resolution Process (ERP)

 A service of CCLAHD, ERP places attorneys in Zoom break-out rooms to assist landlords and tenants.

- ERP attorneys advise tenants of their rights, explain the court process, help connect to rental assistance, and offer to negotiate a settlement.
- Settlements can include tenants staying at the property or moving.



Eviction: Fact or Fiction?

The first court date will be a trial.

FICTION



Right to Counsel Pilot Project:

- DOH has funded Law Center for Better Housing, Legal Aid Chicago, and CARPLS to provide extended representation to some tenants if ERP services does not settle the case. ERP attorneys can refer case to RTC.
- ERP attorneys decide whether to accept the case for extended rep. based on the merits of the defense and the vulnerability of the tenants.
- To be eligible, tenants must be Chicago residents with incomes at or below 80% of the Area Median Income and have experienced financial hardship during Covid.
- LCBH/Legal Aid will accept some cases that have not been through ERP.
- Tenants not accepted for RTC may receive extended advice through CARPLS.



X Eviction: Fact or Fiction?

If a tenant cannot afford the court fees, the tenant can ask the court for a fee waiver.

FACT

★ What happens at trial?

Termination Notice

Filing & Service

Preparing for Court

Preliminary Court Hearings Trial & Enforcement

- Tenants can present an answer, defenses, and counter-claims (but best to have the advice of an attorney).
- Both landlords and tenants can ask written question and request documents from the other side (discovery).



X If the Judge decides for the landlord:

 If the court enters an order in favor of the landlord, a judge can decide how long the tenant can "stay" at the property before the Sheriff can come out.

 Remember, a landlord cannot enforce the eviction order. only the Sheriff can



Eviction: Fact or Fiction?

The Sheriff cannot evict someone in the winter months.

FICTION



Can a renter still get help after an eviction order?

The Sheriff's Assistance for Evictions (SAFE) Unit helps connect tenants with social service organizations

- Individuals who are elderly, experiencing mental illness, or have a physical disability and families with young children can reach out for help
- SAFE helps defendants connect with social services organizations that can be helpful prior to the enforcement of the eviction
- Contact SAFE at 312-603-3337 for more information



X What if the tenant misses court?

 The Judge will enter a "default" eviction order if the tenant does not go to court.

 If the tenant has a good reason for not going to court (for example, problems with technology), the tenant can file a motion to "vacate" the default judgment within 30 days of the judgment.



** Sealing eviction case records:

- A temporary law passed during the pandemic that sealed all eviction records when the case was filed and made it easier to seal old records
 - This law has expired
- Now, eviction records are sealed only in very special circumstances – when the case should not have been filed.

New legislation will be considered to change the law on sealing.

What to Know

- 1.) If a renter is behind on rent but hasn't received an eviction notice, they should still reach out for help.
- Rentervention.com
- Cookcountylegalaid.org
- 2.) If a renters gets an eviction summons there are resources to help them.
- It is important that renters go to all court cases.
- Renters can be connected to help in court by asking for your case to go to the "Early Resolution Program."



Questions?



Helping Residents Connect with Other Resources



Where can homeowners go if they need housing assistance?

- Under the City's Foreclosure Prevention Program (FPP) and Housing Counseling Centers Programs, HUD-approved agencies offer free services to homeowners at-risk of foreclosure
 - Both programs provide information, advice and assistance to current and potential homeowners
 - Services offered include one-on-one counseling and stand-alone courses
- Neighborhood Housing Services of Chicago, Far South CDC and the Spanish Coalition for Housing, all provide free services to landlords and homeowners needing assistance
- Visit <u>chicago.gov/homeowners</u> for more information including a full list of Housing Counseling Centers







What if someone is at risk of or experiencing homelessness?

 If you need to seek short-term shelter right away, call 3-1-1 from anywhere in the City for placement

 If you are at risk of homelessness, call the Homelessness Prevention Call Center by dialing 3-1-1 or 312-744-5000 and ask for "Short-Term Help"



How can Chicagoans find mental health resources?

 If a resident is experiencing anxiety or depression they can speak with someone and find other mental health resources by visiting <u>chicagoconnects.com</u>

 More information about mental health services can also be found at the Chicago Department of Public Health website at chicago.gov/cdph



* What if residents need more assistance?

- Community Service Centers can help individuals and families need access a wide range of resources including:
 - Shelter
 - Food
 - Clothing
 - Assistance applying for public benefits
 - Domestic violence assistance
 - Workforce development referrals
 - Job training and placement
 - Services for the formerly incarcerated
 - Veteran services and resources
- Locations and contact information for the Community Service Centers are on the next slide



Where are the Community Service Centers?

- Englewood Community Service Center 1140 West 79th Street, Chicago, IL 60620 312-747-0200
- Garfield Community Service Center
 10 South Kedzie Avenue, Chicago, IL 60612
 312-746-5400
- Dr. Martin Luther King Community Service Center
 4314 South Cottage Grove, Chicago, IL 60653 312-747-2300

- North Area Community Service Center 845 West Wilson Avenue, Chicago, IL 60640 312-744-2580
- South Chicago Community Service Center 8650 South Commercial Avenue, Chicago, IL 60617 312-747-0331
- Trina Davila Community Service Center 4312 West North Avenue, Chicago, IL 60639 312-744-2014

Centers hours are 9AM-5PM, Monday through Friday



Questions?



Mock Scenarios What you might encounter on the ground



My landlord just changed the lock on my door. What should I do?

You pull up to your house after a long day at work and notice your neighbor standing outside visibly upset. They tell you that their landlord has changed the lock on their door because they were behind on rent.

What do you do next?



I'm having trouble with my landlord but I'm afraid to ask for help because of my legal status.

You're at work and a client comes in and shares that they have asked their landlord to make a few repairs to the unit and now their landlord is threatening to terminate their lease. You begin to tell them about their rights as a tenant and where they can go for assistance, but they confide in you that they are undocumented and aren't sure if they should ask for help because of their legal status.

How do you respond?



I received an eviction and I don't know what to do. Can you give me legal advice?

You tell a fellow parent at your child's school that you attended this training about housing and eviction resources. They share that they received an eviction but they are nervous and aren't sure if they're going to go to court yet. You share a couple resourcés where they can talk to a lawyer, but they ask if you can advise them instead.

How do you respond?



Recap and Close

What to Know

 Tenants should not self-evict; landlords can't force tenants to leave their home without filing an eviction

 There are protections in place preventing landlords from shutting off tenants' utilities or locking them out of their homes if they are unable to pay rent

What to Know

- If a renter is behind on rent but hasn't received an eviction notice, they should still reach out for help.
- Rentervention.com
- Cookcountylegalaid.org
- If a renters gets an eviction summons there are resources to help them.
- It is important that renters go to all court cases.
- Renters can be connected to help in court by asking for your case to go to the "Early Resolution Program."



- All materials from today's session and more information about housing resources can be found at Chicago.gov/SweetHome
- All participants will be added to the Department of Housing's Resource List for up-to-date information
- Please complete the exit survey in order to receive your gift card!



THANK YOU!



Appendix: More Resources



Where can homeowners go if they housing assistance?

The Spanish Coalition for Housing's Chicago Bilingual Landlord Association (CBLA) provides services to support small landlords to become informed and empowered owners through education and counseling on topics including:

- Conflict resolution
- Landlord and tenant rights
- Understanding City ordinances
- Tenant screening
- Contracts and notices
- Landlord training and certification





What if residents need help with my utility bills?

- Visit <u>cedaorg.net</u> or call 800-571-CEDA (800-571-2332) to find out if you're eligible for utility bill assistance
- If you receive a disconnection notice, it is important that you call your utility company immediately to discuss your options
- Visit <u>CUBHelpCenter.com</u> or call 1-800-669-5566 for more information about your rights as a utility costumer







Is there assistance available for internet services?

You may be eligible for subsidized monthly internet through the Affordable Connectivity Program (ACP)

- The ACP provides up to a \$30/month discount for broadband service
- You can also access a one-time discount of \$100 off a device (like a laptop or tablet)
- Visit <u>fcc.gov/ACP</u> or call 877-384-2575 for more information and to apply



Is there assistance available for internet services?

Free high-speed internet is also available for Chicago Public School (CPS) families in need.

Chicago Connected provides eligible CPS families with:

- Free high-speed internet for up to four years
- Access to free digital resources and trainings
- To check your eligibility visit <u>cps.edu/getconnected</u>





What if residents need food assistance and other benefits?

The Greater Chicago Food Depository can help you access benefits like SNAP (food stamps), Medicaid and other benefits

- Get connected by:
 - Applying with the State of IL at <u>Illinois.gov IL Application for Benefits Eligibility (ABE)</u>
 Homepage
 - Call the Benefits Outreach Hotline at 773-834-5416
 - Fill out the online Benefits Referral Form at chicagosfoodbank.org/snap-referral





How can parents get help with food assistance and other benefits?

Pregant, postpartum, or nursing parents with children under 5 may be eligible for the Supplemental Nutrition Program for Women, Infants and Children (WIC)

- WIC participants can receive the following benefits:
 - Supplemental nutritious foods
 - Nutrition education and counseling
 - Screening and referrals to other health, welfare and social services
- Find out if you're eligible by visiting wic.fns.uda.gov Pre-Screening Tool
- Enroll by calling your local WIC clinic or 217-782-2166
 - Find your local clinic by visiting <u>Illinois Department of Human Services Office Locator Website</u>