

Coronavirus (COVID-19)

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# CORONAVIRUS RESOURCES

## for Illinois Owners & Tenants

### We're here to help.

CIC and The Preservation Compact are working to compile [webpage with relevant resources that may be helpful to building owners and tenants](#) during the COVID-19 health pandemic.

Local, state, and federal government agencies are working on relief packages. **These proposals are still evolving.** We expect to have more information soon and we will continue to update you on these measures.

We are working hard with our partners to advocate for common sense assistance for tenants and owners of multifamily rental to be included in these relief packages.

However, some resources are already available. Please note that eligibility requirements apply, be sure to contact the associated government agency or organization to learn more. You can [download a printable version of these resources here](#).

Along with our resources for tenants and owners below, local and national housing stakeholders have compiled important resources and information for owners, tenants, and organizations about COVID-19. We're keeping track of these resources and relevant news articles on our [COVID-19 Resource Hubs and Articles page](#).

Do you know of a resource that would help tenants or owners? [Email](#) us to share!

## Tenant Information & Resources

### FINANCIAL RESOURCES

- Tenants in the City of Chicago can apply for emergency housing assistance grants through the City of Chicago. Applications are due by 11:59pm on April 1, 2020. Tenants should apply using [this online application](#) on the [City of Chicago's COVID-19 Resources page](#).
- Tenants in the Chicago Metro Area who are at risk of eviction and/or homelessness [can apply for emergency financial assistance by calling the Homelessness Prevention Call Center](#), where staff will evaluate their eligibility for financial assistance and other community resources.
  - Tenants living in the City of Chicago can access this resource by calling 3-1-1 or 312-744-5000 and asking for "Short-Term Help." The call center is open from 8:30am-4:30pm Monday through Thursday.
  - Tenants living in Suburban Cook County can access this resource by calling 1-877-426-6515.
- Tenants can [apply for unemployment online](#) if they have lost their job.
  - The Illinois Department of Income Security has adopted special emergency rules to make the unemployment insurance system responsive to the current situation and [has provided a FAQ](#).
- Tenants who are service workers or tipped workers who have lost their job may be eligible to apply for emergency assistance through [One Fair Wage's Emergency Coronavirus Tipped and Service Worker Support Fund](#)
- Tenants can [apply online](#) for cash assistance and other assistance programs.

### FOOD ASSISTANCE

- Tenants can [apply online](#) for SNAP (food stamps)
- Tenants with SNAP may be eligible for a one time reimbursement for groceries through [Expensify](#)
- Tenants with children enrolled in a CPS school (including CPS charters) can go to the nearest CPS school to [pick up free breakfast and lunch](#) for each of their children.

- Tenants in Chicago and Suburban Cook County can find nearby **food pantries, soup kitchens, and mobile food distribution centers** on the **Greater Chicago Food Depository's** website.
- The Greater Chicago Food Depository can also provide assistance registering for SNAP (food stamps) and Medicaid. Tenants should call 773-843-5416, or **fill out a referral form**.

## UTILITY ASSISTANCE

- Utilities statewide have halted electric and gas shut-offs. The Citizens Utility Board has a **comprehensive overview** of each company's policy, including information about phone and broadband plans.
- **ComEd has suspended disconnects** for residential and commercial customers unable to pay their bills and are waiving new late payments charges through at least May 1st.
  - ComEd will work with customers on a case-by-case basis to establish payment arrangements and will offer flexible payment plans to customers who indicate either an impact or hardship as a result of COVID-19.
- **Peoples Gas** has suspended shut offs for residential and business customers, unless unsafe conditions exist.
  - Peoples Gas is also waiving new late payment charges.
  - If customers are having difficulty paying their bill, Peoples will work with them to arrange a payment plan or discuss financial assistance options. Customers can call 866-556-6001.
- **NicorGas** has suspended service disconnections for non-payment, effective immediately for both residential and commercial customers through May 1.

## OTHER ASSISTANCE

- The City of Chicago is temporarily suspending **debt collection, ticketing, and towing**.
- The Federal Government has suspended student debt payments for 60 days. Tenants should contact their loan servicer directly to suspend payments.
- Tenants can **apply online** for Medicaid.
- The IRS **has extended the federal income tax filing due date** from April 15 to July 15.

## TENANTS WITH SUBSIDIES

- If a tenant has a tenant-based subsidy like a Housing Choice Voucher (Section 8) or if they live in a unit with a Project Based Voucher they should immediately contact the agency that provides the subsidy and request an interim recertification of their income if they have lost their job or have had a reduction in income.
- If the tenant can document loss of income, the housing authority or other agency will reduce the tenant's rent portion and increase the amount of the rent that the agency's payment will cover.
  - Chicago Housing Authority tenants can **apply for an interim recertification online through the participant portal**. Owners and tenants can also contact the CHA Customer Call Center at 312-935-2600 or by emailing **hcv@thecha.org**.
  - Housing Authority of Cook County tenants should contact their Housing Specialist directly. Contact information for all of the Housing Specialists is available in **HACC's online directory**.

# Owner Information & Resources

## SMALL BUSINESS ADMINISTRATION PRODUCTS

- The Small Business Administration (SBA) is offering **Economic Injury Disaster** for small businesses suffering substantial economic injury as a result of the coronavirus (COVID-19).
  - Small business owners in Illinois who can document substantial economic injury due to the coronavirus are **eligible to apply**.
  - Multifamily owners may qualify as small businesses for the purpose of these loans.
- The CARES Act federal relief package created a new SBA loan program called the **Payroll Protection Program**
  - Funds can be used for payroll (including paid sick, medical, or family leave and costs related to continuation of group health care benefits), mortgage payments, rent, utilities, and certain other existing debt obligations.
  - The CARES Act waived lender and borrower fees; credit elsewhere test; and collateral and personal guarantees.
  - Depending on how the loan is used, some or all of the funds may be forgivable.
  - All current SBA lenders will offer this product.
- The City of Chicago has launched the **Chicago Small Business Resiliency Fund**, which will help to provide small businesses with emergency cash flow.

- Applications can be submitted starting March 31, 2020, but you **can submit an interest form**
- Multifamily owners may qualify as small businesses for the purposes of these loans. More information on eligibility is expected soon.