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MAYOR LIGHTFOOT, DEPARTMENTS OF HOUSING (DOH) AND FAMILY & SUPPORT SERVICES (DFSS) ANNOUNCE \$33 MILLION IN HOUSING ASSISTANCE

The Chicago Housing Assistance program will include support for more than 10,000 households and new online portal of available services

CHICAGO - Mayor Lori E. Lightfoot and the Departments of Housing (DOH) and Family and Support Services (DFSS) today announced an expanded Housing Assistance Grant program and a new online portal to assist Chicagoans who have been adversely impacted by the economic fallout from the COVID-19 pandemic. This new round of assistance, funded through the Coronavirus Aid, Relief and Economic Security (CARES) Act and the greater philanthropic community, includes more than \$33 million of relief for renters and property owners and provides eviction counseling for low-and moderate-income Chicago households impacted by the coronavirus pandemic.

"COVID-19 has laid bare and exacerbated the issue of housing insecurity, a core symptom of the crushing poverty and economic hardship that remains the reality for far too many Chicagoans," said Mayor Lightfoot. "This much-needed expansion of our Housing Assistance Grants and the creation of the online Chicago Housing Assistance Portal will ensure that our residents have the support they need to stay in their homes, stay safe and stay afloat during these uncertain times."

The platform of housing supports will be available through a new online portal – chi.gov/housinghelp – that will direct residents to the resources and programs that the City is providing to best suit individual needs and prevent widespread homelessness, foreclosure and eviction due to COVID-19-related financial hardships. The Chicago Housing Assistance Portal will help route Chicagoans to the most appropriate of the four housing assistance programs available: DFSS Rental Assistance Program; DOH COVID-19 Housing Assistance Grants; DOH Mortgage Assistance Program; or the Illinois Housing Development Authority Statewide Housing Assistance, which will begin taking applications August 10. Those financially impacted the hardest will be eligible for Chicago Housing Assistance grant funding that has been set aside for the lowest earners.



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"The first round of COVID-19 Housing Assistance showed us how deep the need is across all neighborhoods in Chicago," said DOH Commissioner Marisa Novara. "We have been working to find additional resources to assist those financially impacted by the pandemic, and these new funds will go a long way in stabilizing the lives of residents during these challenging times."

More than \$8 million of assistance will be provided through the DFSS Rental Assistance Program (RAP), a homeless prevention initiative aimed at helping residents remain in their existing rental unit by assisting with the payment of rent and rent arrears to prevent eviction. Fifty percent of the funds will be dedicated to households with incomes under 15% of the area median income (AMI) with rental assistance given based on household need. Eligible applicants may receive up to six months of rental support.

"It is important now more than ever that we meet people where they are and ensure helpful resources are readily available and just a click away," said DFSS Commissioner Lisa Morrison Butler. "Initiatives like the rental assistance program are essential for families across the City and limiting barriers to this type of help is our top priority."

Residents can apply for RAP online through the Chicago Housing Assistance Portal or in person at one of <u>six community centers</u> through August 10, 2020. DFSS, in collaboration with partners like the Centers for Changing Lives, has implemented neighborhood awareness initiatives to make communities aware of RAP's added resources and the new online application portal.

"We are proud to be a part of the City's new effort to make rental assistance more accessible to residents," said Juliana Gonzalez-Crussi, executive director at Centers for Changing Lives. "We're always looking for innovative ways to attend to the social needs of residents in communities across the City, including ensuring easy access to every resource that will help them thrive."

Expanding on a partnership first announced in March of this year, DOH and the Family Independence Initiative (FII) are launching a second round of the COVID-19 Housing Assistance Grants to help impacted Chicagoans with rent and mortgage payments. The second round of COVID-19 Housing Assistance Grants includes \$20 million from the Coronavirus Relief Fund (CRF), \$1 million from the Chicago Community Trust and United Way of Metro Chicago's Response Fund, and \$100,000 from the Polk Bros. Foundation. Awardees will receive grants between \$2,000 and \$3,000 based on COVID-related financial hardship and monthly housing costs for Chicagoans making 60% of the AMI or below. Applications for the DOH Housing Assistance Grants will be accepted through August 10, 2020.



"The Family Independence Initiative is incredibly proud to expand this partnership with the City of Chicago's Department of Housing and to bring support to more of Chicago's hardest-hit residents," said Ebony Scott of Family Independence Initiative. "FII has distributed cash relief to nearly 100,000 families across the country and Puerto Rico as part of the effort to help our communities respond and recover to the Coronavirus pandemic."

Recognizing that property owners are also experiencing hardships during the coronavirus pandemic, the DOH Mortgage Assistance Program will award a maximum of \$3,300 directly to lenders to cover past-due payments, future payments, or both for property owners. Neighborhood Housing Services (NHS), a nonprofit organization dedicated to helping homeowners and strengthening neighborhoods throughout Chicago, will operate the mortgage assistance program and provide homeownership counseling services for recipients of the grants. The mortgage assistance will be available for owner-occupant homeowners experiencing COVID-19-related financial hardship who earn up to 120% of the AMI and are up-to-date on mortgage payments through March 2020. Applications for the Mortgage Assistance open Monday, August 3, 2020.

"Neighborhood Housing Services of Chicago is honored to partner with the City of Chicago to provide mortgage assistance to those in need. This program provides financial support to eligible Chicago households to help tackle one of their biggest monthly expenses—housing. We're glad to be among those who have identified the problems, and we're glad to be among those delivering service and solutions," said Donna Clarke, Interim President and Chief Operating Officer of NHS.

The Cook County eviction moratorium ends on August 22, 2020, and the City of Chicago wants to ensure that residents know their rights and receive representation when the moratorium ends. Through the COVID-19 Eviction Defense Program, the Lawyers Committee for Better Housing (LCBH) will offer no-cost defense counsel in eviction court through December 2020. COVID-19 Eviction Defense Program services are available for residents who earn 60% of the AMI and below. In addition to CRF funds, this program is made possible with support from the Polk Bros. Foundation.

"The pandemic has magnified housing insecurity and deepened racial inequities in Chicago, with estimates of 90,000 households across Bronzeville, Austin, Humboldt Park and Garfield Park alone now acutely vulnerable to eviction and homelessness," said Polk Bros. Foundation Senior Program Officer Debbie Reznick. "The shelter system is already overwhelmed. We are investing in eviction prevention because



ensuring all Chicagoans have a place to live is the best, most equitable and cost-effective protection against COVID-19."

Applications are available in several languages at chi.gov/housinghelp. Assistance from all programs is expected to be awarded through August and September. Rental assistance funding through the online portal will be awarded by a lottery system. DFSS and DOH will also work with community-based organizations throughout the city to distribute the funding. Partners in the Chicago Housing Assistance program will identify eligible awardees using their existing neighborhood networks, especially those who do not have immediate access to a computer or a bank account. The participating community-based organizations will be listed online in early August.

The Chicago Housing Assistance program is a part of Mayor Lightfoot's comprehensive response to the COVID-19 pandemic, which spans economic relief measures taken for residents and businesses to ensure a swift and precise all-inclusive response to protect residents in the face of this unprecedented pandemic. For more information and updates on COVID-19, text COVID19 to 78015, email coronavirus@chicago.gov or visit chicago.gov/coronavirus.

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