



Chicago Housing Assistance Portal—[chi.gov/housinghelp](https://chi.gov/housinghelp)

## Overview

The Chicago Housing Assistance Portal is the **single entry-point for housing cost assistance** programs currently offered by the City of Chicago in response to COVID-19. Together, the Department of Housing (DOH) and the Department of Family and Support Services (DFSS) have invested over \$33 million in rental assistance, mortgage assistance, and eviction defense for Chicagoans impacted by the economic fallout from the coronavirus.

The portal simply asks applicants a few intake questions about their household and directs them to the application for funding that may be best able to meet their needs:

- Department of Housing: COVID-19 Housing Assistance Grants (around 9,000 grants)
  - Grants between \$2,000–\$3,000, direct to tenant
  - Program partner: Family Independence Initiative (FII)
- Department of Family & Support Services: Rental Assistance Program (around 1,000 grants)
  - Grants covering up to 6 months of rent and rent arrears, direct to landlord
  - Program partner: Center for Changing Lives and Heartland Human Care Services, Inc.
- Department of Housing: Mortgage Assistance (around 1,000 grants)
  - Grants up to \$3,300, paid to mortgage lender
  - Program partner: Neighborhood Housing Services of Chicago (NHS Chicago)
- Illinois Housing Development Authority: Statewide Assistance (TBA)

## Who is eligible?

Each of the programs has slightly different eligibility requirements. However, anyone who lives in the city of Chicago and meets the income requirements and can show they were impacted by the coronavirus in some way will likely be eligible for assistance. Undocumented Chicagoans are welcome to apply.

- DOH (rental): 60% AMI
  - DFSS (rental): 50% AMI and at immediate risk of homelessness
- Additional eligibility and documentation requirements can be found in an existing FAQ at [chicago.gov/fss/RAP](https://chicago.gov/fss/RAP)
- DOH (mortgage): 120% AMI
  - IHDA (rental and mortgage): 80% AMI

## How will grantees be selected?

Once the application period has closed, DOH and DFSS will randomly select completed applications from each department's respective pool. A randomized system is being used for this program to create a level equity and fairness – we expect a higher demand for our assistance programs than the supply of funding available, and a first come, first serve system would favor those applicants who happen to be more experienced using the Internet or who have all the required documents readily available.

In addition, fifty percent of DFSS' funds will be dedicated to households with incomes under 15% of the area median income (AMI).



### **When will grantees receive payments?**

The two-week application window began July 27<sup>th</sup>, and will end on Monday, August 10<sup>th</sup> at 11:59pm. In order to speed up the payment process, the application includes pre-uploading of some eligibility documents. The randomized lottery will be performed after the application period has ended, and payouts will begin as soon as eligibility documents are approved. Both DOH and DFSS anticipate that the majority of grants will be paid throughout the months of August and September.

### **How will grantees receive the funds?**

DOH: Grantees will have the option of receiving their funds as direct deposit, physical debit card mailed to their home address, or virtual debit card via smartphone.

DFSS: Federal regulations require that funding may only be distributed directly to the landlord. The funding will be either transferred via direct deposit or check mailed to the landlord in a lump sum.

### **Will the City be working with community organizations as was done in March and April?**

DOH: A group of community-based organizations will be partnering with DOH and FII to assist in identifying Chicagoans who may be eligible for the COVID-19 Housing Assistance Grants. DOH will be finalizing these arrangements the week of July 27<sup>th</sup>, and hopes to announce the names of those organizations the week of August 3<sup>rd</sup>.

DFSS: DFSS is collaborating with two partner early childhood education (ECE) agencies to conduct on-the-ground, door-to-door outreach in 17 Community Areas with high economic hardship: Illinois Action for Children (plus three of their partners) and Community Organizing and Family Issues (COFI). DFSS is also conducting outreach through its network of over 350 delegate agencies and key stakeholders such as the Cook County Sheriff's Office, Center for Changing Lives, and Heartland Human Care Services, Inc.

### **Has the City coordinated with the Illinois Housing Development Authority with regards to their Statewide Assistance programs?**

IHDA and DOH have worked together on understanding our rules and obligations regarding the Coronavirus Relief Funds that are helping to fund both of our programs. In addition, IHDA and DOH have collaborated on the eligibility requirements for our programs and we will be routing applicants better served by IHDA's program to the Statewide Assistance through the Chicago Housing Assistance Portal, at [chi.gov/housinghelp](http://chi.gov/housinghelp).

IHDA's funds are statewide and are not earmarked specifically for Chicago, but all applicants routed to their program will have an equal opportunity with statewide applicants.

### **Are undocumented Chicagoans eligible for this assistance?**

Both DOH and DFSS have the ability to serve undocumented Chicagoans, thanks, in part, to generous contributions from the philanthropic community. However, DFSS has a limited amount of funding that can serve undocumented Chicagoans. Undocumented Chicagoans are encouraged to apply for the DOH Housing Assistance Grants.