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# A Statewide Billion-Dollar Relief Package Has Eased Some Fears Of Mass Evictions In Cook County

By [Natalie Moore](#)

May 27, 2021, 6 a.m. CT

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moratorium is lifted in August. But a statewide \$1.5 billion relief package to help struggling landlords and renters has eased some of those concerns, though longstanding issues with housing affordability remain. Andrew Harnik / Associated Press

In this May 20, 2020, file photo, signs that read "No Job No Rent" hang from the windows of an apartment building during the coronavirus pandemic in Northwest Washington. In Illinois, housing advocates have predicted chaos once that state's eviction moratorium is lifted in August. But a statewide \$1.5 billion relief package to help struggling landlords and renters has eased some of those concerns, though longstanding issues with housing affordability remain. Andrew Harnik / Associated Press

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Before the COVID-19 pandemic, the rent collection rate was 95% for Jon Womack, a Chicago landlord with about a dozen buildings in the Belmont Cragin and North Austin communities.

But that rate has fallen to 85% since the start of the pandemic, he said. As of this spring, \$95,000 in rent has gone uncollected, which has made it difficult to make decisions such as how much to spend on pest control or whether to replace an appliance.

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A number of Womack's tenants hold jobs as security guards or restaurant workers, and they've been hit hard economically because of COVID-19. Womack said he's in communication with renters who are trying to climb out of a financial hole. So when the statewide eviction moratorium in Illinois is lifted in August, Womack doesn't plan to rush to county court.

"Nobody wins in an eviction. It's an expensive ordeal. It's going to ruin that person's credit for some time to come," Womack said. "Most of the housing providers that I know are very compassionate. And they're definitely not chomping at the bit to file evictions. I don't see a big wave of evictions coming when the moratorium is lifted."

Landlords like Womack and tenants who have experienced COVID hardship are eligible for the more than \$1.5 billion available through the [Illinois Rental Payment Program](#). The relief comes from a federal stimulus package and applications are now open through June. Landlords and tenants must apply together.





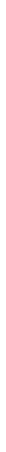
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“First and foremost, this is triage. It’s like you’re in an emergency room, and you’re just making sure that you have to deal with a patient who’s most at risk,” said Kristin Faust, executive director of the Illinois Housing Development Authority (IHDA).

The state agency is administering the money and partnering with community groups to spread word about the program and to assist with applications. The maximum amount a landlord/tenant can receive to wipe out past due balances is \$25,000 covering 15 months. Landlords must waive late fees and sign a legal agreement that they won’t evict for nonpayment after receiving the money.

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Faust acknowledges that some people may fall through the cracks. If the June application deadline is missed, IHDA will make sure services will be available in eviction court for people to apply on the spot.

The economic fallout from the coronavirus public health crisis has left many Illinoisans unemployed and unable to pay rent. Since spring 2020, there have been warranted fears that thousands of renters would be put out on the street once the statewide moratorium on evictions is lifted. Michelle Gilbert, legal director for the Lawyers’ Committee for Better Housing, predicted chaos in Cook



The billion-dollar relief is calming some of those fears.

“I am hopeful that we will have done enough that we do not see 20,000 evictions filed. It is in the interests of both landlords and tenants to take the money. It is in the interest of the rest of us, the common good, that this debt be satisfied,” Gilbert said.

Meanwhile, entrenched housing issues remain.

This month, the Institute for Housing Studies at DePaul University released a [report documenting the loss of 2-flat and 4-flat buildings](#) in Chicago — a backbone of the rental supply in Black and brown neighborhoods. And advocates for people who are homeless lament that there’s not enough affordable housing in the city.

“We directly serve communities being hard-hit ... by COVID on a daily basis, where we’re still getting a large volume of calls consistently about folks that are rent burdened,” said Moises Moreno, executive director of Pilsen Alliance, which has raised money over the past year for renters in peril. “They can’t pay their rent, either because of COVID, or just the rent is too high.”

Moreno said the rental assistance is sorely needed and he will help residents connect with the program — but it’s a temporary and quick solution for a larger housing crisis.

[Natalie Moore](#) is a reporter on WBEZ’s Race, Class and Communities desk. You can follow her on Twitter at [@natalieymoore](#).



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