

Illinois Housing Empowerment Handbook



Illinois Department of
DCFS
Children & Family Services

HEARTLAND
ALLIANCE
HEALTH

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DISCLAIMER

This manual is provided as a public service by the Illinois Department of Children and Family Services and is intended for the informational use and convenience of interested persons and should not be considered a substitute for the advice of legal counsel.

Although the information found in this manual is believed to be reliable as of the time of this manual's publication, no warranty, expressed or implied, is made regarding the accuracy, completeness, or legality of any information, either isolated or in the aggregate. The information is provided "as is". Changes may be periodically made to the information contained herein; these changes may or may not be incorporated into this manual; and information contained in the manual may quickly become out of date.

This guide is not a legal manual. We do not offer any legal advice. Therefore, if you need legal advice, we encourage you to consult an attorney of your choice. You will find a number of places in this handbook to help you do this.

OVERVIEW

We wrote this handbook to help make obtaining and maintaining housing easier and less confusing, especially for first time renters. We provide information that every apartment hunter should know. We explain how to search for a place, how to build a productive relationship with your landlord, how to prepare your home, and discuss ways you can move out of your apartment. We also provide useful tips for increasing your success.

There are perks to finding your own apartment or home -- you establish credit and responsibility, and build your own life. You find that you have more freedom and privacy. Finding and maintaining housing provides you safety and stability, better health, and a platform for you to work on other goals such as education or employment.

Most of the information you need is already on the internet. You will find that we often recommend visiting websites in this handbook. We encourage you to read this handbook while online so you can quickly access these resources.

Obtaining and Maintaining Housing: There's an App for that.

The Metropolitan Tenant's Organization (MTO) has created a brand-new, free web-based app called **Squared Away Chicago**. As the name suggests, the app currently is only available in Chicago but with success it will be extended statewide and then nationally. The app provides access to resources about rights as well as the ability to document and share issues between tenants and landlords in real-time. This app helps resolve issues faster with increased accountability and fewer misunderstandings. Any tenant or landlord can access the app at <http://www.squaredawaychicago.com>.

MTO offers comprehensive information about landlord-tenant issues and supplies sample letters on their website at: <http://www.tenants-rights.org/category/landlord-tenant-faq//>

You can also call **MTO's tenants' hotline (773-292-4988)**. If you live outside of Chicago, we suggest that you consult your county's website for information regarding specific landlord-tenant laws.

TYPES OF HOUSING

Private Market Rentals

Private market rate housing accounts for the vast majority of housing options. Landlords price market rate rental housing to maximize their profits. If they charge too much, nobody will want to rent the unit. The amount that they will charge depends on a number of things, including the quality of the neighborhood, the quality of the unit, the amenities and number of rooms. Perhaps the greatest factor affecting the price of housing is location. Generally speaking, housing in urban areas, like Chicago and the Cook County suburbs, will be more expensive than rural areas. Some neighborhoods have higher priced housing than others.

Without a subsidy, a private market rate unit is often expensive. The general rule is that people should not spend more than 30% of their income on housing (rent **and** utilities). Unfortunately, many people do. Because of this, persons who have a low income typically search for less expensive market rate housing (with a smaller size, fewer amenities and located in a less desirable location) and still pay more than 30% (often even more than half) of their income on housing.

Emergency Housing

Occasionally, persons in inadequate housing request emergency housing. There is no such thing as emergency housing. The process of finding affordable housing can take weeks, months or even years. The only form of emergency housing is an emergency shelter.

Housing Choice Voucher (HCV, also known as the Section 8) Program

HCV is a housing subsidy that eligible persons receive to reduce their share of the cost of rent. Typically the tenant pays 30% of their income on housing (though in certain situations participants can choose to pay up to 40%). HCV is a very popular program and most housing authorities' waiting lists are closed and are very long when they are open.

If you are lucky enough to obtain an HCV or some other form of a subsidized housing, it is important that you are honest about your income. The amount of rent you will pay is based largely on your income. Housing Authorities are very good at finding program participants' incomes. One of the most common reasons program participants lose their voucher is because they don't report their income accurately.

The most important eligibility criterion is that the applicant must have a very low income (defined as 50% of the area's median income). Area median incomes are defined by the federal government. The federal government defines these by area and by household size. In most areas, 50% of the median income is surprisingly high. Your housing authority can give you more information on income eligibility criteria. Even if you consider yourself a middle income household, you should apply for an

HCV if the waiting list is open.

The housing authority determines the amount the participant pays on rent and almost always follows program rules correctly. First, the housing authority determines your portion of the rent payment by multiplying your total adjusted income (some income is not counted) by 30%. Second, the housing authority reduces the amount that you will pay on housing by the amount that the housing authority estimates that you will pay on utilities. The housing authority often refers to this as the **“utility allowance.”**

The housing authority uses a formula to estimate the costs of the utilities each month based on the average costs of utilities in the area, the size of the unit rented, the fuel type (gas, electric, etc.), and the utilities the family is responsible for paying out of pocket. If an HCV participant has little or no income, it is possible, that the housing authority may provide the family with additional assistance in paying its utilities. This is called a **“utility reimbursement payment.”** If all utilities are included in the rent, there is no utility allowance applied, but the landlord may be able to charge more for the unit because utilities are included.

If you fail to pay your rent or your utilities, you could be out of compliance with program rules and can be evicted and terminated from the program. If you are terminated from the program, you may not be allowed to reapply for any type of subsidized housing operated by any public housing authority for three to five years.

If you are approved for an HCV you will receive a piece of paper usually called a **“Request for Tenancy Approval”** or **“Request for Inspection”** (though commonly referred to as **“moving papers”** or the **“voucher”**). You take this paper with you on your housing search. In some areas of the State outside of Cook County, the landlord has the right to refuse to participate in the HCV program. In Cook County, the landlord cannot discriminate by denying housing to you based on your participation in the HCV program. (Of course, landlords may still deny your application for other reasons such as poor credit history, criminal background or previous evictions).

If a landlord agrees to consider you, the landlord will complete the Request for Tenancy Approval (RTA) and you or the landlord must return the RTA to the housing authority with any other additional information needed to allow the landlord to take part in the program (e.g., their management agreement with the owner and a deed to show ownership). **You have a limited amount of time to locate housing (usually between 60 and 120 days).** If you take too long you will lose your voucher and the housing authority will give it to another household.

After receiving the RTA paperwork, the landlord is screened for certain criteria, and then the housing authority will inspect the unit to determine if the unit meets federal housing quality standards. After the unit passes an inspection, conducted by the housing authority, the housing authority will determine if the asking rent for the unit is reasonable by reviewing other rented units in the market place. If the unit is approved the housing authority and the landlord accepts the offered rent, the property manager and the program participant will sign a lease and the housing authority and the landlord will sign a Housing Assistance Payment (HAP) contract. After the HAP contract is executed by landlord, the participant is usually allowed to move into the unit. The housing authority will request a copy of the lease that is signed by the family and their new property manager or owner. You must comply with the obligations in your lease such as provisions about pets and late fees.

Unlike project based programs, including public housing, if you receive an HCV subsidy, the subsidy will stay with you as long as you remain eligible for the program. If you have an HCV and decide to move, you can take the voucher to any housing authority in the country (as well as U.S. protectorates and territories like Puerto Rico) that administers an HCV program. Of course, any time you decide to move, you will receive new moving papers and have to find a new landlord that is willing to rent to you. At that time, the leasing process involving an inspection, rent offer, and a new contract must be completed again.

Typical Housing Subsidy Formula

Most subsidized housing programs use a similar formula to determine

the amount of the subsidy the tenant will receive and the amount of rent the tenant will pay.

Example 1: Joe

Let's assume Joe has an HCV and earns \$500 per month, has located an apartment that costs \$600 and the housing authority estimates his monthly utility bills total \$100.

Joe will pay 30% of his income on housing which would be \$150.

Since the utility allowance is \$100, Joe will pay only \$50 for rent.

Joe must pay all of his utility bills, even if these utility bills exceed \$100 per month.

The rest of the rent is paid by the housing authority.

Example 2: Mary

Let's assume Mary lives in public housing (explained below) and earns \$300 per month. The housing authority estimates her monthly utility bills total \$150.

Mary will pay 30% of her income on housing which would be \$90.

Since the utility allowance is \$150, Mary will pay no rent and could receive a \$60 utility reimbursement check from the housing authority. If the housing authority has a minimum rent of \$50 or more (many housing authorities do) the utility allowance would be \$50 less or \$10 per month. Mary is responsible to pay all of her utility bills, even if these utility bills exceed \$150 per month. Mary doesn't pay any rent.

Public Housing Program

Public Housing is owned by the local housing authority. It is often managed by the local housing authority as well. Some housing authorities contract with private landlords to manage their public housing. The subsidy is calculated much the same way that the subsidy is calculated with HCV (discussed above).

Like HCV, the most important eligibility criterion is that the applicant must have a very low income (defined as 50% of the area's median income). The area median income is defined by the federal government and it is often surprisingly high. We encourage you to apply to see if you qualify.

Public housing programs usually have long waiting lists of months or even years. Many public housing waiting lists are currently closed. Persons interested in applying for public housing can check with their local housing authority to determine if their waiting list is open. If open, eligible applicants are encouraged to apply even if the waiting list is a number of years long. You never know if you will need subsidized housing when your name is called. If you don't need it when your name is called, you can always decline.

Project Based Subsidized Housing

Some buildings receive subsidies from federal, state or local governments to subsidize housing for low income households. Like public housing, the property owner receives the subsidy to make the unit affordable for low-income households. Unlike public housing, project based subsidized housing is owned by private property owners. In these programs, the participant must move into the subsidized unit to benefit from the subsidy.

You may find that some subsidized housing is not affordable. The definition of low income depends on the type of the program. Some programs serve households who earn more than \$50,000 per year. Furthermore, the amount of the subsidy may not make the unit affordable to households with a very low income. When you talk to a landlord about a "subsidized" housing unit, you still need to find out the rent the landlord will charge to see if you can afford it.

One of the most prevalent forms of project based subsidized housing is often referred to as Project Based Section 8. This program ensures that housing is affordable to persons with extremely low incomes. The eligibility criteria and the amount of the subsidy are similar to HCV. Unlike HCV, the landlord receives the subsidy. If you live in one of these subsidized units, you do not take the subsidy with you if you move. Instead, the subsidy is given to another eligible applicant who agrees to move into that unit.

Like other subsidized housing programs, project based subsidized housing usually has very long waiting lists. Many of these waiting lists are closed. Local housing authorities may also keep information on

project based subsidized housing in their area. The National Housing Preservation Database has recently been launched by the Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition (NLIHC). You will have to register with your name and email address before you can log on and see all available properties in the state at:
<http://www.preservationdatabase.org/nhpd/>

Permanent Supportive Housing (PSH)

PSH provides subsidized housing and supportive services. Usually the rent is calculated similar to the way that it is defined in the Housing Choice Voucher section, above. It is called permanent because as long as participants are eligible, they can receive both the subsidy and services. Sometimes the social service providers work out of offices in the building. The program can also house the tenant in a “scattered site” unit in the community and the service provider visits the tenant in their unit.

PSH programs have their own eligibility criteria. Some serve senior citizens or persons with a development disability or mental illness. Some serve persons who are chronically homeless. Many programs have their own application protocol and eligibility criteria. In Chicago, most programs serving persons who are homeless can be accessed only by applying through the Central Referral System (CRS).

There are different ways to obtain information on Permanent Supportive Housing Programs:

Chicago HOST - www.chicagohousingoptions.org

Chicago CRS - www.chicagocrs.org/

IHDA site - www.ihda.org/

Information on supportive housing providers can also be accessed through the Illinois Department of Human Services at
<https://www.dhs.state.il.us/page.aspx?item=64687>

Your local Continuum of Care (CoC) usually knows of permanent supportive housing in your area. Information about CoCs is provided in the Homeless Services section below.

Rapid Rehousing Program (RRHP)

RRHP was created by the federal stimulus program in 2009. Funding for the program ended but many CoCs have used other funding to continue the program. Some refer to it by other names but are familiar with the term. The program provides a housing subsidy similar to HCV. Unlike HCV, the RRHP is time limited (usually 3 to 24 months). Because it is time limited, some programs reduce the amount of the subsidy over time to prepare the participant for the time that the subsidy ends.

To obtain information on RRHP, call your local CoC (see CoC list in the Homeless Services section below). The best way for Chicago residents to access RRHP services is by calling 311 or visiting the Chicago Housing Options Survey Tool at:

www.chicagohousingoptions.org

Friends and Family

We never want to be dependent on others for our housing.

Unfortunately, sometimes we have no choice. If it weren't for friends or families, many more people would have spent some time in a homeless shelter. Before going to a shelter, see if there is anywhere else you can stay instead. When it happens, we hope it will be temporary. During these times, it is important to be a good guest. This includes:

- Helping out with chores;
- Keeping the room or area where you are sleeping clean;
- Refraining from bringing guests over (especially overnight);
- Helping out with rent, utilities and food expenses;
- Finding other ways you can contribute (e.g., walking the dog, babysitting)

CASH ASSISTANCE PROGRAMS

Homeless Prevention Funds (HPF)

The State of Illinois provides funds to community agencies to provide cash assistance to help persons who are homeless or are in danger of becoming homeless. HPF is usually used to pay security deposits, rent

and utility arrears. If you apply for HPF, you will likely need to demonstrate how you will pay future bills. You may need to prove your source and amount of your monthly income to qualify. To find the provider serving your area contact your CoC (see below) or:

- Chicago residents can call 311
- Suburban Cook Co. residents should call 877-426-6515
- In all other counties, obtain information by county at:
<http://www.dhs.state.il.us/page.aspx?item=41038>

Because of the overwhelming need for assistance, providers are often out of funding for HPF. Similar programs may also be available and the HPF provider may know of other agencies that may have funds to help a person who is homeless or in danger of becoming homeless. Some programs have special eligibility criteria.

LIHEAP (Low Income Home Energy Assistance Program)

LIHEAP helps lower-income individuals pay their utility bills. The program is meant for people facing a crisis and cannot pay their utility bill. In Illinois, LIHEAP starts each year on November 1st. seniors and people with disabilities can apply early, starting September 1st. The emergency assistance component of the program also starts on September 1st. Unfortunately, many people find that when they need assistance the program does not have funding available. It is important to apply as early as possible every year.

In 2011, LIHEAP began offering a new option called the Percentage of Income Payment Plan, or “PIPP”. Instead of a one-time block grant like traditional LIHEAP, the LIHEAP PIPP provides a monthly stipend towards gas and electric bills. To stay on the program, you must pay a certain amount out of pocket on time, every month, but the amount is determined based on your income and should be affordable. If you enroll in this program, follow all the instructions and make appropriate payments on time.

To apply, contact a Community Action Agency in your area to make an appointment. Search by county at:

<http://www.ildceo.net/dceo/Bureaus/Energy+Assistance/Community+Action+Agencies/default.htm>

LIHEAP grants are available to all Illinois residents regardless of what utility company provides service. If you have power through your town, or through an electric co-op, or if you use propane, heating oil, or coal in your furnace, you are still eligible for a traditional LIHEAP grant. The agency in your area will know how to help you.

Programs Offered by Utility Companies

Utility companies also provide assistance. You can receive funds through these programs in addition to any LIHEAP funds you may receive. These programs use a variety of funding sources and the eligibility criteria are subject to change. Sometimes you can apply for them at the same place where you apply for LIHEAP. To find out more about these programs, call your utility or visit its website:

Ameren Illinois – Warm Neighbors, Cool Friends: Call 888-690-5700 or visit <http://warmneighborscoolfriends.com/>

Com Ed – Residential Special Hardship Fund: Call 800-334-7661 or visit: <https://www.comed.com/customer-service/assistance-programs/Pages/residential-hardship.aspx>

Nicor – Nicor Gas Sharing Program: call 888-642-6748 or visit: <http://nicorgas.aglr.com/home/EnergyAssistance/SharingProgram.aspx>

North Shore Gas – Share the Warmth: Call 866-556-6004 or visit: http://www.northshoregasdelivery.com/home/share_warmth.aspx

Peoples Gas - Share the Warmth: Call 866-556-6001 or visit: http://www.peoplesgasdelivery.com/home/share_warmth.aspx

HOMELESS ASSISTANCE SERVICES

Continuum of Care (CoC)

If you need services to prevent homelessness, you should contact your local CoC. Most homeless services, interim housing and emergency overnight shelters are organized by the local CoC. Even some permanent supportive housing programs (explained above) are organized by the local CoC. There are some homeless programs or services that are not organized through the CoC, though the CoC is usually aware of those programs as well. While personnel involved in their local CoC may not actually provide services, they usually know who

does. Contact information for your local CoC is provided below for the purpose of obtaining information on services provided in your area.

The name of each CoC, their service area, contact information to request homeless services (if any) and a phone number is provided.

Central Illinois Continuum of Care
Central and Eastern Illinois
Karen Zangerle, Path Crisis Center: 309-828-1022

Chicago CoC
Call 311, when prompted, hit the 4 button for “short term help.”

Cook County CoC (Does not include Chicago)
Call 877-426-6515-

Decatur CoC
Macon County
Camille Cochran, Homeward Bound: 217-362-7700 x3014

DeKalb CoC
Sue Guio, City of DeKalb: 815-748-2060

DuPage CoC
DuPage County Community Services: (630) 407-6500

Heartland CoC
Sangamon County
Tonya Payne/Mia Woods, Christian Ministries: 217-753-3939

Homeless Action Council CoC
St. Clair County
Beverly Evansco, Homeless Action Council: 618-277-6790 x3330

Joliet/Will CoC
Todd Fuller, Will Co. Center for Community Concerns: 815-722-0722

Kane County CoC

Northern Kane County, Community Crisis Center: 847-697-2380

Central Kane County, Lazarus House, 630-587-2144

Southern Kane County, PADS: 630-897-2165

Lake County CoC

Rob Anthony, Lake County Development & Planning: 847-360-6352

Madison County CoC

Walter Hunter, Madison Co Community Development: 618-692-7040

McHenry County CoC

Thomas F. Riley, Corporation for Affordable Homes: 815-206-5805

Northwestern CoC

Northwestern counties in Illinois

Ron Lundt, Project Now: 309-793-6391 x108

Peoria Area Homeless Consortium

Fulton, Peoria, Tazewell, Woodford Counties

Pam Schubach , YMCA of Peoria: 309-685-7655

Rockford/Winnebago CoC

Angie Walker, City of Rockford: 815-987-5711 x3007

South Central CoC

Center part of Illinois, south of Springfield

Paul White: CEFS Economic Opportunity: 217-342-2193 x121

Southern CoC (Southern Illinois)

Camille Doris, Women's Center: 618-529-2324 x231

Urbana/Champaign CoC

Jenelle Hardy, Dept. of Community Dev Services: 217-384-2447

West Central CoC

Western Central IL Center: 217-223-0400

Shelters

Shelters exist in different forms and serve different populations which may include:

- Youth
- Single individuals
- Families
- Ex-Offenders
- Victims of domestic violence

Emergency Shelters: Some shelters are emergency shelters that are open 24 hours per day, 7 days a week. Usually, you can go directly to a shelter. Emergency shelters provide an immediate place to stay, eat, and sleep. The length of stay varies by facility, but it is generally short-term. Some emergency shelters are open only at night and guests must leave in the morning. Some emergency shelters are part of a network of shelters and are only open one day each week. Guests at these shelters must leave every morning and go to a nearby city to stay in a shelter the next night. Call your CoC or visit this website to find a shelter in your area:

<http://portal.hud.gov/hudportal/HUD?src=/states/illinois/homeless/shelters/sheltable>

Interim Shelters: Interim shelters allow persons to stay in their program for up to four months. Guests work closely with a case manager who helps them connect with services they need to gain stability, locate permanent housing and ensure they have the means to keep that housing. The best way to locate an interim housing option is to contact your CoC. Many programs do have wait-lists. For a list of emergency and transitional programs, please visit:

<https://www.dhs.state.il.us/page.aspx?item=64686>

Persons transitioning out of the prison systems may consider a transitional group home. Many of these options are for people who struggle with substance abuse. A list of these housing options can be found at:

<http://ilreentryresources.com/Housing.asp>

Homeless Youth Agencies

The State of Illinois provides services to help youth who are homeless or to prevent youth from becoming homeless. These services include shelter, transitional living programs and outreach. Youth ages 14-20 can access services such as

- Case management
- Permanent or temporary place to live
- Food
- Clothing
- Advocacy
- Outreach
- Life skills training
- Education
- Job Services

To find a provider near you, go to:

<https://www.dhs.state.il.us/page.aspx?item=32524>

The Youth Housing Assistance Program (YHAP):

YHAP assists youth obtain or maintain adequate housing. The program is offered by DCFS for youth who have aged out of DCFS care or are within 6 months of aging out of care and have not yet turned 21. The program can also serve some youth who were adopted (or placed in a subsidized guardianship home) after their 16th birthday. The program provides:

- Housing advocacy to help the youth locate and maintain housing.
- Cash assistance may be authorized to help pay for items necessary to secure and maintain housing that the youth cannot afford.
- A partial housing subsidy for youth who have aged out of care but have not yet turned 21.

For more information, on YHAP, former wards should contact the YHAP Coordinator at 312-814-5571.

Other Services

DCFS has created the Statewide Provider Database. The database provides information on programs providing services in Illinois. Only authorized caseworkers can access most of the information on the website. However, the database also has lists of services that anyone

who has access to the internet can obtain. The following list is just a sample of the services that are listed on the site:

- Service for victims of domestic violence
- Education
- Employment/Vocation training
- Food pantries
- Housing assistance
- Immigration resources
- Legal services
- Medical/Dental/Vision care
- Mental health services
- Substance abuse
- Youth services

You can visit the site at:

<https://spdinfo-publicworkspace.pbworks.com/w/page/26742086/SPD%20Info>

THE HOUSING SEARCH

The Basics

There are different ways to begin your housing search. It is always a good idea to begin by talking to people you know to find out what they know. Local newspapers can also be a helpful place to start. Some prefer to begin their search on the internet, as this method allows them to consider many apartments in a relatively short time. A word of caution: some postings may be for units that have already been rented and are used by landlords to lease other, perhaps less desirable, units.

If you know of a specific area in which you'd like to live, you may decide to walk through the neighborhood in search of "For Rent" signs. Bring a pen and paper so you can write down contact information and the addresses of apartments for rent. Call them later when you're in a quiet location.

Craigslist.org and Padmapper.com are popular websites for conducting housing searches. Padmapper.com searches listings from various

websites, including Craigslist, and provides a map view and street view of the available apartments. ilhousingsearch.org is another useful online tool provided by Illinois Housing Development Authority, Illinois Department of Healthcare and Family Services, Illinois Department of Human Services, and Illinois Department on Aging. This website provides free, detailed information on available housing and resources, helpful tools for renters such as affordability calculator, rental checklist and lists of renter rights and responsibilities IL Housing Search's services can also be accessed through a toll-free, bilingual call center at 877-428-8844. It is also available at: <http://www.ilhousingsearch.org/> Nearly all these websites allow users to set search criteria, such as a maximum rent amount, so you can narrow down your search to apartments within your price range. As you identify apartments that fit your needs, you can begin contacting landlords. Depending on the website you use, you may want to identify desirable apartments. When you contact landlords you should ask some questions (see list of questions below) to determine whether or not to schedule a walk-through. If the residence is still an option, schedule a time that's convenient for the landlord to show you the apartment.

Picking the Right Neighborhood

An important consideration when searching for apartments is location. If an apartment is close to your place of employment, transportation, friends, and other necessities such as grocery stores, pharmacies, and laundry mats, you'll save both money and time. There are different ways to determine whether or not an apartment is conveniently located: you can ask landlords how close the building is to these services; you can locate the residence on Google Maps and explore the neighborhood. Many online searches will provide a "walkability" score which is based on the residence's proximity to transit, grocery stores, and shopping.

Remember that you can change the inside of an apartment and you can find different apartments for the same price. **Location** is one thing you cannot change about an apartment, so if you are able to choose the neighborhood you live in, it is a good idea to consider these factors.

House Searching with Pets

While your housing search options are more narrow, there are still many options for pet-friendly living. Most housing search databases include an advanced search option so your searches fit your needs.

Make sure you have a conversation with the landlord about pets in a casual, non-threatening way and let them know if you have room in your budget for an extra monthly fee. Give any information you can about the health of your pet. Ask for a trial period. Landlords want as much proof as they can get (letter from a veterinarian or previous landlord). Be honest and friendly. Do not, under any circumstances, sneak in a pet. It is extremely rude and disrespectful, can get you evicted or even sued, and will reflect very negatively on your future housing searches.

Fair Housing Act (Anti-Discrimination)

Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, family size or disability. In Cook County, landlords can't discriminate against source of income (including housing choice voucher holders) either. In Illinois, a landlord cannot discriminate against persons over age 40. Some local laws offer protection against discrimination based on sexual orientation. If you feel that your civil rights have been violated, you can file a complaint on the HUD website or at this number: 800-765-9372. You can also contact the Illinois Department of Human Rights by calling 312-814-6229 or at: <http://www2.illinois.gov/dhr/FilingCharge/Pages/Housing.aspx>

Calling the Landlord

Once you have identified potential units, you will begin to call landlords. Before calling a landlord, create a list with important questions that can be answered over the phone. If you have access to a printer, you may want to print a list of questions for easy reference. Don't be afraid to ask questions over the phone. If you ask the right questions, it can reduce the number of units you will actually view. Neither you, nor the landlord will want to spend time on a unit you are not interested in renting.

Questions that can be answered over the phone include:

How much is the rent?

What utilities are included in the rent (cooking gas, electricity, heat, water, cable TV and internet)?

Do you charge an application fee, a move in fee and/or a security deposit and how much?

How many rooms/bedrooms?

Do you accept pets?

Does the unit come with kitchen appliances?

Is there a washer and dryer in the building and, if so, how much does it cost?

Can I smoke in the unit?

Does the unit come with cable or internet? If so, is there an additional fee?

Interacting with a Potential Landlord

You know the saying “it's all about first impressions?” The purpose of meeting a potential landlord is for the landlord to size **you** up. He or she is looking for clues to who you are. The most obvious clue is what you are wearing and how you look. Much of the same advice that applies to job interviews also applies to any interactions with a potential landlord (see our advice in the “Job Seeking Advice” section. Dress as if you are trying to impress your grandmother. Wear clean clothes that will keep you fully covered, and groom your hair and nails as well.

Other important points:

- Be respectful and courteous
- be flexible about where and when you can meet
- Arrive on time when scheduling a tour of a residence
- Come prepared with documents and questions

Housing Resume

It is also a good idea to come prepared with a housing resume, which is a list of the past three addresses you have rented from and the name, address and phone number of your previous landlords. Some prospective landlords ask for references, so it is good to be prepared with this information as well. Very few people have this information when applying for housing so you will impress the landlord.

Inspecting a Neighborhood

Renters may find that the neighborhood is just as important as the unit. You may want to visit the neighborhood at night to make sure that you feel safe in the new neighborhood. Other things to consider when inspecting a neighborhood are:

- Accessibility to public transportation, if needed
- Parking availability (both during the day and the night)
- How close the unit is to stores, schools and other places you visit.

Inspecting an Apartment

When you are deciding on an apartment, always view the actual unit you will be renting before you sign a lease. Fill out an inspection checklist while you are in the apartment. This will help you decide if you want to rent the apartment. You can also ask the landlord to fix any damages before you move in.

Your landlord has a legal responsibility to make necessary repairs in order to keep the rental property fit to live in. Check with your municipality for specific laws in your area.

The following checklist will let you and your landlord know what living conditions are up to standard:

Appliances

- Oven and stove top burners should ignite and turn off properly.
- You should not smell gas around the stove at any time.
- Refrigerator should be between 33-40 degrees and freezer should freeze water

Common Areas

- Stairs and porches should be safe and in good repair, properly lit at all times, and free of clutter.
- Trash bins should be covered.
- Public areas should have their own utility meters paid for by the landlord.

Electricity

- Outlets should not make a crackling, sizzling, or buzzing sound.
- Outlets and light switch face plates should not be hot or discolored.
- Outlets, light switches, and fuse boxes should be covered.
- Electrical wiring should not be exposed.
- There should be a separate electric meter for every apartment and one for the common areas.

Exits

- All bedrooms should have a window large enough to fit through to escape a fire.
- There should be at least two exits from the building in case one is blocked in a fire.

Heating

- Heating should be adequate without a space heater.
- Radiators should be covered and should not leak.
- Walls and ceiling near furnace or chimney should not be warm.
- If you are paying for your own heat, you should have access to your own furnace and your own utility meters.

Health and Safety

- A working smoke detector and carbon monoxide detector should be present in every level of the building.
- There should be no sign of insects or rodents. Check how frequently the building is exterminated and if this is covered in your lease.
- There should be no signs of mold or mildew.
- There should be no lead-based paint in the building and you should receive a disclosure statement from the landlord when you sign your lease.

Plumbing

- Hot and cold running water faucets should work.
- Toilet should flush properly and not move when you sit on it. If it does, it may need to be resealed.
- The sinks, bathtubs, and showers should not leak.
- Bathrooms should have a window or a vent fan.

- The unit should not have sewer odor.
- If you are paying for your own hot water, you should have access to your own hot water heater and your own utility meters.

Security

- There should be deadbolt locks on doors to the unit that can be opened with a key from outside and by a turn-piece from the interior.

Walls, Floors, Ceilings and Windows

- There should be no large cracks or holes in the walls.
- There should be no signs of water damage seeping through the walls, floors, and ceilings.
- Floors should not have weak spots.
- Windows should close snugly – you should not feel wind or a breeze coming through when closed.

If any of these items are not in order, you can ask your landlord to make these repairs. It is best to make a written, dated request. If your prospective landlord promises to make repairs, ask for a written agreement signed by your prospective landlord. These repairs should be made before you move in.

If and when you decide on an apartment, get the landlord's phone number and someone to call in emergencies.

BACKGROUND CHECKS

What shows up?

Background checks can vary greatly in terms of detail and depth. Some might simply verify an applicant's Social Security number. Others might be so extensive as to provide a detailed account of the applicant's history and acquaintances. The following information may be included in a background check:

- Driving records and vehicle registration
- Credit records

- Eviction Records – Cannot be sealed/expunged unless foreclosure
- Criminal records –
- Social Security number
- Bankruptcy and other court records
- Character references
- Previous landlords and past employers
- Military records
- Drug test records
- Incarceration records
- Sex offender lists
- Pay stub records

Your landlord can obtain your medical records only with your signed consent. It should never have any effect on your ability to obtain housing. Be very wary of a landlord who requests medical information. If you feel that you have been denied housing for a reason that has to do with medical condition, contact an attorney.

While the inclusion of much of this information will depend on the particular background check, it should be noted that many landlords will also conduct a credit check. See information on credit checks, under the financial planning section, later in this handbook.

How to Get a Criminal Record Expunged or Sealed

If you have ever been arrested, especially if you were **not** guilty, consider expungement or sealing of your records. Expungement will erase the charge, as if the charge never happened. Sealing a record will keep it confidential. Persons who have their record expunged may be more successful searching for housing and employment.

A petition must be filed in the county where you were arrested or where the charge was brought. It takes about 60 days for the record to get expunged. The law has changed so you can get your record expunged without an attorney, but some lawyers are willing to represent you at no charge or low cost. You can view a list of these attorneys and organizations at:

<http://www.illinois.gov/osad/Expungement/AppPages/LegalServices.as>

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The Legal Assistance Foundation has walk-in hours at the Cook County Juvenile Center, 1100 South Hamilton Avenue in Chicago. Contact them for their walk-in days and times at 312-229-6359.

If you were a ward of the state, in Cook County, you can also reach out to the Cook County Office of the Public Guardian if they represented you while you were under DCFS guardianship. Call the Office of the Public Guardian at 312-433-4300. If you do not know if you were represented by this office call the same number and ask them to check.

If You Have a Criminal Record

If you have a criminal record ask ahead of time “what type of checks do you require before renting a unit?” If a criminal background check is mentioned, try to approach the issue before the land lord finds out. Explain your situation and try to add a human element to the conversation. Being honest has its perks.

Sex Offenders and Manufacturers of Methamphetamines

Many supportive housing programs are required to reject sex offenders and persons convicted or manufacturing methamphetamine. A Sex Offender is a person who has been convicted of a sex crime or a person who currently has to register in any way with a sex offender database or the local police department. Persons convicted of manufacturing methamphetamine are denied because the process of making methamphetamines can cause a fire. For this reason, persons who have been convicted of arson are also often denied by supportive housing providers.

Credit Reports

A credit report is a record of your credit history. When you take out a loan or open a credit card account, a credit bureau keeps track of your credit and payment information. This information is used to create a credit score (i.e., a numerical representation of the amount of risk you pose to lenders). Paying your bills on time, limiting the amount of money you borrow, and otherwise being a responsible borrower will help you get a higher credit score. This means banks will be more willing to give you low interest rates on credit cards and loans. Landlords also

often look at your credit score when determining if they want to rent to you. These landlords assume that if you have a good credit score, you will be a responsible tenant and will pay your rent on time.

Credit scores range from 300 to 850, but anything higher than 700 is usually considered a good credit score. Credit card companies and employers may also check your credit. A free credit report can be obtained by phone by calling 877-322-8228 or at [https:// www.annualcreditreport.com](https://www.annualcreditreport.com)

You can also contact the three major credit bureaus:

- Equifax (www.equifax.com) at 800-685-1111
- Experian (www.experian.com) at 888-EXPERIAN (397-3742)
- Trans Union (www.transunion.com) at 800-916-8800

It should also be noted that if someone's credit rating is checked frequently, it will suffer with each additional check. For this reason, you might want to access your own credit score. Every individual is allowed to access their credit score for free once a year. If you obtain your own credit score you should make multiple copies of it. You can then provide that information to prospective landlords and they can tell you immediately if your credit score is too low for them to rent to you without doing their own credit check and further hurting your score.

When you access your credit report, review your outstanding debts. Highlight any debts that you do not recognize. They may or may not be fraudulent. Many lenders and companies will pass along outstanding bills to collection agencies, so the debt information listed might relate to that company and explain why you don't recognize it. You can contact the company listed on your credit report or call the credit bureau to find out the reason for the charge. If you still can't recall the debt(s), they may be fraudulent.

•Dealing with a Poor Credit History

There are still ways to find an apartment, even if you have a low credit score. Many landlords do not ask to run a credit report. Others are willing to rent to tenants with a low credit score if the tenant provides a larger security deposit. If you are able to save enough money for a large

security deposit, you can ask if this would be an option. Remember that by demonstrating your low credit score honestly and building a relationship with a landlord, it can encourage the prospective landlord to rent you.

In the long-term, you should try to pay off debts listed on your credit report as soon as you're able to. Unpaid debts can continue to hurt you throughout your life. Your credit report will include contact information for making payments on these debts. Most items that hurt your credit score will be wiped off after seven years.

Did You Know? Check out your Landlord and Management Company's Credit Check!

When you are choosing an apartment, do an internet search of the landlord to find out if there have been any problems or complaints in the past. This will help you avoid scams or getting ripped off. Look for complaints from other tenants that have been posted or lawsuits that have been taken against the landlord or management company. Avoiding landlords or management companies with many complaints lodged against them or that are scamming tenants will help you save money and choose the best apartment for you. You can also check your landlord's credibility through the following resources:

Better Business Bureau Chicago - <http://chicago.bbb.org/>
Review My Landlord - <http://www.reviewmylandlord.com/>

Utility Fraud and Identity Theft

When you handle utilities, either you or your roommate should call to set up, manage, or terminate your service. Do not give permission to anyone to do this for you. Set up your utilities at least a week before you move in or leave. You can avoid a lot of possible scams by controlling your information.

The most frequent kind of utility fraud is a fake account open in your name. Often criminals just need a few pieces of information like your name, phone number and address to open an account. These accounts show on your credit report if they are not paid and can hurt your credit score.

Another real threat is from the “caller”. You will get a phone call where the “company” threatens to shut off your service if you do not pay immediately. Real utility companies notify you by mail (or email if you receive bills electronically). Other callers will ask if you are interested in switching your service. Do not give them information. If you are interested in switching or think you may have a problem with overdue payments, call the utility company directly when you hang up, even if the caller has your utility company’s ID. Scammers, especially in the modern world, are clever and able to fake their identity with technology.

High charges to existing utilities accounts are also a red flag. If you don’t feel right about it, there is a reason.

If you suspect that you are a victim of utility fraud, contact the utility provider immediately. These companies will want proof of your identity and current service in order to believe you are telling the truth. The company may also want to see that you have filed a police report. Keep a record of the names of persons with whom you speak. Be polite. If necessary, contact the Federal Trade Commission at 877-438-4338. You can also call the credit bureaus (see the credit report section above).

Once you’ve notified one of the three credit bureaus of the identity theft, they will contact the other two agencies for you. When communicating with these agencies, report that someone is using your identifying information without your authorization to obtain credit fraudulently in your name. Request that your file be flagged with a **“Fraud Alert”** and ask that this alert be extended for seven years. Also, ask to add a “victim’s statement” to your credit report. You’ll need to be able to cite specific charges that were made without your permission, so it will be helpful to have a copy of your credit history handy when you report identity theft. Once you’ve made this statement, request a copy of the victim’s statement for your records and store it with your credit report.

You have the right to question and/or dispute any utility account without having to file a formal identity theft report. If you see

something on your credit report, or on your current utility account, contact the utility company and ask them to specify the account number, the address, and the dates of service for the debt. It is a good idea to ask them to send it to you in writing as well. Once you have this information, you can better decide how to proceed. **If the service was initiated before you turned 18, the utility cannot collect from you and you cannot be forced to file an identity theft report if you do not want to.** If the utility company is not cooperating with your requests, you can call the Illinois Commerce Commission at 800-524-0795 or the Citizens Utility Board at 800-669-5556 to file a complaint and get help resolving the problem.

SIGNING A LEASE

Are you ready to sign a lease? MTO has an app for that. Find it at: <http://www.tenants-rights.org/leases-faq/>

Written Lease

A lease is a legal arrangement between you and a landlord that outlines all the details of your relationship and responsibilities to each other. The lease can be written or oral, but a written lease clearly states the policies to which you and your landlord agree. You can take the lease home with you and have a knowledgeable person look it over for you. You can also negotiate the terms of the lease with the landlord. Make sure that both you and the landlord initial any changes made to the lease.

Make sure that:

- Both you and the landlord sign the lease and are in agreement as to the current conditions and damages in the apartment. If the landlord is repairing and damages, include a completion date.
- You leave no blank spaces on the contract. If an item does not apply to you, write “not applicable” or “NA” in the blank space.
- Gas and electric service is described in the lease. Under Illinois law, a tenant is only responsible for gas and electric service inside their own apartment, unless otherwise specified on the lease. If the

landlord tells you verbally that gas or electricity is included in the rent, it must say that on your lease for your protection. Likewise, the landlord cannot expect you to pay for gas or electricity for the common areas or for other units in the building unless it is written into your lease with your consent.

- Everyone living in the unit should be named in the lease.
- The lease clearly states joint responsibilities (if you are living with a roommate) including rental fees for each person.

Sometimes illegal activities are written into a lease, Illegal items in a lease are not enforceable by law even if you have signed the lease. Such items may include:

- Giving up any of your rights.
- Let your landlord file an eviction against you without first serving a termination notice and a summons to appear in court.
- Give up your right to a jury trial if your landlord files an eviction.
- Pay for your landlord's attorney fees.

Your lease is still in effect, even if you fight with your landlord. Therefore, don't stop paying rent (unless you have been advised to stop by an attorney). You can sue the landlord if they try to enforce illegal parts of your lease. Some cities have additional laws protecting tenants (such as limits on late fees). Contact a legal aid or tenant's rights agency if you believe your lease contains illegal language.

Insist that your landlord give you a final signed copy of the lease. **Note: Rent cannot be increased in a written lease.**

Oral Lease

If you pay rent but have not signed a written lease then you and your landlord have an oral lease. Generally, these agreements are from month-to-month (week-to-week are very rare). The rental period begins on the day your rent is due. You are not bound for a certain amount of time after this period. An oral lease on a month-to-month unit allows you to move out with just a one month's notice.

On the other hand, that same oral lease allows the landlord to refuse to continue to rent to you with a one month notice. Additionally, a

landlord can increase the rent with a written letter giving you a full rental period's notice. The landlord may also add rules that you may not like. Many tenants feel that they have a lot less power if they do not have a written lease. You are probably more stable in your housing if you have a written lease.

MOVING IN

Before you move into your new apartment, you should do another inspection to document any damages to the apartment that were there before your lease began. **Squared Away Chicago** is a useful tool to make this process easier, quicker, and visual for you and the landlord. This way, you will not be held liable for these damages when you move out. This is especially true if the first time you viewed the unit someone was still living there. Use an inspection checklist to make sure you check everything. Take pictures of any damages. Show your new landlord your completed inspection checklist and pictures, and ask the landlord to sign the checklist to acknowledge that you will not be charged for these damages when you move out. Your landlord may be happy to sign the checklist and ask for a copy since it will show that you are responsible for any damages that occurred after you moved into the unit. Make a copy of the checklist for your landlord, and keep one for your records. If your landlord will not sign the inspection checklist, send your landlord a copy and mail yourself a copy (and don't open the envelope until you are ready to move) and bring someone to sign off the checklist who is not in your immediate family.

Packing and Moving Your Belongings

You will need lots of boxes. Grocery stores often have boxes they throw away and they will give them to you for **free**. As mentioned in the financial planning section of this handbook (see below), consider the costs of moving before you move. Utilize tools online that can help you understand what costs you will have. Ask friends and family to help you move or provide transportation. Friends are often willing to work for pizza.

Utilities

It is important to transfer all utilities for which you are responsible to your name as soon as you move into the apartment. This will make sure that any usage prior to your move in date will be charged to your landlord and not to you. Check the first bill that you get for your new apartment to make sure that your service start date matches your move in date, and keep a copy of that bill for your records.

Furnishing Your Apartment/Essential Supplies

When you are thinking about your budget, remember all the items you will have to get for your new apartment. You can get great deals by shopping at discount and second- hand stores like Goodwill or the Salvation Army.

Apartment Supplies

Bathroom supplies:	Tooth brush, shampoo, soap, toilet brush, toilet paper, tissues, hamper, towels, shower curtain, mats for floor and tub, waste basket.
Bedroom:	Pillow, blankets, sheets, pillow case, lamp, hangers.
Cleaning Products	All purpose cleaner, vacuum, laundry detergent, rags, carpet cleaner, mop, broom, dust pan, sponges, bucket.
Food basics:	Salt, pepper, pasta, rice, cereal, oil, sugar.
Food Preparation:	Measuring cup, spatula, can opener, cutting knife, cutting board, oven mitt, mixing bowl, baking pan/sheet, pot with lid, frying pan.
Food Storage:	Aluminum foil, plastic bags, plastic containers.
For Eating:	Plates, cups, glasses, bowls, flatware.
Furniture:	Bed, dresser, couch, dinette set, coffee table.
General supplies:	Recycling bin, waste basket, light bulbs, first aid kit.

Roommates and Guests

Roommates can save money by sharing rent and other expenses. They can also burn you. You are responsible for the rent even if your roommate does not pay. It is difficult to try to take someone to court over rent money that may be owed to you. Friendships are often lost

when people move in together. Perhaps the worst situation is renting to someone you don't know. If you can afford to rent a unit without a roommate, you may be glad you did.

On the other hand, sharing an apartment with roommates can be very cost effective. If living with a roommate keeps you from living in a shelter, you likely will prefer living with a roommate in your apartment, rather than live with a large number of roommates in a shelter.

Choosing a Roommate

It's always best to choose a person you already know. If you don't know a person who wants to be your roommate, it is helpful if a close friend or family member can vouch for them. If you need a roommate and cannot choose someone a friend knows, you need to act like a landlord: do a careful background check. Find out as much information as you can about a potential roommate. This check is not an invasion of privacy. You will be creating a business contract with that person. This involves your money, your time, and your life. You can:

- Ask to see a copy of a pay stub.
- Ask friends, co-workers or acquaintances questions about the potential roommate. (Be concerned if anyone reports that the person has a violent temper, mistreats animals, uses drugs, drinks in excess or is dishonest.)
- Check references, especially persons who are not friends with the potential roommate (like a previous landlord).
- Check with a district attorney's office, the sheriff, or the police department. Also check driving records and court records for bankruptcy filings or criminal activity.
- Interview the person carefully. Ask for references, place of employment and banking, date of birth, last two addresses.
- Verify place of employment.

Handling Conflict

No matter how roommates are chosen, communication is important. It's helpful to talk together about personal tolerance levels. Would you be able to live with someone who:

- Needs loud music to go to sleep?
- Invites sex partners for overnights?

- Doesn't like or share housework?
- Uses drugs?
- Eats your food and snacks?
- Likes to party often?

Consider using a compatibility checklist and talk together before you share your space. Compromises can be reached before small problems become big issues. Talk about:

- Personality differences and values
- Housekeeping attitudes
- How space and other resources will be shared (food, television, supplies, etc.)
- Sleeping habits
- Social habits
- Overnight guests

We all laugh at the roommate agreement on television but written roommate agreements are a helpful way to avoid future conflict. Decide whose name will be on which utility bills. Discuss what happens if someone moves out before the lease is up. Answering these questions in advance can prevent a lot of arguments. You can Google "roommate agreement" and find a number of example roommate agreements that you can use. You can also visit:

<http://www.uky.edu/StudentAffairs/OCSS/pdf/Sample%20Roommate%20Agreement.pdf>

Protect yourself from your roommate. Do not give confidential information to your roommate. Never give your roommate your social security number. Be very careful about giving other information, including your password to your computer. Make sure you have a safe place to store valuables. If you can't lock the door to your room, buy a safe to store your valuables.

Guest Policies

Tenants are responsible for guests' behavior: Only invite to your residence those whom you can trust to behave in a respectful manner. If your guests do something illegal or are even too loud, you can be held responsible for their actions which may result in you being arrested or losing your home.

How to get people to leave who are no longer welcome: Begin by asking them politely. You can give an excuse, if necessary. If they refuse to leave, tell them you're serious and they will have to leave your home. If they still refuse to leave, call the police. This may seem cold, but, ultimately, their behavior may threaten your safety and your access to housing.

Renting an Apartment with Children

It is important to baby-proof on a regular basis. As your child grows, he or she will find more areas or objects to explore, which can be dangerous.

- Arrange furniture so the heaviest things are near the bottom – it will prevent bookcases and other appliances from falling over. Ask your landlord if you are allowed to drill small holes to **anchor** your furniture to the wall.
- Arrange furniture so children cannot get to plugs, outlets, or lamps.
- Put rounded cushions on sharp table corners to prevent injury.
- Purchase a gate that secures to the wall that you can easily open and close but your baby cannot get to dangerous places, like stairs.
- Curtains and cords are easy ways for children to get trapped or hurt. Move them out of the way or tie them up.
- Make sure windows only open a safe amount so your child will not fall out. Purchase window locks. Window screens are not enough to prevent a fall.
- Put a safety lock on the cabinets that contain household items that could be poisonous.
- Keep the Poison Control Hotline (800-222-1222) and the local hotline numbers in a place you can easily find them.
- Make sure you have working carbon monoxide and smoke detectors.

- Make sure you have a lock on your toilet, as kids can fall in and can drown in very little water.
- Have a first aid kit available.
- Put razors, scissors and other sharp objects out of the baby's reach as well as any medications, pills and vitamins.
- Store make up, hair appliances, shaving gel, shampoo, soap, etc. away from your child.
- **Turn your water heater down!** Not only does it save you money it is better for your baby's skin.
- Get outlet covers and remove them when you move out.

TENANTS' RIGHTS AND RESPONSIBILITIES

Do you need information on tenant's rights and responsibilities? MTO has an app for that. Find it at:

<http://www.tenants-rights.org/tenant-responsibilities-faq/>

Tenant is a word for someone who lives on property owned by a landlord. As a tenant:

- You should demand a written lease to avoid future misunderstandings with your landlord.
- You must pay your rent on time.
- You must keep the rental unit clean and undamaged.
- You are responsible for any damages beyond normal wear and tear.
- You must pay the utility bill if the lease makes you responsible.
- You may not alter the rental unit (for example, change the wall color) without your landlord's approval.
- You must give written notice when you intend to move. Usually, a 30-day notice is sufficient.
- The Illinois Retaliatory Eviction Act prohibits your landlord from evicting you for complaining to any governmental authority (housing inspector, human rights commission, etc.). Tenants in Chicago are also protected against retaliation for request for repairs, joining a tenant union, writing a 14 day letter, or taking advantage of any rights they have under the Chicago Residential

Landlord Tenant Ordinance.

There are State laws that protect Illinois tenants. Some of these protections are explained below. A few cities have passed their own laws:

For **Champaign**/Urbana specific tenants' rights, visit:

<http://www.tenantunion.uiuc.edu/index.asp>

For **Chicago**-specific tenants' rights, visit:

http://www.cityofchicago.org/city/en/depts/dcd/supp_info/rents_right.html

For **Evanston** specific tenants' rights, visit:

<http://www.cityofevanston.org/assets/ResidentialLandlordandTenantOrdinance.pdf>

Pay Rent on Time

Do whatever you can to pay rent on time. Not paying your rent on time can result in late fees and, in the worst-case scenario, eviction. Make sure you understand how rent is to be paid to your landlord prior to the start of the lease.

If, for some reason, you think you will be unable to pay your landlord on time, see if you can come to some sort of agreement (i.e. you'll pay a certain amount on the due date, and will pay the remainder by a specified date). If you do reach such an agreement with your landlord, make sure you get this agreement in writing, dated, and signed in order to protect yourself. If you're unable to reach an agreement with your landlord, refer to the "Homeless Assistance Services" in this handbook. You may be able to receive assistance. Remember to be proactive before the situation gets out of control. Begin making arrangements with your landlord or start the process of obtaining financial assistance services as soon as it becomes clear that you won't be able to pay rent on time. It is easier to handle a problem while it is still small. If you ignore a problem too long, it will likely become unmanageable.

Pay Utilities on Time

Depending on your lease, you will most likely be required to pay at least some of your utilities. Just as it's important to pay rent on time, paying utilities on time is imperative. Paying utilities late will result in a late fee,

harm your credit, and may make it difficult for you to transfer service if you want to move. Some forms of housing assistance can be revoked if your gas or electricity is disconnected, and some landlords may move to evict you. In some instances, a gas or electric disconnection can cause damage to the landlord's property - if appliances such as the furnace or sump pump stop working, frozen pipes or flooding may soon follow and you could be held responsible for that. If your budget is tight, be proactive in seeking out any and all financial assistance on utility bills and actions to reduce your energy consumption! Suggested utility assistance programs are under the "Cash Assistance" section of this handbook.

Keep Your Apartment in Good Condition

According to the Illinois Tenants' rights and responsibilities, you are required to keep your unit "clean and undamaged." Your residence does not have to be perfect, but you should clean regularly. Throw out all trash in a clean and safe manner. Use all fixtures (such as lights and ceiling fans) and appliances in a reasonable and safe manner. Not only is it important to maintain a healthy relationship with your landlord, but you can also be evicted for not keeping up with your responsibilities!

Be a Good Neighbor

You can be evicted for excessive noise. You can even be arrested for disturbing the peace. Almost as important, you may need assistance from your neighbors from time to time. Having a good relationship with your neighbors will likely help you at some point.

Repairs

If you live in the City of Chicago and need repairs to your apartment, submit a written letter to the landlord with a request that the repairs be made within 14 days. If it is an emergency and can threaten your health, safety, or the apartment itself ask that the repair be made within 72 hours. If the landlord has not fixed the problem after this point, you can either (1) hire someone to make the repairs and deduct up to half your rent with a receipt, (2) reduce your rent to reflect the reduced value of your apartment (but you must continue to pay something!), or (3) in extreme situations, break your lease and move out. Whenever taking an action that may be against the terms of your lease, consult an attorney

or a tenant’s rights organization. Laws vary by county or city and definitions of “threatening your health and safety” differ from person to person. An attorney can help interpret local laws and define these definitions.

Sample letter to a landlord requesting repairs:

If your landlord refuses to fix something in your apartment, you should send them a formal letter requesting the repairs. This letter should include a list of the repairs needed and a deadline for the landlord. If you can, submit this letter with your rent to ensure that your landlord has received it. Here is a sample letter:

June 18, 2012

Mrs. Jane Landlord
1234 Main St
Chicago, IL, 66666

Dear Mrs. Landlord,

I am currently renting your apartment at 555 Main St, #1. I spoke with you two weeks ago about the broken window in my apartment. If you remember, the window was shattered on June 2nd, 2012 by a baseball. The broken window is a hazard and is making it impossible for me to keep my apartment cool. Please arrange a time with me within the next 14 days to have this window replaced. If you do not make the requested repair within 14 days, I will exercise my rights under Section 5-12-110 of the Chicago Residential Landlord Tenant Ordinance by making the repairs myself and reducing the expenses from my future rent.

Thank you, John Tenant

Not paying rent is another option, but one that is more risky. State law does not provide you the right to withhold rent no matter how bad the place is. Some cities, including Chicago, have ordinances that allow it if done correctly. Contact an attorney or the local legal aid agency to ask about such ordinances and what you can do. You run the risk of eviction if you withhold your rent.

PEST CONTROL

There are many kinds of pest problems, including mice, rats, squirrels, roaches, ants and the dreaded bed bugs. In rural areas pests can include raccoons and possums. Most pests come to your unit looking for food. Keeping your unit clean, a secure lid on your trash, and food in proper storage may keep most pests from taking over your unit.

General Pest Control

In most cases, your landlord will be responsible for extermination to eliminate pests but there are some exceptions. If you are identified as the cause of the infestation, the landlord might refuse to exterminate or will charge you for extermination. If the building has roaches and you are a very bad housekeeper, the landlord might even try to charge you the cost of exterminating the entire building. With bed bugs, if you discover them soon after first moving in, it's hard for the landlord to blame you. But a few months after you move in, the landlord might say you brought the bed bugs into the apartment. Given that bed bugs can be dormant for several months and they can travel on the pants of workers or people to whom the landlord shows the apartment for leasing, it's hard to establish who brought in the bed bugs.

Bed Bugs

Bed bugs are one of the most common problems in housing. Unlike most other pest control problems, they are not caused by a filthy apartment. Even the cleanest resident can get bed bugs. Bed bugs are also very hard to exterminate. They can live almost a year between feedings.

Signs you have bed bugs:

- Waking up with red bites that are usually in a line or semi-circle
- Small red stains or smears on your sheets, mattress, or other furniture near your bed
- Black spots that look like mold (bed bug droppings)
- Seeing the actual bug (about the size & shape of an apple seed), eggs, or shed skin. Find a picture at:

www.idph.state.il.us/envhealth/pcbedbugs.htm

What you can do right now:

- Pull your bed away from the wall
- Wrap duct tape, sticky side out, around the bed legs to keep bed bugs from climbing up
- Wash clothes and bedding and put in the dryer on high heat for at least 20 minutes (heat is very effective in eliminating bed bugs); do this for bed linens once a week.
- After removing items from the dryer, store them in plastic bags.
- Vacuum on a regular basis.
- Remove items from around the bed.
- Don't replace your bed or furniture. The bed bugs will just infest the new furniture.
- Buy a bed bug cover for your mattress and box spring.
- **Do not buy bug bombs or sprays** that claim they can eliminate bed bugs. They are often not very effective and may cause health problems.

What you should ask your landlord to do:

- Caulk all cracks and crevices.
- Steam clean the carpets and upholstered furniture.
- Exterminate using a licensed exterminator (usually they will use extreme heat or cold as at least part of the treatment).
- Explain to the landlord that it is much cheaper to eliminate bed bugs while they are contained in one apartment, than to wait until there is a problem in several (or all) apartments in the building. Bedbugs are excellent hitchhikers, and move around easily. Treatment is very expensive and can often cost more than \$1,000.

You can also let others know there is a bed bug problem at your building by registering at:

www.bedbugregistry.com

Bed Bugs in Chicago

The City of Chicago has been named the #1 infested bed bug city in the country. The City responded by passing an ordinance. As of December

23, 2013 both landlords and tenants have responsibility in controlling bed bugs. This ordinance is only in the City of Chicago.

Tenant responsibilities in Chicago: Notify the landlord in writing of any suspected or known infestation in the tenants' unit, clothing, furniture or personal property **within 5 days.**

- Notify the landlord in writing of any recurring or unexplained bites, stings or sores suspected to be caused by bed bugs;
- Cooperate with the landlord in the control, treatment, and eradication of bed bugs;
- Grant access at reasonable times upon reasonable notice for inspections and treatments;
- Prepare unit prior to treatment including: cleaning, dusting, vacuuming; and,
- Properly dispose of personal property that cannot be treated or cleaned before the pest control services. Dispose of bedding, clothing, furnishings or other infested materials **in sealed and labeled plastic bags** to indicate that it is infested with bed bugs to prevent further spreading. You may not simply throw infested items in the trash.

Not adhering to this ordinance could result in fines up to \$2,000. The city, not the landlord, fines you. The tenant is also given certain rights by this ordinance, such as permission to testify in court and seek assistance from community organizations or the news media without retaliation from the landlord.

Landlord responsibilities in Chicago: The landlord also has responsibilities which include:

- Supply a tenant starting or renewing a lease with an informational brochure;
- Maintain a written record of bed bug control efforts;
- Send a written notice to the tenant explaining their responsibilities before the inspection;
- Provide pest control services when bed bugs are found by a pest management professional as many times as necessary to eliminate the problem; and,

- **Inspect within 10 days** and treat, if necessary, the two units on either side as well as the two units above and below of the infested unit.

If the landlord does not comply with these mandates they can also be fined up to \$2000. If your landlord is not responsive, call 311 and report the issue. To obtain a bed bug brochure and obtain more information, visit:

http://www.cityofchicago.org/city/en/depts/cdph/supp_info/bed_bugs.html

OTHER HEALTH AND SAFETY CONSIDERATIONS

Clean Water: Ninety-five percent of people in rural areas use private wells. Ask the water utility company to check the well once a year.

Lead Paint: While lead paint is not as much of an issue as in the past, 1 in 40 children have too much lead in their bodies. That rate is higher in cities. If your home was built before 1978 your walls and pipes may contain lead. Dust from lead paint can cause significant health problems.

Air Quality: Air quality (cigarettes, mold, cleaning/home improvement products, and other factors including cockroach eggs) can make asthma a lot worse. One in 15 children has asthma and the number of children with asthma has doubled in the past ten years!

Poisonous Gases: Your landlord is required to have a carbon monoxide detector in the apartment. Radon is another poisonous gas that can threaten your health. You can buy a test at most hardware stores. You can also ask your landlord if the building has been tested. As of 2012, all landlords in Illinois are required by law to give any new tenant below the third story of a building a radon disclosure statement.

To learn more about keeping your home healthy, contact MTO at 773-292-4980, ext. 231 to speak to an organizer. Information in this section was accessed from their website at:

<http://www.tenants-rights.org/programs/healthy-homes-program/>

MOVING OUT

Before you move out, you must pay rent for the last month you live in the unit unless your lease specifically states that you don't need to pay your last month's rent. The security deposit you paid protects the landlord against damages you caused. If you don't pay the last month's rent, your landlord can take legal action against you.

Moving Out? MTO has an app for that. Find it at:
www.squaredawaychicago.wikia.com/wiki/Landlord_tips

Oral Leases

You must give your landlord a full rental period's notice in writing before moving out. If you rent monthly or weekly, submit the letter when you pay your last rent. If you fail to give your landlord notice, you may end up owing more rent. To avoid any miscommunication, bring a witness when you deliver the letter. You can also send it through certified mail if you think there may be a problem. If your landlord wants you to move, they have to give you the same amount of notice you would have to give them. If you do not move out by then, the landlord can file a lawsuit to have you evicted. For more information about evictions, see the "Eviction" section, below.

Written Leases

Most rental agreements are for 12 months, and you are legally bound to the lease for the length of time on your lease. If you would like to move after the lease is over, you do not need to give notice. It is a good idea, however, to arrange a walk-through of the apartment with your landlord after you have cleaned it based on what the lease says. Take pictures and take notes on its condition, and ask for a signed copy of the final inspection.

If you find, for whatever reason, that you want to move out **before your lease is up**, your first step is to try negotiating with your landlord. He or she may be willing to let you break your lease early with a 30-day notice

or a negotiated fee. There are limited reasons to break your lease but these are rare. You should discuss concerns with your unit with your landlord. If those concerns are not being addressed you may want to address those concerns with an attorney. Your concerns may or may not be a legitimate reason to take legal action. Never break your lease without first contacting a lawyer, legal advocacy provider or tenant's rights organization.

Subletting

Subletting is when you find someone who is willing to move in and take over your rent payments for the rest of your lease. You are still responsible for the rent if the person you sublet to does not make a payment or if the person you sublet to damages the apartment, unless the landlord lets you out of the terms in the lease. It is a good idea to get permission to sublet in writing and work out the conditions with your landlord. You should select someone who you consider to be responsible and moral.

If you can't find a sublet, send your landlord written notice so they can attempt to find a new tenant. You will still be responsible for rent if the landlord cannot find someone, or if there is a difference between the new tenant's rent and the rent you were paying. But the landlord must make a "good faith" effort to find a replacement. Your landlord is not allowed to prevent subletting. Any attempt to do this in your lease can be disputed in court.

Whether or not you are able to break your lease early or find a sublet, it is not a good idea to "just move out" because landlords can follow you and sue you for rent. Any action you take can and will follow you.

Remember to shut off your utilities, leave a forwarding address, and return your keys to your landlord to prevent more costs.

Fleeing a Domestic Violence Perpetrator

The Illinois Safe Homes Act allows **victims of domestic violence** to end their lease early provided you give written notice to your landlord three days before or after you leave your residence. You must show there is a threat by submitting medical, court or police evidence or a statement

from a social service agency. If you are in a situation like this, do not hesitate to plan for your safety, the law is on your side.

Utilities

Before you move out of an apartment, it is important that you notify the utility company and remove your name on the bill for the last day you are living there. This will make sure that any usage after you move will not be charged to your account. If you are moving somewhere else where you will need to set up utilities, make sure to call the utility company to transfer your account at least a week before moving.

Be sure to review your bills for the old and new address. You should receive a bill that says “**Final Bill**” to confirm that your service has been properly discontinued. Check that bill to make sure the service end date matches your move out date, and keep a copy of that bill for your records to guard against any future problems.

EVICCTIONS

One of the most important things to know about an eviction is that your landlord must take you to court and get an order from a judge to evict you. If your landlord locks you out of your apartment or makes your apartment uninhabitable by turning off the utilities, your landlord has illegally locked you out of your unit and you should call the police. More information is provided on illegal lockouts below.

It is also important to know that both you and the landlord share power in your relationship. You will hold each other accountable for your responsibilities. As a tenant, you should know that your behavior can lead to an eviction. Some of these behaviors are:

- Not paying your rent on time
- Letting people or pets live in the unit if they are not on the lease
- Selling drugs on the property
- Disturbing other tenants

Any mistakes made by the tenant, even with the best of intentions,

could cause them to be evicted. The moment you fear that you might break your lease, the day you receive a five-day notice or find out that your landlord wants to evict you, get help! Find out more information:

Chicago

Metropolitan Tenants Organization at: <http://www.tenants-rights.org/>
Lawyers Committee for Better Housing at: <http://www.lcbh.org/>

Northern Illinois – Prairie State Legal at **800-331-0617** or visit:
<http://www.pslegal.org/>

Central and Southern Illinois -- Land of Lincoln Legal Assistance Foundation at: 877-342-7891 or visit:
<http://www.lollaf.org/>

Preventing Eviction

The best way to prevent an eviction is to follow the terms of your lease and pay your rent on time every month. You should always ask for receipts and keep copies of those and any other communications between you and your landlord. If you are unable to pay your rent for any reason, try talking to your landlord to see if you can work out a repayment agreement. If you reach an agreement to anything with your landlord, make sure you get it in writing. Never put off a problem and hope that it will go away. Problems are much easier to resolve when they are small.

Overview of the Eviction Process

Before a landlord can file an eviction lawsuit against you, also known as a “**forcible action**,” he or she must first give you proper written notice. The type of notice required depends on the landlord’s reason for terminating your tenancy. There are four main types of notice:

- 5 Day Notice: If you did not pay your rent on time
- 10 Day Notice: If you violated the terms of your lease
- 30 Day Notice: If you do not have a lease and live month-to-month
- 90 Day Notice: In some cases, if your landlord has been foreclosed on

If you are behind on rent, your landlord can provide a **Five-Day Notice**, a piece of paper stating how much rent you owe and asking that you pay it within five days. If your rent is not paid within five days, your landlord can then file a lawsuit to evict you (if you live in a Chicago Housing

Authority building, the required length of time is 14 days). If you are able to pay the amount owed in full, do so immediately. Be sure to get a receipt and bring a witness with you, as they can testify later that you attempted to pay the amount owed. If a landlord refuses to accept rent payment in this five day period, contact an attorney immediately. Partial payments should only be made if a landlord agrees, in writing, to allow you to pay the rest of what is owed at a later time and not to evict you for failing to pay the full amount within the 5 day period.

If a landlord attempts to evict you for some other lease violation, he or she must give you a **10-day notice**. If you live in Chicago, you can attempt to “**cure**” or fix the problem within the 10 days. Once a violation has been “**cured**,” you should send a letter to the landlord explaining what steps have been taken. This is called a “**cure letter**” and you should send it through certified mail and keep a copy. This letter can then be used in court should a landlord continue with the eviction process.

If a landlord moves forward with the eviction process, you should contact an attorney immediately, as this will increase your chances of getting a positive outcome. You can still avoid an eviction by paying the full amount of rent that is owed prior to the eviction hearing. However, the landlord can refuse to accept the rent after filing for an eviction hearing. If you are able to pay the full amount, make sure that you pay with a check or receive a receipt for the amount you paid. You can pay less than the full amount that is owed but if you do, the landlord can still move forward with the eviction.

If you do have a court hearing, make sure you appear in court. If the landlord did accept the full amount of the rent, you need to prove to the court the amount paid. Regardless of whether you have an attorney, you should still appear in court. Most judges will grant extra time to move if the tenant shows up in person. When the case has been called, you can then request a short, one-week continuance in order to obtain a lawyer. Bring copies of evidence that supports your case (e.g., the lease, rent receipts, pictures of your apartment, letters you wrote or received from your landlord witnesses who can testify on your behalf, etc.)

Eviction court moves very quickly. Many verdicts are reached within one minute of the beginning of the hearing. Judges will usually determine the reason the landlord is seeking eviction and then ask the tenant for any information that refutes that reason. For example, if the tenant did not pay rent, the judge is often not interested in reasons why the tenant did not pay rent unless the tenant legally withheld rent because of lease violations committed by the landlord.

If a tenant loses the case, a judge will sometimes postpone an eviction for a period of 7 to 21 days. They are more likely to give 21 days if you show up to court. If you need extra time, you can file a motion at the courthouse. Many evictions include a judgment against the tenant for money owed. If you pay the landlord after the eviction hearing, the landlord can still proceed with eviction. If the landlord offers to allow you to stay in the unit if you pay the rent owed, make sure you receive a signed written statement from your landlord that clearly states the amount that needs to be paid and that you can continue to live in the unit. Make sure you get a receipt when you pay your landlord.

Your landlord will contact the sheriff once the amount of time that the court provided for you to vacate the unit has elapsed. Only the sheriff can evict a tenant, unless the tenant lives in a CHA building, in which case the CHA police can evict a tenant. No other individual, including a landlord, can complete an eviction without the presence of a sheriff/CHA police officer.

What you need to know:

1. A Landlord cannot evict you without going to court.
2. A 5-day notice means that you have 5 days to pay rent before the landlord seeks eviction, not before you are evicted.
3. You have the right to request a one week continuance from the judge to get an attorney.
4. Only the Sheriff can evict you after a court ordered eviction ruling.
5. If you are illegally evicted (locked out) call the police. Then call a lawyer.
6. Evictions are legal during the winter except for when it is snowing or less than 15 degrees.

7. An “Order for Possession” is an eviction even if you agree to it with the landlord or his lawyer and even if you agree to pay the money you owe.

Handling Illegal Evictions

If a landlord tries to evict you without following the proper legal process, that is an illegal eviction and you should call the police immediately. You should inform the responding officer that you have been illegally locked out. The officer should require the landlord to let you back in to your apartment. If the landlord does not comply, you should ask the officer to arrest the landlord for failing to end the lockout pursuant to Special Police Order 93-12.

Lock-Outs are legal only if:

- You tell your landlord that you are leaving and not coming back.
- Every person in your unit removes their personal belongings and leaves the apartment for at least 21 days, and no rent is paid.
- Everyone in your household leaves the apartment for at least 32 days, and no rent is paid.

For further advice, contact the tenants’ rights hotline at 773-292-4988 or local legal aid agency. You should also consult an attorney about your legal options.

FORECLOSURE

If you are being evicted from a rental property that is or was in foreclosure you have special rights in addition to those of other renters in eviction court. To preserve your rights as a “renter in foreclosure” it is very important that you continue to pay your rent to the correct party. Failure to pay your rent could result in an eviction. **For information you can contact Lawyers’ Committee for Better Housing’s free Tenants in Foreclosure Help Line at 855-207-8347.**

A foreclosure is a lawsuit where a bank seeks possession of a property. This could happen for many reasons. If you rent an apartment, house, or condominium that is in foreclosure, this means that the bank has initiated a lawsuit to take over the property. The entire legal process can last seven months to over a year. Sometimes, the bank and owner reach an agreement and your landlord continues to own the property. In other cases, the court allows for the sale of the property to a new owner. During this process, renters and landlords have the same rights and responsibilities as they would if the foreclosure was never filed. For example, you must continue paying rent, as failure to pay rent may be grounds for eviction. In some cases, the court may appoint a **Receiver** (temporary manager) who would then be responsible for collecting the rent and maintaining the property.

How do I know if my building is in foreclosure?

Signs that your building might be in foreclosure are if the maintenance of the building stops, utilities are shut off even though you have paid your bill, your landlord stops collecting rent and answering your calls, or mail comes to the property addressed to your landlord from the bank, the bank's lawyers or the court. You can contact your county's Recorder of Deeds which should provide the court case number. If you know the court case number, you can look up the case at your county's Circuit Court. If you need help you can call the Lawyers' Committee for Better Housing's free Tenants in Foreclosure Help Line at 855-207-8347, or follow the guide on how to look up your property at:

www.lcbh.org

How do I know when my building changes owners?

The foreclosure court may enter an "**Order Appointing a Receiver**" or an "**Order of Possession**" with an "**Order Confirming Sale.**" These orders indicate a change in management and you must be notified of these changes in writing. A new owner or Receiver must try to find out the names and addresses of all renters in the building and provide them

with a notice. The notice should inform you of the foreclosure, who to contact to request repairs of the property, and how to pay your rent. Failure to give this notice may provide you with a defense against an eviction.

What Happens to the renters?

Renters have rights which are covered by the federal Protecting Tenants at Foreclosure Act of 2009 (expiring 12/31/2014), the Illinois Mortgage Foreclosure Law, and the Illinois Forcible Entry and Detainer Act (eviction law). Many cities have special ordinances and resources for renters. Check with your city or village to learn if it has a local landlord-tenant ordinance or has passed any special laws that protect renters during foreclosure.

If you are a renter living in Chicago, you have some additional rights due to the “Residential Landlord Tenant Ordinance” and the “Protecting Tenants in Foreclosed Rental Property Ordinance”. For information on these additional rights for Chicago tenants visit:

www.lcbh.org

During the foreclosure process

Your landlord is responsible for the maintenance of your building unless the court appoints a Receiver. If this happens, the Receiver is responsible for maintenance of the building. If your building is not being maintained, or your utilities (gas, electricity, or water) are shut off, talk with your landlord (or Receiver) first. If problems still aren’t addressed, call your local building department or code enforcement department. They may investigate and require the owner to make repairs.

You must continue paying rent. Ownership and/or management of your apartment may change, and it may be difficult to know where your rent payments should be sent. If you cannot contact your landlord and have not yet received a written change of ownership notice, you should save

your rent and keep it aside until you get the proper notice. If an eviction is filed against you for not paying rent, but you were never notified that there was a new landlord to pay, you may have a defense against the eviction; you should speak with an attorney.

After the foreclosure is over

You have a new landlord and you have different rights depending on whether you have a lease and when you entered into the lease. You have a right to receive written notice if you are asked to move but beware of letters and notices posted on your building saying that you must move out immediately. Renters with **bona fide (valid) leases** have rights that are different from other renters. Bona fide is Latin for “good faith,” and most leases are bona fide. There are several factors that determine if a lease is “bona fide”.

- Your lease (written or verbal) must be the result of an “**arms-length transaction**” (entered into by people acting in their own best interests).
- Your rent (including subsidies) cannot be substantially lower than fair market rent.
- You cannot be the former owner and you generally cannot be a parent, child, or spouse of the former owner. If this is the case, under Illinois law, you may still be able to prove your lease is bona fide and you should speak with an attorney.

If a new owner tells you that your lease is not “bona fide”, but you feel that it is, you should speak with an attorney. To help you determine if you have a “bona fide” lease, please call the free Tenants in Foreclosure Help Line at 855-207-8347.

If your lease is “bona fide” and the new owner wants you to move out, your new landlord must give you 90-days’ written notice before filing an eviction law suit. If your lease extends beyond 90 days, you may, in most cases, be able to stay until the end of your lease. The length of your lease may be affected depending on when during the foreclosure

process you signed the lease. New owners should honor the existing lease without requiring you to sign a new lease or agree to a lease extension.

If your lease is not “bona fide” you are still entitled to receive a written notice. The length of the notice may be shorter and it might be a 30 days’ notice, but that notice must still comply with the law. If you receive any notice that requires you to move out in less than 90 days, speak with an attorney.

A new owner can choose to offer to pay you to leave before the expiration of the notice. You are free to accept or reject the offer. Beware of “cash for keys” offers that are made by people who do not yet own the building and ask you to leave your home too quickly or demand that you give up rights you do not want to give up.

Evictions from Foreclosed Properties

Evictions of renters with “bona fide” leases, written or verbal, can only be brought in Forcible Entry and Detainer Court. Even if the bank names a renter in the foreclosure case (which is brought in a different court) that renter cannot be evicted as a result of that foreclosure proceeding.

Some people who live in a foreclosed property can be evicted through the foreclosure case but not renters with “bona fide” leases whether or not that lease is written or verbal. Renters must be evicted in forcible entry and detainer court. This is done through a process called a “**supplemental petition**”. This process, however, is not common. If you are served with a “supplemental petition” in a foreclosure case, you should speak with an attorney.

You should know that if you are in eviction court and an “Order for Possession” is entered against you this is still an eviction even if you

have agreed to enter it, agreed to pay money and have agreed to move out.

Security Deposits and Foreclosed Properties

Your landlord should return your security deposit if you move out or after your landlord loses the building. In some cases, the foreclosure court may order your landlord to transfer your security deposit to the new owner. If the deposit is transferred, the new owner becomes responsible for the deposit and should notify you within 21 days that they have received it.

Seal your record

If you are taken to eviction court because your building is in foreclosure, your court record can be sealed (made confidential) to protect your credit report and your ability to rent in the future.

FINANCIAL PLANNING

Just like in your housing search, there are many complicated parts of managing your money, but knowing where to go and how to start can help you be prepared for success.

Pay Day Loans/Cash Advances

These loans are provided to people often who are between paychecks. The promise is that you are more likely to be approved and you can pay back the loan when you get your paycheck. People sometimes need to use these because they are short on cash, but they end up paying high fees and lose money in the end. Not all these pay day loans/cash advance places are “predatory” in nature. Still, these loans charge a very high interest rate. Only use this resource as a last resort.

Pre-paid Debit Cards

Some employers are paying their employees through pre-paid cards. These cards usually charge user fees every time you use the pre-paid

card, reducing the amount of your pay check. Some will even charge a fee if you don't use your pre-paid card. Although much more controlled than in the past, you should be able to have flexibility in choosing your payment method and you should not be forced into taking a pre-paid debit card. Let your boss know that you would rather not get paid through one of these cards. If your employer does not want to pay through paychecks, ask them to deposit your pay check directly into your bank account.

Banking

Investing in a bank account is a good idea. Bank accounts store your money in a safe place, allow you to track and use your money electronically, and let you establish credit. Search for a bank that is close to you or has locations that you can get to. Consider that if you will be moving, you may be able to search for another bank in that area.

Checking Accounts

A checking account allows you to deposit and withdraw your money from a federally-protected bank account. Banks offer many different options for people with different amounts of money. Luckily some states (including Illinois) require that banks provide options to people in all kinds of financial situations. Basic banking accounts, also called **life-line accounts**, are designed for lower-income customers, so there are no monthly fees and no minimum balance. You may be prevented from using checks or other electronic services, but this might be a better alternative to paying a fee to a currency exchange to cash your check. When you set up an account, your bank will give you more information for your exact account. You may be able to choose the account you want based on how much money you would have to deposit, or put in, the bank account when you open it.

When you get a banking account, you will also get an ATM card. Banks won't charge for using an ATM fee at their banks. They may if you use an ATM at another bank. This is a small fee that adds up quickly. Life-line accounts may waive this fee, so ask about it when you set up your account.

Savings accounts

Savings accounts are offered by financial institutions and allow you to receive a return (interest) on money you keep in your saving account. These funds, however, aren't as immediately accessible as those in a checking account. You can't write a check using these funds. You won't have a debit card to draw from these accounts. As you might assume, these accounts are intended for saving, as they will allow customers to slowly gain value from their funds. You should use these accounts if you have money you won't need to access in the near future.

Credit cards

Credit cards provide the freedom of purchasing items now and paying later. However, they come with a price. Persons who do not pay their credit card bill in full every month will have to pay high interest charges. While credit cards can help you establish a good credit history, there are some general rules you should always follow if you get one:

- Only use them for purchases you'll be able to pay off when your bill is due (so you won't pay any interest) or for absolute emergencies where you will be able to pay in the very near future (where you will have to pay interest).
- Always make at least the minimum required monthly payments, or else you'll be charged late fees, interest will grow, and your credit history will be damaged.
- Pay as much as you can as quickly as you can.
- If you're unsure whether or not you should get a credit card or use one to pay for something, don't!

Did You Know? How Investing Works

If and when you have savings worth at least three months of pay in your bank account, you may want to think about investing. When you invest, you buy a stock, bond, or mutual fund, which may earn interest if it does well. Investing can be risky. If the investment does not do well, you will lose money. It is a good idea to get advice from a financial institution when you have enough savings and are thinking about investing.

Individual Development Accounts (IDAs)

IDAs are asset-building tools that enable low-income families to save towards a targeted amount of money to pursue a goal (e.g., owning a home, going to college, or starting a small business). IDAs allow money you put in an account to be matched dollar for dollar by donations from government, companies, charities, or churches. If or when you feel ready to look into this, sit down with someone from your bank and discuss this possibility.

Budgeting

Before you begin your housing search, make a budget that includes all of your income and expenses. Make sure you account for taxes taken out of your paycheck. In general, plan on spending no more than 25% to 30% of your monthly take-home income on rent. Many suggest that you should not spend more than 30% of your income on housing (rent and utilities). This means that if you make \$1,000 a month but \$100 is taken out in taxes, you should spend about \$270 on housing. Obviously it is very hard to find housing for \$270. You might be forced to spend more than 30% of your income on housing. Of course, you could consider a roommate (see the section on roommates, above).

Before you decide on an appropriate monthly rental amount, consider all of your outside expenses, including utility bills, child care, clothing, fun and food. Failing to account for all expenses will result in inaccurate budgeting, and may cause you to fall behind on some of your important bills. Sometimes it is best to choose an apartment that includes all utility costs (gas/electric, water, and sometimes even cable/internet) in the cost of rent. This will be much easier to budget month-to-month, and you won't have to remember to pay all those extra bills. On the other hand, you may pay higher rent for the convenience of having the landlord manage the utilities for you, and you will not have as much control over your home environment and your bills. In an apartment where you pay your own utilities, you can keep the bills down by conserving energy, and you have a right to find out the approximate annual utility costs before you finalize the lease.

Choose an apartment that gives you room in your budget to buy other things you need. If you will be struggling to pay for food or other basic

needs, you can't afford the apartment. By being honest with yourself about your budget, you are making sure that the rental you choose is a good fit.

ILhousingsearch.org offers a **regional rent calculator**, which provides an estimate of how much you can afford to pay for rent based on your location and yearly income. Find it at:

http://www.socialserve.com/tenant/MFIIndex.html?state_id=4108&ch=IL

Consider your move-in costs before signing a lease

Are you ready to move? Consider these costs. You may need to save more money:

- Your first month's rent
- A security deposit or move in fee
- Utility company deposits (Gas, electric, and water)
- Telephone company deposit
- Hook-ups required for cable or utilities
- Actual cost of moving (truck, van, supplies)
- Cost of furnishings and equipment needed

ILhousingsearch.org provides a **"move-in calculator,"** which may be useful for predicting your move-in costs. This tool can be found at:

<http://www.socialserve.com/tenant/education/MovingCostCalculator.html?ch=IL>

Security Deposits

Most landlords will ask for a security deposit. This is money that you give to your landlord just in case you owe money for rent or damages to the unit when you move out. The security deposit is usually equal to the amount of one month's rent. There is no limit on the amount your landlord can request, as long as the charge is the same as other tenants in similar apartments. Your landlord is required to give the money back to you after you move unless you owe money for one of these reasons. In Chicago, the landlord has 45 days to return your security deposit after you move out of your unit.

Some people pay a deposit before signing a lease or moving in so that the landlord will hold the apartment for them. If you decide to rent

somewhere else you may have a problem getting your money back as the landlord is not required to give it back to you.

Many landlords will request a security deposit while they decide if they want to rent to you. Find out what will happen to the security deposit if they reject you and how long it will take to get it back. If you give a landlord any money, get a receipt. If you have an agreement that the money will be returned, get everything signed, initialed by you and the landlord, and dated.

The most important thing to do to make sure you get your security deposit back is to inspect your rental unit in detail at the beginning and end of your lease. Do this with your landlord. Put in writing (usually a check-list) all the problems in the unit. Both the landlord and tenant can sign the checklist. This process is explained in more detail under the “Housing Search” section.

Some cities have additional regulations for landlords that hold tenants’ security deposits which include providing annual interest, providing receipts and keeping the money in a separate account. Additionally, there may be regulations for the proper method of deducting from or refusing to refund a security deposit. For example, in Chicago, a landlord must give the tenant written notice within thirty days of the tenant’s move that money will be deducted from the security deposit for repairs. More information can be found at:
<http://www.tenants-rights.org/security-deposits-faq/>

Apartment Application Fees

Many landlords require an application fee. These fees are usually non-refundable. Therefore, it’s to your advantage to find out if your credit history is one that is likely to be approved before turning in an application and application fees.

Security Deposits vs. Move-In-Fees

Many landlords have begun to ask for move-in fees and application fees rather than, or in addition to, security deposits. Move-In-Fees are different than security deposits because they are not returned when you move out. This is an important distinction to consider. Security

deposits can help cover the cost of a subsequent move, but move-in fees will not be available for this use.

Utilities

Utilities like gas/electric, water, and sewage/trash can eat up your monthly budget, and add quickly to your housing costs. Some utilities may be included in your rental agreement. Typically the more units in a building, the more utilities are included in your rent. However, every building is different. Before you sign a lease, make sure you know what, if any, utilities are included in the monthly rent. In Illinois, a tenant is responsible for gas and electric service to their own unit, and only to their own unit, unless otherwise specified in the lease. For all utilities that are not included, find an estimate of their monthly cost by asking the landlord for the Heating Cost Disclosure.

If your lease states that the landlord is responsible for utility payments, and they are shut off because the landlord did not pay the bills, you have the right to take action. Always consult with an attorney, legal aid agency or tenants' rights organization before taking any action. Notify the landlord in writing and give them 24 hours to fix it. If it is not fixed, you can pay the utility company yourself, or buy something that can supply the service (such as a space heater), and deduct the cost from your next rent payment. If the landlord does not respond to your written request in 72 hours, you have grounds to terminate your lease. Depending on the circumstances, utility termination may be treated as a form of illegal lockout. Hopefully you never find yourself in this situation, but if you do, you may need to reach out to one of these organizations for more information about your rights:

- Citizens Utility Board: 800-669-5556
- Legal Assistance Foundation of Metropolitan Chicago: 312-341-1070
- Metropolitan Tenants Organization: 773-292-4988
- Lawyer's Committee for Better Housing: 312-347-7600
- Land of Lincoln Legal Assistance Foundation: 618-398-0574
- Prairie State Legal Services: visit this website to find your specific location
<http://www.pslegal.org/locations.asp>

Major public utilities such as Ameren, Com Ed, Nicor, North Shore Gas, and Peoples Gas, also offer “**budget billing**”. If you enroll in budget billing, the company estimates the likely cost of gas or electricity for your address and spreads the cost out over the entire year to help you avoid getting stuck with really expensive bills at certain times of the year. In budget billing, you pay a little less than you actually owe in winter and summer, and a little more than you actually owe in spring and fall. Your bill still shows exactly how much gas or electricity you actually used, how much it cost, and how much credit or debit you have in total. If you reduce or increase your energy consumption, the company will reduce or increase your monthly payment amount accordingly. If you want to exit the budget billing program, you would have a right to a refund of any credit you accrued and you would be expected to pay any outstanding amount by your regular due date. Budget Billing can help you maintain a budget year round, so you will not be surprised with high cooling bills during the summer or heating bills during the winter. We strongly encourage every person receiving income from government programs, persons in subsidized housing or people who spend more than 40% of their income on housing enroll in budget billing.

General Tips for Lowering Utility Costs

There are a number of things you can do as a renter to reduce your utility costs. Most of these tips are also good for the environment:

- Put on a jacket, hat and wear warm socks.
- Proper maintenance will help your heating unit run more efficiently. Electric and oil heaters should get professional attention at least once a year and gas heaters every other year.
- Dirty filters lead to higher heating costs. Find out how often it should be replaced and ask your landlord to change them regularly. If you are responsible for your own heating bill, you should have access to your own furnace and thermostat.
- Vents blocked by rugs and furniture prevent heated air from circulating. Check the vent for dust and to make sure that the slits are open and air is flowing.
- Vents in your refrigerator are usually located inside your refrigerator near the top. If you have an item blocking it, your refrigerator won't be as cold and will use more energy.

- You can buy a small refrigerator thermometer that tells you if your fridge is too warm, too cold, or just right. You can often get these for free at many community events.
- Ceiling fans can often revolve in two directions. If you change it to blow air towards the ceiling at a low speed it will circulate heat all over your unit.
- Closing all curtains at night helps reduce heat escaping. Opening your curtains or blinds during the winter where the sun comes in can warm your unit.
- When you shower, keep the bathroom door open so steam spreads to other rooms, and don't turn on the bathroom vent.
- You can save about 3% on your heating bill for every degree that you set back your thermostat. A good temperate to set your thermostat at while asleep is 63 degrees. While you are gone, turn down your heat to 55 degrees. When you are at home, keep the heat at 68 degrees during the winter. If you have air conditioning, turn it to 75 degrees during the summer.
- A "smart" thermostat (\$30-\$100) can be set to change the temperature for you. You won't have to forget to turn your heat or air conditioning down when you leave for work or go to bed because it will do it for you on a schedule that you set.
- Buy an ENERGY STAR air conditioning unit which uses less energy than regular models.
- A window unit that is too big or too small, or is not sitting straight or properly sealed, will inflate your electric bill dramatically.
- Purchase plastic coverings that may help keep heat in. You can also install some low-cost caulking or weather-stripping, or consider adding some insulating material. Most weatherproofing materials are inexpensive and often you can get weatherproofing kits for free at community events.
- Feel for drafts around windows, doors and floorboards. You can also hold a candle near windows, doors and light fixtures and look for smoke moving in a horizontal direction. If you see the flame moving, that means there's still an air leak and you need to use weather proofing materials to seal it.
- Your hot water heater uses more gas (or electricity) than you might think because it is always on. If you are responsible for your own

hot water, you should have access to your own hot water heater. Make sure the thermostat on your unit is at 120 degrees (lower if you prefer), or on the “low” setting. You will still get plenty of hot water for bathing, and children in your home will be safe from accidental burns.

- Unless you've got a newer water heater that already has built-in insulation, cover your water heater with an insulated "jacket" (\$20) which you may be able to find free at community events.
- A water-efficient shower head (often less than \$20) can use 25% to 50% less hot water, saving both on water and power bills, with little to no reduction in user satisfaction.
- Energy efficient light bulbs (with an “Energy Star” label) cost a couple dollars more at the grocery store but save you LOADS later on in electric bills. They also last a lot longer than regular light bulbs.
- Turn off lights, TVs and other appliances when they are not in use.
- Do not over dry your clothes (it shrinks them and uses more energy). Remove lint from the trap in the dryer to make the dryer more efficient (and safer).

JOB SEEKING ADVICE

Although it is not the purpose of this handbook to help persons locate employment, we know that without a large enough income you probably can't afford housing. We therefore wanted to offer some tips on finding employment.

Places to Look for Jobs

- Newspaper.
- Websites like monster.com, careerbuilder.com, craigslist.com and npo.net
- Go into a restaurant or store and ask if they are hiring and if you can have an application.
- Go to the company website. Many times you can fill out an application online.
- Check bulletin boards at local coffee shops and stores.

- See if there will be a job fair in your area.
- Ask people you know for job leads.
- Check out Illinois Department of Employment Security (IDES). IDES can provide a lot of services depending on which local office you will use. These offices provide job leads, help with job searches, and assist in developing resumes. IDES' website is:
<http://ides.illinois.gov>

How to Get Hired

First impressions are very important when looking for a job. Try to maintain a professional image. You can shop at discount stores like Goodwill to find appropriate interview attire. Other tips are:

- Once you start applying for jobs, you never know when you will get called for an interview. Be prepared at all times.
- Make sure your interview clothes are always clean.
- If you have children, try to have someone you can call to watch them if you get called for a last-minute interview.
- If you are leaving your phone number, make sure your voicemail message is clear and appropriate.
- If you are leaving your email address, make sure it is appropriate. Email addresses that use your name look more professional.
- If you use social media sites like facebook.com, make sure the pictures and posts that everyone can see are professional and appropriate. If you have something you would not want a potential employer to see, delete it or change your security settings so that it is private.
- Before going on an interview, learn about the company. Come prepared with a reason that you want to work for that particular company that does not involve the money you will make.
- Write down a list of questions you have for the interviewer. This can include specific questions about the job and questions about the company as a whole.
- As soon as you apply for a job, figure out transportation.

Dress modestly and cleanly. Try not to wear jeans, especially if you are interviewing in an office setting. If you do wear jeans, make sure they are not too tight or too loose and that they do not have any rips or

holes. If possible, cover any tattoos. In addition:

Women:

- Do not wear strongly scented perfume.
- Avoid open-toe shoes and/or shoes with a very high heel.
- Avoid sneakers or flip flops.
- Don't wear shorts. If you wear a skirt, make sure it goes to your knees and wear pantyhose.
- Don't wear anything too tight or revealing. Make sure your shirt covers your chest and your midriff.
- If you wear makeup, keep it looking natural, no bright colors or heavy eye makeup. If you wear nail polish, wear a neutral color.

Men:

- Do not wear strongly scented cologne.
- Avoid sneakers or flip flops.
- Wear no or limited jewelry.
- Wear a belt.
- Make sure to shave. If you want to keep minimal facial hair, keep it neatly trimmed.

Be early for your interview. Make sure you leave plenty of transportation time, especially if you are relying on public transportation, in case there is heavy traffic or you are traveling to somewhere unfamiliar.

Use references that know you well on a professional basis, not friends or family members. If you don't have a lot of work experience, consider using a neighbor who has allowed you to baby sit their children, a church leader, or a former teacher. Before asking for an application, make sure you have all the information you need. This includes your social security number, a list of your previous employers and schools and their addresses, and a list of references. Make sure you ask for permission before you use someone as a reference. Make sure you thank the employer for meeting with you.

Send a personal thank you note in the mail or through email after the

interview.

ENTITLEMENTS

Supplemental Nutrition Assistance Program (SNAP)

SNAP (also referred to as Food Stamps or Link Card) can help pay for food. Eligibility depends on your income and the number of people in your household. If you are eligible, you will receive a LINK card that can be used at grocery stores to buy certain food products. You can apply at:

<https://abe.illinois.gov/abe/access/>

Temporary Assistance to Needy Families (TANF)

There are many different types of cash assistance. If you are pregnant and/or have dependent children, you may qualify for TANF (also referred to as “Public Aid”). You may also be able to receive other services, including child care. In order to receive TANF, you must work with the IDHS office to create and follow a plan for becoming self-sufficient. This may mean that you will be required to participate in certain services and activities, including training and/or employment. You can apply at:

<https://abe.illinois.gov/abe/access/>

Medical Assistance:

If your income is less than \$1,321 each month you may be eligible for Medicaid. Individuals are also eligible for Medicaid in Illinois. You no longer have to be disabled, a child, or pregnant to receive medical coverage. Youth who aged out of DCFS foster care and are under 26 years of age may be eligible even if they don’t meet income eligibility criteria. You can apply at:

<https://abe.illinois.gov/abe/access/>

Women, Infants and Children (WIC)

WIC provides assistance in buying healthy foods to low and medium income women who are pregnant, breastfeeding, or just had a baby and/or have children less than 5 years of age. You can make an

appointment to apply for WIC at an IDHS Women, Infants, and Children office. You can find a local office at:

<http://www.dhs.state.il.us/page.aspx?module=12>

When you make an appointment, make sure to ask about the documents you will need to take with you to your first appointment.

Social Security Disability Insurance (SSDI)

Social Security pays benefits to people who cannot work because they have a medical condition that is expected to last at least one year or result in death or are blind or aged. You are not eligible if you have a partial disability or short-term disability. You must prove that your disability prevents you from working. You will need obtain information that supports your claim, such as medical records, and complete an assessment demonstrating how your disability impacts normal activities of daily living. You must have worked 1.5 years out of 3 years from the date of your injury. If you are working and getting income over \$65/month, you will probably not be considered disabled. A successful application takes at least 3-5 months to process and could take more than a year. Apply as soon as you believe you meet the criteria. To apply call **800-772-1213** to make an appointment at your local Social Security office or apply online at:

www.socialsecurity.gov

Supplemental Security Income (SSI)

SSI is similar to SSDI. However, SSDI requires a person to pay into the disability insurance program. SSI provides a minimum payment to persons who have not paid any or enough, money into the Social Security programs. Like SSDI, to be eligible you must not be able to engage in a substantial gainful activity because you are aged, blind or disabled or a victim of human trafficking. The application is similar to that explained in the SSDI section above. The person must also be a U.S. Citizen or a documented immigrant. To apply call **800-772-1213** to make an appointment at your local Social Security office or apply online at:

www.socialsecurity.gov

To view all steps for applying, visit:

http://ssa-custhelp.ssa.gov/app/answers/detail/a_id/326

FINAL THOUGHTS

Finding a place to live, especially for the first time, can be daunting and overwhelming, particularly for those who are in unstable situations. People searching for housing can take some comfort in knowing that we have all been there and that most of us have had some success obtaining and maintaining housing.

Studies have shown that as many as one in 16 people will be homeless in their lifetime. We believe that no person should ever have to experience homelessness. It is our intention that the information provided in this handbook can help prevent you from experiencing homelessness or, if the worst happens, makes sure that you receive the services you need.

Good luck!

