



# COOK COUNTY SHERIFF'S OFFICE

## NATIONAL EVICTION MORATORIUM: FAQ'S FOR RENTERS

On September 1, 2020, The Centers for Disease Control and Prevention (CDC) took unprecedented action by issuing a temporary national moratorium on most evictions for nonpayment of rent to help prevent the spread of coronavirus. The moratorium took effect September 4, 2020.

### **WILL I BE COVERED BY THE MORATORIUM?**

To be eligible, renters must meet the following qualifications:

- You have used best efforts to obtain all available government assistance for rent or housing.
- You do not expect to earn more than \$99,000 in 2020 (or no more than \$198,000 if filing a joint tax return), or you did not need to report income to the federal government in 2019, or you received an Economic Impact Payment (stimulus check) pursuant to Section 2201 of the CARES Act.
- You are unable to pay your full rent or make a full payment due to substantial loss of household income, loss of compensable hours of work or wages, layoffs, or extraordinary out of pocket medical expenses.
- You are using best efforts to make timely partial payments that are as close to the full payment as your circumstances may permit.
- Being evicted would cause you to become homeless or you would have to move in with family or a friend (live "doubled up").

### **WHAT STEPS MUST I TAKE TO BE PROTECTED BY THE EVICTION MORATORIUM**

If you meet all the conditions listed above, you must send a signed declaration to your Landlord. It is also advised that tenants send their landlords the declaration via certified mail, which provides you with official receipt to prove the declaration has been received and requires a signature from the recipient to prove it has been received. You should also make a copy of the declaration for your records.

### **DO I NEED TO PROVIDE PROOF OF FINANCIAL HARDHSIP; "BEST EFFORTS" TO OBTAIN ASSISTANCE, OR OTHER CRITERIA FOR COVERAGE**

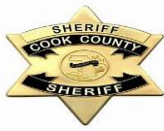
Although, the CDC does not require supportive documents to go along with the declaration. It is recommended that you keep those documents handy in the event your declaration is challenged.

### **DO I NEED TO PROVE MY FINANCIAL HARDSHIP IS RELATED TO COVID-19?**

No. The CDC's order does not require that a renter's financial hardship be COVID-related.

### **IF I HAVE ROOMATES, DO WE EACH NEED TO FILL OUT A DECLARATION?**

Yes. The CDC's order specifies that every adult on the lease should sign and send their own declaration.



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### **WHAT IF MY LANDLORD IGNORES THE DECLARATION AND MOVES FORWARD WITH EVICTION?**

Call your local legal aid office, tenants association or local bar association. Please see below:

- Lawyers Committee for Better Housing (312) 347-7600 or <https://www.lcbh.org>
- John Marshall Law School Fair Housing Legal Support Center and Clinic (312) 427-2737 or <https://www.jmls.uic.edu>
- CARPLS (312)738-9200 or <https://carpls.org>

### **WHAT IF I AM ALREADY IN THE PROCESS OF BEING EVICTED?**

The CDC's order blocks all phases of the eviction process. Eligible tenants going through an eviction are encouraged to complete a declaration and provide their landlord with a signed declaration.

### **SHOULD I STILL PAY MY RENT?**

YES! If you are able, you should still pay as much as you possibly can to continue meeting the qualifications for the moratorium. The declaration also requires you to agree that you will continue to make partial payments to your landlord if your situation will allow. ALL back rent will need to be paid once the moratorium expires on December 31, 2020.

### **CAN I BE EVICTED ONCE THE MORATORIUM EXPIRES?**

Yes, although it is unclear whether the CDC's order would waive protections afforded to renters under state or local laws.