EFA program
(Emergency Financial Assistance)

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Objective

Empower service providers in assisting clients with:

Assessing the clients temporary financial crisis in order to properly document the crisis.

Collecting all required documentation.

Completing emergency financial assistance (EFA) application.

Submitting an eligible/complete EFA application.

Following up with both clients and AFC with regards to the EFA Status.

Policy

AFC receives funding from a variety of sources to assist low income clients (households) who reside in the following counties: Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry & Will

The EFA program is not intended to provide continuous or long-term assistance. The funds are defined as being “needs-based” and “short-term”

The EFA program is based on funding availability and is subject to the eligibility requirements of the funding source.

Eligible Costs

Rent/Mortgage

Payment Capped at $1000 (up to 3 months of service)

Past Due Rent

Past Due Mortgage

1st & Last Month's Rent

Utilities

Payment Capped at $1000 (up to 3 months of service)

Past Due Gas

Past Due Electric

Past Due Water

Ineligible Costs

Security Deposit

Move In Fees

Non- Essential Utilities: Cable, Internet, Phone

- The principal purpose of the emergency financial assistance program (EFA) is to stabilize individuals and families in their current home, to decrease the amount of time spent in shelters, and to help individuals and families secure and maintain affordable housing.

Purpose

EFA Options

One-Time EFA

- For clients who have experienced a temporary financial crisis to cover past due rent/mortgage, past due utilities, or first & last months rent.

90 Day EFA

- For clients who have/are experiencing a significant loss of income due to a temporary financial crisis to cover past due rent/mortgage and/or past due utilities for up to 90 days (3 months).

Eligibility Criteria

Household Must

- Someone in the household must be able to document HIV+ diagnosis
- Someone in the household must be able to document a temporary financial crisis

Household Must

- Only one of the three must apply
- Be in imminent danger of eviction or foreclosure
- Be in imminent danger of homelessness
- Be homeless

Household Must

- The household must be able to document the ability to maintain stable housing after receiving the assistance.

Temporary Financial Crisis

Household Must

Be able to document a temporary financial crisis beyond their control.

The following are examples of an eligible crisis:

- Loss of employment
- Medical Disability/Emergency
- Loss or delay of public benefits
- Natural Disaster
- Substantial change in household composition
- Victimization by criminal activity
- Illegal action by a landlord
- Displacement by government or private action
- Client is moving from homelessness to permanent housing
- Client is trying to obtain/maintain subsidized housing
- Client is moving into more affordable housing that promotes long term stability

Documenting the Crisis

Loss of Employment

Letter of termination/furlough from employer

Unemployment (IDES) documentation

Medical Disability or Emergency

Letter from medical provider confirming inability to work due to medical emergency.

Proof of paid medical expenses

Natural Disaster

Documentation from the Red Cross confirming fire/flood etc.

Documenting the Crisis

Substantial Change in Household Composition	If the household gained a member (i.e. birth of a child, obtaining guardianship), birth certificate can be submitted and/or court documentation. If the household lost a member (i.e. loss of a roommate, death of a member), death certificate can be submitted and/or old lease with roommate info)
Victimization by Criminal Activity	Police Report can be submitted if the client has experience domestic violence or robbery.
Illegal Action by a Landlord	Foreclosure Documents Proof unit is uninhabitable

Documenting the Crisis

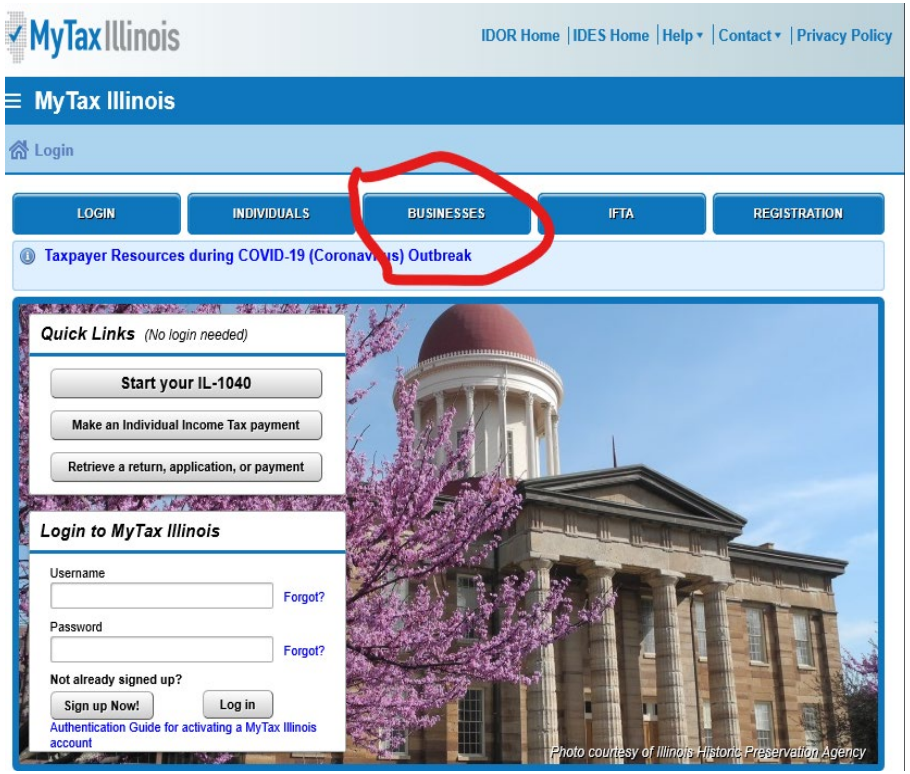
Client is Moving from Homelessness to Permanent Housing	Proof of Homelessness Documentation (i.e. shelter docs) Letter from family or friends verifying client has been staying with them temporarily but must vacate.
Obtain or Maintain Subsidized Housing	To Obtain: Proof of subsidized housing (i.e. program contract) To Maintain: Proof of subsidized housing and proof of temp. financial crisis.
Client is Moving into more affordable housing	Proof that the new unit rent amount is significantly lower than the previous rent. Can submit a copy of the old lease as proof.

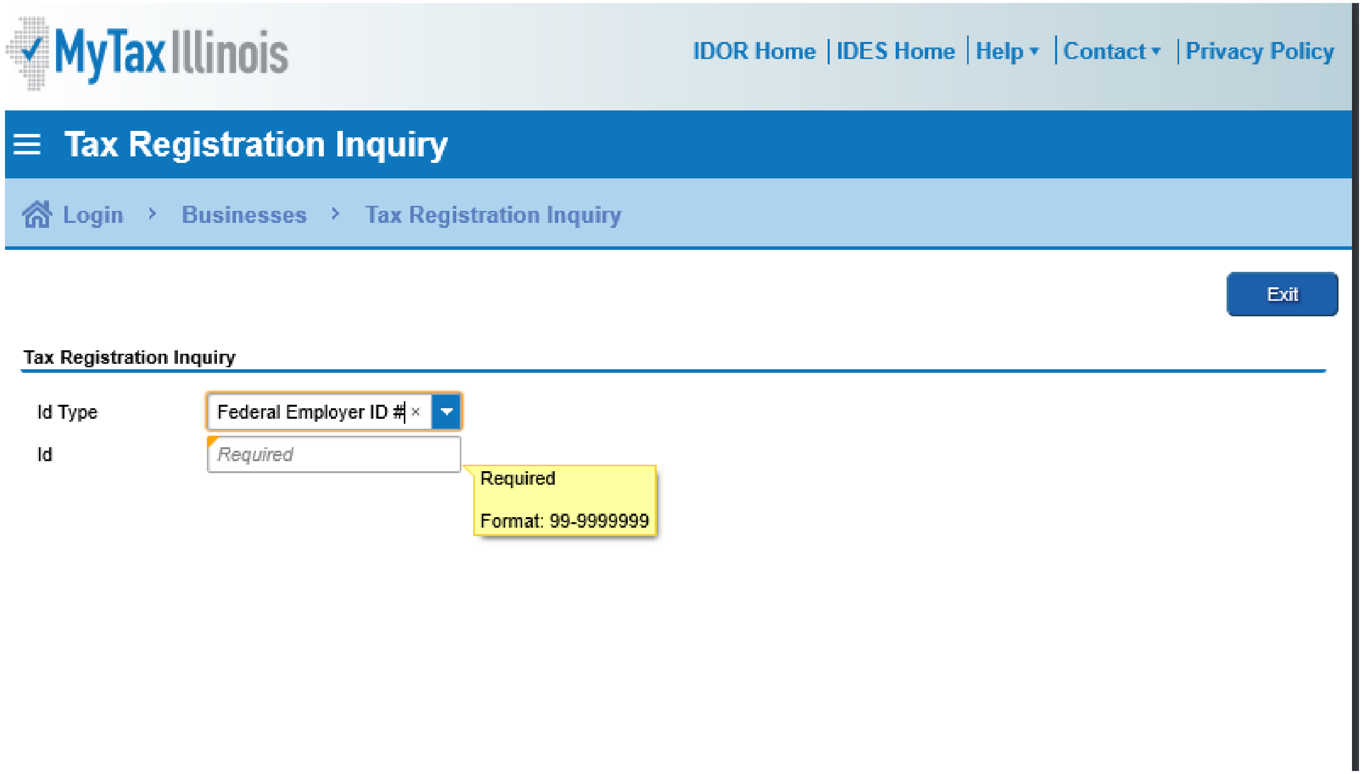
Required Documentation

- Completed Application (Pg. 1-8)
- Signed AFC Rights & Responsibilities and Grievance Form
- Signed AFC Consent to Release of Information
- Temporary Financial Crisis Supporting Documentation
- Current Lease or Rental Agreement Form
- Past Due Notice (i.e. 5/10/30 day notice, landlord statement form)
- Documentation of Household Income
- Copy of the Client's Govt Issued ID
- Proof of HIV Diagnosis
- Landlord Documentation
  - W9
  - EIN or SS# Verification
  - Proof of ownership (only for individual landlords i.e. sole proprietor
- Signed CDPH/HOPWA Authorization to Use and Disclose Confidential Information
- Signed IDPH/Ryan White Part B Authorization for Release of Health Information

How to obtain proof of EIN

- **Go to:** https://mytax.illinois.gov





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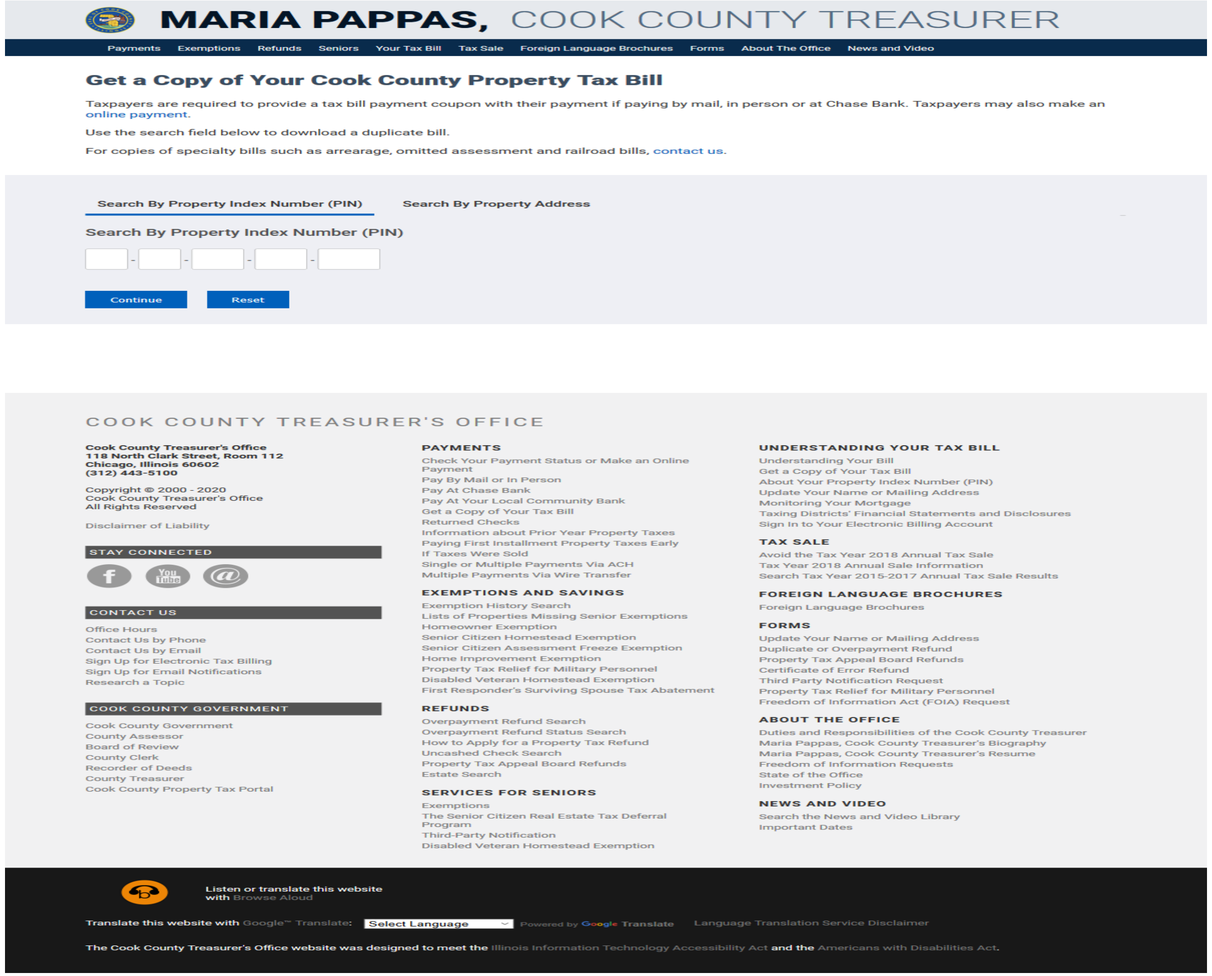
How to obtain proof of LL ownership



Go to:

https://cookcountytreasurer.com/setsearchparameters.aspx

Enter the property PIN obtained from the cook county assessors or property address. Print the most current tax bill available.

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Procedure

Step 1

Prior to completing the application, the service provider must assess the clients eligibility and determine a temporary financial crisis to document.

Step 2

Gather all the required documentation, use Pg. 1 of the application “Documentation Checklist” to help inform the client what is required to submit an application.

Step 3

Complete the application, use page Pg. 5 to document the household income & expenses. The households budget must not show a budget deficit. Please use Pg. 6 to summarize the client’s temporary financial crisis and how they will be able to maintain moving forward.

Review Process

Submit the complete EFA

Send to: support@aidschicago.jitbit.com

Subject Line: Client Name/EFA

AFC staff will review the application within 72 hours (3 business days) from receipt.

The Service Provider will be notified if the application is eligible and complete or if the application is ineligible and or incomplete.

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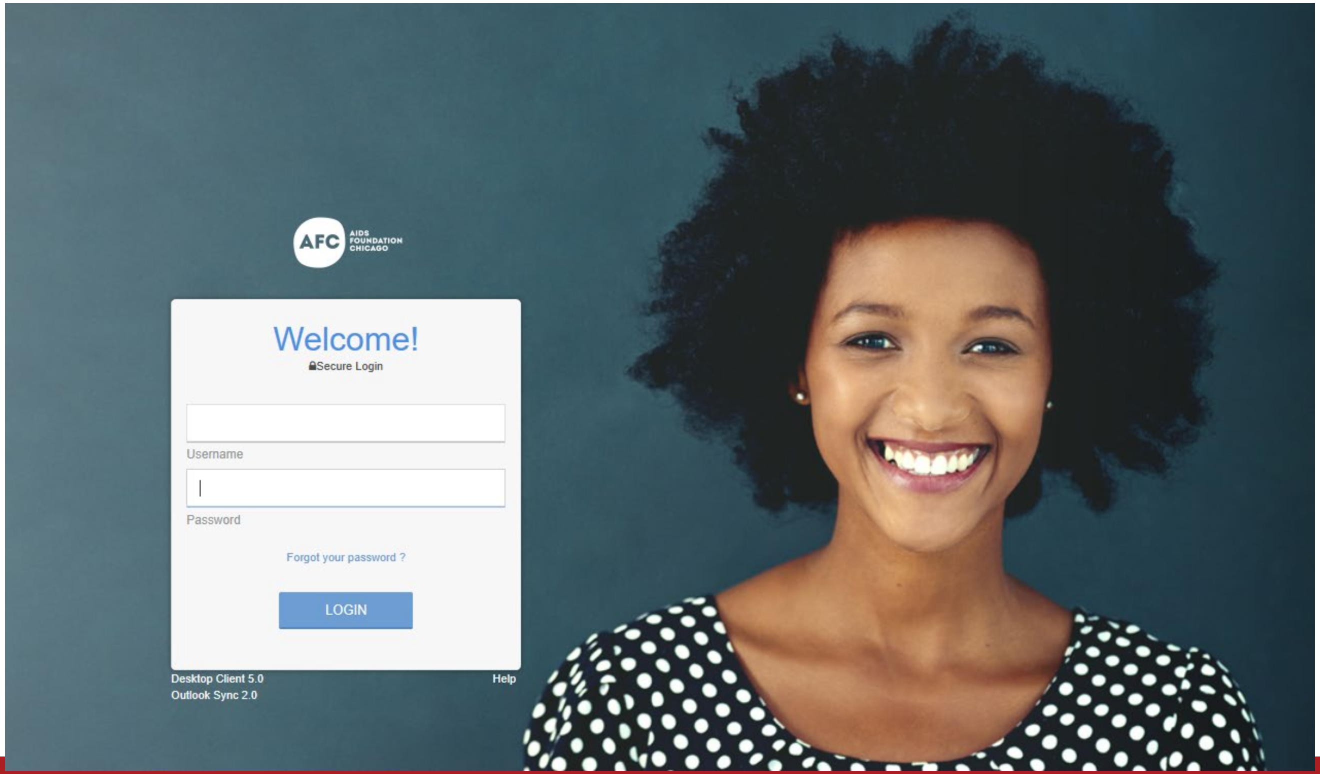
Review Process

If the application is found Eligible/Complete, you will be notified via approval confirmation letter. The letter will have the approval amount and the Check Date.

If the application is found Ineligible or Incomplete, you will be notified via Jitbit response. The msg will indicate the reasons of determination.

If the client would like to appeal and or submit new or missing documentation, they have 14 Business Days from notification to submit.

CASEWORTHY



- EFA APPLICATIONS WILL SOON BE AVAILABLE FOR SUBMISSION IN AFC’S DATABASE:
- NO MORE PAPER DOCUMENTS!!!
- APPLICATIONS WILL BE ENTERED DIRECTLY INTO THE DATABASE.
- SUPPORTING DOCUMENTATION WILL BE UPLOADED DIRECTLY INTO THE DATABASE.
- LANDLORD DOCUMENTATION WILL BE STORED IN THE DATABASE.
- SERVICE PROVIDERS WILL BE ABLE TO MANAGE AND VIEW ALL APPLICATIONS DIRECTLY IN THE DATABASE.

CONFIDENTIALITY

AFC has updated the landlord documents with the Center for Housing and Health logo and all reference to AFC has been removed!

Landlords should NEVER receive a full copy of any EFA application ONLY landlord documents

Working remotely…

- **In early April due to the pandemic AFC started approving EFA applications without client signatures. Service Providers must submit a written statement certifying that the client gave verbal consent to following forms on agency letterhead.**

- AFC's EFA Release of Info

- AFC's EFA Rights/Responsibilities /Grievance

- CDPH's HOPWA Authorization to Use & Disclose Confidential Information

- IDPH's Authorization for Release of Health Information

Working remotely...

Service Providers must complete all portions of the EFA applications with client's information as well as their own.

The Service Provider's written statement to certify client signature should be added at the end of application when organizing pages.

Service Providers must mail/email copy of all listed forms to clients.

Client Signatures

- IDPH recognizes digital/electronic signature obtained through using:
  - 1.A signature pad, and/or
  - 2.A tablet or other mobile device(e.g., DocuSign)
  - 3.Adobe signature with the ink pen via the mouse
  - <u>Block/font signatures</u> are <u>not allowed</u>

Questions

Please submit via Jitbit:

support@aidschicago.jitbit.com