



**Date:** April 8, 2020  
**To:** Village President & Board of Trustees  
**From:** Michael Braiman, Village Manager  
Alex Arteaga, Management Analyst  
**Subject:** Financial Assistance Program for Individuals

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**This memorandum is for informational purposes only- no action is requested from the Village Board.**

During the March 24, 2020 Village Board discussion of the COVID-19 sales tax rebate program, there were questions regarding the financial assistance programs available to residents and what the Village can do to provide further financial support. This memorandum will provide the following information:

- Federal government assistance programs
- State of Illinois assistance programs
- Village assistance programs

Federal Programs

The federal government has passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act which provides substantial assistance to businesses and individuals alike.

- Cash Assistance: The CARES Act provides an “economic injury payment” check to U.S. residents and citizens, payments are limited to those with a social security number. The payments amount to \$1,200 per adult and an additional \$500 per child, and decrease for individuals making over \$75,000 a year. The Internal Revenue Service (IRS) will send checks directly to recipients via direct deposit based on information they have on file for 2019 or 2018, or via physical check. More information can be found [here](#).
- Unemployment Benefits: Additional benefits and expanded eligibility stipulations which include an extra \$600 per week in federally funded unemployment benefits and an additional 13 weeks of federally funded unemployment benefits for individuals who remain unemployed after exhausting their state unemployment benefits (for Illinois residents, this could mean a total of 39 months of unemployment benefits as the State provides up to 26 weeks).
- Income Tax: The federal income tax filing deadline has been extended from April 15 to July 15

## **State Resources**

The primary State of Illinois benefit to assist resident is unemployment insurance which is paid for up to 26 weeks. Following the passage of the Federal CARES Act, the Illinois Department of Employment Security (IDES) adopted emergency rules to expand unemployment insurance eligibility requirements including:

- Waiver of the 7-day waiting period to apply for benefits
- Eligibility for those who cannot work due to COVID-19 illness or quarantine or due to a governmental stay-at-home order
- Eligibility for those who cannot work due to childcare issues
- Eligibility for those temporarily laid off due to a temporary business closure

Additional State actions to assist residents include:

- Extending the income tax filing deadline from April 15 to July 15
- Efforts to expand Medicaid coverage
- Encouraging utilities to maintain services and waive late fees
- Promotion of free or low-cost broadband internet service to low income individuals

## **Village Resources**

The Village has a number of financial assistance programs currently in place that can be accessed to help residents in need:

- Emergency housing assistance- This is a Village funded program administered by the Community Development Department that provides short-term financial assistance for residents who have experienced a job loss, death of a spouse or other matter that has caused a financial need; the program provides up to \$500 to pay utilities, medical bills and the like; to be eligible, residents must meet median income guidelines (\$91,000 or less for a family of 4)
- Housing Our Own Wilmette – This local non-profit was created by the Village to provide financial housing assistance and is administered by Village staff. The program provides rental and property tax assistance to individuals meeting income and asset guidelines as established by New Trier Township. Sufficient funds are available to provide financial aid to additional individuals who may be in need as a result of COVID-19
- Food Pantries – While not a Village initiated source, there are several public food pantries in the surrounding area that Wilmette residents can utilize. Below are the food pantries available in our area. More information for each pantry can be found by visiting the links below:
  - [New Trier Township](#)
  - [Trinity United Methodist Church](#)
  - [Christ Church](#)
  - [Hillside Evanston](#)

In addition to these existing resources, the Village has taken several actions to limit the financial impact of our operations on residents:

- Waiving late fees for utility bills and suspending all water shut-offs
  - This provides an estimated \$60,000 in relief to water customers
- Extending the due date for vehicle stickers from April 15 to May 15
  - The \$80 late fee will not be applied until June 15 and will be re-evaluated at that time
- Waiving building permit extension fees
- Waiving the convenience fee for the commuter parking pay apps

Staff will continue to review the Village's programs and policies to identify additional financial assistance that may be provided as appropriate.

#### Documents Attached

1. Presentation for April 14, 2020 Village Board meeting

# Resident Assistance Programs- COVID-19

## *Federal Programs*

- Passed the Coronavirus Aid, Relief, & Economic Security Act (CARES)
  - ‘Economic Injury Payment’ check
    - \$1,200 per adult with an additional \$500 per child
    - Decreases for individuals making over \$75,000 per year
  - Unemployment Benefits
    - Expanded eligibility for independent contractors, free-lancers, gig workers, self-proprietors, and part-time workers
    - Potential for a \$600/week increase to existing State benefits
    - Potential to extend unemployment benefits for individuals who have exhausted State benefits for up to 13 weeks at \$600/week
  - Income Tax
    - Federal Income Tax filing deadline extended from April 15 to July 15

# Resident Assistance Programs- COVID-19

## *State Programs*

- Unemployment Benefits
  - Facilitate changes from the Federal Government
  - Waiver of the 7-day waiting period to apply for benefits
  - Expanded eligibility for those who:
    - Cannot work due to COVID-19 Illinois or quarantine
    - Cannot work due to Government stay-at-home order
    - Cannot work due to childcare issues
    - Cannot work due to temporary layoff
- Income Tax
  - State Income Tax filing deadline extended from April 15 to July 15
- Utilities
  - Urged Illinois Commerce Commission to issue moratorium on shut-off and change payment policies
    - *Most utilities have voluntarily pledged to maintain service and waive late payment fees*
  - Worked with various broadband providers to offer free or low-cost access to eligible residents

# Resident Assistance Programs- COVID-19

## *Local Programs*

- Emergency Housing Assistance
  - Short term financial assistance of up to \$500 to pay utilities, etc.
  - Must meet median income guidelines (\$91,000 or less for family of 4)
- Housing Our Own- Wilmette
  - Rental and Property tax assistance to individuals meeting income and asset guidelines
- Resident Support Services
  - Food Pantries
  - Community Caretaker Program
- Utility Service
  - Waiving Late fees and suspending all water shut-offs valued at \$60,000
- Vehicle Stickers
  - Extended due date from April 15 to May 15; late fee will not be applied until June 15
- Other Fees
  - Waiving building permit extension fee and convenience fee for commuter parking