



CHICAGO LEGAL CLINIC, INC.

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Representative Daniel J. Burke, Chair
Representative Joseph M. Lyons, Vice Chair
House Executive Committee

From: Chicago Legal Clinic, Inc.

Date: Wednesday, May 20, 2020

Subject: SUPPORT for HB 5574, HA1, COVID-19 Emergency and Economic Recovery Renter and Homeowners Protection Act

The Chicago Legal Clinic is a part of cooperative legal aid and non-profit organizations committed to providing relief to renters and homeowners during this unrepresented worldwide pandemic. We strongly support HB 5574, HA1, COVID-19 Emergency and Economic Recovery Renter and Homeowners Protection Act which would provide financial relief and protections to homeowners, renters and small landlords.

During these unrepresented times, a significant number of individuals are being told that they have to stay home as the government has deemed their jobs as “non-essential.” The majority of those individuals have since been laid-off and/or furloughed as their businesses are unable to continue making payroll without customers. Even those deemed “essential” are having to choose between going to work to pay their rent/mortgage and possibly getting sick or staying home and being safe but face eviction or foreclosure. That is a choice that no individual should have to make.

Due to the unrepresented shutdown, the Illinois economy is collapsing in front of our eyes. It is unacceptable for individuals to have foreclosures and evictions on their records that will plague them from finding new housing. These unpaid rents and mortgages are not coming from individuals who are unwilling to pay but who rather have no other choice. Due to the uncertainty that surrounds us, those who are willing and able to return to work may not necessarily have that option as it will certainly take months if not years for the economy to return to pre-COVID status. The People of Illinois would like nothing more than for normal to return and go back to work as if nothing had changed. Unfortunately, we all know that is impossible.

With the COVID-19 Emergency and Economic Recovery Renter and Homeowners Protection Act, we would be providing the People of Illinois with some much-needed assistance and security during these unrepresented times. The people of Illinois have done their part to assist the state in flattening the curve mostly at their own economic duress. I have spent my entire legal career practicing in the foreclosure field. The Chicago Legal Clinic has operated the Foreclose Advice Desk located in the Cook County Daley Center for over the past 10 years including during the 2008 housing crisis.

During that crisis, more than 5,000 individuals in Cook County affected by foreclosure sought assistance from one of our attorneys. If we do not do something to eradicate this problem now, the 2020 housing crisis will create a devastation unlike any other and one that the People of Illinois may not be able to overcome.

We urge the House Executive Committee to pass HB 5574, HA1. Thank you for this opportunity to testify.