

ARO FAQ'S - APPLICANTS

General Program Questions

Q: What is ARO and how does it help me?

A: First adopted in 2007, the Affordable Requirements Ordinance, is one of several City of Chicago programs that provide access to affordable housing for those who income-qualify. Visit www.chicago.gov/aro for more info.

Q: What are the minimum qualifications for an ARO unit?

A: You must income-qualify **and** be at or below the 40% rent-to-income ratio. Each ARO unit has a specific and targeted AMI (Area Median Income). To income-qualify, your gross income must be at or below the unit's AMI. There are no income minimums, however the listed tenant rent plus any non-optional charges cannot exceed 40% of your annual gross income.

Q: Is my rent based on my income?

A: No, the ARO program does not offer subsidized rent. A housing subsidy allows eligible persons to pay a portion of the total contract rent. The ARO program accepts housing rental subsidies, but does not provide support in obtaining any type of subsidy assistance. Organizations such as Chicago Housing Authority, the Housing Authority of the County of Cook and similar entities have rental subsidy programs. Applicants must reach out directly to each organization for an application. Obtaining rental subsidy assistance is often a lengthy process and can take years for approval. If you cannot afford the rent, you must consider other alternative housing programs. The tenant rent is selected by each ARO Property Management team and not by DOH. However, DOH does ensure that the selected tenant rent does not exceed the City of Chicago maximum rent limits.

Q: How do I contact someone at DOH to discuss my application?

A: The ARO Program is designed to have the ARO Property Management team act as the main point of contact for all program inquiries. To ensure efficient processing, you must work directly with the trained ARO Property Management team. Applicants seeking to file an application directly with DOH or looking to obtain an application status update will be redirected to their ARO Property Management team. DOH oversees the ARO program but defers application processing to the individual properties.

Q: The rent is too high; can I request a Reasonable Accommodation or Modification?

A: ARO Property Management will assess if you are eligible based on the 40% rent-to-income ratio. If your gross rent meets or exceeds the 40% rent-to-income ratio, you will be deemed as program ineligible. The Fair Housing Act protects tenants with disability from discrimination, however the listed rent is already reduced and within the limits/parameters set by HUD. If you cannot afford the listed rent, see question above for more information.

Q: Where can I find the City's maximum rent and income limits for all AMI's?

A: Visit www.chicago.gov/aro for more info. The ARO Program allows for AMI's to vary across projects. Typically, the ARO units range from 40%-100% AMI. ARO Property Management staff will have specifics on the unit AMI's available at the property. Unit AMI's are not fluctuating and once approved, the applicable unit AMI will remain constant through the life of the project's affordability period, up to 30 years. Tenant rents may increase to align with the increases allowed by HUD, however tenant rents will always be at or below the applicable units AMI.

Q: Why do I need to initial this FAQ document?

A: By initialing, you are certifying to the ARO Property Management team and DOH staff that you have received a copy of this document and understand the basic ARO program requirements and income-qualification process. An initialed FAQ form must be submitted with your complete ARO application package sent to DOH for a secondary review. Failure to do so will result in delayed processing.



General Program Questions continued

Q: I need to move asap; can my application be expedited?

A: To ensure all applications are processed timely and fairly, expedited requests of any kind will not be accepted. However, if you believe you qualify under VAWA (Violence Against Women Act), please reach out to the ARO Property Management team for next steps.

Q: I have a housing choice voucher or some form of subsidy-based assistance, can I be denied because of this?

A: DOH does not discriminate on the basis of income or source of income. All income and sources of income are welcome to apply. If you qualify for subsidy-based assistance, please bring your moving papers with you to your initial appointment with the ARO Property Management team for processing.

Q: I been discriminated against; how do I report this?

A: The Chicago Commission on Human Relations receives and adjudicates complaints of discrimination in violation of the Chicago Human Rights Ordinance and the Chicago Fair Housing Ordinance. Individuals must file complaints within 365 days of the alleged violation. To file a complaint please visit www.cityofchicago.org/humanrelations or contact (312) 744-4111.

Income Eligibility Process Questions

Q: How do I start the income qualification process?

A: At minimum, you must provide the ARO Property Management team with the following: three (3) current/consecutive paystubs, three (3) current/consecutive bank statements, and a signed VOE (Verification of Employment) authorization release that allows the ARO Property Management team to verify your employment information. The ARO Property Management team may require additional documents or require additional authorization of release forms depending on the information provided.

Q: The ARO Property Management team is asking for more than I bargained for, do I have to provide supporting documentation as requested?

A: All documentation requested by ARO Property Management is to ensure each applicant is program eligible. Failure to provide documents as required within their specific deadlines will result in a denial of eligibility.

Q: Why do I have to provide so much information?

A: The ARO program requires verifiable proof of income and assets. Verifiable proof means that it aligns with HUD standards and utilizes the HUD Handbook 4350.3, HUD Exhibit 5-1: Income Inclusions and Exclusions and HUD Exhibit 5-2: Assets as guide. The information provided allows ARO Property Management to ensure program requirements are met and that units offered are only provided to those who truly qualify. Depending on circumstances, the ARO Property Management team may ask for documentation and clarification not necessarily found in the sources above

Q: Can I fill out my own VOE (Verification of Employment), so the process can go faster?

A: No, unfortunately the ARO program requires that a third-party (i.e. your employer) complete the form. You are only responsible for signing the VOE, which authorizes your employer to release your information. If you are self-employed, you still cannot complete a VOE. A self-employment affidavit is necessary and the supporting documentation listed on the affidavit must be provided.

Q: My employer refuses to complete the VOE because they utilize the WorkNumber, will I get denied?

A: No, however you must obtain and provide all pages of your WorkNumber employee data report to the ARO Property Management team. You can obtain this report free of charge at <https://employees.theworknumber.com>.

Determining Eligibility Questions

Q: What happens once I provide all the required information to the ARO Property Management team?

A: The ARO Property Management team will submit your VOE directly to your employer. Once a completed VOE is received, the ARO Property Management team will review all documentation received to determine your eligibility. If ineligible (i.e. does not meet one or both of the minimum qualifications listed above), the ARO Property Management team will notify you of their determination. A secondary review is not required by the City, nor should an unqualified application be submitted for review. If eligible, the ARO Property Management team will complete the TIC (Tenant Income Certification) per program requirements. You'll be asked to sign/date the TIC, which certifies that information provided is true and correct. A pre-approved ARO application package is then prepared per program requirements and submitted to Department of Housing (DOH) staff for a secondary review.

Q: Once the ARO Property Management team determines I'm eligible, do I have to wait to move in?

A: Yes! Once an approved ARO application package is provided to DOH staff, a secondary eligibility review must be completed. DOH staff will provide official notification to the ARO Property Management team of review results within ten (10) business days. If the secondary review verifies your eligibility, you can move in on the date listed on the Tenant Income Certification.

Q: If I'm denied, can I appeal?

A: This question has a two-part answer. Official program appeals are only available to applicants that have been conditionally deemed program eligible by the property and DOH has received a complete application package for secondary review. If a secondary review has been completed and the application denied, you'll receive official paperwork from the ARO Property Management team outlining the appeal process. If the property determines that you do not meet one or both of the minimum qualifications listed above, then you'll be denied at the site level and must appeal through their individual process if available. You are free to resubmit an application if/when circumstances change; however the appeal process is only available to those who've passed the initial qualification at the site level.

Q: I'm a student, can I qualify for an ARO unit?

A: Program rules do not prohibit anyone from applying. However, if you are a full-time student, you must qualify for an exemption listed on the Student Status Affidavit and provide verifiable proof of that exemption. Failure to do so will result in a denial of eligibility.

Q: The ARO Property Management team is asking me to sign an authorization of release. Do I have to complete this?

A: This form is crucial to verifying income and assets for housing compliance. Any third-party verifications completed will only be utilized to assess program eligibility. The Fair Housing Acts prohibits discrimination based on factors such as income or source of income. An authorization to release form helps ensure the verification process is fair and impartial, focused solely on verifying the information provided.

TIC (Tenant Income Certification) form Questions

Q: Why am I being asked to sign my TIC (Tenant Income Certification) again?

A: A signed TIC indicates that the information provided on the TIC is true and correct as of the signature date. Any material changes to the TIC will trigger a new signature and date request.

Q: How do I complete the TIC? There's a lot of sections and I'm not sure what to do.

A: Applicants should not complete the TIC in any way other than to sign and date the signature page. The TIC is a standardized inter-governmental agency form used to verify an applicant's income and assets. It is crucial that this form only be completed by trained ARO Property Management staff who have completed DOH's required training.

Q: What is this Utility Allowance on the second page of the TIC?

A: HUD allows DOH/ARO property to provide a standard deduction for tenant-paid utilities. This deduction is provided in the form of a deduction from the HUD maximum rent limit. Applicants nor ARO Property Owners receive a physical refund or credit. For many ARO projects, the tenant rent listed on the TIC is calculated by deducting the Utility Allowance and Non-Optional Charges (if applicable) from HUD Maximum Rent limit.

TIC (Tenant Income Certification) form Questions continued

Q: What is a non-optional charge and do I have to pay it?

A: A non-optional charge is any fee charged to the tenant as a condition of tenancy. For example, a building-specific utility package that all tenants must pay each month. It is important to not confuse these charges with optional charges, such as pet fees or parking garage charges. These type of optional charges are not factored into consideration when reviewing the 40% rent-to-income ratio requirement.

Applicant Approval Questions

Q: If approved, do I have to income-qualify every year?

A: No, per current program rules you do not have to income-qualify every year. However, if you choose to add an occupant and/or transfer to another ARO unit, you must income-qualify again, no exceptions.

Q: If approved, can I sublet or list my unit as an Airbnb or the like?

A: No, per current program rules you choose to add or remove an occupant and/or transfer to another ARO unit, even within the same property, you must income-qualify again, no exceptions. The unit is intended for the program-eligible applicant. Utilizing the unit as an Airbnb or listing it with similar programs is strictly prohibited. If you need to break your lease and need to move, please work directly with your ARO Property Management team.

Q: If approved, is my rent going to remain the same every year?

A: The unit rent is selected by the ARO Property Management team. If the rent is increased, it must be at or below the most current City of Chicago maximum rent limits. Additionally, you will receive advance notice of any increase in accordance with the City of Chicago's Fair Notice Ordinance. Visit www.chicago.gov/fairnotice for more info.