

**IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS**

**GENERAL ADMINISTRATIVE ORDER 2020-09 (AMENDED)**

**SUBJECT: RESIDENTIAL EVICTION AND CONSUMER DEBT  
EARLY RESOLUTION PROGRAM**

The ongoing COVID-19 pandemic has created an economic situation in Cook County that is ripe for a large number of evictions and consumer debt collection actions once the stay is lifted under the orders of the Governor of the State of Illinois and under this Court's previous General Administrative Orders. Given the probability of a high volume of evictions and consumer debt actions, this Court collaborated with a number of bar associations, legal aid representatives, government representatives, and community partners to develop an Early Resolution Program for the Municipal Department ("ERP"). The ERP is for eviction and consumer debt actions and will provide legal aid services, mediation services, and community support resources to litigants involved in these actions. Implementing the ERP with these resources encourages early agreements and resolutions in cases where an agreement is attainable. Whenever possible and practical, services will be provided remotely to maintain safe social distancing practices.

**IT IS HEREBY ORDERED THAT:**

**I. RESOURCES AVAILABLE**

ERP resources are available for all evictions and consumer debt actions filed after March 27, 2020 for residents who have rental, tenant, or consumer debt issues prior to a case being filed. Services available under the ERP will include brief legal services (legal screenings, legal information and advice, settlement negotiation, referrals for extended representation, drafting assistance), conflict resolution (mediation and negotiation assistance), and/or financial assistance (applying for emergency rental funds, mortgage relief, financial counseling, or other financial assistance). The services that are directly needed by a case will depend on the facts and circumstances in each specific case. Services are available for landlords, tenants, and debtors by calling 1-855-956-5763 or visiting [cookcountylegalaid.org](http://cookcountylegalaid.org).

**II. APPLICABILITY & DEFINITIONS**

**A. Applicability.**

The following procedures for the ERP apply to newly filed eviction cases starting January 25, 2021 and newly filed Consumer Debt Actions starting February 8, 2021, including cases with a jury demand. Only cases involving residential tenants and consumer debts will be eligible for referral to the ERP. This order does not apply to pending eviction and Consumer Debt Actions, except as identified herein. These procedures are subject to any federal or state moratoriums that may be implemented as part of ongoing COVID-19 protocols.

## **B. Definitions.**

1. "*Consumer Debt Action*" means a legal action filed seeking monetary damages on consumer debt, due or owing or alleged to be due or owing from a natural person by reason of a consumer transaction. Actions against guarantors on business transactions and debts to any unit of government are not subject to the ERP Program.
2. "*Consumer Debt*" means money or property, or their equivalent, due or owing or alleged to be due or owing from a natural person by reason of a consumer transaction.
3. "*Consumer Transaction*" means a transaction between a natural person and another person or entity in which the person or entity provides property, service, or money to that natural person primarily for personal, family, or household purposes.
4. "*Case Management Conference*" means the initial mandatory court appearance as required by Illinois Supreme Court rules and any other continuing status hearings, including any status hearings to allow one or both parties to access legal aid and mediation services through the ERP.
5. "*Emergency*" means sudden and unforeseen circumstances that may cause injury, loss of life, or damage to property and that requires an urgent response and remedial action. It also includes matters where a tenant, lessee, sub-lessee, or resident of the property poses a direct threat to the health and safety of the other tenants, the public, or an immediate and severe risk to the property.
6. "*Properly Filed Eviction Case*" means any residential eviction case that is filed in compliance with any Illinois Supreme Court order, any Executive Order issued by the Governor, or any General Administrative Order, that may have been or is in effect at the time of filing. Properly Filed Eviction Cases include any residential eviction case pending prior to January 25, 2021.

## **III. ERP PROCEDURES**

### **A. Eviction Cases**

1. *Notice of the ERP.*
  - a) Notice of the ERP with Summons. When eviction cases are allowed to commence as directed by the Chief Judge of the Circuit Court of Cook County, any plaintiff initiating a new eviction action in any of the districts of the Municipal Department of the Circuit Court of Cook County shall include a

notice of the ERP with the summons in English, Spanish, & Polish. The notice shall be attached to a copy of the summons filed with the Clerk of the Circuit Court. The notice of the ERP is included with this General Administrative Order (**Attachment 1**).

- i) *Form of Summons.* Plaintiffs shall use either the most current template form summons available through the Clerk of the Circuit Court or the Illinois Standardized Form Summons. Either summons shall include a copy of the notice of ERP pursuant to Section III(B)(1)(a).
- ii) *Alias Summons.* In any case where an alias summons needs to be issued to effectuate service, including pending cases, plaintiff shall include the same notice of ERP with the Alias Summons. Plaintiff may also post notice of the ERP at the property address in addition to the Alias Summons notice.
- iii) *Template Summons.* Template summons may be created or amended as may be necessary and posted on the Clerk of the Circuit Court's website.

b) Notice in Cases Filed from March 27, 2020 to January 25, 2021.

- i) *Notice to Be Delivered to All Defendants.* For cases filed from March 27, 2020 through January 25, 2021, all plaintiffs shall deliver by First Class mail to each defendant in a case a "Notice of Early Resolution Program" and attach the ERP flyer in English, Spanish, and Polish (*see Attachment 1*).
- ii) *Timing of Notice.* The notice of the ERP shall be provided to all defendants at least five (5) business days prior to the next court proceeding by First Class Mail.
- iii) *Exceptions.* In cases where the defendant is already represented by counsel, plaintiff does not need to send the notice of ERP.

c) Filing and Certificate of Service. The plaintiff shall also file the "Notice of Early Resolution Program" with the Clerk of the Circuit Court, including a certificate of service pursuant to 735 ILCS 5/1-109, any case filed since March 27, 2020.

2. *Automatic Case Management Date.*

- a) 30-Day Case Management Date. For all eviction cases filed after January 25, 2021, the Clerk of the Circuit Court shall assign an automatic 30-day initial case management date at the time of filing of the complaint. Only residential eviction cases will be eligible for referral to the ERP. Residential eviction

cases filed under the health and safety exemption to the Governor's Order that appear on the case management call are also eligible for ERP services.

- b) Continuances to Effectuate Service. In any Properly Filed Eviction Case that has not effectuated service at the initial case management date, plaintiff may seek a continuance from the court off-call. The continued date should provide the defendant with no less than fourteen (14) days' notice.

3. *Covered Person Declaration.*

- a) Notice of Covered Person Declaration. If a landlord files an eviction complaint, and receives a Covered Person Declaration from a defendant after the eviction has been filed, the plaintiff must file with the Court a "Notice of Covered Person Declaration" within fourteen (14) days of receipt of the Covered Person Declaration.

- b) Motions Contesting Covered Person Declaration.

- i) If a plaintiff/landlord wishes to raise a challenge to a tenant's reliance on the protections of the Executive Order, that matter must be raised by a verified motion which identifies with specificity the legal or factual basis for any such challenge. The burden to sustain such a challenge remains at all times with the plaintiff/landlord.
- ii) If a plaintiff files a motion to contest a covered person declaration by a defendant as allowed by the Illinois Supreme Court, the court may set a date to hear the motion, if appropriate. The motion should be reviewed by a judge before the matter is set for a hearing, and a hearing should only be set if the face of the motion complies with subsection A(3)(b)(i) of this order and alleges a viable basis for relief.
- iii) The court should also refer all self-represented parties to ERP legal aid resources before the motion is set for hearing. All parties may access ERP resources while a motion contesting the covered person affidavit is pending.
- iv) If the reviewing judge denies the motion, the judge shall issue an order dismissing the action without prejudice and seal the record.

4. *Eviction Cases May Proceed to Judgment.* Any Properly Filed Eviction Case may proceed to judgment, subject to ERP requirements outlined in this General Administrative Order, unless a tenant has provided the landlord with a Covered Person Declaration, and the landlord has not successfully challenged its validity in court.

5. *Agreed Orders.* An agreed order negotiated out of court involving one or more self-represented litigants shall not be entered by the Court until the self-represented litigant(s) is given an opportunity to meet with an ERP attorney to review the terms of the agreement.

6. *Appearances.* Litigants need not file an appearance to access ERP resources. If a litigant accesses an ERP attorney for the purpose of advice, out-of-court negotiations, mediation services, or proposed settlement agreement review, the ERP attorney does not need to file an appearance.

**B. Consumer Debt Actions.**

1. *Notice of the ERP.*

- a) Notice of the ERP with Summons. When Consumer Debt Actions are allowed to commence as directed by the Chief Judge of the Circuit Court of Cook County, any plaintiff initiating a new consumer debt action in any of the districts of the Municipal Department of the Circuit Court of Cook County shall include a notice of the ERP with the summons in English, Spanish, & Polish. The notice shall be attached to a copy of the summons filed with the Clerk of the Circuit Court. The notice of the ERP is included with this General Administrative Order (**Attachment 1**).
  - i) *Form of Summons.* Plaintiffs shall use the appropriate summons for Consumer Debt Actions that complies with any and all regulations associated with debt collection and include a copy of the notice of ERP pursuant to Section III(C)(1(a)).
  - ii) *Alias Summons.* In any case where an alias summons needs to be issued to effectuate service, including pending cases, plaintiff shall include the same notice of ERP with the Alias Summons.
  - iii) *Template Summons.* Template summons may be created or amended as may be necessary and posted on the Clerk of the Circuit Court's website
- b) Notice in Cases Filed from March 27, 2020 to February 8, 2021.
  - i) *Notice to Be Delivered to All Defendants.* For cases filed from March 27, 2020, through February 8, 2021, all plaintiffs shall deliver by First Class mail to each defendant a "Notice of Early Resolution Program" and attach the ERP flyer in English, Spanish, and Polish (*see Attachment 1*).
  - ii) *Timing of Notice.* The notice of the ERP shall be provided to all defendants at least five (5) business days prior to the next court proceeding by First Class Mail.
  - iii) *Exceptions.* In cases where the defendant is already represented by counsel, plaintiff does not need to send the notice of ERP.

- c) Filing and Certificate of Service. The plaintiff shall also file the “Notice of Early Resolution Program” with the Clerk of the Circuit Court, including a certificate of service pursuant to 735 ILCS 5/1-109, any case filed since March 27, 2020.
  2. *Automatic Case Management Conference Date*.
    - a) 60-Day Initial Case Management Date. For Consumer Debt Actions filed on or after February 8, 2021, the Clerk of the Circuit Court shall assign an automatic 60-day initial case management date at the time of filing of the complaint. In cases where service has not been effected within six (6) months, the court retains the discretion to dismiss the matter without prejudice.
    - b) Continuances to Effectuate Service. In any Consumer Debt Action that has not effectuated service at the initial case management date, plaintiff may seek a continuance from the court off-call.
  3. *Agreed Orders*. An agreed order negotiated out of court involving one or more self-represented litigants shall not be entered by the Court until the self-represented litigant(s) is given an opportunity to meet with an ERP attorney to review the terms of the agreement.
  4. *Appearances*. Litigants need not file an appearance to access ERP resources. If a litigant accesses an ERP attorney for the purpose of advice, out-of-court negotiations, mediation services, or proposed settlement agreement review, the ERP attorney does not need to file an appearance.
- C. Case Management Schedule; Continued Cases**. All new cases will be assigned to either an eviction call or a consumer debt call for its automatic initial case management conference, as specified in Sections III(B) and III(C).
1. *Call Structure*. In each district, there shall be one call dedicated to Eviction Cases and one call dedicated to Consumer Debt Actions. Each call will handle the automatic initial case management hearings.
    - a) District 1: The First Municipal District will hear the Eviction Call and the Consumer Debt Call on a daily basis as scheduled by the Presiding Judge of the First Municipal District.
    - b) Districts 2, 3, and 5: Districts 2, 3, and 5 will hear the Eviction Call and Consumer Debt call on a weekly basis.
    - c) Districts 4 and 6: Districts 4 and 6 will hear the Eviction Call and the Consumer Debt call twice a week.
  2. *Call Capacity*. For each eviction call and each consumer debt call, the court will hear a maximum of ninety (90) cases per call. Call capacity may be adjusted by

the chief judge or his designee as necessary to accommodate case filings and volumes in the districts without an amendment to this General Administrative Order.

3. *Case Management Schedule.* The following is the initial case management call schedule for each district. It is subject to adjustments as may be necessary to accommodate any fluctuations in case volume.

	District 1	District 2	District 3	District 4	District 5	District 6
Monday 9a-12p: Eviction Call	✓			✓		
Monday 9a- 12p: Consumer Debt Call	✓			✓	✓	
Monday 1p-4p: Eviction Call					✓	
Monday 1p-4p: Consumer Debt Call					✓	
Tuesday 9a – 12p: Eviction Call	✓					
Tuesday 9a-12p: Consumer Debt call	✓					✓
Tuesday 1p-4p: Eviction Call						✓
Wednesday 9a-12p: Eviction Call	✓			✓		
Wednesday 9a- 12p: Consumer Debt Call	✓			✓		
Thursday 9a-12p: Eviction Call	✓		✓			
Thursday 9a-12p: Consumer Debt Call	✓					✓
Thursday 1p-4p: Eviction Call						✓
Thursday 1p-4p: Consumer Debt Call			✓			
Friday 9a-12p: Eviction Call	✓	✓				
Friday 9a- 12p: Consumer Debt Call	✓	✓				

4. *Initial Case Management Conference.* Each case management call will take place before a judge assigned to that call. Litigants should be able to appear in ERP proceedings remotely unless the Court deems it necessary for the litigant to appear in person or the litigant chooses to do so. For litigants who request to appear in person, the court will make provisions to access the ERP remotely from within the courthouse, including providing access points through Zoom kiosks located in each courthouse, or will follow strict COVID-19 protocol within the courtroom. Each call will have an assigned ERP case manager to assist the judge in triaging and fielding information about the cases during the call. The judge will determine if the parties have been properly served and if the case is at an appropriate stage to be referred for case assessment. If the case can be appropriately referred for case assessment, the ERP case manager will prepare an order for the judge to enter and provide the parties with the necessary information. The matter will be continued and set for a status date fourteen (14) days after the initial case management conference, or on a date that allows for proper service on the defendant and time to file an appearance in accordance with statutory requirements.
5. *Continued Cases.* Cases that are continued from the initial case management call for a status date before the judge will be set on a status call no earlier than fourteen (14) days. Each district will determine if caseload permits scheduling continuances at the same time as the initial case management call or if an

additional status call for continuances needs to be established to accommodate the volume.

**D. Referral to Case Assessment under the ERP.** Once a case is referred for case assessment the following procedures will take place:

1. *Case Manager Meeting Scheduled.* Within two (2) business days, the case manager will arrange a mutually agreeable date and time for the parties to meet with the case manager remotely by video or teleconference. For litigants who request to appear in person, the court will make provisions to access the ERP program partners remotely, including providing access points through Zoom kiosks located in each courthouse.
2. *ERP Case Manager Meeting.* The purpose of the case assessment conference is to allow the parties to have a conversation with each other and to have the Resource case manager assess what resources the parties may need to be referred to or have already accessed.
  - a) Self-represented litigants who have not already connected to legal aid and mediation resources will be referred to the appropriate program partners for further screening and assistance. Referrals will be made with consideration for factors such as whether the parties are represented, the underlying basis of the complaint, and other criteria to be determined by the program partners.
  - b) If both parties are present and represented by counsel, they can attempt to negotiate a resolution on their own, choose to use the mediation services provided by the Center for Conflict Resolution, or request for the case to proceed to litigation if they already have unsuccessfully made good faith efforts at early resolution.
  - c) If the parties have already worked out a settlement agreement, the Resource case manager will offer any unrepresented parties the opportunity to go into a breakout room to consult with an attorney about the terms of the settlement agreement before an order is entered.
  - d) Program staff from each program partner will be available to meet with parties both during and after the case assessment. Resource case managers will either (1) utilize the Zoom breakout room feature to allow program partners to meet with parties during the scheduled court date; or (2) provide instructions on how to schedule an appointment before the next court date. Case managers can also schedule a mediation or negotiation session between the parties in the next 14 days.
  - e) The Resource Case Manager will provide a summary of the meeting to all the parties, including resource referrals.
3. *Status Date Following Initial Referral to the ERP.* The Resource Case Manager will provide the summary of the meeting that was provided to the parties to the court prior to the next status date. The parties will also appear at the status date to



update the judge. All ERP resources are directed at and encourage a good faith effort for the parties to resolve the matter.

4. *Default Orders.* Default orders in eviction or consumer debt actions should only be entered after a no-show litigant has had two opportunities to appear in court after service was effectuated.
5. *Resolution of the Case.*
  - a) Agreement by the Parties. If the parties are able to reach an agreement prior to the next scheduled court date through direct negotiations of counsel, or with the assistance of a mediator, they can submit the agreement via email to the ERP Court case manager at a designated email address. Agreements negotiated with the assistance of program partners may be submitted with electronic signatures. The ERP Court case manager will work with the Court to ensure an order is entered that disposes of the case in accordance with the agreement or, where appropriate, sets a continuance date to ensure compliance with the agreement.
  - b) No Resolution. If the parties are unable to reach an agreement, or if the terms of the agreement have not been met, the judge will determine how to proceed.

#### **E. Proceeding on Cases Before Automatic Case Management.**

1. *All Cases.* An eviction or a Consumer Debt Action may proceed before the automatic case management date under the following conditions:
  - a) One of the following is present:
    - i) A documented emergency that needs immediate attention exists; or
    - ii) Both parties want to proceed immediately by agreement, where a self-represented litigant has had an opportunity to access ERP resources or both parties are represented by counsel; and
  - b) The parties contact the court for earlier scheduling under the appropriate motion to proceed before the case management date; and
  - c) The court approves scheduling of the matter before the case management date.
2. *Expedited Case Management Conference Date, 180-Day Case Management Dates.* For any consumer debt action initiated under a prior version of this General Administrative Order where the case received a 180-day case management date, plaintiff may still file a motion for expedited case management upon effectuating service. The expedited case management should be scheduled within 42 days of service, provided that date is before the 180-day date.

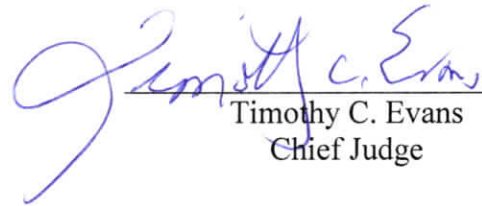
#### **IV. Adjustments to the ERP Structure.** The court will monitor the progress of cases through the ERP and make any procedural and structural changes as may be necessary to accommodate the needs of the districts, counsel, litigants, and service providers.

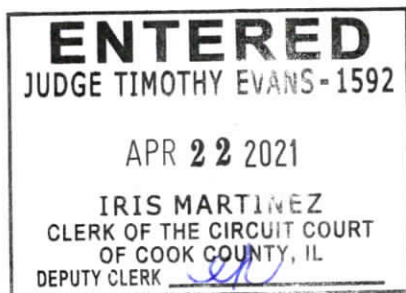
V. **Clerk of the Circuit Court Responsibilities.** The Clerk of the Circuit Court is directed to continue implementing and adjusting the following as directed by staff of the Chief Judge:

1. Program and create an eviction call and a consumer debt call as established in Section III(D) for each Municipal District, including any necessary e-filing programming changes;
2. Program and create an automatic case management hearing date for cases filed as established by Section III(B) and III(C);
3. Assign court clerks to the new calls established in Section III(D);
4. Create a new case category code for "Consumer Debt" cases, including any necessary e-filing changes and any other related codes;
5. Create a new e-filing and docket entry code to identify the notices under Sections III(B)(1)(c) and III(C)(1)(c) as "Notice of Early Resolution Program;"
6. Add the form summons in Attachment 2 (including the ERP Flyer) to this order to the Clerk's form template website, along with any other template orders or forms as may be developed by the Office of the Chief Judge for the ERP; and
7. Provide audit reports as may be requested by the Office of the Chief Judge.

Dated: April 22, 2021

ENTER:

  
\_\_\_\_\_  
Timothy C. Evans  
Chief Judge



**ATTACHMENT 1**

EARLY RESOLUTION FLYERS TO BE ATTACHED TO SUMMONS  
AND  
NOTICE OF EARLY RESOLUTION PROGRAM

# Cook County **LEGAL AID** for Housing and Debt



*Helping you resolve eviction, foreclosure,  
debt, and tax deed issues.*

## **FREE LEGAL HELP FOR RESIDENTS OF COOK COUNTY**

**Are you dealing with an eviction or unresolved debt issue?**

**Do you live in Cook County?**

**You are not in this alone. You may be eligible for FREE legal help.**

**Learn more by calling 855-956-5763 or visiting [www.cookcountylegalaid.org](http://www.cookcountylegalaid.org)**

Evictions and unresolved debt issues can have a long-lasting, negative impact on your future. Call the **Early Resolution Program (ERP)** to speak with a lawyer and get connected to other resources. This program is available to all residents of Cook County free of charge. You do not need to have a case in court to get help.

### **You can use the program if:**

- ▶ **You are a renter and your landlord is trying to evict you;**
- ▶ **You are a landlord who is not represented by a lawyer;**
- ▶ **You were sued by someone who wants to collect an unpaid debt (for example a credit card company trying to collect unpaid charges); OR**
- ▶ **You need to sue someone who owes you money and do not have a lawyer.**

The Early Resolution Program (ERP) includes free legal aid, mediation services, and connections to other resources including rental assistance. Mediation is a chance for a landlord and tenant, or debtor and creditor, to resolve issues with the help of a knowledgeable and neutral person.

The Early Resolution Program is being provided through Cook County Legal Aid for Housing and Debt (CCLAHD), a county-wide initiative to help resolve eviction, foreclosure, debt, and tax deed issues. Visit [www.cookcountylegalaid.org](http://www.cookcountylegalaid.org) for information about other programs and services.



CARPLS Legal Aid  
Center for Conflict Resolution  
Center for Disability & Elder Law  
Chicago Volunteer Legal Services

Greater Chicago Legal Clinic  
Lawyers' Committee for Better Housing  
Legal Aid Chicago  
Legal Aid Society

# AYUDA LEGAL

para viviendas y deudas  
del Condado de Cook



*Ayuda para resolver problemas de desalojo, ejecución de hipotecas, deudas y escrituras de impuesto.*

## AYUDA LEGAL GRATUITA PARA RESIDENTES DE CONDADO DE COOK

¿Está enfrentando un problema de desalojo o deuda no resuelta?

¿Vive en el condado de Cook?

**No está solo en esto. Puede ser elegible para recibir ayuda legal GRATIS.**

Para obtener más información, llame al 855-956-5763 o visite [www.cookcountylegalaid.org](http://www.cookcountylegalaid.org)

Los problemas de desalojo y deudas no resueltas pueden tener un impacto negativo y duradero en su futuro. Llame al **Programa de Resolución Temprana** (ERP, Early Resolution Program) para hablar con un abogado y conectarse con otros recursos. Este programa está disponible para todos los residentes de condado de Cook sin costo. No es necesario que tenga un caso en tribunales para obtener ayuda.

### Puede usar el programa si:

- ▶ es inquilino y el dueño intenta desalojarlo;
- ▶ es dueño y no tiene un abogado representante;
- ▶ recibió una demanda de alguien que desea cobrar una deuda no pagada (por ejemplo, una empresa de tarjetas de crédito intenta cobrar cargos no pagados); O BIEN
- ▶ necesita demandar a alguien que le debe dinero y no tiene un abogado.

El Programa de Resolución Temprana (ERP) incluye ayuda legal gratuita, servicios de mediación y conexiones con otros recursos, como ayuda de arrendamiento. La mediación es una oportunidad para que un dueño y un inquilino, o un deudor y un acreedor, resuelvan los problemas con la ayuda de una persona neutral y con conocimientos.

El Programa de Resolución Temprana se proporciona a través de Ayuda Legal para Vivienda y Deudas del Condado de Cook (CCLAHD, Cook County Legal Aid for Housing and Debt), una iniciativa en todo el condado para ayudar a resolver problemas de desalojo, ejecución de hipotecas, deudas y certificados de dominio de venta fiscal. Visite [www.cookcountylegalaid.org](http://www.cookcountylegalaid.org) para obtener información acerca de otros programas y servicios.



CARPLS Legal Aid  
Center for Conflict Resolution  
Center for Disability & Elder Law  
Chicago Volunteer Legal Services

Greater Chicago Legal Clinic  
Lawyers' Committee for Better Housing  
Legal Aid Chicago  
Legal Aid Society

# Hrabstwo Cook POMOC PRAWNA na mieszkania i długi



Pomoc na rzecz rozwiązywania problemów związanych z eksmisją, zajmowaniem obciążonej hipoteki, długami oraz sprawami podatkowymi.

## BEZPŁATNA POMOC PRAWNA DLA MIESZKAŃCÓW HRABSTWA COOK

Czy borykasz się z widmem eksmisji lub nierozwiązaną kwestią zadłużenia?  
Czy mieszkasz w hrabstwie Cook?

Nie jesteś w tym sam(a). Może Ci przysługiwać **BEZPŁATNA** pomoc prawna.

**Uzyskaj więcej informacji, dzwoniąc pod numer 855-956-5763  
lub odwiedzając stronę internetową [www.cookcountylegalaid.org](http://www.cookcountylegalaid.org)**

Sprawy takie jak eksmisja czy nierozwiązane kwestie zadłużenia mogą mieć długotrwały i negatywny wpływ na Twoją przyszłość. Skontaktuj się z personelem Early Resolution Program (ERP), aby porozmawiać z prawnikiem lub uzyskać dostęp do innych zasobów. Program ten jest nieodpłatnie dostępny dla wszystkich mieszkańców hrabstwa Cook. Nie musisz mieć sprawy w sądzie, aby uzyskać pomoc.

### Możesz skorzystać z programu, jeśli:

- ▶ Wynajmujesz mieszkanie lub dom, a jego właściciel zamierza Cię eksmitować;
- ▶ Wynajmujesz komuś mieszkanie lub dom, a nie masz prawnika;
- ▶ Zostałeś/-aś pozwany/-a do sądu przez kogoś, kto chce od Ciebie ściągnąć niezapłacony dług (na przykład firma obsługująca karty kredytowe, której zalegasz z tytułu nieuiszczonych opłat);  
**LUB**
- ▶ Zamierzasz pozwać kogoś, kto jest Ci dłużny pieniądze, a nie masz prawnika.

W ramach Early Resolution Program (ERP) możesz uzyskać dostęp do bezpłatnej pomocy prawnej, usług mediatora, a także innych form wsparcia, takich jak pomoc z czynszem. Mediacje to dla właściciela i najemcy bądź dłużnika i wierzyciela szansa na rozwiązanie problemów dzięki pomocy kompetentnego i bezstronnego specjalisty.

Projekt Early Resolution Program jest prowadzony w ramach Cook County Legal Aid for Housing and Debt (CCLAHD) — inicjatywy wdrożonej na terenie całego hrabstwa na rzecz rozwiązywania problemów związanych z eksmisją, zajmowaniem obciążonej hipoteki, długami oraz sprawami podatkowymi. Odwiedź stronę [www.cookcountylegalaid.org](http://www.cookcountylegalaid.org), aby uzyskać informacje o innych programach i usługach.



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