

**IMPORTANT — READ FIRST**

This cover sheet is **for information purposes ONLY**.

Do **NOT** send this page to your landlord. Only send the attached letter once filled out.

**INFORMATION PAGE FOR FIRE OR CASUALTY CONCERNS**  
**For Tenants in Suburban Cook County**

**Who should use these letters?**

Tenants in the Cook County suburbs (excluding Evanston, Mount Prospect, and Oak Park) whose rental unit has been damaged by fire or other casualty (such as flood or structural collapse) and are protected by the Cook County Residential Tenant and Landlord Ordinance (RTLO).

If you're not sure you are protected by the Cook County RTLO, visit [rentervention.com](http://rentervention.com).

**What rights do I have?**

Under the Cook County RTLO § 42-806(E), you have important choices if your unit is damaged by fire or casualty:

- If the unit is substantially impaired (not reasonably habitable), you may terminate the lease immediately by moving out and giving notice within 14 days of the damage.
- If the unit is only partially unusable, you may stay in the undamaged portion and pay reduced rent that reflects the loss of fair rental value.
- If you originally chose to stay but your landlord does not make diligent and timely repairs, you may later decide to terminate the lease within 14 days of that determination.

**What do I do with this letter?**

- Fill in the blanks.
- Check the option that applies to you (termination, partial occupancy with rent reduction, or termination after delay in repairs).
- Send the letter to your landlord in writing (keep a copy for yourself).
- Delivery options: certified mail, hand delivery with proof, or email/text if your landlord has used that method before. A trackable method is best.

**What happens after I send it?**

- If you terminate, the landlord must return all prepaid rent and the security deposit within 48 hours.
- If you stay, you owe reduced rent for the usable portion of the unit until repairs are complete.
- If the landlord fails to honor your rights, you may need to speak with an attorney.

**Important Note:**

- You must act **within the timelines in the law** (generally 14 days after the damage or after determining repairs were not done diligently).
- **Lease termination still has risks.** If you move out without paying rent owed, the landlord may threaten small claims or collections. For more info, visit <https://help.rentervention.com/article/836-what-happens-after-a-tenant-breaks-a-lease-using-the-cook-county-rtlo>.
- Retaliation for asserting your rights is **prohibited under RTLO § 42-812**.

Landlord's Name:  
Landlord's Address:

**Subject: Fire or Casualty Damage – Notice of Tenant Election**

Date:  
Sent via:

Dear \_\_\_\_\_,

I am a tenant at \_\_\_\_\_ (*Address and Unit #*). My rental unit was damaged by fire or other casualty on or around \_\_\_\_\_.

Under **Cook County Residential Tenant and Landlord Ordinance § 42-806(E)**, if the unit is substantially impaired, I may choose to terminate the lease or request prompt restoration with rent abated during the time the unit is uninhabitable.

**Please be advised that I am electing the following option (check one):**

☐ **Immediate Termination**

I have immediately vacated the premises and am providing this written notice within 14 days of the damage. I hereby terminate the rental agreement as of the date of the fire or casualty. Please return all prepaid rent and any security deposit within 48 hours. Rent and other amounts due should be prorated through the date of the damage.

☐ **Partial Occupancy with Rent Reduction**

I intend to continue occupancy in the undamaged portion of the unit. I will deduct \$\_\_\_\_\_, which reasonably reflects the reduction in fair rental value due to the unusable space.

☐ **Termination After Delay in Repairs**

I originally intended to remain in the unit based on your representations that repairs would be made. However, I have determined that the repairs have not been carried out diligently or within a reasonable time. I am providing this notice within 14 days of making that determination, and I am electing to terminate the rental agreement, effective as of the date of the fire or casualty. Please return all prepaid rent and any security deposit within 48 hours. Rent should be prorated through the date of the damage.

Please confirm your receipt of this notice and provide any required return of funds, if applicable.

Sincerely,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(*Tenant Signature*)  
(*Tenant Name*)  
(*Phone*)  
(*Email*)