

## Rental Housing Support (RHS) Program Overview

**Goal:** The Rental Housing Support Act helps localities address the need for decent, affordable, permanent rental housing for Illinois households with incomes under 30% of the Area Median Income by providing a rental subsidy to owners. Tenants in the program pay a sliding scale rent, approximately equal to 30% of the household income.

**Tenant Eligibility:** To qualify for the program all households must have incomes under 30% of the Area Median Income and half of those served must have incomes under 15% of AMI.

**Implementation:** The RHS program is implemented across the state in three primary ways.

- |                                                         |                                                                                                                                   |
|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| 1. <b>Local Administering Agencies (LAAs)</b>           | IHDA competitively awarded 3-year contracts with 16 LAAs that identify / pay qualified local landlords for low-income households. |
| 2. <b>Long Term Operating Support (LTOS)</b>            | IHDA competitively awarded 15-year contracts with xx property owners for specific numbers of RHS units at their properties.       |
| 3. <b>Chicago Low Income Housing Trust Fund (CLHTF)</b> | IHDA distributes ~\$7.1M annually to the City of Chicago to provide RHS support within the City of Chicago.                       |

**Source of Funds:** RHS funding is derived from a \$10 surcharge on real estate document recordings. Of that surcharge, \$9 is deposited with the State for RHS, and \$1 remains with the county.

**Geographic distribution:** The Act requires RHS funds to be distributed based on US Census data estimates of the number rent-burdened low-income households.

| Geography       | <u>Target<br/>Funding %<sup>1</sup></u> | <u>Actual<br/>Funding %</u> |
|-----------------|-----------------------------------------|-----------------------------|
| City of Chicago | 43%                                     | 43%                         |
| Metro Chicago   | 26%                                     | 25%                         |
| Small Metro     | 15%                                     | 13%                         |
| Rural           | 16%                                     | 16%                         |

Please find the attached the following charts for the most recent years of data available: (2014-16)

1. Breakdown by County of Recording Fees Collected and Average Payments for RHS Units
2. Local Administering Agencies with Service Area

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<sup>1</sup> 2010 US Census estimate of the % of IL households with income below 50% AMI and rent in excess of 30% of their income. Next update will be completed following the 2020 Census.

| County                     | Avg. Annual Recording<br>Fees Collected<br>2014-2016 | Avg. Annual RHS<br>Housing Payments<br>2014-2016 | Net Program<br>Funding<br>Benefit (Loss) | % Benefit<br>(Loss) |
|----------------------------|------------------------------------------------------|--------------------------------------------------|------------------------------------------|---------------------|
| Adams                      | \$91,338                                             | \$604,827                                        | \$513,489                                | 3.7%                |
| Alexander                  | \$7,077                                              | \$20,843                                         | \$13,766                                 | 0.1%                |
| Bond                       | \$20,082                                             | \$0                                              | \$(20,082)                               | -0.1%               |
| Boone                      | \$56,157                                             | \$163,688                                        | \$107,511                                | 0.8%                |
| Brown                      | \$9,618                                              | \$5,289                                          | \$(4,329)                                | 0.0%                |
| Bureau                     | \$42,591                                             | \$32,116                                         | \$(10,475)                               | -0.1%               |
| Calhoun*                   | \$6,639                                              | \$0                                              | \$(6,639)                                | 0.0%                |
| Carroll                    | \$22,269                                             | \$56,646                                         | \$34,377                                 | 0.2%                |
| Cass*                      | \$16,251                                             | \$0                                              | \$(16,251)                               | -0.1%               |
| Champaign*                 | \$195,291                                            | \$0                                              | \$(195,291)                              | -1.4%               |
| Christian                  | \$41,241                                             | \$51,037                                         | \$9,796                                  | 0.1%                |
| Clark                      | \$22,254                                             | \$20,355                                         | \$(1,899)                                | 0.0%                |
| Clay                       | \$22,614                                             | \$9,430                                          | \$(13,184)                               | -0.1%               |
| Clinton                    | \$50,487                                             | \$0                                              | \$(50,487)                               | -0.4%               |
| Coles                      | \$51,351                                             | \$175,700                                        | \$124,349                                | 0.9%                |
| Cook                       | \$5,103,918                                          | \$10,199,514                                     | \$5,095,596                              | 36.5%               |
| Chicago Payments           |                                                      | \$7,297,612                                      |                                          |                     |
| Cook less Chicago Payments |                                                      | \$2,901,902                                      |                                          |                     |
| Crawford                   | \$28,914                                             | \$6,956                                          | \$(21,958)                               | -0.2%               |
| Cumberland                 | \$14,913                                             | \$30,724                                         | \$15,811                                 | 0.1%                |
| DeWitt*                    | \$104,139                                            | \$0                                              | \$(104,139)                              | -0.7%               |
| Dekalb                     | \$21,717                                             | \$19,838                                         | \$(1,879)                                | 0.0%                |
| Douglas                    | \$16,350                                             | \$2,220                                          | \$(14,130)                               | -0.1%               |
| DuPage                     | \$959,412                                            | \$1,159,717                                      | \$200,305                                | 1.4%                |
| Edgar                      | \$21,774                                             | \$9,612                                          | \$(12,162)                               | -0.1%               |
| Edwards                    | \$11,400                                             | \$2,842                                          | \$(8,558)                                | -0.1%               |
| Effingham                  | \$46,767                                             | \$5,880                                          | \$(40,887)                               | -0.3%               |
| Fayette                    | \$29,508                                             | \$61,782                                         | \$32,274                                 | 0.2%                |
| Ford*                      | \$19,599                                             | \$0                                              | \$(19,599)                               | -0.1%               |
| Franklin                   | \$35,787                                             | \$0                                              | \$(35,787)                               | -0.3%               |
| Fulton*                    | \$45,015                                             | \$0                                              | \$(45,015)                               | -0.3%               |
| Gallatin                   | \$10,251                                             | \$0                                              | \$(10,251)                               | -0.1%               |
| Greene*                    | \$16,164                                             | \$0                                              | \$(16,164)                               | -0.1%               |
| Grundy                     | \$52,686                                             | \$163,780                                        | \$111,094                                | 0.8%                |
| Hamilton                   | \$20,772                                             | \$0                                              | \$(20,772)                               | -0.1%               |
| Hancock*                   | \$26,814                                             | \$0                                              | \$(26,814)                               | -0.2%               |
| Hardin                     | \$5,121                                              | \$0                                              | \$(5,121)                                | 0.0%                |
| Henderson*                 | \$10,074                                             | \$0                                              | \$(10,074)                               | -0.1%               |
| Henry                      | \$43,617                                             | \$50,407                                         | \$6,790                                  | 0.0%                |
| Iroquois*                  | \$32,799                                             | \$0                                              | \$(32,799)                               | -0.2%               |
| Jackson                    | \$49,002                                             | \$3,108                                          | \$(45,894)                               | -0.3%               |
| Jasper                     | \$17,085                                             | \$8,235                                          | \$(8,850)                                | -0.1%               |
| Jefferson                  | \$47,763                                             | \$164,450                                        | \$116,687                                | 0.8%                |
| Jersey*                    | \$29,004                                             | \$0                                              | \$(29,004)                               | -0.2%               |
| Jo Daviess                 | \$38,814                                             | \$21,144                                         | \$(17,670)                               | -0.1%               |
| Johnson                    | \$16,920                                             | \$0                                              | \$(16,920)                               | -0.1%               |
| Kane                       | \$581,070                                            | \$754,558                                        | \$173,488                                | 1.2%                |
| Kankakee                   | \$108,321                                            | \$257,229                                        | \$148,908                                | 1.1%                |
| Kendall                    | \$160,854                                            | \$596,650                                        | \$435,796                                | 3.1%                |
| Knox*                      | \$64,809                                             | \$0                                              | \$(64,809)                               | -0.5%               |
| Lake                       | \$795,921                                            | \$609,675                                        | \$(186,246)                              | -1.3%               |
| LaSalle                    | \$194,079                                            | \$0                                              | \$(194,079)                              | -1.4%               |
| Lawrence                   | \$19,368                                             | \$8,936                                          | \$(10,432)                               | -0.1%               |

| County      | Avg. Annual Recording<br>Fees Collected<br>2014-2016 | Avg. Annual RHS<br>Housing Payments<br>2014-2016 | Net Program<br>Funding<br>Benefit (Loss) | % Benefit<br>(Loss) |
|-------------|------------------------------------------------------|--------------------------------------------------|------------------------------------------|---------------------|
| Lee         | \$44,985                                             | \$64,876                                         | \$19,891                                 | 0.1%                |
| Livingston  | \$37,221                                             | \$41,495                                         | \$4,274                                  | 0.0%                |
| Logan       | \$31,680                                             | \$26,476                                         | \$(5,204)                                | 0.0%                |
| Macon       | \$33,312                                             | \$8,667                                          | \$(24,645)                               | -0.2%               |
| Macoupin*   | \$384,450                                            | \$0                                              | \$(384,450)                              | -2.8%               |
| Madison     | \$200,541                                            | \$351,375                                        | \$150,834                                | 1.1%                |
| Marion      | \$113,655                                            | \$27,664                                         | \$(85,991)                               | -0.6%               |
| Marshall    | \$61,074                                             | \$0                                              | \$(61,074)                               | -0.4%               |
| Mason       | \$324,867                                            | \$15,972                                         | \$(308,895)                              | -2.2%               |
| Massac      | \$48,906                                             | \$196,702                                        | \$147,796                                | 1.1%                |
| McDonough*  | \$18,897                                             | \$0                                              | \$(18,897)                               | -0.1%               |
| McHenry     | \$18,462                                             | \$368,760                                        | \$350,298                                | 2.5%                |
| McLean*     | \$16,536                                             | \$0                                              | \$(16,536)                               | -0.1%               |
| Menard      | \$21,222                                             | \$0                                              | \$(21,222)                               | -0.2%               |
| Mercer      | \$25,563                                             | \$6,300                                          | \$(19,263)                               | -0.1%               |
| Monroe      | \$50,340                                             | \$239,527                                        | \$189,187                                | 1.4%                |
| Montgomery  | \$36,918                                             | \$66,661                                         | \$29,743                                 | 0.2%                |
| Morgan*     | \$41,331                                             | \$0                                              | \$(41,331)                               | -0.3%               |
| Moultrie    | \$17,265                                             | \$45,378                                         | \$28,113                                 | 0.2%                |
| Ogle        | \$60,264                                             | \$121,725                                        | \$61,461                                 | 0.4%                |
| Peoria      | \$208,593                                            | \$13,092                                         | \$(195,501)                              | -1.4%               |
| Perry*      | \$22,125                                             | \$0                                              | \$(22,125)                               | -0.2%               |
| Piatt*      | \$22,896                                             | \$0                                              | \$(22,896)                               | -0.2%               |
| Pike        | \$24,972                                             | \$23,040                                         | \$(1,932)                                | 0.0%                |
| Pope        | \$4,821                                              | \$0                                              | \$(4,821)                                | 0.0%                |
| Pulaski     | \$5,703                                              | \$0                                              | \$(5,703)                                | 0.0%                |
| Putnam      | \$8,694                                              | \$31,005                                         | \$22,311                                 | 0.2%                |
| Randolph*   | \$34,689                                             | \$0                                              | \$(34,689)                               | -0.2%               |
| Richland    | \$20,268                                             | \$27,669                                         | \$7,401                                  | 0.1%                |
| Rock Island | \$164,526                                            | \$520,536                                        | \$356,010                                | 2.5%                |
| Saline      | \$281,898                                            | \$0                                              | \$(281,898)                              | -2.0%               |
| Sangamon    | \$30,888                                             | \$126,787                                        | \$95,899                                 | 0.7%                |
| Schuyler    | \$264,438                                            | \$8,314                                          | \$(256,124)                              | -1.8%               |
| Scott*      | \$11,715                                             | \$0                                              | \$(11,715)                               | -0.1%               |
| Shelby      | \$7,341                                              | \$103,744                                        | \$96,403                                 | 0.7%                |
| St. Clair   | \$30,465                                             | \$365,515                                        | \$335,050                                | 2.4%                |
| Stark       | \$8,145                                              | \$0                                              | \$(8,145)                                | -0.1%               |
| Stephenson* | \$44,817                                             | \$0                                              | \$(44,817)                               | -0.3%               |
| Tazewell*   | \$170,484                                            | \$0                                              | \$(170,484)                              | -1.2%               |
| Union       | \$21,063                                             | \$48,907                                         | \$27,844                                 | 0.2%                |
| Vermilion*  | \$71,397                                             | \$0                                              | \$(71,397)                               | -0.5%               |
| Wabash      | \$17,388                                             | \$31,033                                         | \$13,645                                 | 0.1%                |
| Warren      | \$22,641                                             | \$62,723                                         | \$40,082                                 | 0.3%                |
| Washington  | \$22,968                                             | \$0                                              | \$(22,968)                               | -0.2%               |
| Wayne       | \$35,331                                             | \$0                                              | \$(35,331)                               | -0.3%               |
| White       | \$33,753                                             | \$12,528                                         | \$(21,225)                               | -0.2%               |
| Whiteside   | \$61,953                                             | \$238,477                                        | \$176,524                                | 1.3%                |
| Will        | \$773,028                                            | \$126,760                                        | \$(646,268)                              | -4.6%               |
| Williamson  | \$81,636                                             | \$4,764                                          | \$(76,872)                               | -0.6%               |
| Winnebago   | \$363,360                                            | \$1,130,659                                      | \$767,299                                | 5.5%                |
| Woodford*   | \$50,430                                             | \$0                                              | \$(50,430)                               | -0.4%               |
| TOTAL       | \$13,965,696                                         | \$19,734,299                                     | \$5,768,603                              |                     |

\*Counties that do not have a designated LAA relationship

Local Administrating Agency Name

**Affordable Housing Corporation Of Lake County**  
CEDA

**Dupage County Housing Authority**

**Henry County Housing Authority**

**Housing Choice Partners**

**Housing Forward**

**Illinois Association Of Community Action Agencies**

**Kankakee County Housing Authority**

**Kendall County Housing Authority**

**Lazarus House**

**Madison County Community Development**

**Mchenry County Housing Authority**

**Rock Island Housing Authority**

**Springfield Housing Authority**

**St Clair County Igd**

**Winnebago County Housing Authority**

Service Area

**Lake County**

Suburban Cook County

**Dupage County (Excluding Aurora)**

Henry, Bureau, And Stark County

**Suburban Cook County**

Suburban Cook County

**Henry, Mercer, Rock Island, Boone, Winnebago,**

**Adams, Brown, Pike, Schuyler, Edwards, Gallatin,**

**Hamilton, Saline, Wabash, Wayne, White, Bond,**

**Clinton, Marion, Washington, Clay, Effingham, Fayette,**

**Shelby, Moultrie, Christian, Montgomery, Franklin,**

**Williams, Jefferson, Clark, Coles, Crawford,**

**Cumberland, Douglas, Edgar, Jasper, Lawrence,**

**Richland, Bureau, Carroll, Lasalle, Lee, Marshall, Ogle**

**Kankakee & Will County**

**Kendall & Grundy County (Excluding Joliet)**

**Kane County**

**Madison County**

**Mchenry County**

**City Of Rock Island**

**City Of Springfield**

**St. Clair County**

**City Of Rockford, Boone, Jo Daviess & Ogle Counties**