



2021 Illinois Rental Payment Program

Illinois Housing Development Authority

April 15, 2021



- **IHDA's Mission:** Finance the creation and preservation of affordable housing throughout Illinois.
 - Self-supporting bonding authority
 - Allocate state and federal housing resources

- **Footprint on the State:** IHDA has allocated more than \$22 billion in state and federal resources for affordable housing since 1967.
 - 3,200+ new or preserved affordable rental units in 2020
 - 6,600+ homebuyers in 2020





Leveraging CRF 2020 Experience & Infrastructure

- IHDA disbursed \$325 million in rental assistance to 46,000+ households in 2020 utilizing Coronavirus Relief Funds allocated to Illinois in the federal-CARES Act.
- Every approved application was funded.
- Assisted 53% more renter households than initially projected.
- 67% of ERA funds were awarded to applicants in disproportionately impacted areas.
- 67% of ERA funds were awarded to households who identified as American Indian, Asian, Black or Pacific Islander.
- 11.7% of ERA funds were awarded to households who identified as Hispanic/Latinx.
- 23% of ERA funds were awarded to households outside of the Chicago Metro area.



Introducing the Illinois Rental Payment Program!

- IHDA is designing and implementing the Illinois Rental Payment Program (ILRPP) to prevent the eviction of tenants unable to pay their rent due to financial hardships directly or indirectly due to the Covid-19 pandemic.
- IHDA administering \$500MM from Consolidated Appropriations Act, 2021.
- Building on 2020 track record
- Launch in May 2021.





How ILRPP Works



- Housing providers start the application; tenant and landlord jointly apply.
- Tenants can begin application only if landlords do not begin one on their behalf.
- Grant payments will be exact based on tenant need, not fixed.
- Income eligibility is adjusted for family size (i.e. no uniform eligibility threshold).
- **Prioritization of applicants who are unemployed and under 50% of the Area Median Income.**
- Ability to track application status via application website.



Who Is Eligible?

- Household experienced a loss of income, incurred significant costs, or experienced a financial hardship due to COVID-19.
- Household is behind on rent and at risk of experiencing homelessness or housing instability.
- Household's annual income in 2020 was at or below 80% of the Area Median Income, adjusted for household size.
- Unit is the tenant's primary residence and is located within the state of Illinois.
- **Proof of citizenship is not required; ILRPP assistance is not a "public-charge" benefit.**





ILRPP Payments and Benefits



Up to \$25,000 per
tenant



Payment matched to
tenant need



Payment of past due
and future rent for up
to 15 months

- Payments made directly to housing provider on behalf of the tenant.
- If housing provider does not accept payment, technical assistance will be provided to the tenant.
- Housing provider must waive all fees and penalties related to household's occupancy of the unit.
- Housing provider may not initiate or engage in eviction proceedings due to any past due rent for the coverage period.



Tenant Documentation

- Government-issued photo ID
- Mail with current address of unit if address differs from ID
- If applicable, evidence of assistance received from other government programs, if applicable (SNAP, TANF, Medicaid, Head Start, etc.)
- Proof of household income for 2020:
 - 2020 IRS form 1040 (first two pages only)
 - Wage statements, pay stubs, IRS Form W-2, IRS Form 1099 and Schedule C if self-employed or other income proof

Housing Provider Documentation

- Evidence of property ownership:
 - Installment of 2019 property tax bill
 - 2021 monthly mortgage statement
- Current signed lease, if available
- Written documentation of past due rent:
 - Notice of rent past due (5-day notice, 30-day notice, 60-day notice)
 - Eviction notice
 - Other written evidence (such as a rent roll) that contains the amount of rent past due for the household, the unit address and the tenant's name



Next Steps

- Tenants and housing providers should communicate to alert each other of the program and the upcoming application periods.
 - Housing providers can begin the joint application in May
 - Tenants can initiate joint application after housing provider period closes.
- Gather the required documentation and have images ready for upload (scans or photos).
- Once submitted, tenants and housing providers may track their application status at: ILRPP.IHDA.org/status.