

Regionwide						
Funding programs				Eligibility		
Provider/program	Website	Contact	Description	Geographic focus	Income	Other
<b>Chicago Community Loan Fund</b> Construction and rehabilitation loans	<a href="https://cclfchicago.org/lending/#loans">https://cclfchicago.org/lending/#loans</a>	312-252-0440 info@cclfchicago.org	Short-term loans used to build or rehabilitate a structure	Cook, DuPage, Kane, Lake, McHenry, and Will counties		Must be a nonprofit, for-profit/nonprofit joint venture, for-profit subsidiary of a nonprofit, housing or business cooperative, or a small to mid-size, mission-driven for-profit entity that serves or benefits low-to-moderate-income people and/or communities
<b>Chicago Community Loan Fund</b> Housing cooperative loans	<a href="https://cclfchicago.org/lending/#loans">https://cclfchicago.org/lending/#loans</a>	312-252-0440 info@cclfchicago.org	Custom mortgage products for limited-equity or low-income housing cooperatives	Cook, DuPage, Kane, Lake, McHenry, and Will counties	Must not exceed 120% of Area Median Income	Must be a housing cooperative organization, nonprofit or limited liability corporation
<b>Chicago Community Loan Fund</b> Mini-permanent mortgage loans	<a href="https://cclfchicago.org/lending/#loans">https://cclfchicago.org/lending/#loans</a>	312-252-0440 info@cclfchicago.org	Mortgage products that finance the acquisition of properties for nonprofit organizations engaged in community-based social service, housing, or economic development projects	Cook, DuPage, Kane, Lake, McHenry, and Will counties		Must be a nonprofit, for-profit/nonprofit joint venture, for-profit subsidiary of a nonprofit, housing or business cooperative, or a small to mid-size, mission-driven for-profit entity that serves or benefits low- to moderate-income people and/or communities
<b>Chicago Community Loan Fund</b> Permanent mortgage loans	<a href="https://cclfchicago.org/lending/#loans">https://cclfchicago.org/lending/#loans</a>	312-252-0440 info@cclfchicago.org	Mortgage products that finance the acquisition of properties for nonprofit organizations engaged in community-based social service, housing, or economic development projects	Cook, DuPage, Kane, Lake, McHenry, and Will counties		Must be a nonprofit, for-profit/nonprofit joint venture, for-profit subsidiary of a nonprofit, housing or business cooperative, or a small to mid-size, mission-driven for-profit entity
<b>Chicago Bungalow Association</b> Home energy savings program	<a href="https://www.chicagobungalow.org/apply2024">https://www.chicagobungalow.org/apply2024</a>	312-675-0300		ComEd service territory	Household income of 80% Area Median Income or lower	For homeowners and/or renters with owner consent. Must not be a previous Energy Savers or Home Energy Savings Program participant. Single-Median income homes, two-flats, condos, mobile homes, manufactured homes, and townhomes all eligible.
<b>Chicagoland Habitat for Humanity</b> Homeowner Assistance Fund Home Repair Program	<a href="https://chicagolandhabitat.org/hafhr">https://chicagolandhabitat.org/hafhr</a>	HAFHR@chicagolandhabitat.org			Financial hardship certification after January 21, 2020, related to COVID-19	Funding is limited and applications may be subject to a lottery-based selection. Must own and occupy the property as the primary residence, be current on mortgage payment, or not have a mortgage payment.
<b>ComEd</b> Single-Median Income home energy savings	<a href="https://www.comed.com/ways-to-save/for-your-home/home-energy-savings/Single-Area-Median-Income">https://www.comed.com/ways-to-save/for-your-home/home-energy-savings/Single-Area-Median-Income</a>	855-433-2700			Owners in Single-Median Income homes, two-flats, condos, mobile homes, manufactured homes, and townhomes. Renters in these building types are also eligible, with permission from their landlord. Total household income must be at or below 80% Area Median Income.	Must be a ComEd customer
<b>Community Investment Corporation</b> Multi-Area Median Income loan	<a href="http://www.cicchicago.com/loans/">www.cicchicago.com/loans/</a>		Loan to help finance Multi-Area Median Income acquisition, rehab, and refinance for properties with five or more units	Chicago, suburban Cook County, DuPage, Kane, Lake, McHenry, and Will counties		Multi-Area Median Income (5+) units, mixed-use, cooperatives, SROs, and special needs housing
<b>Community Investment Corporation</b> Energy loan	<a href="http://www.cicchicago.com/loans/">www.cicchicago.com/loans/</a>	312-258-0070 lending@cicchicago.com	Loan designed to support bundling energy conservation expenses into an overall acquisition/rehab or refinance loan to finance practical retrofit work	Chicago, suburban Cook County, DuPage, Kane, Lake, McHenry, and Will counties		
<b>Elevate</b> Building electrification program	<a href="https://www.elevatenp.org/building-electrification/">https://www.elevatenp.org/building-electrification/</a>	BEPTeam@elevatenp.org		Regionwide, in census tracts that are 80% or less of the area medium income	Homeowners with lower incomes, renters, seniors, and other people that live in older buildings with higher energy costs and face barriers to accessing clean energy technologies	Owner must provide past utility data to complete Elevate's initial analysis and complete an energy assessment to determine project feasibility
<b>Elevate</b> Multi-Area Median Income energy savings offering	<a href="https://www.elevatenp.org/Multi-Area-Median-Income-energy-savings/">https://www.elevatenp.org/Multi-Area-Median-Income-energy-savings/</a>	855-993-0940		ComEd, Nicor Gas, Peoples Gas, and North Shore Gas territories	For Multi-Area Median Income property owners with 3 or more units and public housing authorities in the ComEd, Nicor Gas, Peoples Gas, and North Shore Gas territories	

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<b>Federal Home Loan Bank of Chicago</b> Downpayment Plus Program	<a href="https://www.fhlbc.com/community-investment/downpayment-plus-programs">https://www.fhlbc.com/community-investment/downpayment-plus-programs</a>	312-565-5824 dpp@fhlbc.com	Down payment and closing cost assistance for income-eligible homebuyers, in the form of a forgivable grant paid at the time the borrower closes on mortgage financing with a participating Federal Home Loan Bank Chicago member financial institution	Regionwide		Grants are forgiven on a monthly basis over a five-year retention period
<b>FEMA</b> Home repair/replacement	<a href="https://www.fema.gov/assistance/individual/sheltering-housing-options#home-repair">https://www.fema.gov/assistance/individual/sheltering-housing-options#home-repair</a>	fema-r1-info@fema.dhs.gov	Money for homeowners to rebuild or make basic repairs so the home is safe, sanitary, and functional			Only for natural disasters; amount of assistance is based on damage verified by a FEMA inspection
<b>Illinois Environmental Protection Agency</b> Energy Efficiency Assessment Program	<a href="https://epa.illinois.gov/topics/energy/energy-efficiency/energy-efficiency-assessment-program.html">https://epa.illinois.gov/topics/energy/energy-efficiency/energy-efficiency-assessment-program.html</a>	Rebecca.J.Luke@Illinois.gov	Funding for public housing authorities, local governments, or nonprofit organizations to conduct energy efficiency assessments at properties benefiting residents receiving housing assistance from a state or federal program	Regionwide		Public Housing Authorities, units of local government (municipalities, counties, or townships), and nonprofit organizations that manage properties serving residents that receive rental assistance, housing choice vouchers, or utilize subsidized housing assistance programs
<b>Illinois Housing Development Authority</b> Illinois Homeowner Assistance Fund Home Repair Program	<a href="https://www.ihda.org/my-community/revitalization-programs/#hafhr">https://www.ihda.org/my-community/revitalization-programs/#hafhr</a>	CAgeneralinquiries@ihda.org	Assists homeowners' with home maintenance needs that were delayed and exacerbated due to COVID-19, to maintain the habitability of a home and prevent homeowner displacement	Regionwide	Below 150% of Area Median Income based on household size. Households must certify a financial hardship after January 21, 2020, related to COVID-19. They must also own and occupy the home. The home repair grants will carry a three-year forgivable recapture agreement.	Funding and organizational capacity are limited, and many grantees will have a waiting list for applicants. Due to limited program funding, not all eligible households will receive funding.
<b>Illinois Housing Development Authority</b> Home Repair and Accessibility Program	<a href="https://www.ihda.org/my-community/revitalization-programs/#toggle-id-1">https://www.ihda.org/my-community/revitalization-programs/#toggle-id-1</a>		Funds improvements for low- and very low-income homeowners, to help preserve existing affordable housing stock, provide investment in underserved communities, improve the health and well-being of occupants, and help low-income and disabled or mobility-impaired individuals remain in their homes	Regionwide		Round 2 funding will not become available for homeowners until after grantees are selected. The full grantee list will be posted online. Homeowners can then reach out to grantees to be placed on the program waitlist. Please note that funding and organizational capacity are limited, and many grantees will have a waiting list for applicants. Due to limited program funding, not all eligible households will receive funding.
<b>Illinois Housing Development Authority</b> Land Bank Technical Assistance Network	<a href="https://www.ihda.org/my-community/revitalization-programs/#toggle-id-2">https://www.ihda.org/my-community/revitalization-programs/#toggle-id-2</a>	LBCPinfo@ihda.org	Assists with building the capacity and sustainability of local communities and land banks through responsible partnerships	Regionwide		
<b>Illinois Housing Development Authority</b> Strong Communities Program	<a href="https://www.ihda.org/my-community/revitalization-programs/#toggle-id-3">https://www.ihda.org/my-community/revitalization-programs/#toggle-id-3</a>	SCPinfo@ihda.org	Grants funds to municipalities, counties, and land banks to address affordable housing needs and support community revitalization efforts, rehabilitate vacant residential properties, and return them to productive and taxable use. Also provides funds for demolition in cases where properties are beyond repair and negatively impact neighboring residences.	Regionwide		<a href="#">Frequently asked questions</a>
<b>U.S. Department of Housing and Urban Development</b> Rental Assistance Demonstration program	<a href="https://www.hud.gov/RAD">https://www.hud.gov/RAD</a>	RAD for public housing, rad@hud.gov RAD for Multi-Area Median Income housing, rad2@hud.gov	Allows Public Housing Authorities to leverage public and private debt and equity in order to reinvest in the public housing stock			For public housing, the property must be owned or controlled by a public or non-profit owner
<b>U.S. EPA ENERGY STAR</b> Home Electrification and Appliances Rebate Program	<a href="https://www.energystar.gov/partner-resources/state-and-tribal-rebate-programs/heard-program#:~:text=The%20Home%20Electrification%20and%20Appliances%20Rebate%20%28HEAR%29%20Program,income%20less%20than%20150%25%20of%20the%20area%20median.">https://www.energystar.gov/partner-resources/state-and-tribal-rebate-programs/heard-program#:~:text=The%20Home%20Electrification%20and%20Appliances%20Rebate%20%28HEAR%29%20Program,income%20less%20than%20150%25%20of%20the%20area%20median.</a>	IRAHomeRebates@hq.doe.gov	Assists with efficient electrification projects for low-to-moderate income households. The programs requires that entities eligible to carry out projects on behalf of these households apply rebates as a discount at point-of-sale, as well as allows for installer incentives of up to \$500, commensurate with the scale of installed upgrades.	National	Low-to-moderate income households (less than 150% of the Area Median Income)	

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USDA On-farm labor housing loans	<a href="https://www.rd.usda.gov/programs-services/Multi-Area-Median-Income-housing-programs/farm-labor-housing-loans">https://www.rd.usda.gov/programs-services/Multi-Area-Median-Income-housing-programs/farm-labor-housing-loans</a>	MFHprocessing1@usda.gov	Affordable financing to develop or rehabilitate affordable rental housing for very-low to moderate income domestic, migrant, and seasonal farm laborers			Eligible applicants include: Individual farm owner, Area Median Income farm partnership, Area Median Income farm corporation and Association of Farmers. The loan maximum is 100% of the allowable total development cost., The loan interest rate is 1.0% annually, and the loan term will not exceed 33 years.

Cook County						
Funding programs				Eligibility		
Provider/program	Website	Contact	Description	Geographic	Income	Other
Arlington Heights Homeowner Unit Preservation		847-368-5200 planningmail@vah.com		Arlington Heights	Low-to-moderate income homeowners	Email to receive application forms and updates
Arlington Heights Single Area Median Income Rehab Loan Program		847-368-5200	For low- and moderate-income homeowners in need of home repairs that bring a home to minimum standards	Arlington Heights	Income-based eligibility of entire household	Homeowners are not eligible if they owe village taxes, assessments, water bills, etc.
Arlington Heights Housing Trust Fund		nboyer@vah.com		Arlington Heights		Village board reviews and approves applications
Chicago Housing Trust Affordable Homeownership and Housing Program	<a href="https://chicagohousingtrust.org/programs/#:~:text=Administered%20by%20the%20Housing%20Trust,acquire%20properties%20for%20resale%20to">https://chicagohousingtrust.org/programs/#:~:text=Administered%20by%20the%20Housing%20Trust,acquire%20properties%20for%20resale%20to</a>	ChicagoHousingTrust@cityofchicago.org		City of Chicago and neighborhood areas designated and defined by the Housing Trust's Board of Directors as 'at risk of gentrification', 'gentrifying' or 'gentrified'	Low-to-moderate income	Partner organizations such as not-for-profit development corporations, community-based organizations, or community land trusts that wish to acquire properties for resale to eligible buyers. Eligible properties include Single-Median Income detached homes, condominium units, townhomes, two-unit residential properties and vacant lots.
City of Chicago Department of Housing Home Repair Program	<a href="https://www.chicago.gov/city/en/depts/doh/provdrs/homeowners/svcs/home-repair-program.html">https://www.chicago.gov/city/en/depts/doh/provdrs/homeowners/svcs/home-repair-program.html</a>	DOH@cityofchicago.org	Assist with improvements to roofs or porches	Chicago	Households earning up to 50% of Area Median Income	Has a specific registration window, and department staff will contact you regarding the status of your registration. Please note that registering interest in this program does not guarantee service.
City of Chicago Department of Housing Emergency Heating Repair Program	<a href="https://www.chicago.gov/city/en/depts/doh/provdrs/homeowners/svcs/emergency-heating-repair-program.html">https://www.chicago.gov/city/en/depts/doh/provdrs/homeowners/svcs/emergency-heating-repair-program.html</a>	312-744-5409, 312-744-0102	Service grants to assist income-eligible, owner-occupants of 1-to-4-unit properties with emergency heating system replacements or repairs during the winter season	Chicago	Households earning 80% or less of Area Median Income. The total gross income of all owners and other household members shall be included and many not exceed this limit.	Property must be habitable, owner-occupied, and not at risk of foreclosure
City of Chicago Department of Housing Home Modification Program	<a href="https://www.chicago.gov/city/en/depts/mopd/provdrs/hous/svcs/accessible_home_modificationprogram-ages0-5911.html">https://www.chicago.gov/city/en/depts/mopd/provdrs/hous/svcs/accessible_home_modificationprogram-ages0-5911.html</a>	312-743-5767 MOPDHomeMod@cityofchicago.org	Provides accessibility modifications for renters and homeowners with disabilities and with low income, which may include ramps, porch and stairlifts, roll-in showers, widened doorways, accessible sinks, and cabinets	Chicago	80% Area Median Income	The applicant's name must be listed on the deed to the property for a minimum of one year at the time of application
City of Chicago Department of Housing Chicago Neighborhood Recovery Program (CNRP)	<a href="https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/ChicagoNeighborhoodRecoveryProgram.html#:~:text=The%20Chicago%20Neighborhood%20Recovery%20Program,revitalize%20distressed%20neighborhoods%20in%20Chicago.">https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/ChicagoNeighborhoodRecoveryProgram.html#:~:text=The%20Chicago%20Neighborhood%20Recovery%20Program,revitalize%20distressed%20neighborhoods%20in%20Chicago.</a>	312-744-0892 willie.edwards@cityofchicago.org	\$15,000 down payment assistance to eligible owner-occupants ready to purchase a home within a CNRP-designated area. The City of Chicago offers forgivable loans to assist current owner-occupants in making essential home repairs.	Auburn Gresham, Austin, Chatham, Chicago Lawn, Englewood, Hermosa, New City/ Back of the Yards, South Shore, West Garfield Park, and West Pullman		Owner-occupied requirement
City of Chicago Department of Housing Chicago Neighborhood Rebuild Pilot Program	<a href="https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/chicago-neighborhood-rebuild-pilot-program.html">https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/chicago-neighborhood-rebuild-pilot-program.html</a>	312-744-0892 willie.edwards@cityofchicago.org	Acquires vacant and abandoned properties; facilitates the acquisition of the properties by private developers and finances renovations; assists with acquisition efforts by identifying properties that meet the goals of providing affordable housing and building the capacity of local developers; and provides classes and workshops that model successful behavior, including financial literacy and job training and placement	7th (Englewood), 10th (Ogden), and 11th (Harrison) police districts in Chicago		Rehabs Single-Median Income homes and two flats, and includes workforce training component for at-risk youth and ex-offenders
Community and Economic Development Association of Cook County, Inc. Home weatherization program	<a href="https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/chicago-neighborhood-rebuild-pilot-program.html">https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/chicago-neighborhood-rebuild-pilot-program.html</a>	800-571-2332	Assists with the weatherization of Single-Median Income and Multi-Area Median Income homes			The home needs to meet minimum structural requirements

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<b>Community Investment Corporation</b> Woodlawn Construction Loan Fund	<a href="http://www.cicchicago.com/loans/">www.cicchicago.com/loans/</a>	312-258-0070 lending@cicchicago.com	Low-cost construction loans for local owner-developers to rehab or build new homes in Woodlawn	Woodlawn neighborhood (Chicago)		Available for both Multi-Area Median Income rental and Single-Median Income, 2-4 unit for-sale projects
<b>Community Investment Corporation</b> SRO Preservation Loan	<a href="http://www.cicchicago.com/loans/">www.cicchicago.com/loans/</a>	312-258-0070 lending@cicchicago.com	Construction loans for new buyers or existing owners of SRO housing. After construction is complete, up to \$15,000 per unit will be paid off using City of Chicago grant funds.	Chicago		Grant funds not to exceed 50% of total development costs
<b>Community Investment Corporation</b> TIF Multi-Area Median Income Purchase Rehab	<a href="http://www.cicchicago.com/loans/">www.cicchicago.com/loans/</a>	312-870-9948 douglas.stepnicka@cicchicago.com	Financial assistance for private developers purchasing and improving vacant and occupied rental buildings within designated tax increment financing districts			
<b>Community Investment Corporation</b> Acquisitions	<a href="https://www.cicchicago.com/programs/acquisitions/">https://www.cicchicago.com/programs/acquisitions/</a>	dedric.richardson@cicchicago.com	Acquires distressed real estate so that new owners can rehab the properties, provide stable management, and preserve affordable housing			
<b>Community Investment Corporation</b> Troubled Buildings Initiative	<a href="https://www.cicchicago.com/programs/troubled-buildings-initiative/">https://www.cicchicago.com/programs/troubled-buildings-initiative/</a>	jonah.hess@cicchicago.com	Corrects deferred maintenance and code violations, turning around troubled buildings and preserving affordable housing units			Funds are available to Multi-Area Median Income developers interested in purchasing seriously distressed buildings for rehab
<b>Cook County Land Bank Authority</b> Homebuyer Direct Program	<a href="https://www.cookcountylanbank.org/what-are-you-looking-for/homebuyer-direct-program/">https://www.cookcountylanbank.org/what-are-you-looking-for/homebuyer-direct-program/</a>	312-603-8015 Info@CookCountyLandBank.org	Properties throughout Cook County are offered to prospective owner-occupants at below-market prices	Cook County		
<b>Cook County Land Bank Authority</b> Equity Fund Purchase Assistance Program	<a href="https://www.cookcountylanbank.org/equity-fund-program/">https://www.cookcountylanbank.org/equity-fund-program/</a>	312-603-8015 Info@CookCountyLandBank.org		Cook County		6% of the purchase price, not to exceed \$20,000, towards downpayment, closing costs, and costs related to the transaction paid outside of closing i.e., appraisal, insurance, inspection fee
<b>Elevate</b> Preventative Lead Abatement Program	<a href="http://www.elevatenp.org/lead-abatement/">www.elevatenp.org/lead-abatement/</a>	leadabatement@elevatenp.org	Assists home-based child care centers in Chicago and Cook County, as well as residential homes with young children in Cook County that meet income eligibility requirements	Chicago and surrounding suburbs		<a href="#">Frequently asked questions</a>
<b>City of Elgin</b> CDBG owner-occupied residential rehabilitation	<a href="https://www.cityofelgin.org/2380/CDBG-Owner-Occupied-Residential-Rehabili">https://www.cityofelgin.org/2380/CDBG-Owner-Occupied-Residential-Rehabili</a>	847-697-8800	Up to \$15,000 in assistance for housing rehabilitation work, and up to \$10,000 for lead hazard control work, for a combined maximum of \$25,000 per household.	Elgin	Must meet federal income limits	Owner-occupied requirement, current on mortgage, and must have homeowner's insurance
<b>City of Elgin</b> Historic Architectural Rehabilitation Grants	<a href="https://elginil.gov/339/Historic-Architectural-Rehabilitation-Gr">https://elginil.gov/339/Historic-Architectural-Rehabilitation-Gr</a>	847-931-6001	Reimbursement grants of up to \$20,000 to residential property owners, for the restoration of exterior architectural features in designated historic districts	Elgin Historic Districts, Spring-Douglas Historic District, Elgin National Watch Historic District, D.C. Cook/Lovell Area Historic District, Elgin Bungalow Thematic Historic District, and properties designated by the Elgin City Council		The property must be a residential structure, 50 years or older, and contain no more than four dwelling units. The property owner must be at least eighteen years of age.
<b>City of Elgin</b> Residential Conversion (Multi-Area Median Income Deconversion)	<a href="https://elginil.gov/2381/Residential-Conversion">https://elginil.gov/2381/Residential-Conversion</a>	847-931-6001	Funding that compensates property owners for the work required to remove an additional non-conforming residential unit, as well as the loss of rental income following a conversion. Up to \$25,000 for converting a two-unit building and \$30,000 per unit removed for buildings with three or more units.	Elgin	An additional \$3,000 per unit removed is available for buildings located within certain census tracts	Properties that contain lawful, but non-conforming Multiple-Area Median Income residential units and rental properties currently licensed by the City of Elgin
<b>City of Elgin</b> Fire Sprinkler Assistance Grant	<a href="https://elginil.gov/2383/Fire-Sprinkler-Assistance-Grant">https://elginil.gov/2383/Fire-Sprinkler-Assistance-Grant</a>	847-931-6001	Funding for fire sprinkler systems (new, or existing required improvements/ upgrades) in a residential upper floor dwelling unit(s) in existing buildings or with code-required improvements	Elgin traditional downtown area plus several buildings fronting State Street on the west side of the Fox River in the area of Highland Avenue		Existing or new upper floor residential units
<b>City of Evanston</b> Home Rehab Loans	<a href="https://www.cityofevanston.org/government/departments/community-development/building-inspection-services/housing-rehab-loans">https://www.cityofevanston.org/government/departments/community-development/building-inspection-services/housing-rehab-loans</a>	egraves@cityofevanston.org	Financial assistance in the form of below market rate loans to accomplish health, safety, and accessibility items; elements which will lengthen the useful life of the structure; and energy resource conservation	Evanston	Properties that are occupied primarily by income eligible households (below 80% of Area Median Income)	Income eligible owner-occupants and owners of residential investment properties are eligible for funding

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
<b>City of Evanston, Elevate, CNT</b> Green Homes Pilot Program	<a href="https://greenhomes.cnt.org/">https://greenhomes.cnt.org/</a>	312-292-9017 greenhomes@elevatenp.org	Improvements for Single-Area Median Income and rental property owners, including lead and asbestos remediation, new electrical systems, enhanced insulation, updated appliances, and more	5th Ward west of Green Bay Road and near St. Francis Hospital in southern Evanston	Must provide proof of economic hardship	Eligibility can be proven a variety of ways depending on ownership status
<b>Neighborhood Housing Services of Chicago, Inc.</b> R3: Restore, Reinvest, Renew Critical Home Improvement Program	<a href="https://nhschicago.org/chip/">https://nhschicago.org/chip/</a>	773-329-4111 CHIPGrant@nhschicago.org	Up to \$15,000 in health and safety home repairs including – but not limited to – roofs, windows, entryways, porches, masonry; and interior health and safety improvements, including repairs to heating, electrical and plumbing systems.	Auburn Gresham, Avalon Park, Chatham, Grand Crossing, and Englewood	Those with a household Area Median Income 0 to 120% are eligible to receive the maximum grant amount available, up to \$15,000. Those with household Area Median Income between 121% and 140% are eligible to receive a reduced amount, up to \$7,500.	Homeowners must meet the following requirements to be eligible for a grant: 1-4 unit property, owner occupied and primary residence; current on property taxes or proof of application for the IL Homeowner’s Assistance Fund; not in foreclosure
<b>Neighborhood Lending Services, Inc.</b> Purchase Rehab Loan	<a href="https://nls.mymortgage-online.com/MortgageOptions.html">https://nls.mymortgage-online.com/MortgageOptions.html</a>	773-329-4111 homeownership@nhschicago.org	Down payment assistance for eligible borrowers, construction specialists to guide buyers through the rehab, and the option to buy a home and roll repairs into one loan.	Chicago		
<b>Neighborhood Lending Services, Inc.</b> Home improvement loans	<a href="https://nls.mymortgage-online.com/MortgageOptions.html">https://nls.mymortgage-online.com/MortgageOptions.html</a>	773-329-4111 homeownership@nhschicago.org	Loan of up to \$40,000 and construction specialists to guide you through the home improvement process.	Chicago		
<b>Northwest Housing Partnership</b> Home Repair and Accessibility Program	<a href="https://nwHP.net/home-repair-and-accessibility-program/">https://nwHP.net/home-repair-and-accessibility-program/</a>	847-969-0561	Assists with hazardous or life-threatening code violations and eliminating other housing code violations in Single-Area Median Income homes, especially those that threaten the long-term habitability of the house. Eligible improvements may include: electrical, plumbing, insulation, wall and ceiling, flooring, grab bars, chairlifts, bathrooms, fire and smoke alarm systems, windows and doors, and HVAC.	North, west, and northwest suburbs of Chicago	Income limits (see website)	Properties with more than one unit are not eligible for the program. Mobile homes are allowed if it is possible to record a mortgage against the land under the property. Must be current on mortgage payments and must be the homeowner’s primary residence. Non-occupying owners must be removed from the title for program participation; no exceptions.
<b>Northwest Housing Partnership</b> Older Adult Home Modification Program	<a href="https://nwHP.net/older-adult-home-modification-program/">https://nwHP.net/older-adult-home-modification-program/</a>	847-969-0561	Simple, low-cost home modifications and repairs to seniors’ homes for the opportunity to age in place. May also assist with purchasing adaptive medical equipment that is not covered through insurance: cane, hearing aid, shower chairs, seat assist riser, and much more.	Arlington Heights, Bellwood, Berwyn, Buffalo Grove, Cicero, Des Plaines, Maywood, Mt. Prospect, Northlake, Oak Park, Palatine, River Forest, Rolling Meadows, Palatine Township, and Wheeling Township	Income limits (see website)	Must be senior homeowner age 62+; agree to visit; display need for modifications/ repairs; reside within service area; and income qualify
<b>Northwest Housing Partnership</b> Homeowner Assistance Fund Home Repair Program	<a href="https://nwHP.net/homeowner-assistance-fund-home-repair-program/">https://nwHP.net/homeowner-assistance-fund-home-repair-program/</a>	847-969-0561, ext. 2003 michellehill@nwHP.net	Provides grant amounts up to \$60,000 for eligible homeowners to address home health and safety repairs that were delayed and amplified due to the COVID-19 pandemic.		Income limits (see website)	Homeowners must be able to certify to a financial hardship after January 21, 2020, related to the COVID-19 pandemic. Mobile homes are allowed if it is possible to record a mortgage against the land under the property. Must be current on mortgage payments and the property must be the primary residence. All household occupants’ income is verified. All owners listed on the title must live in the property. Non-occupying owners must be removed from the title for program participation, no exceptions.
<b>Northwest Housing Partnership</b> Village of Streamwood Single Area Median Income Repair Program	<a href="https://nwHP.net/village-of-streamwood-Single-Area-Median-Income-repair-program/">https://nwHP.net/village-of-streamwood-Single-Area-Median-Income-repair-program/</a>	847-969-0561, michellehill@nwHP.net 630-736-3829, jharris@streamwood.org	Financial assistance for residents to address code, health, and safety violations and qualify for 0% interest 5-year deferred loan.	Streamwood	Income limits (see website)	Eligible repairs include: roof replacement, electrical, window and door replacement, furnaces/hot water heater, insulation, steps/porch repair, and plumbing
<b>Rebuilding Together Metro Chicago</b> Home repair program	<a href="http://www.rebuildingtogether-chi.com/apply">www.rebuildingtogether-chi.com/apply</a>	312-201-1188 rtmc@rebuildingtogether-chi.com	Critical home repairs, modifications, and improvements that enable residents to continue living in the warmth, safety, and comfort of their own home	Chicago and suburban Cook County		Qualification for free home repairs is based on both financial eligibility and the type of work needed, with priority given to elderly and disabled homeowners
<b>Rebuilding Together Metro Chicago</b> Veteran Home Repair Program	<a href="http://www.rebuildingtogether-chi.com/apply">www.rebuildingtogether-chi.com/apply</a>	312-201-1188 rtmc@rebuildingtogether-chi.com	Critical home repairs, modifications, and improvements that enable residents to continue living in the warmth, safety, and comfort of their own home	Chicago and suburban Cook County		Qualification for free home repairs is based on both financial eligibility and the type of work needed, with priority given to elderly, disabled, and veteran homeowners
<b>Richton Park</b> TIF Districts	<a href="https://richtonpark.org/148/TIF-Districts-and-Incentive-District-Map">https://richtonpark.org/148/TIF-Districts-and-Incentive-District-Map</a>	708-481-8950 tmcnullan@richtonpark.org		Richton Park TIF district geographies		

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
The Resurrection Project Home improvement loans	<a href="https://resurrectionproject.org/home-improvement-loans/">https://resurrectionproject.org/home-improvement-loans/</a>	312-880-1881	Up to \$30,000 at a 4.99% fixed interest rate for home repairs, home improvements, and energy efficiency-related upgrades	Archer Heights, Ashburn, Auburn Gresham, Brighton Park, Chicago Lawn, Englewood, Lower West Side, Gage Park, McKinley Park, New City, North Lawndale, South Lawndale, West Englewood, West Elston, West Lawn		Credit score of 620 and above and property must be primary residence

Cook County						
Support organizations				Additional information		
Provider	Website	Contact	Description	Geographic focus	Socioeconomic focus	Services
360 Youth Services	<a href="https://360youthservices.org/housing/">https://360youthservices.org/housing/</a>	Administrative, 630-961-2992 Counseling/prevention, 630-717-9408	Serving youth experiencing homelessness	Chicago western suburbs and surrounding areas	Age from 13-17 or 18-24	
Chicago Habitat for Humanity	<a href="http://www.habitatchicago.org/">www.habitatchicago.org/</a>	info@habitatchicago.org	Develops physical and social assets to strengthen neighborhoods with the goal of creating stability for more Chicagoans, including: affordable homeownership, neighborhood grants, home care education, and homeowner support	Chicago		
Chicago Neighborhood Initiatives	<a href="http://www.cnigroup.org/about">www.cnigroup.org/about</a>	773-341-2070	Partners with public and private stakeholders to develop commercial, industrial and residential real estate that brings much-needed services and amenities to underserved communities. Also partners with stakeholders to restore, preserve and adapt vacant and abandoned buildings and historic properties.	Chicago	Low-to-moderate income neighborhoods	
Chicago Southland Economic Development Corporation	<a href="https://csedcworks.org/">https://csedcworks.org/</a>	info@chicagosouthlandedc.org	Supports the private redevelopment of industrial properties	Chicago Southland		
Climate United	<a href="https://weareclimateunited.org/faq">https://weareclimateunited.org/faq</a>	800-248-0337 hello@climateunited.org	Provides financing for energy generation and distribution, zero emissions buildings, and zero emissions transportation in Single- and Multi- Area Median Income housing, community infrastructure, small businesses and small farms, and other areas			
Community Housing Advocacy and Development	<a href="https://www.chadhousing.org/residents/community-resources">https://www.chadhousing.org/residents/community-resources</a>	630-456-4452, ext. 202 rmontanez@chadhousing.org	Owens, leases, and manages over 500 units in west suburban communities that represent a range of affordable housing opportunities including Single-Area Median Income homes, duplexes, apartments and townhomes; provides professional property management services	Portions of Cook, DuPage, and Will counties	Income qualifying low and moderate income households, who are otherwise cost prohibited from obtaining affordable housing	
Enterprise	<a href="http://www.enterprisecommunity.org/">www.enterprisecommunity.org/</a>	312-803-0800	Support partners and funders by helping create or preserve affordable homes for Area Median Income	Chicago		
Eviction Help Illinois	<a href="https://evictionhelpillinois.org/">https://evictionhelpillinois.org/</a>	855-631-0811	Helps keep people in their homes and prevents foreclosures on rental property	Regionwide	Call to see if you qualify	
Federal Reserve Bank of Chicago	<a href="https://www.chicagofed.org/">https://www.chicagofed.org/</a>	312-322-5322	Helps ensure all household, community, and business economic conditions and perspectives inform policies, actions, and decision-making	Chicago		
Greater Southwest Development Corporation	<a href="https://greatersouthwest.org/services/housing-counseling/">https://greatersouthwest.org/services/housing-counseling/</a>	773-436-1000	A HUD Certified Housing Counseling Organization that provides free comprehensive housing counseling and education	Southwest Chicago		
Habitat for Humanity - DuPage and Chicago South Suburbs	<a href="http://dupagecsshabitat.org/neighborhood-revitalization/">http://dupagecsshabitat.org/neighborhood-revitalization/</a>	630-510-3737, ext. 311 jescortt@gohabitat.org	Supports Neighborhood Revitalization, a holistic program to improve the quality of life in a focus neighborhood	Chicago south suburbs		

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
South Suburban Land Bank and Development Authority	<a href="https://www.sslbda.com/">https://www.sslbda.com/</a>	708-722-6040 sslbda@southlanddevelopment.org	Represents partner cities and villages who work together to reclaim vacant and abandoned properties, transforming vacant buildings into active ones	Chicago Southland		

DuPage County						
Funding programs				Eligibility		
Provider/program	Website	Contact	Description	Geographic	Income	Other
City of Aurora Choose Aurora	<a href="https://www.aurora-il.org/1197/Programs-Offered">https://www.aurora-il.org/1197/Programs-Offered</a>	COACDD@aurora.il.us	Up to \$5,000 in a forgivable loan to help pay down payment and closing cost to purchase a home within the city limits	Aurora	Below 80% of the Area Median Income (\$89,700 for a four person-household in 2024)	
City of Aurora Community Development Block Grant	<a href="https://www.aurora-il.org/1197/Programs-Offered">https://www.aurora-il.org/1197/Programs-Offered</a>	COACDD@aurora.il.us		Aurora	Low to moderate income persons who earn 80% of the Chicago-Joliet-Naperville Area Median Income or below (\$89,700 for a four-person household in 2024)	
City of Aurora HOME	<a href="https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Programs/HOME-Investment-Partnership-Program-HOME#:~:text=The%20Home%20Investment%20Partnership%20(HOME,governments%20and%20private%20sector%20participants">https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Programs/HOME-Investment-Partnership-Program-HOME#:~:text=The%20Home%20Investment%20Partnership%20(HOME,governments%20and%20private%20sector%20participants</a>	COACDD@aurora.il.us	Developer or sponsor can apply to support affordable rental projects	Aurora	Incomes of 60% Area Median Income or below	
City of Aurora Aurora Affordable Housing Fund	<a href="https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Grant-Funding-Opportunities/Aurora-Affordable-Housing-Fund#:~:text=The%20Aurora%20Affordable%20Housing%20Fund,Aurora%20Affordable%20Housing%20Strategy.&amp;text=Click%20on%20each%20tab%20below,the%20City's%20affordable%20housing%20recommendations">https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Grant-Funding-Opportunities/Aurora-Affordable-Housing-Fund#:~:text=The%20Aurora%20Affordable%20Housing%20Fund,Aurora%20Affordable%20Housing%20Strategy.&amp;text=Click%20on%20each%20tab%20below,the%20City's%20affordable%20housing%20recommendations</a>	COACDD@aurora.il.us	Funds programs and opportunities that align with the O.N.E. Aurora Affordable Housing Strategy	Aurora		Must align with the O.N.E. Aurora Affordable Housing Strategy
ComEd	<a href="https://www.comed.com/ways-to-save/for-your-home/home-energy-savings/Single-Area-Median-Income">https://www.comed.com/ways-to-save/for-your-home/home-energy-savings/Single-Area-Median-Income</a>	855-433-2700	Customers living in Single-Area Median Income homes, two-flats, condos, mobile homes, manufactured homes, and townhomes are eligible for Home Energy Savings. Renters in these building types are also eligible, with permission from their landlord.		Must be a ComEd customer	Total household income must be at or below 80% Area Median Income
DuPage County Weatherization	<a href="https://cms5.revize.com/revize/dupage/Community%20Services/Documents/Marketing%20Materials/Weatherization%20brochure%20PY24.pdf">https://cms5.revize.com/revize/dupage/Community%20Services/Documents/Marketing%20Materials/Weatherization%20brochure%20PY24.pdf</a>	weatherization@dupageco.org	Weatherization improvements including: air sealing measures to reduce infiltration, insulating walls and attics to recommended levels, weather-stripping exterior doors, testing for safety and efficiency of furnace and water heaters, installation of smoke detectors, carbon monoxide detectors and other health and safety measures as necessary	DuPage County	Income at or below 200% of the federal poverty level	
HUD/Rebuilding Together Aurora Rebuilding Together Aurora	<a href="https://www.naperville.il.us/government/grants/sf-home-repair-grant/">https://www.naperville.il.us/government/grants/sf-home-repair-grant/</a>	630-305-5315 barfussm@naperville.il.us	Provides no-cost, home safety and accessibility modifications for low-income homeowners	Naperville	Income must fall within or below 80% of HUD low-income standards	Open to households located within the municipal boundaries of the City of Naperville. The property must be owner-occupied and be the primary residence of an elderly person, a person with disabilities, a veteran or children under 18 living in unhealthy or unsafe conditions. The homeowner must not be able to do necessary repairs/ modifications due to cost or physical constraints.

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
The Neighbor Project Safety First	<a href="http://www.neighborproject.us/home-repair-funding">www.neighborproject.us/home-repair-funding</a>	630-906-9400	up to \$15,000 in the form of a 50/50 forgivable/deferred loan to help address safety concerns in the homes of income-eligible homeowners who meet income requirements.	Aurora	Household income must be less than 80% of Area Median Income	Must complete a detailed application to verify income and property ownership; allow an inspection of the entire property both before AND after work is done. Property must be a Single-Area Median Income residence AND owner occupied. The structure must comply with the property zoning standards for the parcel of land, and cannot be located within a floodplain zone. The structure must have a clear title that states the property owner.
People's Resource Center Emergency Rent and Mortgage	<a href="http://www.peoplesrc.org/emergency-rent-and-mortgage/">www.peoplesrc.org/emergency-rent-and-mortgage/</a>	630-407-5900 socialservices@peoplesrc.org	Prevention services including rent, security deposit, and mortgage assistance to prevent eviction and homelessness of individuals or Area Median Income experiencing a short-term economic crisis. The program also assists homeless or displaced households with securing new housing by providing financial assistance and/or supportive services.	DuPage County		Must be a current client in danger of eviction or foreclosure or who is currently homeless
Rebuilding Aurora Together Safe At Home	<a href="http://www.rtaurora.org/programs">www.rtaurora.org/programs</a>	630-801-9044	Provides a unique and necessary service for seniors and persons with disabilities to improve access throughout their home and reduce the risk of falls and in-home injuries. Some of the approved repairs for the program include: hand rails, grab bars, accessibility ramps, broken/weak steps, walk-in shower, ADA accessible doorways, additional lighting, and dead bolts and locks.	Aurora	Meets HUD low-income guidelines	Must be the residence of an elderly person, a person with disabilities, a veteran, or children under 18 living in unhealthy conditions and the homeowner is not able to do necessary modifications/repairs due to cost or physical constraints. The property must be the only residence and owner occupied, and may not be fully rented. If the homeowner is collecting rental income, this may be acceptable. All rental income must be considered as income
Rebuilding Aurora Together Community Block Build	<a href="http://www.rtaurora.org/programs">www.rtaurora.org/programs</a>	630-801-9044	Volunteers from the community and the professional trades donate their time to help homeowners in need of critical home repairs like handicap accessibility modifications, plumbing/ electrical work, energy efficiency upgrades, landscaping and painting to transform a neighborhood.	Aurora	Meets HUD low-income guidelines	Must be the residence of an elderly person, a person with disabilities, a veteran, or children under 18 living in unhealthy conditions and the homeowner is not able to do necessary modifications/repairs due to cost or physical constraints. The property must be the only residence and owner occupied, and may not be fully rented. If the homeowner is collecting rental income, this may be acceptable. All rental income must be considered as income and evidence provided as part of documentation requirements.

DuPage County						
Support organizations				Additional information		
Provider	Website	Contact	Description	Geographic focus	Socioeconomic focus	Services
Aurora Housing Authority	<a href="https://auroraha.com/">https://auroraha.com/</a>	630-701-9977	Relieves the shortage of decent, safe, affordable and sanitary dwellings through: clearance, rehabilitation, redevelopment projects, development, oversees low-rent housing, providing rental assistance, undertakes land assembly	Aurora	Low-income households	
Bridge Communities	<a href="https://www.bridgecommunities.org/who-we-are">https://www.bridgecommunities.org/who-we-are</a>	630-403-5108 dave.macartney@bridgecommunities.org	Provides transitional housing	Glen Ellyn, Addison, Carol Stream, Glendale Heights, Naperville, Westmont, and Woodridge		
Catholic Charities Diocese of Joliet	<a href="https://catholiccharitiesjoliet.org/transitional-housing-supportive-housing-housing-alternatives/">https://catholiccharitiesjoliet.org/transitional-housing-supportive-housing-housing-alternatives/</a>	DuPage County, 630-495-8008 Will, Grundy, and Kendall counties, 815-774-4663	Serves homeless Area Median Income families and their children in certain counties	DuPage, Will, Kendall, Grundy, and Kankakee counties		

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
Climate United	<a href="https://weareclimateunited.org/faq">https://weareclimateunited.org/faq</a>	800-248-0337 hello@climateunited.org	Provides financing for energy generation and distribution, zero emissions buildings, and zero emissions transportation in Single- and Multi-Area Median Income housing, community infrastructure, small businesses and small farms, and other areas			
Community Housing Advocacy and Development	<a href="https://www.chadhousing.org/residents/community-resources">https://www.chadhousing.org/residents/community-resources</a>	630-456-4452, ext. 202 rmontanez@chadhousing.org	Owns, leases, and manages over 500 units in west suburban communities that represent a range of affordable housing opportunities including Single-Area Median Income homes, duplexes, apartments and townhomes; provides professional property management services	DuPage, Will, Kane, and portions of Cook County	Income qualifying low and moderate income households, who are otherwise cost prohibited from obtaining affordable housing	
DuPage Housing Authority and Kendall Housing Authority	<a href="http://www.dupagehousing.org">www.dupagehousing.org</a>	630-690-3555	Administers the Housing Choice Voucher Program to help income eligible Area Median Income families - including individuals, elderly persons, veterans and persons with disabilities - live in safe and affordable rental units like Single-Area Median Income homes, apartments, townhouses, mobile homes and some condos and cooperatives	DuPage and Kendall counties	Income requirements vary by program	
DuPage United	<a href="https://dupageunited.org/affordable-housing#:~:text=Current%20action%20being%20taken%3A,collar%20and%20green%20collar%20jobs.">https://dupageunited.org/affordable-housing#:~:text=Current%20action%20being%20taken%3A,collar%20and%20green%20collar%20jobs.</a>	630-261-0757 hussaini@comcast.net	Affordable housing is currently one of the organization's campaigns, including the creation of a relational base of support for housing, identifying land and other resources, and cultivating relationships with potential developers to create more housing	DuPage County		
Eviction Help Illinois	<a href="https://evictionhelpillinois.org/">https://evictionhelpillinois.org/</a>	855-631-0811	Helps keep people in their homes and prevents foreclosures on rental property	Regionwide	Must call to see if you qualify	
Habitat for Humanity - DuPage and Chicago South Suburbs	<a href="http://dupagecsshabitat.org/neighborhood-revitalization/">http://dupagecsshabitat.org/neighborhood-revitalization/</a>	630-510-3737, ext. 311 jescortt@gohabitat.org	Supports Neighborhood Revitalization, a holistic program to improve the quality of life in a focus neighborhood	DuPage County and Chicago south suburbs		
H.O.M.E. DuPage	<a href="https://www.homedupage.org/programs/gateway-to-homeownership-orientation/">https://www.homedupage.org/programs/gateway-to-homeownership-orientation/</a>	630-260-2500	A HUD-approved, nationally recognized organization that provides comprehensive, award-winning financial literacy education and counseling services	DuPage County		

Kane County						
Funding programs				Eligibility		
Provider/program	Website	Contact	Description	Geographic	Income	Other
Community Contacts, Inc. Housing Rehabilitation Program	<a href="https://cci-hci.org/affordable-housing-housing-rehabilitation-program/">https://cci-hci.org/affordable-housing-housing-rehabilitation-program/</a>		Up to \$30,000 in no-interest, deferred loan for rehab work; grants are also available to address lead-based hazards in homes	Kane County (excluding Aurora)	Household/annual income: 1 person - \$58,350 2 people - \$66,700 3 people - \$75,050 4 people - \$83,350 5 people - \$90,050 6 people - \$96,700	
City of Elgin CDBG Owner-occupied residential rehabilitation	<a href="https://www.cityofelgin.org/2380/CDBG-Owner-Occupied-Residential-Rehabili">https://www.cityofelgin.org/2380/CDBG-Owner-Occupied-Residential-Rehabili</a>	847-697-8800	Provides up to \$15,000 in assistance for housing rehabilitation work, and up to \$10,000 for lead hazard control work, for a combined maximum of \$25,000 per household	Elgin	Must meet federal income limits	Owner-occupied requirement, current on mortgage, and must have homeowner's insurance
City of Elgin Historic Architectural Rehabilitation Grants	<a href="https://elginil.gov/339/Historic-Architectural-Rehabilitation-Gr">https://elginil.gov/339/Historic-Architectural-Rehabilitation-Gr</a>	847-931-6001	Provides residential property owners of structures in designated historic districts with reimbursement grants of up to \$20,000 for the restoration of exterior architectural features	Elgin Historic Districts, Spring-Douglas Historic District, Elgin National Watch Historic District, D.C. Cook/Lovell Area Historic District, Elgin Bungalow Thematic Historic District, and properties designated by the Elgin City Council		The property must be a residential structure, 50 years or older; must contain no more than four dwelling units; and the property owner must be at least 18

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
<b>City of Elgin</b> Residential Conversion (Multi-Area Median Income Deconversion)	<a href="https://elginil.gov/2381/Residential-Conversion">https://elginil.gov/2381/Residential-Conversion</a>	847-931-6001	Provides property owners \$25,000 for converting a two-unit building and \$30,000 per unit removed for buildings with three or more units, for construction expenses related to the conversion of the property. Conversion work includes removal of electrical/gas meters, kitchens and associated plumbing, exterior stairwells and secondary exits, and off-street parking.	Elgin	An additional \$3,000 per unit removed is available for buildings located within certain census tracts	Properties that contain lawful, but non-conforming Multiple-Area Median Income residential units; rental properties currently licensed by the City of Elgin
<b>City of Elgin</b> Fire Sprinkler Assistance Grant	<a href="https://elginil.gov/2383/Fire-Sprinkler-Assistance-Grant">https://elginil.gov/2383/Fire-Sprinkler-Assistance-Grant</a>		Costs associated with the installation of a new fire sprinkler system in connection with the creation of residential upper floor dwelling unit(s) in existing buildings, or with code-required improvements or upgrades to an existing fire sprinkler system in connection with the creation of residential upper floor dwelling unit(s) in existing buildings. The city will waive permit and plan review fees associated with the sprinkler installation as well as any associated tap fees.	Elgin traditional downtown area plus several buildings fronting State Street on the west side of the Fox River in the area of Highland Avenue		Existing or new upper floor residential units
<b>Kane County</b> Affordable Housing Fund	<a href="https://www.kanecountyil.gov/Pages/ocr/AHF.aspx">https://www.kanecountyil.gov/Pages/ocr/AHF.aspx</a>	630-444-2960 beckjosh@co.kane.il.us	Provides gap financing for the preservation and/or development of affordable housing for middle and lower income households, under flexible terms, to both non-profit and for-profit developers for the acquisition, rehabilitation and/or new construction of both homebuyer and rental units	Kane-Elgin Consortium Area, which includes all of Kane County (except Aurora, Hampshire, Huntley, Hoffman Estates, and Montgomery); all of Elgin (including portion located in Cook County); all Maple Park (including portion located in DeKalb County); and all of St. Charles (including portion located in DuPage County)		Both new construction and rehabilitation projects are eligible. For rehabilitation projects, funds may be used to make essential repairs or improvements to meet local code/county standards, come into compliance with Section 504 or the ADA, abate lead based paint, abate asbestos, make essential energy-related repairs or improvements, and repair or replace major housing systems in danger of failure.
<b>Kane County</b> Community Development Fund	<a href="https://www.kanecountyil.gov/Pages/kcci/cdf.aspx">https://www.kanecountyil.gov/Pages/kcci/cdf.aspx</a>		Supports vibrant and livable communities by addressing housing needs, improving neighborhoods, and expanding economic opportunities for low- and moderate-income residents through gap funding for a wide array of projects and programs that improve the quality-of-life for area residents	Kane County		
<b>Kane County</b> Housing Rehabilitation Program	<a href="https://www.kanecountyil.gov/Pages/ocr/housingRehab.aspx">https://www.kanecountyil.gov/Pages/ocr/housingRehab.aspx</a>	847-697-8800	Up to \$20,000 in assistance in the form of a zero-interest, deferred-payment loan to help homeowners maintain their homes by providing funds to correct code violations and eliminate substandard living conditions. Also provides homeowners up to \$10,000 in assistance as a grant to address lead-based paint hazards.	Must live in the Kane-Elgin Consortium Program Area	Income limits may not exceed household size/maximum income requirements	Up to an additional \$10,000 in deferred loan funds may be available if the home is located within the city limits of St. Charles, under these same terms and conditions
<b>Senior Services Associates, Inc.</b> Emergency Services & Home Repair - Senior Home Repair Assistance Program	<a href="https://seniorservicesassoc.org/programs/emergency-services-home-repair/">https://seniorservicesassoc.org/programs/emergency-services-home-repair/</a>			Kane County (excluding Aurora)		
<b>St. Charles</b> Home Rehab & Accessibility Loan Program	<a href="https://www.stcharlesil.gov/Government/Departments/Community-Development/Planning/Home-Rehab-Accessibility-Loan-Program">https://www.stcharlesil.gov/Government/Departments/Community-Development/Planning/Home-Rehab-Accessibility-Loan-Program</a>	847-697-8800	Up to \$20,000 in assistance and an additional \$10,000 from the city via a zero interest, deferred payment loan for income-eligible households to fix maintenance issues such as plumbing, roofing, electrical, windows, and siding. Also supports St. Charles seniors who wish to age-in-place by funding accessibility improvements including ramps, chair lifts, and bathroom modifications.	St. Charles	Income must not exceed 80% Area Median Income	Home value may not exceed \$524,225, units must be owner-occupied

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
USDA Section 504 Home Repair Program	<a href="https://www.rd.usda.gov/programs-services/Single-Area-Median-Income-housing-programs/Single-Area-Median-Income-housing-repair-loans-grants/il">https://www.rd.usda.gov/programs-services/Single-Area-Median-Income-housing-programs/Single-Area-Median-Income-housing-repair-loans-grants/il</a>	217-403-6200	Loans to repair, improve or modernize homes or remove health and safety hazards	Parts of Kendall, McHenry, Kane, and Will counties	Low-to-moderate income households with less than 150% of the area median	Must be owner occupied, unable to obtain affordable credit elsewhere, have a household income that does not exceed the very low limit by county, and be age 62 or older (for grants)

Kane County						
Support organizations				Additional information		
Provider/program	Website	Contact	Description	Geographic focus	Socioeconomic focus	Services
Climate United	<a href="https://weareclimateunited.org/faq">https://weareclimateunited.org/faq</a>	800-248-0337 hello@climateunited.org	Provides financing for energy generation and distribution, zero emissions buildings, and zero emissions transportation in Single- and Multi-Area Median Income housing, community infrastructure, small businesses and small farms, and other areas			
Eviction Help Illinois	<a href="https://evictionhelpillinois.org/">https://evictionhelpillinois.org/</a>	855-631-0811	Helps keep people in their homes and prevents foreclosures on rental property	Regionwide	Must call to see if you qualify	
Habitat for Humanity for Northern Fox Valley	<a href="https://habitatnfv.org/">https://habitatnfv.org/</a>	847-836-1432, ext. 114 tim.pace@habitatnfv.org	Helps homeowners build their own homes alongside volunteers and pay an affordable mortgage, to achieve the independence they need to build a better life for themselves and their Area Median Income families.	Kane County		
The Housing Authority of Elgin	<a href="https://haelgin.org/">https://haelgin.org/</a>	847-742-3853, ext. 421 info@haelgin.org	Creates affordable housing through the development and management of affordable and market rate housing while improving the quality of life for Area Median Income families and promoting self-sufficiency	Elgin and Kane County		

Kendall County						
Funding programs				Eligibility		
Provider/program	Website	Contact	Description	Geographic	Income	Other
City of Aurora Choose Aurora	<a href="https://www.aurora-il.org/1197/Programs-Offered">https://www.aurora-il.org/1197/Programs-Offered</a>	COACDD@aurora.il.us	Up to \$5,000 in a forgivable loan to help pay down payment and closing cost to purchase a home within city limits	Aurora	Persons or Area Median Income families with household income at or below 80% of the Area Median Area Median Income (\$89,700 for a four person household in 2024)	
City of Aurora Community Development Block Grant	<a href="https://www.aurora-il.org/1197/Programs-Offered">https://www.aurora-il.org/1197/Programs-Offered</a>	COACDD@aurora.il.us	Assists low- to moderate-income Aurora residents with eliminating substandard conditions	Aurora	Must earn 80% of the Chicago-Joliet-Naperville Area Median Income or below (\$89,700 for a four-person household in 2024)	
City of Aurora HOME	<a href="https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Programs/HOME-Investment-Partnership-Program-HOME#:~:text=The%20Home%20Investment%20Partnership%20(HOME,governments%20and%20private%20sector%20participants">https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Programs/HOME-Investment-Partnership-Program-HOME#:~:text=The%20Home%20Investment%20Partnership%20(HOME,governments%20and%20private%20sector%20participants</a>	COACDD@aurora.il.us	Supports affordable rental projects	Aurora	Assist low to moderate income persons who earn 80% of the Chicago-Joliet-Naperville Area Median Income or below (for a Area Median Income of 4, this would be \$89,700 in 2024)	
City of Aurora Aurora Affordable Housing Fund	<a href="https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Grant-Funding-Opportunities/Aurora-Affordable-Housing-Fund#:~:text=The%20Aurora%20Affordable%20Housing%20Fund,Aurora%20Affordable%20Housing%20Strategy.&amp;text=Click%20on%20each%20tab%20below,the%20City's%20affordable%20housing%20recommendations">https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Grant-Funding-Opportunities/Aurora-Affordable-Housing-Fund#:~:text=The%20Aurora%20Affordable%20Housing%20Fund,Aurora%20Affordable%20Housing%20Strategy.&amp;text=Click%20on%20each%20tab%20below,the%20City's%20affordable%20housing%20recommendations</a>	COACDD@aurora.il.us	Funds programs and opportunities that align with the O.N.E. Aurora Affordable Housing Strategy.	Aurora		Aligns with the O.N.E. Aurora Affordable Housing Strategy

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
<b>The Neighbor Project</b> Safety First	<a href="http://www.neighborproject.us/home-repair-funding">www.neighborproject.us/home-repair-funding</a>	630-906-9400	Up to \$15,000 in the form of a 50/50 forgivable/deferred loan to address safety concerns in the homes of income-eligible homeowners	Aurora	Applicants household income must be less than 80% of Area Median Income	Must complete a detailed application to verify income and property ownership; allow an inspection of the entire property both before AND after work is done. Property must be a Single-Area Median Income residence AND owner occupied. The structure must comply with the property zoning standards for the parcel of land, and cannot be located within a floodplain zone. The structure must have a clear title that states the property owner.
<b>Rebuilding Aurora Together</b> Safe At Home	<a href="http://www.rtaurora.org/programs">www.rtaurora.org/programs</a>	630-801-9044	Provides a unique and necessary service for seniors and persons with disabilities to improve access throughout their home and reduce the risk of falls and in-home injuries. Some of the approved repairs for the program include: hand rails, grab bars, accessibility ramps, broken/weak steps, walk-in shower, ADA accessible doorways, additional lighting, and dead bolts and locks.	Aurora	Meets HUD low-income guidelines	Must be the residence of an elderly person, a person with disabilities, a veteran, or children under 18 living in unhealthy conditions and the homeowner is not able to do necessary modifications/repairs due to cost or physical constraints. The property must be the only residence and owner occupied, and may not be fully rented. If the homeowner is collecting rental income, this may be acceptable. All rental income must be considered as income and evidence provided as part of documentation requirements.
<b>Rebuilding Aurora Together</b> Community Block Build	<a href="http://www.rtaurora.org/programs">www.rtaurora.org/programs</a>	630-801-9044	Volunteers from the community and the professional trades donate their time to help homeowners in need of critical home repairs like handicap accessibility modifications, plumbing/ electrical work, energy efficiency upgrades, landscaping and painting to transform a neighborhood.	Aurora	Meet HUD low-income guidelines	Must be the residence of an elderly person, a person with disabilities, a veteran, or children under 18 living in unhealthy conditions and the homeowner is not able to do necessary modifications/repairs due to cost or physical constraints. The property must be the only residence and owner occupied, and may not be fully rented. If the homeowner is collecting rental income, this may be acceptable. All rental income must be considered as income and evidence provided as part of documentation requirements.
<b>USDA</b> Section 504 Home Repair Program	<a href="https://www.rd.usda.gov/programs-services/Single-Area-Median-Income-housing-programs/Single-Area-Median-Income-housing-repair-loans-grants/il">https://www.rd.usda.gov/programs-services/Single-Area-Median-Income-housing-programs/Single-Area-Median-Income-housing-repair-loans-grants/il</a>	217-403-6200	Loans to repair, improve or modernize homes or remove health and safety hazards	Parts of Kendall, McHenry, Kane, and Will counties	low-to-moderate income households defined as households with income less than 150% of the area median	Must be the homeowner and occupy the house, unable to obtain affordable credit elsewhere, have a household income that does not exceed the very low limit by county, and be age 62 or older (for grants)

<b>Kendall County</b>						
<b>Support organizations</b>				<b>Additional information</b>		
Provider	Website	Contact	Description	Geographic focus	Socioeconomic focus	Services
<b>Aurora Housing Authority</b>	<a href="https://auroraha.com/">https://auroraha.com/</a>	630-701-9977	Relieves the shortage of decent, safe, affordable and sanitary dwellings through: clearance, rehabilitation, redevelopment projects, development, oversees low-rent housing, providing rental assistance, undertakes land assembly	Aurora	Low-income households	
<b>Catholic Charities Diocese of Joliet</b>	<a href="https://catholiccharitiesjoliet.org/transitional-housing-supportive-housing-housing-alternatives/">https://catholiccharitiesjoliet.org/transitional-housing-supportive-housing-housing-alternatives/</a>	815-774-4663	Serve homeless Area Median Income families and their children in DuPage and Kankakee counties	DuPage, Will, Kendall, Grundy, and Kankakee counties		
<b>Climate United</b>	<a href="https://weareclimateunited.org/faq">https://weareclimateunited.org/faq</a>	800-248-0337 hello@climateunited.org	Provides financing for energy generation and distribution, zero emissions buildings, and zero emissions transportation in Single- and Multi- Area Median Income housing, community infrastructure, small businesses and small farms, and other areas			

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
Community Housing Advocacy and Development	<a href="http://www.chadhousing.org/residents/community-resources">www.chadhousing.org/residents/community-resources</a>	630-456-4452, ext. 202 rmontanez@chadhousing.org	Owns, leases, and manages over 500 units in west suburban communities that represent a range of affordable housing opportunities including Single-Area Median Income homes, duplexes, apartments and townhomes; provides professional property management services	DuPage, Will, Kane, and portions of Cook County	Income qualifying low and moderate income households, who are otherwise cost prohibited from obtaining affordable housing	Rental property ownership and management
DuPage Housing Authority and Kendall Housing Authority	<a href="http://www.dupagehousing.org">www.dupagehousing.org</a>	630-690-3555	Administers the Housing Choice Voucher Program to help income eligible Area Median Income families - including individuals, elderly persons, veterans and persons with disabilities - to live in safe and affordable rental units like Single-Area Median Income homes, apartments, townhouses, mobile homes and some condos and cooperatives	DuPage and Kendall counties	Income requirements vary by program	
Eviction Help Illinois	<a href="https://evictionhelpillinois.org/">https://evictionhelpillinois.org/</a>	855-631-0811	Helps keep people in their homes and prevents foreclosures on rental property	Regionwide	Must call to see if you qualify	

Lake County						
Funding programs				Eligibility		
Provider/program	Website	Contact	Description	Geographic	Income	Other
Community Partners for Affordable Housing CPAH Home Repairs & Improvements	<a href="https://cpahousing.org/home-repair/home-repairs-improvements/">https://cpahousing.org/home-repair/home-repairs-improvements/</a>	847-263-7478, ext. 10 cpahinfo@cpahousing.org	Up to \$40,000 to make necessary life-safety, health and accessibility repairs and improvements with structured 0%-interest forgivable loans or 3%-interest loans	Lake County	Annual gross household income (i.e. the combined pre-tax income from all sources for all members of the household) limits vary based on location	Homeowners must use the home as their principal residence; must be current on property taxes; must have homeowner's insurance; and must meet relevant underwriting criteria

Lake County						
Support organizations				Additional information		
Provider	Website	Contact	Description	Geographic focus	Socioeconomic focus	Services
Climate United	<a href="https://weareclimateunited.org/faq">https://weareclimateunited.org/faq</a>	800-248-0337 hello@climateunited.org	Provides financing for energy generation and distribution, zero emissions buildings, and zero emissions transportation in Single- and Multi- Area Median Income housing, community infrastructure, small businesses and small farms, and other areas			
Eviction Help Illinois	<a href="https://evictionhelpillinois.org/">https://evictionhelpillinois.org/</a>	855-631-0811	Helps keep people in their homes and prevents foreclosures on rental property	Regionwide	Must call to see if you qualify	
Lake County Land Bank Authority	<a href="https://lakecountyleague.org/lake-county-land-bank-authority/">https://lakecountyleague.org/lake-county-land-bank-authority/</a>	847-270-3126 info@lakecountyleague.org	Works with local government, developers, community organizations, home owners, and lending banks to redevelop, demolish, and re-purpose specifically targeted properties.	Lake County (including Beach Park, Fox Lake, North Chicago, Round Lake, Round Lake Beach, and Zion)		

McHenry County						
Funding programs				Eligibility		
Provider/program	Website	Contact	Description	Geographic	Income	Other
McHenry County Lead Safe Homes Project	<a href="https://www.mchenrycountyil.gov/departments/planning-development/community-development/lead-safe-homes">https://www.mchenrycountyil.gov/departments/planning-development/community-development/lead-safe-homes</a>	815-334-4088 crjensen@mchenrycountyil.gov				
USDA Section 504 Home Repair Program	<a href="https://www.rd.usda.gov/programs-services/Single-Area-Median-Income-housing-programs/Single-Area-Median-Income-housing-repair-loans-grants/il">https://www.rd.usda.gov/programs-services/Single-Area-Median-Income-housing-programs/Single-Area-Median-Income-housing-repair-loans-grants/il</a>	217-403-6200	Loans to repair, improve or modernize homes or remove health and safety hazards	Kendall, McHenry, Kane, and Will counties	Low-to-moderate income households with income less than 150% of the area median	Must be the homeowner and occupy the house, unable to obtain affordable credit elsewhere, have a household income that does not exceed the very low limit by county, and be age 62 or older (for grants)

Will County						
Funding programs				Eligibility		
Provider/program	Website	Contact	Description	Geographic	Income	Other
City of Aurora Choose Aurora	<a href="https://www.aurora-il.org/1197/Programs-Offered">https://www.aurora-il.org/1197/Programs-Offered</a>	COACDD@aurora.il.us	Up to \$5,000 in a forgivable loan to help pay down payment and closing cost to purchase a home within the city limits	Aurora	Persons or families with household income at or below 80% of the Area Median Income (\$89,700 for a four-person household in 2024)	
City of Aurora Community Development Block Grant	<a href="https://www.aurora-il.org/1197/Programs-Offered">https://www.aurora-il.org/1197/Programs-Offered</a>	COACDD@aurora.il.us	Spent to assist low to moderate income Aurora residents, or to eliminate substandard conditions that may exist in our community.	Aurora	Assist low to moderate income persons who earn 80% of the Chicago-Joliet-Naperville Area Median Income or below (\$89,700 for a four-person household in 2024)	
City of Aurora HOME	<a href="https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Programs/HOME-Investment-Partnership-Program-HOME#:~:text=The%20Home%20Investment%20Partnership%20(HOME,governments%20and%20private%20sector%20participants.">https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Programs/HOME-Investment-Partnership-Program-HOME#:~:text=The%20Home%20Investment%20Partnership%20(HOME,governments%20and%20private%20sector%20participants.</a>	COACDD@aurora.il.us	Developer or sponsor can apply to support affordable rental projects	Aurora	Initial tenants of HOME-assisted units must have 60% of Area Median Income or below	
City of Aurora Aurora Affordable Housing Fund	<a href="https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Grant-Funding-Opportunities/Aurora-Affordable-Housing-Fund#:~:text=The%20Aurora%20Affordable%20Housing%20Fund,Aurora%20Affordable%20Housing%20Strategy.&amp;text=Click%20on%20each%20tab%20below,the%20City's%20affordable%20housing%20recommendations.">https://www.aurora.il.us/Government-and-Engagement/Staff-Directory/Community-Services/Community-Development/Grant-Funding-Opportunities/Aurora-Affordable-Housing-Fund#:~:text=The%20Aurora%20Affordable%20Housing%20Fund,Aurora%20Affordable%20Housing%20Strategy.&amp;text=Click%20on%20each%20tab%20below,the%20City's%20affordable%20housing%20recommendations.</a>	COACDD@aurora.il.us	Funds programs and opportunities that align with the O.N.E. Aurora Affordable Housing Strategy.	Aurora		Align with the O.N.E. Aurora Affordable Housing Strategy
HUD/Rebuilding Together Aurora Rebuilding Together Aurora	<a href="https://www.naperville.il.us/government/grants/sf-home-repair-grant/">https://www.naperville.il.us/government/grants/sf-home-repair-grant/</a>	630-305-5315 barfusm@naperville.il.us	Provide no-cost, home safety and accessibility modifications for low-income homeowners	Naperville	Income must fall within or below 80% of HUD low-income standards	Must be owner-occupied and the primary residence of an elderly person, a person with disabilities, a veteran, or children under 18 living in unhealthy or unsafe conditions. The homeowner must not be able to do necessary repairs/modifications due to cost or physical constraints.
The Neighbor Project Safety First	<a href="http://www.neighborproject.us/home-repair-funding">www.neighborproject.us/home-repair-funding</a>	630-906-9400	Up to \$15,000 in the form of a 50/50 forgivable/deferred loan to address safety concerns in the homes of income-eligible homeowners	Aurora	Applicants household income must be less than 80% of Area Median Income	Must complete a detailed application to verify income and property ownership; allow an inspection of the entire property both before AND after work is done. Property must be a Single-Area Median Income residence AND owner occupied. The structure must comply with the property zoning standards for the parcel of land, and cannot be located within a floodplain zone. The structure must have a clear title that states the property owner.
Rebuilding Together Aurora Safe At Home	<a href="http://www.rtaurora.org/programs">www.rtaurora.org/programs</a>	630-801-9044	Provides a unique and necessary service for seniors and persons with disabilities to improve access throughout their home and reduce the risk of falls and in-home injuries. Some of the approved repairs for the program include: hand rails, grab bars, accessibility ramps, broken/weak steps, walk-in shower, ADA accessible doorways, additional lighting, and dead bolts and locks.	Aurora	Meets HUD low-income guidelines	Must be the residence of an elderly person, a person with disabilities, a veteran, or children under 18 living in unhealthy conditions and the homeowner is not able to do necessary modifications/repairs due to cost or physical constraints. The property must be the only residence and owner occupied, and may not be fully rented. If the homeowner is collecting rental income, this may be acceptable. All rental income must be considered as income and evidence provided as part of documentation requirements.

Provider/program	Website	Contact	Description	Geographic focus	Income	Other
<b>Rebuilding Together Aurora</b> Community Block Build	<a href="http://www.rtaurora.org/programs">www.rtaurora.org/programs</a>	630-801-9044	Volunteers from the community and the professional trades donate their time to help homeowners in need of critical home repairs like handicap accessibility modifications, plumbing/ electrical work, energy efficiency upgrades, landscaping and painting to transform a neighborhood.	Aurora	Meets HUD low-income guidelines	Must be the residence of an elderly person, a person with disabilities, a veteran, or children under 18 living in unhealthy conditions and the homeowner is not able to do necessary modifications/repairs due to cost or physical constraints. The property must be the only residence and owner occupied, and may not be fully rented. If the homeowner is collecting rental income, this may be acceptable. All rental income must be considered as income and evidence provided as part of documentation requirements.
<b>Richton Park</b> Will Cook Enterprise Zone	<a href="https://richtonpark.org/803/Will-Cook-Enterprise-Zone">https://richtonpark.org/803/Will-Cook-Enterprise-Zone</a>	708-753-8820	Provides multiple tax incentives/waivers	Will-Cook Enterprise Zone (Matteson, Monee, Park Forest, Richton Park, and University Park)		
<b>USDA</b> Section 504 Home Repair Program	<a href="https://www.rd.usda.gov/programs-services/Single-Area-Median-Income-housing-programs/Single-Area-Median-Income-housing-repair-loans-grants/il">https://www.rd.usda.gov/programs-services/Single-Area-Median-Income-housing-programs/Single-Area-Median-Income-housing-repair-loans-grants/il</a>	217-403-6200	Loans to repair, improve or modernize homes or remove health and safety hazards	Kendall, McHenry, Kane, and Will counties	Low-to-moderate income (households less than 150% of the Area Median Income)	Must be the homeowner and occupy the house, unable to obtain affordable credit elsewhere, have a household income that does not exceed the very low limit by county, and be age 62 or older (for grants)
<b>Will County Center for Community Concerns</b> Home Rehabilitation Programs	<a href="https://wcccc.net/home-owner-resources/home-rehabilitation/">https://wcccc.net/home-owner-resources/home-rehabilitation/</a>	815-722-0722	Home rehabilitation programs provided as funding is available to address needs within the community to maintain safe and affordable housing	Will County		
<b>Will County Community Development Division</b> CDBG and HOME consortium	<a href="https://willcounty.gov/County-Offices/Economic-Development/Will-County-Land-Use-Department/Community-Development-Division">https://willcounty.gov/County-Offices/Economic-Development/Will-County-Land-Use-Department/Community-Development-Division</a>	ligrants@willcountylanduse.com	Assists with building, buying, and/or rehabilitating affordable housing for rent or homeownership	Will County	Less than 80% of the Area Median Income	
<b>Will County Habitat for Humanity</b> Critical Home Repair program	<a href="https://willcounty.gov/County-Offices/Economic-Development/Will-County-Land-Use-Department/Community-Development-Division/Grant-Administration">https://willcounty.gov/County-Offices/Economic-Development/Will-County-Land-Use-Department/Community-Development-Division/Grant-Administration</a>	repairs@habitatwill.org	Provides home repair services to homeowners so they can continue to live in safe, decent homes for years to come	Will County	At or below 150% Area Median Income based on household size	
<b>Will County Habitat for Humanity</b> Home Salvage	<a href="https://habitatwill.org/home-salvage/">https://habitatwill.org/home-salvage/</a>	815-714-7100 hserena@habitatwill.org	Cabinet Deconstruction Services crew salvages reusable items from residential and commercial buildings, saving time and money. They give items a second life, reselling them to fund Will County Habitat's mission of building decent, affordable homes in partnership with Area Median Income families in need.	Will County		\$250 donation fee
<b>Will County Habitat for Humanity</b> Homeownership	<a href="https://habitatwill.org/homeownership/">https://habitatwill.org/homeownership/</a>	815-714-7100	Builds and rehabs affordable homes for low-income individuals and Area Median Income families who demonstrate a housing need	Will County	Between 50-80% of Area Median Income	Must be living in substandard housing conditions; not have any unpaid non-medical charge-offs on credit report; pay rent on time; had stable income for the last year; have not declared bankruptcy in the last 24 months; no debt obligations (other than housing, credit cards, car loans, etc.) more than 13% of income; and must complete "sweat equity" hours
<b>Will County Habitat for Humanity</b> Neighborhood Revitalization	<a href="https://habitatwill.org/neighborhood-revitalization/">https://habitatwill.org/neighborhood-revitalization/</a>	815-714-7100	Supports Neighborhood Revitalization, a holistic program to improve the quality of life in a focus neighborhood	Fairmont (subject to change)		

Will County						
Support organizations				Additional information		
Provider	Website	Contact	Description	Geographic focus	Socioeconomic focus	Services
Aurora Housing Authority	<a href="https://auroraha.com/">https://auroraha.com/</a>	630-701-9977	Relieves the shortage of decent, safe, affordable and sanitary dwellings through: clearance, rehabilitation, redevelopment projects, development, oversees low-rent housing, providing rental assistance, undertakes land assembly	Aurora	Low-income households	
Catholic Charities Diocese of Joliet	<a href="https://catholiccharitiesjoliet.org/transitional-housing-supportive-housing-housing-alternatives/">https://catholiccharitiesjoliet.org/transitional-housing-supportive-housing-housing-alternatives/</a>	815-774-4663	Provides transitional housing, permanent supportive housing, and other housing alternatives for homeless Area Median Income families and their children	DuPage, Will, Kendall, Grundy, and Kankakee counties		
Climate United	<a href="https://weareclimateunited.org/fag">https://weareclimateunited.org/fag</a>	800-248-0337 hello@climateunited.org	Provides financing for energy generation and distribution, zero emissions buildings, and zero emissions transportation in Single- and Multi- Area Median Income housing, community infrastructure, small businesses and small farms, and other areas	DuPage and Kankakee counties		
Community Housing Advocacy and Development	<a href="https://www.chadhousing.org/residents/community-resources">https://www.chadhousing.org/residents/community-resources</a>	630-456-4452, ext. 202 rmontanez@chadhousing.org	Owns, leases, and manages over 500 units in west suburban communities that represent a range of affordable housing opportunities including Single-Area Median Income homes, duplexes, apartments and townhomes; provides professional property management services	DuPage, Will, Kane, and portions of Cook County	Low- and moderate-income households	
Eviction Help Illinois	<a href="https://evictionhelpillinois.org/">https://evictionhelpillinois.org/</a>	855-631-0811	Helps keep people in their homes and prevents foreclosures on rental property	Regionwide	Must call to see if you qualify	