



home

Housing Programs & Services for Residents of Chicago

“People should have safe, affordable, quality housing choices regardless of their income.”



- Commissioner Marisa Novara

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mission

The mission of Chicago’s Department of Housing is to expand access and choice for residents and to protect their right to quality homes that are affordable, safe, and healthy.



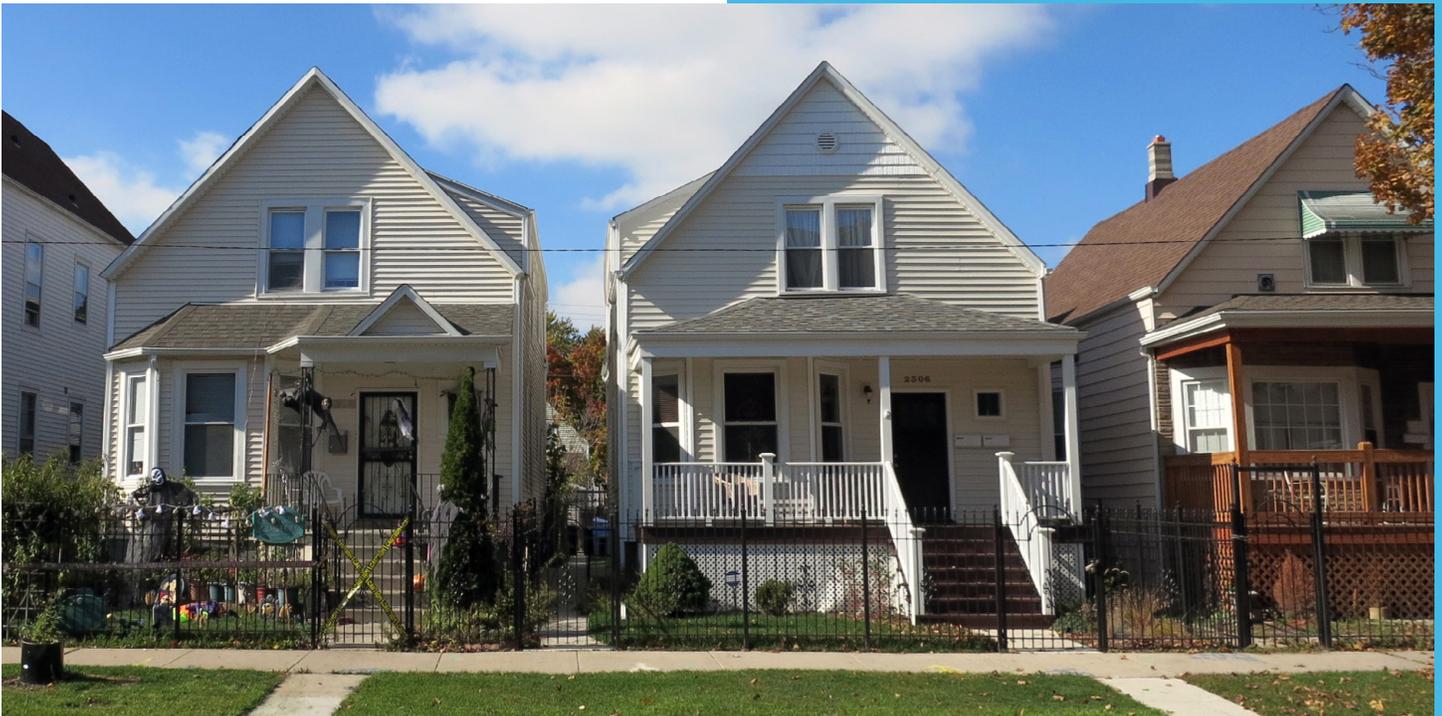
vision

The vision of Chicago’s Department of Housing is to equitably distribute resources across all 77 community areas so that every Chicagoan can choose and remain in quality housing that is affordable, safe, and healthy.



values

The work of Chicago’s Department of Housing is to develop and promote quality, affordable, safe, and healthy homes across all 77 community areas, putting Chicagoans proximate to resources they need to thrive at every age.



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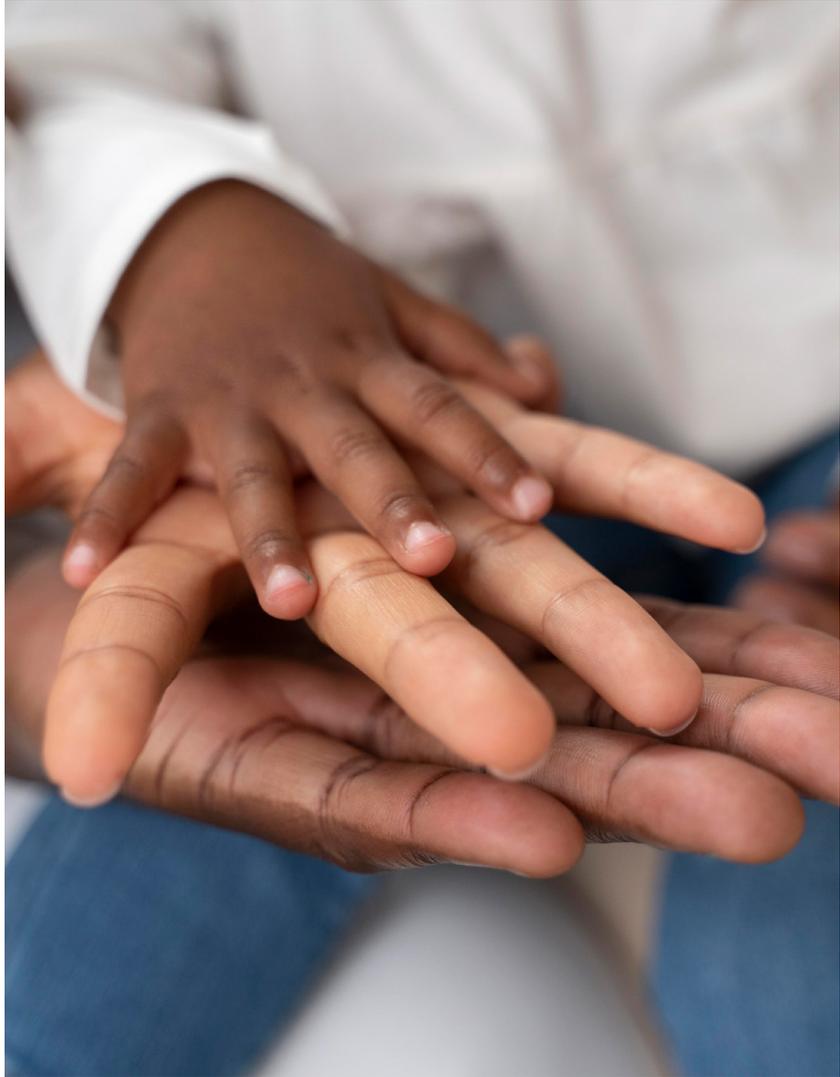
Refer to your income to know which programs you qualify for.6

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This work is **radical**.
It demands that we
challenge systems. It
requires our action and
collaboration.

It means fighting
historically racist
lending and investment
policies, local resistance
to **progress** and deeply
rooted patterns of
segregation in our city.

It creates public
stewards committed
to building community
wealth and **housing as
a human right**.

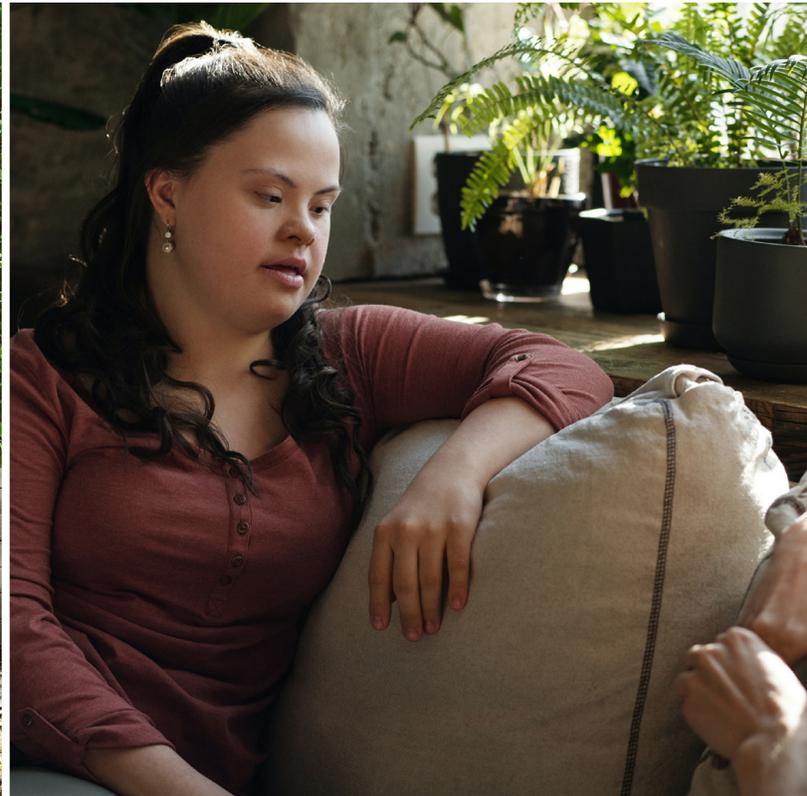


equitable

We prioritize housing equity for Chicagoans who are marginalized by race, ethnicity, citizenship, ability, sexual orientation, arrest or conviction record, or income.

collaborative

This is our work, but we do not work alone. We are part of a public system— with health, safety, education, transit and others— that work strategically and transparently with advocates, developers and elected officials to address housing challenges toward making Chicago a racially equitable city of choice for current and future residents.





dedicated

We celebrate when Chicagoans access quality, affordable, safe, and healthy housing, and we fight for those who lack that stability. As empathetic professionals, we are compelled to use our collective knowledge across a full spectrum of housing types, to care for and address residents' needs and community wealth building opportunities with every unit.

resourceful

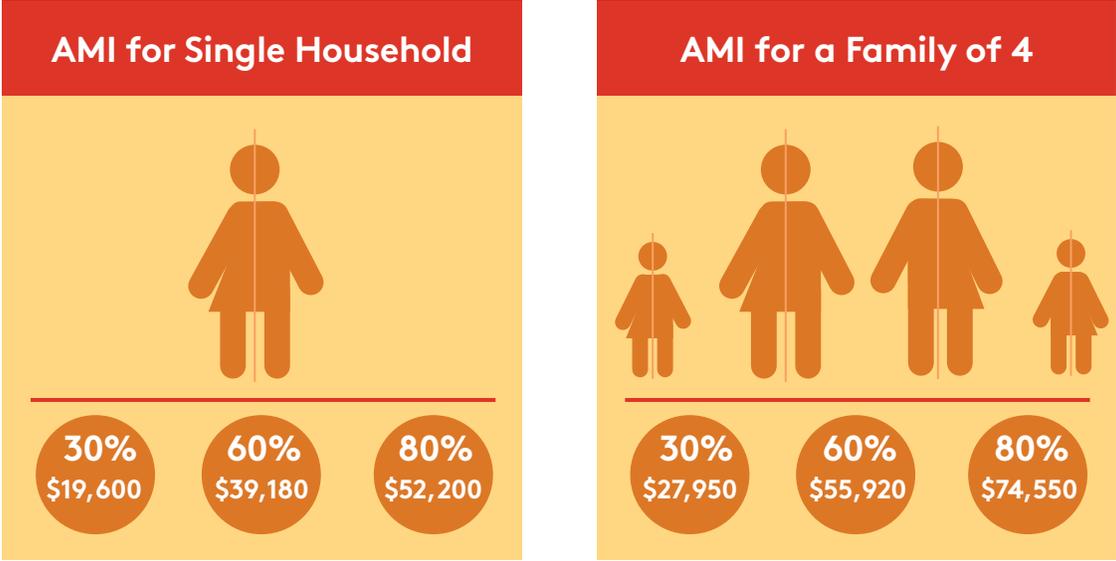
We use everything we have— our professional insights, hands-on experience, and data-informed approaches— to influence our long-term planning and our ability to be nimble and responsive to Chicagoans, especially those whose housing stability is threatened.



Area Median Income Chart

chicago.gov/areamedianincome

This is a summary of how income limitations to qualify for the programs in this booklet were determined. To find out where your household falls in terms of income, go to the website listed above.



Federal, state, and local laws place restrictions on the income of households assisted through various Department of Housing (DOH) programs. According to the policies and regulations that guide each program, the maximum income level for DOH programs varies. The income limits above refer to total household income, which includes the income of all adults in the household. For different income levels or larger households, see the complete chart at the link above. Income limits are for the Chicago-Naperville-Joliet, IL HUD Metro FMR Area. Effective until superseded.

- Income limits for 30%, 50%, and 80% as published by HUD.
- Income limits for all other income levels calculated per HUD methodology, based on Very Low Income (50% AMI) limit.
- Income limits for a 9-person household calculated at 140% of 4-person limits. Income limits for a 10-person household calculated at 148% of 4-person limits.

assistance for homebuyers and homeowners

Programs are limited to funding availability. Applicants must meet all eligibility requirements.

homeowners & buyers



TaxSmart

chicago.gov/taxsmart

Available through participating lenders, the TaxSmart program provides a federal income tax credit to qualified homebuyers and homeowners—helping them save money on federal income taxes. In addition, it allows eligible applicants to claim tax credits for a portion of the mortgage interest paid per year. As of 2021, the current annual savings rate is 25% for new home purchases or 50% for home improvement or rehab loans; the tax credit is capped at \$2,500 annually.

Neighborhood Lending Program (NLP)

chicago.gov/nlp

The Neighborhood Lending Program (NLP) provides forgivable loans or grants covering the closing cost, appraisal gaps, affordability assistance, and specific rehabilitation costs for qualifying borrowers for eligible single-family properties (i.e., detached single-family homes, condominiums, townhomes, duplex homes) and multi-family homes of two to four-units. Grants may range from \$3,000-\$25,000 to income-eligible borrowers (household income must be at or below 80% of the area median income).

Loans and grants are available in the following services:

- **Home Improvement:** Assistance for improvements to single-family properties and two to four-unit properties occupied by owners as their permanent residence.
- **Homeownership Preservation:** Affordable loans or refinancing, covering the costs of emergency repairs or essential home rehab to help at-risk homeowners remain in their homes. Homeowners receiving assistance cannot own another property at the time of loan closing.
- **Home Purchase and Purchase-Rehab:** Loans for first-time homebuyers to purchase and rehab single-family or two to four-unit properties. All borrowers must complete pre-purchase homebuyer counseling to qualify.

The Chicago Low-Income Housing Trust Fund (CLIHTF)

clihtf.org

The CLIHTF began its first and largest program, the Rental Subsidy Program, in 1990. Its focus is to provide annual subsidies to rental property owners to reduce rents for residents of Chicago who make less than 30% of the area median income. Homeowners and landlords are often recruited to participate in the program for their tenants who qualify.



Troubled Building Initiative

chicago.gov/troubledbuildings

Troubled buildings— whether vacant or occupied— damage neighborhoods, depress property values and harbor crime, put tenants and neighbors at risk, and left unchecked, may trigger a cycle of neighborhood disinvestment and deterioration. Yet these same buildings, if turned around, can have a revitalizing effect on the surrounding community.

Buildings are referred to the program from many sources, including City departments, Aldermen, community organizations and concerned citizens.

To report a troubled building call 311. At the end of the call, ask the 311 operators for the “SR” or service request number.



City Lots for Working Families (CL4WF)

chicago.gov/cl4wf

The City Lots for Working Families program provides vacant, city-owned lots to developers of affordable single-family homes and two flats for \$1 each. Eight to 20 city-owned lots with a maximum appraised value of \$125,000 can be conveyed per developer for each project through the program.

Lots are available to qualified buyers with incomes up to 140% of area median income (AMI). In addition, they must be the location of their primary residence for a minimum five-year occupancy period.

Building Neighborhoods and Affordable Homes (BNAH)

chicago.gov/bnah

The Building Neighborhoods and Affordable Homes program (BNAH) encompasses the following community areas: Englewood Square, North Lawndale, South Lawndale, Humboldt Park/Garfield Park, and Woodlawn.

The program provides purchase price assistance to owner-occupant homebuyers of a single-family home constructed under the City Lots for Working Families (CL4WF) program to help catalyze the homeownership markets and to help enhance revitalization efforts in the community areas. The maximum grant amount is \$60,000.

Chicago Community Land Trust (CCLT)

chicago.gov/cclt

The Chicago Community Land Trust provides working individuals and families with opportunities to purchase their own homes at prices they can afford. The CCLT is a partner in the ownership process, giving homeowners access to many of the benefits of traditional ownership, along with a network of support to help ensure their ongoing success. This long-term security and stability cannot be found in rental housing or even in market-rate homeownership.

The CCLT homeownership program is designed to preserve the long-term affordability of its homes while providing homeowners with a return on their investment. Unlike renting, CCLT ownership offers the opportunity to begin building equity.



Housing Counseling Centers (HCC)

chicago.gov/housingcounseling

HCC Delegate Agencies are HUD-Certified Housing Counseling Agencies with individually HUD certified Housing Counselors who help individuals work towards achieving homeownership in the short-term or long-term. Delegate Agencies provide an 8-hour homebuyer education course, which may include six hours of pre-purchase education and two hours of counseling. Homebuyer Education courses cover the entire homebuying process including:

- Affordability
- Pros and cons of homeownership
- Budget and credit
- Mortgage loan types
- How to choose a lender, real estate agent, homeowners' insurance
- and so much more!

HCC also provides individual housing counseling agencies to create a personalized action plan for prospective buyers. Whether the prospective buyer is 18 months away from achieving homeownership or is ready to buy now, HCC agencies are highly trained to help each person achieve homeownership.

Foreclosure Prevention Program (FPP)

chicago.gov/housingcounseling

Personalized foreclosure and post-purchase counseling and education to Chicago homeowners. HUD-Approved Housing Counseling Agencies have highly trained individually HUD-Certified Housing Counselors which provide at-risk homeowners with personalized guidance to avoid foreclosure. Housing counselors may also assist homeowners in communicating with their mortgage servicer including understanding the different loss mitigation options which may be available to them.

For homeowners not at-risk of mortgage delinquency or foreclosure, individual counseling, and education to help the homeowner reach their housing related goal is available in various topics including:

- Refinancing
- Property Taxes
- Homeowners Insurance
- Probate & Estate
- Home Maintenance
- and so much more!

Note: Post purchase workshop types vary from agency to agency.



Property Owners Protections from Speculative and Predatory Tactics Ordinance

The homeowner protection ordinance protects owners from receiving forceful or harassing communication to sell their property.

Property owners must request the agent to stop communicating with them for 180 days. Those agents who do not comply can be fined up to \$10,000 for each offense.

Call 311 to report a complaint.



home improvement and repair programs

Programs are limited to funding availability. Applicants must meet all eligibility requirements.



Small Accessible Repairs for Seniors (SARFS)

chicago.gov/sarfs

The Small Accessible Repairs for Seniors program provides enabling devices to one to four-unit residences occupied by low-and moderate-income seniors who are at least 60 years of age. The program addresses accessibility, safety, and security issues by providing much-needed upgrades, including grab bars, ramps, and other repairs so that seniors can maintain their independence. Grants for eligible applicants range from \$1,000 to \$15,000.



Chicago Bungalow Association (CBA)

chicagobungalow.org

The Chicago Bungalow Association serves owners of all single-family vintage homes built at least 50 years ago. The program provides homeowners with free home energy upgrades through CBA's Energy Savers program. The weatherization services and installation of free energy-saving products help increase comfort, lower utility bills, add value, and extend the life of your home.

Emergency Heating Repair Program (EHRP)

chicago.gov/housing

The Emergency Heating Repair Program provides grants to eligible owner-occupants of one to four-unit residential buildings to assist them with emergency heating system repairs during the winter season. The average grant is \$7,000 for households at 80% AMI or below.

Additional Dwelling Unit Pilot Program (ADU)

chicago.gov/adu

The Additional Dwelling Unit Pilot Program supports homeowners in acquiring additional income or to more easily age in place by adding one additional unit to their property. The homeowner can add a coach house or garden apartment without going through zoning. Financial assistance is available for qualifying homeowners.

Home Repair Program (HRP)

chicago.gov/hrp

The Home Repair Program (formerly known as the Roof and Porch Repair Program) expanded to include remediation of environmental health hazards and accessible repairs for eligible applicants for calendar years 2021 and 2022. Grants will be provided under grant agreements with homeowners for rehabilitation or repair services up to \$24,999. The program is open to residents who own and occupy a one-to-four-unit residential property. Households must meet HUD income guidelines.

The program includes but is not limited to the following services:

- Roof or porch repair/replacement
- Remediation of environmental health hazards. Areas of concern to be addressed include mold, asbestos or lead remediation, flood control, air quality, and other environmental issues that may be deemed unhealthy living conditions
- Small accessibility improvements, rehabilitation or repairs for households with occupant(s) with disabilities

assistance for renters

Programs are limited to funding availability. Applicants must meet all eligibility requirements.

renters



Residential Landlord and Tenant Ordinance (RLTO)

chicago.gov/rlto

The Residential Landlord and Tenant Ordinance sets out the legal rights and responsibilities of both landlords and tenants for most rental properties. Adopted in 1986 and amended over the years, the ordinance covers key issues such as security deposits, landlord's right of access, tenant's responsibilities, and landlord/tenant remedies. It also requires that a summary copy of the RLTO be given to prospective tenants by the landlord and attached to each written lease agreement and lease renewal.

Fair Notice Ordinance

chicago.gov/fairnotice

The Fair Notice Ordinance was approved by the Chicago City Council in July 2020 and creates new rights and responsibilities for tenants and landlords to give Chicago renters more stability in their homes. Most importantly, the ordinance increases the amount of notice a landlord must give in order to non-renew or terminate a lease, or to raise a tenant's rent. The ordinance also extends the amount of time during which a tenant may end an eviction filing against them by paying the rent they owe and their landlord's court filing fees.

If your landlord moves to terminate your lease or raise your rent they must provide:

- 60 days notice if you've lived in your apartment between 6 months and 3 years.
- 120 days notice if you've lived in your apartment more than 3 years.

Affordable Rental Housing Resource List

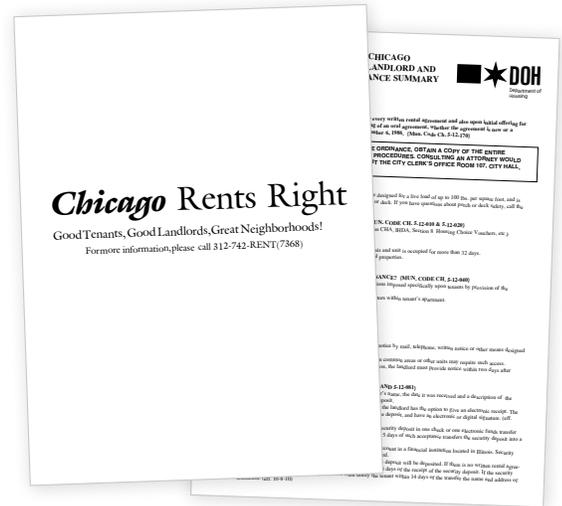
chicago.gov/AFRentResourceList

This list of affordable rental housing opportunities has been supported and developed through the City of Chicago to assist and guide individuals looking for affordable rental housing throughout the city. The Department of Housing remains committed to making our neighborhoods strong, safe and affordable for all Chicagoans.

Chicago Low-Income Housing Trust Fund

clihtf.org

To meet the permanent housing needs of Chicago's very low-income residents, Chicago Low-Income Housing Trust Fund assists residents living in poverty (incomes not exceeding 30 percent of area median income) by providing secure, safe, sound and affordable housing. The Trust Fund serves Chicago's low-income working households, the disabled, the elderly, and countless homeless individuals and families.



DOH Renters' Rights Hotline

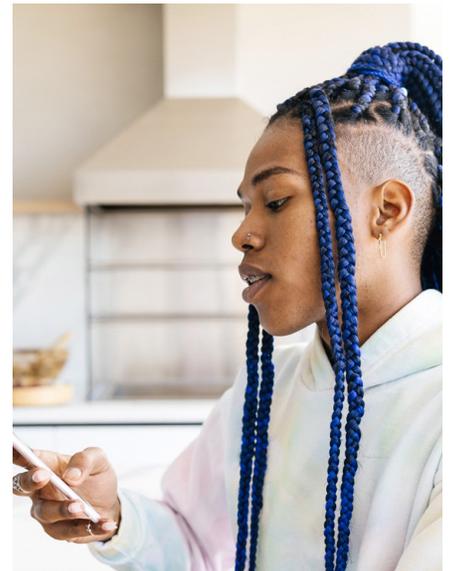
 [312-742-RENT \(312-742-7368\)](tel:312-742-RENT)

The Chicago Department of Housing, in partnership with tenant and landlord organizations, has formed the Renters' Rights hotline to educate Chicagoans about the legal responsibilities and rights of renters and property owners. The hotline is available 24/7.

Tenants' Rights Hotline

 [773-292-4988](tel:773-292-4988)

The hotline is managed by the Metropolitan Tenants Organization through support from the Chicago Department of Housing. It's open Monday–Friday, 1:00–5:00pm.



Illegal Lockouts

 chicago.gov/eviction

Lockouts are illegal. Affected tenants should call 311 to file a formal police report detailing the lockout incident. A “lockout” has occurred any time a landlord does or threatens to take any of the following actions with regard to a residential tenant’s home or apartment:

- Change or disable the locks
- Block any entrance
- Remove doors or windows
- Shut off or interfere with utility services, including heat, electricity, gas, hot or cold water, plumbing, and phone service
- Remove appliances or fixtures
- Remove the tenant’s personal property
- Use or threaten violence against the tenant or their property
- Any other act making the property inaccessible or uninhabitable

COVID-19 Eviction Protection Notice

 chicago.gov/eviction

The COVID-19 Eviction Protection Ordinance requires landlords to make good faith efforts towards resolutions with tenants before moving ahead with an eviction filing, including offering repayment plans and third-party mediation. It requires landlords to wait for a seven-day “cooling-off” period in addition to the regular five-day notice period, when filing evictions against tenants due to nonpayment of rent whereas those tenants have coronavirus-related financial hardships. After the “cooling-off” period, landlords must show the court that they have engaged in good faith efforts to reach a reasonable alternative to eviction, including mediation, payment plans or other options before an eviction can proceed.

emergency support services

If you need to seek shelter right away, please call 3-1-1 from anywhere in the city of Chicago for placement.

Department of Family and Support Services (DFSS)

chicago.gov/fss

The Department of Family and Support Services is the lead agency for the City of Chicago that oversees a network of overnight and interim housing shelter programs. This includes over 3,000 shelter beds at 50 separate facilities operated by 29 different delegate agencies. Shelter placement and transportation are provided 24 hours a day, 7 days a week by calling 311.

DFSS Rental Assistance Program (RAP)

chicago.gov/fss/RAP

The Rental Assistance Program is administered by DFSS and provides short-term financial assistance for rent, utilities, arrears and other costs related to housing stability. In addition to financial assistance, residents also receive housing stability case management focused on budgeting and resolving issues that contributed to the initial housing crisis.

DFSS Community Service Centers chicago.gov/fss/RAP

This service is for individuals and families in need of access to a wide range of resources, such as rental assistance, utilities, food, clothing, domestic violence assistance, job training/placement and services for people with arrests or convictions. The centers also serve as warming and cooling locations during periods of extreme weather. Center hours are 9am–5pm, Monday through Friday.

Englewood Community Service Center

1140 West 79th Street (312) 747-0200

Garfield Community Service Center

10 South Kedzie Avenue (312) 746-5400

Dr. Martin Luther King

Community Service Center

4314 South Cottage Grove (312) 747-2300

North Area Community Service Center

845 West Wilson Avenue (312) 744-2580

South Chicago Community Service Center

8650 South Commercial Avenue (312) 747-0500

Trina Davila Community Service Center

4312 West North Avenue (312) 744-2014

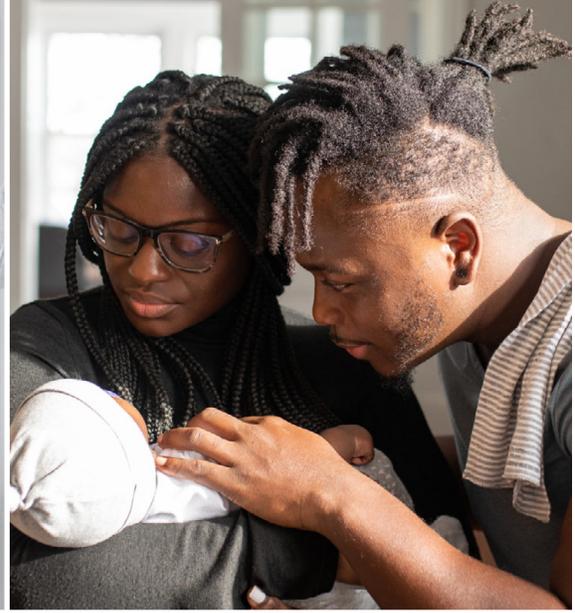
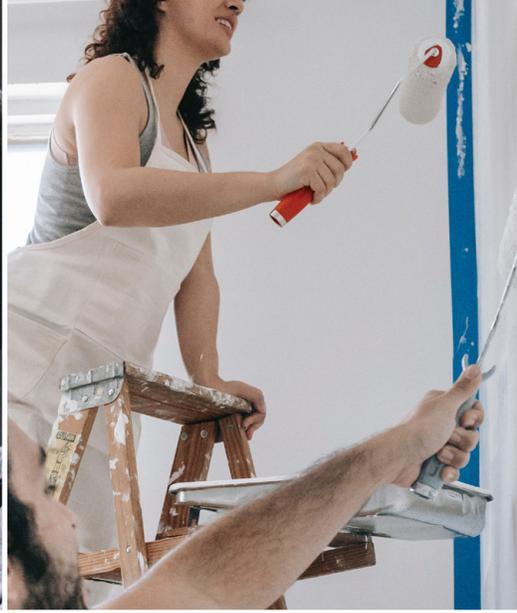


Chicago Department of Housing
121 N. LaSalle St. Room 1006
Chicago, IL 60602
(312) 744-3653

 @ChicagoDOH

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thrive.

