



home

Housing Programs & Services for Residents of Chicago

“Everyone deserves a safe, decent, affordable home and should have the right to make the best housing choice for themselves and their families”



**- Commissioner
Lissette Castañeda**

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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.

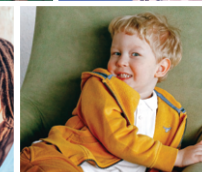
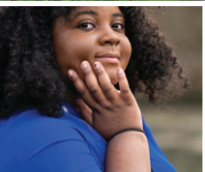
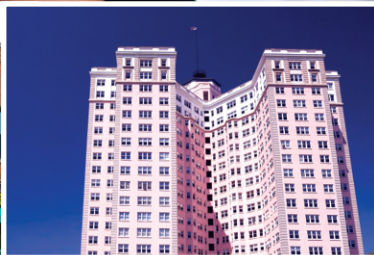


values

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.



Last update was June 2024. Program information may change between updates.



thrive.



contents

Assistance for Homebuyers & Homeowners

Tax, lending, foreclosure programs and more 4

Area Median Income Chart

Refer to your income to know which programs you qualify for 4

Home improvement and repair programs 10

Assistance for Renters

Ordinances, renter’s rights and more 12

Emergency Support Services 15



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 have access to 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

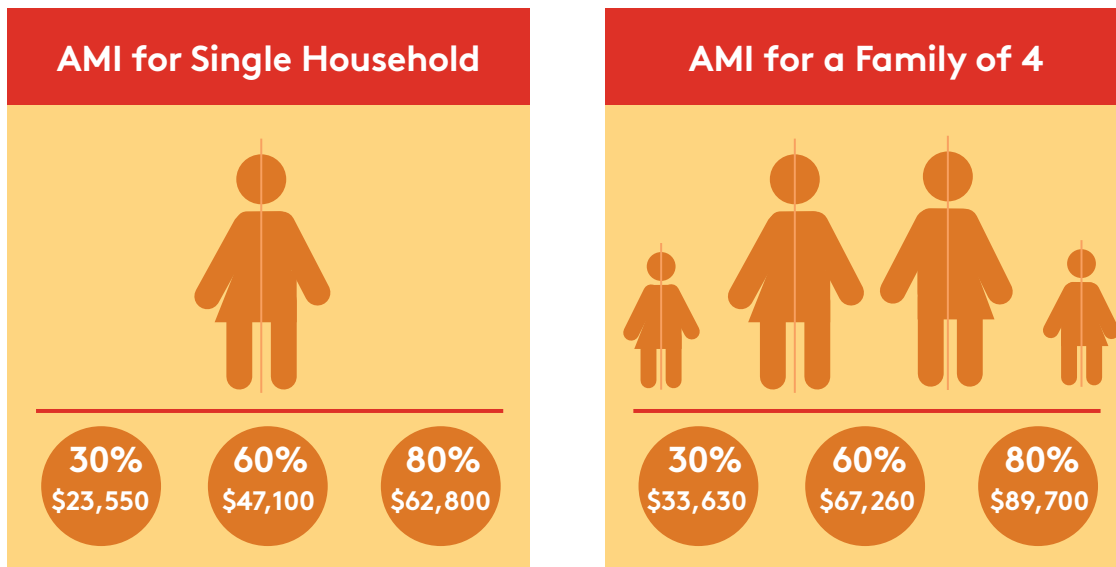
We use everything we have— our professional insights, hands-on experience, and data-informed approaches— to influence our long-term planning and our ability to be nimble and responsive to Chicagoans, especially those whose housing stability is threatened.



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. These numbers are updated annually by the Federal Government.



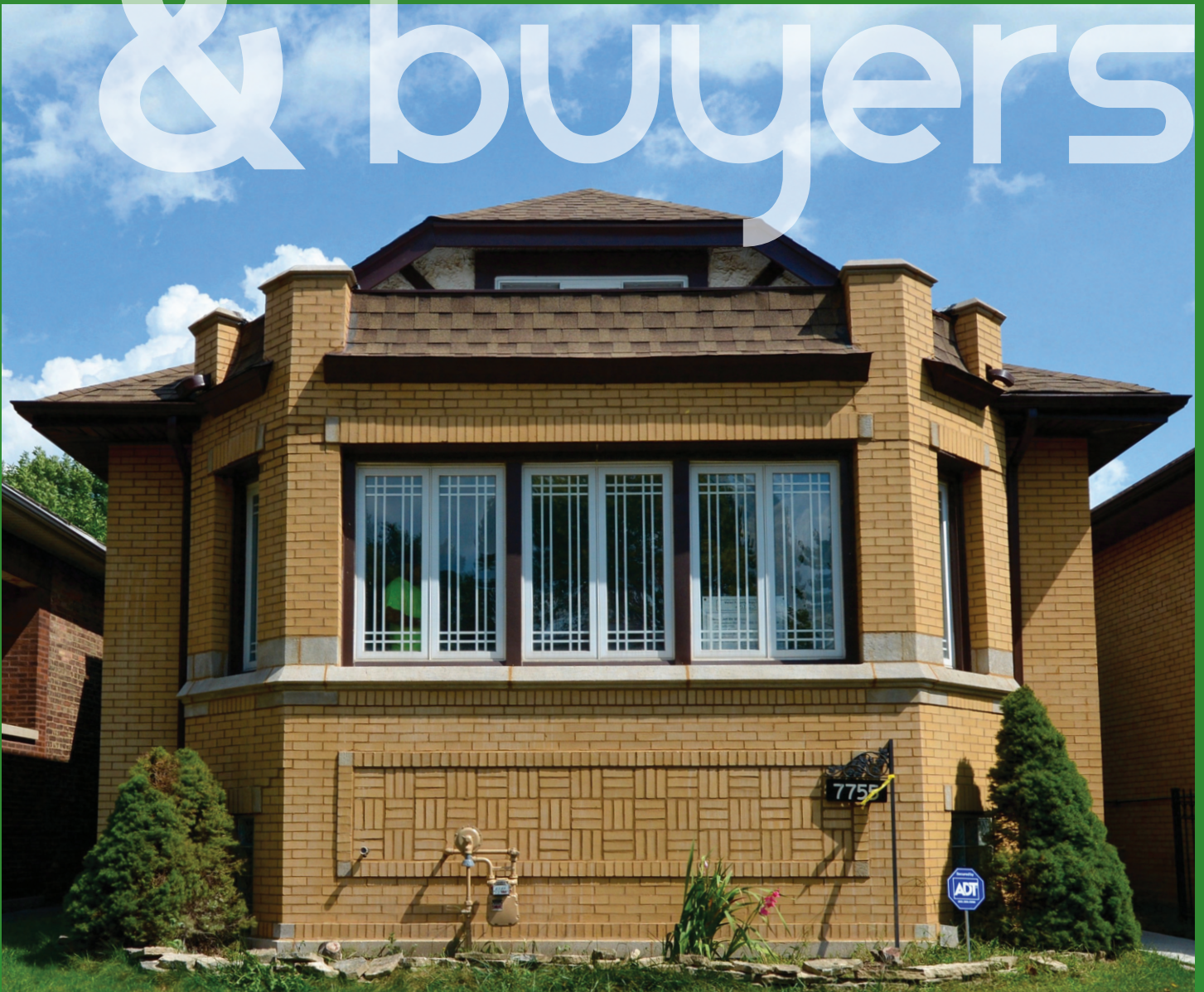
Federal, state, and local laws place restrictions on the income of households assisted through various Department of Housing (DOH) programs. According to the policies and regulations that guide each program, the maximum income level for DOH programs varies. The income limits above refer to total household 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. All programs are open to US citizens and legal residents. Programs marked with * are open to mixed status households.

homeowners & buyers



Chicago Housing Trust*

chicagohousingtrust.org

The Chicago Housing Trust offers working individuals and families the opportunity to purchase their own home at a price they can afford in communities well-served by transit, retail, jobs, schools, parks, and amenities. The program is designed to preserve the long-term affordability of homes while providing homeowners with a return on their investment as they build equity.

The Housing Trust 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, stability, and wealth building cannot be found in rental housing and remains out of reach for working individuals and families in market-rate homeownership.

The Housing Trust supports legacy Chicagoans to remain rooted in the communities they call home when neighborhoods change due to displacement pressure or gentrification. At the same time, it increases access to high-opportunity neighborhoods on the north and central parts of the city for folks from the West and South sides.



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 if 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.



Building Neighborhoods and Affordable Homes (BNAH)

chicago.gov/bnah

The Building Neighborhoods and Affordable Homes program (BNAH) provides forgivable grants to qualifying buyers to assist in their purchase of primary, owner-occupied residences that are newly constructed single-family & 2-flats residential homes buildings, built pursuant to a City of Chicago land sale redevelopment agreement or constructed under the City Lots for Working Families (CL4WF) program.

To help catalyze the homeownership markets and help enhance revitalization efforts city-wide, the program provides ‘up to’ \$100,000 in purchase assistance to qualifying buyers on a sliding scale, based on Area Median Income (AMI) and neighborhood residency.



Housing Counseling Centers (HCC)*

chicago.gov/housingcounseling

HCC Delegate Agencies are HUD-Certified Housing Counseling Agencies with individual HUD-certified housing counselors providing in-depth housing counseling and education. HUD-certified housing counselors can help you navigate many housing-related situations, from starting the home-buying process to working with your loan servicer when facing foreclosure or helping you understand your rights as a tenant. HCC offers the following counseling and education topics:

1. **Financial Management:** Helping Chicagoans improve their financial health through personalized guidance on their budget and credit, managing and protecting assets.
2. **Pre-purchase:** Helping Chicagoans interested in purchasing a home navigate the process and offer an eight-hour homebuyer education course, which may include six hours of pre-purchase education and two hours of individual counseling.
3. **Post-Purchase:** Assisting Chicago homeowners in non-delinquency ownership-related topics such as Refinancing, Predatory Lending, Property Taxes, how to shop for Homeownership Insurance, and general education on Probate, Estate, and Wills.
4. **Foreclosure Avoidance:** Guiding Chicago homeowners at risk of foreclosure navigate the loss mitigation process and work directly with their current lenders or loan servicers.
5. **Tenancy (aka Rental Counseling):** Helping existing and prospective tenants find an affordable unit, educating them on renter's rights and responsibilities, and helping tenants sustain their rental unit.
6. **Condo Purchase:** Additional educational efforts for Chicagoans seeking to purchase a condo in the City of Chicago. This effort will help them navigate the complexities of buying a condominium and its structure.



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. All programs are open to US citizens and legal residents. Programs marked with * are open to mixed status households.



Small Accessible Repairs for Seniors (SARFS)*

chicago.gov/sarfs

The Small Accessible Repairs for Seniors (SARFS) program provides safety, security, and accessibility improvement to help seniors remain in their homes. To be eligible for the program, the applicant must be 60 years or older, have a household income at or below 80% of the area median income, own and reside in their home, and the building must be four units or less. Repair services are limited to minor repairs and cannot exceed \$15,000.00. Examples of eligible repairs include grab bars, lever faucets, and door, floor, and window repairs.

Due to popular demand, the program operates on a first-come, first-served basis. Please check the website to find out if the waitlist for the program is open or closed.

Chicago Bungalow Association (CBA)*

chicagobungalow.org

The Chicago Bungalow Association equips homeowners with energy efficiency programs and educational resources to maintain, preserve, and adapt their Chicago bungalow and vintage homes, thereby strengthening the neighborhoods they anchor. In partnership with ComEd, Nicor Gas, Peoples Gas, and North Shore Gas, they provide customers with free home energy services and improvements. Please visit their website at chicagobungalow.org for more information.

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) provides grants to income-eligible homeowners for improvements to their roof or porch. This program is open to residents who own and occupy a single-family or duplex residential property (1-2 units) and meet the income guidelines. Households earning up to 50% of the area median income (AMI) are eligible to participate in the program. This must be the homeowner's primary and only residence.

assistance for renters

Programs are limited to funding availability. Applicants must meet all eligibility requirements. All programs are open to US citizens and legal residents. Programs marked with * are open to mixed status households.

renters



Residential Landlord and Tenant Ordinance (RLTO)*

chicago.gov/rhto

The Residential Landlord and Tenant Ordinance sets out the legal rights and responsibilities of both landlords and tenants for most rental properties. Approved in 1986 and amended over the years, the RLTO's purpose is "to protect and promote the public health, safety and welfare of its citizens" and "to encourage the landlord and the tenant to maintain and improve the quality of housing" citywide.

Rights and obligations covered by the ordinance include:

- Tenant's general responsibilities
- Landlord's right of access
- Security deposits and prepaid rent
- Landlord's general duties
- Identification of owner and agent
- Notice of conditions affecting habitability
- Landlord and tenant remedies
- Prohibition of retaliatory conduct by landlord
- Summary of ordinance attached to rental agreement

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:

- 30 days notice if you've lived in your apartment 6 months or less
- 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.

Tenants' Rights Hotline*

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

The Metropolitan Tenants Organization manages the tenants' rights hotline through support from the Department of Housing. Their hotline number is (773) 292-4988, and they are open Monday through Friday, 1:00 pm to 5:00 pm. You can also get information via their web app, "Squared Away Chicago."



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.

Illegal Lockouts*

chicago.gov/rentingright

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

Landlord Rental Subsidy Programs

chicago.gov/rentalsubsidies

Rental subsidy programs provide assistance to Chicago landlords to create housing stability for Chicago families.

By participating in these programs, landlords can receive consistent rent payments, access to a risk mitigation fund, filled vacant units, and administrative support. As a result, landlords can help transition families to stable housing, reduce homelessness in their community, and receive support to continue providing housing in their neighborhood.

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



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