



UPDATED MARCH 2024

Home Repairs & Upgrades Identified External Funding

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Statewide Programs

US DEPARTMENT OF AGRICULTURE (USDA), SINGLE FAMILY HOUSING REPAIR LOANS AND GRANTS

[Visit Website](#)

The Single Family Housing Repair Loans and Grants program provides loans to income-eligible homeowners in eligible rural areas to repair, improve, or modernize their homes. This program may also provide grants to elderly income-eligible homeowners in eligible rural areas to remove health and safety hazards.

WHAT IS AVAILABLE TO HOMEOWNERS?

- The maximum loan amount is \$40,000 to be repaid over 20 years with a fixed interest rate at 1%.
- The maximum grant amount and lifetime limit is \$10,000 and must be repaid if the property is sold in less than three years.
- Loans and grants can be combined for up to \$50,000.

LOAN AND GRANT ELIGIBILITY

- The home must be owner-occupied;
- You must be unable to obtain affordable credit elsewhere;
- You must have a household income that does not exceed the [very-low-income limit](#).
- In the case of grants, you must be age 62 or older.

WHAT IS AN ELIGIBLE RURAL AREA?

Utilizing the [USDA Eligibility Site](#), you can enter a specific address for determination or just search the map to review general eligible areas.

To learn more about Single Family Housing Repair Loans and Grants, please refer to the [Fact Sheet](#).

Contact a [USDA home loan specialist](#) in your area to get started. To find the closest USDA home loan specialist for your area, please refer to this [interactive USDA map](#).

ILLINOIS HOMEOWNER ASSISTANCE FUND HOME REPAIR PROGRAM (HAFHR)

*Elevate is a grantee of the HAFHR Program. ILSFA participants are not required or expected to go through Elevate to access this grant.

[Visit website](#)

The Illinois Homeowner Assistance Fund Home Repair Program (HAFHR) allows eligible homeowners to address home maintenance needs that were delayed and exacerbated due to the COVID-19 pandemic. Eligible repairs will maintain the habitability of a home and prevent homeowner displacement. Those who received HAF housing assistance are eligible to apply. The home repair grants will carry a 3-year forgivable recapture agreement. Funding and organizational capacity are limited, and many grantees have a waiting list for applicants.

For a list of grantees, [please visit here](#).

WHAT IS AVAILABLE TO HOMEOWNERS?

- HAFHR granted awards to selected grantees to make eligible critical home repairs up to \$60,000 per household.

ELIGIBILITY

- Homeowner must be at or below 150% AMI based on household size.
- Households must certify a financial hardship after January 21, 2020 related to the COVID-19 pandemic.
- Must own and occupy the home.
- Must meet any additional eligibility requirements determined by the grantee.

Home Rehabilitation Accessibility Program (HRAP)

[Visit Website](#)

The Home Rehabilitation Accessibility Program (HRAP) provides forgivable loans for rehabilitation work for health, safety, and accessibility improvements on the homeowner's property. This may include basic structural repairs, roof, doors, windows, electrical, heating, and more improvements. Contact your local administrator of the program to check for available improvements.

WHAT IS AVAILABLE TO HOMEOWNERS?

- Up to \$45,000 per unit for all types of rehabilitation work.
- Up to \$21,500 for the roof-only option.
- Assistance in the form of a 5- or 3-year forgivable loan.

ELIGIBILITY

- Homeowners at or below 80% of the [Area Median Income \(AMI\)](#) for the household size.
- Must be a single-family home.

A network of grantees administers the Home Rehabilitation Accessibility Program across Illinois. The approximate grant period runs from March 2023 through March 2025. Please note that funding and organizational capacity is limited, and many grantees will have a waiting list for applicants. Due to limited program funding, not all eligible households will receive funding. If your community area is not included below, please refer to this [list of grantees](#) to see if there is funding in your community area.

AREAS WITH AVAILABLE HRAP FUNDING: BLOOMINGTON

[Visit Website](#)

All homes must have renovations completed by May 2025. To apply, please fill out the [pre-application](#). Paper pre-applications can be submitted to the City of Bloomington's Economic and Community Development Department at the following address:

Government Center

Attention: Community Enhancement Division

115 East Washington St

P.O. Box 3157

Bloomington, IL 61702-3157

CONTACT INFORMATION

Catherine Dunlap, Grant Specialist

(309) 434-2232

cdunlap@cityblm.org

MACOMB

[Visit Website](#)

Learn more about these grants, which are available to income-eligible homeowners in the northeast region of Macomb. To apply, please use the contact information below.

WAITLIST

There is currently a waitlist of 6-12 months for this program.

CONTACT INFORMATION

Darrin Taflinger

(309) 837-2997

darrin@wirpc.org

COMMUNITY CONTACTS INC. (KANE COUNTY)

[Visit Website](#)

Homeowners in Kane County (excluding Aurora) who meet income and home value qualifications may be eligible for a no-interest, deferred loan for the rehab work. In addition, grants are available to address lead-based hazards in homes. Up to \$30,000 is generally available for homes. Please fill out the [Home Rehab Interest Form](#) and a staff member will be in touch.

CONTACT INFORMATION

Andy Odom

(847) 697-8800

aodom@cci-hci.org

HABITAT FOR HUMANITY (DUPAGE COUNTY)

[Visit Website](#)

DuPage Habitat for Humanity's Home Repair program is designed to improve the quality of life and living conditions of low-to moderate-income homeowners by focusing on both exterior and interior home repairs.

At this time, the program is only able to serve applicants who are 60 years of age and older or persons who have served or are serving in the military.

WAITLIST

Fill out the [application](#) to enter the waiting list.

CONTACT INFORMATION

Judith Bilitzki, Program Intake Specialist

(630) 757-7518

jbilitzki@gohabitat.org

HABITAT FOR HUMANITY (MCHENRY COUNTY)

[Visit Website](#)

The Habitat for Humanity Home Repair Program is an initiative aimed at addressing critical repair needs of low-income homeowners.

WAITLIST

Fill out the [pre – application here](#) to join the waitlist.

CONTACT INFORMATION

Program Team

(815) 759-9002

Info@habitatmchenry.org

NORTH CENTRAL ILLINOIS COUNCIL OF GOVERNMENTS – HOUSING REHABILITATION PROGRAM (MARSHALL, BUREAU, PUTNAM, LASALLE, AND GRUNDY COUNTY)

[Visit Website](#)

This program is meant to improve homes through rehabilitation and retrofitting.

WAITLIST

There is currently a waitlist for this program.

WHAT IS AVAILABLE TO HOMEOWNERS?

- Maximum grant funds of up to \$50,000 per household for residents of single-family and owner-occupied housing units.

CONTACT INFORMATION

Blaire Krickl, HRAP Coordinator

(815) 433-5830

bkrickl@ncicg.org

NORTH WEST HOUSING PARTNERSHIP (COOK, DUPAGE, AND KANE COUNTY)

[Visit Website](#)

Learn more about the program through the [pre-application](#).

WAITLIST

There is currently a waitlist of 3-4 years for this program.

CONTACT INFORMATION

Michelle Hill

(847) 969-0561

michellehill@nwhp.net

PROJECT NOW (HENRY, MERCER, AND ROCK ISLAND COUNTY)

[Visit Website](#)

A pre-application must be filled out to be added to the waitlist. Contact the organization through the contact information provided below to gain access to the pre-application.

WAITLIST

There is currently a waitlist for this program.

CONTACT INFORMATION

Megan Anyaugo

(309) 793-6391

manyaugo@projectnow.org

ROCK ISLAND ECONOMIC GROWTH CORPORATION (ROCK ISLAND, WHITESIDE, CARROLL, AND OGLE COUNTY)

[Visit Website](#)

If you are an interested homeowner, complete the [application](#) to be considered for rehabilitation funds. Learn more about the program through the [brochure](#).

WAITLIST

There is currently a waitlist for this program.

CONTACT INFORMATION

Jeremy Crafton

(309) 794-6711

info@growthcorp.org

Community Development Block Grant (CDBG) for Housing Rehabilitation

Through the Housing and Urban Development (HUD) department and the Illinois Department of Commerce & Economic Opportunity (DCEO), communities across the state have been granted CDBG funding for home repairs.

AREAS WITH AVAILABLE CDBG FUNDING: ARLINGTON HEIGHTS - SINGLE FAMILY REHABILITATION LOAN PROGRAM

[Visit website](#)

The purpose of the Single Family Rehabilitation Loan Program is to assist low- and moderate-income homeowners with needed home repairs. Loans can be used to correct code violations, replace old furnaces and water heaters, repair or replace roofs, increase energy efficiency, make accessibility improvements for disabled persons, and more.

WHAT IS AVAILABLE TO HOMEOWNERS?

The amount of financial assistance will be determined by the Village. The minimum loan amount per home is \$2,000 and the maximum loan amount per home is \$25,000. No interest is charged. There are no monthly payments.

For more information and to apply, please see the [Informational Guide](#).

WAITLIST

There is a waitlist for this program of about 6 months.

CONTACT INFORMATION

Nora Boyer, Housing Planner

(847) 368-5214

Nboyer@vah.com

AURORA - THE SAFETY FIRST PROGRAM

[Visit website](#)

The Neighbor Project administers the Safety First [Program](#) which addresses safety issues within the city limits of Aurora. Eligible repairs include mechanical, electrical and plumbing systems; roof and porch repairs or replacements. Repairs must deal with the safety of your home. [Click here](#) for the application.

WHAT IS AVAILABLE TO HOMEOWNERS?

Eligible City of Aurora homeowners may receive funding for certain home repairs up to \$4,999 in the form of a 3-year forgivable loan to correct emergency or life and safety hazards in their home.

For some repairs, up to \$5,000 of additional funding may be available in the form of a 0% deferred loan (which is not forgiven after 3 years, but does not need to be paid back until the home is sold or a cash-out re-finance occurs).

CONTACT INFORMATION

The Neighbor Project

(630) - 906 -9400

AURORA – SAFE AT HOME PROGRAM

[Visit website](#)

Rebuilding Together Aurora administers the Safe at Home Program which provides no-cost, home safety and accessibility modifications for low-income homeowners who are seniors, living with a disability, or caring for a loved one with a disability. [Click here](#) for more information and the application to apply.

WAITLIST

There is a waitlist for this program.

CONTACT INFORMATION

Rebuilding Together Aurora

(630) 801-9044

Ramona.wood@rtaurora.org

BERWYN – SINGLE FAMILY REHAB PROGRAM

[Visit Website](#)

The Single Family Rehab Program (SFRP) offers eligible Berwyn homeowners a no interest loan for owner-occupied single-family residences payable at the time the home is sold. To begin the process, please contact a Housing Rehabilitation Program Coordinator.

CONTACT INFORMATION

(708) 749 - 6557

BLOOMINGTON

[Visit Website](#)

This program's eligible rehabilitation work includes roof and electrical work. Priority will go towards housing issues affecting the health and safety of occupants.

WAITLIST

There is currently a waitlist for this program.

WHAT IS AVAILABLE TO HOMEOWNERS?

- Assistance is provided through 0% interest, deferred payment loans of up to \$30,000.

HOW TO APPLY

City of Bloomington residents must first submit a [pre-application](#), which can be printed.

CONTACT INFORMATION

Tony Brown, Rehabilitation Specialist

(309) 434-2838

tbrown@cityblm.org

CICERO – HOME REPAIR PROGRAM

The Home Repair Program (HRP) provides assistance to correct substandard living conditions, address health and safety hazards and alleviate deficiencies in the structure, heating equipment, plumbing and electrical systems. This assistance will be in the form of a grant with a maximum funding amount of \$4,999.00 and is eligible to one (1) and

two (2) unit owner-occupied properties where the applicants current total household income is considered to be low-to-moderate as defined by the Federal Department of Housing & Urban Development.

WAITLIST

For more information to get on the waitlist, please see the contact information below.

CONTACT INFORMATION

Community Development Block Grant Program

(708) 656 - 8223

DEKALB – HOUSING REHABILITATION ASSISTANCE PROGRAM

[Visit website](#)

The Housing Rehabilitation Assistance program provides income-eligible DeKalb residents with emergency, health, and safety related rehabilitation projects on their homes. Priority must be given to emergency situations, as funds are limited. For eligibility requirements and details on the application process, please see the [Owner-Occupied Housing Rehab Assistance Program brochure](#).

WHAT IS AVAILABLE TO HOMEOWNERS?

- Grants are limited to \$5,000. Additional funding may be available as a repayable loan.

HOW TO APPLY:

- View the [CDBG Owner-Occupied Private Property Rehabilitation Program Guidelines](#), and
- Submit the completed [Private Property Rehabilitation Program Application](#) with all required documentation.

CONTACT INFORMATION

Jennifer Yochem, Community Services Coordinator

[\(815\) 748 – 2366](tel:(815)748-2366)

jennifer.yochem@cityofdekalb.com

DES PLAINES – EMERGENCY REPAIR PROGRAM

[Visit website](#)

The Emergency Repair Program provides grants of up to \$3,000 to eligible low-income City of Des Plaines residents for emergency repairs. This must be an emergency situation requiring immediate work. An emergency is defined as “actions immediately necessary to safeguard against imminent danger to human life, health or safety, or to protect property from further structural damage (such as when a property has been damaged by a natural disaster, fire, or structural collapse).”

CONTACT INFORMATION

Samantha Redman, Senior Planner

(847) 391 – 5384

Sredman@desplaines.org

EVANSTON – HOUSING REHABILITATION PROGRAM

[Visit website](#)

The Housing Rehabilitation Program provides financing to maintain and improve the quality of Evanston’s housing stock that is occupied by low and moderate income households. The Rehabilitation Program provides income eligible owner-occupants and owners of residential investment properties that are occupied primarily by income eligible households, with financial assistance in the form of below market rate loans to accomplish this purpose.

HOW TO APPLY

Please call the Housing Rehabilitation Program Coordinator for eligibility requirements or submit a Housing Rehabilitation Pre-Application, here: [Housing Rehab Pre-Application](#).

WAITLIST

There is a waitlist for this program.

CONTACT INFORMATION

(847) 448-4311

aelizarraga@cityofevanston.org

MARION- HOUSING REHABILITATION PROGRAM

The Housing Rehabilitation Program offers funding up to \$45,000 for homeowners to address their home repair needs. Applications can be picked up at city hall at the City Clerk's office.

WAITLIST

There is a waitlist for this program.

CONTACT INFORMATION

Tammy Campbell

618-985-6370

MOLINE - COMMUNITY HOUSING SERVICES

[Visit website](#)

The Community Housing Services Program is designed to offer housing rehabilitation assistance for low and moderate-income families that own their own home. Eligible items include but are not limited to electrical items, foundation issues, insulation, plumbing issues and house roof assemblies repair/replacement (and attached garage). Roofing of a detached garage is not permitted under this program.

WAITLIST

There is a waitlist for this program.

CONTACT INFORMATION

KJ Whitley, Community Development Program Manager

(309) 524-2044

kwhitley@moline.il.us

MOUNT PROSPECT - SINGLE FAMILY REHABILITATION LOAN PROGRAM

[Visit website](#)

This program provides an interest free loan of a maximum loan of \$25,000 that requires no monthly payments and are paid back upon change of title or sale of the home. Loans can be used to correct code violations, replace old furnaces and water heaters, increase energy efficiency, make improvements for disabled persons and more. Applicants must meet residency, ownership and income requirements to be eligible to apply for the loan. For detailed information and for an application, please visit [here](#).

WAITLIST

There is a waitlist for this program.

CONTACT INFORMATION

Community Development Department

(847) 818-5328

alalagos@mountprospect.org

MADISON COUNTY- HOUSING REHABILITATION PROGRAMS

[Visit website](#)

Madison County Community Development offers a wide variety of housing rehabilitation programs.

WAITLIST

There is a waitlist of at least 1 year for these programs.

ALTON EMERGENCY HOUSING REHABILITATION PROGRAM

Tim Allman

(314) 565-8959

GRANITE CITY HOUSING REHABILITATION

Granite City Hall

(618) 452-6214 ext. 3

MADISON COUNTY HOUSING REHABILITATION

(618) 296-5521

NAPERVILLE – SINGLE FAMILY HOME REPAIR GRANT PROGRAM

[Visit website](#)

The City of Naperville has contracted with [Rebuilding Together Aurora](#) to provide no-cost, home safety and accessibility modifications for low-income homeowners. The Single-Family Home Repair Program is open to households located within the municipal boundaries of the City of Naperville.

ELIGIBILITY REQUIREMENTS

- 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.
- Income must fall below 80% of HUD low-income standards.
- Homeowner must not be able to do necessary repairs/modifications due to cost or physical constraints.

CONTACT INFORMATION

Miranda Barfuss, CDBG Administrator

(630) 305-5315

Barfussm@naperville.il.us

NORMAL – HOMEOWNER HOUSING REHABILITATION PROGRAM

[Visit website](#)

The Emergency Repair and Home Modification programs are available to owner-occupants of single-family homes that meet HUD's annual income guidelines. The property must be located within the corporate limits of the Town of Normal. Additional homeowner and property eligibility criteria may apply. Homeowners interested in the program can complete the [Eligibility Screening Tool](#).

WHAT IS AVAILABLE TO HOMEOWNERS?

The maximum available assistance varies by program and housing construction type. Assistance is provided through either a grant, 5-year forgivable loan, or 10-year forgivable loan.

- Emergency/Critical Repair
- Home Modification

- Accessibility Ramp Assistance
- Tree Removal Program

HOW TO APPLY

The Homeowner Housing Rehabilitation program application can be downloaded using the link below, in-person at the Town's Inspections Department, or by contacting the Community Development Specialist. Applications are not considered complete until all requested backup documentation has been submitted. [View the checklist to submit a complete application.](#)

WAITLIST

There is a waitlist for this program.

CONTACT INFORMATION

Community Development Specialist

(309) 454-9766

cdbg@normalil.gov

OAK PARK

[Visit website](#)

SINGLE-FAMILY REHABILITATION LOANS & GRANTS

Residents of Oak Park with qualifying incomes (household incomes at or below 80% AMI) who own and live in single-family houses are eligible for home rehabilitation home loans. For more information, please see the [Program Information Flyer](#).

WHAT IS AVAILABLE TO HOMEOWNERS?

- **Deferred-payment, no-interest loans:** For low-income owners, loans of up to \$25,000 repayable after 20 years.
- **Emergency loans:** No-interest loans of up to \$5,000 repayable after 5 years to correct single emergencies and emergency code violations such as furnace replacement.

SMALL RENTAL REHABILITATION LOAN

The Small Rental Rehabilitation Loan uses CDBG funds to rehabilitate affordable rental housing units.

WHAT IS AVAILABLE TO HOMEOWNERS?

- A minimum project budget is \$2,000 per rental unit and the maximum is up to \$5,000 per rental unit inclusive of contingency. Priority is given to applications with units having three or more bedrooms.

ELIGIBILITY REQUIREMENTS

- Property owners are required to commit or leverage a minimum 25 percent of the total project cost.
- Property owners must abide by all terms of the forgivable mortgage and the Small Rental Rehabilitation Program Loan Commitment and Agreement for five years.
- The maximum rent charged cannot exceed the most current rent limits published by HUD for the Chicago/Naperville/Joliet area depending on the income level of the applicant.

CONTACT INFORMATION

(708) 358 - 5410

housing@oak-park.us

RANTOUL - HOUSING REHABILITATION ASSISTANCE

[Visit website](#)

The city of Rantoul has several home repair programs available to residents.

WAITLIST

There is a waitlist for these programs.

MAJOR REHABILITATION DEFERRED LOAN PROGRAM

Assistance up to \$20,000 is available for major repair or renovation of homes which contain several **code-related** issues or are in need of significant rehabilitation (cosmetic items do not qualify). The funds are applied as a 5-year forgivable mortgage on the home.

MINOR REHABILITATION GRANT PROGRAM

Under this program a grant of up to \$12,000 is provided for **code-related** repairs of an emergency nature which threatens the health or safety of the occupants of the home.

ACCESSIBILITY GRANT PROGRAM

Provides grant assistance to an income-eligible homeowner or renter of a single-family residence or up to a four-unit complex to eliminate physical barriers which inhibit the use of the dwelling unit by a person with Disability. The maximum grant amount is \$7,000.

ELIGIBILITY REQUIREMENTS

- You own and have lived in your home in Rantoul a minimum of one (1) year
- You meet general requirements related to cost of construction, zoning, etc.
- The sum of all liens and mortgages on your home do not exceed 95% of your home's value.
- You and your household do not exceed the [HUD income limitations](#).

CONTACT INFORMATION

Brian Hunt, Community Development Specialist

(217) 892-6824

ROCK ISLAND – HOUSING REHABILITATION PROGRAMS

[Visit website](#)

The Housing Rehabilitation Programs provides forgivable loans to income qualifying applicants and is only available to City residents who own their house. There are currently three program: General, TARRP, and Emergency.

WAITLIST

The waitlist for these programs is about 1.5 – 2 years long.

ELIGIBILITY REQUIREMENTS

- Applicant must live in and own the property they are applying for.
- Applicant must have owned the property for at least six months prior to the time of application.
- Total household adjusted gross income must fall within the established income limits.
- Property taxes must be current.
- Utility bills due to the City cannot be delinquent.

- Property must have homeowner’s insurance.
- Applicant must be a legal US citizen or resident.

[Access the application](#)

CONTACT INFORMATION

City of Rock Island Housing & Loan Program Officer

(309) 732 – 2907

SKOKIE – HOME IMPROVEMENT PROGRAM

[Visit website](#)

Qualified low-income households may receive grants from the Village of up to \$12,000 for eligible housing improvements. Eligible grantees are required to sign a separate payback agreement. The Home Improvement Program pre-application can be found at the Building & Inspection Services Division window at Village Hall.

CONTACT INFORMATION

Michelle Hill

(847) 969-0561

michellehill@nwhp.net

SPRINGFIELD – MINOR & MAJOR HOME REPAIR PROGRAMS

[Visit Website](#)

MINOR HOME REPAIR PROGRAM

The City grants CDBG funds for emergency correction of building code deficiencies and other minor repairs of single-family, owner-occupied dwellings to improve the condition of housing stock and keep homes safe and affordable. Examples of items which may be repaired are condemned furnaces, faulty wiring, or actively leaking roofs.

ELIGIBILITY REQUIREMENTS

- The applicant must have owned and lived in the property for at least one year;

- Contract-for-Deed purchasers are not eligible;
- The applicant’s property must not have had prior assistance under this program;
- The property must be located within Springfield city limits;
- The applicant must meet income guidelines.

MAJOR HOME REPAIR PROGRAM

The City uses available HOME funds to subsidize the code rehabilitation of single-family dwelling units owned by qualifying low to moderate income families or individuals with a zero percent, deferred, forgivable loan; within low-income census tracts. This program’s purpose is to improve the condition of housing stock and keep homes safe and affordable.

ELIGIBILITY REQUIREMENTS

- The applicant must have owned and lived in the property for at least one year;
- Contract-for-Deed purchasers are not eligible;
- The applicant’s property must not have had prior assistance under this program;
- The property must be located within one of the following LMI Census Tracts: 2.02, 3, 6-9, 13-19, 23-26, 27, 28.01 and 28.02;
- The applicant must meet income guidelines.

CONTACT INFORMATION

Office of Planning & Economic Development

(217) 789-2377

OPED@springfield.il.us

ST. CLAIR COUNTY

[Visit website](#)

St. Clair County has several home repair programs for residents.

HOUSING REHABILITATION LOAN PROGRAM

This program makes loans available to eligible low to moderate income persons to rehabilitate single-family owner-occupied homes in participating St. Clair County communities. Up to \$7,000 at 2.5 percent interest is available.

EMERGENCY REPAIRS PROGRAM

Provides funds up to \$5,000 per household to eligible low-income persons for the purpose of addressing any items that threaten the health or safety of the resident (i.e. roof, electric, plumbing, heating).

ELIGIBILITY REQUIREMENTS

- Homes must be single-family owner-occupied properties in participating St. Clair County Communities.
- Total Gross Household Incomes cannot exceed 50% of area median.
- Proof of gross household income; ownership/residence; paid real estate taxes; insurance required to qualify.

CONTACT INFORMATION

(618) 825-3215

Webmaster@co.st-clair.il.us

URBANA – HOME REHABILITATION GRANT PROGRAM

[Visit website](#)

The City of Urbana has various home rehabilitation grants available to income-qualified residents. These grants include:

- Emergency Repair Grants
- Emergency Roof Repair Grants
- Emergency Sewer Repair Grants
- Accessibility Grants
- Senior Repair Grants

ELIGIBILITY REQUIREMENTS

- Only properties within the corporate limits of Urbana are eligible to participate in these programs.
- Household income may not exceed 80% of area MFI (median family income) limits.
- Homes to be rehabilitated must be structurally sound and relatively free of any building deficiencies that would render the property “substandard.”

For more information, please see the [Program Brochure](#). If you are interested in applying, [please visit here](#) to register your account and apply.

CONTACT INFORMATION

Grants Management Division

(217) 384-2372

Grants@urbanillinois.us

WAUKEGAN

[Visit website](#)

The City of Waukegan CDBG office has funding available to assist income eligible Waukegan resident with rehabilitation to their homes. The programs available include both emergency repairs and substantial rehabilitation. Individuals in need of assistance must submit a Housing Rehab [Pre-Screening Intake Form](#) which is also available in the CDBG Department located in Waukegan City Hall on the 3rd Floor). This program has a waitlist of about 1 – 1.5 years. Once the applicant’s name has reached the top of the waiting list, a full application will be mailed to the applicant.

ELIGIBILITY REQUIREMENTS

- Waukegan Resident
- Income Qualified
- Owner Occupied (at least 1 year)
- Must live in residence (applicant **cannot** own any other property)
- Payments must be current on Mortgage, Property Taxes, and Homeowner Insurance

CONTACT INFORMATION

(847) 559-2530

Cdbg@waukeganil.gov

CROSSWALK COMMUNITY ACTION AGENCY (FRANKLIN, JACKSON, JEFFERSON, AND WILLIAMSON COUNTY)

[Visit Website](#)

Crosswalk Community Action Agency (CAA) administers several housing rehabilitation grants on behalf of local units of government. To see if Crosswalk CAA works with your community, please reach out using the contact information below. There is a waitlist for this program.

CONTACT INFORMATION

(618) 937-3581

reception@crosswalkcaa.com

Programs by County

HABITAT FOR HUMANITY (JACKSON COUNTY) MINOR HOME REPAIR PROGRAM

[Visit Website](#)

Low-income homeowners in Jackson County can apply for assistance with necessary home repairs.

WHAT IS AVAILABLE TO HOMEOWNERS?

- Minor inside plumbing repairs
- Minor roof repair on low slope roofs
- Building or repair of small ramps
- Minor repairs to porches or railings
- Minor window or door repair
- Partial weatherization
- Minor inside wall repairs
- Screen repair to windows and doors
- Minor gutter repair and cleaning

LOAN AND GRANT ELIGIBILITY

- Own and reside in a home in need of minor repairs (no rental properties).
- Have proof of homeowner's insurance coverage.
- Reside within Jackson or Union County.
- Fall within specified income guidelines (Fall below 60% of the combined median. Household income for Jackson County).

- Materials for repairs must cost less than \$500.
- Materials for repairs must be paid 100% by homeowner unless financial assistance is needed and financially available.
- Agree to partner with Habitat in all aspects of the repair project.

For more information and to request application materials, see contact information below. You may also [click here](#) to download an application for a repair costing over \$250. Or [click here](#) to download an application for a repair costing under \$250.

CONTACT INFORMATION

(618) 687-4228

juchabitat618@gmail.com

BCMW COMMUNITY SERVICES (BOND, CLINTON, MARION, AND WASHINGTON COUNTY)- HOUSING REHABILITATION PROGRAMS

[Visit Website](#)

Funds are available to complete major rehabilitation work on owner-occupied properties in need of general repairs and/or necessary work to bring properties up to local building codes standards. Please reach out to the BCMW Resource Specialist in your area.

BOND COUNTY

915D South Third

Greenville, IL 62246

(618) 664-3309

CLINTON COUNTY

625 N 2nd Street

Breese, IL 62230

(618) 526-7123

MARION COUNTY

909 East Rexford

Centralia, IL 62801

(618) 532-7388

WASHINGTON COUNTY

455 South Washington

Nashville, IL 62263

(618) 327-8476

WAITLIST

These programs have a waitlist of 10-15 years.

HEALTHY HOMES FOR HEALTHY FAMILIES – COOK COUNTY

*Elevate is an implementer for this program.

[Visit website](#)

This program provides a variety of home upgrades at no cost to owners or renters of single-family homes or 2-4-unit residential buildings in suburban Cook County.

WHAT IS AVAILABLE TO HOMEOWNERS?

- Removal or Treatment of Health Hazards
- Lead Abatement
- Structural Repairs
- Water Conservation Upgrades
- Weatherization
- Installation of high-efficiency appliances

ELIGIBILITY

- A household whose gross income does not exceed 120% area median income (AMI)
- Owner or renter of a single-family home or two–four-unit residential building

- Live in suburban Cook County (outside of the City of Chicago) and within a high-risk zip code for pediatric lead poisoning or in a disadvantaged census tract as defined by the federal government.

WAITLIST

This program is no longer taking new applications, but interested residents are encouraged to join the waitlist by completing [the form on this page](#). Should additional funding become available, the waitlist for this program would be at least 1-2 years.

CONTACT INFORMATION

(872) 205 - 6382

info@HealthyHomesCC.org

WILL COUNTY CENTER FOR COMMUNITY CONCERNS

[Visit website](#)

A variety of home rehabilitation programs are provided as funding is available to address needs within the community to maintain safe and affordable housing.

WAITLIST

There is a waitlist of about 1 year for this program.

CONTACT INFORMATION

(815) 722-0722

Programs by City

CHAMPAIGN – MINOR HOME REPAIR PROGRAM

[Visit Website](#)

The Minor Home Repair Program provides grants and forgivable deferred payment loans to eligible Champaign homeowners to correct housing deficiencies of an immediate nature which threaten the health or safety of the occupants of the home or the structural integrity of the building.

ELIGIBILITY

- Homeowners with incomes up to [50% of the median family income](#) (or up to 80% for seniors or persons with disabilities)

WAITLIST

There is a waitlist for this program of about 6-12 months.

CONTACT INFORMATION

(217) 403-7070

Neighborhoodservices@champaignil.gov

CHAMPAIGN – FULL IMPROVEMENT PROGRAM

[Visit Website](#)

The Full Home Improvement Program provides grants and/or low interest loans to eligible Champaign homeowners in targeted neighborhood areas to repair deteriorated dwellings. Homes renovated through this program will generally be in need of moderate to substantial rehabilitation.

ELIGIBILITY

- Homeowners with incomes up to [80% of the median family income](#).
- Homes located in targeted planning areas.

WAITLIST

There is a waitlist for this program of about 6-12 months.

CONTACT INFORMATION

(217) 403-7070

Neighborhoodservices@champaignil.gov

EAST ST. LOUIS – SENIOR EMERGENCY HOME REPAIR PROGRAM

[Visit website](#)

The Senior Emergency Home Repair Program provides for emergency related health and safety home repair assistance for low-income homeowners, 65 years of age or older and/or physically disabled and 55 years of age or older. The City of East St. Louis, TIF Department offers home repair grant opportunities citywide for a limited number of seniors, who reside within the City of East St. Louis. Applicants must meet low-income guidelines and be owner occupants. The maximum Senior Emergency Repair Grant is up to \$5,000. Grants are used to correct serious code violations and/or emergency repairs.

ELIGIBILITY

- Applicant must be at least 65 years of age or older and/or physically disabled and 55 years of age or older.
- Applicant must be very low income.
- Applicant must own and occupy the home.
- Applicant must not have received a prior rehab/repair grant from City Programs.

CONTACT INFORMATION

TIF Department

(618) 482-6663 or (618) 482-6628

EVANSTON GREEN HOMES PILOT PROGRAM

*Elevate is an implementer for this program.

[Visit website](#)

The Green Homes Pilot Program is offering Evanston homeowners and landlords no or low-cost home repairs and upgrades – paid for by the City – to help residents feel healthier in their homes and lower utility bills.

WHAT IS AVAILABLE TO HOMEOWNERS?

The value of improvements could be up to \$20,000 or more. A wide range of improvements are eligible:

- New electrical systems
- More or better insulation
- New windows or doors
- Rooftop solar panels
- Flood prevention
- Lead pipe replacement

ELIGIBILITY

Participants must be within the program area and satisfy additional requirements. [Click here](#) to see if your address is eligible.

CONTACT INFORMATION

(312) 292 - 9017

greenhomes@elevatenp.org

MURPHYSBORO REHABILITATION/DEMOLITION LOAN POLICY

The City of Murphysboro Rehabilitation Loan Program serves the real property community within the corporate limits of Murphysboro by providing the opportunity for responsible property owners to either rehabilitate their personal residences if practical and feasible or to demolish the structure if it poses safety risks as outlined by city ordinance.

ELIGIBILITY

- Deed to the property must be in the Applicant's name. Property must be within the corporate limits of Murphysboro.
- The maximum loan request shall be \$5,000.
- Applicants must submit the following information:
 - Loan application (provided by the City)
 - Authorization for credit history/background check (costs to be paid by the applicant)

- Interest rate to be used for all Rehabilitation/Demolition Revolving Loans shall be equivalent to the current weighted average rate of the City’s Certificates of Deposit plus 50 basis points.
- Calculations for loan interest shall be based on an “Actual/365” method.
- If loan is approved and funds are advanced, borrower will agree to all a lien in favor of the City of Murphysboro to secure subject property until debt is extinguished.

APPLICATION PROCESS

Please contact the City of Murphysboro for an application.

CONTACT INFORMATION

City of Murphysboro

(618) 684-4961

PEORIA - HOUSING REHABILITATION PROGRAM

[Visit Website](#)

This program is a 50/50 match grant program that provides between \$3,000 to \$15,000 towards home improvement projects.

ELIGIBILITY

- You must be homeowners within a [qualified census tract](#) (QCT);
- You must be at or below 120% of the Area Median Income (AMI) by household size;
- You cannot have any outstanding code violations;
- You cannot owe the City any outstanding debt;
- You must be current on property taxes.

CONTACT INFORMATION

Lane Andrews

(309) 494-8636

landrews@peoriagov.org

SPRINGFIELD – CITYWIDE EXTERIOR REHAB PROGRAM

[Visit Website](#)

The Citywide Exterior Rehabilitation Program is a 50/50 matching grant program for up to \$15,000 for residential owner-occupied properties not located in a TIF or Cannabis Grant District. [Click here](#) to see if you are in a TIF district. Repairs include:

- Exterior painting or siding
- Tuck-pointing, masonry
- Roofs
- Porches and exterior stairs
- Accessibility ramps (ADA ramps)
- Cost of repairs to address housing and building code violations (example: exterior weatherhead)

Apply for the [Citywide Exterior Rehab Program](#).

CONTACT INFORMATION

Office of Planning & Economic Development

(217) 789-2377

OPED@springfield.il.us

SPRINGFIELD – FAR EAST TIF DISTRICT INTERIOR/EXTERIOR REHABILITATION PROGRAM

[Visit Website](#)

Residents of the Far East Tax Increment Financing District (TIF) are eligible to apply for the City of Springfield's Interior/Exterior Rehab Program. This 25/75 matching grant program provides up to \$25,000 of assistance to property owners of single-family, owner-occupied properties for eligible improvements. To see if you reside in the Far East TIF District, and [look up your address](#).

Learn more through the [Far East TIF District Interior/Exterior Rehabilitation Program](#). To apply, [please visit the website](#).

CONTACT INFORMATION

Office of Planning & Economic Development

(217) 789-2377

OPED@springfield.il.us

COMMUNITY PARTNERS FOR AFFORDABLE HOUSING (CPAH) – LAKE COUNTY, EVANSTON, WILMETTE, AND NORTHBROOK

[Visit Website](#)

CPAH provides grants and loans to help homeowners make their homes safe, healthy, accessible, and code-compliant. In Cook County, grant assistance may be structured as a 0%-interest forgivable loan with no monthly payments or as loan, depending on the program. The Cook County waitlist is currently closed except for residents of the City of Evanston.

ELIGIBILITY REQUIREMENTS

- The rehabilitation must result in a sustainable and habitable living environment;
- Homeowners must use the home as their principal residence;
- Homeowners must be current on property taxes;
- Homeowners must have homeowner’s insurance;
- Homeowners must meet relevant underwriting criteria;
- Annual GROSS household income (i.e. the combined pre-tax income from all sources for all members of the household) cannot exceed the [limits listed](#). Income limits are based on household size.

WAITLIST

There is a waitlist for both programs.

CONTACT INFORMATION

EVANSTON

City of Evanston Housing Rehabilitation Coordinator

(847) 448-4311

cpahinfo@cpahousing.org

LAKE COUNTY, WILMETTE OR NORTHBROOK

(847) 263-7478 ext. 10

cpahinfo@cpahousing.org

CARBONDALE - CURB APPEAL ASSISTANCE PROGRAM

*The City will begin taking applications on May 1, 2024, for City-Funded Housing Programs for FY 2025.

[Visit Website](#)

The Curb Appeal Assistance Program offers funding for homeowners to renovate and update the exterior of their homes. The City will provide \$500 - \$3,000 towards curb appeal projects.

APPLICATION PROCESS

The application can be completed online or hard copies are available by request.

- Review [Instructions for Applying for the Program \(PDF\)](#)
- Review [Ordinances 2016-27 and 2016-53 \(PDF\)](#)
- Complete [Form W-9 \(PDF\)](#)
- Complete the [Application](#)

CONTACT INFORMATION

Ashley Gibson

(618) 457-3258

HOFFMAN ESTATES, SCHAUMBURG, AND DES PLAINES NORTH WEST HOUSING PARTNERSHIP - OWNER-OCCUPIED SINGLE-FAMILY REHABILITATION

[Visit Website](#)

These programs help homeowners correct code violations and address long-overdue repairs, which include basic structural repairs, roof, and electrical work that affect the health or safety of those in the household.

HOFFMAN ESTATES AND SCHAUMBURG

Single-family owner-occupied homes in Hoffman Estates and Schaumburg may qualify for repair funding of up to \$25,000 with 0% interest.

Learn more about the pre-application through the [Hoffman Estates Flyer](#).

Learn more about the pre-application through the [Schaumburg Flyer](#).

DES PLAINES

Income-eligible homeowners in Des Plaines may qualify for forgivable grants for two programs:

- A grant for up to \$24,000 for the home repair program
- A grant for up to \$8,000 for the minor repair program

Learn more about the pre-application through the [Des Plaines Flyer](#).

WAITLIST

There is a waitlist for this program.

CONTACT INFORMATION:

Michelle Hill

(847) 969-0561

michellehill@nwHP.net