

Addressing Illinois' Aging Housing Crisis: The Imperative Role of the HAF Home Repair Program

Illinois Housing Development Authority

Homeownership: Home Improvement and Rehabilitation

HFA Staff Contact

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Addressing Illinois' Aging Housing Crisis: The Imperative Role of the HAF Home Repair Program (HAFHR)

Illinois faces a significant challenge in maintaining the quality, safety, and habitability of its residential housing stock. With a large proportion of homes aging beyond modern standards and increasing financial strain on homeowners in the wake of the pandemic, inflation, economy, etc., the Illinois Housing Development Authority (IHDA) launched the Homeowner Assistance Fund Home Repair Program (HAFHR) as a vital tool for community preservation and housing equity. Created under the American Rescue Plan Act of 2021, HAFHR seeks to stabilize at-risk homeowners with up to \$60,000 in funding for urgent home repairs that mitigate displacement and maintain livable housing.

The Aging Housing Stock in Illinois

Illinois' housing landscape is characterized by a disproportionately old housing inventory. According to U.S. Census Bureau data, more than 70% of Illinois' housing units were built before 1980, with many homes dating back to the early-to-mid 20th century. In cities such as Chicago, nearly 40 percent of all housing units were constructed prior to 1940. This widespread aging infrastructure leads to frequent issues such as outdated electrical and plumbing systems, roof deterioration, foundation instability, and unsafe environmental conditions like lead paint or asbestos. These deficiencies not only lower property values but pose serious risks to resident health and safety.

For low- to moderate-income homeowners, the costs of upkeep or renovations are often prohibitive. A 2022 report from the Federal Reserve revealed that nearly one in three Americans would struggle to cover an unexpected \$400 expense—let alone a \$10,000 home repair. In communities already facing disinvestment and historic barriers to credit access, such as majority Black and Latinx neighborhoods in Illinois, these issues compound to exacerbate housing insecurity. This is where HAFHR plays a critical role.

Helping Homeowners

IHDA has a long history of helping preserve Illinois' housing stock through home repair initiatives. Most recently, the Home Repair and Accessibility Program (HRAP), serves as IHDA's current program aimed at helping low- and moderate-income homeowners maintain the safety, accessibility, and integrity of their homes. HRAP provides grants to local government agencies and nonprofit organizations, which in turn deliver repair and accessibility improvements directly to eligible households. The program supports a variety of critical needs, including roof repairs, plumbing and electrical updates, HVAC replacements, and accessibility modifications such as ramps and grab bars for seniors and individuals with disabilities.

To better serve homeowners and grantees, the IHDA Community Affairs Department surveyed past and current home repair program participants to identify what was working well and what needed improvement. As a result, several enhancements have been implemented including streamlining the state historic preservation approval process with another state agency, improving program lead rules to remove barriers, merging two prior programs bringing accessibility under the rehabilitation umbrella, and establishing grantee performance benchmarks. Together, the improvements helped generate a 38% increase in production compared to the previous round. However, HRAP funding is limited, so the number

of households IHDA can assist is restricted. IHDA soon saw a tremendous opportunity for a one-time expansion of home repair initiatives.

Overview of HAFHR Program

With an allocation of \$386.9MM in HAF funds, IHDA launched the Illinois Homeowner Assistance Fund (ILHAF) program to assist homeowners facing foreclosure. However, the issue of homeowners facing displacement due to an inability to make necessary repairs persisted. After reviewing [guidance from the U.S. Department of the Treasury](#), IHDA determined that qualified home repairs can be considered “measures to prevent homeowner displacement” and thus, an eligible use for HAF funds. As a result, IHDA quickly got to work creating and implementing a new program following Treasury regulations. The HRAP program momentum served as the rocket fuel to launch a new program on a short timeline.

HAFHR was designed to support financially impacted homeowners through grants that fund critical home repairs. The program is targeted at homeowners with incomes at or below 150% of the Area Median Income (AMI) who also experienced financial hardship due to COVID-19. It specifically seeks to serve disadvantaged communities, where systemic inequalities have led to chronic underinvestment in housing maintenance.

While HRAP is capped at \$45,000, HAFHR provides grants of up to \$60,000 per household for vital improvements such as roof replacement, electrical and plumbing upgrades, accessibility modifications, and code compliance repairs. Importantly, these grants are not loans and do not need to be repaid, provided the homeowner retains ownership of the home for at least three years following repairs—a condition governed by a forgivable recapture agreement.

Administering Agencies

Like HRAP, IHDA does not have the internal bandwidth to administer a statewide program to assist with home repairs. As a result, IHDA released a request for applications for local governments, intergovernmental agencies, and nonprofit organizations to administer HAFHR on IHDA’s behalf. To be eligible, the municipalities and organizations must have demonstrated:

- experience in administering programs for low- and extremely low-income households, including intake and income verifications;
- experience in administering housing rehabilitation programs, including private or government grants and related reporting, as well as financial management;
- experience in construction project management and assessment, including housing inspections, cost estimation, building permits, building codes, etc.; and
- familiarity with federal and state fair housing and accessibility laws and regulations.

IHDA allocated nearly \$29 million for the program, aiming to support multiple grantees statewide to have better coverage throughout Illinois. Awards to these entities ranged from \$1 million to \$5 million, with oversight measures in place to ensure timely and effective deployment of funds.

Meeting the Moment: Why the Program Matters Now

The confluence of a housing affordability crisis, economic disruptions from the pandemic, and an aging housing stock make the HAFHR program particularly timely. Illinois households have been hit hard by pandemic-related job losses, wage stagnation, and rising costs for basic needs. Many homeowners deferred maintenance during the pandemic out of financial necessity, leading to worsening conditions and higher eventual repair costs. HAFHR's focus on habitability and displacement prevention addresses this backlog while preserving neighborhood stability.

Moreover, the program acknowledges and attempts to correct the historical inequities that have disproportionately affected minority and low-income homeowners. By encouraging the use of funds in communities that have long been excluded from private capital investment, HAFHR serves not just as a repair program, but as a strategic intervention in broader housing justice efforts.

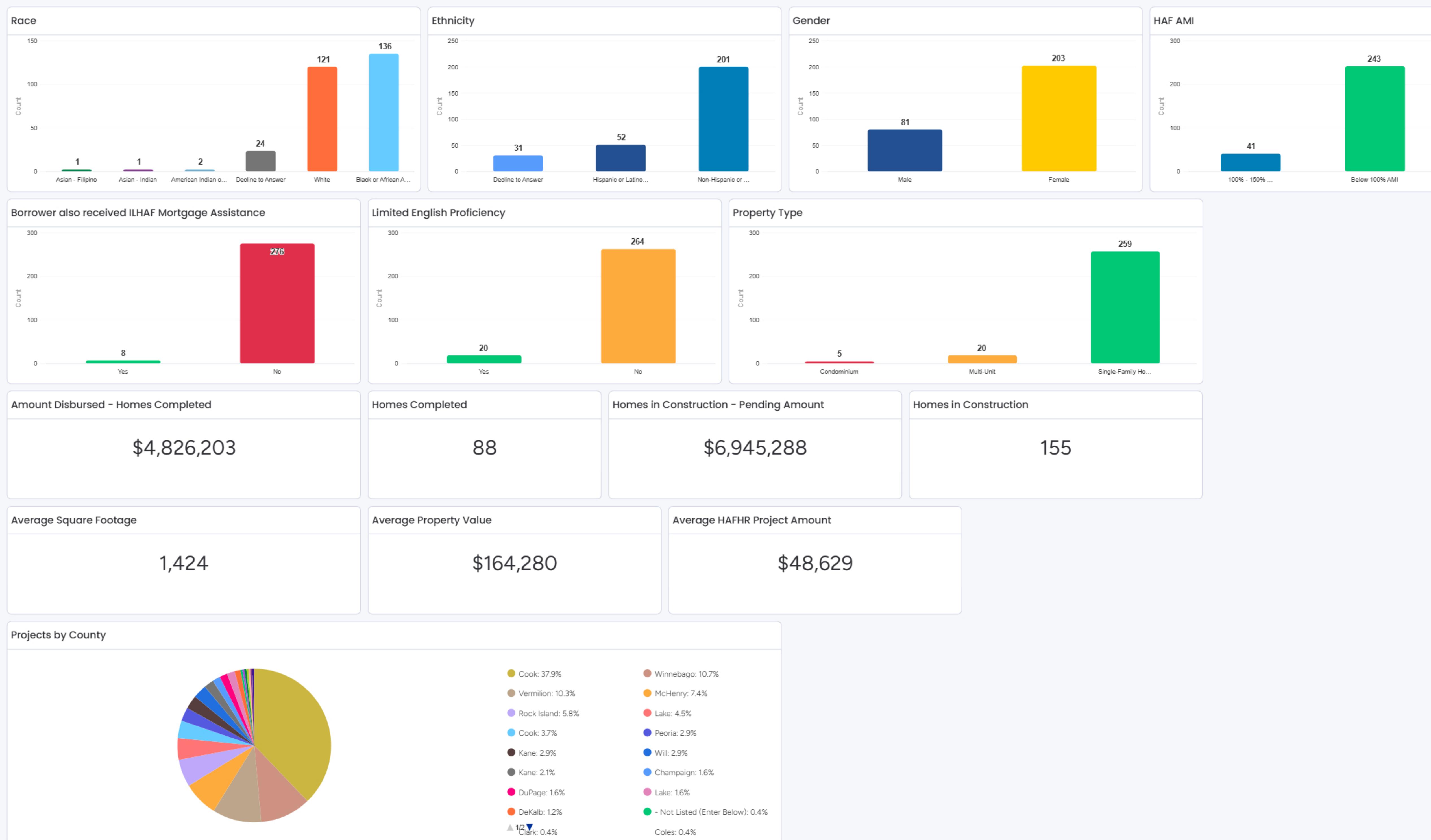
Impact

HAFHR is making a meaningful impact across Illinois by preserving housing stability and improving the safety and livability of homes for residents affected by the COVID-19 pandemic. Through nearly \$29 million in grant funding distributed to 15 experienced grantees, the program has committed over \$10 million with over \$6 million preapproved in critical home repair projects and over \$4 million in completed essential repairs in 87 homes statewide. These efforts are preventing displacement, addressing long-delayed maintenance, and strengthening Illinois communities from Rockford to Danville and beyond. As the program continues into its next phases, HAFHR is demonstrating the powerful role that strategic investment and local partnerships can play in sustaining homeownership and enhancing quality of life for Illinois families.

Conclusion

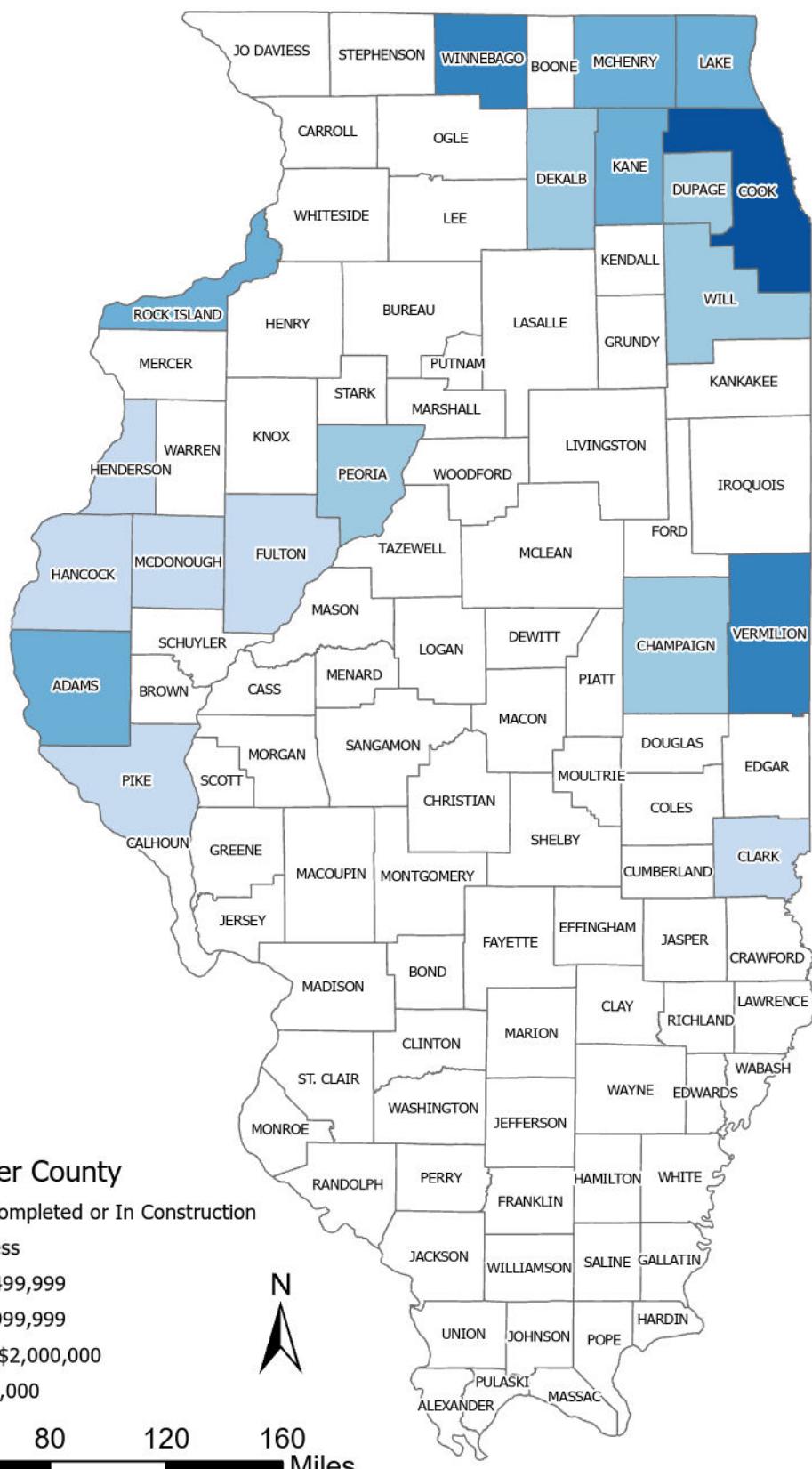
HAFHR is more than a grant initiative—it is a response to decades of infrastructure neglect, economic inequity, and systemic housing disparities in Illinois. It is also a platform to address older homes that often have good bones and are in good proximity to many community assets including jobs, transportation, medical facilities, parks, and schools. All the things that make a community, a community. And these strategic investments serve to stabilize and grow much needed local tax revenues of these communities by creating jobs, increasing sales tax revenues through material purchases, and stabilizing property values. By targeting repairs that allow residents to safely remain in their homes, the program reinforces quality of life, community integrity, prevents homelessness, and sustains the existing housing stock in a cost-effective and humane way.

Given the state's pressing need for safe, stable, and affordable housing, HAFHR represents a strategic and compassionate solution. Continued investment in and expansion of such programs will be essential as Illinois works toward a future where all residents have access to habitable, dignified homes regardless of income or zip code.



Homeowner Assistance Fund Home Repair Program (HAFHR)

Funds Spent - Projects Completed & In Construction





HAF HOME REPAIR PROGRAM (HAFHR)

APPLICATION GUIDE

SUBMISSION DEADLINE:
MONDAY, JULY 31, 2023, 3:00 P.M. CT

Submit completed application and attachments electronically through this Jotform link:
<https://form.jotform.com/231625135095049>

For questions and comments please contact HARepair@ihda.org



FINANCING THE CREATION AND PRESERVATION OF AFFORDABLE HOUSING IN ILLINOIS.

HAF HOME REPAIR PROGRAM (HAFHR) REQUEST FOR APPLICATION

APPLICATION GUIDE

PROGRAM DESCRIPTION

The HAFHR will award grants to nonprofits and/or governmental entities to make home repair grants to homeowners negatively impacted – and housing insecure – as a result of the pandemic and unaddressed home repairs. Eligible repairs include measures to prevent homeowner displacement, such as vital home repairs to maintain the habitability of a home, including the reasonable addition of habitable space to alleviate overcrowding (i.e., adding an extra bedroom, bathroom, or an Accessory Dwelling Unit (ADU)). The scope of the home repair work will be determined by the grantee, in consultation with the homeowner. Work will be completed as per state and local building codes. Payments will be made directly to contractors by the grantees, on behalf of the homeowner. Funds will not have to be paid back and the program will be free to homeowners.

ELIGIBLE ORGANIZATIONS

Nonprofit and/or governmental entities with demonstrated experience in owner occupied home repair, including, but not limited to, marketing the program, qualifying and selecting homeowners, maintaining a waitlist, preparing scope of work and cost estimates, managing bids, repair work oversight, performing onsite inspections, grant management and payouts, and reporting according to federal and state standards.

TARGET POPULATION

Illinois homeowners having incomes equal to or less than 150 percent of the area median income; however, grantees will be encouraged to focus on serving homeowners in low-income and disadvantaged communities that have been denied equal access to private capital for decades.

HOMEOWNER ELIGIBILITY

The following are the homeowner requirements for HAF Home Repair Program eligibility.

- Certify a financial hardship after January 21, 2020, related to the COVID-19 pandemic.
- Have income <150 percent of the area median income (as determined by geographic proxy, when applicable).
- Own and occupy the property as their primary residence.
- Be current on their mortgage payment OR not have a mortgage payment.
- Reverse mortgage, home equity line of credit, contract for deed or ownership held in a trust are all ineligible ownership models for this program.
- Homeowners who received HAF housing assistance are eligible to apply.

ELIGIBLE PROPERTY TYPES

- Single-family home
- Accessory Dwelling Unit (ADU): a small residence that shares a single-family lot with a larger, primary dwelling
- 2-to-4-unit building (common areas and owner-occupied units are eligible)
- Condominium or Cooperative
- Manufactured home on a permanent foundation, where the homeowner owns the land, and the property is taxed as real estate
- Ineligible property types:
 - Investment properties
 - Properties primarily used for business (more than 50% of the floor space is used for business)

ELIGIBLE REPAIRS

HAFHR assistance must be used to make necessary repairs and/or replacements that help the homeowner maintain the habitability of the home. Examples include, but are not limited to:

- Addressing health, safety and code violations;
- Roofing, soffit/fascia/gutters, drainage and runoff management;
- Electrical and plumbing systems;
- Foundations, existing decks and existing porches;
- Modifications and improvements for accessibility to allow the elderly or disabled to age in place;
- Environmental modification and improvements;
- Soft costs include title search, inspection, recording fees, lead wipes and lab fees, and termite inspection and treatments.
- Other vital and necessary repairs specific to the home's needs.

AUTHORIZING STATUTES AND REGULATIONS

American Rescue Plan Act of 2021, Pub. L. No. 117-2 (2021); Illinois Housing Development Act, 20 ILCS 3805; 2 CFR 200

AWARDING AND FUNDING INFORMATION

Program Award	Up to \$25,000,000 has been set aside for this program. The release of this application does not obligate IHDA to make an award and funding is contingent upon and subject to the availability of funds.
Anticipated number of Awards	IHDA expects to make up to 15 grants through this program.
Funding Source	Section 3206 of the American Rescue Plan Act of 2021 ("ARPA") established the Homeowner Assistance Fund (HAF) to help homeowners who have been financially impacted by COVID-19 with certain housing-related costs. HAF is federal pass-through funds.
Funding - First Distribution	Within 30 days of executing the Grant Agreement, IHDA will disburse 50 percent of the total grant award (program funds + administration) to the grantee.
Funding - Second Distribution	When the grantee expends 85 percent of the first distribution, grantee will issue a request to draw the remaining 50 percent.
Grant Period	The anticipated initial grant period will begin January 1, 2024, and terminate December 31, 2024.
Grant Renewals	One 12-month renewal and one 9-month renewal may be available for a total grant period of January 1, 2024 - September 30, 2026.
Financial Instrument	IHDA will make grant awards ranging from \$1.0M to \$5.0M per organization. Grantees will, in turn, make home repair grants up to \$60,000 per homeowner.
Forgivable Recapture Agreement	The home repair grants will carry a 3-year forgivable recapture agreement, amortizing 1/36 per month. The purpose of the forgivable recapture agreement is to notify IHDA if a homeowner sells the property within the first three years post rehab. If they do, the proportionate amount of the grant will be due in full to IHDA. The forgivable recapture agreement will be recorded against the property, but it is not a mortgage and therefore cannot be used to foreclose.
Financial Layer or Leverage	Grantees are encouraged to layer or leverage the monies with public or private capital to provide a comprehensive scope of work that will address habitability needs.
Administration	The program will provide 15 percent for administration costs.
Project Delivery	Project delivery is not available under this program. Project delivery should be charged against administration.
Prevailing Wage	The Illinois Prevailing Wage Act does NOT apply to the HAFHR.

Davis Bacon and Related Acts	The Davis Bacon and Related Acts does NOT apply to the ARPA funds.
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PERFORMANCE MEASURES

25 percent of the grant funds must be disbursed by September 30, 2024, for the grantee to be considered for a 12-month grant renewal. 65 percent of the grant funds must be disbursed by September 30, 2025, for the grantee to be considered for a 9-month grant renewal. IHDA, in its sole discretion, may grant exceptions to these measures.

APPLICATION SCORING CRITERIA (200 POINTS TOTAL)

Applications will be scored on the following categories:

1. Team Capacity – 12 points
2. Narrative – 40 points
3. Home Repair Experience – 60 points
4. Financial and Management – 40 points
5. Readiness to Proceed – 48 points

APPLICATION FEE

IHDA will not charge a fee for processing applications under this Program.

APPLICATION

Applications are due Monday, July 31, 2023, by 3:00pm CT. Funding considerations will be based upon the eligibility requirements described above. The size of individual awards will be determined by IHDA after its review of the applications. A completed application and all supporting attachments must be submitted to the Authority through the online Jotform application link (<https://form.jotform.com/231625135095049>). All materials must be digital; no hard copies will be accepted.

Award announcements are expected by Fall 2023. The Members of the IHDA Board have final approval. IHDA may not make an award until an applicant has fully complied with all requirements. Failure to comply may result in the award going to another applicant.

There will be an application workshop hosted during the application process. Please direct all questions to HAFrepair@ihda.org.

Application Workshop: July 13, 2023, at 10:00 AM, CT

Register here:

<https://illinois2.webex.com/weblink/register/rd1de5a6150354f3d2aea4261ce4e256b>

Additional resources and Program information, including notice of any application/technical assistance webinars, will be available at IHDA's website (<https://www.ihda.org/my-community/>).

IHDA in its sole discretion, may, at any time and without prior notice, update or revise this RFA, amend or waive compliance with any of its terms, or reject any or all proposals for funding.



SANYO DIGITAL CAMERA

Menu



Listen Live

Availability of IHDA HAF Home Repair Grant Funding; Contractors Needed

⌚ Feb 1, 2024 | 2:16 PM

THE FOLLOWING IS A CITY OF DANVILLE RELEASE

The City of Danville has received \$1,425 million through the Illinois Housing Development Authority for home rehabilitation. Homeowners that live within the city limits of Danville, Illinois may be able to qualify for up to \$60,000 in Home Repairs. Eligibility requirements include household Income limits to be less than or equal to 150% of the AMI.

The property needs to be owner occupied, and if applicable, current on mortgage payments. Eligible submissions will be selected for assistance through a lottery process. Visit the City's website under the IHDA HAFHR Program webpage for the complete eligibility requirements, pre-application form, and program policies. Pre-application forms are also available at the Community Development Office located at 1155 E Voorhees Street, Danville, IL.

See table for Income Limit as per household size:

Income Limit

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Below 150% AMI	\$96,200	\$96,400	\$108,450	\$120,450	\$130,100	\$139,750	\$149,400	\$159,000



Grant applications will be accepted from February 1st through February 15th, 2024.

For more information please visit: <https://www.cityofdanville.org/government/community-development/ihda-hafhr-grant-program>

Direct any questions to Christina Turner via mail at christina.turner@cityofdanville.org or at 217-431-2405. You may also contact Tess Reffett via mail at treffett@cityofdanville.org or at 217-431-2321.

THE FOLLOWING IS THE CITY OF DANVILLE'S NOTICE FOR INTERESTED CONTRACTORS

The City of Danville has received \$1,425 million through the Illinois Housing Development Authority for home rehabilitation projects. The City is currently seeking qualified contractors to perform this work.

Please examine the basic requirements listed below to ensure that your company meets the initial criteria. Contractors can visit the City's website under the IHDA HAFHR Program webpage, or the Community Development office located at 1155 E Voorhees, Danville, IL to obtain the Contractor Prequalification Packet. Minority-owned and Woman-owned Business Enterprises are encouraged to apply.

1. Bidders must be general contractors prepared to conduct or subcontract all aspects of housing rehabilitation including but not limited to; carpentry, roofing, painting, electrical, plumbing, HVAC, masonry, weatherization and sitework.
2. Document the completion of an EPA approved Lead Renovation, Repair and Painting class and that the company is certified with the EPA as an RRP Provider.
3. Minimum Insurance coverage must include the following:
 - Workmen's Compensation and Employee's Liability – Workmen's compensation of not less than the statutory amount and employer's liability of not less than \$100,000 per person.
 - Auto Insurance – A minimum combined single limit of not less than \$500,000 for injuries, including accidental death, or damages caused by the contractor's vehicles on the site.
 - Comprehensive Public Liability – not less than \$500,000 for accidents or injuries, including accidental death, for each occurrence, and not less than \$1,000,000 in the aggregate for the policy term.

Please visit: <https://www.cityofdanville.org/government/community-development/ihda-hafhr-grant-program>

Direct any questions to Christina Turner via mail at christina.turner@cityofdanville.org or at 217- 431-2405. You may also contact Tess Reffett via mail at treffett@cityofdanville.org or at 217-431-2321.

Stories You May Have Missed

Sign-up for Moline home repair program starts Thursday

By QCBJ News Staff - January 17, 2024



Attention!
LIMITED WAITING LIST FOR
OUR UPCOMING HOME REPAIR PROGRAM

GOLDEN TICKET

JOIN THE WAITING LIST WHEN IT OPENS ON...

DATE	TIME	PLACE
THURSDAY, JANUARY 18	9:00AM	ONLINE

61265 | 61265

ILLINOIS HOUSING DEVELOPMENT AUTHORITY | CITY OF MOLINE HOUSING OPPORTUNITY

WWW.MOLINE.IL.US

Beginning Thursday, January 18, 2024, 9:00 a.m., Moline single-family homeowners can sign up for our latest home repair program. **The waiting list space is limited to 20 names.** In the event additional funding is made available, the list may be reopened. The Homeowner Assistance Fund (HAF) is designed to help homeowners who have been financially impacted by COVID-19 with certain housing-related costs. **Eligible household income is limited to 150% AMI.**

QUESTIONS? (309) 524-2044 • HOUSING@MOLINE.IL.US • 619 16TH STREET MOLINE, IL 61265

Moline residents can sign up for the Homeowner Assistance Fund Home Repair Program (**HAFHR**) beginning at 9 a.m. Thursday, Jan. 18.

The **Illinois Housing Development Authority** (IHDA) recently awarded the **City of Moline** a \$1 million Illinois HAFHR grant. That program is funded through Section 3206 of the American Rescue Plan Act of 2021 which established Homeowner Assistance Fund (HAF) to help homeowners who have been financially impacted by COVID-19.

“This grant provides an opportunity for Moline to reinvest in our existing aging housing stock, maintain healthy and safe housing as we continue to revitalize our neighborhoods,”



Go [here](#) to sign up or learn more about the program.

Waiting list limited

The waiting list space for the program is limited to 20 names. In the event additional funding is made available, the waiting list may be reopened, according to the release.

HAFHR provides housing repair funding to homeowners facing pandemic-related challenges and housing insecurity. The program's key purpose is to prevent displacement by funding essential home repairs, ensuring habitability and addressing overcrowding issues.

HAFHR aims to enhance occupants' health, support eligible homeowners in retaining their homes, offer grants to those affected by COVID-19 and unaddressed home repairs, preserve affordable housing and invest in disadvantaged communities, the news release said.

The HAFHR program is not a complete remodel of the home and it cannot necessarily address all the homeowner's concerns, city officials warned.

What projects qualify?

The per unit construction cost limit is \$60,000. Not all applicants will utilize the maximum dollar amount. Examples include but are not limited to the following:

- Addressing health, safety and code violations.
- Roofing, soffit/fascia/gutters, drainage and runoff management.
- Mechanical, electrical and plumbing systems.
- Foundations, existing decks and existing porches.
- Modifications and improvements for accessibility to allow the elderly or disabled to age in place.
- Environmental modification and improvements.
- Other vital and necessary repairs specific to the home's needs.

Some eligibility requirements of the program include:



- Household has income less than or equal to 150% of the area median income.
- Own and occupy the property as the primary residence.
- Be current on mortgage payments or not have a mortgage payment.
- Homeowners who received HAF housing assistance are eligible to apply

Is your property eligible?

Eligible properties include:

- Single-family homes, including Accessory Dwelling Unit: a small residence that shares a single-family lot with a larger, primary dwelling.
- Two- to four-unit residential building where owner lives in one unit. Common areas and owner-occupied units are eligible.
- Manufactured home on a permanent foundation.
- In all of the above, the homeowner owns the land, and the property is taxed as real estate.
- Condominium or Cooperative Units.

Ineligible properties include:

- Reverse mortgages.
- Investment properties.
- Properties with a home equity line of credit.
- Ownership in trust or under a contract-for-deed.
- Properties primarily used for business (more than 50% of the floor space is used for business).

For more information on the program, email housing@moline.il.us or call (309) 524-2044.

TEXT & EMAIL NOTIFICATIONS SIGNUP

**THE TOWN OF CICERO**
LARRY DOMINICK, TOWN PRESIDENT[PRESIDENT'S OFFICE](#)[TOWN OFFICIALS](#)[DEPARTMENTS](#)[NEWS & EVENTS](#)[TOWN MAGAZINE](#)[CDBG-DR](#)[ABOUT CICERO](#)[MAKE A SERVICE REQUEST](#)[TOWN NOTICES](#)[BOARD MEETINGS](#)[CONTACT US](#)[SUBMIT A POLICE TIP](#)[FILE A POLICE REPORT](#)[ONLINE PAYMENTS](#)[SMART 911](#)[SAFE SPACE RESOLUTION](#)[NEWS TICKER](#) >[April 24, 2025] **Town President Larry**

SEARCH ...

Town Notice: Illinois Housing Assistance Fund for Cicero Homeowners

[Town Notices](#)

Privacy - Terms

Announcement from Town President Larry Dominick: Town of Cicero selected as a community to administer the Illinois Housing Assistance Fund for Cicero Homeowners

Round 1 of open applications will be from 2/19/24 – 3/25/24

President Dominick is thankful for the hard work of Tom Tomschin, Executive Director of the Town of Cicero Department of Housing in partnering with Grants Administrator Jose Alvarez to apply for and secure these needed dollars for Cicero. Mr. Tomschin has been working closely with CMAP, The Metropolitans Mayor's Caucus, and the Illinois Housing Development Authority in completing a Homes for a Changing Region Housing Study. This process has built relationships and highlighted challenges Cicero homeowners face, and strategies we can use to address these challenges.

The Illinois Homeowner Assistance Fund Home Repair Program (HAFHR) allows eligible homeowners the ability 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.

The Town of Cicero plans on administering this program in phases/rounds. Each phase/round will include open application times to receive applications, process applications, qualify homeowners, properties, and projects. These phases/rounds will be based on funding availability and organizational capacity. A waiting list will be in place to directly notify wait list owners of the next round of availability. All projects must be approved by the Town of Cicero **AND** IHDA.

The Town of Cicero has identified several priority project types they would like to invest these funds in to prevent owner displacement:

- Sewer Check Valve and Bypass Pump installation to prevent basement flooding,
- Lead service line replacements, in homes with children under 6,
- Roof, Gutter, and Soffit Replacements,
- Handicap Accessibility Projects (chair lifts, walk in showers, etc),
- Critical life and health safety violations, and
- Code Upgrades

Owners can also request other types of work, but to be approved, the work must maintain the habitability of the home and prevent homeowner displacement. Not all work requests will be approved.

Please note that funding and organizational capacity are limited. Due to limited program funding, not all eligible households may receive funding.



[Contact Information](#)

[Loan Program Overview](#)

[Income and Home Value Limits](#)

[Program Application](#)[Program Advertisement](#)[Program Manual](#)

Homes for a Changing – Region Housing Needs Study

Contact Information

IHDA does not directly fund homeowners or maintain a waitlist. If you are a homeowner looking for repair funds, contact the organization directly for qualification requirements.

Town of Cicero Department of Housing
1634 S. Laramie Ave.
Cicero, IL 60804
708-656-8223

Email completed applications to:
mgarcia1@thetownofcicero.com

Funds are made possible through Homeowner Assistance Fund (HAF), which was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP).

Please review the [Frequently Asked Questions](#) document for additional information.

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Loan Program Overview

- **Up to \$60,000.00 in renovation assistance to correct** the habitability of the home and prevent homeowner displacement,
- **No Payments, No interest,**
- Assistance for the home repair project is forgiven monthly over the three-year term (1/36th a month) until completely forgiven after year three,
- The homeowner is required to maintain the home as their primary residence throughout the term,
- If the home is sold before the affordability term ends, the unforgiven balance will be due out of net proceeds,
- If the homeowner moves out and rents the property, the unforgiven amount is due to IHDA. There is no sale and therefore no net proceeds, so the entire unforgiven amount is due,
- The Promissory Note and Recapture Agreement must be executed by the homeowner prior to starting any construction,
- No cash-out refinancing is allowed during the three-year affordability period.

Eligible Homeowners



financial hardship after January 21, 2020, related to Covid-19 pandemic
≤ 50% of AMI

- Own and occupy property

- Current on mortgage payments OR not have a mortgage payment
- Homeowners who received HAF housing assistance are eligible to apply.

Eligible Properties

- Single-family owner occupied (all owners must reside in property),
- 2–4-unit residential building where owner lives in one unit (only common areas and owner-occupied units are eligible),
- Condominium or cooperative units
- All the above have deferred home repair projects in need of being completed.
- All of the above must have current property insurance.
- All of the above are NOT valued above limits set by Cook County.

Ineligible Properties

- Properties with Reverse Mortgages
- Investment properties
- Properties with a home equity line of credit
- Ownership in trust or under contract-for-deed
- Properties used primarily for business (more than 50% of the floorspace is used for business)
- Properties with delinquent property taxes or have other liens and judgements
- Conflicts of interest between grantee and homeowner

(Town of Cicero Employees are NOT eligible for this program)

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Income Limits

Chicago - Joliet - Naperville, IL HUD Metro FMR Area INCOME LIMITS											
	1 – Person	2 – Person	3 – Person	4 – Person	5 – Person	6 – Person	7 – Person	8 – Person	9 – Person	10 – Person	
150% Area Median Family Income	\$115,850	\$132,400	\$148,950	\$165,450	\$178,700	\$191,950	\$205,200	\$218,400	\$231,750	\$244,950	

Home Value Limits

HOME and Housing Trust Fund Homeownership Price Limits - FY 2023											
Existing Homes HOME/HTF Price Limit											
EN	Metropolitan/FMR Area Name		1-Unit	2-unit	3-unit	4-unit	Unadjusted Median Value	▲	▼	▼	▼

Illinois	Cook	Chicago-Joliet- Naperville, IL HUD Metro FMR Area	\$290,000	\$371,000	\$449,000	\$556,000	\$305,000
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PREVIOUS ARTICLE

NEXT ARTICLE

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ECONOMIC DEVELOPMENT



[Doing Business in Cicero](#)

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[Cicero Unified Development Code](#)



[Illinois Sex Offender Registry](#)



[CICERO](#)
CHAMBER OF COMMERCE

W C M C

WEST CENTRAL MUNICIPAL CONFERENCE

© 2015 by The Town of Cicero



Robert (First name only)

“We are both on disability... we were made aware of some significant repairs needed to the home. We couldn’t be happier. Everything ... that was needed was possible because of this program. Our neighbors have been complimentary and asked about the program. We are proud of our home. They were accommodating and willing to answer questions. They even finished the project ahead of schedule!”

(Checked box to remain nameless)

“I’m so happy with the results. [I] have been in this house for over 20 years. The house has good bones, but I haven’t been able to put the money into it that it deserves. I’m so grateful; I couldn’t have done it myself. I’ve gained peace of mind due to the electrical upgrades.”

Gierald (Use first name only)

“As senior citizens living on a fixed income the [program] made it easier [for] us to meet our needs. Being handicapped and unable to go up and down the stairs easily is much better with the stair lifts. A new porch was needed for the outside stair life and it was made aesthetically pleasing.”

Chicago Heights-Rosie Webb

“The program has just made my mom’s life unbelievably better. The repairs done to the house have given [her] back so much independence to do more tasks without the need for help. The increased safety she has gained has been a blessing. My mom has been disabled for quite some time, and being accepted into this program has taken a lot of financial burden off ... her.”