



# GUIDE FOR CHICAGO HOUSING ADVOCATES

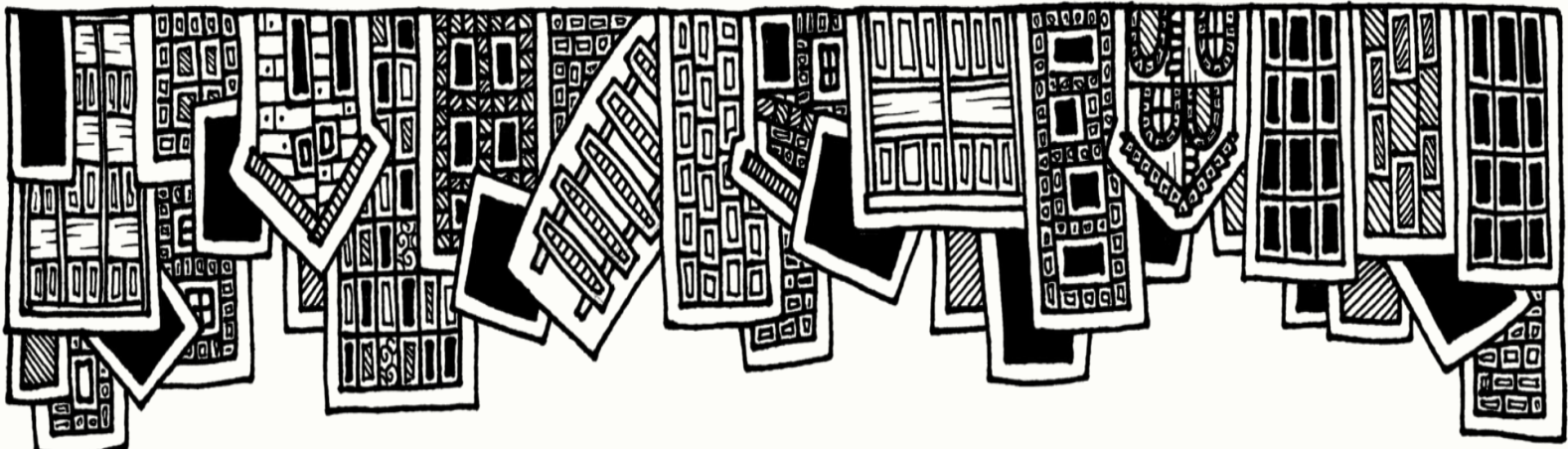
 **IMPACT FOR  
EQUITY**  
Combating injustice together

**Impact for Equity**  
141 W. Jackson Blvd.  
Suite 1260  
Chicago, IL 60604

© 2026 IMPACT FOR EQUITY. ALL RIGHTS RESERVED.

For more information, visit: [chihousingguide.org](https://chihousingguide.org) or email us at [housingguide@impactforequity.org](mailto:housingguide@impactforequity.org).

The Guide for Chicago Housing Advocates was made possible by the generous support of the Polk Bros. Foundation.



# Guide for Chicago Housing Advocates

Authors:

**Daniel Kay Hertz, Director of Housing**  
**Suni Kartha, Staff Counsel**  
**Simone Montgomery, Polikoff-Gautreaux Fellow**

Illustrations:

**Simone Montgomery, Polikoff-Gautreaux Fellow**

Editors:

**Carter Stewart, Executive Director**  
**Amy Cross, Managing Director of Advocacy**  
**Mallory Verez, Polikoff-Gautreaux Fellow**



# Table of Contents

<b>INTRODUCTION</b>	<b>2</b>
Purpose	3
About Impact for Equity	5
Affordable Housing in Chicago	7
The Importance of a Racial Equity Lens	11
The Housing Continuum and Area Median Income	12
<b>PART 1: INSTITUTIONS AND ORGANIZATIONS</b>	<b>14</b>
City of Chicago	16
Other City- and County-Based Organizations	29
State	37
Private Organizations	43
<b>PART 2: FUNDING SOURCES</b>	<b>46</b>
City of Chicago	47
Federal	51
State	55
<b>PART 3: PROGRAMS</b>	<b>57</b>
Homeownership Production and Purchase Assistance	59
Rental Production and Assistance for Renters	68
Rehabilitation and Preservation	81
Service Centers	92
<b>PART 4: SIGNIFICANT ORDINANCES AND LAWS</b>	<b>94</b>
<b>PART 5: HOW CITY ORDINANCES AND BUDGETS ARE PASSED</b>	<b>112</b>
Ordinances and the Municipal Code	113
Budgets	119
<b>PART 6: CHICAGO HOUSING AND ADVOCACY RESOURCES</b>	<b>121</b>
General Resources	122
City Council Resources	123
Policies and Programs	124
Research and Data	125
Reports	126
<b>PART 7: GLOSSARY</b>	<b>128</b>



## Introduction

A. Purpose

B. About Impact  
for Equity

C. Affordable  
Housing in  
Chicago

D. The  
Importance of a  
Racial Equity  
Lens

E. The Housing  
Continuum and  
Area Median  
Income (AMI)

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

# Introduction

Welcome to the 2026—and first—*Guide for Chicago Housing Advocates*. What follows is a tour of the affordable housing landscape in Chicago, with a focus on the public sector departments, institutions, programs, funding, laws, and processes that shape the places we live.

This Guide is part of Impact for Equity’s housing ecosystem work, the goal of which is to strengthen the ability of Chicagoans individually and in organizations to advocate for and implement ambitious, justice-centered housing policies that move us closer to a city where everyone has a high-quality, affordable home in the community of their choice.

We are grateful to everyone who reviewed the Guide ahead of publication. We are also grateful to the National Low Income Housing Coalition and its federal Advocates’ Guide, which provided the inspiration for this project. For national housing and policy best practices and resources, please [check out NLIHC’s annually published Advocates’ Guide here](#).

Guide for Chicago Housing Advocate’s was made possible by the generous support of the Polk Bros. Foundation.

## Introduction

### A. Purpose

### B. About Impact for Equity

### C. Affordable Housing in Chicago

### D. The Importance of a Racial Equity Lens

### E. The Housing Continuum and Area Median Income (AMI)

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Purpose

### Audience and How to Use

This guide is intended as a reference resource for anyone who is interested in understanding Chicago’s housing policy landscape in order to change it for the better. We define “advocates” broadly: professional researchers, organizers, and lobbyists, but also anyone who attends a public meeting, calls their alderperson, or simply is trying to understand candidates’ housing platforms to be a more informed voter.

This guide is also meant for practitioners in both government and non-profits who work to manage and administer the programs listed here. In fact, the inspiration for this guide comes, in part, from how often one of its authors referred to the NLIHC Advocates’ Guide on federal housing policy when he worked for the Chicago Department of Housing.

As a reference resource, this Guide is not primarily meant to be read straight through (although feel free if you would like). If you have come across the name of an entity, program, or funding source you would like to know more about, you can find it in the relevant section and just read that entry. If you would like to know more about the various public bodies that affect housing policy in Chicago or local housing programs, you might just read that section of the Guide.

A digital and interactive version of this Guide is available at [chihousingguide.org](http://chihousingguide.org).

Most of all, if you use this Guide in any way, please let us know what you think. We intend to update the Guide in the future and would love to know what would make it more useful. Please write to [housingguide@impactforequity.org](mailto:housingguide@impactforequity.org).

## Introduction

### A. Purpose

### B. About Impact for Equity

### C. Affordable Housing in Chicago

### D. The Importance of a Racial Equity Lens

### E. The Housing Continuum and Area Median Income (AMI)

Part 1:  
Institutions and Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant Ordinances and Laws

Part 5:  
How City Ordinances and Budgets Are Passed

Part 6:  
Chicago Housing and Advocacy Resources

Part 7:  
Glossary

## Limitations

This edition of the Advocates' Guide has several limitations, including:

- Because it focuses on the City of Chicago and affiliated policies and programs, it contains only a small amount of information about the state and county, which also play important roles in housing policy and programs. There is very little in this edition about the court system, for example, which has critical authority over the enforcement of tenant rights and building code issues.
- The *Guide* also does not include information about specific private sector organizations in the housing space. From legal aid nonprofits to affordable developers, lenders, and more, private actors play an enormous role in implementing and, often, designing housing policy and programs.
- Finally, the *Guide* reflects the perspectives and biases of its authors, even though efforts have been made to incorporate the input and review of other people and organizations. If you think something has been left out, or mischaracterized, please let us know at [housingguide@impactforequity.org](mailto:housingguide@impactforequity.org)!

## Introduction

A. Purpose

**B. About Impact for Equity**

C. Affordable Housing in Chicago

D. The Importance of a Racial Equity Lens

E. The Housing Continuum and Area Median Income (AMI)

Part 1:  
Institutions and Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant Ordinances and Laws

Part 5:  
How City Ordinances and Budgets Are Passed

Part 6:  
Chicago Housing and Advocacy Resources

Part 7:  
Glossary

## About Impact for Equity

Founded in 1969 as BPI, Impact for Equity is a law and policy center based in Chicago dedicated to pursuing racial, economic, and social justice. Over more than fifty years, we have worked to fight residential segregation, support fair elections, win lower utility costs, and establish civilian oversight of police. Today, Impact for Equity works in two main program areas—Housing and Criminal Legal Systems—using a variety of tools, including research, direct advocacy, and coalition work with partners across the Chicago region.

Impact for Equity’s housing team works on three major areas:

### Public Housing

This work includes advocacy with the Chicago Housing Authority, the City of Chicago, and the Illinois Housing Development Authority to coordinate on using all the CHA’s 19,000 available deep rental subsidies as quickly as possible, as well as completing the reconstruction of land cleared by the Plan for Transformation in the 2000s. [Read more.](#)

Work related to CHA also includes ongoing stewardship of the *Gautreaux v. Chicago Housing Authority* case, which is now in a settlement agreement phase. [Read more.](#)

Impact for Equity’s public housing work also includes advocacy and support around new “social housing” or “public development” models to create new mixed-income and permanently affordable housing, including the [Chicago Residential Investment Fund](#).

### Affordable Housing

This work includes “Affordable Illinois,” an initiative to ensure that everyone in Illinois has the right to stay or live in the community of their choosing, regardless of their income or background. Much of this work focuses on advocacy to strengthen and more aggressively enforce the Affordable Housing Planning and Appeal Act, as well as supporting zoning and fair housing reform. [Read more.](#)

## Introduction

A. Purpose

**B. About Impact  
for Equity**

C. Affordable  
Housing in  
Chicago

D. The  
Importance of a  
Racial Equity  
Lens

E. The Housing  
Continuum and  
Area Median  
Income (AMI)

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

This work also includes advocacy for property tax fairness—specifically, coalition work to support reform to Illinois’ property tax sale system to ensure homeowners don’t lose their entire home equity over a few hundred or few thousand dollars of tax debt. In addition, we are investigating policy solutions to the assessment appeal process, which shifts hundreds of millions of dollars of property taxes onto low- and moderate-income homeowners every year.

## Building Conditions

This work includes a major role in the Chicago Healthy Homes Coalition, which supports a proactive inspection program for rental homes to ensure all renters live in high-quality and safe homes. The Coalition also works to establish a public rental registry to create transparency in ownership and accountability of rental properties. Impact for Equity will continue to investigate how Cook County’s enforcement system can be improved to ensure that when code violations are found, they are resolved as quickly and equitably as possible.

## Impact for Equity Housing Team

Daniel Kay Hertz, Director of Housing

Martin Cozzola, Staff Counsel

Suni Kartha, Staff Counsel

Simone Montgomery, Polikoff-Gautreaux Fellow

Mallory Verez, Polikoff-Gautreaux Fellow

## Introduction

A. Purpose

B. About Impact  
for Equity

**C. Affordable  
Housing in  
Chicago**

D. The  
Importance of a  
Racial Equity  
Lens

E. The Housing  
Continuum and  
Area Median  
Income (AMI)

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

# Affordable Housing in Chicago

## A Brief History

In the early phases of Chicago's development, housing quality often outstripped housing affordability per se as the major crisis of residents' living spaces. As Chicago grew rapidly in the decades after the Great Fire of 1871, laborers arriving in the city from elsewhere in the United States or abroad increasingly found themselves relegated to tenement buildings, which were often overcrowded and difficult to keep in sanitary conditions.

In 1878, the Chicago Board of Health published reports describing squalid living conditions, with multiple families packed into single family dwellings and a lack of plumbing and sewer connections enabling the rapid spread of disease. These conditions were exacerbated in areas of the city where African Americans lived, due in large part to segregation laws and practices that limited options for where Black residents could live. Reformers concerned about detrimental impacts to public health beyond the boundaries of tenement neighborhoods pressed for changes to address overcrowding and unsanitary living conditions. In particular, settlement houses like Hull House, established in 1889 by Jane Addams and Ellen Gates Starr, sought to provide decent housing and social services for working-class residents and immigrants.

The first decades of the 1900s saw a number of public and private reform efforts in Chicago. The 1902 New Tenement Law required apartment buildings to meet certain standards for ventilation and sanitation. In 1923, joining a national movement, Chicago passed its first zoning ordinance, setting detailed limits on the size, shape, and use of new buildings across the city. While zoning was in part intended to promote more modern, high-quality housing, and keep separate residential and industrial development, it was also intended to provide a legal barrier to economic and racial integration. Indeed, the Illinois state legislation that permitted cities to establish zoning codes cited approvingly a report suggesting that such laws would prevent high-income neighborhoods from becoming working class.

## Introduction

### A. Purpose

### B. About [Impact for Equity](#)

### C. Affordable Housing in Chicago

### D. The Importance of a Racial Equity Lens

### E. The Housing Continuum and Area Median Income (AMI)

#### Part 1: Institutions and Organizations

#### Part 2: Funding Sources

#### Part 3: Programs

#### Part 4: Significant Ordinances and Laws

#### Part 5: How City Ordinances and Budgets Are Passed

#### Part 6: Chicago Housing and Advocacy Resources

#### Part 7: Glossary

On the private side, philanthropist Julius Rosenwald sought to provide some relief from housing discrimination and poor housing conditions, building the Michigan Boulevard Garden Complex (now the Rosenwald Court Apartments) in 1929 to provide affordable housing for African Americans in Chicago's Bronzeville neighborhood. Other private actors worked to expand affordable housing options, including architect Henry Holsman, who championed the cause of cooperative housing in Chicago through projects like Parkway Garden Homes and Shoreline Apartments.

Private affordable housing still remained out of reach for most lower income residents, however. In 1937, the [Chicago Housing Authority \(CHA\)](#) was founded, with Elizabeth Wood serving as its first executive director, to oversee the construction of three public housing projects: the Jane Addams Homes, Julia C. Lathrop Homes, and Trumbull Park Homes. A fourth project, the Ida B. Wells Homes, was built to house Black residents, entrenching the racial segregation that had become increasingly intense since the 1910s. Wood was fired in 1954 for resisting the [City Council](#)'s intent to preserve thorough segregation in public housing. By 1966, Dorothy Gautreaux and other CHA residents filed a lawsuit challenging CHA's pattern of concentrating public housing projects in racially segregated neighborhoods as a violation of the Equal Protection Clause. Plaintiffs won in 1969, kicking off decades of remedies including landmark fair housing wins on housing voucher mobility and scattered site public housing. The case continues in an amended settlement agreement scheduled to end in 2027.

The decades after World War II also saw major social, economic, and policy change in homeownership. The postwar suburban boom fueled by federal investments in highways and homeownership largely excluded Black families and other people of color, supercharging wealth inequality. Black homebuyers, locked out of mortgages, often turned to "contract buying" to purchase homes, an exploitative practice that made owners liable for repairs but prevented them from building equity. The Contract Buyers' League, organized on the West Side, successfully fought to change policy to address this issue. The landmark Community Reinvestment Act, passed in 1977, sought to increase access to credit in formerly redlined neighborhoods, though predatory lending practices have continued to this day.

## Introduction

### A. Purpose

### B. About Impact for Equity

### C. Affordable Housing in Chicago

### D. The Importance of a Racial Equity Lens

### E. The Housing Continuum and Area Median Income (AMI)

#### Part 1: Institutions and Organizations

#### Part 2: Funding Sources

#### Part 3: Programs

#### Part 4: Significant Ordinances and Laws

#### Part 5: How City Ordinances and Budgets Are Passed

#### Part 6: Chicago Housing and Advocacy Resources

#### Part 7: Glossary

The 1970s and 80s saw the rise of a “rehab” movement in Chicago, with neighborhood-based groups organizing both to repair older properties where for-profit entities had made few investments, and to protect low-income and working-class residents from rising rents as gentrification became a greater concern in central neighborhoods. In 1986, tenant organizers successfully passed Chicago’s [Residential Landlord Tenant Ordinance \(RLTO\)](#) under the administration of Mayor Harold Washington, a significant step forward for tenant rights.

The 1990s saw a significant shift in affordable housing policy nationally, with the rise of the [Low Income Housing Tax Credit \(LIHTC\)](#) as the primary mechanism to create new affordable rental housing, and the federal HOPE VI program addressing the physical deterioration of public housing buildings with proposals for total demolition and reconstruction. In Chicago, this culminated in the 2000 launch of the Plan for Transformation, proposing the demolition of more than half of the CHA’s family properties, to be replaced by mixed-income housing that combined public, LIHTC, and market-rate units. Although the Plan was supposed to be completed by 2010, the CHA did not reach its announced goal of 25,000 new or rehabbed homes until the early 2020s, and more than a hundred acres of former public housing land still sits vacant.

The foreclosure crisis of the late 2000s and early 2010s devastated neighborhoods across the city, but disproportionately hit Black and lower-income neighborhoods, where homeownership rates and home values fell and vacancies skyrocketed. Many of the most affected communities still had not recovered well into the 2010s, even as gentrification and rising housing costs in other parts of the city became major social and political issues. The arrival of the COVID-19 pandemic in 2020 exacerbated some of these preexisting trends, with decreases in office property values increasing property tax burden on residential owners and higher interest rates making homeownership substantially more expensive for new buyers.

Not surprisingly, the 2020s have also been an active period for housing organizing and policymaking in Chicago, with major ordinances passing to strengthen the Affordable Requirements Ordinance, reform exclusionary zoning, and add anti-displacement protections for vulnerable residents in gentrifying neighborhoods. As of 2026, housing affordability and housing quality remain issues as pressing as they have ever been in Chicago’s history.

## Introduction

A. Purpose

B. About Impact  
for Equity

C. Affordable  
Housing in  
Chicago

D. The  
Importance of a  
Racial Equity  
Lens

E. The Housing  
Continuum and  
Area Median  
Income (AMI)

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## The Current Need

Data and lived experience suggest that the scale of unmet need for affordable housing is vast and expanding. The [State of Rental Housing](#) series by the Institute for Housing Studies (IHS) at DePaul University represents arguably the most thorough look at rental affordability across the city, and was last published in 2023. At the time, IHS estimated that there were more than 119,000 fewer affordable rental homes than renter households that needed them. This figure was up substantially from just over 100,000 units in 2019.

Over the same time period, the proportion of Chicago renter households who were “cost burdened”—that is, paying more than 30% of their income in housing costs—grew from 47.4% to 51.1%. Among the lowest income renters, those making less than 30% of the Area Median Income (AMI), nearly nine in 10 renter households were cost burdened, and three out of four were paying more than half their income in rent.

Like renters, many homeowners are struggling to cover their housing costs. For buyers, costs in the Chicago region have [continued to grow faster than in the nation as a whole](#), even as mortgage rates remain elevated, and existing homeowners face substantial financial headwinds in [rising insurance rates](#), higher maintenance costs in Chicago’s older housing stock, and [growing tax bills](#) due to declines in office property values since Covid-19.

While affordability is a significant challenge, housing quality is also a critical issue. Each year, tens of thousands of building code habitability complaints are made, and Chicago’s older housing stock—more than three-quarters of homes were built before the federal ban on lead-based paint in 1978, for example—means health and safety issues are typically more severe than the national averages.

Similarly, Chicagoans who require housing that is accessible to people with mobility disabilities often struggle to find appropriate housing, especially at price points affordable to people with lower incomes. Creating more affordable and accessible housing is a critical need.

## Introduction

A. Purpose

B. About [Impact for Equity](#)

C. Affordable Housing in Chicago

**D. The Importance of a Racial Equity Lens**

E. The Housing Continuum and Area Median Income (AMI)

Part 1:  
Institutions and Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant Ordinances and Laws

Part 5:  
How City Ordinances and Budgets Are Passed

Part 6:  
Chicago Housing and Advocacy Resources

Part 7:  
Glossary

# The Importance of a Racial Equity Lens

In Chicago, as in the rest of the United States, race plays a critical structural role in stratifying resources, opportunity, and disadvantage. Race intersects with and inflects the impact of other structural markers of advantage and disadvantage, including gender, disability, economic class, immigration status, and sexual orientation. This is perhaps especially true in housing.

There is virtually no indicator of housing availability, affordability, quality, or accessibility that is not heavily stratified by race. In Chicago—one of the most racially segregated cities in the country—this often takes the form of geographic disparities between predominantly white communities and those that are predominantly Black, Latine, or Asian-American. But even within the same neighborhoods, racial disparities persist, driven by historical and contemporary factors like redlining, contract buying, segregationist violence, and discrimination in appraisals, leasing, and mortgage lending, among other issues.

Employing a racial equity lens on housing issues does not mean that housing issues affect only some groups and not others—data and lived experience show that every demographic has a profound need for high-quality, affordable housing that is not being fully met. It does, however, mean recognizing that prior policies, even well-intended ones, have not always benefited everyone equally and have often reinforced existing disparities. Historically, they have also not always taken into account the wants and needs of the intended beneficiaries, especially when the race of those intended beneficiaries was different than that of the people designing the policies.

A racial equity lens that incorporates the multiple, intersecting vectors of structural inequality is a necessary tool in policy analysis and advocacy to avoid outcomes that reinforce existing disparities.

## Introduction

A. Purpose

B. About Impact  
for Equity

C. Affordable  
Housing in  
Chicago

D. The  
Importance of a  
Racial Equity  
Lens

**E. The Housing  
Continuum and  
Area Median  
Income (AMI)**

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## The Housing Continuum and Area Median Income

“Affordable housing” means different things to different people. Most government programs define “affordability” as housing costs that are 30% or less of a person’s or family’s income, but some people have no income at all; others cannot remain stably housed without support services in place. For some people, affordability is a question of rental housing; for others, homeownership.

It can be helpful to think of housing affordability (and therefore housing programs and policies) as existing along a spectrum. On one end, there are temporary or emergency shelters for people with little to no income who need immediate intervention to have a safe place to sleep; on the other end are high-cost, market-rate rental and ownership housing. In between, there is transitional housing, permanent supportive housing (PSH), single-room occupancy (SRO) hotels, income-tested affordable rental housing at a variety of price points, limited-equity ownership housing, and low- or moderate-cost market-rate housing, among other types.

Each point along the continuum is important. Some types of housing may be in shorter supply in a particular community or may serve people with fewer options or who are more vulnerable.

One way to describe different points along the housing continuum is “Area Median Income,” or “AMI.” AMI is defined by the federal Department of Housing and Urban Development (HUD), and federal programs typically specify income qualifications as a percentage of AMI. Importantly, AMI is defined for a metropolitan area—which means that every neighborhood in Chicago, as well as suburbs from Highland Park to Harvey, share the same AMI.

In the Chicago area in 2025, the AMI for a four-person household was \$119,900. A home that is affordable at 60% AMI, then—a typical level for rental housing—is priced to be affordable to a family making \$71,940. A “deeply affordable” home at 30% AMI would be affordable to a family making \$35,970; a down-payment assistance program for homeownership might be targeted to households up to 120% AMI, or \$143,880. All of these numbers would be lower for smaller households, and higher for larger households.

**Introduction**

A. Purpose

B. About Impact for Equity

C. Affordable Housing in Chicago

D. The Importance of a Racial Equity Lens

**E. The Housing Continuum and Area Median Income (AMI)**

Part 1:  
Institutions and Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant Ordinances and Laws

Part 5:  
How City Ordinances and Budgets Are Passed

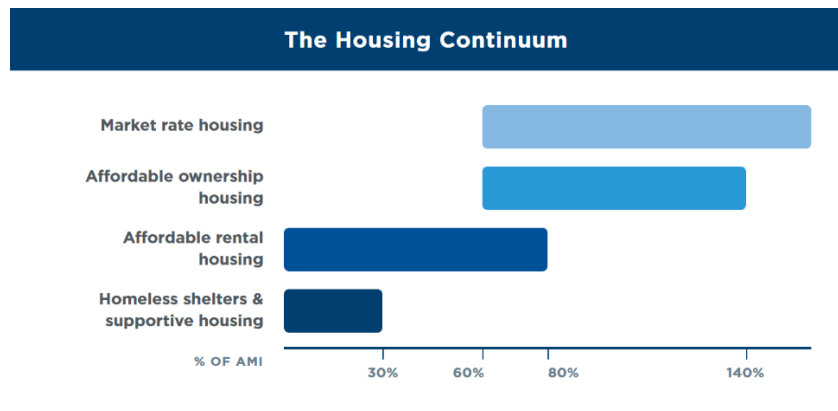
Part 6:  
Chicago Housing and Advocacy Resources

Part 7:  
Glossary

While different communities and different households have different needs, AMI serves as a kind of universal measuring stick to make affordability levels understandable to policymakers, administrators, and most importantly the federal government, which often requires that certain types of funds only be used for certain AMIs.

Importantly, not every program can serve every AMI level. Homeownership programs are typically targeted at higher AMIs, because owning a home involves a level of financial risk due to the cost of insurance, property taxes, and repairs that may make it difficult for very low-income households to stay in their home without additional support. Deeply affordable rental housing, on the other hand, typically requires some kind of ongoing rental subsidy, like vouchers, because deeply affordable rents don't necessarily cover the costs of operating an apartment building.

Area Median Income Limits 2025								
Effective April 1, 2025								
HH SIZE	30%	40%	50%	60%	80%	100%	120%	140%
1	\$25,200	\$33,600	\$42,000	\$50,400	\$67,100	\$84,000	\$100,800	\$117,600
2	\$28,800	\$38,400	\$48,000	\$57,600	\$76,750	\$96,000	\$115,200	\$134,400
3	\$32,400	\$43,200	\$54,000	\$64,800	\$86,350	\$108,000	\$129,600	\$151,200
4	\$35,970	\$47,960	\$59,950	\$71,940	\$95,900	\$119,900	\$143,880	\$167,860
5	\$38,850	\$51,800	\$64,750	\$77,700	\$103,600	\$129,500	\$155,400	\$181,300
6	\$41,730	\$55,640	\$69,550	\$83,460	\$111,250	\$139,100	\$166,920	\$194,740



# Part 1: Institutions and Organizations

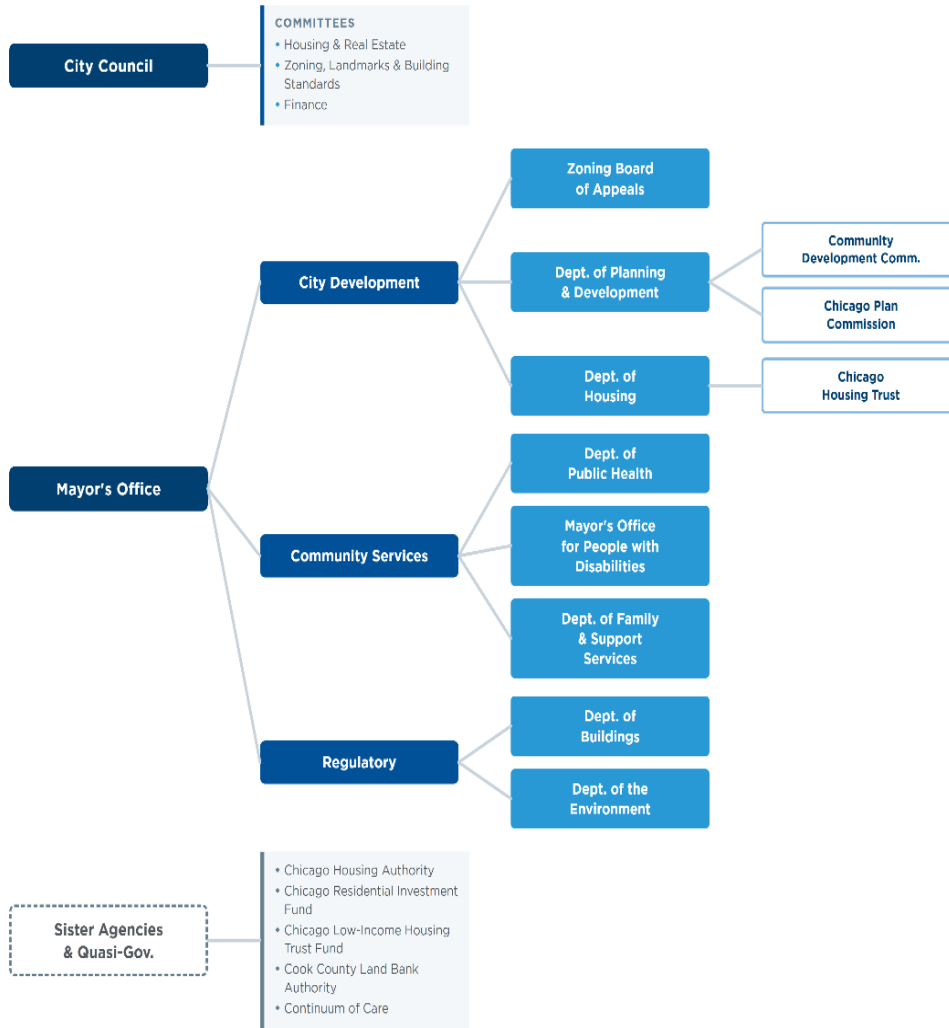
The administration of housing policies and programs in Chicago and Illinois is dispersed across many different local entities, including City of Chicago Departments, other City- and County-based organizations, State agencies, and private entities. Some key players, such as the Chicago Department of Housing (DOH), the Chicago Housing Authority (CHA), and the Illinois Housing Development Authority (IHDA) focus solely on housing-related work, while others, such as the Illinois Department of Family and Support Services (DFSS) and the Illinois Department of Human Services (IDHS) engage in programming that includes, but is not limited to, housing needs.

This Guide provides an overview of many key players within Chicago's housing ecosystem, with a focus on public sector actors. However, we acknowledge that there are many private sector entities not listed here that also have a significant impact on the region's housing landscape. Similarly, while this Guide centers around housing institutions and organizations, there are also a significant number of homeless-dedicated entities throughout the city and state—not all of whom are included here—whose work often intersects and informs affordable housing policy and programming.

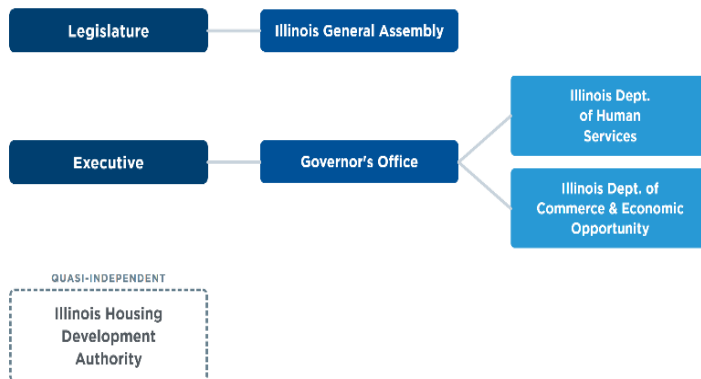
See the next page for organizational charts depicting key housing agencies at the City and State level, and their relation to each other. The rest of the section provides overviews of these entities, including their housing-related programs and governance structure.



## City of Chicago — Key Housing Agencies



## State of Illinois — Key Housing Agencies



Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## City of Chicago

### Department of Housing

**Overview:** The Department of Housing (DOH) oversees services, programming, and funding related to affordable housing production, preservation, and access throughout Chicago. While DOH does not own or operate residential buildings, the department finances the development of affordable housing across the city, manages neighborhood preservation, homebuyer and homeowner assistance programs, and frequently leads Chicago’s affordable housing policy research and advocacy in [City Council](#).

**Programs:** DOH provides programs and services for renters, landlords, homebuyers, homeowners, developers, and lenders. For renters, DOH runs an emergency heating repair program and a right to eviction counsel program, and technical assistance/trainings on topics related to rental and affordable housing (e.g. Fair Housing Compliance, property management). DOH also offers purchase price assistance or acquisition support to prospective homeowners. Additionally, DOH provides direct assistance and grants to program-qualifying homeowners to make repairs or improvements to their residence. For developers, DOH oversees applications for housing project financing and provides opportunities for affordable developers to buy discounted City-owned land to build owner-occupied housing. DOH also manages Chicago’s inclusionary zoning program, the Affordable Requirements Ordinance, and enforces provisions of several anti-displacement ordinances. Finally, DOH assists banks, credit unions, and other lending institutes in becoming certified lenders for DOH programs.

**Governance:** DOH’s power derives from the [Municipal Code of Chicago, Chapter 2-44, “Department of Housing,”](#) as established and amended by the Chicago City Council. Likewise, DOH appropriations and spending authority are granted by the City Council. The Department is led by a Commissioner, who is appointed by the Mayor and confirmed by the City Council.

**For more information about DOH visit:** [chicago.gov/housing](http://chicago.gov/housing) and the [DOH handbook of housing programs for Chicago residents](#).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Department of Planning and Development

**Overview:** The Department of Planning and Development (DPD) is the principal urban planning agency for the City of Chicago. In this role, DPD leads citywide planning efforts around neighborhood growth and sustainability, business and real estate development, historic preservation, accessible waterfronts, walkable districts, and other community improvements. Additionally, DPD administers the Chicago Zoning Code.

**Programs:** DPD encourages the redevelopment of public land by overseeing various development application processes, including the ChiBlockBuilder portal and Requests for Proposals (RFPs), Qualifications (RFQs), and Applications (RFAs). Additionally, DPD's Planning Division develops and implements land use plans (both citywide and neighborhood-specific) and assists the Zoning Bureau with design review on planned developments. Relatedly, the Department's Zoning Ordinance Administration Division reviews building permit applications to ensure neighborhood development conforms to the Chicago Municipal Code, local planning goals, and industry best practices. DPD also works to promote small business development via financial assistance programs (e.g. Workforce Solutions, Property Tax Incentives) and grants (e.g. Community Development Grants, Neighborhood Opportunity Fund, Small Business Improvement Fund). DPD's Historic Preservation Division prepares landmark designation reports; reviews permit applications for designated landmarks; maintains the Chicago Historic Resources Survey; administers the Demolition Delay Ordinance; and otherwise preserves historic buildings through incentives, preservation planning, and technical assistance.

**Governance:** DPD's power derives from the [Municipal Code of Chicago, Chapter 17-14, "Department of Planning and Development,"](#) as established and amended by the [Chicago City Council](#). Likewise, DPD appropriations and spending authority are granted by the City Council. The Department is led by a Commissioner, who is appointed by the Mayor and confirmed by the City Council.

**For more information about DPD, visit:** [chicago.gov/dpd](https://chicago.gov/dpd).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Department of Buildings

**Overview:** The Department of Buildings (DOB) oversees safety and quality of life compliance for buildings across Chicago. The Department is responsible for enforcing the Chicago Building Code and the other Chicago Construction Codes through permitting, inspections, and licensing.

**Programs:** As part of DOB's responsibility to administer the City's Construction Codes, the Department responds to hundreds of 311 building service requests each week, many from renters reporting issues with their buildings, including defective smoke and carbon monoxide detectors, unstable stairs or porches, inadequate heat, and pest infestations. DOB also issues permits, certifying that construction, demolition, and renovation work adheres to minimum safety standards outlined in the Chicago Construction Codes. Additionally, DOB administers trade licenses and registrations for construction industry professionals (e.g. general contractors, plumbers, crane operators).

**Governance:** DOB's power derives from the [Municipal Code of Chicago, Chapter 2-22, "Department of Buildings,"](#) as established and amended by the [Chicago City Council](#). DOB is led by a Commissioner, who is appointed by the Mayor and confirmed by City Council.

**For more information about DOB, visit:** [chicago.gov/dob](http://chicago.gov/dob).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Department of Family and Support Services

**Overview:** In collaboration with community partners, the Department of Family and Support Services (DFSS) connects Chicago residents and families to resources that build stability and support well-being. DFSS support services related to housing and homelessness include homeless shelter operations, case management for Chicagoans experiencing homelessness, rehousing assistance, and more. Other divisions within DFSS offer job training and placement for low-to-moderate income residents, counseling and legal aid for domestic violence survivors, education programming for youth, and care for aging adults.

**Programs:** DFSS funds a network of community-based homeless shelters, daytime drop-in centers (providing food, hygiene products, laundry machines, and case management), and warming/cooling centers in extreme weather. Additionally, DFSS' Centralized Shelter Intake, Transportation and Crisis Response (CSITCR) program responds to non-life-threatening requests for aid (e.g. shelter assistance, wraparound services), while DFSS' Homeless Outreach and Prevention (HOP) team proactively works to connect people experiencing homelessness to needed resources. DFSS also offers a homeless prevention call center to connect households with short-term to mid-term assistance with housing related needs. Finally, DFSS manages the Rental Assistance Program, which provides grants to renters in certain circumstances to avoid eviction and homelessness.

**Governance:** DFSS power derives from the [Municipal Code of Chicago, Chapter 2-50, "Department of Family and Support Services,"](#) as established and amended by the [Chicago City Council](#). Likewise, DFSS appropriations and spending authority are granted by the City Council. DFSS is led by a Commissioner, who is appointed by the Mayor and confirmed by City Council.

**For more information about DFSS, visit:** [chicago.gov/dfss](https://chicago.gov/dfss) and the City's [Annual Report on Homelessness \(2025\)](#), published by DFSS and DOH.

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Department of Public Health

**Overview:** The Chicago Department of Public Health (CDPH) provides foundational public health services for city residents, including environmental public health; communicable disease control; chronic disease and injury; maternal, infant, child, and adolescent health; mental health; substance use; and behavioral health. CDPH direct services are provided through a combination of local clinics, CARE response team, inspection functions, the Department's delegate agencies, and more. CDPH also monitors and analyzes health issues affecting the City and provides residents with health and safety guidelines.

**Programs:** CDPH's Lead Poisoning Prevention Program tests children for lead in their system; inspects homes of children with lead poisoning; and educates parents, providers, and property owners on the dangers of exposure (e.g. developmental damage). Lead poisoning is a housing issue because older residential buildings that have not been properly renovated can contain hazardous levels of the substance in paint. Other CDPH programs include environmental health and permitting, emergency preparedness in response to public health-related threats (e.g. infectious disease outbreaks), food production (promoting food safety and sanitation, e.g. inspections) tuberculosis control, HIV and STI services, vaccines for preventable diseases, support for new families, and more.

**Governance:** CDPH's power derives from the [Municipal Code of Chicago, Chapter 2-112, "Department of Public Health,"](#) as established by the [Chicago City Council](#). Likewise, CDPH appropriations and spending authority are granted by the City Council. CDPH is led by a Commissioner, who is traditionally appointed by the Mayor and confirmed by City Council.

**For more information about CDPH visit:** [chicago.gov/health](http://chicago.gov/health).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Mayor's Office for People with Disabilities

**Overview:** The Mayor's Office for People with Disabilities (MOPD) advances total access, full participation, and equal opportunity for people with disabilities across the city. MOPD provides disability education, training, advocacy, related to housing and home modification, accessibility compliance, independent living and career supports, youth resources, and more.

**Programs:** MOPD oversees housing and accessibility programs and infrastructure across Chicago. This includes the MOPD [Home Modification Program](#), which provides accessible home modifications for low-to-moderate income Chicagoans with disabilities. Through its Accessible Compliance Unit (ACU), MOPD reviews permitting plans and conducts inspections of City-funded projects to ensure compliance with the Chicago Building Code and the Illinois Accessibility Code. The ACU also funds the Chicago Housing Locator, a free resource for renters and property managers to find or list available accessible-affordable housing in Chicago. ACU also advises city departments and sister agencies to ensure compliance with disability rights laws and regulations and provides pre-permit plan review guidance for architects and developers. In addition, MOPD's Career Center employs Career Placement Counselors to help job seekers with disabilities find and maintain meaningful employment and train employers on how to effectively support employees with disabilities. MOPD also runs the Independent Living Program, Substance Use Prevention Program for the Deaf and Hard of Hearing, Disability Park Appeals, and Disabled Survivors of Gun and Community Violence. MOPD-operated advisory groups and committees include: MOPD Advisory Committee, Employer Champions Network, Employee Resource Group, and the Access Officers Program.

**Governance:** MOPD derives its power from the Municipal Code of Chicago, relevant Code sections include: [14A-4-409.1 Accessibility](#) and [14A-1-104.8 Approvals](#). MOPD appropriations and spending authority are granted by the [City Council](#). MOPD is led by a Commissioner who is appointed by the Mayor.

**For more information about MOPD visit:** [chicago.gov/mopd](https://chicago.gov/mopd).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Department of Environment

**Overview:** The Department of Environment (DOE) advances the City’s environmental justice priorities, including mitigating climate change, alleviating environmental harm across Chicago neighborhoods, and leveraging green economy wealth building opportunities. DOE is tasked with implementing the City’s Climate Action Plan, coordinating climate and sustainability efforts, and securing State Green infrastructure funding. DOE also manages environmental permitting and inspection services; provides environmental engineering services; and oversees the National Environmental Policy Act for federally funded projects, including developments affiliated with the [Chicago Housing Authority \(CHA\)](#) and the U.S. Department of Housing and Urban Development (HUD).

**Programs:** In collaboration with [DOH](#), DOE runs Green Homes Chicago, a program that provides free home energy upgrades and energy efficiency retrofits (e.g. new insulation, heat pump heating and cooling systems) to households earning up to 80% area median income (AMI). Other DOE programs and initiatives include Our Roots Chicago (expanding the tree canopy throughout City neighborhoods), Chi100 (expanding clean energy solutions, e.g. powering City buildings and streetlights via renewable energy), and Chicago Energy Benchmarking (tracking large buildings’ energy use, helping building owners understand their energy consumption and discover cost savings opportunities).

**Governance:** DOE’s power derives from the [Municipal Code of Chicago, Chapter 2-31, “Department of the Environment,”](#) as established and amended by the [Chicago City Council](#). Likewise, DOE appropriations and spending authority are granted by the City Council. The Department is led by a Commissioner, titled the Chief Sustainability Officer, who is appointed by the Mayor and confirmed by the City Council.

**For more information about DOE, visit:** [DOE’s webpage](#) on the City of Chicago website and Chicago’s [Climate Action Plan](#).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## The Mayor's Office

**Overview:** As the City's chief executive, the Mayor of Chicago liaises with municipal, state, and federal governments on behalf of the City. The Mayor's Office advances the Mayor's policy priorities and oversees all City Departments. The Mayor's Office submits legislative proposals and Chicago's annual budget to [City Council](#) for review and appoints alderpeople to fill vacancies on the Council. The Mayor also appoints City officers, department commissioners or directors, and members of City boards and commissions. Additionally, the Mayor's Office coordinates cross-departmental responses to emergency activities, such as the City's response to a natural disaster.

**Programs:** Typically, Deputy Mayors within the Mayor's Office handle discrete portfolios of issues and City departments. For example, the Deputy Mayor of Business and Neighborhood Development usually oversees work related to the [Department of Housing \(DOH\)](#) and [Department of Planning and Development \(DPD\)](#), among others. The Mayor's Office also includes a Chief Homelessness Officer, who collaborates with City departments to address homelessness and housing insecurity in Chicago. Additionally, the Mayor's Office includes an Office of Equity and Racial Justice led by the Chief Equity Officer that oversees the development and administration of policies focused on social equity and a policy team led by the Chief of Policy tasked with building out the Mayor's agenda.

**Governance:** The Mayor's power derives from the [Municipal Code of Chicago, Chapter 2-4, "Mayor,"](#) as established and amended by the Chicago City Council. Likewise, the Mayor's appropriations and spending authority are granted by the City Council.

**For more information about the Mayor's Office, visit:**  
[chicago.gov/mayor](https://chicago.gov/mayor).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Chicago City Council

**Overview:** The Chicago City Council is the legislative branch of the City of Chicago. The Council is comprised of 50 constituent-elected alderpersons (each representing one of Chicago’s 50 legislative districts or wards). Other key players in City Council include the Mayor, who presides over Council meetings and casts tie-breaking votes, and the City Clerk, who acts as official record keeper and the designated repository for City documents. The Council is organized into standing committees that review proposed legislation under the committee’s purview before a full Council vote. The Council approves financial appropriations, including the City’s annual budget, votes on proposed ordinances and resolutions, and confirms mayoral appointments. Alderpersons typically have a small number of staff, though committee chairs (see below) receive additional staffing budgets. In addition to their legislative work, ward offices typically spend a large portion of their resources on constituent services, liaising between residents and City departments to ensure service delivery.

**Committees:** There are several City Council committees that regularly deal with housing-related work. The Committee on Housing and Real Estate has jurisdiction over housing, redevelopment, and neighborhood conservation matters. The Committee on Zoning, Landmarks and Building Standards deals with all zoning concerns, land use policy, building code ordinances, matters affecting the [Department of Buildings \(DOB\)](#), and historical landmarks. The Committee on Finance covers tax levies and financing packages for housing developments.

**City Council, Prerogative, and Housing Development:** While City Council establishes the ordinances that provide general regulation over housing construction, management, landlord-tenant relationships, and public assistance, individual Council members also directly influence housing development through “aldermanic prerogative.”

Under this informal system, developments that need zoning changes that must be approved by the full City Council are approved when the local alder is in support and blocked when the local alder is opposed. Because a large portion of multifamily developments, including affordable housing—but not single-family homes, which tend to be more expensive—require Council zoning approval, this functionally gives local alders a veto over new low- and moderate-cost housing.

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

In 2018, a coalition of fair housing organizations, including the Shriver Center and the Chicago Area Fair Housing Alliance, [filed a civil rights complaint](#) with the U.S. Department of Housing and Urban Development (HUD) regarding aldermanic prerogative. In 2023, HUD sent a Letter of Concern to the City of Chicago, indicating fair housing investigators had found merit to the complaint. After years of negotiation over a settlement, the Trump Administration dropped the case, effectively ending the possibility of federal intervention for now.

**Governance:** City Council is granted its legislative powers by the Illinois Legislature and by the state constitution's home rule provisions (see [Article VII Section 6](#)). Formal legal authorization for passing legislation comes from the Illinois Revised Statutes, the Municipal Code of the City of Chicago, and the City Council's Rules of Order and Procedure.

**For more information about the Chicago City Council, visit:** [chicityclerk.com/about-city-government-chicago-city-council](http://chicityclerk.com/about-city-government-chicago-city-council).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Community Development Commission

**Overview:** The Community Development Commission ([CDC](#)) advises the Chicago City Council on recommended action regarding [Tax Increment Financing \(TIF\)](#) proposals, including redevelopment agreement proposals between the City and private organizations, designating new TIF districts and Redevelopment Areas, selling City-owned property located in TIF districts and Redevelopment Areas, and appointing members to Community Conservation Councils. CDC is also involved in TIF program administration, mainly through reviewing proposals regarding district designation, redevelopment plans, budgets, amendments, and terminations.

**Governance:** CDC derives its legal authority from the [Municipal Code of Chicago, Section 2-124, "Community Development Commission,"](#) as established and amended by the Chicago City Council. CDC is comprised of 15 members appointed by the Mayor and confirmed by the City Council. The Commission's work is overseen by the [Department of Planning and Development \(DPD\)](#).

**For more information on the CDC, visit:** [Community Development Commission on the City of Chicago website.](#)

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Chicago Plan Commission

**Overview:** The Chicago Plan Commission (CPC) reviews proposals on the following topics: planned developments (a zoning designation required for some projects that reach a certain size, including large residential developments), the Lakefront Protection Ordinance (which covers development within a certain distance of Lake Michigan), planned manufacturing districts (land where zoning restrictions prohibit certain uses, e.g. residential developments), industrial corridors (areas designated as a priority for industrial development and/or retention), and [Tax Increment Financing \(TIF\)](#) districts. The Commission also evaluates public land sale and acquisition proposals and approves long-range community plans.

**Governance:** The Chicago Plan Commission is part of the [Department of Planning and Development \(DPD\)](#). The Commission consists of 23 members. A majority are designated ex-officio, meaning they hold seats automatically as a result of also holding aldermanic or City staff positions, while others are appointed by the Mayor and confirmed by [City Council](#). The Commission derives its power from the [Chicago Municipal Code, Chapter 2-120, Article XI, "Chicago Plan Commission,"](#) as established and amended by the Chicago City Council.

**For more information about the CPC, visit:** [Chicago Plan Commission on the City of Chicago website](#) and the [Metropolitan Planning Council's Zoning Guide](#).

Introduction

**Part 1:  
Institutions and  
Organizations**

**A. City of  
Chicago**

**B. Other City/  
County**

**C. State**

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Zoning Board of Appeals

**Overview:** The Zoning Board of Appeals (ZBA) reviews land use matters related to the Chicago Zoning Ordinance, which delineates the City's zoning districts and development requirements (e.g. land use, size, density standards). ZBA handles three major types of zoning relief: special use permits, variations, and administrative adjustment appeals.

Special use permit applications ask ZBA to approve a proposed land use that differs from what the zoning district typically allows, while variation applications are requests for significant modifications to bulk (i.e. a building's shape and size) and density (i.e. how close buildings are to each other) requirements. The zoning code sets guidelines around when special use permits or variations are needed, and what powers the ZBA has to grant them. Administrative adjustments are minor changes to certain zoning standards, and are first heard by the Zoning Administrator, an office within the [Department of Planning and Development \(DPD\)](#). Administrative adjustment applications that are denied by the Zoning Administrator can be appealed to the ZBA.

**Governance:** ZBA consists of five members, each appointed by the Mayor with the consent of [City Council](#). DPD's Zoning Ordinance Administration Division provides staff services to the Board. The Zoning Board of Appeals derives its power from the [Municipal Code of Chicago, Chapter 17-14, "17-14-0300 Zoning Board of Appeals."](#)

**For more information about ZBA, visit:** [chicago.gov/zba](http://chicago.gov/zba) and the [Metropolitan Planning Council's Zoning Guide](#).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

**B. Other City/  
County**

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Other City- and County- Based Organizations

### Chicago Housing Authority

**Overview:** The Chicago Housing Authority (CHA) is a municipal sister agency (a government body not part of the City but performing key local government functions, such as Chicago Public Schools or the Chicago Park District) tasked with providing housing assistance to low-income individuals and families across the city, including veterans, the elderly, people with disabilities, and individuals in need of supportive housing services. CHA oversees a portfolio of public and mixed-income housing, as well as vouchers that provide subsidies to tenants living in private housing. Approximately one in every 20 Chicagoans—around 135,000 people and 65,500 households—live in CHA-owned public housing or receive vouchers from CHA to rent on the private market.

**Programs:** The CHA oversees the local administration of several programs funded by the U.S. Department of Housing and Urban Development (HUD), including the most historically well-known form of public housing: Section 9 developments directly owned and operated by public housing authorities (PHAs) across the country. However, it is the CHA's [Section 8](#) programs that have made up almost all of the city's public housing expansion in recent decades. Section 8 consists of Project-Based Vouchers (or PBVs, where the CHA contracts with a private landlord to subsidize the rent of a specific housing unit) and tenant-based Housing Choice Vouchers (or HCVs, where the rental subsidy follows the voucher-holder to any housing accommodation they rent on the private market). The Rental Assistance Demonstration Program (RAD) allows housing authorities and HUD-assisted properties to convert traditional public housing ([Section 9](#)) into the more commonly used PBVs. Similarly, Restore-Rebuild (formerly "Faircloth to [RAD](#)") makes it possible for housing authorities to build or acquire new housing, designate that development as public housing, and then execute a RAD conversion.

**Governance:** The CHA Board of Commissioners and the Office of the Inspector General provide oversight of the CHA. Commissioners are appointed by and accountable to the Mayor.

**For more information about the CHA, visit:** [thecha.org](https://thecha.org).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Chicago Low Income Housing Trust Fund

**Overview:** The Chicago Low-Income Housing Trust Fund (CLIHTF) is a 501(c)(3) non-profit corporation that provides project-based rent subsidies and special initiative programs designed to assist very low- and low-income households obtain stable, affordable housing. At least 50% of CLIHTF resources go to securing affordable housing for households earning less than 15% area median income (AMI), and all supported households earn at or below 30% AMI.

**Programs:** CLIHTF's two central programs are the Rental Subsidy Program (RSP) and the Multi-Year Affordability through Upfront Investment Program (MAUI). RSP attaches rental subsidies to buildings across the city to assist households at or below 30% AMI. RSP rental subsidies do not belong to any one tenant, but rather to the housing itself through a contract between the building owner and CLIHTF. Both non-profit and for-profit landlords that own the following types of buildings may be eligible for a CLIHTF rental subsidy: single-family homes, two flats, multi-unit apartment buildings, and large single room occupancy (SRO) developments, subject to program guidelines and board approval. MAUI approaches affordable housing for low-income tenants through a different avenue by issuing long-term loans and grants to rental properties. These funds also subsidize housing for tenants under 30% AMI by reducing the owner's need for mortgage debt, and therefore their monthly costs.

CLIHTF also funds Special Initiatives that assist people experiencing homelessness in securing permanent accommodations while also providing access to supportive services. These Special Initiatives include the Homeless Dedicated Initiative (for individuals and families), Homeward Bound (for single adults), the HIV/AIDs Initiative (for those living with HIV/AIDs), Homeless Dedicated Prevention (for households relying on an expiring federal housing program), the Veterans Initiative (for U.S. military veterans), and Families First (for entire families).

CLIHTF currently serves approximately 2,580 households citywide on an annual basis, across its RSP, MAUI-assisted units, and Special Initiatives. Program participation levels vary year to year based on funding availability and portfolio changes.

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

**B. Other City/  
County**

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

**Governance:** CLIHTF is governed by a fifteen-member Board of Directors, appointed by the Mayor and confirmed by the [Chicago City Council](#). The Board consists of representatives from city government, nonprofit organizations, and private corporations.

**For more information about CLIHTF, visit:** [clihtf.org](http://clihtf.org).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Chicago Housing Trust (formerly Chicago Community Land Trust)

**Overview:** The Chicago Housing Trust works to expand affordable housing access and ownership across the city. The Trust runs two program areas: (1) inclusionary housing in new construction and (2) acquisition and rehabilitation of existing structures.

**Programs:** The Chicago Housing Trust stewards affordable ownership housing in several ways. When a new condominium or townhouse development is completed subject to Chicago's [Affordable Requirements Ordinance \(ARO\)](#), the Housing Trust manages the sales of the affordable units at a below-market price to buyers earning between 80% and 120% area median income (AMI). To ensure long-term affordability, housing stock within the Trust's portfolio is subject to 30-year restrictive covenants with affordable resale requirements, with the 30-year term resetting at each sale.

In addition to ARO properties, the Trust also acquires and rehabs existing properties via the Affordable Homeownership and Housing Program (AHHP). Under AHHP, the Chicago Housing Trust acquires residential properties for resale, including single-family homes, townhomes, condominiums, two-unit properties, and vacant lots. Additionally, AHHP provides homeowners grant funding for repairs, accessibility features, and energy-efficiency improvements. In return the grant recipients place their properties in the Trust with the understanding that resale will be at an affordable price.

**Governance:** From its incorporation in 2006 until 2025, the Chicago Housing Trust operated as an independent nonprofit, created by but distinct from the [Department of Housing \(DOH\)](#). However, in 2025, [City Council](#) dissolved the Trust as an independent entity (see [Ordinance SO2025-0018827](#)). The Chicago Housing Trust is transitioning to become a bureau within DOH.

**For more information about the Chicago Housing Trust, visit:** [chicagohousingtrust.org](http://chicagohousingtrust.org).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Chicago Continuum of Care

**Overview:** The Chicago Continuum of Care (CoC) is part of a nationwide network of local public-private planning bodies that operate under the umbrella of the CoC Program run by the U.S. Department of Housing and Urban Development (HUD)—the largest source of federal funding for homelessness prevention and assistance. HUD allocates funding via an annual application process called the Notice of Funding Opportunity (NOFO). Chicago’s CoC distributes the dollars it receives through the CoC Program to address the needs of people experiencing homelessness, including (1) finding traditional and permanent housing, (2) providing support services, and (3) researching homelessness prevention strategies.

**Note:** In November 2025, HUD released its Fiscal Year (FY) 2025 CoC NOFO that significantly reduced federal funding for permanent housing programs, thereby putting an estimated 170,000 people at risk of homelessness. Two lawsuits were brought challenging HUD’s CoC policy change. In February 2026, the U.S. House of Representatives passed the FY 2026 HUD appropriations bill. The bill created a renewal structure for CoC housing and services funding. Specifically, the appropriations bill prevents gaps in funding for CoC programs while the litigation around the FY 2025 NOFO remains ongoing.

**Programs:** Historically, CoC funding can be used for five main program areas: permanent housing; transitional housing; “supportive services only”; homeless management information systems (HMIS); and, in some cases, homelessness prevention. The CoC Program funds permanent supportive housing (rental assistance coupled with support services), rapid rehousing (housing search, relocation, and rental assistance), and transitional housing (interim housing with support services). “Support services only” CoC funding pays for outreach initiatives (e.g. crisis counseling, urgent physical needs) and connecting people to housing-related resources. CoC homelessness prevention services include housing relocation, stabilization services, and rental assistance, whereas HMIS funding is generally used for operating expenses. Notably, all CoCs are required to create and maintain a Coordinated Entry System (CES), which is a system that standardizes the way a given CoC assess and refers people experiencing or at risk of experiencing homelessness to housing and services.

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

**B. Other City/  
County**

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

**Governance:** CoC is a membership organization comprised of 100+ organizations and individuals throughout the country. Members elect a Board of Directors. The Board includes representatives from local, state, and federal government agencies; constituency groups; and individuals with lived homelessness experience.

**For more information about Chicago's CoC, visit:**  
<https://allchicago.org/continuum-of-care/>.

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

**B. Other City/  
County**

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Cook County Land Bank Authority

**Overview:** The Cook County Land Bank Authority (CCLBA) was created in 2013 and is the largest land bank by geography in the United States. The CCLBA acquires residential, industrial, and commercial properties that are vacant, abandoned, foreclosed, or tax-delinquent, with the goal of returning these parcels to productive use and creating pathways to ownership, investment, and community wealth. CCLBA holds title to the properties it acquires and maintains the properties tax-free.

CCLBA has the power to clear titles by extinguishing delinquent taxes and liens to the extent permitted by law. Properties are sold at accessible prices to qualified buyers, often entrepreneurs and community organizers, who commit to redevelopment that benefits the community. Once redeveloped, the properties become tax-generating assets, which increases the overall revenue source in the area, helps stimulate further community development, and can increase neighborhood stability.

**Governance:** CCLBA is an agency of Cook County. It is governed by a seventeen-member Board of Directors, appointed by the Cook County President, subject to approval by the Cook County Board of Commissioners.

**For more information about CCLBA, visit:**

[cookcountylandbank.org](http://cookcountylandbank.org).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Chicago Residential Investment Fund

**Overview:** Established in 2025, the Chicago Residential Investment Fund (CRIF) is a 501(c)(3) nonprofit corporation with the power to finance, acquire, own, and operate mixed-income housing developments. Through a public-private green social housing and revolving fund model, CRIF aims to increase Chicago's stock of permanently affordable, environmentally sustainable, tenant-governed housing. Under this approach—which allows for increased production despite limited quantities of traditional funding sources such as the [Low Income Housing Tax Credit \(LIHTC\)](#)—CRIF supplies affordable developers with short term loans at below-market interest rates in exchange for an ownership stake in the projects. The developers' repayment of these loans and associated capital returns generates new revenue to finance additional affordable housing.

**Programs:** CRIF administers the [Green Social Housing \(GSH\)](#) Program, established by the [City Council](#). Under GSH, CRIF makes low-cost loans and investments in new construction and acquisition of multifamily developments that are at least 30% affordable, typically at 80% area median income (AMI) or less, and maintains majority ownership.

**Governance:** CRIF is led by a Board of Directors, consisting of six ex-officio directors, two directors who are residents of affordable developments appointed by the Mayor with approval of City Council, and seven additional directors, also appointed by the Mayor with approval of City Council.

**For more information about CRIF, visit:** [chicagorif.com](http://chicagorif.com).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

**C. State**

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## State

# Illinois Housing Development Authority

**Overview:** The Illinois Housing Development Authority (IHDA) is a state agency that finances the creation and preservation of affordable housing for low- and moderate-income households in Illinois. IHDA administers the state's [Low Income Housing Tax Credit \(LIHTC\)](#) allocations, the federal government's primary policy tool for encouraging the development and rehabilitation of affordable rental housing. IHDA also runs homeownership and other community stabilization housing programs.

**Programs:** IHDA offers programs, services, and resources for developers, renters, and homebuyers/homeowners. As part of the LIHTC allocation process, IHDA publishes a Qualified Allocation Plan (QAP) for developers, which details how the state intends to award its federal LIHTC credits. The QAP draws on policy priorities outlined by the Illinois Affordable Housing Task Force—a body coordinated by IHDA, designed to plan affordable housing funding annually and help identify the state's housing needs. In addition to LIHTC, IHDA also supports affordable development via a variety of services, including several first mortgage and bond financing options (Multifamily Financing Programs), reentry housing for individuals leaving the criminal legal system (Housing for Justice Involved Individuals Program and Re-Entry Program), housing with support services (Permanent Supportive Housing Development Program), and more.

IHDA also finances affordable housing programs for renters. Through programs like Rental Housing Support and the Long Term Operating Support Program, IHDA funds subsidies aimed at expanding housing access to very low-income households. Via the Court-Based Rental Assistance Program IHDA offers emergency rental assistance for tenants and housing providers involved in open eviction cases.

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

**C. State**

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

IHDA provides down payment and closing cost assistance to first-time and repeat homebuyers to help improve financial hurdles to owning a home (Access Mortgage). IHDA also funds improvements and repairs for homeowners (Home Repair and Accessibility Program, Homeowner Assistance Fund Repair Program) and supports community revitalization efforts via grants to municipalities, counties, and land banks (Strong Communities Program). Additionally, IHDA provides technical assistance programs that help expand the planning, revitalization, and land bank capacity of Illinois communities outside the Chicago metro area (e.g. Community Revitalization Technical Assistance Program and the Land Bank Capacity Program Technical Assistance Network).

**Governance:** IHDA derives its power from the State Housing Act ([310 ILCS 5/](#)). The agency is governed by a nine-member Board of Directors, appointed by the Governor and confirmed by the Illinois State Senate.

Other IHDA boards, commissions, and committees include: the State Housing Task Force (focused on the planning and coordination of state housing resources), the State Housing Appeals Board (tasked with hearing appeals regarding a local government's denial of affordable housing developments in violation of the Affordable Housing Planning and Appeal Act), and the [Illinois Affordable Housing Trust Fund](#) Advisory Commission (responsible for guiding the development and administration of IHDA's affordable housing programs).

**For more information about IHDA, visit:** [ihda.org](http://ihda.org) and IHDA's [Annual Comprehensive Housing Plans](#).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Illinois Department of Human Services

**Overview:** The Illinois Department of Human Services (IDHS) is a state agency that provides Illinois residents with an array of social services. IDHS operates five distinct divisions: the Division of Family and Community Services, which provides services such as shelter and housing, food, and cash assistance; the Division of Rehabilitation Services, specializing in employment, education, and independent living assistance; the Division of Developmental Disabilities, programming around health, life skills, and advocacy; the Division of Behavioral Health & Recovery, focused on substance abuse and mental health services; and the Division of Early Childhood, offering childcare and early intervention programs for low-income families. Note: In 2026, IDHS's Division of Early Childhood will transition into the newly created Illinois Department of Early Childhood (IDEC).

**Programs:** IDHS is perhaps most well-known for running cash, SNAP (Supplemental Nutrition Assistance Program) and medical assistance services. However, the agency also coordinates a number of housing programs. For example, IDHS provides short term care to families experiencing distress (the Crisis Nursery Program) and housing coupled with education and employment services for youth experiencing homelessness (Homeless Youth Program). Additionally, IDHS's Office of Housing Stability focuses on emergency and transitional housing, shelter diversion, rapid re-housing, supportive housing, rental assistance, and homelessness prevention.

**Governance:** IDHS derives its power from the Department of Human Services Act ([20 ILCS 1305/](#)). The agency is led by the IDHS Secretary, appointed by the Governor and subject to confirmation by the Illinois Senate.

**For more information about IDHS, visit:** [dhs.state.il.us](https://dhs.state.il.us).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

**C. State**

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Department of Commerce and Economic Opportunity

**Overview:** The Illinois Department of Commerce and Economic Opportunity (DCEO) is a state agency whose mission is to advance economic opportunity and development throughout Illinois. Across 20+ divisions, DCEO spurs job creation, retention, and career advancement; provides Illinois businesses with technical support, planning, financial consultations, and connections to global opportunities; advocates for equitable economic opportunity for communities across the state; strengthens public infrastructure; and promotes tourism.

**Programs:** DCEO administers several programs that support affordable housing across Illinois, including the Community Services Block Grant Program (CSBG), which provides rental assistance services for low-income households. The agency also runs a Housing Rehabilitation Program, which offers grant funding in support of safe and sanitary living conditions, home improvements, neighborhood stabilization, and affordable housing within communities across the state.

**Governance:** DCEO derives its authority from the Civil Administration Code of Illinois, Department of Commerce and Economic Opportunity Law ([20 ILCS 605](#)). The DCEO Director is appointed by the Governor and is subject to confirmation by the Illinois Senate.

**For more information about DCEO, visit:** [dceo.illinois.gov](https://dceo.illinois.gov).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## The Governor's Office

**Overview:** The Governor's Office oversees state agencies and departments and the implementation of Illinois laws. In collaboration with the [Illinois General Assembly](#), the Governor's Office is involved in setting Illinois' policy agenda and the state's annual budget. Additionally, the Governor's Office assists the Governor in carrying out their powers and duties, including making executive orders, appointing officials, and proposing or vetoing legislation. The Governor also acts as Illinois' intergovernmental liaison to the federal government.

In 2025, the Governor's Office created a Director of Housing Solutions position. Under Governor Pritzker, this position focuses largely on "missing middle" housing. Missing middle housing (e.g. small multifamily housing such as two-to-four flats, townhouses, etc.) is a type of housing similar in scale and form to detached single-family homes, but with multiple units. Additionally, in 2021, the Governor's Office created a Chief Homelessness Officer, tasked with leading the state's policy efforts to prevent and end homelessness. The Chief Homelessness Officer serves as the chair of the Interagency Task Force on Homelessness and the co-chair of the Community Advisory Council on Homelessness.

**Governance:** The Governor derives power from the Illinois Constitution, Article V, [Section 8](#).

**For more information about the Governor's Office, visit:** [gov.illinois.gov](http://gov.illinois.gov) and the [Report of the Governor's Ad-Hoc Missing Middle Housing Solutions Advisory Committee](#).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

D. Private  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Illinois General Assembly

**Overview:** The Illinois General Assembly (ILGA) is the legislative branch of Illinois state government. ILGA has two chambers: the House of Representatives and the Senate. ILGA convenes regular session in Springfield, Illinois from January through May annually to carry out legislative duties, including debating proposed bills and passing, amending, or repealing laws. In addition to regular session, special sessions of ILGA can also be convened by the Illinois Governor or by joint proclamation by the presiding officers of both chambers.

**Committees:** When bills are introduced in the House or Senate, they are sent to the relevant committee based on subject matter. Notably, the Illinois House has a designated housing committee, but the Senate does not. This means that in the Senate, housing related bills are sent to a variety of different committees, such as local government or judiciary.

**Governance:** The state House consists of 118 representatives—one from each representative district in Illinois, serving a two-year term. The state Senate consists of 59 senators, one from each senate district in the state, serving a two- or four-year term. ILGA derives its power from [Article IV of the state constitution](#).

**For more information on ILGA, visit:** [ilga.gov](http://ilga.gov).

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Private Organizations

# Community Development Financial Institutions

**Overview:** Community Development Financial Institutions (CDFIs) are lenders focused on supporting affordable housing and community development, especially in low- and moderate-income neighborhoods that are traditionally sidelined within the mainstream financial system. CDFIs exist across the country, with over thirty operating in Illinois alone.

**Programs:** CDFIs provide a wide range of financial services such as small business loans, mortgage lending, and access to credit. In some cases, CDFIs are contracted by the City of Chicago to administer housing programs that involve lending.

**Governance:** CDFIs are private institutions that are typically governed by a Board of Directors. There are four different CDFI structures: community development banks, community development credit unions, community development loan funds, and community development venture capital funds.

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Community Development Corporations

**Overview:** Community Development Corporations (CDCs) are 501(c)(3) tax-exempt nonprofits focused on community revitalization and support in underserved areas. CDCs are often established and operated by grassroots neighborhood groups. There are thousands of CDCs across the United States, with over five hundred in the Chicago metro area.

**Programs:** CDCs' mission-driven work often includes affordable housing, business and commercial projects (in collaboration with for-profit developers); education; job growth and training; healthcare and childcare; and other social and economic development programs that promote community investment.

**Governance:** CDCs are typically nonprofits governed by boards.

Introduction

**Part 1:  
Institutions and  
Organizations**

A. City of  
Chicago

B. Other City/  
County

C. State

**D. Private  
Organizations**

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Delegate Agencies

**Overview:** Delegate agencies are private non-profit organizations that have been contracted by the City of Chicago to administer a program or service on behalf of the City. The types of services the delegate agency performs depend on the needs of the government entity they have contracted with (e.g., emergency shelter, training, education). For example, [DOH](#) employs delegate agencies for housing service needs. [DFSS](#) also engages delegate agencies in carrying out direct service work across Chicago.

**Programs:** The Department of Housing (DOH) employs a number of delegate agencies to help carry out their work around affordable housing production, preservation and access. For example, delegate agencies operate DOH's Technical Assistance Citywide (TACIT) program, which provides aid and training on affordable housing and rental issues to non-profits in low to moderate income Chicago neighborhoods. DOH delegate agencies also assist in implementing the [Troubled Buildings Initiative](#) (TBI), which works to restore buildings in disrepair or abandoned. [Housing Counseling Centers](#) (HCC) are housing-related delegate agencies that provide guidance on topics such as financial management, pre- and post- purchase homebuyer procedures, foreclosure avoidance, and tenancy.

Similarly, the Department of Family and Support Services (DFSS) works with delegate agencies, contracted to provide direct social services across Chicago communities, including, but not limited to, the Department's housing and homelessness related work. For example, delegate agencies operate a network of shelters funded by DFSS. Additionally, DFSS delegate agencies support outreach and engagement efforts in coordination with the DFSS Homeless Outreach & Prevention (HOP) program, which refers Chicagoans experiencing homelessness to supportive services, shelter, and housing.

# Part 2: Funding Sources

Part 2 of this Guide provides an overview of the major city, state, and federal funding sources that finance affordable housing development, preservation, and programming in Chicago and Illinois. This section explains how Chicago funding sources operate and some of the history that created the City's current funding landscape, including the structural decline of both Tax Increment Financing (TIF) and the Affordable Housing Opportunity Fund that led to the creation of a \$1.25 billion Housing and Economic Development Bond (HED). Part 2 also outlines how federal funding supports the affordable housing ecosystem in Chicago, such as via the Low Income Housing Tax Credit (LIHTC), a key funding source that is used in approximately 90% of all new construction affordable rental housing across the United States. Finally, this section discusses state funding sources, such as the Illinois Affordable Housing Trust Fund and Donation Tax Credits. See below for a list of City, federal, and State funding sources included in Part 2 of this Guide:

## City of Chicago

- Corporate Fund
- Affordable Housing Opportunity Fund
- Tax Increment Financing
- Housing and Economic Development Bond

## Federal

- Low Income Housing Tax Credit
- Community Development Block Grant
- HOME Investment Partnership Grant

## State

- Illinois Affordable Housing Trust Fund
- Illinois Affordable Housing Tax Credits (Donation Tax Credits)



Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

**A. City of  
Chicago**

B. Federal

C. State

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## City of Chicago

### Corporate Fund

The City's Corporate Fund is a "general" operating fund—meaning that it can be used flexibly and supports a wide range of City operations, including public health and safety, transportation, and small business assistance. Dollars in the Corporate Fund come from local taxes (e.g., municipal public utility tax, Chicago sales tax), local non-tax revenue (e.g., money generated from fines and fees owed to the City), and intergovernmental transfers (i.e., money received from the state and federal government). Because the Corporate Fund uses a wide range of revenue sources to finance a significant amount of City services, it is often the focus of City budget negotiations.

**2026 budget:** \$6.2 billion

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

**A. City of  
Chicago**

**B. Federal**

**C. State**

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Affordable Housing Opportunity Fund

The Affordable Housing Opportunity Fund (AHOF) is a special revenue fund that supports the construction, rehabilitation, and preservation of affordable housing; housing programs; and the [Chicago Low Income Housing Trust Fund \(CLIHTF\)](#). AHOF dollars come from the [Affordable Requirements Ordinance \(ARO\)](#), which mandates that certain residential developers must either provide a certain number of affordable homes or make a payment in lieu of building such units.

For more than a decade after its establishment in 2003, AHOF received limited revenue, rarely breaking more than a few million dollars per year. This began to change around 2015, because of both increased development as the economy recovered after the Great Recession and a policy change that year that more than doubled the in-lieu fee for downtown developments. Between 2015 and 2022, AHOF typically received between \$10 and \$25 million per year.

However, these funds relied on ARO-subject developers not providing affordable housing “on site” in their developments. This received significant pushback from a number of community organizations and elected officials. In 2021, the City amended the ARO to place a requirement of 20% affordability on most developments, while supporting a state law that established the Affordable Housing Special Assessment Program, which provides property tax benefits for developments that are at least 20% affordable. As a result, since that time, a large proportion of ARO-subject developments have opted to build all of their affordable units “on site” instead of making any in-lieu payments, significantly reducing AHOF revenue once again.

**2026 budget:** \$1.4 million

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

**A. City of  
Chicago**

B. Federal

C. State

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Tax Increment Financing

Tax Increment Financing (TIF) is a financial tool designed to promote public and private revitalization projects in under-invested communities. In designated TIF districts, property values available to regular taxing districts are frozen for twenty-three years. Any increase in property values is considered to be the “increment,” and revenues from those property values are deposited in the TIF district’s fund. Funds from TIF districts have played a significant role in supporting a wide variety of public construction projects, including transit and road construction, school and park facilities, small business grants, and affordable housing development.

TIFs have also generated significant controversy. While the ability of taxing bodies like the City of Chicago or Chicago Public Schools to set their own levies (amount of property tax revenue collected) means that TIFs do not necessarily reduce funding for general services, they do increase the total amount of property taxes collected and therefore increase the tax rate for all taxpayers, whether or not they are inside a TIF district. Additionally, the TIF model favors areas with rising property values, because revenue is only generated where there is an “increment.” As a result, some large downtown TIFs generate more than \$100 million per year, while others generate \$1 million or less. Because TIF funds generally need to be spent in or near the district where they were collected, this means districts with the greatest need for investment often have the least resources.

While TIF has been a significant funding source for affordable housing initiatives for decades, TIF funding is expected to undergo a significant wind-down over the coming years, with nearly 45 TIF districts expiring by December 31, 2027. This means that TIF funding and geographies (TIF-eligible districts) will be greatly reduced and will require the City to pivot to other revenue streams (e.g., the [Housing and Economic Development](#) Bond, discussed below).

TIF districts are managed by the Department of Planning and Development, although they are primarily regulated by state law. TIF payments to specific projects must be approved by the [City Council](#).

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

**A. City of  
Chicago**

B. Federal

C. State

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Housing and Economic Development Bond

Chicago's \$1.25 billion Housing and Economic Development (HED) Bond was created in response to the structural decline of the revenue sources historically used in Chicago to fund affordable housing initiatives, including the TIF program and the Affordable Housing Opportunity Fund. Over the course of five years (2024-2028), the Bond will invest \$1.25 billion in housing, business, innovation, job growth, and cultural and community assets. The Bond will allocate \$625 million each to the [Department of Housing \(DOH\)](#) and the [Department of Planning and Development \(DPD\)](#).

DOH's share of the Bond dollars will go to support affordable rental housing (e.g., building and preserving affordable rental homes, green social housing revolving fund, retrofits), homeownership (e.g., down payment assistance, home repair, homeowner support), and homelessness (e.g., Single Room Occupancy or SRO preservation, permanent supportive housing). The remaining \$625 million will go to DPD to fund community development grants, a revolving loan fund, loans and pre-development grants, jobs and workforce training grants, and a missing middle housing infill strategy.

This shift away from [TIF](#) funding towards a bond model for affordable housing and commercial development initiatives aligns with best practices in peer cities, such as Los Angeles and New York.

For more information on the Housing and Economic Development Bond, [see this 2024 report by the City of Chicago](#) and [quarterly reporting](#).

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

A. City of  
Chicago

**B. Federal**

C. State

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Federal

# Low Income Housing Tax Credit

For nearly four decades, the Low Income Housing Tax Credit (LIHTC) has served as the primary federal funding source used to develop and rehabilitate affordable housing in the United States—supporting approximately 90% of all affordable housing in the country.

Under LIHTC, state housing finance agencies and three cities (Chicago; New York; and Washington, D.C.) receive annual LIHTC allocations from the Internal Revenue Service according to population size. State agencies (in Illinois, the Illinois Housing Development Authority, or IHDA) or cities (in Chicago, the Department of Housing, or [DOH](#)) then award the tax credits to proposed affordable housing developments through a competitive application process.

As part of the LIHTC allocation process, [IHDA](#) and the City each publishes a Qualified Allocation Plan (QAP), a federally required document for developers which details how the state awards its LIHTC credits. IHDA's QAP draws on policy priorities outlined by the Illinois State Housing Task Force, a body coordinated by IHDA, designed to plan affordable housing funding annually and help identify the state's housing needs. The City's QAP is developed by DOH and outlines priorities for developing and rehabilitating affordable rental properties in line with the City's larger housing goals and policy objectives.

In Illinois, 75.5% of the state's LIHTC allocation is awarded by IHDA, while 24.5% is awarded by DOH. The vast majority of IHDA's awards are made outside the City of Chicago, though each round a handful of IHDA awards go to developments in the City. IHDA makes LIHTC awards annually, while DOH does so every two years.

There are two types of LIHTC tax credits: 9% and 4%. The 9% tax credit typically supports new housing construction and is designed to cover approximately 70% of construction costs, whereas the 4% tax credit is generally used for building rehabilitation projects and covers roughly 30% of construction costs. In exchange for these tax credits, developers generally commit their development to maintaining affordable rents for a minimum of 30 years.

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

A. City of  
Chicago

B. Federal

C. State

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

Since LIHTC does not cover 100% of construction costs, gap financing” is required to make developments receiving LIHTC financially feasible. Gap financing often takes the form of funds from HOME, Illinois Affordable Housing Trust Fund, Community Development Block Grant (CDBG) allocations, [Tax Increment Financing \(TIF\)](#), or, for DOH awards, [Housing and Economic Development](#) (HED) Bond proceeds, among many other options. As a result, the capital stack of financing for LIHTC developments is often quite complicated, with a dozen or more different financing sources in some cases.

For more information on IHDA LIHTC allocations, visit the following pages on IHDA’s website: [Low Income Housing Tax Credit](#) and [Qualified Allocation Plan \(QAP\)](#).

For more information on DOH LIHTC allocations, visit: the [City’s webpage for the 2025 QAP](#) and [DOH’s racial equity impact assessment](#) (2021).

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

**A. City of  
Chicago**

**B. Federal**

**C. State**

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Community Development Block Grant

The Community Development Block Grant (CDBG) is a federal program that distributes annual funding to eligible recipient municipalities, supporting regional work around decent housing, economic development, and neighborhood revitalization. The program, administered by the federal Department of Housing and Urban Development (HUD), is intended to benefit low- and moderate-income individuals, prevent slums or blight, and address urgent community development needs arising from serious or immediate threats to health or welfare.

CDBG funds are used for new residential construction, rehabilitating existing housing stock, downpayment assistance to first-time homebuyers, disaster relief, and more. In Chicago specifically, CDBG funds are allocated by City departments for specific programs. For example, the [Department of Housing \(DOH\)](#) uses CDBG as a source of Low Income Housing Tax Credit (LIHTC) gap funding, while the [Department of Family and Support Services \(DFSS\)](#) employs the funds for homeless services and workforce development, and the [Mayor's Office for People with Disabilities](#) allocates CDBG finances to their [Home Modification Program](#). CDBG funds are administered by a number of departments and agencies at both the City and State levels. CDBG is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C. 5301 et seq.

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

A. City of  
Chicago

**B. Federal**

C. State

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## HOME Investment Partnership Grant

The HOME Investment Partnership is a federal formula block grant program that distributes funding annually to participating states and localities—including Chicago—exclusively to support affordable housing needs of low-income households in the region. HOME is administered by the U.S. Department of Housing and Urban Development (HUD) and can be used to fund a wide variety of affordable housing work, including the construction or rehabilitation of affordable housing (both owner-occupied and rental units), homebuyer assistance, and tenant-based rental assistance.

All housing units subject to HOME funding are reserved for households at or below 80% AMI. Ninety percent of households occupying HOME-assisted rental units and households receiving HOME tenant-based rental assistance must have incomes at or below 60% AMI. At the City level, HOME funds are administered by the [Department of Housing \(DOH\)](#), while at the state level, HOME is administered by the [Illinois Housing Development Authority \(IHDA\)](#). The HOME Investment Partnerships Program is authorized by the Cranston-Gonzalez National Affordable Housing Act of 1990 (P.L. 101-625).

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

A. City of  
Chicago

B. Federal

**C. State**

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## State

# Illinois Affordable Housing Trust Fund

The Illinois Affordable Housing Trust Fund provides grants and loans for the acquisition, construction, development, rehabilitation, operation, insurance, or retention of multi-family and single-family developments or predevelopment expenses. Administered by the [Illinois Housing Development Authority \(IHDA\)](#), the Trust Fund receives revenue through an Illinois real estate transfer tax (estimated to provide \$55 million in assistance in FY26).

Additionally, the Trust Fund finances a grant program that provides technical assistance around building capacity and sustainability in local communities (called the Land Bank Technical Assistance Network). Trust Fund allocations are first reviewed by the Illinois Affordable Housing Trust Fund Advisory Commission (a committee appointed by the Governor to guide, develop, and monitor IHDA's affordable housing programs and use of the Trust Fund), before being sent to IHDA's Board for approval.

Introduction

Part 1:  
Institutions and  
Organizations

**Part 2:  
Funding Sources**

A. City of  
Chicago

B. Federal

**C. State**

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Illinois Affordable Housing Tax Credits (Donation Tax Credits)

Under the Illinois Affordable Housing Tax Credit or IAHTC (commonly referred to as the Donations Tax Credit), private investors receive a one-time reduction on their state income taxes when they donate money, securities, or property to a non-profit affordable housing sponsor for an affordable housing project. For every dollar contributed to a qualifying affordable housing project, the donor under IAHTC receives a 50 cent income tax credit—thus encouraging private investment in affordable housing.

Donations must be used for projects with units benefiting households earning up to 60% AMI. IAHTC-eligible projects include affordable rental and homeownership developments, employer-assisted housing projects, and homeownership counseling programs. The program is administered by the [Illinois Housing Development Authority \(IHDA\)](#). Rules governing the IAHTC program are found in the Illinois Administrative Code, Title 47, Chapter II, Part 355.

## Part 3: Programs

Housing programs in the City of Chicago are primarily managed by the Chicago Department of Housing (DOH) and the Chicago Housing Authority (CHA), although a number of other City and State agencies play a role in administering various programs. Most housing-related programs seek to support tenants, homeowners, and homebuyers by providing direct financial subsidies or by providing tax incentives or other financial assistance to affordable developers and/or landlords while requiring homes receiving support to be rented or sold at affordable rates. This Guide provides an overview of programs that help to make housing more affordable and habitable for Chicago residents, whether through rental subsidies, supporting and expanding homeownership opportunities, or assisting single- and multi-family property owners with repairs to help preserve affordability.

The programs in this Guide are categorized into four buckets: homeownership production and purchase assistance, rental production and assistance for renters, rehabilitation and preservation, and service centers. See the next page for a chart of key local housing programs organized by administering entity and program type. The following pages overview each program, including key provisions and the funding source(s) that make the program possible.



## Programs by Department or Agency

<b>Dept. of Housing</b>	<p><b>HOMEOWNERSHIP PRODUCTION AND PURCHASE ASSISTANCE</b></p> <ul style="list-style-type: none"> <li>• Building Neighborhoods and Affordable Homes</li> <li>• City Lots for Working Families</li> <li>• HomeGrown Purchase Assistance Grant Program</li> <li>• Neighborhood Lending Program - Purchase Assistance</li> <li>• Reclaiming Chicago Communities</li> <li>• Shared Equity Investment Program</li> </ul> <p><b>RENTAL PRODUCTION AND ASSISTANCE FOR RENTERS</b></p> <ul style="list-style-type: none"> <li>• Chicago Rents</li> <li>• Multi-Family Financial Assistance</li> <li>• Right to Counsel Program</li> </ul> <p><b>REHABILITATION AND PRESERVATION</b></p> <ul style="list-style-type: none"> <li>• Chicago Bungalow Initiative</li> <li>• Community Receiver Program</li> <li>• Emergency Heating Repair Program</li> <li>• Heat Receiver Program</li> <li>• Home Repair Program</li> <li>• Multi-Family TIF Purchase-Rehab Program</li> <li>• Chicago Neighborhood Rebuild</li> <li>• Troubled Buildings Initiative</li> <li>• Woodlawn Long-Term Homeowner Repair Grant Program</li> </ul> <p><b>SERVICE CENTERS</b></p> <ul style="list-style-type: none"> <li>• Housing Counseling Centers</li> </ul>
<b>Dept. of Planning and Development</b>	<p><b>HOMEOWNERSHIP PRODUCTION AND PURCHASE ASSISTANCE</b></p> <ul style="list-style-type: none"> <li>• Missing Middle Infill Initiative</li> </ul>
<b>Dept. of Family and Support Services</b>	<p><b>RENTAL PRODUCTION AND ASSISTANCE FOR RENTERS</b></p> <ul style="list-style-type: none"> <li>• Rental Assistance Program</li> </ul> <p><b>SERVICE CENTERS</b></p> <ul style="list-style-type: none"> <li>• Community Service Centers</li> </ul>
<b>Mayor's Office for People with Disabilities</b>	<p><b>REHABILITATION AND PRESERVATION</b></p> <ul style="list-style-type: none"> <li>• Home Modification Program</li> </ul>
<b>Chicago Housing Authority</b>	<p><b>HOMEOWNERSHIP PRODUCTION AND PURCHASE ASSISTANCE</b></p> <ul style="list-style-type: none"> <li>• Home Ownership Made Easy</li> </ul> <p><b>RENTAL PRODUCTION AND ASSISTANCE FOR RENTERS</b></p> <ul style="list-style-type: none"> <li>• Public Housing (Section 9)</li> <li>• Housing Choice Vouchers and Project-Based Vouchers (Section 8)</li> <li>• Restore-Rebuild</li> <li>• Moving to Work</li> </ul> <p><b>REHABILITATION AND PRESERVATION</b></p> <ul style="list-style-type: none"> <li>• Rental Assistance Demonstration</li> </ul>
<b>Chicago Low-Income Housing Trust Fund</b>	<p><b>RENTAL PRODUCTION AND ASSISTANCE FOR RENTERS</b></p> <ul style="list-style-type: none"> <li>• Multi-Year Affordability Through Upfront Investment</li> <li>• Rental Subsidy Program</li> </ul>
<b>Chicago Residential Investment Fund</b>	<p><b>RENTAL PRODUCTION AND ASSISTANCE FOR RENTERS</b></p> <ul style="list-style-type: none"> <li>• Green Social Housing</li> </ul>
<b>Cook County Land Bank Authority</b>	<p><b>REHABILITATION AND PRESERVATION</b></p> <ul style="list-style-type: none"> <li>• Chicago Neighborhood Rebuild</li> </ul>

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Homeownership Production and Purchase Assistance

### Building Neighborhoods and Affordable Homes

**Program Summary:** The Building Neighborhoods and Affordable Homes Program (BNAH) provides grants up to \$100,000 to assist qualified buyers in purchasing a newly constructed primary residence.

**Key Provisions:** Eligibility requirements include the following:

- Only open to first-time homebuyers whose annual household income is no more than 140% area median income (AMI). Grants are given on a sliding scale, with higher amounts going to buyers with lower household incomes.
- Grants can be used for down payment or closing costs on residential buildings with no more than four units, and the buyer must live in one of the units as their primary residence for at least 10 years.
- The purchased home must have been built pursuant to a City of Chicago Land Sale Redevelopment Agreement or a City Lots for Working Families Agreement.

**Funded by:** [Housing and Economic Development](#) (HED) Bond

**Administered by:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## City Lots for Working Families

**Program Summary:** Under the City Lots for Working Families Program (CL4WF), the City of Chicago sells vacant, City-owned land to affordable developers for the nominal price of one dollar per lot. The program's goal is to repurpose vacant land, expand affordable homeownership opportunities, and encourage community development throughout Chicago.

**Key Provisions:** Vacant land sold under CL4WF must be used to build owner-occupied single-family homes, or two-, three-, or four-flats. Developers are eligible to purchase clusters of City-owned lots worth up to \$224,000 appraised value. CL4WF developers are also provided with a streamlined acquisition process and reductions in permit fees. Once a home is constructed, the properties are available for purchase to homebuyers at or below 140% area median income (AMI) who commit to retaining the property as their primary residence for at least five years, after which point the City does not recapture the land value when the property is sold. If the property is sold before the five-year residence period is over, the initial buyer earns a 20% write-down for the first \$64,000 of land value for each year the buyer lives at the property. Land value above \$64,000 is recaptured on sale but forgiven 30 years after the initial sale.

**Funded by:** Land write-downs

**Administered by:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Missing Middle Infill Initiative

**Program summary:** The Missing Middle Infill Housing Initiative leverages City land and financing to build new residential construction for market-rate buyers. The program is a community improvement strategy that aims to address decades of systemic disinvestment that resulted in vacant lots and “missing” middle-density buildings on Chicago’s South and West sides. Missing middle housing (e.g. small multifamily such as two-to-four flats, townhouses, etc.) is a type of housing similar in scale and form to detached single-family homes, but with multiple units.

**Key provisions:**

- Prospective private developers must submit applications through the City’s land use portal, [ChiBlockBuilder](#).
- City lots are sold to housing developers in clusters. Each lot is sold for the nominal price of one dollar. The City also offers up to \$150,000 in construction assistance.
- Developers construct new homes on the land they purchase from the City and then sell those properties to market-rate buyers for owner-occupancy. The purchase price of the homes under Missing Middle must be affordable for households earning 140% area median income (AMI).
- The [Affordable Requirements Ordinance \(ARO\)](#) does not apply to Missing Middle projects.

**Funded by:** [Housing and Economic Development](#) (HED) Bond

**Administered by:** [Department of Planning and Development](#) (DPD)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Home Ownership Made Easy

**Program Summary:** The Home Ownership Made Easy (HOME) is comprised of two components: the Choose to Own (CTO) program and the Down Payment Assistance program. CTO allows eligible residents of the [Chicago Housing Authority \(CHA\)](#) to use their housing subsidy to purchase a home. The Down Payment Assistance (DPA) program, which is available to CHA and non-CHA residents, helps households with the upfront costs of buying a home by providing funds for down payments.

For more information on CTO and DPA see below and visit the CHA website for more details.

### CTO eligibility requirements:

- Must have lived in public housing, in good standing, for at least one year.
- Must be a first-time homebuyer.
- Household income must be between 50% and 80% area median income (AMI).
- Must have at least one year of positive credit history.
- Must have \$3,000 in a bank account (\$2,000 for seniors or disabled heads of household).

### CTO key provisions:

- When Qualified Housing Choice Voucher (HCV) and public housing families use their subsidy to buy a home, the household receives monthly assistance with a portion of their mortgage payment. Working heads of households receive assistance for up to 15 years, while people over 62 and heads of household with a disability receive assistance for up to 30 years.
- CTO also provides referrals to pre- and post-purchase homebuyer education, credit counseling, real estate and lending professionals, and other services to help program participants through the homebuying process.

### DPA eligibility requirements:

- Both CHA residents and non-CHA residents of Illinois are eligible for the DPA program.
- Must be a first-time homebuyer.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

**B. Rental  
Production and  
Assistance for  
Renters**

**C. Rehabilitation  
and Preservation**

**D. Service  
Centers**

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

- Must be purchasing a home that will be the homebuyer's permanent residence, and the home must be located within the City of Chicago.
- Must meet specified income requirements.
- Household members listed on the purchase contract must complete an eight-hour Homebuyer Education (HBE) class from a provider approved by the U.S. Department of Housing and Urban Development (HUD).
- Must obtain a valid preapproval from a lender approved by the CHA.
- Must provide proof of a signed purchase agreement.
- Must contribute at least \$3,000 to the purchase (or \$2,000 if receiving Social Security income).

**DPA key provisions:**

- CHA residents are eligible for a \$20,000 grant to assist with a down payment on a home. Importantly, CHA residents who receive the grant are transitioned off their subsidy.
- Non-CHA residents who are Illinois residents or moving to Chicago are eligible for a \$10,000 grant.
- CHA funds can be combined with other down payment help, but household cannot receive cash back when closing on their home.
- The DPA grant will be forgiven after ten years of living in the home.

**Funded by:** Federal Housing Assistance Payments

**Administered by:** Chicago Housing Authority (CHA) and U.S. Department of Housing and Urban Development (HUD)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7: Glossary

# HomeGrown Purchase Assistance Grant Program

**Program Summary:** The HomeGrown Purchase Assistance Grant Program runs from 2025-2028 and supports homeownership by creating a financing tool that helps homebuyers access homes within their financial means.

**Key Provisions:** HomeGrown grants are issued through [Community Development Financial Institutions \(CDFIs\)](#) and are up to \$70,000 in areas where neighborhoods have experienced a substantial increase in sale prices (Zone A) or up to \$50,000 in low-income census tract areas in which 70% or more families have incomes at or below 80% of the statewide median family income (Zone B).

**Key provisions:**

- All homebuyers must be mortgage-ready and, if in Zone A, have a household income no more than 120% area median income (AMI) or, if in Zone B, have a household income of no more than 150% AMI. Grants are given on a sliding scale, with higher amounts going to buyers with lower household incomes.
- Grants may be used for down payments, closing costs, and private mortgage insurance premiums.

**Funded by:** Housing Economic Development (HED) bond funds

**Administered by:** CDFI program providers overseen by the [Department of Housing \(DOH\)](#)



Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

# Neighborhood Lending Program – Purchase Assistance

**Program Summary:** The Neighborhood Lending Program (NLP) offers forgivable loans or grants to homebuyers to help cover the costs of home purchase, purchase rehab, improvements, and homeownership preservation.

## Key Provisions:

- NLP is run by Neighborhood Lending Services (NLS), the largest nonprofit licensed mortgage lender in Illinois and a [Department of Housing \(DOH\)](#) delegate agency. NLS offers home loans (purchase or purchase with rehab loans) and home improvement loans.
- Under NLP, grants range from \$3,000 to \$25,000 and are available to households at or below 80% or 120% area median income (AMI), depending on the funding source. Community Development Block Grant-funded grants are limited to 80% AMI, while [Corporate Fund](#)-funded grants can go up to 120% AMI.
- In addition to these income thresholds, borrowers must meet certain requirements to be eligible. For example, to receive home improvement assistance, the property in question must be both owner-occupied and the borrower's permanent residence. To obtain a homeownership preservation grant or loan, borrowers cannot own more than one property at the time of loan closing. First-time homeowners applying for a loan to purchase or rehab their property must complete pre-purchase homebuyer counseling.
- Properties served under NLP include single-family homes (i.e., detached single-family, townhomes, condominiums, and duplexes) and multi-family homes with two to four units.
- Grants and loans can be used to cover closing costs, appraisal gaps, affordability assistance, essential home rehabilitation costs, and emergency repairs.

**Funded by:** Community Development Block Grants ([CDBG](#)) and the City of Chicago Corporate Fund

**Administered by:** Department of Housing (DOH)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Reclaiming Chicago Communities Initiative

**Program Summary:** Reclaiming Chicago Communities Initiative aims to address disinvestment and community safety in South and West side neighborhoods. The Initiative focuses on building new single-family affordable homes on previously vacant lots and refurbishing existing construction, with the goal of increasing home ownership in the target areas.

**Key Provisions:**

- Land for new construction is provided, in large part, by the City of Chicago, which has committed approximately 500 city-owned lots across multiple wards to the Initiative.
- Reclaiming Chicago is led by United Power for Action and Justice (United Power). In addition to overseeing construction and refurbishing efforts, United Power offers homebuyer subsidies to households participating in the Initiative. Their work is facilitated by partner organizations and institutions, including Self-Help Federal Credit Union, which provides mortgage pre-approvals for homebuyers purchasing a Reclaim Chicago home.

**Funded by:** The [Illinois Department of Human Services \(IDHS\)](#) and the Chicago Recovery Plan Fund, among others

**Administered by:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

**A. Homeowner-  
ship Production  
and Purchase  
Assistance**

**B. Rental  
Production and  
Assistance for  
Renters**

**C. Rehabilitation  
and Preservation**

**D. Service  
Centers**

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Shared Equity Investment Program (SEIP)

**Program summary:** The Shared Equity Investment Program (SEIP) works to make shared equity models of homeownership (e.g., cooperatives, community land trusts) more accessible to low- and moderate-income Chicagoans. The program uses the shared equity pathway (which is often more attainable to prospective buyers than single-family homes) to increase homeownership and create wealth-building opportunities across Chicago.

### Key provisions:

- The Program has two main tracks. Track 1 (Shared Equity Purchase Price Assistance, led by The Resurrection Project), helps homeowners purchase shares in cooperatives, properties with resale affordability restrictions, or properties held in land trusts. Track 2 (Shared Equity Acquisition Support, led by the Chicago Community Loan Fund), assists cooperatives and community land trusts in acquiring additional affordable housing units.
- Grants for the Shared Equity Purchase Assistance track are up to \$30,000 per household. Grants for the Shared Equity Acquisition Support track are up to \$150,000 per unit. (These limits are changed from the initial program levels of \$60,000 and \$100,000, respectively.)

### Eligibility requirements:

- Shared Equity Purchase Price Assistance: The homebuyer must (1) be purchasing property in a community land trust, a unit in a cooperative, or a deed-restricted affordable unit in Chicago and (2) have a household income up to 120% area median income (AMI).
- Shared Equity Acquisition Support: Cooperatives with affordable restrictions and community land trusts are the eligible property types. Fifty-one percent of units must be priced and sold at rates affordable to households at or below 80% AMI.

**Funded by:** [Housing and Economic Development](#) (HED) Bond

**Administered by:** [Department of Housing](#) (DOH)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DOH

ii. CHA

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Rental Production and Assistance for Renters – Department of Housing Chicago Rents

**Program Summary:** Chicago Rents is a referral program that connects landlords to tenants eligible for rental subsidies.

**Key Provisions:** Chicago Rents began in 2020 in response to the COVID-19 pandemic and is operated by All Chicago, a nonprofit partner of the City of Chicago whose mission is to end homelessness. Property owners register with All Chicago, who works with the [Chicago Housing Authority \(CHA\)](#) and [Chicago Continuum of Care \(CoC\)](#) to identify eligible tenants. The program helps tenants find stable housing and allows property owners to fill vacancies and receive guaranteed rents.

**Administered by:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DOH

ii. CHA

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Multi-family Financial Assistance

**Program Summary:** The [Department of Housing \(DOH\)](#) finances affordable rental housing built by private nonprofit and for-profit developers. The [Multi-Family Financial Assistance Application](#) allows developers to apply for an array of public subsidies to build or preserve affordable rental properties. Using a Common Application, developers submit required materials, including the combination of City financial assistance being requested. The [Low Income Housing Tax Credit \(LIHTC\)](#) represents the largest funding source for affordable development and preservation in Chicago (and nationally).

**Key Provisions:** The allocation of LIHTC awards, as well as other City financial assistance, is subject to the City's [Qualified Action Plan \(QAP\)](#), which details the application process and evaluation criteria. Key elements of the 2025 QAP include:

- Developers participate in a two-step application process, beginning with a Preliminary Project Application (PPA) and, if approved to move forward, a Full Project Application.
- Applications are preliminarily evaluated based on four categories: Site (visual inspection to assess suitability for development), Market (economic and market conditions supporting housing need), Financial Feasibility, and Development Team (assessment of experience and alignment with City's requirements).
- Preferences are given to projects that meet certain criteria, such as a project site that has been donated, is substantially on publicly owned land, or is located near public transit.
- DOH-supported developments are monitored for compliance with affordability requirements.

**Funded by:** LIHTC, [TIF](#), tax-exempt bonds, [Housing and Economic Development](#) (HED) Bond, HOME, and other state and local funds

**Administered by:** Department of Housing (DOH)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DOH

ii. CHA

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Right to Counsel Program

**Program Summary:** The Right to Counsel Program provides free legal services to low-income tenants at risk of or facing eviction. Though it is called “Right to Counsel” and was launched as a pilot program, it has not yet been fully funded to cover all eligible tenants.

**Key Provisions:** Launched in 2022 in the wake of the COVID-19 pandemic, Right to Counsel program services are provided by Lawyers’ Committee for Better Housing/Legal Aid Chicago and Beyond Legal Aid. To be eligible for services, tenants must earn no more than 80% of area median income (AMI) and have received an eviction notice, court summons, or threat of eviction. The program prioritizes residents living in neighborhoods with high eviction rates or that are disproportionately impacted by housing instability. Tenants may request services via a Cook County legal aid hotline or directly through a judge in court.

**Funded by:** Initially Emergency Rental Assistance Program, since 2025 [Community Development Block Grant \(CDBG\)](#) and [HOME Investment Partnership](#)

**Administered by:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DOH

ii. **CHA**

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Chicago Housing Authority Public Housing (Section 9)

**Program summary:** Section 9 public housing is a federal program in which the U.S. Department of Housing and Urban Development (HUD) allocates funds to local public housing agencies (PHAs) across the country to buy, maintain, and manage housing for low-income residents. In Chicago, Section 9 public housing is administered by the [Chicago Housing Authority \(CHA\)](#).

Congress has not adequately financed Section 9 in decades. This has resulted in the disrepair of existing Section 9 units, and an increased reliance on Section 8 and sources such as the [Low Income Housing Tax Credit \(LIHTC\)](#) as the main source of federally funded affordable housing.

**Key provisions:**

- Under Section 9, PHAs (including the CHA) act as landlords for the public housing they own and operate. In Chicago, public housing residents pay rent directly to the CHA.
- Public housing residents pay either 30% of their income or a flat rent. Since these rents generally cannot cover the full cost of public housing operations and programming, HUD appropriations are meant to make up the difference.
- Individuals and families are eligible to apply for Section 9 public housing if they meet certain income limits that vary depending on household size and a geography's area median income (AMI). In Chicago, to qualify for Section 9, a household's income cannot exceed 80% AMI.
- In addition to income thresholds, Section 9 has other program restrictions that also limit eligibility. For example, an undocumented household is not eligible for public housing unless one family member living in the unit is a U.S. citizen or has legal immigration status.
- For more information on eligibility requirements for subsidized housing through the CHA, [click here](#).

**Funded by:** U.S. Department of Housing and Urban Development (HUD), Section 9

**Administered by:** Chicago Housing Authority (CHA) and the U.S. Department of Housing and Urban Development (HUD)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DQH

ii. **CHA**

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Housing Choice Vouchers and Project-Based Vouchers (Section 8)

**Program summary:** The U.S. Department of Housing and Urban Development (HUD) allocates funds to local public housing agencies (PHAs) to run the Section 8 Voucher Program. There are two types of HUD-funded vouchers: tenant-based Housing Choice Vouchers (HCV) and Project-Based Vouchers (PBV). In Chicago, Section 8 vouchers are administered by the [Chicago Housing Authority \(CHA\)](#).

Due to the reduction of [Section 9](#) funding, nearly all growth in public housing during the 21st century has occurred through HUD funded Section 8 voucher programs.

### Key provisions of the Housing Choice Voucher Program:

- Under the HCV program, the CHA administers HUD vouchers to qualified low-income residents, who use the subsidy to help pay for rental housing on the private market.
- The voucher covers 60% to 70% of a household's rent, with participating residents paying 30% to 40% of their income towards rent and utilities.
- Most HCVs are reserved for households at or below 50% area median income (AMI).
- Waitlists for a voucher are long, and it can take years, even decades, for eligible households to be selected from the randomized lottery system. CHA's HCV waitlist is currently closed.
- Chicago's Fair Housing Ordinance prohibits landlords from discriminating against rental applicants who cite a Section 8 voucher as a source of income.

### Key provisions of the Project-Based Voucher Program:

- Some public housing agencies (PHAs), including the CHA, designate a limited number of their Section 8 vouchers as PBVs.
- Under the PBV program, participating PHAs contract with private landlords to attach a PBV to a specific private market rental unit. This is different from how HCVs work, where the subsidy can follow tenants across moves to different apartments.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DQH

**ii. CHA**

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

- When a PBV unit becomes vacant, the PHA refers another eligible household from the waitlist to that unit, and this cycle continues for the duration of the PBV contract between the PHA and private landlord, which can last anywhere from five to 30 years. However, the former tenants of the PBV unit lose their housing assistance when they move

For more information on eligibility requirements for subsidized housing through the CHA, [click here](#).

**Funded by:** U.S. Department of Housing and Urban Development (HUD), Section 8

**Administered by:** Chicago Housing Authority and U.S. Department of Housing and Urban Development (HUD)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DOH

**ii. CHA**

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Restore-Rebuild (formerly Faircloth to RAD)

**Program summary:** In 1998, Congress passed the Faircloth Amendment (also referred to as the Faircloth Limit), which prohibits the U.S. Department of Housing and Urban Development (HUD) from providing public housing agencies (PHAs) with operating subsidies for more homes than they had in their portfolio as of October 1, 1999. For many PHAs across the country, the Faircloth Amendment functionally prevents the construction of new public housing. But some PHAs—like the [Chicago Housing Authority \(CHA\)](#)—have demolished public housing since 1999 and are substantially below their Faircloth Limit. Restore-Rebuild is designed to make building new housing easier under the Faircloth Limit by allowing housing authorities to effectively transfer their unused Faircloth cap from traditional Section 9 funding to [Section 8](#), which has stronger funding levels and additional flexibilities in terms of financing construction.

### Key provisions:

- Under Restore-Rebuild, PHAs build or acquire new housing, designate it as public housing, and then immediately convert that housing into Section 8 units under the [Rental Assistance Demonstration \(RAD\)](#) contracts.
- Restore-Rebuild developments can ultimately be owned by a private property manager or a housing authority subsidiary.
- Closing on a traditional [Section 9](#) development and then converting units to Section 8 through RAD conversion allows housing authorities to take advantage of the ability to borrow funds against future Section 8 subsidies, which is not possible with Section 9. This allows housing authorities to leverage additional resources to support development.
- Restore-Rebuild is typically used alongside other funding support, including the [Low Income Housing Tax Credit \(LIHTC\)](#).

**Funded by:** U.S. Department of Housing and Urban Development (HUD), Section 8

**Administered by:** Chicago Housing Authority (CHA) and the US Department of Housing and Urban Development (HUD)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DQH

**ii. CHA**

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Moving to Work

**Program summary:** Typically, the U.S. Department of Housing and Urban Development (HUD) funds Section 9 and Section 8 separately. This means that, per the traditional model, federal dollars allocated for Section 9 can only be used for public housing needs, and funds earmarked for Section 8 can only go towards voucher programming. However, under the Moving to Work (MTW) Program, participating public housing agencies (PHAs)—including the [Chicago Housing Authority \(CHA\)](#)—can commingle funds and use them more flexibly. This funding flexibility is designed to give MTW PHAs greater autonomy when deciding how to address local housing needs.

### Key provisions

- MTW PHAs may use public housing and voucher allocations to fund job training or college scholarships for residents, free meal or homelessness prevention programs, and help families purchase homes.
- While MTW PHAs have discretion to do things like alter eligibility and rent policies, there are certain limitations. For example, MTW PHAs cannot amend rules around labor requirements, fair housing, and the demolition or disposition of public housing.
- The MTW designation must be conferred by HUD and does not extend in perpetuity. The CHA has been a MTW agency since 2000, with that designation extended through 2038.

**Funded by:** U.S. Department of Housing and Urban Development (HUD)

**Administered by:** Chicago Housing Authority (CHA) and U.S. Department of Urban Development (HUD)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

i. DQH

ii. CHA

iii. Other

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Other Administrating Agencies

### Multi-Year Affordability Through Upfront Investment

**Program Summary:** The Chicago Low Income Housing Trust Fund's (CLIHTF) Multi-year Affordability through Upfront Investment Program (MAUI) offers upfront capital investments, including grants or loans to rental property owners that agree to provide long-term affordable units for extremely low-income households.

**Key Provisions:**

- Grants are property-based, and typically, no more than 30% of a building's units will be subsidized under MAUI, and affordability must be preserved for 15-30 years through a recorded regulatory agreement.
- Grant agreements are between CLIHTF and property owners, who are responsible for finding eligible tenants that earn no more than 30% area median income (AMI). Depending on the project and funding structure, in some instances, a portion of a building's affordable units may need to be preserved for tenants who earn no more than 15% AMI.

**Funded by:** City of Chicago Affordable Housing Opportunity Fund (AHOE, funded through the Affordable Requirements Ordinance in-lieu fees) and the Illinois Rental Housing Support Program/Long Term Operating Subsidy

**Administered by:** Chicago Low Income Housing Trust Fund (CLIHTF)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. **DOH**

ii. **CHA**

**iii. Other**

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Rental Subsidy Program

**Program Summary:** The Chicago Low Income Housing Trust Fund's (CLIHTF) Rental Subsidy Program (RSP) provides subsidies to qualified rental property owners in order to stabilize housing and preserve affordability for extremely low-income households.

**Key Provisions:**

- Subsidies are only available on leases of at least one year and are property-based, meaning the subsidy stays with the property, not the tenant.
- Agreements are between CLIHTF and the property owner, with subsidies going directly to the property owner to apply to any eligible tenant, i.e. households making no more than 30% area median income (AMI).

**Funded by:** City of Chicago Affordable Housing Opportunity Fund (AHOE, funded through the Affordable Requirements Ordinance in-lieu fees), City of Chicago corporate funds, and the Illinois Rental Housing Support Program/Long Term Operating Subsidy

**Administered by:** Chicago Low Income Housing Trust Fund (CLIHTF)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. **DQH**

ii. **CHA**

**iii. Other**

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Green Social Housing

**Program summary:** Chicago's Green Social Housing (GSH) Program was enacted via ordinance in 2025. The goal of the program is to leverage public-private partnership and revolving fund models to build permanently affordable, sustainable, mixed-income housing that aligns with the City's green building standards.

### Key Provisions:

- The [Chicago Residential Investment Fund \(CRIF\)](#) is GSH's non-profit developer. CRIF is authorized to loan public sector dollars from the City's [Housing and Economic Development](#) Bond to private developers, who use this low-cost financing to build mixed-income green social housing developments. The developers' repayment of these loans generates new revenue and finances additional affordable housing. CRIF retains majority ownership of the new construction developments it finances.
- In addition to providing new construction funding, CRIF is authorized to acquire existing buildings.
- Each GSH project must aim to set aside at least 30% of the building units for affordable housing, although this number may be lower in order to reach deeper affordability or higher green standards. The remaining units can be rented at market-rate.
- Any revenue available from GSH developments will be used to increase affordability within the development or reinvested into future housing projects.

**Funded by:** Housing and Economic Development (HED) Bond

**Administered by:** Chicago Residential Investment Fund (CRIF)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. [DOH](#)

ii. [CHA](#)

iii. **Other**

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Rental Assistance Program

**Program summary:** The Rental Assistance Program (RAP) provides households at risk of homelessness with direct financial assistance for rent and arrears to support stability.

**Key provisions:**

- The Chicago [Department of Family and Support Services \(DFSS\)](#) coordinates six [Community Service Centers](#) that administer the RAP.
- Chicago residents are eligible to receive RAP assistance if (1) they are at risk of homelessness due to eviction, loss of income, or other emergency situations and (2) their household is at or below 30% area median income (AMI).
- Depending on need, RAP rental assistance is available for up to six months of rent.
- RAP participants are also provided with housing stability case management services, focused on budgeting assistance, and addressing the circumstances leading to housing instability.

**Funded by:** Emergency Solutions Grant and [Corporate Fund](#)

**Administered by:** Department of Family and Support Services (DFSS)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

**B. Rental  
Production and  
Assistance for  
Renters**

i. DQH

ii. CHA

**iii. Other**

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Flexible Housing Pool

**Program Summary:** The Flexible Housing Pool (FHP) is a comprehensive program that connects people at risk of experiencing homelessness with stable supportive housing as well as wrap-around services. The goal of the program is to improve outcomes for individuals and decrease strain on crisis systems (e.g., hospitals and shelters) as well as keep people out of the carceral system.

### Key Provisions:

- Launched in 2019, FHP is operated by the Center for Housing and Health (CHH), a nonprofit partner of the City of Chicago and Cook County.
- CHH oversees partnerships with nonprofit organizations throughout the city that provide supportive housing for a variety of individuals at risk of experiencing homelessness, including people with chronic illness, youth who are impacted by violence, and those who are re-integrating from a corrections facility.

**Funded by:** A combination of public funding and private contributions (including hospital systems, managed care, and private philanthropy)

**Administered by:** Center for Housing and Health (CHH)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Rehabilitation and Preservation

### Chicago Bungalow Initiative

**Program Summary:** To preserve historic single-family homes in Chicago, the Chicago Bungalow Initiative provides homeowners with both educational and financial assistance to preserve their homes and make their properties more energy efficient.

**Key Provisions:**

- Membership in the Chicago Bungalow Association is available to owners of single-family homes built at least 50 years ago.
- Financial assistance for energy efficient retrofits is available to eligible homeowners or renters, with homeowners' consent, with household incomes of up to 80% area median income (AMI).

**Funded by:** Chicago Bungalow Association (through a combination of membership fees, event revenue, and city financing)

**Administered by:** [Department of Housing \(DOH\)](#) and Chicago Bungalow Association

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Community Receiver Program

**Program summary:** The Community Receiver Program provides receivership training run by volunteers from City departments, nonprofit lenders, and the Dearborn Realist Board, with the goal of rehabilitating vacant and foreclosed properties on Chicago's South and West side.

*Note:* Receiverships are situations where owners of mismanaged or unsafe buildings cede operational control of their property to a third party, who is then tasked with addressing the building's problems (e.g. code violations).

**Key provisions:**

- The Community Receiver Program prioritizes engaging third party receivers from the area, with an interest in, and understanding of, community needs.
- The program teaches participants (e.g. local stakeholders, contractors, and investors) how to navigate the acquisition and rehabilitation of mismanaged buildings, how to leverage City programs and grant money to make restoration economically feasible, and how to ultimately sell properties at an affordable rate while still making a profit.

**Funded by:** [Housing and Economic Development](#) (HED) Bond

**Administered by:** [Department of Housing \(DOH\)](#) and the Dearborn Realist Board

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Emergency Heating Repair Program

**Program Summary:** The Emergency Heating Repair Program (EHRP) assists owner-occupants of one-to-four-unit buildings with emergency repairs during winter months. Through the program, pre-approved contractors perform heating system replacements (except hot water tanks) or repairs at no cost to the owner. The application period is November 1 through April 1, and the average grant amount is \$7,000 (awarded on a first come, first served basis).

**Key Provisions:** Eligibility requirements include the following:

- EHRP is only open to properties located in Chicago that are habitable, owner-occupied, and not at risk of foreclosure.
- Under the EHRP program an owner must be listed on the property's deed for a minimum of one year at the time of application and must remain an owner-occupant for at least one year after service or return a prorated portion of the grant.
- Household income (to include all household members 18+) must be at or below 80% area median income (AMI).

**Funded by:** [Housing and Economic Development](#) (HED) Bond

**Administered by:** [Department of Housing](#) (DOH)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Heat Receiver Program

**Program summary:** The Heat Receiver Program allows the City to intervene in situations where a building does not have functioning heat or hot water.

**Key provisions:**

- The City appoints a third-party receiver to make necessary repairs.
- Once repairs have been made and the building is restored, it is typically rented to households at 80% area median income (AMI) or below.

**Funded by:** [Community Development Block Grant \(CDBG\)](#)

**Administered by:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Home Modification Program

**Program summary:** The Home Modification (HomeMod) Program provides accessible home modifications for low-to-moderate income Chicagoans so they can remain safely and independently in their homes.

**Key provisions:**

- Low-income homeowners and renters in Chicago may apply for HomeMod. To qualify, a household must be at or below 80% area median income (AMI). Notably, income-eligible renters must have landlord permission to participate in the program.
- HomeMod works with delegate agencies to make accessible modifications based on individualized assessments.
- HomeMod supplies the needed permits, equipment, vendor selection construction, and inspection related to the accessible modifications.
- Modifications available under the program include platform lifts and chair lifts, bathroom and kitchen modifications, widened doorways, and lowering of cabinets and countertops. HomeMod also repairs lifts previously installed through this program.
- HomeMod limits applicants to one modification per household per year, but applicants can apply multiple years in a row to address multiple accessibility needs.

**Funded by:** Community Development Block Grant (CDBG), City of Chicago Corporate Funds, and the [Chicago Housing Authority \(CHA\)](#).

**Administered by:** [Mayor's Office for People with Disabilities \(MOPD\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Home Repair Program

**Program Summary:** The Home Repair Program (formerly called the Roof and Porch Repair Program) provides grants to eligible homeowners for roof and porch improvements as well as other small repairs to increase accessibility.

**Key Provisions:**

- The program is eligible only to residents who own and occupy their property (1 to 2 units) as their sole and primary residence and whose household income is up to 50% area median income (AMI).
- Eligibility and prioritization can change every one to two years based on City needs assessment.
- The City publicizes an annual registration window, with priority given to residents based on length of tenancy.

**Funded by:** [Housing and Economic Development](#) (HED) Bond

**Administered by:** [Department of Housing](#) (DOH)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Multi-Family TIF Purchase-Rehab Program

**Program Summary:** The Multi-Family TIF Purchase-Rehab program uses [Tax Increment Financing \(TIF\)](#) funds to finance private development of vacant or underutilized buildings in the following TIF districts on the South and West sides of Chicago:

- 43rd/Cottage Grove
- 47th/Ashland
- 47th/King
- 63rd/Ashland
- 79th Street
- Avalon/South Shore
- Austin Commercial
- Chicago/Central Park
- Commercial Avenue
- Englewood Neighborhood
- Midwest
- Roseland/Michigan
- South Chicago

### Key Provisions:

- The program is administered in partnership with the Community Investment Corporation (CIC).
- Financing ranges from 30% to 50% of the total purchase or rehabilitation cost, with the final subsidy corresponding with the percentage of units affordable to households at or below 80% area median income (AMI).
- Affordability restrictions are in place for 15 years.
- Eligible properties must (a) be multi-family or mixed-use buildings with a minimum of five units and (b) must need substantial rehabilitation that requires a permit for costs of \$10,000 or more per unit.
- Mixed use properties with underutilized retail space located in the targeted Invest South/West commercial corridor are prioritized.

**Funded by:** Tax Increment Financing (TIF)

**Administered by:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Chicago Neighborhood Rebuild Program

**Program summary:** The Chicago Neighborhood Rebuild Program helps small developers acquire, rehabilitate, and resell single family and two-flat vacant homes in historically disinvested neighborhoods. The goal of the program is to reduce the number of vacant lots (particularly abandoned buildings in proximity to one another), create new homeownership opportunities, and spur workforce development.

**Key provisions:**

- Chicago Neighborhood Rebuild 2.0 assists developers with the RFQ (request for qualification) process—an application developers must complete in order to acquire land for building or, in this case, rehabilitation.
- The program covers the acquisition costs that are typically paid by developers, incentivizing and making rehabilitation projects more financially viable.
- The program also provides grants to help reduce the final sales price of rehabilitated properties to new homeowners while allowing developers to make a reasonable profit.
- Chicago Neighborhood Rebuild 2.0 includes a workforce development component—providing employment and job training opportunities for at-risk youth and system-impacted people with past involvement in the criminal legal system.

**Funded by:** Grant from the [Illinois Housing Development Authority \(IHDA\)](#) and [Housing and Economic Development \(HED\) Bond](#)

**Administered by:** [Department of Housing \(DOH\)](#), Chicago Community Loan Fund, the [Cook County Land Bank Authority \(CCLBA\)](#), and the Community Investment Corporation



## Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

### Part 3: Programs

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

# Rental Assistance Demonstration

**Program summary:** The Rental Assistance Demonstration (RAD) Program allows public housing agencies (PHAs)—like the [Chicago Housing Authority \(CHA\)](#)—and some privately owned properties (those receiving assistance from the U.S. Department of Housing and Urban Development (HUD) to convert traditional public housing ([Section 9](#)) or certain other federal assistance into Project-Based Vouchers (PBVs) or Project-Based Rental Assistance. RAD conversions open the door to more financing sources (including private funds) to help pay for capital improvement needs.

## Key Provisions:

- The CHA runs a RAD program, but not all PHAs choose to participate in RAD.
- Statute dictates that only 455,000 Section 9 hard units can be converted to [Section 8](#) vouchers. As of August 2025, approximately 82% of the available 455,000 units had been converted, leaving roughly 82,000 Section 9 units remaining. Public housing units that are physically or functionally obsolete, part of a comprehensive neighborhood revitalization plan, or in imminent danger of losing financing, are prioritized for RAD conversions.
- RAD also allows for the conversion of privately owned HUD-assisted housing developments to Section 8 vouchers. This conversion unlocks funding sources that extend affordability by at least 20 years (with an option to renew) and allows property owners access to long-term funding to carry out capital improvements.
- Tenants are offered certain rights and protections through the RAD conversion process, including the right to return to the property when repairs are complete, the right to organize, the right to funding for organizing, and, in some circumstances, the right to move with tenant-based assistance.

**Funded by:** U.S. Department of Housing and Urban Development (HUD), Section 8

**Administered by:** Chicago Housing Authority (CHA) and the U.S. Department of Housing and Urban Development (HUD)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Troubled Buildings Initiative

**Program Summary:** The Troubled Buildings Initiative (TBI) is a comprehensive program designed to identify and rehabilitate distressed properties. By preventing buildings from deteriorating to the point of abandonment or demolition, TBI aims to preserve properties as affordable housing, as well as to prevent dangerous conditions for neighborhood residents and further disinvestment in communities. Originally launched in 2004 with a focus on larger apartment buildings, the program expanded in 2006 to include single-family homes and smaller buildings of up to four units. In 2008, TBI further expanded to include condominiums.

**Key Provisions:** TBI invests in both multi-family and single-family properties. The process to identify and restore buildings involves several City departments and generally is as follows:

- **Referral:** Distressed buildings are referred to the program through a variety of sources, including community members and groups, elected officials, and other City departments.
- **Inspection:** The [Department of Buildings \(DOB\)](#) inspects the referred property and writes up any code violations.
- **Prosecution:** If code violations are found, the case is referred to the Department of Law for prosecution.
- **Restoration:** The [Department of Housing \(DOH\)](#) works with owners throughout this process to bring the building up to code. If owners fail to comply, DOH initiates a change in ownership. Such change often is a court-appointed receiver: Chicago Investment Corporation for multi-family properties and Neighborhood Housing Services Redevelopment Corporation for single-family or small (up to four units) properties. DOH continues to work with the new owner to address code violations or, as required, redevelop the property into affordable housing (either sale or rental).

**Funded by:** [Community Development Block Grant \(CDBG\)](#) and City of Chicago [Corporate Fund](#)

**Administered by:** Department of Housing (DOH), Department of Buildings (DOB), Department of Law (DOL)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

**C. Rehabilitation  
and Preservation**

D. Service  
Centers

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Woodlawn Long-Term Homeowner Repair Grant Program

**Program summary:** The Woodlawn Long-Term Homeowner Repair Grant Program provides eligible households in the city's Woodlawn neighborhood with up to \$20,000 for exterior home repairs (e.g., roofs, windows, porches, masonry) and some limited interior repairs. This program is part of the Woodlawn Housing Preservation Ordinance, which works to protect and create quality affordable housing opportunities, prevent displacement, and promote income diversity in the Woodlawn neighborhood.

**Key provisions:**

- While 70% or more of a homeowner's grant funding must be used for exterior repairs, up to 30% of the grant can be set aside for interior health and safety improvements (e.g., heating, electrical, and plumbing systems).
- The property receiving repairs must be a one-to-four unit building in Woodlawn that is owner-occupied and serves as the grant recipient's primary residence.
- Households at or below 120% area median income (AMI) meet the program's income eligibility requirements.

**Funded by:** [Affordable Housing Opportunity Fund \(AHOE\)](#)

**Administered by:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

**D. Service  
Centers**

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Service Centers

# Community Service Centers (CSCs)

**Program Summary:** The Chicago [Department of Family and Support Services \(DFSS\)](#) Community Service Centers (CSCs) are resource hubs for Chicago residents. Each center is staffed by social workers and case managers who assess clients' needs, develop individual case management plans, and provide warm referrals for additional services according to client needs. CSCs also administer the DFSS [Rental Assistance Program \(RAP\)](#), assist clients with public benefits enrollment, and offer services for survivors of gender-based violence. CSCs also provide food assistance and employment services.

Visit the [Community Service Centers](#) webpage on the City of Chicago website for the names and addresses of CSCs across Chicago.

### Key Provisions:

- CSCs administer the DFSS Rental Assistance Program (RAP), activate cooling/warming centers in extreme weather, and assist with the Regional Transportation Authority Free Ride Program.
- CSCs provide referrals to shelters, local food pantries, substance abuse treatment, workforce development, and other benefits programs specific to household or individual needs.
- CSCs also provide services for specific populations, including survivors of gender-based violence and veterans.

**Funded by:** Community Services Block Grant (CSBG)

**Administered by:** Department of Family and Support Services (DFSS)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

**Part 3:  
Programs**

A. Homeowner-  
ship Production  
and Purchase  
Assistance

B. Rental  
Production and  
Assistance for  
Renters

C. Rehabilitation  
and Preservation

**D. Service  
Centers**

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Housing Counseling Centers (HCCs)

**Program Summary:** Housing Counseling Centers (HCCs) are delegate agencies, certified by the U.S. Department of Housing and Urban Development (HUD), that provide homebuyer education certificates and housing counseling, designed to help people achieve home ownership.

**Key Provisions:**

- HCC's offer a homebuyer education certificate, which includes six hours of generalized pre-purchase education counseling and two hours of individualized counseling catered towards a potential homebuyer's specific situation or questions. The course covers topics like budget and credit, mortgage loan types, homeowners' insurance, and how to choose a lender or real estate agent.
- HCC's housing counselors offer personalized guidance in the following topics: financial management (e.g., budget and credit, managing assets), pre-purchase (e.g., the homebuying process), post-purchase (e.g., refinancing, property taxes, predatory lending), foreclosure avoidance (e.g., loss mitigation process), and tenancy (e.g., locating affordable units, renters' rights and responsibilities).

**Funded by:** Community Development Block Grants ([CDBG](#))

**Administered by:** [Department of Housing \(DOH\)](#)

# Part 4: Significant Ordinances and Laws

Listing all the various laws and ordinances that impact housing would be a prohibitive (and lengthy!) task. However, there are some key ordinances that anyone advocating for affordable housing in Chicago should know—ordinances that have a significant impact on affordable housing production and preservation in Chicago, as well as tenants' rights. These ordinances include measures designed to protect renters, zoning reforms intended to reduce geographic and cost barriers to affordable development, and anti-displacement ordinances that seek to minimize the effects of gentrification and preserve the diversity of Chicago neighborhoods. This Guide provides an overview of the ordinances that are important to making Chicago a city where residents of all backgrounds and income levels have a safe and affordable place to call home.

See below for a list of the significant ordinances and laws detailed in Part 4:

- Additional Dwelling Units Ordinance
- Affordable Housing Special Assessment Program
- Affordable Requirements Ordinance
- Anti-Displacement Ordinances
- Cut the Tape Ordinances
- Just Housing Amendment
- Keep Chicago Renting Ordinance
- Proactive Rezoning
- Residential Landlord and Tenant Ordinance
- Single-Room Occupancy Preservation Ordinance
- Transit-Oriented Development Ordinances



Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Additional Dwelling Units Ordinance

**Summary:** The Additional Dwelling Units (ADU) Ordinance was originally enacted in 2020 to allow the development of ADUs by right in five pilot neighborhoods. The ordinance was amended in 2025 to expand ADU development throughout the city.

**Municipal Code citation:** [2-44-065](#); [2-44-080](#); [2-44-106](#); [4-6-290](#); [4-6-300](#); [4-13-100](#); [4-13-260](#); [4-14-010](#); [4-14-050](#); [17-2-0207](#); [17-2-0303-C](#); [17-7-0570](#); [17-9-0131](#); [17-9-0201](#); [17-13-1003](#); [17-17-0104-S](#); [17-17-0234.6](#); [17-17-0240.6](#)

**Ordinance numbers:** [SO2020-2850](#), [O2021-1228](#), and [SO2024-0008918](#)

### Key provisions:

- In Chicago, ADUs are considered both detached (coach houses) and attached (garden or attic) apartments. The ADU ordinance enables property owners in zones that allow residential use to add one ADU or a number of ADUs equivalent to one-third of the existing number of legal units, whichever is larger, even if that would otherwise be prohibited by zoning density limits.
- Applications for more than one ADU on the same property require every other unit to be affordable at 60% area median income (AMI).
- ADUs are allowed in RT (low-density multi-family), B (neighborhood business and mixed-use), and C (commercial and mixed-use) zones citywide. ADUs are allowed in RS (single-family) zones in five initial pilot areas established by the 2020 ordinance, and additional areas “opted in” by Council members.
- Council members can apply any, all, or none of the following restrictions to their “opt-in” areas: an owner-occupancy requirement for buildings with three units or fewer, a limit of two permits per block per year, and a requirement that a principal building be built before a coach house.

**Managed by:** [Department of Housing \(DOH\)](#), [Department of Planning and Development \(DPD\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Affordable Housing Special Assessment Program

**Summary:** The Affordable Housing Special Assessment Program (AHSAP) is a state law, administered at the county level, that offers a property tax incentive for the development, rehabilitation, and preservation of affordable rental housing.

**State code:** [35 ILCS 200/15-178](#)

**Bill number:** HB2621

### Key provisions:

- AHSAP is available to developments with a minimum of seven units. Affordability is based on households at or below 60% of area median income (AMI) and can be met by restricting rent, accepting vouchers, or participating in another affordable housing program. The program offers three tiers of incentives as follows:
  - 15-35% of affordable units for an incentive of a 25% reduction in assessed property value for 10 years with up to two renewals.
  - At least 35% of affordable units for an incentive of a 35% reduction in assessed property value for 10 years with up to two renewals.
  - At least 20% of affordable units in a Low Affordability Community (defined as a municipality of under one million population with less than 40% affordable housing stock) for a 100% reduction in assessed property value for three years, which reduction tapers down over thirty years.
- For mixed use properties, the assessed value reduction can apply to the entire parcel only if the primary use (at least 70%) is residential. Otherwise, the reduction applies only to the residential portion of the parcel.

**Managed by:** In Chicago, Cook County Assessor's Office (CCAO)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Affordable Requirements Ordinance

**Summary:** The Affordable Requirements Ordinance (ARO) is an inclusionary zoning ordinance that is part of the City of Chicago's strategy to ensure the development of affordable housing across all city neighborhoods. The ARO conditions City approval of residential developments requiring zoning changes or financial assistance on either the inclusion of a minimum number of affordable housing units or payment of an in-lieu fee to support affordable housing development elsewhere.

Originally enacted in 2003, the ARO has been amended several times, with each iteration seeking to incorporate lessons learned and further encourage affordable development.

The 2015 amendments for the first time required a portion of the affordable units to be included on-site rather than paid for in-lieu, and included a change in the in-lieu-of fee structure from a flat fee to a tiered structure based on one of three newly created zones: downtown, higher-income areas, and low-moderate income areas.

The most recent amendment was in 2021, with revisions to extend the affordable set-aside into the downtown district, allowing off-site affordable units to be built in other high-cost communities (not solely within the proposed market-rate development), and adding mandates and incentives for the development of deeply affordable units.

**Municipal Code citation:** [Chapter 2-44-085](#)

**Ordinance number:** [SO2021-1226](#)

**Key provisions:**

- The ARO does not provide rental subsidies; rather, it requires affordable unit rents to be set at an average of 60% of Area Median Income (AMI). Larger developments must include a range of units between 40% and 80% AMI. To qualify for an affordable unit, a tenant must confirm income eligibility with the ARO developer/property management team.
- The ARO also applies to owner-occupied residential developments, requiring homes to be priced between 80-100% of AMI.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

- The ARO divides the city into four areas (downtown, community preservation, inclusionary housing, and low-moderate income). How many affordable units must be provided (10-20%) depends upon the area in which the development is being built.
- Developers can comply with the ARO by providing affordable units on site or off site or by paying an in-lieu of fee. The in-lieu of fee is calculated annually based on the Consumer Price Index (currently ranging from \$64,000 to \$450,000 per unit not built). Developers generally cannot pay in-lieu fees for more than half of the required affordable units.
- Units built under the ARO must remain affordable for 30 years. All owner-occupied affordable homes are administered by the [Chicago Housing Trust](#), and in-lieu-of fees are paid into the Affordable Housing Opportunity Fund.

Additional information, including a map of both rental and for-sale ARO properties, is available at [chicago.gov/aro](http://chicago.gov/aro).

**Government oversight:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Anti-Displacement Ordinances

In response to concerns about gentrification and displacement of long-term residents, particularly those with low and moderate incomes, [City Council](#) passed the following ordinances, designed to preserve affordability and housing diversity in specific neighborhoods of Chicago.

**1. [Woodlawn Housing Preservation Ordinance \(O2020-3987\)](#):** Enacted in 2020 to address gentrification concerns arising from the development of the Obama Presidential Center, this ordinance includes the following key provisions:

- Requires 30% of units developed on certain City-owned land to be affordable at 30-50% area median income (AMI).
- Appropriates approximately five million dollars for preservation and rehabilitation efforts.
- Tenant Right of First Refusal Pilot: For buildings with 10 or more units, gives tenants the right to work with a non-profit affordable developer to purchase prior to a third-party sale.

**2. [Jackson Park Housing Pilot Ordinance \(SO2023-0004085\)](#):** Enacted in 2025 to expand the areas protected from gentrification by the Obama Presidential Center to include Jackson Park and South Shore. Key provisions include:

- Reserves 30 city-owned lots in Jackson Park and South Shore for affordable housing development, including a Right to Return Preference for residents who have been displaced from these areas since 2015.
- Creates a Property Tax Debt Relief Grant Pilot Program to assist long-term homeowners manage property tax debt.
- Creates the Chicago Rebuild Jackson Park Pilot to support rehabilitation of vacant properties with affordable housing developments.
- Implements an Expanded Fair Notice Pilot to give extended written notices of non-renewals (up to 180 days) to long-term residents.
- Expands the Tenant Right of First Refusal Pilot to include Jackson Park and South Shore.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

### **3. 606-Pilsen Demolition Permit Surcharge Ordinance**

**(O2021-746)**: Enacted in 2021 and extended in 2024, this ordinance requires applicants seeking a demolition permit for buildings containing residential units near portions of [the 606 Trail](#) and [Pilsen](#) to pay a per unit surcharge. Key provisions include:

- Applicants must complete a [Dwelling Unit Demolition Surcharge form](#).
- Surcharge was equal to \$15,000 per building or \$5,000 per unit demolished, whichever is greater. This was superseded by the enhanced surcharge levied under the Northwest Side Preservation Ordinance, which raised the payments to \$60,000 per building or \$20,000 per unit, whichever is greater.
- Funds go to the Chicago Community Land Trust.

### **4. 606 and Pilsen Anti-Deconversion Ordinances (SO2020-6206 and SO2020-6207)**

Enacted in 2021, these zoning provisions aim to preserve two-to-six-unit buildings in two areas: a zone around the 606 Trail and in most of Pilsen. The 606 ordinance creates a “predominance of the block” standard by permitting two-flats and single-family homes only on blocks that contain a majority of that type of housing stock in RS-3 (single-family) zones. The Pilsen ordinance prohibits single-family homes in RT and RM (multi-family) zones.

### **5. Northwest Side Preservation Ordinance (SO2024-0011001)**

Enacted in 2024 to increase the surcharge originally implemented under the 606-Pilsen Demolition Permit Surcharge Ordinance (from the greater of \$15,000 per building or \$5,000 per unit to \$60,000 per building and \$20,000 per unit) and amended the boundaries of the 606 Anti-Deconversion Ordinance to include [areas of Avondale, Hermosa, Humboldt Park, Logan Square, and West Town](#). The ordinance also creates a Tenant Opportunity to Purchase (606) Block Pilot Program, giving tenants in those areas a right of first refusal on sales of residential properties.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Cut the Tape Ordinances

**Program Summary:** The Cut the Tape Initiative is a process improvement initiative introduced via [Executive Order 2023-21](#). Its goal is to support increased housing development by identifying and modifying/removing process barriers that increase development timelines and costs.

Recommendations include a mixture of modifying internal processes and increasing inter-departmental coordination as well as policy/zoning changes. Ordinances passed in Year 1 of the initiative include:

**1. Debt and Lien Waiver, Release or Assignment (2-44-140):** Authorizes the [Department of Housing \(DOH\)](#) to waive debt owed to the City, other than property taxes, for residential or mixed-use developments if the property:

- Is in a low-moderate income area;
- Has been vacant or abandoned for at least six continuous months;
- Will be transferred to a new owner; **and**
- Has been developed in a way to promote neighborhood stabilization efforts and other City interests.

**2. Loan and Grant Restructuring (2-44-145):** Gives the DOH Commissioner broad authority to restructure affordable housing loans and grants, including the authority to defer loan payments and convert smaller loans (up to \$500,000) into grants.

**3. Loan Modification (2-44-150):** Authorizes the DOH Commissioner to modify loan terms, such as changes to interest rates or increases in loan amounts up to \$75,000, prior to execution or within 120 days of effective date.

**4. Volume Cap (2-44-160):** Allows the DOH Commissioner, with concurrence from the City Chief Financial Officer (CFO) and Chair of the City Council Committee on Finance, to reallocate any unused volume cap to the [Chicago Housing Authority \(CHA\)](#) or the Illinois Housing Development Authority (IDHA) to build affordable or mixed-income housing within the city. “Volume cap” refers to the federal limit on tax-exempt bonds that states can issue, calculated annually based on population. Illinois allocates volume cap to various governmental units or agencies, and any unused allocation expires at the end of the annual term.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

**5. Various zoning amendments include:**

- [SO2023-0005759](#): Allows applicants seeking Type 1 zoning map amendment and additional relief in the form of variations and administrative adjustments for a project to consolidate requests into a single zoning amendment process, eliminating duplicative review processes.
- [SO2023-0002910](#): Increases the threshold for the number of administrative adjustments to trigger a mandatory [Zoning Board of Appeals \(ZBA\)](#) hearing from three to five.

A [progress tracker](#) for all recommendations from the Cut the Tape Initiative is available on the City of Chicago website.

Introduction

Part 1:

Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Just Housing Amendment

**Summary:** Effective as of 2020, The Just Housing Amendment (JHA) to the Cook County Human Rights Ordinance prohibits housing discrimination based on an individual's juvenile or adult arrest records or on certain criminal history that is more than three years old. The JHA also requires landlords who are considering an individual's criminal record from the last three years to perform an individualized assessment prior to denying an application for housing.

**Ordinance number:** [19-2394](#)

### Key provisions:

- The JHA removes the checkbox on housing applications asking if an individual has a criminal background. After an individual has been pre-qualified, the landlord may (but is not required to) conduct a criminal background check and, if criminal convictions from within the prior three years are uncovered, must conduct an individualized assessment prior to denying housing.
- The individual assessment must consider, among other things, the nature and severity of the offense, the number of convictions in the past three years, any evidence of rehabilitation, and the individual's history as a tenant before and/or after the conviction.
- A landlord does not need to conduct an individualized assessment prior to denial if an applicant or household member is a current sex offender required to register under the Sex Offender Registration Act or is a current child sex offender under residency restriction.
- The JHA applies to all residential real estate transactions: sale, lease, rental, and sublease.

**Government oversight:** Cook County Commission on Human Rights

Introduction

Part 1:

Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Keep Chicago Renting Ordinance

**Summary:** The Keep Chicago Renting Ordinance (KCRO) offers protections for tenants whose rental units have been acquired by foreclosure. The ordinance requires new owners of foreclosed properties to either negotiate a new lease in good faith with existing tenants or pay \$10,600 in moving assistance. If the new owner attempts to negotiate a new lease and the tenant rejects it, the tenant can still receive the \$10,600 moving assistance fee. Does not apply to a tenant whose child, spouse, or parent owned the property prior to foreclosure.

The KCRO was originally enacted in 2013 with a limitation that new owners of foreclosed properties had to offer existing tenants a lease with rent levels no more than 2% above the current lease. However, an Illinois Appeals court held in 2021 that this rent cap was impermissible under the Illinois Rent Control Preemption Act (*Rivera v. Bank of New York Mellon*). [City Council](#) subsequently removed the 2% requirement and replaced it with the good faith negotiation requirement.

**Municipal Code citation:** [Chapter 5-14](#)

**Ordinance number:** [SO2021-2791](#)

**Government oversight:** Commissioner of Housing,  
Commissioner of Business Affairs and Consumer Protection

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Proactive Rezoning

Street corridor rezoning is a proactive rezoning measure that changes allowable development along specific corridors. It does not impact existing properties; rather, it expands future allowed uses so that individual zoning variances or aldermanic permissions are not required on a project-by-project basis. The goal is to promote more housing and housing affordability. Corridor rezoning is also typically adjacent to public transit, advancing Chicago's ETOD policy (Equitable Transit-Oriented Development). [SO2025-0015577](#) enabled proactive rezonings in transit-served locations to trigger affordability density bonuses under the [Affordable Requirements Ordinance \(ARO\)](#). In some communities, proactive rezonings are also intended to facilitate economic development by lowering zoning barriers to opening new small businesses.

As of March 2026, proactive rezonings had been completed or were moving forward on:

- 16th Street (North Lawndale)
- 35th Street (McKinley Park)
- 63rd Street (Englewood)
- 69th Street (West Englewood)
- 95th Street (Roseland and Washington Heights)
- Broadway Avenue (Uptown and Edgewater)
- Cottage Grove Avenue (Bronzeville)
- Fifth Avenue (East Garfield Park)
- Howard Street (Rogers Park)
- Western Avenue (North Center, Lincoln Square, and West Ridge)
- Scattered sites in Chatham, Morgan Park, and South Chicago

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Residential Landlord and Tenant Ordinance

**Summary:** The Residential Landlord and Tenant Ordinance (RLTO) was enacted in 1986 to set forth the rights and responsibilities of landlords and tenants in the City of Chicago. It includes requirements for how tenants should maintain units and obligations for landlords to provide certain essential services and certain minimum upkeep of properties.

**Municipal Code citation:** [Chapter 5-12](#)

### Key provisions:

- The Fair Notice Ordinance ([SO2020-2862](#)) amended the RLTO to require landlords to provide 60 days (for tenancies of six months to three years) or 120 days (for tenancies of more than three years) written notice for any termination or non-renewal of leases or for rent increases. It also provides tenants with a one-time opportunity to cure nonpayment of rent after a landlord has filed an eviction notice.
- A landlord right of entry, which requires tenants to permit landlords to access units to make repairs or perform inspections, with two days' notice, or without notice in the case of listed emergencies.
- Security deposit conditions, including the requirement that landlords hold security deposits in separate interest-bearing accounts. Interest on security deposits must be paid to tenants annually and, except for any previously disclosed and itemized deductions for damages, security deposits with accrued interest must be returned to tenants within 45 days of vacating the unit.
- Landlords are required to provide tenants with a summary of the ordinance attached to their rental agreement.
- The RLTO does not apply to small buildings (six or fewer units) in which the owner also lives on the premises or to other specified dwellings (e.g., hotels, student housing, cooperative housing).
- Remedies for tenants include the right to demand repairs within 14 days and, in certain circumstances, to withhold rent.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

**Government oversight:** [Department of Housing \(DOH\)](#).

While the RLTO is the most significant legislation controlling the tenant and landlord relationship, it is important to note that there is no specific government enforcement action provided in the ordinance. Notably, while the RLTO requires landlords to maintain properties to municipal standards, this is not proactively enforced and requires tenant action to implement.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Single-Room Occupancy Preservation Ordinance

**Summary:** The Single-Room Occupancy (SRO) Preservation Ordinance was enacted in 2014 and seeks to ensure that SRO buildings remain a viable housing option in Chicago. An SRO building is broadly defined as multi-unit housing where each unit is designed for one person, with shared spaces (e.g., bathroom, kitchen) for communal use. Importantly, SRO buildings provide affordable options for many Chicago residents who are otherwise at risk of homelessness. The ordinance requires SRO building owners to notify the City and tenants in advance of putting the property up for sale, providing an opportunity for them to find a nonprofit or other buyer interested in maintaining affordability.

**Municipal Code citation:** [Chapter 5-15](#)

### Key provisions:

- An SRO unit is a dwelling unit within an SRO building that: is used or intended to be used as sleeping or living quarters with or without cooking facilities; contains not more than one habitable room; and is less than 250 square feet in size.
- An SRO building is a building that contains five or more SRO units and in which at least 90% of units are SRO units.
- Requires owners to allow 180 days for the City to work with a buyer intending to maintain affordability to tender an offer for purchase. Owners are required to negotiate in good faith with any potential affordable buyer during this period and are prohibited from entering into a contract with a non-affordable buyer. After the 180 day period, if an agreement is not reached with an affordable buyer, the owner may sell to a non-affordable buyer. However, if a non-affordable buyer has not been identified within 300 days of the original notice to the City and tenants, this process must be repeated if the owner still intends to sell the building.
- Owners may opt out of the notice period by paying a preservation fee of \$20,000 per unit. Preservation fees are paid into the SRO Improvement and Stabilization Program, which provides forgivable loans and other assistance towards the preservation of SRO units.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

- Long-term tenants, defined as having lived in the building for at least 32 consecutive days prior to sale, who are displaced by sale to a non-affordable developer are entitled to receive a relocation fee of \$2,000 or three months' rent, whichever is higher.

**Government oversight:** [Department of Housing \(DOH\)](#)

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Transit-Oriented Development Ordinances

Transit-oriented development (TOD) is an urban planning strategy that seeks zoning changes to maximize residential and business opportunities within walking distance of public transportation. In Chicago, TOD is guided by the [Equitable Transit-Oriented Development \(ETOD\) policy plan](#).

### **Connected Communities Ordinance (SO2022-2000):**

Enacted in 2022, this amendment to Title 17 of the Municipal Code (the Chicago Zoning Code) and previous TOD policy (initially adopted in 2013) includes the following key provisions:

- Expands geographic eligibility of parking reductions from  $\frac{1}{4}$  mile to  $\frac{1}{2}$  mile of all CTA or Metra stations and  $\frac{1}{4}$  mile of an expanded list of high-frequency bus lines, as well as to RM (high-density residential) zones.
- If a development that includes affordable units in a high-cost neighborhood does not receive a vote in the Zoning Committee within 300 days, the developer can request a final vote from the Committee. If a vote is not taken within 60 days of that request, the development is automatically sent to the full Council with a “do-pass” recommendation.
- Requires developments receiving a TOD density bonus to build additional affordable units above standard requirements.
- Prevents deconversions of multi-unit buildings to single-family homes in certain areas.
- Creates new density bonus for small multi-family buildings that include accessible units.

**Further parking reform (SO2025-0015577):** A 2025 ordinance expanded on the parking reforms of the Connected Communities Ordinance by removing the requirement that parking reductions of over 50% receive an administrative adjustment, and expanding parking flexibility to RS (single family) and RT (small multi-family) zones. Note that effective June 1, 2026, state law ([SB2111](#)) eliminating parking minimums near transit will supersede this provision.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

**Part 4:  
Significant  
Ordinances and  
Laws**

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

**2013, 2015, and 2019 Transit-Oriented Development ordinances (SO2013-5995, SO2015-5334, and SO2018-9304):** The 2013 TOD ordinance marked the first significant reduction in parking requirements in Chicago since their introduction in the 1942 zoning code. It allowed for reductions of up to 50% within 600 feet of CTA or Metra rail stations, or 1,200 feet if along a designated “pedestrian street” (a zoning overlay that requires pedestrian-friendly design).

The 2015 ordinance expanded this to a quarter mile (1,320 feet) or a half mile (2,640 feet) on “pedestrian streets,” as well as allowing reductions of over 50% with a special use permit from the [Zoning Board of Appeals \(ZBA\)](#).

The 2019 ordinance expanded eligibility for parking reductions to 22 bus lines and called for the creation of an Equitable Transit Oriented Development Policy Plan, which led to the passage of the Connected Communities Ordinance in 2022.

**Neighborhood Opportunity Bonus (SO2016-2700):**

Approved in 2016, this system leverages zoning bonus payments made by downtown construction projects to support economic development in neighborhoods across the city. Key provisions include:

- Permits increased floor area ratios (FAR) bonuses downtown, allowing more square footage for development, in exchange for bonus payments.
- Bonus payments are allocated among three funds:
  - Neighborhood Opportunity Fund: Represents 80% of bonus payments and goes towards projects along commercial corridors within the west, southwest, and south sides of the city.
  - Adopt-A-Landmark Fund: Represents 10% of bonus payments and earmarked for restoration of designated landmarks.
  - Local Impact Fund: Represents 10% of bonus payments and supports infrastructure improvements within one mile of the development site.
- Only available for downtown construction projects because of proximity to public transit that can support additional density.

# Part 5: How City Ordinances and Budgets are Passed

Part 5 of this Guide outlines the process for passing City ordinances and budgets. This section provides details about the Chicago Municipal Code, the City's legislative process, how City Council operates (including committees, rules, and procedures to know), Chicago's budget process, and more.



Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

**Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed**

**A. Ordinances  
and the  
Municipal Code**

**B. Budgets**

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Ordinances and the Municipal Code

“Ordinances” are the laws passed by the Chicago City Council. Many ordinances meant to provide ongoing governance of public or private activity are “codified,” meaning they become part of the Municipal Code of Chicago, the body of law that governs and is enforced by the City of Chicago. The Municipal Code is available [online](#).

Within the Municipal Code, housing-related ordinances tend to be clustered in certain chapters and titles. These include:

- Chapter 2-44. This chapter explains the purpose and powers of the [Department of Housing \(DOH\)](#) and includes some of the ordinances that created significant programs or regulations directly administered or monitored by the Department.
- Title 5. This title includes broad housing regulations that may not be directly administered or monitored by DOH. For example, Chapter 5-12 is the Residential Landlord Tenant Ordinance, which regulates residential leases.
- Title 17. This is the Chicago Zoning Code, which lays out rules that govern the development and use of land and buildings in the city.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

**Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed**

**A. Ordinances  
and the  
Municipal Code**

B. Budgets

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## General Legislative Process

In general, the City of Chicago’s legislative process is similar to that of the federal government, where the legislature ([City Council](#) in Chicago, Congress in the case of the federal government) votes on laws, and sends them to the executive (the Mayor in Chicago, the President federally) to be signed or, on occasion, rejected by a veto.

This process begins when an alderperson or the Mayor introduces an ordinance at a City Council meeting. Typically, the ordinance is then referred to a committee for consideration. At the next committee meeting—generally held the following month—the committee chair can place the ordinance on the agenda for a vote. If a majority of the committee votes in favor of the ordinance, it is reported out at the next City Council meeting with a “do-pass” recommendation. At that meeting, if the ordinance receives a majority of Council member votes, it is sent to the Mayor for their signature.



Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

**Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed**

**A. Ordinances  
and the  
Municipal Code**

**B. Budgets**

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## City Council Committees

[City Council](#) committees are where the bulk of public debate happens over introduced ordinances. Committees are where alderpeople with different perspectives argue for or against proposals, or request amendments, and where City staff or other experts are sometimes brought in to testify. Ordinances that pass out of committee are very rarely rejected by the full City Council, and it is very rare for an ordinance to be passed by the City Council without first being approved by a committee.

As of February 2026, there are 21 committees, each of which has a chair, a vice chair, and some number of alderpeople who are assigned to be members. The smallest committee is Health and Human Relations, which has 13 members; the largest, besides Rules (which includes all 50 alderpeople), is the Committee on Finance, which has 35 members.

Many housing-related ordinances are unsurprisingly assigned to the Committee on Housing and Real Estate. Ordinances related to zoning are sent to the Committee on Zoning, Landmarks, and Building Standards. Funding packages for individual projects or programs often go through the Committee on Finance.

Sometimes, alderpeople form a “joint committee” to consider a particularly complex ordinance. In that case, all the members from the two committees come together to consider the proposal.

Like full City Council meetings, committee meetings are open to the public, include public comment, and are livestreamed at [chicityclerk.com](http://chicityclerk.com). You can find information on committee membership, calendars, and agendas on the [Electronic Legislative Management System \(eLMS\)](#), the City’s online record portal.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

**Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed**

**A. Ordinances  
and the  
Municipal Code**

**B. Budgets**

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Rules and Procedures to Know

**Amendments.** Amendments (changes to an introduced ordinance) can be offered and voted on during a committee meeting or [City Council](#), but in practice, changes to an introduced ordinance are almost always done via a “substitute ordinance” (see below).

**Defer and publish.** Any two alderpeople can “defer and publish” an ordinance in City Council, which means no action can be taken at that meeting. Typically, this means the ordinance will not be heard until the following month. In extraordinary cases, a special meeting can be called, though 48 hours’ notice must be provided under the Open Meetings Act.

**Direct introduction.** Ordinances are typically introduced at a full City Council meeting and then referred to a committee. However, a “direct introduction” allows for an ordinance to be introduced at a committee meeting, where it can be voted on immediately. This reduces the time from introduction to passage by a month.

Direct introductions do not allow for as much time for alderpeople or the public to review before a vote. As a result, direct introductions are sometimes considered bad form and are generally only done for extremely time-sensitive items.

**Rule 41.** If an ordinance referred to a committee has not been voted on for 60 days, an alderperson may move to “discharge” it from the committee in a full City Council meeting. This allows the full Council to vote on the ordinance.

**Rules Committee.** When an ordinance is introduced, it is generally referred to a committee with the power to vote it down or send it to the full Council with a “do-pass” recommendation. However, if any alderperson requests a different committee than its initial assignment, the ordinance is sent to the Rules Committee. This is often done to block or delay an ordinance that the alderperson who calls the second committee opposes.

Once referred to the Rules Committee, the ordinance can only be advanced if the Rules Committee meets to recommend a final committee assignment, after which it is officially assigned at the next full City Council meeting. Typically, this adds at least a month to the time it takes to pass an ordinance.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

**Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed**

**A. Ordinances  
and the  
Municipal Code**

**B. Budgets**

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

However, because the Rules Committee does not meet every month, it sometimes takes much longer. Moreover, the chairperson of the Rules Committee sets the agenda when it does meet, and may decide not to bring up an ordinance for committee assignment if they are opposed to the legislation.

**Subject matter hearings.** A committee chair can place an ordinance on the agenda for a subject matter hearing, which means that it will be discussed but cannot be brought up for a vote at that meeting. Often this is done for complex or controversial ordinances to allow time for more debate and conversation, as well as potential presentations and questioning of departmental staff or outside experts.

**Substitute ordinance.** A substitute ordinance replaces the original text of an introduced ordinance with new text. It is adopted by a majority vote of a committee or, if the ordinance has been passed out of committee already, by the full City Council.

Substitutes are the standard way that amendments are made to introduced ordinances, as they allow alderpeople, the mayoral administration, and other interested parties to agree on negotiated changes prior to the meeting and then introduce all the changes at once in a single vote. There is no limit to the number of substitute ordinances that can be adopted for a given ordinance.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

**Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed**

**A. Ordinances  
and the  
Municipal Code**

**B. Budgets**

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Follow Council on the Electronic Legislative Management System (eLMS)

[City Council](#) and committee members, meeting calendars, agendas, and legislation can all be tracked online via the [Electronic Legislative Management System \(eLMS\)](#), which is managed by the City Clerk.

### Legislation

- Look up ordinance text, sponsors, status, and votes

### Meetings

- Look up City Council and committee meetings, times, agendas, and reports

### Legislative Bodies

- Look up committees, chairs, and committee membership

### Legislative Members

- Look up alderpeople, contact information, and committee membership

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

**Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed**

A. Ordinances  
and the  
Municipal Code

**B. Budgets**

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

## Budgets

The City of Chicago passes an annual budget on a January 1 to December 31 fiscal year. The budget establishes the City's revenue policies for the year, such as taxes and fee rates, as well as appropriations (i.e., authorized spending).

The City budget does not necessarily include all authorized spending for the coming year. Spending based on specific bond issuances (debt) or [Tax Increment Financing \(TIF\)](#) districts may be authorized separately.

Importantly, the City of Chicago budget does not include revenue or spending authorization for the "sister agencies," such as the [Chicago Housing Authority \(CHA\)](#). These agencies are separate governments with their own budgets approved by their boards.

### Process

Typically, the Mayor proposes a budget in the fall, giving a budget address to the City Council and releasing several documents with specific proposals. In the roughly two weeks following the address, the Budget Committee holds budget hearings, with each department coming before the Committee to present its budget from the Mayor's proposal and to answer questions from Council members.

Following negotiations and amendments, the budget must be passed by a majority of the Council before January 1.

The Office of Budget and Management (OBM) and Council Office of Financial Analysis must separately provide the City Council with Mid-Year Reports by July 30 of each year. The Chair of the Budget Committee may call for mid-year departmental budget hearings to take place no later than September 15 of each year.

### Documents

*Budget Forecast.* Published ahead of the Mayor's budget proposal, the Forecast assesses budget and economic conditions and predicts future revenue and spending absent any policy changes.

*Budget Overview.* Published as part of the Mayor's proposal, the Overview provides a narrative of the City's budget situation and the Mayor's revenue and spending proposals.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

**Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed**

**A. Ordinances  
and the  
Municipal Code**

**B. Budgets**

Part 6:  
Chicago Housing  
and Advocacy  
Resources

Part 7:  
Glossary

*Budget Recommendations.* Published as part of the Mayor's proposal, the Recommendations provide detailed line-item appropriations for City spending.

*Grant Detail.* Published as part of the Mayor's proposal, the Grant Detail book provides specifics on revenue and spending related to grants from the state and federal governments or private sources.

*Amendments.* Beginning in 2025, the City has published the amendments adopted by the City Council to the Mayor's budget proposal.

*Appropriation Ordinance.* The actual line-item appropriations passed into law by the City Council.

*Appropriation Ordinance - Grant Detail.* The line-item appropriations related to grants from the state and federal governments or private sources passed into law by the City Council.

### **Non-Budget Spending Documents**

*Capital Improvement Program.* A five-year document with specific infrastructure spending plans based on bond issuances (debt). This document typically does not include housing projects.

*TIF Annual Report.* A projection of revenue and spending based on specific projects for each tax increment financing (TIF) district in the city.

*Housing and Economic Development Bond Quarterly Reports.* A quarterly update of projects that have been funded by the \$1.25 billion Housing and Economic Development (HED) Bond authorized in April 2024.

### **Other Public Oversight Bodies**

Several other public or quasi-public housing entities are governed by boards whose business is open to the public.

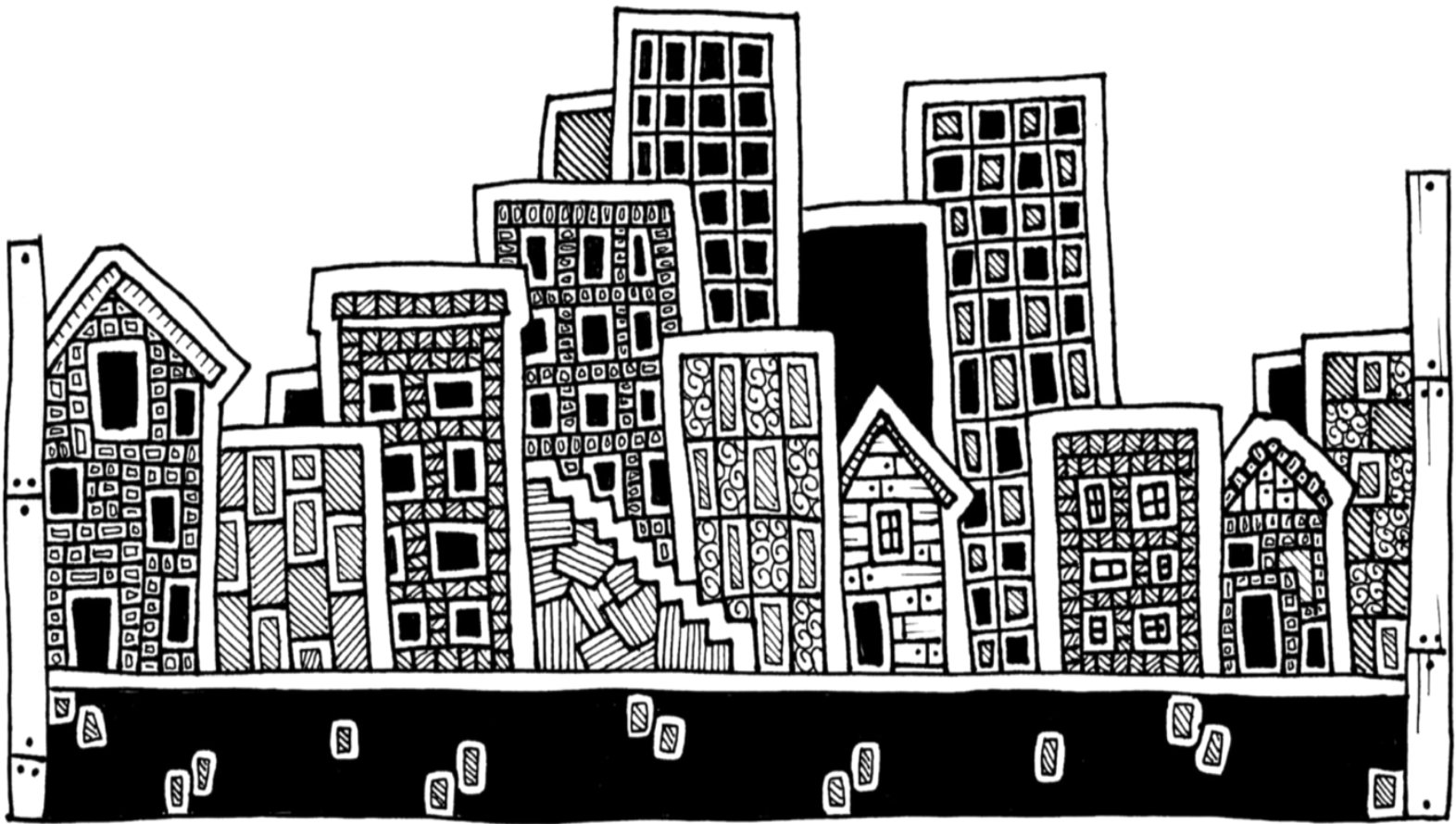
*Chicago Housing Authority (CHA).* The CHA Board's meeting schedules, agendas, and resolutions are available on [its Legistar page](#), which has functionality similar to the City Council's eLMS page.

*Chicago Low Income Housing Trust Fund.* Board meetings and other events are posted [on their website](#).

*Continuum of Care.* Meetings and other information are available on [the All Chicago website](#).

# Part 6: Chicago Housing and Advocacy Resources

Part 6 of this Guide lists additional resources for understanding Chicago's housing ecosystem, including how-to guides, explainers, reports, databases, research centers, and more.



Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

**Part 6:  
Chicago Housing  
and Advocacy  
Resources**

**A. General  
Resources**

B. City Council  
Resources

C. Policies and  
Programs

D. Research and  
Data

E. Reports

Part 7:  
Glossary

## General Resources

[How to File a FOIA Request in Illinois](#), Better Government Association

This video, produced by the Better Government Association, explains how to file a Freedom of Information Act (FOIA) request, a process that allows the public to access certain records from state and federal governments.

[Chicago Community Planning Academy](#), a programmatic collaboration between the Chicago Architecture Center and the Center for Neighborhood Technology (CNT)

The Chicago Community Planning Academy is a free, approximately three-month course that covers topics such as housing, zoning, neighborhood development, and real estate finance.

[Chicago Data Portal](#), the City of Chicago

The Chicago Data Portal is home to hundreds of datasets about City departments, services, facilities, and performance. Users can search for specific datasets or browse the data catalog, which is organized into the following categories: administration & finance, buildings, community, education, environment, ethics, events, FOIA, facilities & geo. boundaries, health & human services, historic preservation, parks & recreation, public safety, sanitation, service requests, and transportation.

[DOH YouTube channel](#)

The Chicago [Department of Housing \(DOH\)](#) YouTube channel includes recorded presentations by DOH personnel on a variety of housing-related topics and programs.

[DPD YouTube Channel](#)

The Chicago [Department of Planning and Development \(DPD\)](#) YouTube channel includes recorded meetings and presentations on zoning and development.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

**Part 6:  
Chicago Housing  
and Advocacy  
Resources**

A. General  
Resources

**B. City Council  
Resources**

C. Policies and  
Programs

D. Research and  
Data

E. Reports

Part 7:  
Glossary

## City Council Resources

[How to Submit Public Comment at Chicago's City Council](#),  
Better Government Association

This guide explains the procedures for submitting public comment to Chicago City Council, either in person, remotely, or in writing.

[Watching Your Government: What to Expect at a Meeting of Chicago's City Council](#), Better Government Association

This guide explains how to watch Chicago City Council meetings, the basic operating rules of City Council, the legislative and committee process, voting, and meeting agendas (e.g. roll call and quorum determination, public comments, reports, etc.).

[Electronic Legislative Management System \(eLMS\)](#),  
operated by the Office of the City Clerk

eLMS is the official repository of legislation, City Council and committee calendars, and committee membership.

[Chicago City Council Rules of Order](#)

The official rules by which the City Council operates.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

**Part 6:  
Chicago Housing  
and Advocacy  
Resources**

A. General  
Resources

B. City Council  
Resources

**C. Policies and  
Programs**

D. Research and  
Data

E. Reports

Part 7:  
Glossary

## Policies and Programs

### [Preserving Naturally Occurring Affordable Housing](#),

Community Investment Corporation and the Institute for Housing Studies at DePaul University

This database looks at rental concentration and housing stock, renter demographics, and development patterns in cities across the United States. The database also offers summit recordings, policy tools, and case studies.

### [In the Zone: A Chicagoan's Guide to Zoning and Land Use](#),

Metropolitan Planning Council

This guide explains what zoning is, how it works in Chicago, and its effect on the City's housing ecosystem. Topics include zoning districts and maps, bulk and density zoning, zoning ordinances, and more.

[Local Housing Solutions Lab](#), Furman Center at New York University

This website provides articles about affordable housing basics (e.g. concepts and terminology), building housing strategies, housing policies and data, and case studies.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

**Part 6:  
Chicago Housing  
and Advocacy  
Resources**

A. General  
Resources

B. City Council  
Resources

C. Policies and  
Programs

**D. Research and  
Data**

E. Reports

Part 7:  
Glossary

## Research and Data

[Community Lending Data](#), Woodstock Institute

The Community Lending Data Portal allows users to search for information on mortgage lending, small business lending, community demographics, foreclosure trends, racial outcomes, and the activity of top lenders by geographic level (e.g. neighborhood, county, municipality, and state Senate and House districts).

[Housing + Transportation Index](#), Center for Neighborhood Technology

This index provides a comprehensive view of affordability, including the cost of housing and the cost of transportation at a neighborhood level.

[Community Data Snapshots](#) and [Local Housing Profiles](#), Chicago Metropolitan Agency for Planning and the DePaul University Institute for Housing Studies (IHS)

The Local Housing Profiles are a set of housing market data for each county, municipality, and Chicago community area in northeastern Illinois. Each Profile includes data on community housing demand, supply, affordability, and regional trends.

[Institute for Housing Studies](#) at DePaul University

The Institute for Housing Studies (IHS) is a research center focused on data and research production related to affordable housing, housing finance, homeownership, sustainable neighborhood redevelopment, and emergency trends both in the Chicago region and nationally.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

**Part 6:  
Chicago Housing  
and Advocacy  
Resources**

A. General  
Resources

B. City Council  
Resources

C. Policies and  
Programs

D. Research and  
Data

**E. Reports**

Part 7:  
Glossary

## Reports

### Energy Efficiency and Sustainability

- [“Developing an Equitable Building Decarbonization Strategy for Chicago.”](#) Chicago Building Decarbonization Policy Working Group, 2022.
- [“Segmenting Chicago Multifamily Housing to Improve Energy Efficiency Programs.”](#) Elevate Energy, 2017.

### Housing Stock

- [“Patterns of Lost 2 to 4 Unit Buildings in Chicago.”](#) Institute for Housing Studies, 2021.
- [“Characteristics of the 2 to 4 Stock in Chicago Neighborhoods.”](#) Institute for Housing Studies, 2021.

### Ownership

- [“2023 Mortgage Lending Observations.”](#) Woodstock Institute, 2025.

### Racial Equity

- [“Racial Equity Impact Assessment of the Qualified Allocation Plan.”](#) Chicago Department of Housing, 2021.
- [“Our Equitable Future: A Roadmap for the Chicago Region.”](#) Metropolitan Planning Council and Urban Institute, 2018.
- [“The Cost of Segregation: Lost Income. Lost Lives. Lost Potential.”](#) Metropolitan Planning Council and Urban Institute, 2017.

### Rental Housing Affordability

- [“Affordable Requirements Ordinance Task Force Report.”](#) Chicago Department of Housing, 2020.
- [“State of Rental Housing” series.](#) Institute for Housing Studies, 2005-2023.
- [“The Gap: A Shortage of Affordable Homes.”](#) National Low Income Housing Coalition, 2025.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

**Part 6:  
Chicago Housing  
and Advocacy  
Resources**

A. General  
Resources

B. City Council  
Resources

C. Policies and  
Programs

D. Research and  
Data

**E. Reports**

Part 7:  
Glossary

**Zoning and Transit-Oriented Development**

- [Zoning and Land Use Assessment](#), Metropolitan Planning Council, 2025
  - [Housing Affordability Research Findings](#)
  - [Zoning Changes Timeline](#)
- [“Equitable Transit-Oriented Development Policy Plan.”](#) City of Chicago, 2021.
- [“Unlocking Accessory Dwelling Units in Chicago.”](#) Urban Land Institute Chicago, 2020.
- [“Working Toward a Healed City: How Chicago Can Build Equitable Communities from the Ground Up.”](#) Chicago Area Fair Housing Alliance and Shriver Center, 2019.
- [“A City Fragmented: How Race, Power, and Aldermanic Prerogative Shape Chicago’s Neighborhoods.”](#) Chicago Area Fair Housing Alliance and Shriver Center, 2018.
- [“Stalled Out: How Empty Parking Spaces Diminish Neighborhood Affordability.”](#) Center for Neighborhood Technology, 2016.

# Part 7: Glossary

The final section of this Guide is comprised of two main parts: “Terms to Know” and a “Select Bibliography.” The “Terms to Know” section links to glossaries of common housing ecosystem terminology. These glossaries provide comprehensive definitions of terms often referred to in this Guide. The “Select Bibliography” section highlights sources frequently used by the authors while writing this Guide, including City and State websites, reports, and media outlets.



Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

**Part 7:  
Glossary**

## A Note on Sources

The information in this Guide is compiled from publicly available sources and the knowledge of its authors.

All entries in Part 1, 2, and 3 of this Guide were sent to the relevant institutions and organizations for review. Similarly, where applicable, ordinances and laws detailed in Part 4 were shared with the pertinent entities. This Guide has also been reviewed by some Chicago-based advocacy organizations. We are grateful to everyone who reviewed the Guide ahead of publication.

We are also grateful to the National Low Income Housing Coalition and its federal Advocates' Guide, which provided the inspiration for this project. For national housing and policy best practices and resources, please [check out NLIHC's annually published Advocates' Guide here](#).

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

**Part 7:  
Glossary**

## Terms to Know

For definitions of common housing ecosystem terminology, see glossaries compiled by the [National Low Income Housing Coalition \(NLIHC\)](#) (published as part of their [Advocate's Guide](#)) and [Local Housing Solutions](#).

For a glossary of zoning and land use terms, see [In the Zone: A Chicagoans' Guide to Zoning and Land Use](#), published by the Metropolitan Planning Council (MPC) and this [Glossary of Zoning Terms](#) published by MPC and Urban Institute.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

**Part 7:  
Glossary**

## Select Bibliography

### City of Chicago

#### Websites

- [City of Chicago](#). The website for the City includes information about City Departments, programs, and initiatives. See individual Guide entries for direct links to Department pages.
- [Chicago City Clerk](#). This website provides information about the [Chicago City Council](#), the [Electronic Legislative Management System \(eLMS\)](#), and more.
- [Municipal Code of Chicago](#) is a record of all current City ordinances. See individual Guide entries for direct links to sections of the Code pertaining to individual City departments.
- [Office of Management and Budget](#), City of Chicago. This website includes important [City budget publications](#), including the Annual Appropriation Ordinance and the Grant Details Ordinance.

#### Reports

- [Annual Report](#), Chicago Department of Housing. This 2022 [DOH](#) Annual Report outlines the Department's role in Chicago's housing ecosystem and provides explanations of major DOH initiatives.
- [Annual Report on Homelessness, Department of Family and Support Services \(DFSS\)](#) and Department of Housing (DOH). This Annual Homelessness Report provides an overview of the City's housing and homelessness systems.
- [HOME](#), Department of Housing (DOH). The HOME report is an overview of DOH programs and services for Chicago residents related to homebuyer and homeowner assistance, renter assistance, and emergency support services.
- [One Chicago](#), City of Chicago. This document was the City's five-year housing plan for 2019 through 2023.

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

**Part 7:  
Glossary**

## Chicago Housing Authority (CHA)

### Websites

- [The Chicago Housing Authority](#). The CHA website includes information about its Section 9 public housing and [Section 8](#) voucher programs.
- [CHA Data & Impact Hub](#). This is a centralized page offering various research, reports, and data as well as waitlist and applicant information.

### Reports

- [The Comprehensive Budget Book](#) is the CHA's annual budget document that outlines CHA proposed operating and capital expenditures for the fiscal year.

## State Offices and Agencies

### Websites

- [ILGA.gov](#) is the official website for the [Illinois General Assembly](#), functioning as a database for state legislation and laws, legislative reports, administrative rules, and more.
- [Illinois Housing Development Authority](#). [IHDA's](#) website includes information about housing financing, including details about the [Low Income Housing Tax Credit \(LIHTC\)](#).
- [Office of Management and Budget](#), Executive Office of the Governor. This website houses Illinois state budget information, including the annual Governor's [Illinois state budget report](#).

Introduction

Part 1:  
Institutions and  
Organizations

Part 2:  
Funding Sources

Part 3:  
Programs

Part 4:  
Significant  
Ordinances and  
Laws

Part 5:  
How City  
Ordinances and  
Budgets Are  
Passed

Part 6:  
Chicago Housing  
and Advocacy  
Resources

**Part 7:  
Glossary**

## Media Outlets and Other Sources

This Guide is informed by reporting from media outlets such as [Block Club Chicago](#), the [Chicago Tribune](#), the [Chicago Sun-Times](#), [Illinois Answers Project](#), [Nonprofit Quarterly](#), [NPR Illinois](#), [ProPublica](#), and [South Side Weekly](#).

In addition, the [Encyclopedia of Chicago](#)—copyright the Newberry Library and the Chicago Historical Society (now the Chicago History Museum)—provided some important historical context.

For more information (including a digital and interactive version of this Guide), visit:  
[chihousingguide.org](http://chihousingguide.org).

For questions or comments, please reach out to [housingguide@impactforequity.org](mailto:housingguide@impactforequity.org).



