Illinois: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 26 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

Financial-assistance programs for low-income, older, and disabled homeowners and renters in Illinois. Verified July 25, 2026. A key homeshare note runs through every category: sharing your home can raise a homeowner's counted income for income-tested programs (LIHEAP, weatherization, IHDA repair, USDA 504, and the income-tested Senior Freeze and tax deferral), while the flat exemptions (the Senior Citizens Homestead Exemption, the Homestead Exemption for Persons with Disabilities, and the Standard Homestead Exemption for Veterans with Disabilities) have no income test and are safe. Where a program does not spell out how a home seeker is treated, confirm before adding one.

Best first stops: for utilities and weatherization, the Help Illinois Families call center at 1-833-711-0374 (helpillinoisfamilies.com); for older adults and aging in place, the Illinois Department on Aging Senior HelpLine at 1-800-252-8966; for home repair, the Illinois Housing Development Authority (IHDA) at 312-836-5200; for property tax, the county Chief County Assessment Office and the Illinois Department of Revenue at 1-800-732-8866.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 25, 2026. 1 of the 26 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Home modification and aging in place

Home Services Program (HSP) Home/Environmental Modifications

SERVICE · STATE · EITHER

WHO RUNS IT	Illinois Department of Human Services, Division of Rehabilitation Services (DRS)
WHAT YOU GET	Cost of approved accessibility modifications (ramps, bathroom and doorway modifications); amount set by assessed need
WHO QUALIFIES	Under 60 at initial enrollment (serves working-age adults with disabilities)
INCOME LIMIT	No standard income cap; participant must have non-exempt assets at or below the Medicaid HCBS waiver limit (2025)
HOW TO APPLY	Submit a request through the Rehabilitation Services web referral system or contact one of the 47 local Rehabilitation Services offices to ask for an assessment; modifications are authorized through the Home Services Program care plan

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

1-800-843-6154 (TTY 1-866-324-5553) https://www.dhs.state.il.us/page.aspx?item=29738

Home Modification Program for persons not served by HSP (444-21-3214)

SERVICE STATE EITHER

WHO RUNS IT	Illinois DHS Division of Rehabilitation Services via Illinois Network of Centers for Independent Living (INCIL)
WHAT YOU GET	Cost of home accessibility modifications; per-project caps set by INCIL
WHO QUALIFIES	Any age; persons with disabilities not currently served by the Home Services Program
INCOME LIMIT	Not clearly published on the state page
HOW TO APPLY	Apply through a local Center for Independent Living, which forwards the request to INCIL for processing

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

1-800-843-6154 https://www.dhs.state.il.us/page.aspx?item=160007

Community Care Program (CCP)

SERVICE STATE EITHER

WHO RUNS IT	Illinois Department on Aging
WHAT YOU GET	In-home care, adult day services, emergency home response, automated medication dispenser; no cash benefit
WHO QUALIFIES	60 or older
INCOME LIMIT	Non-exempt assets of $17,500 or less (2026); Medicaid enrollment required
HOW TO APPLY	Contact the Senior HelpLine or a local Care Coordination Unit (CCU) for an assessment

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

1-800-252-8966 https://ilaging.illinois.gov/programs/ccp.html

Illinois Assistive Technology Program (IATP)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Illinois Assistive Technology Program (statewide AT Act nonprofit)
WHAT YOU GET	Device demonstration, device lending/reuse, and low-interest financial loans to buy assistive technology and accessibility equipment
WHO QUALIFIES	Any age
INCOME LIMIT	No income cap for device loan/reuse; financial-loan program has underwriting criteria
HOW TO APPLY	Contact IATP in Springfield to arrange a demonstration, borrow a device from the lending library, ask about reused equipment, or apply for a financing loan

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

217-522-7985 (toll free 1-800-852-5110) https://iltech.org/

Home repair and deferred maintenance

IHDA Home Repair and Accessibility Program (HRAP)

GRANT STATE HOMEOWNER

WHO RUNS IT	Illinois Housing Development Authority (IHDA) via local grantee organizations
WHAT YOU GET	Grant for vital health, safety, and accessibility repairs; per-home cap set by grantee (typically up to $45,000)
WHO QUALIFIES	Any age; priority for homeowners with disabilities or mobility impairments
INCOME LIMIT	Low- and very-low-income limits by area (2026); income and property-value limits apply
HOW TO APPLY	Apply through the local grantee/administrator for your area; IHDA does not process individual applications. Waitlists are common

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

312-836-5200 https://www.ihda.org/my-community/revitalization-programs/

Homeowner Assistance Fund Home Repair Program (HAFHR)

GRANT STATE HOMEOWNER

WHO RUNS IT	Illinois Housing Development Authority (IHDA) via selected grantees
WHAT YOU GET	Up to $60,000 per household (2026), structured as a 3-year forgivable recapture agreement
WHO QUALIFIES	Any age
INCOME LIMIT	At or below 150% of Area Median Income (2026); COVID-related hardship after Jan 21, 2020 required
HOW TO APPLY	Contact one of the selected IHDA grantees directly; email CAgeneralinquiries@ihda.org for the grantee list

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

312-836-5200 https://www.ihda.org/my-community/revitalization-programs/

USDA Section 504 Single Family Housing Repair Loans and Grants

LOAN FEDERAL-IN-STATE HOMEOWNER NOT CONFIRMED

We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	USDA Rural Development, Illinois state office
WHAT YOU GET	Loans up to $40,000 at 1% fixed; grants up to $10,000 ($15,000 in declared disaster areas) (2026)
WHO QUALIFIES	Grants require age 62 or older; loans have no age limit
INCOME LIMIT	Very-low income, defined by county area median income (2026); must be unable to obtain affordable credit for a loan
HOW TO APPLY	Apply year-round through the nearest USDA Rural Development area office; must own and occupy a home in an eligible rural area

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

217-403-6200 https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/il

CDBG local owner-occupied housing rehabilitation

GRANT · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	Illinois DCEO administers the state (non-entitlement) CDBG program; cities and counties run local rehab
WHAT YOU GET	Deferred or forgivable rehab grant/loan through the CDBG Competitive Housing Rehabilitation Component; amount set by the local grantee
WHO QUALIFIES	Any age
INCOME LIMIT	Generally at or below 80% of Area Median Income (HUD low/moderate income)
HOW TO APPLY	Contact your city or county community development office; entitlement cities (e.g., Chicago, Moline, Danville) run their own programs while small communities apply through DCEO grantees

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-800-252-2923 https://dceo.illinois.gov/communityservices/community-development.html

Weatherization and energy efficiency

Illinois Home Weatherization Assistance Program (IHWAP)

SERVICE · STATE · EITHER

WHO RUNS IT	Illinois Department of Commerce and Economic Opportunity (DCEO) via local Community Action Agencies
WHAT YOU GET	Air sealing, insulation, HVAC and water heater repair/replacement; up to $20,000 energy work plus $4,000 health/safety per home (PY2027)
WHO QUALIFIES	Any age
INCOME LIMIT	At or below 200% of federal poverty level (PY2027); LIHEAP recipients are categorically eligible
HOW TO APPLY	Apply through your local Community Action Agency via the Help Illinois Families call center or helpillinoisfamilies.com

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-833-711-0374 https://dceo.illinois.gov/communityservices/homeweatherization.html

Illinois Solar for All (ILSFA)

SERVICE STATE EITHER

WHO RUNS IT	Illinois Power Agency (administered by Elevate) under the Climate and Equitable Jobs Act
WHAT YOU GET	Low-income solar (rooftop or community solar) with little or no upfront cost and guaranteed bill savings
WHO QUALIFIES	Any age
INCOME LIMIT	At or below 80% of Area Median Income (2026)
HOW TO APPLY	Check eligibility and connect with an approved vendor at illinoissfa.com or call the program

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-888-970-4732 https://www.illinoissfa.com/

Utility income-eligible energy efficiency (ComEd and Ameren Illinois)

SERVICE UTILITY EITHER

WHO RUNS IT	ComEd and Ameren Illinois energy efficiency programs (regulated by the Illinois Commerce Commission)
WHAT YOU GET	Free or no-cost energy-saving measures (LEDs, smart thermostats, appliance and insulation measures) for income-qualified customers
WHO QUALIFIES	Any age
INCOME LIMIT	Income-eligible thresholds set by each utility (commonly at or below 80% AMI or 300% FPL, 2026)
HOW TO APPLY	Apply through the utility's energy efficiency program: ComEd.com/EnergySavings or amerenillinoissavings.com

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-888-806-2273 (ComEd); 1-800-755-5000 (Ameren Illinois) https://icc.illinois.gov/consumers/utility-energy-assistance

Utility bill assistance and discounts

Low Income Home Energy Assistance Program (LIHEAP)

GRANT STATE EITHER

WHO RUNS IT	Illinois Department of Commerce and Economic Opportunity (DCEO) via local Community Action Agencies
WHAT YOU GET	One-time energy bill payment and reconnection/crisis assistance; amount varies by household size, income, and fuel type
WHO QUALIFIES	Any age; adults 60+ get priority early application
INCOME LIMIT	At or below 60% of State Median Income (PY2026); about $39,979/year for one person
HOW TO APPLY	Apply through your local Community Action Agency via helpillinoisfamilies.com or the call center; priority window opens Oct 1, general Nov 1, through Aug 15, 2026

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-833-711-0374 https://dceo.illinois.gov/communityservices/utilitybillassistance.html

Percentage of Income Payment Plan (PIPP)

DISCOUNT STATE EITHER

WHO RUNS IT	Illinois DCEO via local energy assistance / Community Action Agencies
WHAT YOU GET	Customer pays about 6% of gross monthly income toward energy; monthly LIHEAP benefit (up to $100 primary/$50 secondary) plus arrearage forgiveness for on-time payment
WHO QUALIFIES	Any age
INCOME LIMIT	Same LIHEAP income limits (at or below 60% State Median Income, PY2026); must have past-due balance and participating utility
HOW TO APPLY	Enroll through a local energy assistance agency during the PIPP window (typically Oct 1 through Dec 31, subject to funding). New applications are paused while funding is limited, so ask your agency when enrollment reopens

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-833-711-0374 https://dceo.illinois.gov/communityservices/utilitybillassistance.html

ComEd Low-Income Discount (LID)

DISCOUNT UTILITY EITHER

WHO RUNS IT	ComEd (regulated by the Illinois Commerce Commission), mandated by CEJA
WHAT YOU GET	Tiered monthly electric discount from about 5% up to roughly 81% depending on income tier, housing type, and heating source (launched in early 2026)
WHO QUALIFIES	Any age
INCOME LIMIT	At or below 300% of Federal Poverty Level (2026); LIHEAP recipients auto-qualify
HOW TO APPLY	Tiers 1-4 qualify by applying for LIHEAP (PowerBillDiscount.com or the call center); Tier 5 self-certifies via ComEd's Smart Assistance Manager at ComEd.com/EnergySavings

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-800-334-7661 https://www.comed.com/

Ameren Illinois income-qualified discount rate and bill payment assistance

DISCOUNT UTILITY EITHER

WHO RUNS IT	Ameren Illinois (regulated by the Illinois Commerce Commission)
WHAT YOU GET	Discounted affordability rate starting June 2026 that caps electric bills at about 3% of verified monthly income for customers without electric space heating and about 6% for customers with it; also Keeping Cool credits of $50 a month from May through September, Dollar More grants up to $600, Special Assistance Reconnection Program credits up to $2,000 a year, a natural gas service charge discount, and Warm Neighbors Cool Friends hardship grants
WHO QUALIFIES	Any age; Keeping Cool credits target older adults, people with disabilities, and families with children under 5
INCOME LIMIT	Income-qualified thresholds set under the Climate and Equitable Jobs Act (2026); LIHEAP recipients are enrolled automatically. Ask Ameren Illinois for the current tier cutoffs
HOW TO APPLY	Apply for LIHEAP through a Community Action Agency to be enrolled in the discount automatically, or call Ameren Illinois to ask about the discount rate and the other assistance programs; hardship help is also available through Warm Neighbors Cool Friends

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-800-755-5000 https://www.ameren.com/bill/assistance

Property tax relief

Senior Citizens Real Estate Tax Deferral Program

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	Illinois Department of Revenue; applications filed with the county collector
WHAT YOU GET	Defers up to $7,500 of property tax per year, up to 80% of the owner's equity; 3% simple annual interest (2023 tax year forward)
WHO QUALIFIES	65 or older by June 1 of the application year
INCOME LIMIT	Household income $75,000 or less (2025); $77,000 (2026); $79,000 (2027 and after)
HOW TO APPLY	File Form IL-1017 and Form IL-1018 with the county collector between January 1 and March 1 each year

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

1-800-732-8866 https://tax.illinois.gov/research/publications/pio-64.html

Senior Citizens Homestead Exemption

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	County Chief County Assessment Office (state framework by Illinois Department of Revenue)
WHAT YOU GET	Reduces equalized assessed value by $8,000 in Cook and collar counties, $5,000 elsewhere (2025)
WHO QUALIFIES	65 or older
INCOME LIMIT	None
HOW TO APPLY	File Form PTAX-324 (or PTAX-329) with the Chief County Assessment Office; annual renewal required in Cook County

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

1-800-732-8866 https://tax.illinois.gov/localgovernments/property/taxrelief.html

Low-Income Senior Citizens Assessment Freeze Homestead Exemption (Senior Freeze)

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	County Chief County Assessment Office (state framework by Illinois Department of Revenue)
WHAT YOU GET	Freezes the equalized assessed value at the base year so future assessment increases are not taxed
WHO QUALIFIES	65 or older
INCOME LIMIT	Household income $75,000 or less for taxable year 2026; $77,000 (2027); $79,000 (2028 and after)
HOW TO APPLY	File Form PTAX-340 annually with the Chief County Assessment Office

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

1-800-732-8866 https://tax.illinois.gov/localgovernments/property/taxrelief.html

Homestead Exemption for Persons with Disabilities

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	County Chief County Assessment Office (state framework by Illinois Department of Revenue)
WHAT YOU GET	$2,000 annual reduction in equalized assessed value (2025)
WHO QUALIFIES	Any age
INCOME LIMIT	None
HOW TO APPLY	File Form PTAX-343 (initial) and PTAX-343-R (annual renewal) with the Chief County Assessment Office

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

1-800-732-8866 https://tax.illinois.gov/localgovernments/property/taxrelief.html

Standard Homestead Exemption for Veterans with Disabilities

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	County Chief County Assessment Office (state framework by Illinois Department of Revenue)
WHAT YOU GET	$2,500 EAV reduction (30-49% disability), $5,000 (50-69%), and full exemption of first $250,000 EAV (70%+ disability) (2025)
WHO QUALIFIES	Any age
INCOME LIMIT	None
HOW TO APPLY	File Form PTAX-342 with the Chief County Assessment Office; contact your local Veteran Service Officer

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

1-800-732-8866 https://tax.illinois.gov/localgovernments/property/taxrelief.html

Insurance-related help

Illinois FAIR Plan Association

SERVICE STATE EITHER

WHO RUNS IT	Illinois FAIR Plan Association (state-authorized last-resort property insurer)
WHAT YOU GET	Basic property insurance for owners unable to obtain coverage in the standard market: homeowners, dwelling fire, and farm residence policies; not premium assistance
WHO QUALIFIES	Any age
INCOME LIMIT	None
HOW TO APPLY	Apply through a licensed Illinois insurance producer (agent), who submits the application electronically; the FAIR Plan does not sell directly to the public, and applicants must show they first tried the standard market

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

1-800-972-4480 (local 312-861-0385) https://www.illinoisfairplan.com/

Senior Health Insurance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Illinois Department on Aging
WHAT YOU GET	Free, unbiased Medicare counseling on Parts A/B, supplements, Advantage and Part D plans, and help with cost-savings programs
WHO QUALIFIES	Medicare beneficiaries (typically 65+ or disabled) and their caregivers
INCOME LIMIT	None for counseling
HOW TO APPLY	Call the Senior HelpLine or email Aging.SHIP@illinois.gov to reach a local SHIP counselor

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

1-800-252-8966 https://ilaging.illinois.gov/ship.html

No statewide property-insurance premium subsidy for low-income homeowners or renters was identified. The FAIR Plan provides access to coverage but not premium help. SHIP covers Medicare, not property insurance.

HomeShare-relevant extras

Center of Concern Home Sharing

SERVICE NONPROFIT EITHER

WHO RUNS IT	Center of Concern (nonprofit), Des Plaines, IL
WHAT YOU GET	Free matching service pairing home providers with room seekers; typical room rent $700-$900/month (2026)
WHO QUALIFIES	Any age
INCOME LIMIT	None to use the service; seekers must show verifiable income
HOW TO APPLY	Apply online at centerofconcern.org/home-sharing or call the office; screening, ID, references, and background checks required

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

847-823-0453 https://centerofconcern.org/home-sharing/

Senior Home Sharing Inc

SERVICE NONPROFIT RENTER

WHO RUNS IT	Senior Home Sharing Inc (nonprofit), Lombard, IL
WHAT YOU GET	Affordable family-style shared residential homes for low-income older adults; below-market monthly fee
WHO QUALIFIES	Older adults (roughly 55+)
INCOME LIMIT	Targets low-income older adults; verify current thresholds
HOW TO APPLY	Apply through the Become a Resident page at seniorhomesharing.org or call the central office

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

630-519-4198 https://www.seniorhomesharing.org/

Accessory Dwelling Unit (ADU) policy in Illinois

COUNTY-CITY HOMEOWNER

WHO RUNS IT	Local municipalities and counties; in Chicago the Department of Housing runs the Additional Dwelling Unit program. No statewide ADU mandate as of 2026
WHAT YOU GET	n/a; ADUs are allowed where local zoning permits. Chicago's Additional Dwelling Unit ordinance now reaches beyond the five 2020 pilot areas to much of the city, and distinguishes conversion units (in an attic or basement) from coach houses (detached)
HOW TO APPLY	Check with your municipal zoning or building department. In Chicago, check the ADU eligibility map, apply to the Department of Housing for pre-certification, then get construction permits from the Department of Buildings; questions go to ADU@cityofchicago.org

https://www.chicago.gov/city/en/sites/additional-dwelling-units-ordinance/home.html

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the Illinois contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at **homeshareoregon.org/share**.