

# **DEERFIELD AFFORDABLE AND WORKFORCE HOUSING RESOURCE GUIDE**

Below is a list of state and local agencies and non-profit organizations that promote affordable housing opportunities and options.

## **Affordable Housing Corporation of Lake County**

A HUD-certified nonprofit housing agency dedicated to helping homebuyers and homeowners purchase, improve and maintain their home in Lake County Illinois. The Affordable Housing Corporation of Lake County increases and preserves affordable housing opportunities throughout Lake County via services and partnerships that protect and empower consumers and communities.

AHCLC can help with:

- Loans, grants and low-cost financing
- Financing for home purchase & home improvement
- Help with down payment and closing costs
- Foreclosure prevention services
- Homebuyer education
- Improved homes for purchase

Website: [www.ahclc.org](http://www.ahclc.org)

Contact Information:

Affordable Housing Corporation of Lake County  
1590 S. Milwaukee Avenue, Suite 312  
Libertyville, IL 60048  
(Tel) 847/263-7478  
email: [info@ahclc.org](mailto:info@ahclc.org)

## **Lake County Housing Authority - LCHA**

Mission Statement

Our commitment is to serve the Lake County community with housing opportunities and options.

Guiding Principles to Carry out Lake County Housing Authority Mission:

- Serves all segments of the population by considering the needs of clients and the community.
- Provides safe, decent, and sanitary housing.
- Considers the needs of its clients in program development and operation.
- Encourages clients toward independence and self sufficiency.

- Develops programs that are fiscally responsible.
- Provides opportunities for staff development.
- Collaborates with other stakeholders in matters relating to housing.

Website: [www.lakecountyhousingauthority.org](http://www.lakecountyhousingauthority.org)

Contact Information:

Lake County Housing Authority

33928 N. Rte. 45

Grayslake, IL 60030

Phone: (847) 223-1170

Email: [info@lakecountyha.org](mailto:info@lakecountyha.org)

## **Illinois Housing Development Authority**

The Illinois Housing Development Authority (IHDA) finances the creation and the preservation of affordable housing throughout the state and increases the supply of decent and safe places for people of low or moderate means to live. IHDA has helped finance more than 204,000 units of affordable housing, with more than \$9.67 billion in the State of Illinois. While IHDA has helped bring affordable housing to every county in the state, IHDA does not own property, rent apartments or manage buildings. IHDA is strictly a financing entity, and help to finance affordable housing through homeownership programs targeted at low- or moderate-income households, or with multifamily development financing to help developers build rental properties for at-need populations.

The Illinois Home Start Loan Program, offered by IHDA on behalf of the State of Illinois, helps to make home ownership affordable for homebuyers wishing to purchase their first home. The program offers two loans, the Home Start 30 year fixed rate loan, and an optional Home Start tax credit advance loan.

In September of 2011, IHDA partnered with the U.S. Department of Treasury to offer temporary payment assistance (a loan, not a gift) through a program known as the Illinois Hardest Hit Fund for homeowners in distress due to a job related income loss. For full details and qualifications, go to [www.illinoishardesthit.org](http://www.illinoishardesthit.org).

Website: [www.ihda.org](http://www.ihda.org)

Contact Information:

Illinois Housing Development Authority

401 North Michigan Avenue

Suite 700

Chicago, Illinois 60611

PH: (312) 836-5200

## **Interfaith Housing Center of the Northern Suburbs**

Interfaith Housing Center of the Northern Suburbs is a membership-based, nonprofit 501(c)3 organization serving as the premier advocate for fair and affordable housing in north suburban Chicago since 1972. IHCNS provides a wide array of services to individuals in the service area including investigating complaints of housing discrimination, predatory lending, and landlord/tenant infractions; housing counseling to prevent foreclosures; and facilitating Homesharing (shared housing) matches. Interfaith also acts as the premier voice for fair and affordable housing through education, advocacy, and community organizing.

The Interfaith Housing Center of the Northern Suburbs is designated by the United States Department of Housing and Urban Development (HUD), as an approved housing counseling agency.

Website: [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org)

Contact Information:

IHCNS

614 Lincoln Avenue

Winnetka, Illinois 60093-2308

Phone: (847) 501-5760

Email: [ihcns@interfaithhousingcenter.org](mailto:ihcns@interfaithhousingcenter.org)

## **North Suburban Home Sharing**

Home sharing is a free, award-winning, shared housing program facilitating compatible matches between prospective housemates in Chicago's northern suburbs. Home sharing matches a homeowner (or someone renting a home) who has a spare bedroom with an individual willing to rent that room. Both parties benefit from affordability and mutual support.

Home sharing is one of several programs offered by the Interfaith Housing Center of the Northern Suburbs that contribute to strong, welcoming neighborhoods by keeping people in their homes who might otherwise be forced to leave. For many, Home sharing is a stepping stone to security, allowing people to save for homeownership or get through a difficult life transition. For homeowners, renting a room may help them keep up with the mortgage, stay in their neighborhood, or, for elderly homeowners, delay moving to assisted living.

Website: [www.northsuburbanhomesharing.org](http://www.northsuburbanhomesharing.org)

Contact Information:

IHCNS

614 Lincoln Avenue  
Winnetka, Illinois 60093-2308  
Phone: (847) 501-5760  
Email: [ihcns@interfaithhousingcenter.org](mailto:ihcns@interfaithhousingcenter.org)

## **One Deerfield Place**

Senior Housing - Independent Living Units

One Deerfield Place is an elderly low income housing apartment subsidized by the federal governments HUD (Housing and Urban Development Division). Opened in 1982, One Deerfield Place provides 90 one-bedroom and 7 two-bedroom apartments. One Deerfield Place offers a community environment at a price that is based on the person's ability to pay.

Website: None  
Contact Information:  
Patricia Swift  
One Deerfield Place  
733 Osterman Avenue  
Deerfield, Illinois 60015  
Phone: 847-945-3661  
Email: [deerfieldplace@sbcglobal.net](mailto:deerfieldplace@sbcglobal.net)

## **Community Support Grants for Accessibility**

West Deerfield Township has developed a program for its residents aimed at improving their access to the world. Grants up to \$1,000 per household per year will be awarded to residents or their families to help meet the special needs and extraordinary expenses which often impede accessibility at home, at school, the community or the world at large. Services or expenses which may qualify for this program include home remodeling/adaptation, transportation equipment, communication devices, durable medical equipment, specialized therapy tools, or other user-centered products or services which foster accessibility and independence. Residents with physical impairment (either permanent or temporary), developmental and cognitive disability or delays, and some forms of mental illness should consider applying.

This program is intended to help those in our community with the greatest financial need, and should, therefore, be considered, needs-based. There is not an income ceiling at this time.

Website: [www.westdeerfieldtownship.org](http://www.westdeerfieldtownship.org)

Contact Information:  
West Deerfield Township  
601 Deerfield Road  
Deerfield, IL 60015  
Phone: 847.945.0614  
Email: westdeerfield@sbcglobal.net

## **Village of Deerfield Low Income Senior Housing Subsidy**

The Village of Deerfield residents who are at least 62 years old, maintain an independent household and meet certain income limits, may be eligible for financial assistance under the Village's Senior Housing Subsidy.

Website: [www.deerfield.il.us](http://www.deerfield.il.us)

Contact Information:  
Village of Deerfield  
850 Waukegan Road  
Deerfield, IL. 60015  
Phone: 847-719-7511

## **Community Partners for Affordable Housing**

Community Partner For Affordable Housing (CPAH) Is a nonprofit 501(C)(3) Organization That Creates Public-Private Partnerships to preserve, maintain and develop permanently affordable for-sale and rental housing of high quality for low- and moderate-income households. CPAH helps bridge the gap between the high cost of housing and the incomes of many low- to moderate-income households who live and work in the community – teachers, healthcare workers, retail staff, childcare providers, seniors, municipal employees, nonprofit staff, persons with disabilities and many other valuable community members.

Formerly known as the Highland Park Illinois Community Land Trust, the organization was initiated by the City of Highland Park in 2003 and is widely recognized as a leader throughout the region. CPAH was the first community land trust in Illinois and remains at the forefront of perpetually affordable housing.

### **Benefits To The Community:**

- Provides housing opportunities for low- and moderate-income households
- Promotes cultural and economic diversity
- Creates valuable workforce housing
- Preserves the community's existing housing stock and neighborhood character
- Rehabilitates problem or blighted properties in the community

- Develops an inventory of permanently affordable housing for future generations
- Assists local businesses to attract and retain employees
- Promotes live-near-work housing which helps alleviate traffic congestion and the environmental impacts associated with long commutes
- Encourages workers to live and spend their incomes in the local economy
- Maximizes the cost-effectiveness of public and private investment for long-term community benefit

Website: [www.hpict.org](http://www.hpict.org)

Contact Information:

CPAH

400 Central Avenue, #111

Highland Park, IL 60035

Phone: (847) 681-8746

Email: [cpah@cpahousing.org](mailto:cpah@cpahousing.org)

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