

What is subsidized housing?

Subsidized housing usually refers to a situation where the tenant receives help to pay rent to the owner/landlord of the apartment. This help comes in many forms: sometimes it's owned/operated by the government (e.g., public housing) and the subsidy sticks with the apartment, sometimes it's through a program where a tenant uses a voucher to rent an apartment from a private landlord (e.g., a housing choice voucher), and sometimes the owner of the building

receives a tax credit to charge lower rents for a certain number of apartments in the building (e.g., low-income housing tax credit).

Some types of subsidies require a tenant to pay 30% of their household income for rent (e.g., vouchers and public housing). Other subsidies have a fixed lower rent that does not change based on the tenant's income (e.g., tax credit).

Where can I find subsidized housing?

Since there are so many different types of subsidies, renters have to look in different places to find subsidized housing. Because there are more people who need subsidies than there are subsidies, many

subsidized housing providers have waitlists. If the demand is too high, even the waitlist might be closed. Below are some suggestions of where to search for subsidies:

1. **Department of Housing & Urban Development (HUD):** resources.hud.gov/#
(These are privately owned buildings that are subsidized by the federal government and tenants might expect to pay 30% of their income for rent. Tenants can search for subsidized buildings based on location. Each building will have its own waitlist.)
2. **Chicago Housing Authority (CHA):** applyonline.thecha.org/PopupWaitTimes.aspx
(CHA has public housing as well as vouchers. Each public housing development will have its own waitlist. Vouchers are a separate waitlist. CHA one-pager on applying [here](#)).
3. **Housing Authority of Cook County (HACC):** hehacc.org/open-waitlists
4. **IL Housing Development Authority:** ihda.org/rental-housing/#RentalAssistance
5. **Oak Park elderly and disabled housing:** oakparkha.org/edh.html
6. **Lake County Housing Authority:** lakecountyha.org
7. **Joliet:** hajoliet.org/affordable-housing
8. **McHenry County:** mchenrycountyhousing.org/open-waiting-list

What are some alternative options?

Check out affordable housing options online at ilhousingsearch.org or by calling 1.877.428.8844. The line is open Monday through Friday from 8:00 am - 7:00 pm

Call 311 and ask for "Short Term Help" if you have an income and need short term financial assistance to be able to move into housing.

[The Chicago Coordinated Entry System \(CES\)](#) connects people to housing programs. Most shelters and drop in programs can complete CES assessments. Assessments can also be done over the phone at 312.361.1707. Call between Monday and Friday from 8:30am – 4:00pm.

Look at the [City of Chicago Affordable Rental Housing Resource List](#) on the chicago.gov website.