



LCHA is HUD-Approved Housing Counseling Agency #80113

COMMUNITY RESOURCES

Lake County Housing Authority
3928 N US Highway 45, Grayslake, IL 60030
847-223-1170
www.LakeCountyHA.org

Updated 11-1-2025

This Booklet Focuses on Resources in Lake County, IL.
For Needs not Found Within, Dial “211” or visit
www.211lakecounty.org



LCHA is a Fair Housing and Equal Opportunity Agency
847-223-1170 www.lakecountyha.org



Lake County Townships

Lake County's townships run social services programs such as food pantries, emergency financial assistance, senior services, clothing/furniture drives and are the home for your local tax assessor's office, highway departments, snow removal and other community resources.

Contact your township for a complete list of services.

Antioch Township
1625 N Deep Lake Road
Lake Villa, IL 60046
Phone: 847-395-3378
<https://www.antiochtownshipil.gov/>

Avon Township
433 E Washington Street
Round Lake Park, IL 60073
Phone: 847-546-1446
<https://avonil.us/>

Benton Township
40020 N Green Bay Road
Beach Park, IL 60099
Phone: 847-746-2100
<http://bentontownship.com/>

Cuba Township
28000 W Cuba Road
Barrington, IL 60010
Phone: 847-381-1924
<http://cubatownship.com/>

Ela Township
1155 E Route 22
Lake Zurich, IL 60047
Phone: 847-438-7823
<http://elatownship.org/>

Fremont Township
22376 W Erhart Road
Mundelein, IL 60060
Phone: 847-223-2847
<http://fremonttownship.com/>

Grant Township
26725 W Molidor Road
Ingleside, IL 60041
Phone: 847-740-2233
<http://www.granttownshipcenter.org/>

Lake Villa Township
37908 N Fairfield Road
Lake Villa, IL 60046
Phone: 847-356-2116
<http://www.lakevillatownship.org/>

Libertyville Township
359 Merrill Court
Libertyville, IL 60048
Phone: 847-816-6800
<http://www.libertyvilletownship.us/>

Moraine Township
777 Central Avenue
Highland Park, IL 60035
Phone: 847-432-3240
<http://www.morainetownship.org/>

Newport Township
40870 Hunt Club Road
Old Mill Creek, IL 60083
Phone: 847-838-6869
<http://www.newporttownshipil.com/>

Shields Township
906 Muir Avenue
Lake Bluff, IL 60044
Phone: 847-234-0802
<https://www.shieldstownship.com/>

Vernon Township
3050 N Main Street
Buffalo Grove, IL 60089
Phone: 847-634-4600
<http://www.vernontownship.com/>

Warren Township
17801 W Washington St
Gurnee, IL 60031
Phone: 847-244-1101
<https://www.warrentownship.net/>

Wauconda Township
505 W Bonner Road
Wauconda, IL 60084
Phone: 847-526-2631
<http://waucondatownship.com/>

Waukegan Township
149 S Genesee Street
Waukegan, IL 60085
Phone: 847-244-4900
<http://www.waukegantownship.com/>

West Deerfield Township
601 Deerfield Road
Deerfield, IL 60015
Phone: 847-945-0614
<http://westdeerfieldtownship.org/>

Zion Township
1015 27th Street
Zion, IL 60099
Phone: 847-872-2811
<http://www.ziontownship.org/>

Privately-Owned Subsidized Buildings for Low-Income Households

The buildings below include units designated for low-income households.

These buildings are not owned or managed by the Housing Authority.

Please contact the building owner or property manager directly to apply.

Building	Address	Senior ?	Phone	Website
Assisi Homes Of Gurnee	3495 Grand Ave, Gurnee	YES	847-336-4428	https://www.mercyhousing.org/lakefront/assisi-homes-of-gurnee/
Barwell Manor	565 S Martin Luther King Jr Ave, Waukegan		847-596-2505	https://www.evergreenreg.com/communities
Brookhaven Apartments	150 Greenhaven Ln, Gurnee		847-249-1155	https://www.evergreenreg.com/communities
Brookside Knoll	206 N Green Bay Rd, Waukegan		224-656-5139	
Brookstone / Regency	4247 Hickory Hills Dr, Waukegan		847-249-4540	http://brookstonecp.com/
Buckingham Apartments	3040 W 8th, Waukegan		847-672-8510	
Carmel House	2815 Elisha Ave, Zion	YES	847-746-5588	https://shpmanagement.com/property/carmel-house/
Cedar Village	310 N Milwaukee Ave, Lake Villa	YES	847-356-3900	https://www.cedarvillagehousing.com/Cedar_Village_of_Lake_Villa.html
Cinnamon Lake Towers	2725 W Glen Flora Ave, Waukegan		847-249-1070	https://www.cinnamonlakeapartments.com/
Colonial Park Apartments	748 Sharon Ave, Park City		847-662-1720	https://www.colonialparkapt.org/Contact.aspx
One Deerfield Place	733 Osterman, Deerfield		847-945-3361	https://onedeerfieldplace.org/
Deerfield Affordable Housing	1020 Waukegan, Deerfield		847-564-2900	https://hodc.org/tenant-building/dah-2/
Eve B. Lee Place	500 Peterson Rd, Libertyville	YES	847-263-7478	http://www.cpahousing.org/
Fairhaven Crossing	407 E Hawley St, Mundelein		847-970-9216	https://www.evergreenreg.com/communities

Fountain Square Senior Apartments	3690 Casimir Pulaski Dr, Waukegan	YES	847-578-0480	https://www.rentfountainsquare.com/
Frank B. Peers	400 Central Ave, Highland Park	YES	847-433-7694	http://www.epahousing.org/
Grayslake Senior Lakefront Residence	160 Hameltz Ct, Grayslake	YES	847-752-0760	https://www.mercyhousing.org/lakefront/grayslake-senior-lakefront-residence/
Greencastle Of Barrington	445 East Main St, Barrington	YES	847-382-1650	https://embraceliving.org/greencastle-of-barrington/
Gurnee Meadows	1400 Pauly Dr, Gurnee	YES	847-263-0030	https://gurneemeadows.com/index.php/pricing/
Heart's Place	120 Boeger, Arlington Heights		847-564-2900	https://hodc.org/tenant-building/dah-2/
Hebron Apartments	2705 Hebron Ave, Zion		224-702-4354	https://www.hebrontownhouseapts.com/
Heritage Woods Of Gurnee	3755 Grand Ave, Gurnee	YES	847-623-6300	https://www.gardant.com/heritagewoodsgurnee/
Hickory Manor Apartments	4160 Continental Dr, Waukegan		847-244-9696	https://www.ludwigco.com/our-properties/illinois/
Horizon Village Apartments	4110 Lake Ct, Zion		847-263-6200	https://www.ludwigco.com/our-properties/illinois/
Hyacinth Place	3500 Western, Highland Park		847-564-2900	https://hodc.org/building/hyacinth-place/
Karcher Artspace Lofts	405 Washington St, Waukegan		612-333-9012	https://www.artspace.org/karcher
Kings Court Apartments	2801 W Grandville Ave, Waukegan		847-623-6950	https://www.ludwigco.com/our-properties/illinois/
Lakeland Apartments	45 Ernest Ave, Fox Lake	YES	847-587-6777	https://shpmanagement.com/property/lakeland-apartments/
Lake Manor Apartments	200 Lake St, Mundelein	YES	847-356-2002	https://www.lakemanorapartments.com/
Lakewood Tower Apartments	320 N Milwaukee Ave, Lake Villa	YES	847-265-4446	https://www.lakewoodtower.com/
Lakewood Village	125 Glen St, Grayslake		847-223-6644	https://www.evergreenreg.com/communities

Liberty Arms Senior Apartments	260 Larkdale Row, Wauconda	YES	847-487-8400	https://www.perlmark.com/cubeportfolio/liberty-arms/
Liberty Lake Apartments	201 S Buesching Rd, Lake Zurich		312-530-9600	https://www.fccommunities.org/ll/
Liberty Towers	130 E Cook Ave, Libertyville	YES	847-558-6373	https://www.liberty-towersapartments.com/
Library Lane	50 Library Ln, Grayslake	YES	847-543-4455	https://www.librarylane.org/
Lilac Apartments	3 Lilac Ave, Fox Lake	YES	847-587-8830	https://lilacsenior.com/
Lilac Ledge Apartments	542 Washington St, Waukegan	YES	224-303-0641	https://www.lilacledge.com/
Manchester Knolls Cooperative	1700 Barrett Ct, North Chicago		847- 689-8855	http://www.manchesterknollSCOOPERATIVE.com/App#!/home
Mundelein Senior Residences	513 East Hawley St, Mundelein	YES	847-367-1111	https://www.debrulerco.com/property-management/mundelein-senior-apartments/
Oak Hill Supportive Living Facility	76 E Rollins Rd, Round Lake Beach	YES	847-201-1100	https://www.gardant.com/oakhillslf/
Oak Ridge Apartments	299 Oakridge Ct, Antioch		847-395-4840	https://www.evergreenreg.com/communities
One Deerfield Place	773 Osterman, Deerfield	YES	847-945-3661	https://onedeerfieldplace.org/
Palermo Manor Apartments	2403 24th St, North Chicago		847-382-1627	
Pebbleshire Apartments	840 Cherry Valley Rd, Vernon Hills		847-367-1373	http://www.pebbleshire.com/
Prairie View Apartments	1 Prairie View Ct, North Chicago		224-303-0586	https://www.prairieviewapts.org/
Rand Grove Village	773 E Rand Grove Ln, Palatine		847-991-0111	
Ravinia Housing	735-763 Pleasant Ave, Highland Park	YES	847-433-7694	http://www.cpahousing.org/

Riverside Apartments	200 S Martin Luther King Jr Ave, Waukegan		224-656-5591	https://www.evergreenreg.com/communities
Sunset Woods Condos	891 Central Ave, Highland Park	YES	847-564-2900	https://hodc.org/buildings/sunset-woods-condominiums/
The Crossings at McAree	1707 N. McAree Rd, Waukegan		847-782-8737	https://www.evergreenreg.com/communities
Thomas Place Fox Lake	229 Thomas Ln, Fox Lake	YES	847-973-9737	https://www.thomasplacefoxlake.com/
Thomas Place Gurnee	501 N Hunt Club Rd, Gurnee	YES	847-855-1180	https://www.thomasplacegurnee.com/
Tiffany Senior Apartments	893 Tiffany Rd, Antioch	YES	847-395-5570	
Victory Centre Of Vernon Hills	97 W Phillip Rd, Vernon Hills	YES	847-549-6070	https://grandlifestyles.com/our-communities/victory-centre-of-vernon-hills/
Village Park Apartment	2520 Village Park Dr, Waukegan		847-596-2530	https://www.pedcorliving.com/apartments/village-park
Walnut Place	654 W Walnut St., Highland Park	YES	847-433-7694	https://www.evergreenreg.com/communities
Whispering Oaks Apartments	2443 W Dugdale Rd, Waukegan		847-336-4400	https://whisperingoakswaukegan.com/
Woodstone Village	1503 Lorelei Dr, Zion		847-746-2211	https://www.ludwigco.com/our-properties/illinois/
Zion Senior Cottages	1005 Prestwick St, Zion	YES	847-872-6820	https://www.zionseniorecottages.com/
Zion Woods Apartments	Deerfield Road, Deerfield		847-564-2900	https://hodc.org/im-looking-for-housing/
Zurich Meadows Senior Apartments	250 Mohawk Trail, Lake Zurich	YES	847-726-1444	https://housingseniors.com/property/zurich-meadows/

Area Housing Authorities

Aurora Housing Authority

1449 Jericho Circle, Aurora, IL 60506

Phone: 630-701-9977

Milwaukee Housing Authority

2325 S Howell Ave, Milwaukee, WI 53207

Phone: 414-286-5824

Chicago Housing Authority

60 E. Van Buren, Chicago, IL 60605

Phone: 312-935-2600

Kenosha Housing Authority

625 52nd Street, Kenosha, WI 53140

Phone: 262-653-4120

Housing Authority of Cook County

175 W. Jackson, Chicago, IL 60604

Phone: 312-663-5447

McHenry County Housing Authority

PO Box 1109, Woodstock, IL 60098

Phone: 815-338-7752

DeKalb Housing Authority

310 North Sixth St., DeKalb, IL 60115

Phone: 815-758-2692

North Chicago Housing Authority

1440 Jackson, North Chicago, IL 60064

Phone: 847-785-4300

DuPage & Kendall Housing Authorities

711 E. Roosevelt Road, Wheaton, IL 60187

Phone: 630-690-3555

Housing Authority of Racine County

837 Main Street, Racine, WI 53403

Phone: 262-636-3405

Elgin Housing Authority

130 S. State Street, Elgin, IL 60123

Phone: 847-742-3853

Waukegan Housing Authority

215 S. MLK Ave, Waukegan, IL 60085

Phone: 847-244-8500

Housing Authority of Joliet

6 S. Broadway, Joliet, IL 60436

Phone: 815-727-0611

Walworth County Housing Authority

27 S. Broad Street, #1, Elkhorn, WI 53121

Phone: 262-723-6123

Rockford Housing Authority

223 S. Winnebago Street, Rockford, IL 61102

Phone: 815-489-8500

Whiteside County Housing Authority

401 W. 18th Street, Rock Falls, IL 61071

Phone: 815-625-0581

Agencies with Housing & Housing-Related Programs

The following agencies' independent programs address homelessness and housing needs.

These programs are not run by the Housing Authority.

Contact these agencies directly for requirements, qualifications and applications.

American Red Cross	727 N Church St, Rockford, IL 61103 Disaster services to support immediate emergency needs 312-729-6100 https://www.redcross.org/local/illinois.html
A Safe Place	Address Withheld for the Privacy of Residents Housing, DV, Health Services & Counseling 847-731-7165 https://asafeplaceforhelp.org/
Allendale Association	600 W Grand Ave, Lake Villa, IL 60046 Residential/Group Home Programs for Children and Youth 847-356-2351 https://allendale4kids.org/
Arden Shores	329 N Genesee St, Waukegan, IL 60085 Housing, Family & Child Services, Foster Care 847-623-1730 http://ardenshore.com/intact.aspx
Bethel Family Services	1250 Portland Ave, Chicago Heights, IL 60411 Emergency Overnight Services Program for unhoused persons 708-758-5585 https://bethelfacility.org/programs/homeless-prevention/
CAP Lake County	200 W Glen Flora Ave, Waukegan, IL 60085 Utility assistance, Rent/Mortgage Assistance, Temp Shelter, Food Pantry, Eyeglass Subsidy, Furnaces, Weatherization, Units for Rent/Sale, Veteran's Housing 224-412-8945 www.caplakecounty.org
Catholic Charities	101 North Cedar Lane, Round Lake, IL 60073 Senior Services 847- 546-5733

<http://www.catholiccharities.net>

Coalition Legal	149 S Genesee St, Waukegan, IL 60085 Expungement & Record Sealing, Workshops, Resources https://www.coalitionlegal.org/
COOL Ministries	800 W Glen Flora Ave, Waukegan, IL 60085 Housing, Veteran Services, Food Pantry & Counseling 847.662.1340 http://coolministries.org/
CPAH	800 S Milwaukee Ave Suite 201, Libertyville, IL 60048 Rental Housing and Housing for Purchase 847-681-8746 https://cpahousing.org/
Fellowship Housing	2500 W Higgins Rd., Suite 360, Hoffman Estates, IL 60169 847-882-2511 https://www.fhcmoms.org/how-it-works
Fuller Center	141 S Genesee St, Waukegan, IL 60085 Long-Term Housing 312-450-7680 https://fullercenter.org/lake-county-illinois/
Habitat for Humanity	315 N Martin Luther King Jr Ave, Waukegan, IL 60085 Long-Term Housing 847-623-1020 https://habitatlmc.org/
Home of the Sparrow	4209 W Shamrock Ln Unit B, McHenry, IL 60050 Housing, DV, Health Services & Counseling 815-271-5444 https://www.hosparrow.org/
Horizons Kenosha	2525 63rd St, Kenosha, WI 53143 Housing, DV, Health Services & Counseling 262-652-9900 https://wchkenosha.org/

Lake County Haven	PO Box 127, Libertyville, IL 60048 Housing, DV, Health Services & Counseling 847-680-1703 https://lakecountyhaven.org/
Kids Above All	415 Washington St Suite 002, Waukegan, IL 60085 Early Childhood Education, Group Home, Counseling 773-+904-0348 www.kidsaboveall.org
LCVFSF	3001 Green Bay Rd, North Chicago, IL 60064 Building 133CA, Room 1D-121 Veteran-staffed Resources, Homelessness Drop-in-Center 847- 986-4622 https://lakevetsfound.org
MSHV	433 S. Carlton Ave., Wheaton, IL. 60187 Veteran Homelessness Services 630-871-8387 x 620 https://www.helpaveteran.org/services
Nicasa Bridge House	3016 Grand Ave, Waukegan, IL 60085 Mental Health Services, Halfway House Transitional Housing 847-662-4124 http://nicasa.org/services/residential/
One Hope Care	1790 Nations Dr #116, Gurnee, IL 6003 Transitional Living Program for 9-18 yrs old 847.245.6584 https://onehopeunited.org/
One Hope Rebound	1901 N Lewis Ave, Waukegan, IL 60087 Transitional Living Program for young men 847-662-0945 https://onehopeunited.org/rebound/
PADS Lake County	1800 Grand Ave, Waukegan, IL 60085 847-689-4357 http://www.padslakecounty.org/

Raquan's Haven	Address Withheld for the Privacy of Residents Transitional Housing for Homeless Women w Children RaquansHaven@yahoo.com https://www.raquanshaven.org/
Staben House	3000 Grand Ave, Waukegan, IL 60085 Transitional Housing for Homeless Women w Children 847-244-9944 http://www.waukegantownship.com/176/Staben-House
Stepping Stones	Mental Health Services for Victims of DV and Trafficking, Housing, Basic Needs & Case Management 224 -931-0919 https://steppingstonesnetwork.org/services/moms-kids-program/
Thresholds	3909 Raycraft Rd, Woodstock, IL 60098 Mental Health Services, Housing 773-572-5500 http://www.thresholds.org/
Turning Point	11019 US-14, Woodstock, IL 60098 Housing, DV, Health Services & Counseling 815-338-8081 http://www.turnpt.org/
UMMA Center	221 Washington St., Waukegan, IL 60085 Groceries, Affordable Housing, Education/Career Training 847-336-6136 https://ummacenters.org/
Vets Path to Hope	805 S. McHenry Ave., Suite D, Crystal Lake, IL 60014 Veteran's Services, Veteran's Housing 815-321-4673 https://veteranspathtohope.org/

Legal Assistance

Pro-Bono or Low-Cost Legal Representation

Prairie State Legal Services

325 Washington St # 100, Waukegan, IL 60085

847- 662-6925

www.pslegal.org

North Suburban Legal Aid Clinic

3500 Western Avenue, Suite 2A, Highland Park, IL 60035

847-737-4042

<https://nslegalaid.org/>

Lawyers' Committee for Better Housing

855-207-8347

www.lcbh.org

Mano A Mano Immigration Legal Services

6 E. Main Street Round Lake Park IL 60073

847-201 1521

<https://mamfrc.org/>

HACES Comprehensive Legal Services

820 W Greenwood Ave, Waukegan, IL 60087

847-244-0300

<https://haces.org/legal/>

Illinois Legal Aid Online Resource Center

www.illinoislegalaid.org

19th Circuit Court Mortgage Foreclosure Mediation Program

847-377-3552

<https://19thcircuitcourt.state.il.us/DocumentCenter/View/90/Residential-Mortgage-Foreclosure-Mediation-Program-Brochure-PDF>

19th Circuit Court Eviction Mediation Program

www.19thcircuitcourt.state.il.us/2369/Eviction-Mediation-Program

19th Circuit Court Center for Self-Representation

www.19thcircuitcourt.state.il.us/1303/Center-for-Self-Representation

Fair Housing Reporting and Assistance

Contact the following organizations with questions or to report Fair Housing discrimination.

HUD's Office of Fair Housing and Equal Opportunity (FHEO)

National Office 800-669-9777

TTY 800-927-9275

Chicago office 312-913-8453

https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

PSLS Fair Housing Project

855-347-7757

<https://www.pslegal.org/fairhousing.asp>

National Fair Housing Alliance

202-898-1661

<https://nationalfairhousing.org/report-discrimination/>

The Illinois Department of Human Rights

Chicago office 312-814-6229

Springfield 217-785-5100

<https://www2.illinois.gov/dhr/FilingCharge/Pages/Housing.aspx>

Nutrition, Food, & Assistance with Household Goods

Household supplies, food banks, and nutrition resources.

Aid for Women: Maternity, Baby Items, Clothing, Equipment, Formula, Diapers

847-249-2700

<https://www.aidforwomenlakecounty.org/offerings>

Antioch Traveling Closet: Toiletries, Household Cleaning Products, Diapers, Wipes

<https://antiochtravelingcloset.org/> +

Chicago Furniture Bank: Delivered Furniture and Home Goods

312-752-0211

<https://www.chicagofurniturebank.org/>

Cloth Option: National Cloth Diaper Distribution for Parents

413-455-0865

<https://www.theclothoption.org/apply>

Family Resource Center: Food, Diapers, Infant Supplies

847-731-8360

<https://frczion.org/material-assistance-2/>

Free Formula Exchange

<https://freeformula.exchange/home>

Giving Point Food Bank and Food Delivery

847-746-5524

<https://thepointwh.org/givingpoint>

HOPE Center: Food Pantry, Family Resources, Emergency Assistance

847-719-7909

<https://thehopecenter.com/>

Keeping Families Covered - Diapers, Menstrual & Incontinence Products

<https://keepingfamiliescovered.org/get-period-products/>

Lake County Illinois WIC Program

847-377-8420

<https://www.lakecountyil.gov/2049/Women-Infants-Children-WIC>

Most Blessed Trinity Parish Food Pantry

847-623-2112

<https://www.mbtparish.org/food-pantry>

Northwest Compass Food Connection – Food Assistance

847-392-2344

<https://northwestcompass.org/how-we-help/housing/>

Northern IL Food Bank: Pickup and Grocery Delivery Food Bank

<https://solvehungertoday.org/>

Open Arms Mission Food Pantry of Antioch

847-395-0309

<https://www.openarmsmission.org/assistance>

Operation Homefront’s Star-Spangled Babies: Infant Supplies for Military Families

847-872-9227

<https://operationhomefront.org/star-spangled-babies/>

Project Hope – Saint Anne Barrington: Food Bank, Utility & Emergency Assistance

847-381-5721

<https://stannebarrington.org/project-hope>

Sharing Connections – Furniture Bank (delivery possible)

630-971-0565

<https://www.sharingconnections.org/>

SNAP (Supplemental Nutrition Assistance Program) – Enrollment in SNAP

<https://abe.illinois.gov/access/accessController?id=0.3745934286393028>

Twice As Nice: Diapers, Menstrual Supplies, and Incontinence Products

224-637-1644

<https://www.twiceasnicemc.org/>

Child and Family Programs

Agencies that provide free or low-cost childcare, family services, or family programs.

Boys & Girls Club of Lake County: After School & Family Programs

847-473-5990

<https://www.bgclc.org/>

Family First Center of Lake County: Family Programs, Case Management

224-421-0948

<https://familyfirstcenter.org/overview-1>

Girls of Character – Free After School Program for Boys and Girls

224.304.0019

<https://www.girlsofcharacter.org/after-school-program>

Home Away from Home – Family Services, Youth Development

847-903-5812

<https://www.homeawayfromhomeydr.com/principles-and-programs>

HOPE Center: Family Resources, Emergency Assistance

847-719-7909

<https://thehopecenter.com/>

IDHS – Childcare Assistance Program

877-746-0829

<https://dcfs.illinois.gov/>

LGBTQ+ Center of Lake County: Support Groups, Referrals to Wraparound Care

847-975-3561

<https://lgbtqlc.com/groups/>

One Hope United – Low or No-Cost Childcare Services, Family Classes

847-245-6800

<https://onehopeunited.org/childcare/>

Roberti Community House – After School, Family Programs

847-623-4221

<https://www.roberticommunityhouse.org/>

YWCA Lake County – Childcare Expense Assistance & HeadStart

847-662-4247

<https://ywcachicago.org/>

Transportation Programs

Antioch Area Healthcare Alliance –Medical Transportation

847-395-2809

<https://www.aahaa4health.org/services>

ElderCare Lake County – Transportation for Seniors

847-406-4683

<https://www.eldercarelakecounty.org/services>

PACE ADA Paratransit Service for Certified Riders

1-800-451-4599

<https://www.pacebus.com/ada>

PACE Dial a Ride Lake County

1-800-451-4599

<https://www.pacebus.com/dial-ride-services-lake-county>

PACE On Demand (Restricted to Certain Areas of Lake County)

<https://www.pacebus.com/on-demand>

PACE Vanpool

<https://www.pacebus.com/vanpool>

Rideshare Access Program: Low-Cost Uber Rides for Qualifying PACE customers

847-364-7223

<https://www.pacebus.com/rap>

Willow Creek CARS Ministry: Low or No-Cost Car Repair, Transportation Services

224-512-2600

<https://www.willowcreekcarecenter.org/services/transportation/>

Misc Programs

American Legion – Emergency Assistance for Members

<https://www.legion.org/get-involved/community-programs/national-emergency-fund/request-assistance>

Antioch Area Healthcare Alliance – Help Applying for Medicaid/Marketplace Insurance

847-395-2809

<https://www.aahaa4health.org/services>

CAP Lake County – Utility Assistance through the LIHEAP program

224-412-8945

www.caplakecounty.org

CLC Dental Hygiene Clinic

847-543-2172

<https://www.clcillinois.edu/community/dental-hygiene-clinic>

Digital Navigator: Free Technology Training

847-377-3442

<https://www.lakecountyil.gov/4930/Digital-Growth-Initiative>

Healthwell Foundation: Financial Assistance with Out-of-Pocket Medical Costs

800-675-8416

<https://www.healthwellfoundation.org/>

HELP NOW! : Crisis Advocacy Nationwide

855-427-4737

<https://helpnowadvocacy.org/get-help/>

IDHS: Crisis Assistance Program & Emergency Shelter Program

847-263-7778

<https://www.dhs.state.il.us/page.aspx?item=98150>

Job Center: Employment Services

847-377-3450

<https://www.lakecountyil.gov/169/Job-Seekers>

Knights of Columbus General Assistance Fund – Emergency Assistance

815-935 2262

<https://drive.google.com/file/d/1D8WKZtezu7XyTA140JCFeXG1R6Lr0jEk/view>

Lake County WIOA: Free College & Career Training

847-543-2085

<https://www.clcillinois.edu/programs-and-classes/wioa-programs>

Lifeline: Discount on Cell / Internet

1-800-234-9473

<https://www.lifelinesupport.org/>

Lions Club Social Services – Hearing Aids and Eyeglasses

815-756-5633.

<https://lionsofillinoisfoundation.org/social-services/>

Love INC's Connection Center: Referral Network to Partner Churches

847.782.8630

<https://loveinclakecounty.org/contact-us/>

Mano A Mano: TANDA Emergency Fund

847- 201-1521

<https://mamfrc.org/TANDA/>

MAT: Search for Medical Subsidy Programs by Diagnosis or Prescription:

<https://medicineassistancetool.org/>

Mother's Trust – Emergency Assistance (referral required)

847-482-9189

<https://motherstrustfoundation.org/our-work/#service-request-process>

Noah's Rest: Pet Placement Services for Victims of DV

847-764-6624

<https://www.noahsrest.org/>

Northshore Gas Low Income Discount Program

<https://www.northshoregasdelivery.com/payment-bill/low-income-discount-program>

Northwest Compass Helping Hands – Limited Housing Financial Assistance

847-392-2344

<https://northwestcompass.org/how-we-help/housing/>

Nicor Gas Sharing Program: Utility Assistance for Current Customers

<https://www.nicorgas.com/residential/billingandpaymentoptions/bill-payment-assistance/sharing-program.html>

Partnership for Prescription Assistance: Prescription Discount Referrals

<https://www.helpingpatients.org/>

PC's for People: No or Low-Cost PC's/Laptops for Low Income Persons

404-369-7040

<https://www.pcsforpeople.org/locations/illinois/>

PAN Foundation: Assistance with Out-of-Pocket Prescription Costs

<https://www.panfoundation.org/how-to-find-financial-assistance-for-your-prescription-medications/>

Rebuilding Together: Home Repairs for Seniors & Low-Income Persons

312-201-1188

<https://www.rebuildingtogether-chi.com/>

Saint Joseph's of Libertyville Bed Program: Beds for Lake County Families

847-362-2073

<https://stjoseph-libertyville.org/beds>

Saint Vincent de Paul of Lake County: Food, Clothing, Emergency Assistance

<https://stvincentdepaulchicago.org/>

Salvation Army Waukegan – Assistance and Utility Programs

847-336-1880

<https://www.salvationarmyusa.org/il/waukegan/south-green-bay-road-corps/>

Willow Creek CARS Ministry: Low or No-Cost Car Repair, Transportation Services

224-512-2600

<https://www.willowcreekcarecenter.org/services/transportation/>

Willow Creek Dental & Vision Clinic Low or No-Cost Dental or Vision Care

<https://www.willowcreekcarecenter.org/services/dental-and-vision-clinic/>

ZB Lind Memorial Dental Clinic: Low or No-Cost Dental Care

847-872-9227

<https://zbchildrensservice.com/>

University / College Emergency Assistance Programs

Financial Assistance for Enrolled Students

Chicago State:

<https://www.csu.edu/dosa/counseling/emergency.htm>

College of Lake County:

<https://www.clcillinois.edu/get-started/financial-aid/types-of-financial-aid/lancer-emergency-assistance-fund>

DePaul:

<https://education.depaul.edu/student-resources/student-support/financial-help/Pages/default.aspx>

Illinois State University:

<https://financialaid.illinoisstate.edu/cares/>

Loyola:

<https://www.luc.edu/deanofstudents/studentoutreachsupport/emergencyhardshipfund/>

Lake Forest College:

<https://www.lakeforest.edu/student-resources/student-emergency-fund>

National Louis University:

<https://app.smartsheet.com/b/form/22e4efbc738b4b6cbe2e216c11b0dc82>

Northeastern University:

<https://www.neiu.edu/about/student-affairs/unexpected-hardship-fund>

McHenry County College:

<https://www.mchenry.edu/successfund/>

Robert Morris College:

<https://www.rmu.edu/admissions/financial-aid/covid-relief>

Roosevelt University:

<https://alumni-giving.roosevelt.edu/student-emergency-assistance-fund>

University of Chicago:

<https://bursar.uchicago.edu/en/financial-wellness/emergency-assistance-programs>

University of Illinois at Chicago:

<https://grad.uic.edu/emergency-grants/>

Lender Assistance Programs in Illinois for Homebuyers

Lender-specific down payment and closing cost assistance programs available for Illinois homebuyers (excluding government DPAs like IDHA, Chenoa, or FHLB of Chicago).

Lender	Program/Assistance Details	Link
Bank of America	America's Home Grant: up to \$7,500 lender credit for closing costs or rate buydown (no repayment); Down Payment Grant: up to 3% (max \$10,000) of purchase price for down payment (first-time buyers, no repayment)	Bank of America Down Payment Center
Fifth Third Bank	Fifth Third Down Payment Assistance Program: get up to \$3,295 toward down payment or closing costs (varies by loan type) with no repayment required.	Fifth Third DPA Program
PNC Bank	PNC home loan grants: Low-Income Grant: \$2,500; Low-to-Moderate Income Grant: \$3,000–\$5,000; PNC Grant: \$5,000–\$15,000 toward down payment or closing costs. (May qualify for additional 1% interest-rate reduction.)	PNC DPA Programs
Wells Fargo	Homebuyer Access® Grant: \$10,000 toward down payment (no repayment); Dream. Plan. Home.® Closing Cost Credit: up to \$5,000 for closing costs. (Eligibility based on borrower income and property location.)	Wells Fargo Affordable Homebuying
Chase Bank	Chase Homebuyer Grant: \$2,500 or \$5,000 grant (depending on location) applied first to lower your interest rate, then lender and third-party fees, then down payment. (Available with Chase mortgages in eligible areas.)	Chase Homebuyer Grant
Old National	ONB Down Payment Assistance Program (with Fannie Mae HomeReady or Home Manager loans): up to 3% of purchase price (max \$10,000) toward down payment; up to \$15,000 in certain designated communities.	Old National DPA Program
BMO Harris Bank	Welcome Home Grant Program: up to \$13,000 for down payment and closing costs for eligible homebuyers in select communities. (Funds can be combined with other assistance programs.)	BMO Harris Welcome Home Grant
U.S. Bank	Access Home Loan: for qualified borrowers in Chicago-area (certain census tracts). Provides assistance funds up to \$8,000 or 3% of purchase price (max \$12,500) toward down payment or closing costs, plus up to a \$5,000 lender credit for rate buydown or closing costs	U.S. Bank Access Home Loan

Illinois Downpayment Assistance Programs for Homebuyers

Government Downpayment Programs

Illinois Housing Development Authority: <https://www.ihdamortgage.org/homebuyers>

Access Forgivable	4% Assistance	\$6,000 maximum	10 Year Term	Forgivable down payment assistance loan. No repayment unless sold or refinanced before the 10-year forgiveness period ends.
Access Deferred	5% Assistance	\$7,500 maximum	30 Year Term	Deferred down payment assistance loan. Payment is due when you sell or refinance.
Access Repayable	10% Assistance	\$10,000 maximum	10 Year Term	Zero interest repayable down payment assistance loan. Monthly payment is required.

All IHDA Mortgage programs are offered through a network of over 180+ approved lenders.

You can call or apply online with any of the lenders and loan officers found at <https://www.ihdamortgage.org/lenders>

FHLC Chicago: <https://www.fhlbc.com/community-investment/downpayment-plus-programs>

Downpayment Plus (DPP)	Maximum 25% of the first mortgage amount	OR \$10,000	5 Year Term	Forgivable grant paid on behalf of the borrower at the time the borrower closes on mortgage with an approved FHLBC lender.
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Your lender will collect applicable documentation and complete the DPP application process on your behalf.

You can call or apply online with any of the 300+ lenders and loan officers found at https://www.fhlbc.com/docs/default-source/community-investment/downpayment-plus-programs/participating-lenders.xlsx?sfvrsn=f64528c4_1

Housing Counseling

LCHA provides comprehensive housing counseling services for all Lake County Residents.

LCHA Housing Counseling Department provides the following services and more.

All topics are provided in FREE one-on-one sessions or group education settings.

Fair Housing:

- Information on federal, state and local fair housing laws.
- How to identify and report fair housing discrimination.

Financial Literacy:

- Creating long-term sustainable household budgets.
- Banking and borrowing education.
- Scam / fraud prevention and reporting.

Credit Repair and Growth:

- Comprehensive credit education and analysis of credit scores, reports.
- Creation of a complete plan to repair credit, increase scores.

Rental Counseling / Eviction Prevention:

- Renter's rights and responsibilities.
- Affordable housing options, subsidy programs, financial assistance.
- Education on the Lake County eviction process.
- Landlord mediation.

Pre-Purchase / First Time Homebuyer Counseling and Education:

- Determine the affordability of home purchase (credit, savings, income, debts).
- Comprehensive education on the full buying process from start to closing.
- Access and qualify for down payment assistance programs.

Foreclosure Prevention:

- Application for mortgage assistance through courts / lender.
- Comprehensive education on options/process of modification.
- Prevent the foreclosure of the property from lenders / HOA.

Agency Referrals:

- Referrals and assistance applying to housing, utility, healthcare, nutrition, transportation, technology, elder/childcare, education, employment, and legal services.

LCHA Housing Counseling

847-223-1170

<https://www.lakecountyha.org/housing-counseling-program>