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Pritzker Administration Relaunches “Opening Doors” Homebuyer Assistance Program With Additional \$8 Million

*Down Payment Assistance Program Helping Break Down Key Barriers
to Homeownership*

CHICAGO – Governor JB Pritzker today announced the reopening of a homeownership program designed to help working-class families and underrepresented communities of color throughout the state of Illinois. Offered through the Illinois Housing Development Authority (IHDA), the **Opening Doors** or **Abriendo Puertas** program is designed to aid lower-income people of color who have historically faced steeper barriers in their path toward homeownership with \$6,000 in forgivable assistance for down payment and/or closing costs. This latest round of assistance is funded through \$8 million in state Rebuild Illinois capital funds and is expected to assist more than 1,300 potential homebuyers.

“Homeownership is a critical asset for growing generational wealth and providing family stability. But with today’s fiscal climate and the rising cost of living, prospective homeowners—especially those from historically disadvantaged communities—are struggling to secure housing,” **said Governor JB Pritzker**. “That’s why we are relaunching our Opening Doors program with an additional \$8 million in funding to provide forgivable assistance for Illinoisans who would otherwise not be able to afford a down payment or closing costs. Every Illinoisan deserves the opportunity to buy a home for their families, and that’s exactly what this program achieves.”

"When inequities have historically blocked low-income families and families of color from buying a home, Illinois is stepping up to right those wrongs and pave the way to a better future for communities that have faced these barriers," **said Lt. Governor Juliana Stratton**. "The Opening Doors Homebuyer Assistance Program is a recommitment to our mission of showing that housing is a right for all, and that every community deserves access to the opportunities that come with owning a home."

Originally launched in December 2020, Opening Doors has assisted more than 7,100 first-time and repeat homebuyers with \$43 million in Rebuild Illinois capital funds. The program increases home purchase accessibility by addressing the financial and institutional barriers historically faced by low- and moderate-income homebuyers across Illinois. This includes Deferred Action for Childhood Arrivals (DACA) recipients, who pay hundreds of millions in federal, state and local taxes, yet struggle to find mortgage lenders and programs that will work with them.

“With an increasingly tighter housing supply and rising interest rates, the cost of buying a home in Illinois is going up,” **said IHDA Executive Director Kristin Faust.** “The goal of the Opening Doors program is to help provide the necessary capital to provide an opportunity once thought impossible to buy a home. I want to thank Governor Pritzker and the Illinois General Assembly for entrusting IHDA with investing in Illinois people and our communities.”

Under Opening Doors, IHDA will provide a 30-year 1st mortgage with a fixed interest rate and \$6,000 in down payment and/or closing cost assistance. The down payment assistance is forgiven after five years, and no monthly payment is due from the borrower. Borrowers must meet all eligibility requirements established for IHDA’s down payment assistance programs, and homebuyer education is required. Critically, Opening Doors is not exclusive to first-time buyers, may be used by buyers in any county in the state, and can be used in conjunction with other down payment assistance programs to increase homebuyer leverage.

“Opening Doors made becoming a homeowner a reality for me. I really don’t think that I would ever become a homeowner without this program,” **said Nataly Kohshaba,** who purchased her home in suburban Cook County through the Opening Doors program.

In addition to the financial assistance, IHDA supports homebuyer counseling and financial education services to increase the number of low-income renters and households of color that are ready to qualify for a mortgage. The program is also supported by a robust marketing and outreach campaign that engages HUD-approved housing counseling agencies, realtors, mortgage lenders and others who work with historically disinvested communities of color to increase awareness and promote homebuyer education among potential borrowers and industry professionals.

Opening Doors is funded through a portion of the \$200 million appropriation to IHDA in the Rebuild Illinois capital plan ([P.A. 101-0029](#)). IHDA has used funding from the capital bill to develop and implement various programs including reducing barriers to homeownership and revitalizing and stabilizing communities. IHDA expects to launch additional programs to help create and preserve affordable housing in the coming months.

All IHDA mortgage programs offer safe and reliable down payment assistance to first-time homebuyers, qualified veterans and non-first-time homebuyers. All mortgage products are subject to income and purchase price limits. Eligibility for each product is based on the borrower's credit profile, household income and the purchase price of the home. In 2022, IHDA's down payment assistance programs helped over 5,200 households purchase a home in Illinois.

Interested homeowners can find additional information and a list of participating lenders at www.ihdamortgage.org.

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