



ILLINOIS HOUSING  
DEVELOPMENT AUTHORITY

2024

# Illinois Homeowner Assistance Fund Final Report



## Executive Summary

The COVID-19 pandemic and the resulting economic fallout caused significant hardships for households across Illinois. As widespread school and business shutdowns led to record rates of unemployment and underemployment, many homeowners found themselves struggling to afford their mortgage payments and other housing costs. These impacts were widespread, but were particularly prevalent among low-income families, people of color, and those least able to weather a financial hardship.

While homeowners were temporarily protected by state and federal foreclosure moratoriums as well as state-administered emergency assistance programs funded by the federal CARES Act in 2020,<sup>1</sup> the financial impacts persisted. As the pandemic continued into its second year, those homeowner protections began to expire. By the start of 2022, Illinois had one of the highest foreclosure filing rates in the country.<sup>2</sup> With so many households still struggling to cover their housing payments, it was clear that more help was needed to avoid a foreclosure cliff.

That help came on April 11, 2022, with the launch of the Illinois Homeowner Assistance Fund (ILHAF). Funded by the state's allocation from the American Rescue Plan Act's Homeowner Assistance Fund (HAF) and administered by the Illinois Housing Development Authority (IHDA), this statewide foreclosure prevention program provided direct financial relief to homeowners who were behind on their housing payments because of the COVID-19 pandemic. In total, ILHAF awarded more than \$298.6 million in federal funds to help 16,845 homeowners avoid foreclosure before funding was exhausted in February 2024. At the time of this report, Illinois had delivered the fifth most HAF funds and helped the ninth most homeowners out of all U.S. states and territories.<sup>3</sup>

### ILHAF Highlights



**\$298,618,622**  
assistance paid



**16,845**  
households  
assisted



**\$17,727**  
per household



**98**  
counties impacted



**70%**  
of households earn  
less than \$60,000/year

A detailed breakdown of applicant demographics and ILHAF payments by county can be found in Appendices 1 and 2.

## ILHAF Overview

The ILHAF program was created to prevent mortgage delinquencies, defaults, and foreclosures for homeowners experiencing financial hardships due to the COVID-19 pandemic. Eligible homeowners could receive up to \$60,000 in assistance in the form of a grant that does not have to be paid back. Grant funding could be used to help homeowners catch up on past due mortgage payments, property taxes,

<sup>1</sup> See the [Illinois Emergency Rental and Mortgage Assistance Programs Fact Book](#) for more information.

<sup>2</sup> Attom Data Solutions: [U.S. Foreclosure Activity In January 2022 Highest Since Beginning Of COVID-19 Pandemic](#)

<sup>3</sup> U.S. Department of the Treasury: [Homeowner Assistance Fund Quarterly Data](#)

homeowner’s insurance and/or flood insurance payments, homeowner/condominium association fees, and mobile home lot rent. Grant funds could also pay for mortgage reinstatement fees or other related costs. After the applicant’s mortgage was made current, households could also receive forward payment assistance for up to three months (or until the assistance limit was met) to maintain housing stability. All payments were made directly to the homeowner’s mortgage servicer, taxing body, or other eligible third party.

Homeowners were eligible for ILHAF assistance if they experienced a financial hardship that began or worsened starting January 2020, owned and occupied their home as their primary residence, were behind on their mortgage, property taxes, association fees or insurance payments, and had a household income at or below 150% of the area median income.

### Households Assisted by Assistance Type



## Program Development and Evaluation

IHDA’s objective during the development of ILHAF was to balance speed of delivery with equity of distribution, making sure that assistance was delivered efficiently to those who were most vulnerable. To achieve this, IHDA sought feedback on program design from the public throughout 2021 and conducted extensive outreach to elected officials, government partners, housing advocacy organizations, as well as other public, private, and non-profit stakeholders. It was also important to hear directly from Illinois residents and homeowners during this process, and IHDA hosted a series of meetings and webinars to receive public comments that would inform program design.

IHDA continued to evaluate program performance following the April 2022 launch to maintain program efficiency and equity, and in November 2022, eligibility requirements were expanded to eliminate common barriers that had prevented homeowners from receiving the help they needed. At that time, IHDA doubled the maximum ILHAF grant amount from \$30,000 to \$60,000, allowing households who were previously over the program limits to qualify. Notably, homeowners who owed more than \$60,000 in delinquent mortgage or non-mortgage housing payments were also given the opportunity to make partial payments to close the gap between their past-due balance and the ILHAF program cap. The mortgage delinquency requirement was expanded to allow ILHAF to assist with subordinate mortgages that were in foreclosure even if the primary mortgage was current. Furthermore, the tax and association assistance components of ILHAF were both expanded, allowing homeowners to apply without requiring a delinquent mortgage and redeem past-due property taxes that had been sold to third parties. Finally, mortgage sustainability requirements were adjusted to make the program more accessible for households with high mortgage payments (defined as those with housing-debt-to-income ratios

exceeding 42%). Together, these updated guidelines made funding available to a greater number of homeowners who had fallen behind on their housing payments, allowing ILHAF to increase the speed of payments while significantly improving approval rates.

While accessibility and efficiency were priorities in the distribution of ILHAF assistance, key safeguards and controls were also put in place and regularly evaluated to prevent fraud and misuse. In addition to internal controls including frequent quality control checks and staff training, IHDA remains in regular contact with other agencies and partners administering emergency assistance programs across the nation to stay well-informed of the latest threats, trends, and best practices.

## Reaching Underserved Communities

The ILHAF program was supported by a multifaceted marketing and engagement campaign that utilized quantitative data to identify and connect with homeowners in need. While coverage extended across the state, priority was given to the engagement of socially disadvantaged homeowners who were identified using a combination of Treasury HAF guidance and IHDA’s own evaluation of local metrics related to health, housing, and poverty that identified 57 zip codes where residents were experiencing above average rates of poverty, unemployment, and housing insecurity due to the COVID-19 pandemic. To reach disadvantaged homeowners in these neighborhoods as well as those residing in predominantly Black, Latinx, and immigrant communities, ILHAF’s outreach efforts utilized the following key tactics.

- A paid media strategy designed to increase program awareness statewide and drive applications in key markets identified as areas where socially disadvantaged homeowners were likely to reside. This tactic included bilingual television, radio, digital, streaming, print, and out-of-home advertising that complemented earned media efforts and other outreach.
- An earned media strategy focused on creating newsworthy content and timely stories related to ILHAF program updates, milestones, success stories, and deadlines. Spanish-speaking spokespersons were available for all interview opportunities to ensure earned media efforts reached as many residents as possible.
- Partnerships with a statewide network of trusted local organizations that serve underrepresented communities across Illinois, especially in Black, Latinx, and immigrant communities (see the Community Partnerships section for more details).
- A bilingual, user-friendly website that made it easy for homeowners to find program information and access the ILHAF application. Links to community partners offering application assistance and frequently asked questions in eight languages (English, Spanish, Arabic, Chinese, Hindi, Polish, Portuguese, Tagalog) were available.



**37.5 million  
paid media  
impressions**



**1,400  
Public Service  
Announcements aired**



**10,000+  
webinar attendees**

Other key awareness-building and education tactics included public service announcements on public access channels, paid ads on social media, a direct mail campaign targeting addresses with delinquent mortgage payments, and a series of 140 webinar trainings provided by IHDA staff and partners in English and Spanish that guided registrants through the program and the application process.

## Community Partnerships

The targeted marketing and outreach processes described in the previous section were paired with an on-the-ground, grassroots community engagement effort that partnered with trusted local support systems to reach socially disadvantaged communities more effectively. During the development of ILHAF, public feedback often identified language barriers, the digital divide, and distrust between underserved or immigrant communities and the government as major barriers. This distrust was exacerbated by misinformation from untrustworthy sources about the impact of ILHAF assistance on citizenship or immigration status, which led some vulnerable populations to be wary of applying or providing the information needed to receive assistance.

To address these barriers, ILHAF partnered with a network of 58 housing counseling agencies and community-based organizations to provide essential outreach and on-the-ground support to homeowners in their communities. These organizations provided strategic counsel on program messaging, offered application assistance for Illinois' most vulnerable communities, and provided ongoing support should households need case management, referrals to pro-bono legal services, or other help to maintain housing stability after their ILHAF application. ILHAF also partnered with four legal aid organizations via the Illinois Equal Justice Foundation that provided free legal advice, loss mitigation support, referrals to full legal representation, and more to households at risk of foreclosure. These services were available at no cost to the applicant in 35 languages (plus others via interpretation and translation services), in-person or via remote counseling sessions, in every county in the state. Partner organizations also supported the program with strategic outreach services and community events to bring education and awareness about the program to their communities.

These partners were selected through a competitive application process that prioritized coverage across all 102 Illinois counties, the ability to serve clients in languages other than English, the capacity to serve clients remotely and in-person, the ability to serve clients with no internet or digital skills, and a track record of working with socially disadvantaged communities.

A list of ILHAF partners and their service areas can be found in Appendix 3.



**58**  
partner organizations



**102**  
counties served



**6,919**  
applications submitted  
on behalf of vulnerable  
households

## Ongoing Support for Homeowners

The assistance provided by ILHAF has allowed 16,845 Illinoisans to catch up on their housing payments, regain their financial stability, and stay in their homes. While this helped to prevent an unprecedented surge in foreclosures and evictions, there is still a strong need to support housing stability and foreclosure prevention programs in Illinois moving forward. At the time of the program closure, there were nearly 3,000 remaining ILHAF applications that could not be supported due to lack of funding, and many more households across the state continue to experience economic hardships.

Looking ahead, IHDA remains committed to helping homeowners avoid foreclosure as communities continue to recover from the effects of the COVID-19 pandemic, primarily by funding a network of HUD-certified housing counseling agencies who provide free counseling and financial education services in communities across the state. This statewide network of local partners continues to provide critical support to families at risk of foreclosure, helping them to understand their options, apply for assistance programs, and achieve the best possible outcome for their situation.

## Appendix 1: ILHAF Applicant Demographics

### Annual Income of Assisted Households

	Total Applications	Percent of Total
\$0 – \$20,000	3,280	19.47%
\$20,000.01 – \$40,000	4,454	26.44%
\$40,000.01 – \$60,000	3,971	23.57%
\$60,000.01 – \$80,000	2,524	14.98%
\$80,000.01 – \$100,000	1,490	8.85%
\$100,000.01 – \$120,000	678	4.02%
\$120,000.01 – \$140,000	314	1.86%
\$140,000.01 – \$160,000	104	0.62%
\$160,000.01+	30	0.18%

### Income of Assisted Households (by Area Median Income)

	Total Applications	Percent of Total
0% AMI	708	4.20%
1% – 100% AMI	14,735	87.47%
101% – 150% AMI	1,402	8.32%

### Race of Assisted Households

	Total Applications*	Percent of Total
American Indian or Alaska Native	296	1.75%
Asian	446	2.65%
Black or African American	7,799	46.30%
Native Hawaiian or other Pacific Islander	53	0.31%
White	6,845	40.64%
Declined to Answer	1,880	11.16%

\*Total counts are higher than application counts as applicants could select more than one race.

### Ethnicity of Assisted Households

	Total Applications	Percent of Total
Hispanic or Latinx	2,773	16.46%
Not Hispanic or Latinx	12,998	77.16%
Declined to Answer	1,074	6.38%

### Gender of Assisted Applicants

	Total Applications	Percent of Total
Female	10,157	60.30%
Male	6,430	38.17%
Nonbinary	18	0.11%
Nonconforming	10	0.06%
Declined to Answer	230	1.37%

### Household Size of Assisted Households

	Total Applications	Percent of Total
1	4,261	25.30%
2	3,694	21.93%
3	3,125	18.55%
4	2,820	16.74%
5	1,771	10.51%
6	759	4.51%
7	272	1.61%
8+	143	0.85%

### Employment Status of Assisted Households

	Total Applications	Percent of Total
Unemployed at Time of Application	9,006	53.46%
Unemployed for More Than 90 Days at Time of Application	6,502	38.60%

### Disproportionately Impacted Applicants\*

	Total Applications	Percent of Total
Socially Disadvantaged**	11,615	68.95%
Resides in a Targeted Zip Code***	6,182	36.70%

\*Socially Disadvantaged and Targeted Zip Codes can be inclusive of each other.

\*\*Defined by [U.S. Treasury HAF Guidance](#) as (1) individuals who have been subjected to racial or ethnic prejudice or cultural bias, (2) individuals living in a majority-minority Census tract, (3) individuals with limited English proficiency, and (4) individuals living in persistent-poverty counties.

\*\*\*57 Illinois zip codes identified by IHDA analysis as areas experiencing disproportionate rates of poverty, unemployment, and housing instability due to the COVID-19 pandemic. Factors utilized in identifying targeted zip codes included positive COVID-19 case counts or rates, persons living at or below the federal poverty level, persons eligible for supplemental nutrition assistance programs, unemployment claim filings, and 90-day mortgage delinquency data.



## Appendix 2: ILHAF Payments by County

County	Households Assisted	Assistance Paid	Percent of Total
Adams	74	\$769,663.59	0.26%
Alexander	4	\$72,424.03	0.02%
Bond	6	\$54,178.40	0.02%
Boone	60	\$1,036,265.45	0.35%
Brown	4	\$26,264.74	0.01%
Bureau	24	\$401,672.47	0.13%
Calhoun	0	\$0.00	0.00%
Carroll	3	\$97,347.50	0.03%
Cass	12	\$148,110.24	0.05%
Champaign	157	\$2,072,366.66	0.69%
Christian	13	\$152,739.13	0.05%
Clark	11	\$95,243.95	0.03%
Clay	5	\$32,447.91	0.01%
Clinton	19	\$237,678.38	0.08%
Coles	53	\$331,628.51	0.11%
Cook	9,099	\$163,919,238.96	54.89%
Crawford	14	\$104,582.23	0.04%
Cumberland	17	\$185,630.58	0.06%
DeKalb	82	\$1,583,132.08	0.53%
DeWitt	5	\$69,945.38	0.02%
Douglas	5	\$65,939.12	0.02%
DuPage	653	\$14,787,408.08	4.95%
Edgar	9	\$113,811.56	0.04%
Edwards	1	\$15,024.75	0.01%
Effingham	21	\$226,596.49	0.08%
Fayette	8	\$88,270.92	0.03%
Ford	11	\$133,463.57	0.04%
Franklin	32	\$336,823.99	0.11%
Fulton	30	\$312,323.56	0.10%
Gallatin	0	\$0.00	0.00%
Greene	2	\$25,571.00	0.01%
Grundy	67	\$1,510,043.04	0.51%
Hamilton	2	\$16,202.62	0.01%
Hancock	9	\$65,810.49	0.02%
Hardin	0	\$0.00	0.00%
Henderson	3	\$17,468.41	0.01%
Henry	30	\$349,294.70	0.12%
Iroquois	15	\$147,211.79	0.05%
Jackson	33	\$364,381.77	0.12%
Jasper	5	\$10,627.14	0.01%
Jefferson	25	\$304,101.73	0.10%

Jersey	11	\$146,287.34	0.05%
Jo Daviess	9	\$84,380.64	0.03%
Johnson	5	\$67,552.19	0.02%
Kane	555	\$11,819,506.49	3.96%
Kankakee	115	\$1,673,306.42	0.56%
Kendall	316	\$6,756,785.66	2.26%
Knox	52	\$394,212.05	0.13%
Lake	830	\$17,352,753.73	5.81%
LaSalle	67	\$1,006,808.94	0.34%
Lawrence	8	\$74,208.11	0.02%
Lee	15	\$225,911.69	0.08%
Livingston	27	\$528,637.56	0.18%
Logan	17	\$220,370.16	0.07%
Macon	105	\$1,323,192.17	0.44%
Macoupin	33	\$393,128.98	0.13%
Madison	265	\$3,662,202.58	1.23%
Marion	35	\$363,341.25	0.12%
Marshall	9	\$100,523.33	0.03%
Mason	8	\$85,901.11	0.03%
Massac	5	\$70,353.62	0.02%
McDonough	16	\$165,900.29	0.06%
McHenry	355	\$7,460,982.70	2.50%
McLean	126	\$1,930,847.55	0.65%
Menard	7	\$103,679.18	0.03%
Mercer	16	\$305,285.62	0.10%
Monroe	13	\$187,237.45	0.06%
Montgomery	14	\$206,078.91	0.07%
Morgan	14	\$183,543.55	0.06%
Moultrie	5	\$31,660.30	0.01%
Ogle	36	\$647,716.40	0.22%
Peoria	292	\$3,417,067.53	1.14%
Perry	13	\$113,139.25	0.04%
Piatt	11	\$124,797.98	0.04%
Pike	10	\$84,703.94	0.03%
Pope	0	\$0.00	0.00%
Pulaski	2	\$19,819.15	0.01%
Putnam	2	\$13,554.54	0.00%
Randolph	9	\$121,394.57	0.04%
Richland	11	\$72,030.94	0.02%
Rock Island	151	\$1,962,847.46	0.66%
Saline	12	\$173,254.51	0.06%
Sangamon	185	\$2,171,581.50	0.73%
Schuyler	5	\$48,296.43	0.02%

Scott	3	\$13,477.54	0.01%
Shelby	5	\$30,392.25	0.01%
St. Clair	395	\$5,574,791.95	1.87%
Stark	1	\$12,920.85	0.00%
Stephenson	24	\$306,877.41	0.10%
Tazewell	98	\$1,287,756.92	0.43%
Union	12	\$106,906.50	0.04%
Vermilion	51	\$501,171.88	0.17%
Wabash	10	\$119,838.17	0.04%
Warren	11	\$84,211.65	0.03%
Washington	7	\$172,163.75	0.06%
Wayne	4	\$27,190.53	0.01%
White	3	\$41,885.46	0.01%
Whiteside	49	\$588,650.87	0.20%
Will	1,319	\$27,872,752.66	9.33%
Williamson	54	\$590,848.79	0.20%
Winnebago	363	\$4,757,611.78	1.59%
Woodford	21	\$353,453.88	0.12%
<b>Total</b>	<b>16,845</b>	<b>\$298,618,621.53</b>	

### Appendix 3: ILHAF Community Partners

Agency Name	Main Office Location	Languages Provided	Counties Served
AGORA Community Services Corporation NFP	Chicago, Illinois	English, Spanish	Cook
Arab American Family Services	Worth, Illinois	English, Spanish, Arabic	Cook, DuPage, Will
Brighton Park Neighborhood Council	Chicago, Illinois	English, Spanish	Cook
Center of Concern	Des Plaines, Illinois	English, Romanian, Tagalog, Hindi, Spanish, Arabic, Russian, Polish, Mandarin, Cantonese, Urdu, Korean, Gujarati, German, French	Cook
Chicago Urban League	Chicago, Illinois	English, Spanish	Cook
Chinese American Service League	Chicago, Illinois	English, Chinese	Cook
Community Life Line	East Saint Louis, Illinois	English, Spanish, any other requested	Clinton, Jersey, Madison, Monroe, St. Clair
Community Partners for Affordable Housing	Libertyville, Illinois	English, Spanish	Cook, Lake
Community Service Council of Northern Will County	Bolingbrook, Illinois	English, Spanish	Will
Consumer Credit Counseling Service of Northern Illinois, Inc.	Woodstock, Illinois	English, Spanish	Boone, Cook, DeKalb, Kane, Lake, McHenry, Winnebago
Dove, Inc.	Decatur, Illinois	English, Spanish	Macon
Duane Dean Behavioral Health Center	Kankakee, Illinois	English, Spanish	Iroquois, Kankakee
DuPage Homeownership Center dba H.O.M.E. DuPage, Inc.	Wheaton, Illinois	Any with advance notice	DuPage

Embarras River Basin Agency, Inc.	Greenup, Illinois	English	Clark, Coles, Crawford, Cumberland, Douglas, Edgar, Jasper, Lawrence, Richland
Erie Neighborhood House	Chicago, Illinois	English, Spanish	Cook
Far South CDC	Chicago, Illinois	English, Spanish	Cook
First Home Alliance, Inc.	Chicago, Illinois	English, Spanish	Cook
Fresh Start Home Community Development Corporation	Chicago, Illinois	English	All Illinois Counties
Garfield Park Community Council	Chicago, Illinois	English, Spanish	Cook
Great Lakes Credit Union	Bannockburn, Illinois	English, Spanish, and more than 200 others via Metaphrasis translation and interpretation services	Cook, DuPage, Lake, McHenry, Will
Greater Auburn Gresham Development Corporation	Chicago, Illinois	English	Cook
Greater Southwest Development Corporation	Chicago, Illinois	English, Spanish	Cook, Lake
Habitat for Humanity of Champaign County	Champaign, Illinois	English, Spanish, others as requested by using the University of Illinois as a resource.	Champaign, Vermilion
HANA Center	Chicago, Illinois	English, Korean, Spanish	Cook, DuPage, Lake, Will
Herrin House of Hope	Herrin, Illinois	English	Franklin, Jackson, Williamson
Housing Opportunity Development Corporation	Skokie, Illinois	English, American Sign Language	Cook, Lake, McHenry
Illinois Legal Aid Online (ILAO)	Chicago, Illinois	English, Spanish, Polish	All Illinois Counties
Illinois Migrant Council	Crystal Lake, Illinois	English, Spanish, Tagalog	Alexander, Boone, Bureau, Calhoun, Cass, Champaign, Clinton, DeKalb, Franklin, Fulton, Henry, Jackson, Johnson, Kane, Kankakee, Kendall, Knox, Lake, LaSalle,

			Lee, Livingston, Logan, Madison, Marshall, Mason, McDonough, McHenry, McLean, Mercer, Ogle, Peoria, Pulaski, Putman, Rock Island, Sangamon, Stark, Stephenson, St. Clair, Tazewell, Union, Washington, Whiteside, Williamson, Winnebago, Woodford
Justine Petersen Housing and Reinvestment Corporation	St. Louis, Missouri	English, Spanish	Madison, Peoria, Vermilion
La Casa Norte	Chicago, Illinois	English, Spanish	Cook
Lake County Housing Authority	Grayslake, Illinois	English, Spanish, and more than 100 others via Language Line translation and interpretation services	Lake
METEC	Peoria, Illinois	English, Spanish	Fulton, Knox, Mason, Peoria, Stark, Tazewell, Woodford
Money Management International (MMI)	Stafford, Texas	English, Spanish, Polish, Mandarin, Cantonese, Tagalog, Arabic, Urdu, Korean, Gujarati, Hindi, Russian, German, French, Korean, and more than 100 additional languages via translation and interpretation services	All Illinois Counties
Navicore Solutions	Manalapan, New Jersey	English, Spanish, and other languages via translation and interpretation services	All Illinois Counties
Neighborhood Housing Services of Chicago, Inc.	Chicago, Illinois	English, Spanish	Cook, DuPage, Kane
Northside Community Development Corporation/ Rogers Park CDC	Chicago, Illinois	English, Spanish, Polish, Gujarati, Hindi	Cook
Northwest Compass, Inc.	Mt. Prospect, Illinois	English, Spanish, Polish, Russian, Arabic, Bulgarian, Assyrian, Romanian	Cook
Northwest Side Housing Center	Chicago, Illinois	English, Spanish, Polish	Cook
NW HomeStart, Inc.	Freeport, Illinois	English, Spanish	Boone, Carroll, DeKalb, Jo Daviess, LaSalle, Lee, Ogle,

			Stephenson, Whiteside, Winnebago
Oak Park Regional Housing Center	Oak Park, Illinois	English, Spanish	Cook
Open Communities	Evanston, Illinois	English, Spanish, Arabic, French	Cook, DuPage, Lake
Respond Now	Chicago Heights, Illinois	English, Spanish, Arabic	Cook, Kankakee, Grundy, Will
Restoration America	Crystal Lake, Illinois	English, Spanish	Boone, Cook, Kane, Lake, McHenry, Will, Winnebago
Rock Island Economic Growth Corporation	Rock Island, Illinois	English, Spanish	Carroll, Henry, Jo Daviess, Mercer, Ogle, Rock Island, Sangamon, Whiteside
South Side Community Federal Credit Union	Chicago, Illinois	English	Cook
South Suburban Housing Center	Homewood, Illinois	English, Spanish	Cook, Kankakee, Will
South-East Asia Center	Chicago, Illinois	English, Cantonese, Mandarin, Taishanese, Vietnamese, Malay	Cook
Spanish Coalition for Housing	Chicago, Illinois	English, Spanish	Cook, DuPage, Kane, Kankakee, Lake, Macon, Madison, McHenry, Peoria, Vermilion, Will, Winnebago
Spanish Community Center	Joliet, Illinois	English, Spanish	Cook, DuPage, Grundy, Kane, Kankakee, Will,
The Immigration Project	Bloomington, Illinois	English, Spanish, French, Arabic, Vietnamese, Italian, Albanian, Vietnamese, Chuj, Hindi, Sindi, Telgu, Urdu, Hungarian, Ukrainian/Russian, and more than 100 others via Language Line translation and interpretation services	Adams, Alexander, Bond, Brown, Bureau, Calhoun, Cass, Champaign, Christian, Clark, Clay, Clinton, Coles, Crawford, Cumberland, DeWitt, Douglas, Edgar, Edward, Effingham, Fayette, Ford, Franklin, Fulton, Gallatin, Greene, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jackson, Jasper, Jefferson, Jersey, Johnson, Kankakee, Knox, LaSalle, Lawrence, Livingston, Logan, Macon, Macoupin, Madison, Marion, Marshall, Mason, Massac, McDonough, McLean, Menard, Mercer, Monroe, Montgomery, Morgan,

			Moultrie, Peoria, Perry, Piatt, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, Saline, Sangamon, Schuyler, Scott, Shelby, St. Clair, Stark, Tazewell, Union, Vermilion, Washington, Wabash, Warren, Wayne, White, Williamson, Woodford
The Neighbor Project	Aurora, Illinois	English, Spanish, and more than 200 others via Language Line translation and interpretation services	Dekalb, DuPage, Kane, Kendall, Will
The Resurrection Project	Chicago, Illinois	English, Spanish	Cook, Dekalb, DuPage, Kane, Lake, Will
Total Resource Community Development Organization	Chicago, Illinois	English, others via ATT translation and interpretation services	Cook, DuPage
Two Rivers Regional Council	Quincy, Illinois	English	Adams, Brown, Cass, Pike, Schuyler
United African Organization	Chicago, Illinois	English, Amharic, Twi, Ewe, Yoruba, Igbo, Hausa, Mandingo, French	Cook, DuPage, Kane, Rock Island, Will
United Way of South Central Illinois	Mt. Vernon, Illinois	English, Spanish, Mandarin	Edwards, Franklin, Hamilton, Jefferson, Marion, Wabash, Washington, Wayne
Will County Center for Community Concerns	Joliet, Illinois	English, Spanish	Grundy, Kankakee, LaSalle, Will
Workforce and Human Development Services DBA The Journey Forward	Chicago, Illinois	English, Spanish	Cook