OUR PURPOSE

Strong homes, stable neighborhoods

These programs help families afford safe, comfortable living conditions and prevent the deterioration of homes and neighborhoods. Funding comes from grants through the U.S. Department of Housing and Urban Development (HUD).

BEFORE

AFTER

EXECUTIVE DIRECTOR

Timothy A. Brown

GET IN TOUCH

For more information

Lake County Community Economic Development Department

2293 North Main Street, Room 310-A Crown Point, IN 46307

Phone: **(219) 755-3225**

lakecountyin.gov

SERVICE AREA

Our HUD entitlement area covers these communities and all unincorporated areas of Lake County:

Cedar Lake · Crown Point · Highland · Lake Station · Merrillville · New Chicago · Schererville · Whiting · Dyer · Griffith · Hobart · Lowell · Munster · Schneider · St. John · Winfield

EQUAL HOUSING OPPORTUNITY

Lake County INDIANA

COMMUNITY ECONOMIC DEVELOPMENT DEPARTMENT

Housing Assistance Programs

Grants and low-interest loans that help Lake County families repair, keep, and buy their homes.

EQUAL HOUSING OPPORTUNITY

Funded by the U.S. Department of Housing and Urban Development (HUD)

FOR HOMEOWNERS & LANDLORDS

Repair & Rehabilitation

I. Emergency Grant

Up to $15,000 for owner-occupied single-family homes damaged in the past 60 days by an act of nature — wind, fire, lightning, a fallen tree, sudden well or furnace failure. If you have homeowner's insurance, we can pay the deductible; if not covered by insurance, there is a possibility of the full repair up to the allowable limit. Household income must be under HUD's 50% Very Low limit.

II. CDBG Rental Rehab Loans

Loans to rehabilitate buildings of two or more units rented mainly to very-low to moderate-income tenants. Up to $20,000 average per unit per building at 3% interest over a 20-year term. Non-refundable $100 application fee.

III. Deferred Loan

0% deferred loans up to $50,000 for low-income, owner-occupied single-family homes (income at or below HUD's 50% limit). Covers code items and energy-efficiency upgrades. Repayment of the principal only when ownership transfers.

IV. Low-Interest Loans

For owner-occupied single-family homes: 3% interest over 20 years, up to $50,000, for households at or below HUD's 80% moderate limit. The home must meet all codes after rehab; up to 40% of the loan may go to non-code improvements.

V. Homeless Prevention

Financial help for low to moderate-income homeowners in default on their mortgage, and security-deposit help for renters. Proof of mortgage default is required. For rental help, apply at lakecountyin.gov or obtain an application at the LCCEDD office.

FOR BUYERS

Homebuyer Assistance

Helps with the biggest hurdle to buying — the upfront cash for down payment, fees, and closing costs. Up to $5,000 per household for qualified buyers at or below HUD's 80% moderate limit who can obtain private mortgage financing.

A NOTE ON THE PROCESS

All programs use HUD funds, which require personal financial information and careful review for compliance. The process is gradual at times; therefore, your patience is appreciated as we work to help every eligible resident.

DO YOU QUALIFY?

Income Guidelines

HUD annual family income limits, by household size (30% Extremely Low · 50% Very Low · 80% Moderate).

People	30%	50%	80%
1	$21,200	$35,350	$56,500
2	$24,200	$40,400	$64,600
3	$27,320	$45,450	$72,650
4	$33,000	$50,450	$80,700
5	$38,680	$54,500	$87,200
6	$44,360	$58,550	$93,650
7	$50,040	$62,600	$100,100
8+	$55,720	$66,600	$106,550

FY 2026 limits, until HUD updates them. Single-family home price cannot exceed $238,000 existing or $365,000 new construction.

AVAILABLE COUNSELING

Foreclosure, budgeting, and home-buying help:

Catholic Charities — (219) 879-9312
NWI Reinvestment Alliance — (219) 750-1206
Housing Opportunities, Inc. — (219) 548-2800
United Neighborhoods, Inc. — (219) 937-0200

FORECLOSURE HELP

Call 1-877-GET-HOPE · 877gethope.org