

ILLINOIS

Low-Income Housing Navigation Toolkit

Practical strategies and statewide resources for clients living on SSI, SSDI, low wages, and other limited incomes



Built from peer practice. This toolkit organizes strategies raised during a collaborative housing-conference discussion and pairs them with verified Illinois and federal resources.

The problem this toolkit is designed to solve

The 2026 maximum federal SSI benefit is \$994 per month for an eligible individual with no other countable income. For many households, market rent leaves little or no room for food, utilities, transportation, health costs, or emergencies.

The goal is not simply to place someone in housing. The goal is to build a housing plan the client can sustain.

Prepared as a working field guide - not legal, tax, or benefits advice.

START HERE. How to Use This Toolkit

A practical routing guide for case managers, housing navigators, supervisors, and partner agencies.

Use this as a routing guide, not a static directory.

Program rules, funding, availability, and eligibility change. Use the linked official sources to confirm current requirements before promising assistance.

For local resources, use 211 Illinois as a live directory and add your organization-specific contacts to the local-resource pages of your own copy.

Quick Client Routing

Client Situation	First Route to Check
Needs an affordable unit / extremely low income	Screen for SRN eligibility; search ILHousingSearch; check local PHAs/Coordinated Entry and RRH.
Needs SSI/SSDI application help and is homeless or at risk	Refer to a SOAR-trained staff member or build SOAR capacity in your agency.
Receives SSI/SSDI and wants to work	Use WIPA/Ticket to Work benefits counseling before setting an earnings or hours target.
Needs to save without jeopardizing SSI resources	Screen for IL ABLE eligibility; use WIPA/SSA guidance for benefit-specific questions.
Disability is creating a housing barrier	Consider a reasonable accommodation request; refer to IDHR/legal aid when needed.
Veteran is homeless or at risk	Check SSVF and VA homeless programs immediately.
Eviction notice, lockout, disputed rent, or housing discrimination	Refer to legal aid early; preserve the lease, notices, payment records, receipts, and communications.
Needs food, medical, cash, or Medicare cost support	Screen through Illinois ABE and 211 to reduce non-rent expenses.

Housing Sustainability Snapshot

- What will the client owe each month after temporary assistance ends?
- Can the client pay that amount with current predictable income?
- If not, what specific change is expected before assistance steps down (benefit approval, employment, subsidy, roommate, reduced rent, etc.)?
- Have utilities, transportation, food, medical costs, and debt obligations been included in the budget?
- Does the client know exactly what portion of rent they will be responsible for and when it changes?
- Is there a plan for the first unexpected expense after move-in?

Core principle

A move-in payment is a bridge. It is not a sustainability plan unless the household can maintain the housing once the bridge ends.

1. Getting Into Housing Without Creating the Next Crisis

Move-in assistance should solve an entry barrier while the case plan addresses long-term affordability.

One-Time Move-In Assistance

- Conference strategy: one participant described paying a double deposit and last month's rent to overcome move-in barriers, while using case management and budgeting to prepare the client to carry rent going forward.
- Before paying, document whether the expense is a security deposit, prepaid rent, landlord incentive, damage-mitigation payment, arrears payment, or another category. Do not use vague descriptions such as “housing assistance.”
- For deposits or prepaid rent, put the terms in writing before payment: amount, purpose, refundability, who receives any refund, and what happens at lease termination.
- Pair the payment with a written sustainability plan showing the client's post-assistance rent obligation and the income/support expected to cover it.

Rapid Rehousing: Step Down With Intention

- Several peers described RRH programs that gradually decrease rental support rather than ending it suddenly.
- Set review points before each step-down. Recalculate the budget using actual income, actual utilities, and actual tenant rent - not estimates from move-in.
- If the household cannot sustain the next step-down, identify the unresolved barrier before reducing assistance: benefit delay, underemployment, high utility burden, health limitation, landlord issue, or need for a deeper subsidy.
- Treat return-to-homelessness data as a quality indicator. Review why households return and whether the exit plan overestimated income or underestimated housing costs.

Employment as Part of the Housing Plan

- A conference participant described partnering with workforce services to help clients find employment compatible with disability-related needs and benefit rules.
- Do not use a universal “29 hours or less” rule for SSI or SSDI. Benefit effects depend on earnings, benefit type, work incentives, impairment-related expenses, and other individual factors.
- Use WIPA or another qualified benefits counselor to help the client understand how work may affect SSI, SSDI, Medicare, Medicaid, and other benefits before setting an employment target.

Ask this before approving move-in assistance

“What will be different in month 4, month 7, or month 13 that makes this housing affordable after our support decreases?”

2. Statewide Referral Network (SRN): A Core Illinois Housing Tool

For Illinois housing teams serving extremely low-income people with disabilities or homelessness histories, SRN should be a routine screening pathway.

Make SRN a standard screening step.

Do not wait until the private-market search has failed. Screen potentially eligible clients early, keep applications current, and make sure staff understand how to use the PAIR/SRN referral process.

What SRN Does

- Illinois SRN connects eligible households to designated affordable units through a partnership involving IHDA, state agencies, housing providers, and service partners.
- IHDA describes SRN units as targeted to households at or below 30% of Area Median Income, with a head of household who has a qualifying disability/illness or other qualifying supportive-housing characteristic, including homelessness or risk of homelessness.
- The PAIR module is embedded within ILHousingSearch and is used for SRN/Section 811 referral activity.

Recommended Case-Management Practice

- Screen every potentially eligible client at housing-plan intake - not only after months of unsuccessful searching.
- If your agency is not an SRN service partner, review the service-partner onboarding and training materials.
- Keep county preferences and contact information current so a client is not missed when a unit becomes available.
- Monitor available SRN units and respond quickly when a referral opportunity matches the household.
- Use reasonable-accommodation procedures when a disability creates a barrier in the application, screening, communication, or tenancy process.
- Document SRN activity in the case record: application date, counties selected, referral/offer status, client decisions, barriers, and follow-up.

Current 2026 note - verify before use

As of September 2026, CSH reports a temporary SRN prioritization that began April 1, 2026 and is scheduled for 12 months, linking SRN homes to the Continuum of Care covering the unit geography while maintaining HUD 811 prioritization. Check the CSH SRN page for current rules.

Official SRN Links

IHDA Statewide Referral Network [Statewide]

<https://www.ihda.org/developers/statewide-referral-network/> - Eligibility framework, SRN requirements, and program information.

CSH Illinois Statewide Referral Network [Statewide]

<https://www.csh.org/ilsrn/> - Service-partner guidance, training, available-unit information, PAIR guidance, and current SRN notices.

ILHousingSearch.org [Statewide]

<https://www.ilhousingsearch.org/> - Free statewide housing locator for affordable, accessible, and market-rate units; also the platform containing PAIR access for SRN/811 partners.

3. SOAR: Strengthening Access to SSI/SSDI

SSI/SSDI Outreach, Access, and Recovery (SOAR) is one of the most practical tools for clients whose disability and homelessness make a standard disability application difficult.

What SOAR Is

- SOAR is a SAMHSA-funded national model designed to improve access to Social Security disability benefits for eligible adults and children who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or co-occurring substance use disorder.
- SOAR-trained staff help build a complete SSI/SSDI application, coordinate records and releases, develop the medical evidence, and organize the application so SSA/DDS can evaluate it efficiently.
- SOAR does not create eligibility and does not guarantee approval. Its value is stronger application development, coordination, and follow-through.

Why It Belongs in a Housing Toolkit

- For clients who cannot sustain employment because of disabling conditions, access to disability income can be the difference between permanent housing and repeated homelessness.
- Beginning the disability-benefit process early allows the housing plan to develop alongside the income plan rather than waiting until temporary housing assistance is ending.
- A trained staff member can help prevent lost forms, missing medical evidence, missed deadlines, and fragmented communication across providers.

Agency Capacity Recommendation

- Maintain at least one identified SOAR lead and enough trained backup staff that cases do not stop when one person leaves or is absent.
- Include SOAR screening in case conferencing for clients with significant functional impairments and limited/no income.
- Create an internal referral workflow: who screens, who accepts the case, what documents are needed, who obtains medical records, and how application status is tracked.
- Add SOAR training to professional development for appropriate case-management staff. The SAMHSA online adult course is free, self-paced, and designed around completing a practice application.

When to think SOAR

Homeless or at risk + serious functional impairment + little/no sustainable earned income + likely need for SSI/SSDI application support.

SAMHSA SOAR Works [National]

<https://soarworks.samhsa.gov/> - Program overview, tools, application guidance, state contacts, and implementation resources.

SOAR Online Courses [National]

<https://soarworks.samhsa.gov/online-courses> - Free adult and child curricula for practitioners.

4. Income, Benefits, and Asset Preservation

The goal is to increase stability without giving clients inaccurate advice about how work or savings affect benefits.

Ticket to Work and WIPA

- Ticket to Work is an SSA program that connects eligible Social Security disability beneficiaries with employment supports.
- WIPA (Work Incentives Planning and Assistance) provides individualized benefits counseling so clients can understand how employment may affect SSI/SSDI and related health coverage.
- Hours alone are not a reliable benefits rule. Refer clients for individualized counseling before telling them how much they “can” work or earn.

SSA Ticket to Work - Find Help [National]

<https://choosework.ssa.gov/findhelp/> - Search by ZIP code for WIPA benefits counseling, Employment Networks, Vocational Rehabilitation, and related services.

Illinois ABLE Accounts

Why ABLE matters for this population

For an eligible person with a disability, an ABLE account can provide a structured way to save for qualified disability expenses - including housing - while protecting a significant amount of savings from SSI resource counting.

- Effective in 2026, IL ABLE eligibility includes qualifying individuals whose disability began before age 46 (not necessarily diagnosed before age 46).
- Eligibility can include people receiving SSI or SSDI as well as people who meet other qualifying disability-certification criteria.
- Qualified disability expenses can include housing, transportation, health, education, employment support, assistive technology, and other expenses related to health, independence, or quality of life.
- SSA excludes up to and including \$100,000 of an ABLE account balance from the SSI resource calculation. Amounts above that threshold can affect SSI if they cause excess resources.
- Important: putting wages into an ABLE account does not automatically make the wages non-countable for SSI. Work-income questions should still be routed to WIPA/SSA.
- Keep records of deposits and qualified expenses. For complex housing withdrawals, benefit questions, taxes, or account ownership/management questions, use the IL ABLE program and qualified benefits/financial guidance.

IL ABLE [Illinois]

<https://www.illinoisable.com/> - Eligibility, enrollment, account management, qualified disability expenses, and customer service.

Illinois State Treasurer - ABLE Disability Savings Accounts [Illinois]

<https://illinoistreasurer.gov/home/individuals/able-disability-savings-accounts/> - Official Illinois program overview and links to enrollment resources.

SSA - ABLE and SSI [National]

<https://www.ssa.gov/ssi/spotlights/spot-able.html> - How ABLE accounts interact with SSI resource rules.

Illinois ABE: Reduce the Non-Rent Burden

- Housing may become more sustainable when eligible clients receive food, medical, cash, or Medicare-cost assistance that reduces pressure on the same limited monthly income.

Illinois Application for Benefits Eligibility (ABE) [Illinois]

<https://abe.illinois.gov/> - Apply for or manage healthcare, SNAP, cash assistance, and Medicare Savings Program benefits.

5. Landlord Engagement and Payment Documentation

Strong landlord relationships help clients access units; strong records protect the client, agency, and landlord when questions arise.

Landlord Navigation / Community Engagement

- Designate staff who develop landlord relationships instead of asking every case manager to build a landlord network alone.
- Explain program payment processes, inspection requirements, points of contact, and timelines up front.
- Where allowable, use landlord incentives, risk-mitigation funds, or one-time move-in assistance strategically - and document the exact purpose of each payment.
- When a tenancy starts to destabilize, intervene early: landlord communication, case conference, reasonable accommodation when appropriate, repayment planning, or legal referral.

Landlord Payment Documentation Standard

Every landlord payment should answer: WHO, WHAT, WHEN, WHY, HOW, and FOR WHICH PERIOD.

A payment record that only says “housing assistance” is not enough. The file should make clear whether the payment was rent, security deposit, last month's rent, arrears, utility reimbursement, landlord incentive, damage mitigation, or another approved expense.

- Tenant/client identifier and full unit address.
- Landlord/property owner or authorized payee name.
- Dollar amount and payment date.
- Exact purpose/category of the payment.
- Month(s) or period the payment covers.
- Payment method and traceable identifier: check number, ACH confirmation, electronic transaction reference, etc.
- Funding source/program and approval/authorization.
- Copy of invoice, rent ledger, lease provision, or written agreement supporting the amount.
- Landlord receipt or written acknowledgment that the payment was received and how it was applied.
- For deposits/prepaid rent: written terms on refundability, who receives any refund, and how funds are treated at move-out.
- Case note or payment log entry showing any client obligation that remains after the agency payment.

Payment method practice

Use traceable payment methods whenever possible. If cash is ever permitted under agency policy, require a signed, dated receipt identifying the tenant, unit, amount, and exact purpose of the payment before the file is considered complete.

Why This Matters

- Illinois Legal Aid Online specifically recommends preserving rent-payment records, receipts, bank statements, or money-order stubs when unpaid-rent or eviction disputes arise.
- A clean payment trail helps resolve ledger disputes before they become notices, court filings, or damaged landlord relationships.
- It also protects grant compliance by showing exactly what was purchased, for whom, and under which program.

FORM. Landlord Payment Record

Attach supporting documents and landlord receipt/acknowledgment to this record.

Client / HMIS ID:	Unit address:
Landlord / payee:	Property / management company:
Amount paid: \$	Payment date:
Payment method:	Check / ACH / transaction #:
Funding source / program:	Approval / request reference:
Payment category:	Period covered:
Staff completing record:	Date verified:

Exact Purpose of Payment

- ☐ Monthly rent
- ☐ Security deposit
- ☐ Last month / prepaid rent
- ☐ Rent arrears
- ☐ Landlord incentive
- ☐ Damage / risk mitigation
- ☐ Utility-related housing expense
- ☐ Other: _____

Required Documentation Checklist

- ☐ Lease / rental agreement or rent ledger
- ☐ Invoice / written landlord request
- ☐ Written deposit or prepaid-rent terms (if applicable)
- ☐ Proof payment was issued
- ☐ Landlord receipt / acknowledgment of receipt
- ☐ Case note or agency payment-log entry
- ☐ Other program-required documentation

Notes / Remaining Client Obligation

6. Legal Aid, Fair Housing, and Early Escalation

Legal referrals work best before the client misses court, loses records, signs an agreement they do not understand, or moves out under pressure.

Refer Early When You See

- An eviction notice, summons, lockout, threatened lockout, or landlord demand the client does not understand.
- A dispute over whether rent, deposit, or arrears were paid or how a payment was applied.
- A landlord refusing a voucher, SSI/SSDI, one-time housing assistance, or another lawful source of income.
- A disability-related rule, deadline, communication, guest, animal, parking, or payment issue that may call for a reasonable accommodation.
- Termination or denial of subsidized housing, public housing, or another housing benefit.
- Unsafe conditions, utility shutoff, retaliation, discrimination, or a security-deposit dispute.

Preserve the File Before Referral

- Lease and addenda.
- All eviction or termination notices and court papers.
- Rent ledger, receipts, bank statements, money-order stubs, checks, electronic payment history, and agency payment records.
- Texts, emails, letters, and written payment plans or agreements.
- Photos, inspection reports, repair requests, and notices about unit conditions.
- Reasonable accommodation requests and responses.
- A short written timeline of important conversations and events.

Illinois Housing Rights to Know

- Illinois law protects lawful sources of income in housing, including employment, Housing Choice Vouchers, housing assistance, veterans benefits, Social Security, SSI, and SSDI. Housing providers generally may not impose different terms because of the source of income.
- IDHR also provides guidance on reasonable accommodations for people with disabilities. Examples can include changes to rules, policies, practices, or services when needed for equal use and enjoyment of housing.
- Do not have case managers give legal conclusions. Use these rights as a trigger to document the issue and connect the client with a qualified legal or fair-housing resource.

Eviction Help Illinois [Statewide outside Cook County]

<https://www.illinoislegalaid.org/evictionhelpillinois> - Free eviction-related legal services and resources for qualifying renters; connects users to information, negotiation, document help, and legal assistance.

Illinois Legal Aid Online - Get Legal Help [Statewide]

<https://www.illinoislegalaid.org/get-legal-help> - Referral tool for legal information, forms, and available legal-help providers based on issue, location, and income.

Land of Lincoln Legal Aid - Housing Law [Central & Southern Illinois]

<https://lincolnlegal.org/housing-law/> - Housing matters including eviction, unsafe conditions, subsidized housing, fair housing, utilities, and foreclosure. Eviction hotline information is posted on the site.

Prairie State Legal Services [Northern & Central Illinois]

<https://www.pslegal.org/> - Civil legal aid including housing and fair-housing work across its service area.

Illinois Department of Human Rights - Housing Rights [Statewide]

<https://dhr.illinois.gov/rights/housing-rights.html> - Housing discrimination information, protected classes, reasonable accommodations, and complaint information.

7. Additional Housing and Stabilization Resources

Use these as specialized routes - not replacements for Coordinated Entry, SRN, or a complete housing plan.

Veterans

- SSVF combines rapid rehousing and homelessness-prevention services for eligible Veteran households through funded community providers.
- For a Veteran who is homeless or at imminent risk, use the VA homeless-program route immediately rather than assuming the client must navigate civilian resources first.

VA Supportive Services for Veteran Families (SSVF) [National / Illinois providers]

<https://department.va.gov/homeless/supportive-services-for-veteran-families/> - Program information, provider list, and VA homeless-services contact information.

Regional Affordable Housing Example: CHAD

- Community Housing Advocacy and Development (CHAD) is a regional nonprofit housing provider serving communities in DuPage, Kane, Will, and portions of Cook County. It is not a statewide program, so label it clearly as regional when sharing with staff.

CHAD Housing [Northeastern Illinois]

<https://www.chadhousing.org/> - Affordable scattered-site rental housing; availability and waitlist status change regularly.

Recovery-Oriented Systems of Care (ROSC)

- ROSC is not a housing subsidy. It is a recovery-support and collaboration framework for people and families affected by substance use and co-occurring disorders.
- Use local ROSC relationships to find treatment, recovery support, peer connections, and community partners that may strengthen housing stability.
- For current local options, use 211 Illinois and IDHS/SUPR resources rather than relying on an old contact sheet.

211 Illinois: Keep the Local Directory Live

- 211 Illinois is available statewide and can help staff identify housing, utility, food, employment, legal, health, and behavioral-health resources.
- Because local programs open, close, and change eligibility, route staff to the live 211 directory instead of maintaining dozens of copied local lists with no owner.

211 Illinois [Statewide]

<https://211illinois.org/> - Call 211, text your ZIP code to 898211, or use the statewide online directory.

211 Illinois Search Directory [Statewide]

<https://search.211illinois.org/> - Search by topic and location for current community resources.

8. Make the Toolkit Survive Staff Turnover

A resource is only useful if new staff know it exists, know when to use it, and can tell whether the information is current.

Minimum New-Staff Housing Navigation Orientation

- How your local Coordinated Entry system works and who can make referrals.
- How to screen for SRN and who in the agency manages PAIR/SRN activity.
- Who is SOAR-trained and how to refer a client internally.
- How to access WIPA/Ticket to Work before giving benefits-and-work advice.
- What IL ABLE is and when to provide the official resource link.
- How landlord payments are requested, approved, recorded, and receipted.
- When to use reasonable accommodations and when to escalate to legal aid/fair housing.
- How to use 211 and ABE for benefits and local stabilization resources.
- Where the current resource guide lives and who owns updates.

Resource Governance

Resource / Program	Internal Owner	Review Frequency	Last Verified
SRN / PAIR	Housing lead	Monthly	_____
SOAR	Benefits / case-management lead	Quarterly	_____
WIPA / Ticket to Work	Benefits lead	Quarterly	_____
Legal aid / fair housing	Program manager	Quarterly	_____
Landlord payment process	Finance + housing lead	At policy change	_____
Local rent / utility resources	Assigned resource owner	Monthly	_____
211 / ABE links	Resource owner	Quarterly	_____

Simple maintenance rule

Do not copy a phone number or eligibility rule into an internal guide unless someone is assigned to verify it. Whenever possible, link staff to a live official source and record the date your internal instructions were last checked.

DIRECTORY. Verified Resource Links

Links below were checked while this toolkit was prepared. Program rules and availability can change; verify before referral.

Resource	Scope	Link
SSI 2026 Federal Benefit Amounts - Social Security Administration	National	Open resource
ILHousingSearch.org	Statewide	Open resource
IHDA Statewide Referral Network	Statewide	Open resource
CSH Illinois Statewide Referral Network	Statewide	Open resource
SAMHSA SOAR Works	National	Open resource
SOAR Online Courses	National	Open resource
Ticket to Work - Find Help	National	Open resource
IL ABLE	Illinois	Open resource
Illinois State Treasurer - ABLE	Illinois	Open resource
SSA - ABLE Accounts and SSI	National	Open resource
Illinois ABE	Illinois	Open resource
211 Illinois	Statewide	Open resource
211 Illinois Search	Statewide	Open resource
Eviction Help Illinois	Statewide outside Cook County	Open resource
Illinois Legal Aid Online - Get Legal Help	Statewide	Open resource
Land of Lincoln Legal Aid - Housing	Central & Southern Illinois	Open resource
Prairie State Legal Services	Northern & Central Illinois	Open resource
Illinois Department of Human Rights - Housing Rights	Statewide	Open resource
IDHR Source of Income FAQ	Statewide	Open resource
IDHR Reasonable Accommodations Guide	Statewide	Open resource
VA Supportive Services for Veteran Families	National / Illinois providers	Open resource
CHAD Housing	Northeastern Illinois	Open resource

Verification date: September 29, 2026

FIELD NOTES. Local Additions and Peer Strategies

Use this page for programs, landlord partners, or local practices worth adding to your agency copy.

Local program / contact:

What it helps with:

Eligibility / geography:

How to refer:

What makes it work:

Known limitations / cautions:

Date verified:

Conference takeaway

The strongest idea is often not a new program. It is a better connection between housing, income, benefits, legal rights, landlord relationships, and consistent follow-up.