

DPD GRANTS: APPLICATION AND PROJECT BEST PRACTICES OVERVIEW

INFORMATION SESSION

DEPARTMENT OF PLANNING AND DEVELOPMENT
COMMISSIONER CIERE BOATRRIGHT

11th Ward
April 23, 2026



DPD GRANTS

- Program details
- Application tips
- Resources



PROGRAM DETAILS



DPD Grants

- **Community Development Grants –Small (CDG-S)**
 - Open until August 14th (\$4M)
 - Bi-annual rollouts in 2026 (\$8M total)
 - Competitive process
 - \$250,000 max award
- **Small Business Improvement Fund (SBIF)**
 - Non-competitive process
 - 35th/Halsted: Open May 1st – May 30th (\$2.9M)
 - \$150,000 max award (commercial); \$250,000 max award (industrial)
- **Neighborhood Opportunity Fund (NOF)**
 - Competitive process
 - Open until May 15th (\$2M), next deadline August 14th
 - Quarterly rollouts in 2026 (\$8M total)
 - \$300,000 max award
 - Projects must be in NOF qualified investment area
- **Workforce Solutions**
 - Q2 applications open April 1st – April 30th
 - Trainings for current employees, new hire job training, leadership development, technology skills, and more
 - \$250,000 max award

Department of Planning and Development **BUSINESS ASSISTANCE**



Community Development Grants

Community Development Grants cover eligible new construction and renovation through proceeds from the 2024 Housing and Economic Development Bond and other funding sources. CDGs are available at three funding levels to support local commercial and light manufacturing projects.



[Chicago.gov/CDG](https://chicago.gov/CDG)

Small Business Improvement Fund

The Small Business Improvement Fund (SBIF) provides grant funding for permanent building improvements and repairs. SBIF grants are funded by Tax Increment Financing (TIF) revenues. SBIF applications are submitted during monthly rollout periods for individual TIF districts.



[Chicago.gov/SBIF](https://chicago.gov/SBIF)

Program participants can receive grants to cover between 30% and 90% of the cost of remodeling work, with a maximum grant of \$150,000 for commercial properties and \$250,000 for industrial properties.

Neighborhood Opportunity Fund

The Neighborhood Opportunity Fund leverages funds generated by new development in and around the Loop to support eligible commercial corridors in Chicago's underserved neighborhoods. NOF provides grants of up to \$250,000 for business and property owners to pay for the construction or rehabilitation of properties that support new or expanding businesses or cultural assets.



NeighborhoodOpportunityFund.com



Questions? Contact
DPD@CityofChicago.org



GRANT STRUCTURE: CDG-SMALL

- CDG-Small grants are provided as a reimbursement for up to 75% of the total eligible project expenses with a maximum grant of \$250,000.
- Grant awards are capped based on the eligible costs you provide in your application's project financing table.
- Strong applicants will provide proof that they are able to finance 50% of the total project cost.
- Awarded projects can request reimbursements at four specific, verifiable, project milestones during construction.

Grant awards are based on eligible costs from architectural/engineering bids and general contracting bids provided by the applicant.

GRANT STRUCTURE: SBIF

The maximum grant amount varies by property and applicant type:

- SBIF applications are accepted during specific 30-day rollout periods for individual TIF districts. Rollout calendar is on the SBIF website.
- **\$150,000** maximum per commercial property occupied by a single owner/tenant
- **\$250,000** maximum per commercial property occupied by multiple owners/tenants, with \$75,000 maximum assistance per individual applicant
- **\$250,000** maximum per industrial property

SBIF applications and SBIF grants are non-transferrable between applicants and/or properties. Applicants who wish to apply for SBIF funds for more than one property must submit separate applications for each property.

Applicants may receive one or more grants up to their maximum program assistance. Once this maximum is reached, applicants will need to wait three years to reapply.

GRANT STRUCTURE: NOF

NOF provides a reimbursement grant up to \$250,000 for construction and renovation. Accepted projects may be eligible for additional funds up to 20% of their grant amount for NOF-approved Technical Assistance providers.

- NOF applications are on a rolling basis and are selected quarterly
- **Up to \$250,000** for construction
 - 75% of eligible project costs, a maximum \$250,000 grant
 - Hard costs include, but are not limited to, carpentry, mechanicals, painting, etc.
- **Up to \$50,000** for technical assistance
 - The NOF Technical Assistance (TA) program covers 20% of the value of the construction grant up to \$50,000.00
 - NOF Finalists working with approved TA providers have access to this fund
 - Eligible TA expenses cover architectural and project management services

Grant funds are disbursed in up to three draws based on documented, verifiable, project progress.



GRANT STRUCTURE: WORKFORCE SOLUTIONS

One year grant agreements

- **\$250,000** maximum for small businesses or nonprofits
- **100%** of total eligible project costs can be reimbursed
- The Workforce Solutions program can fund trainings for current employees; on-the-job training; or a combination of both. This includes but is not limited to:
 - Current employee upskilling (incumbent worker training)
 - On-the-Job (OJT)/New Hire Training
 - Leadership Development
 - Instructor Wages/Trainer's fee for incumbent worker training

Reimbursements will be disbursed once projects are completed and supporting documentation is submitted, including proof of payment

GRANTS FOR LARGER PROJECTS

CDG-Medium:

- Applications open until August 14, 2026
- Reimbursement grants from \$300,001 to \$5 million.
- Support eligible commercial, cultural, industrial, institutional, social service and mixed-use projects.
- Grants are intended to support up to 50% of total project costs involving new construction, rehabilitation or both.
- Visit [Chicago.gov/CDG](https://chicago.gov/CDG)

CDG-Large:

- Applications accepted on a rolling basis
- These are reimbursement grants exceeding \$5 million.
- Support eligible commercial, cultural, industrial, institutional, social service and mixed-use projects.
- Support approximately 25% of total project costs involving new construction, rehabilitation or both.
- Visit [Chicago.gov/CDG](https://chicago.gov/CDG)

GRANT STRUCTURE

- DPD capital improvement grants are reimbursement grants.
- Reimbursement percentage rates vary by program.
- All applicants need to be able to secure 50% financing
- Funds are disbursed at different stages of each grant program based on defined milestones (for example phase 1 may consist of approved permits and counter-signed contract)

ELIGIBILITY

DPD capital improvement grants are available to:

- Business owners and entrepreneurs, property owners, non-profit organizations, and community developers
- Properties located in the City of Chicago (specific boundaries may apply)
- Commercial, mixed-use, and manufacturing projects
- New Construction at vacant sites (NOF/CDG only)

Geographic eligibility: SBIF and NOF

- SBIF projects must be in **an eligible Tax Incremental Financing district**, eligible districts are announced monthly. Determine eligibility with the SBIF locator tool at Chicago.gov/SBIF
- NOF projects are located on the south, southwest or west sides, and must be in **an NOF eligible or priority corridor**. Determine eligibility with the NOF locator tool at Chicago.gov/NOF

ELIGIBLE EXPENSES

- Major exterior and interior renovations
- Roofing, masonry, façade, windows, doors
- Mechanical systems, such as HVAC, electrical, and plumbing
- ADA accessibility improvements
- Architectural/design, engineering, site prep, demolition, and construction fees
- **NOF/CDG ONLY:** acquisition

Note: Contractors doing this work will need to have a City of Chicago license and an active insurance policy. Work completed without proper permitting will not be reimbursed.

INELIGIBLE EXPENSES

The following project types or conditions are ineligible:

- The grant recipient is a residential or home-based business.
- The grant recipient is a government entity.
- The application is for operational expenses.
- The project will not be completed within the required timeframe.
- The project's scope of work is already being funded through another Department of Planning and Development Grant.
- Construction has already been completed.
- The business has received another Department of Planning and Development grant in the last 3 years.



APPLICATION TIPS



HOW TO APPLY

- **Community Development Grants (CDG)**
 - Register on the City of Chicago Submittable page (for free via chicago.gov/CDG) to review and complete the application.
 - An informational webinar recording is available on the CDG website
- **Small Business Improvement Fund (SBIF)**
 - Check your address on the SBIF locator tool at chicago.gov/SBIF to see what TIF it is in and when applications open
 - Register on the City of Chicago Submittable page (for free via the SBIF website) to review and complete the application.
 - Attend or watch recording of SBIF webinar to learn application process and program rules on the SBIF website (webinars are hosted the first Wednesday of each month at 1 pm)
 - Submit your application by 5:00 P.M. by the 30th of the month the when the SBIF is open for applications. No late applications will be accepted.
- **Neighborhood Opportunity Fund (NOF)**
 - Confirm your address is eligible by using the eligibility map at chicago.gov/NOF
 - Register on the City of Chicago Submittable page (for free via the NOF website) to review and complete the application.
- **Workforce Solutions**
 - Apply via Submittable here: chicago.gov/WorkforceSolutions

READINESS AND FEASIBILITY

Strong applications will provide proof of project readiness, including:

- An itemized budget supported by a City-licensed contractor's bid
- Design documents provided by a State-licensed architect (NOF/CDG only)
- **Proof of financing for at least 50% of the total project cost, or a plan to secure financing**
- Detailed business plan (start-ups) and/or up-to-date profit and loss statements (existing businesses)
- Audited tax documents from prior years

SITE CONTROL

All applications must include proof of site control, acceptable documents include:

- **Lease:** An executed lease for the project site in your business's legal name (as listed on the application) for multiple years with the option to renew.
- **Deed / Real Estate Contract** for the project location with the name of your business entity (as listed on the application).
- **A Letter of Intent** for the project location, **signed by both the intended lessor and lessee**, including the name of your business entity (as listed on the application).
 - Applicants will need signed lease/deed before contract issuance
 - Not acceptable for NOF

FINANCING

- Project owners must provide proof of financing for at least 50% of the total project cost with **evidence** of said funds.
- Examples of what constitutes an acceptable and unacceptable example of proof of financing is on the next slide.

FINANCING

Funding Type	Dollar Amount	Additional Notes (Optional)	Anticipated (Answer "Secured" or "Anticipated")
Business Checking/Savings	\$ 130,000	Latest Bank Statement from Bank A Attached	Secured
Personal Checking/Savings	\$ 28,500	Latest Bank Statement from Bank B Attached	Secured
Loans from Financial Institutions	\$ 80,000	Loan Commitment Letter Attached	Secured
Loans from Individuals			
Securities (Stocks and Bonds)			
Gifts from Private Individuals			
Gifts/Grants from Institutions (Federal, State, Non-Profit):			
Gifts/Grants from the City of Chicago:			
Crowd-Funding:			
Other Funding Sources:			
Total	\$ 238,500		



➤ Acceptable examples will...

- Have specific evidence attached to the application, such as your latest bank statements or a loan commitment letter
- Be more than 50% of the total project cost

➤ Unacceptable examples will...



- Provide insufficient detail, noting that funds are only anticipated
- Not provide any specific evidence for that funding type
- List the City grant itself under the Proof of Financing

Funding Type	Dollar Amount	Additional Notes (Optional)	Anticipated (Answer "Secured" or "Anticipated")
Business Checking/Savings			
Personal Checking/Savings	\$ 75,000		Anticipated
Loans from Financial Institutions			
Loans from Individuals			
Securities (Stocks and Bonds)			
Gifts from Private Individuals			
Gifts/Grants from Institutions (Federal, State, Non-Profit):			
Gifts/Grants from the City of Chicago:	\$ 250,000	CDG Small Grant	
Crowd-Funding:			
Other Funding Sources:			
Total	\$ 325,000		

PROJECT BUDGET

- **Grant awards are determined by eligible, itemized expenses provided in the application.** Successful applications will provide a detailed list and indicate which costs are supported by contractor estimate.
- Applicants will need to provide a comparable, itemized bid for every single eligible expense.
- Project contingencies are **strongly encouraged** to mitigate cost overruns, as award amounts are capped.



APPLICATION REVIEW

1

Readiness

Projects can demonstrate readiness by providing:

- Site control documentation
- A detailed project budget and construction timeline
- Construction and design documents

2

Feasibility

Projects are more competitive when:

- 50% or more of project financing has been secured
- Permits have been issued
- A detailed business plan and leadership team summary is included
- A profit and loss statement or demonstration of financial stability is included

3

Community Impact

Explain how your project will contribute to the community

- Incorporate the neighborhood design guidelines in your plans
- Submit letters of support from community members and elected officials
- Provide a detailed plan for community engagement and outreach
- Introduce yourself and your project to your Alderperson

4

Due Diligence

Before moving forward with an application, the City will:

- Check for City-owned debt, Cook County property tax debt, and zoning compliance
- Work with the Department of Buildings and Department of Business Affairs and Consumer Protection to review your organization, project feasibility, and project site
- Confirm your business is in Good Standing with the State of Illinois

COMMON APPLICATION MISTAKES

- **Failure to upload documents that are referenced**
 - Applicant checks 'Yes' for site control, but then does not upload deed/lease
- **Poor time management**
 - Applicant waits until last minute to submit application, not accounting for potential technology or submission issues
- **Incomplete responses**
 - Applicant answers some, but not all, of the application questions
- **Incomplete applications**
 - Applicant fails to respond to all required questions
- **Failure to meet deadlines**
 - Once an application closes there is no possibility for an extension
- **If you have any questions or need help completing an application please reach out to your local community delegate agency (i.e. chamber of commerce)**



RESOURCES



RESOURCE PAGES

- **Community Development Grants:** [Chicago.gov/CDG](https://chicago.gov/CDG)
- **Neighborhood Opportunity Fund:** [Chicago.gov/NOF](https://chicago.gov/NOF)
- **Small Business Improvement Fund:** [Chicago.gov/SBIF](https://chicago.gov/SBIF)
- **Workforce Solutions:** [Chicago.gov/WorkforceSolutions](https://chicago.gov/WorkforceSolutions)

Questions?

Contact DPD!

CDG-S:

Hannah.Jones@cityofchicago.org

NOF:

Joshua.Son@cityofchicago.org

SBIF:

Nora.Curry@cityofchicago.org

Workforce Solutions:

Lijia.Evariz@cityofchicago.org

