



Racial Discrimination in housing of any size is a violation of the Civil Rights Act of 1966.

In addition, the Civil Rights Act of 1966 contains a Federal Fair Housing Law (Title VII) which established fair housing as the policy of the United States. This prohibits discrimination on the basis of race, color, religion, national origin, handicap or familial status.

Information has been included regarding programs available as of March 1, 2013. Because possible program revisions could affect the information contained herein, please contact the Community & Economic Development Department for the latest on program guidelines and availability.

Community & Economic Development
Department Mission Statement:
*To provide leadership, foster partnerships, and
promote balanced growth to enhance the quality
of life in all neighborhoods.*

City of Rockford
Community & Economic Development
Neighborhood Development Division
425 E. State Street
Rockford, IL 61104
www.rockfordil.gov

815-987-5600
815-967-6933 (fax)
815-987-5718 (TDD)



City of Rockford
Community & Economic Development
Neighborhood Development Division

Need Help Improving Your Home?



You could qualify for assistance!

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Excellence in Services

Program Information & Requirements

This program provides loans* that bring homes up to local code, including:

- Electrical
- Plumbing
- Mechanical
- Exterior Repairs
- Accessibility Modifications (for persons with physical disabilities)

Property Requirements:

- Property must be a single family home
- Home must be owner-occupied
- Property must be within program area (see map on pages 3-4)

Household Requirements:

- Income must be at or below the following:

	Combined income of everyone 18 or older living in the home.	
Household Size	You Pay \$0	You Pay \$5,000
1	at or below \$25,680	\$25,681 to \$34,250
2	at or below \$29,340	\$29,341 to \$39,150
3	at or below \$33,000	\$33,001 to \$44,050
4	at or below \$36,660	\$36,661 to \$48,900
5	at or below \$39,600	\$39,601 to \$52,850
6	at or below \$42,540	\$42,541 to \$56,750
7	at or below \$45,480	\$45,481 to \$60,650
8	at or below \$48,420	\$48,421 to \$64,550

- Owners must pass a criminal background check
- Mortgage, taxes and home insurance are current
- All liens/judgments are paid in full

Checklist of Required Interview Documents

The approval process is faster when documents are provided at the time of the interview.

<p>Income Information (when applicable)</p> <p><input type="checkbox"/> Three consecutive pay check stubs</p> <p><input type="checkbox"/> Social Security Award Letter</p> <p><input type="checkbox"/> Court Ordered Child Support statement</p> <p><input type="checkbox"/> Any other documents demonstrating what income is received by anyone living in the home</p>	<p>Other Information (continued)</p> <p><input type="checkbox"/> One most recent statement on all savings accounts, including Certificate of Deposits, IRA's, 401(k) and stocks, etc.</p> <p><input type="checkbox"/> Documentation of assets owned, such as statement indicating the cash value of a life insurance policy, an assessment of any property owned, etc.</p> <p><input type="checkbox"/> Proof of ownership, such as a deed</p> <p><input type="checkbox"/> Proof of homeowners insurance</p> <p><input type="checkbox"/> Proof any mortgage loans on the property are current</p> <p><input type="checkbox"/> Illinois ID or Illinois Driver's license</p> <p><input type="checkbox"/> Social Security card</p> <p><input type="checkbox"/> Letter from doctor, if applicable</p>
<p>Tax Information</p> <p><input type="checkbox"/> Most recent Federal tax return (two years, if self-employed)</p> <p><input type="checkbox"/> Most recent State tax return (two years, if self-employed)</p> <p><input type="checkbox"/> W-2 statements (two years, if self-employed)</p>	<p>Other Information</p> <p><input type="checkbox"/> Six most recent checking account statements</p>

Each homeowner's financial situation is different and may require the City to ask for additional documents.

Additional Resources

Utility/Rental/Emergency Furnace/Weatherization Programs
 City of Rockford Human Services Department
 815-987-5711 or 815-962-5019

Lead Hazard Reduction:
 Winnebago County Health Department 815-720-4130

Ramps for persons with physical disabilities:
 Rockford Area Mobilization Project Voice 815-968-7467 or TTY 815-968-2401

Buy & rehabilitate a foreclosed home to live in:
 203(k) Loan/Grant Foreclosure Program
 PNC Financial Services Group 815-395-3610

Frequently Asked Questions

Q: How do I receive an application?

A: Stop by the 2nd floor of City Hall at the Community & Economic Development Department; Call 815-987-5600 & ask to have an application mailed to you; or go to www.rockfordil.gov.

Q: Where do I return the Owner Occupied Rehabilitation Program Pre-Application and application fee if I am interested in the Focus Area Rehabilitation Program?

A: Drop off in person at the Community & Economic Development Department office on the 2nd floor of City Hall; Mail to City of Rockford Community Economic Development Department, 425 East State Street, Rockford, IL 61104.

Q: What is a forgivable mortgage loan?

A: The longer you stay in your home the less you need to pay back. If you stay in your home for five (5) years after the work is completed and follow the terms of the loan, your loan balance is reduced to ZERO and you owe nothing.

Q: What is household income and how does the City figure out what my household income is?

A: Household income is the combined income of everyone living in the home over the age of 18 projected out over the next year. Think of it as taking a snap shot of your gross monthly income as it is today and multiplying it by 12.

Q: What is household size?

A: Household size is the total number of people living in the home regardless of age and relationship to the homeowner.

Q: Where can I get additional information on the programs in this brochure?

A: The City of Rockford Community & Economic Development Department web site has additional information about the programs it offers. To view them visit us at www.rockfordil.gov. You may also stop by our office on the 2nd floor of City Hall at 425 East State Street or call us between 8:00am and 5:00pm Monday through Friday at 815-987-5600.

Focus Area Rehabilitation Program Qualified by Property Location

How do I apply?

- 1) Fill out and submit the application to the City along with the \$25 application fee.
- 2) The City will contact you to schedule an interview. ***Be prepared to bring documentation*** for everyone over the age of 18 living in the home (see page 6). If modifications are necessary, a letter from the doctor will be required which must state the household member's physical disability and modifications needed. Priority will be given to applicants whose households:

- include a person(s) age 62 years or older;
- income is at or below 30% of the area median income;
- include a person(s) with physical disabilities; and/or
- include children age six or under regularly occupying the home.

*This program is made possible through funding provided by:
Federal Home Loan Bank of Chicago
Department of Housing and Urban Development*

* The loans are for five years and are forgivable (see page 5 for the definition), which total up to \$25,272.25, the program maximum. If needed, additional funding may be provided by one of the following local participating lenders:

Alpine Bank & Trust Co.
Blackhawk Bank
BMO Harris Bank N.A.
Riverside Community Bank

Focus Area Rehabilitation Program - Map of Eligible Areas

In order to be eligible for financial assistance, your home must be located in the colored area on the

