

**CITY OF ROCKFORD
COMMUNITY & ECONOMIC
DEVELOPMENT
DEPARTMENT**

**Need Help
Improving Your
Home?**

**Find out if the City of
Rockford can help!**



City of Rockford
425 East State Street
Rockford, IL 61104
815-987-5600
815-967-6933 (fax)
815-987-5718 (TDD)



Excellence in Services

What We Offer

If you are eligible, the City of Rockford may offer you a forgivable* mortgage loan for up to \$25,000. The money would be used to make repairs necessary to ensure your single family (1 unit), detached, home meets the City local code.

- The loans have no interest and no monthly payments, as long as you remain in your home for five (5) years after the work has been completed and you meet the terms of the loan.
- Your household income will determine if you will be required to provide money to cover costs associated with the improvements.

Qualifications

- Your home must be located in one of the program areas. Use the enclosed map to see if your home is in one of the areas.
- You must own & live in the home (no rental properties).
- You must agree to attend a home maintenance class offered by the Rockford Area Affordable Housing Coalition.
- Income limits apply. The combined income of everyone eighteen (18) years of age or older living in the home cannot exceed the amounts listed in the table below.

If your household income falls within the ranges below, you will be required to contribute the amount shown at the top of the column.

Household Size	Required Contribution: \$0	Required Contribution: \$1,000	Required Contribution: \$2,500
1	at or below \$22,250	\$22,251 to \$26,700	\$26,701 to \$35,600
2	at or below \$25,400	\$25,401 to \$30,480	\$30,481 to \$40,650
3	at or below \$28,600	\$28,601 to \$34,320	\$34,321 to \$45,750
4	at or below \$31,750	\$31,751 to \$38,100	\$38,101 to \$50,800
5	at or below \$34,300	\$34,301 to \$41,160	\$41,161 to \$54,900
6	at or below \$36,850	\$36,851 to \$44,220	\$44,221 to \$58,950
7	at or below \$39,400	\$39,401 to \$47,280	\$47,281 to \$63,000
8	at or below \$41,950	\$41,951 to \$50,340	\$50,341 to \$67,100

How do I get assistance?

Begin by getting an application:

- 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 <http://rockfordil.gov/government/community/>. Click on Divisions (right side menu), then click on Neighborhood Development Division (top middle of page). Click on Rehabilitation Programs (top middle of page). Click on the program you are interested in.

Turn in the application in person, by mail, by fax to 815-967-6933, or e-mail it to CD_Internet_Requests@rockfordil.gov

At the initial interview, the City may request you to bring the information below for everyone eighteen (18) years of age and older living in the home; therefore, you may want to begin gathering this information now.

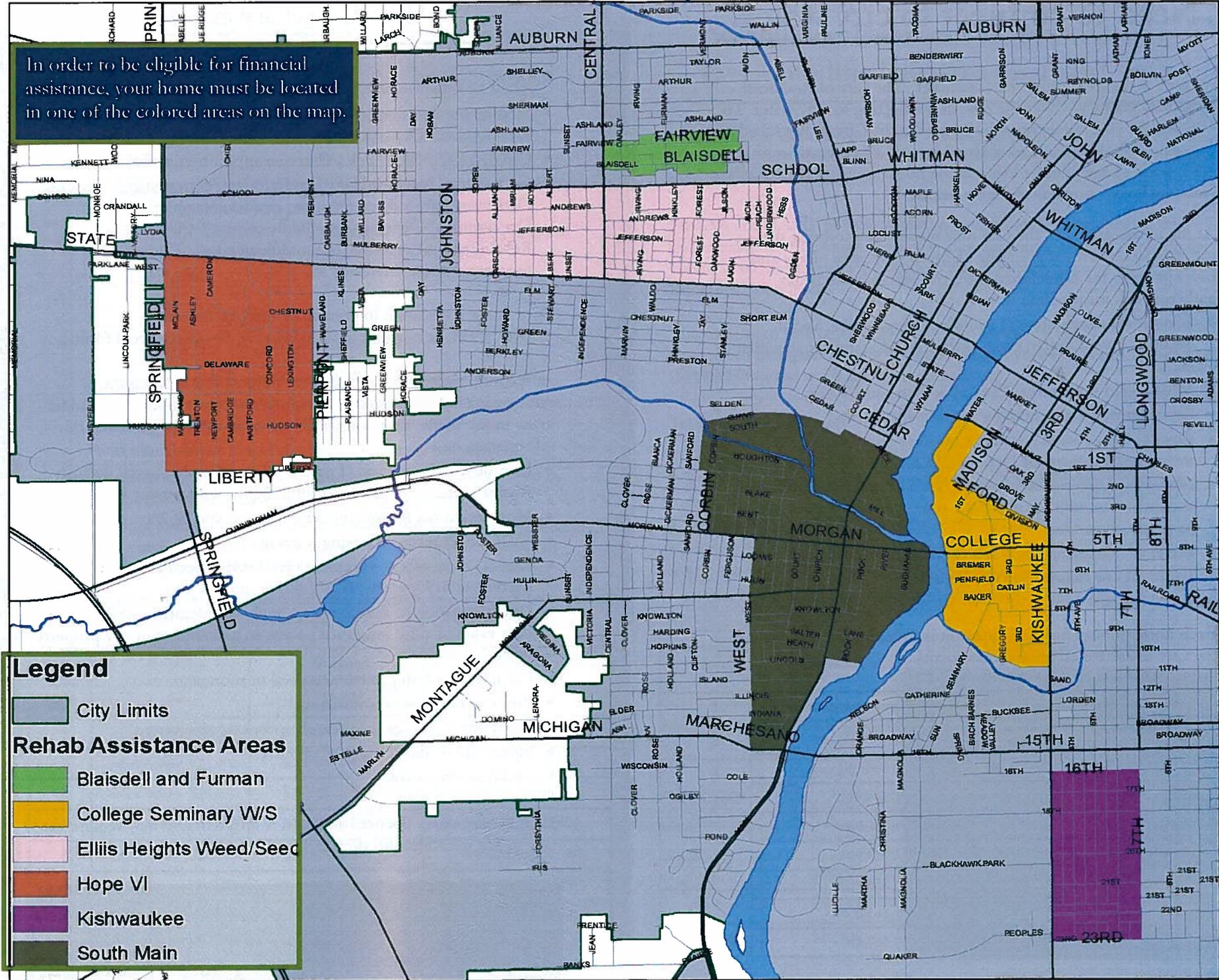
- Income documentation (1 month of check stubs, Social Security Award Letter, court ordered Child Support statement, etc.)
- Most recent tax returns (Federal & State) and W-2's
- Six (6) most recent checking account statements
- One (1) most recent statement on all saving accounts, including Certificate of Deposits, IRA's, 401 K, stocks, etc.
- Documentation of assets owned, such as statement indicating the cash value of a life insurance policy, an assessment of any property owned, etc.
- Proof of ownership, such as a deed or mortgage
- Proof of homeowners insurance
- Proof any mortgage loans on the property are current
- Illinois ID or Illinois Driver's license
- Social Security card.

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

* Forgivable mortgage loan - 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 & follow the terms of the loan, your loan balance is reduced to ZERO and you owe nothing.

Assistance Areas for Improving Homes

In order to be eligible for financial assistance, your home must be located in one of the colored areas on the map.



Legend

- City Limits
- Rehab Assistance Areas**
 - Blaisdell and Furman
 - College Seminary W/S
 - Ellis Heights Weed/Seed
 - Hope VI
 - Kishwaukee
 - South Main

Need to connect to city water?

Private wells are expensive to maintain. The City of Rockford provides grants to cover the cost of connecting to City water. To be eligible, your home must be located in the City of Rockford & your household income (combined income of everyone eighteen (18) years of age & older living in the home) must not exceed the income limits shown in the table below.

At the initial interview, the City may request you to bring the information below for everyone eighteen (18) years of age and older living in the home; therefore, you may want to begin gathering this information now.

- Income documentation (1 month of check stubs, Social Security Award Letter, court ordered Child Support statement, etc.)
- Most recent tax returns (Federal & State) and W-2's
- Six (6) most recent checking account statements
- One (1) most recent statement on all saving accounts, including Certificate of Deposits, IRA's, 401 K, stocks, etc.
- Documentation of assets owned, such as statement indicating the cash value of a life insurance policy, an assessment of any property owned, etc.
- Proof of ownership, such as a deed or mortgage
- Illinois ID or Illinois Driver's license
- Social Security card.

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

Number of people in home:	Household income cannot exceed:
1	\$35,600
2	\$40,650
3	\$45,750
4	\$50,800
5	\$54,900
6	\$58,950
7	\$63,000
8	\$67,100

Are you over 60 and/or a person with disabilities? Does your home need to be modified due to a disability?

Northwestern Illinois Area Agency on Aging (NIAAA), Regional Access Mobilization Project (RAMP), and the City of Rockford may be able to help.

NIAAA and RAMP provide many services to elderly and/or persons with disabilities. Through these agencies, assistance may be available for you to make modifications to your home & ensure it meets the City of Rockford local code.

The maximum assistance is \$40,000. The assistance is not required to be repaid as long as you remain in your home for at least five (5) years after the work has been completed.

To be eligible you must:

- Own & live in your home (no rentals)
- You must have a need for a modification in your home due to your disability
- Be at least 60 years of age or physically disabled
- Live in the City of Rockford
- Household income must be at or below income limits, as shown in the chart below (income limits subject to change).

Household Size	Household Income Limit
1	\$22,250
2	\$25,400
3	\$28,600
4	\$31,750
5	\$34,300
6	\$36,850
7	\$39,400
8	\$41,950

To see if you may qualify, contact:

Northwestern Illinois Area Agency on Aging
 2576 Charles Street
 Rockford, IL 61108-1652
 1-800-542-8402 or 815-226-4901
 Fax: 815-226-8984
 E-mail: niaaa@nwilaaa.org

Regional Access Mobilization Project
 202 Market Street
 Rockford, IL 61107
 815-968-7467
 Fax: 815-968-7618
 TTY Phone: 815-968-2400

Get More Information

The City of Rockford Community & Economic Development Department web site has lots of information about the programs it offers.

To view them:

- Log in to www.rockfordil.gov
- Choose *Neighborhoods and Housing* on the left
- Choose Residential Housing Assistance
- Choose Neighborhood Development Programs
- Click on *Rehabilitation Programs*

You may also stop by our office on the 2nd floor of City Hall or call us between 8am and 5pm Monday through Friday.

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.

Brochure revision date: October 2010. Please contact the City for the latest program guidelines and availability.

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