EQUAL HOUSING OPPORTUNITY

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 April 18, 2014. 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

THE CITY OF ROCKFORD ILLINOIS, USA

City of Rockford
425 East State Street
Rockford, IL 61104

City of Rockford
Community & Economic Development
Neighborhood Development Division

Focus Area Rehabilitation Program

City of Rockford
425 East State Street
Rockford, IL 61104
815-987-5600
888-394-7293 (fax)
815-987-5718 (TDD)
www.rockfordil.gov

THE CITY OF ROCKFORD ILLINOIS, USA

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 (1 detached unit)
- Home must be owner-occupied (Contract buyers are not considered home owners.)
- Property must be within program area (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
- Owner has not been assisted with this property by this department in the last twenty years

Checklist of Required Interview Documents

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

Income Information (when applicable)

◊ Two months of pay check stubs

◊ Social Security Award Letter

◊ Court Ordered Child Support statement

◊ Any other documents demonstrating what income is received by anyone living in the home

Tax Information

◊ Most recent Federal tax return (two years, if self-employed)

◊ Most recent State tax return (two years, if self-employed)

◊ W-2 statements (two years, if self-employed)

Other Information

◊ Six most recent checking account statements

◊ One most recent statement on all savings accounts, including Certificate of Deposits, IRA's, 401(k) and 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

◊ Proof of homeowners insurance

◊ Proof any mortgage loans on the property are current

◊ Illinois ID or Illinois Driver's license

◊ Social Security card

◊ Letter from doctor, if applicable (See page 2)

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

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.

Q: Although I am not selling my house during the 5 year loan term, I have decided to move out. Therefore, I will not be living in the home as my primary residence like the program requires. What happens?

A: If your home is not owner occupied for any portion of the loan term, the original loan amount needs to be repaid. Any forgiveness of the loan is forfeited when you move out before the 5 years.

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.

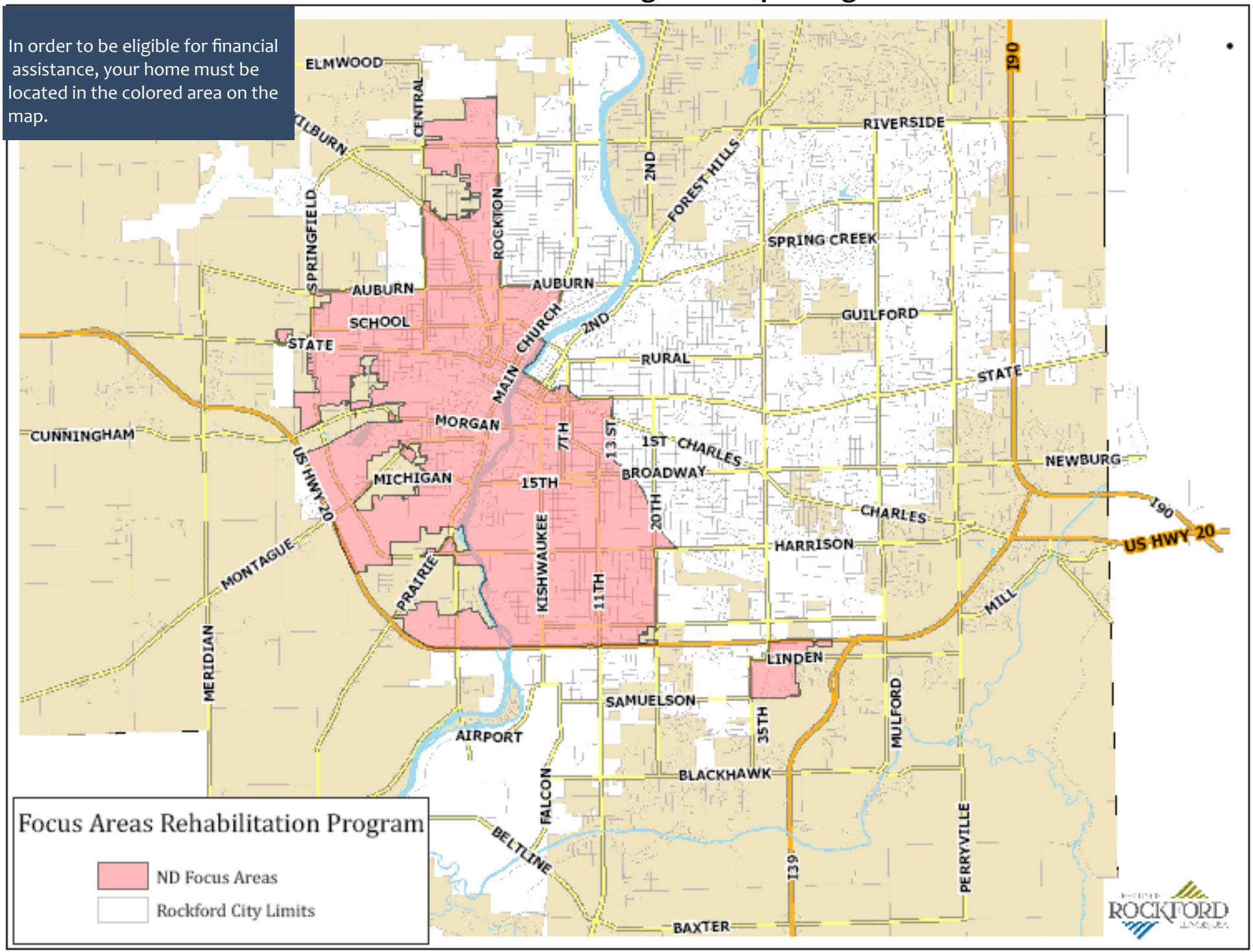
2) The City will contact you to schedule an interview. ***Be prepared to bring documentation*** for everyone over the age of 18 living in the home (see page 6). If modifications are necessary, a letter from the doctor will be required. It must state the name of the household member with a physical disability and what modifications are 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 $25,213.25, 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 map.