Are the Costs of Home Repairs Getting You Down?

See if you qualify for the City of Rockford Focus Area Rehabilitation Program!

City of Rockford
Community & Economic Development
Neighborhood Development Division

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

Program Information & Requirements

This program ensures your home meets the 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 (Cannot be buying on contract.)
- Property must be within program area (map on pages 3-4)

Household Requirements:

- Income must be at or below the following:

Household Size	Combined income of everyone 18 or older living in the home.
1	$32,700
2	$37,350
3	$42,000
4	$46,650
5	$50,400
6	$54,150
7	$57,850
8	$61,600

- Applications may be denied due to a criminal record relating to drugs, weapons, loitering or solicitation with in the last 5 years.
- 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

Program Information & Requirements

Financing:

This program provides a 5 year forgivable loan (see page 5 for definition) for up to $25,000, the program maximum.

If additional funds are needed, qualified applicants may receive up to an additional $15,000. This repayable loan will be due and payable when ownership transfers voluntarily or involuntarily (i.e., property is sold, foreclosed upon, etc).

How do I apply?

1) Fill out and submit the application along with the $25 application fee at:

City of Rockford
425 East State Street, 2nd Floor
Community & Economic Development department
Rockford, IL 61104

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).

Other Agencies that provide assistance:

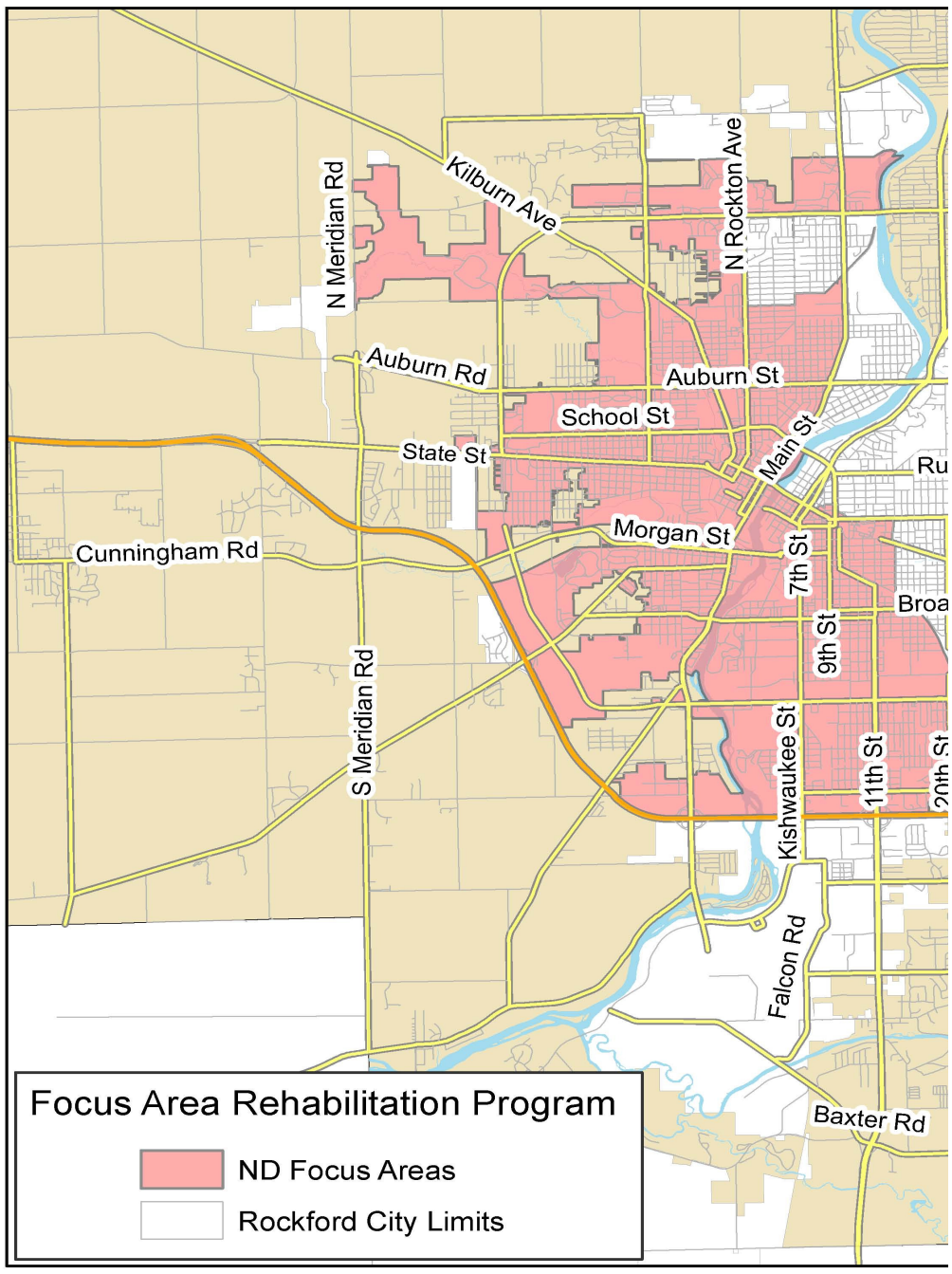
Utility/Rental/Emergency Furnace/Weatherization Programs
City of Rockford Human Services Department 815-987-5711 or 815-962-5019

Weatherization Program
Comprehensive Community Solutions 815-963-6236

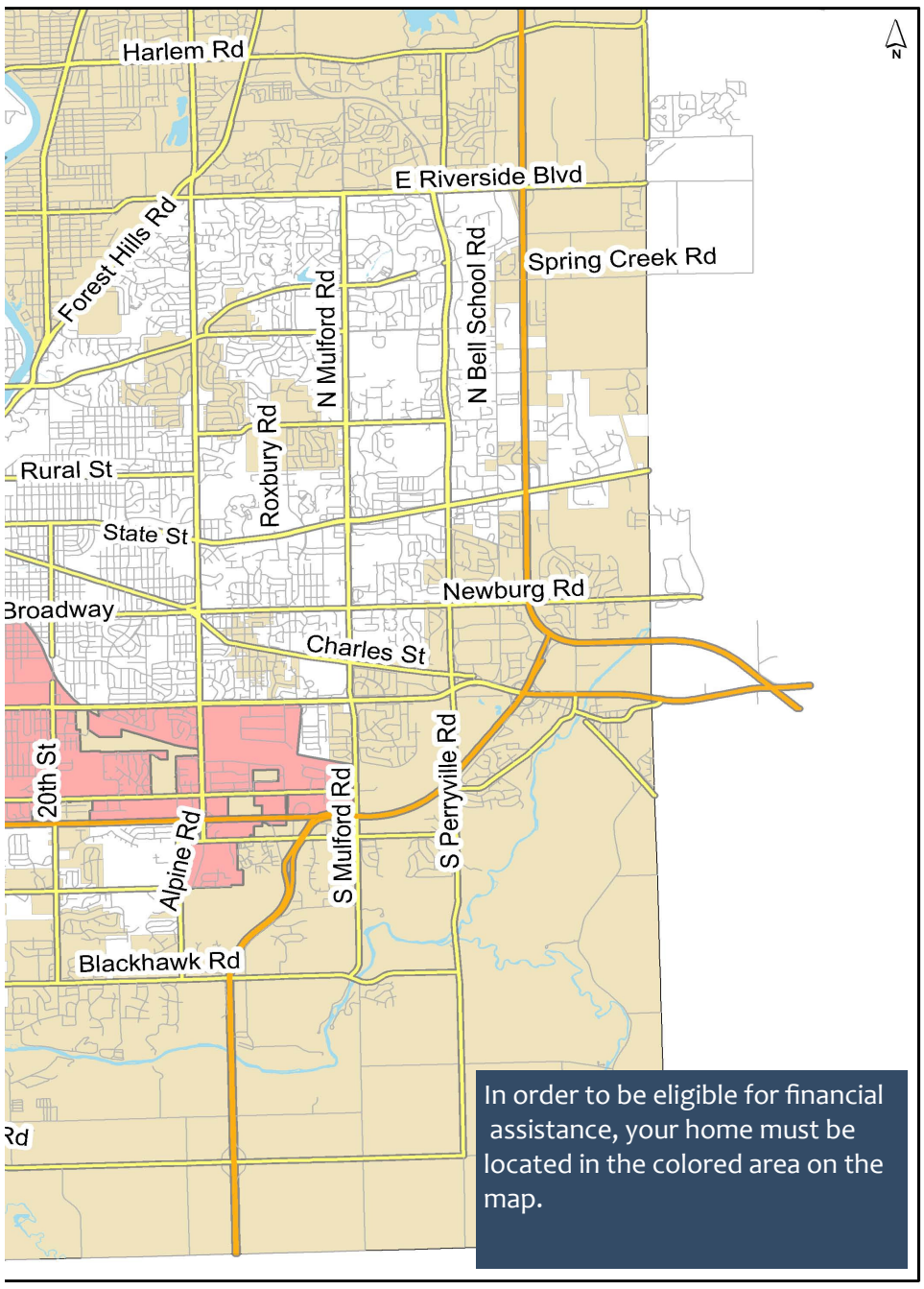
Lead Hazard Reduction:
Winnebago County Health Department 815-720-4122

Ramps for persons with physical disabilities:
RAMP Voice 815-968-7467 or TTY 815-968-2401

Focus Area Rehabilitation Progr



ɔgram - Map of Eligible Areas



Frequently Asked Questions

Q How do I receive an application?

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

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 determine my household income ?

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 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 you do not live in the home during the term of the loan, the amount not yet forgiven needs to be repaid.

Checklist of Required Interview Documents

The approval process is faster when documents are provided at the time of the interview. Additional documents may be requested.

<u>Income Information</u> (when applicable)

- ◊ Two months of pay check stubs (most recent)
- ◊ Social Security Award Letter
- ◊ Court Ordered Child Support statement
- ◊ Other supporting income documentation for all individuals living in the home

<u>Tax Information</u>

- ◊ Most recent Federal tax return
- ◊ Most recent State tax return
- ◊ W-2 statements

<u>Other Information</u>

- ◊ 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 any mortgage loans on the property are current
- ◊ Proof of ownership, such as a deed
- ◊ Proof of homeowner's insurance
- ◊ Illinois ID or Illinois Driver's license
- ◊ Social Security card

This program is made possible through funding provided by:
Department of Housing and Urban Development

Congress passed the federal Fair Housing Act, along with the Civil Rights Act in 1968.

Under the current federal Fair Housing Act, it is illegal for a housing provider to discriminate against anyone due to their race, color, national origin, religion, sex, disability, and familial status. Familial status refers to households with children, households seeking custody of children, or women who are pregnant.

Information has been included regarding programs available as of January 20, 2015. 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.

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THE CITY OF ROCKFORD ILLINOIS, USA

Excellence in Services

EQUAL HOUSING OPPORTUNITY