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 May 20, 2016. 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.

EQUAL HOUSING OPPORTUNITY

Fisher Haskell Housing Rehabilitation Program

City of Rockford
Community & Economic Development
Neighborhood Development Division

425 East State Street
Rockford, IL 61104
779-348-7162
888-394-7293 (fax)
www.rockfordil.gov

THE CITY OF ROCKFORD ILLINOIS, USA

Excellence in Services

Attention Fisher & Haskell Avenue Property Owners:

Do you live on Fisher Avenue or Haskell Avenue (see map on page 5 for eligible properties) and need assistance to hook up to sanitary sewer and make repairs to your home?

OR

Do you need to make your home more accessible for a family member who is elderly or has a physical disability?

OR

Do you need work done to your home, but you do not have the equity to get a mortgage loan from the bank?

If you answered **yes** to **any** of these questions, help may be available.

The Fisher Haskell Housing Rehabilitation Program ensures your home meets the local code, including the following:

~ Electrical repairs
~ Mechanical repairs
~ Plumbing repairs
~ Exterior repairs
~ Accessibility Modifications (for persons with physical disabilities)
~ Fisher Ave & Haskell Ave Sanitary Sewer Connection

Frequently Asked Questions

Q How do I receive an application?

A 1) Stop by City Hall - 2nd floor - Community & Economic Development Department, 2) call 779-348-7162 & ask to have an application mailed to you, or 3) go to www.rockfordil.gov:

⇒ Click on City Departments
⇒ Community and Economic Development
⇒ Neighborhood Development
⇒ Program Brochures and Forms in the blue box on the right side of the webpage
⇒ Focus Area Rehabilitation (the second item on the list).

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 forgivable loan, the amount not yet forgiven needs to be repaid.

Program Area Map

Fisher-Haskell Neighborhood
Rehabilitation Program
2016

City Overview

Map Prepared By:
City of Rockford
Department of Information Technology

Program Information & Requirements

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 located within the program area (map on page 5)

Household Requirements:

- Household income is at or below the following:

Household Size	Combined income of everyone 18 or older living in the home.
1	$32,900
2	$37,600
3	$42,300
4	$46,950
5	$50,750
6	$54,500
7	$58,250
8	$62,000

- Mortgage, taxes and home insurance are current
- All liens/judgments are paid in full
- Owner has not been assisted with this property

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

Program Information & Requirements

Financing:

This program provides a 5 year forgivable mortgage loan (see page 6 for definition). The loan will cover the following costs:

- Up to $40,000 for repairs to the home including program fees
- The cost for basic sanitary sewer connection

How do I apply?

1) Fill out and submit the application 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 next page).

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

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.

Income Information ***(when applicable)***

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

Tax Information

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

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 any mortgage loans on the property are current
	Proof of ownership, such as a deed
	Proof of homeowner's insurance
	Divorce Decree
	Illinois ID or Illinois Driver's license
	Social Security card
	If applicable, the assessed value of residential rental property, copies of leases, and mortgage loan statement(s)