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 July 18, 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.

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

Excellence in Services

EQUAL HOUSING OPPORTUNITY

Focus Area 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

Attention City of Rockford Citizens!

Do you live within the city of Rockford and need assistance making 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,
the City of Rockford Community & Economic Development Department may be able to help.

The Focus Area Rehabilitation program ensures your home meets the local code, including the following:

~ Electrical repairs
~ Mechanical repairs
~ Plumbing repairs
~ Exterior renovation
~ Accessibility Modifications
(for persons with physical disabilities)

Other Agencies That Provide Assistance

Utility/Rental/Emergency Furnace/Weatherization Programs
City of Rockford Human Services Department 844-710-6919

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

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 Information & Requirements

Property Requirements:

- Property must be a single family home (1 detached unit)
- Home must be owner-occupied (Cannot be buying on contract)

Household Requirements:

- 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

* Income Limits are subject to change as determined by HUD.

- 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 20 years

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 5 for definition) for up to $25,000 plus program fees.

If additional funds are needed, qualified applicants may receive up to $15,000 as a repayable loan. This 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 next page).

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