

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 January 2011. 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 Department
425 E. State Street
Rockford, IL 61104
www.rockfordil.gov
815-987-5600
815-967-6933 (fax)
815-987-5718 (TDD)



DEPARTMENT OF CITY OF
ROCKFORD
COMMUNITY & ECONOMIC
DEVELOPMENT

Need Help
Improving Your
Home?

You could qualify for
assistance!



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425 East State Street
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Excellence in Services

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Notes

Checklist of Information Needed

Below is a list of documents the City will need from you during your application process.

Income Documentation

- ___ 1 month of pay check stubs
- ___ Social Security Award Letter
- ___ Court Ordered Child Support statement

Tax Documentation

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

Other Documentation

- ___ 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

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

City Water Hook Up Program

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 annual household income must not exceed the income limits below.

At the initial interview, the City will request you 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.

INCOME LIMITS:

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

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

Focus Area Rehabilitation Program

Qualified by Property Location

If you are eligible, the City has available a 5 year forgivable mortgage loan of up to \$25,000. The money may be used to make electrical, plumbing, and mechanical repairs as well as fix your roof, windows, siding etc.; all items to ensure your home meets the City local code.

- The mortgage loan has no interest and no monthly payments
- The principal balance of the loan is reduced by 20% annually
- Terms of the loan require you to live in the home, make sure the home continues to meet code, pay the taxes each year on time, and keep homeowner's insurance and any other mortgages current. Other restrictions may apply.

Qualifications

- Your home must be a single family (1 unit), detached home located in a program area (see enclosed map).
- You must own & live in the home (no rental properties)
- Prior to signing agreements you must attend a home maintenance class offered by the Rockford Area Affordable Housing Coalition
- Your household income must be at or below the limits indicated below. Some incomes require homeowners to provide \$5,000.

Income Limits / Contribution Requirements

Household Size	If the combined income of everyone 18 years of age or older is:	If the combined income of everyone 18 years of age or older is:
1	at or below \$22,250	\$22,251 to \$35,600
2	at or below \$25,400	\$25,401 to \$40,650
3	at or below \$28,600	\$28,601 to \$45,750
4	at or below \$31,750	\$31,751 to \$50,800
5	at or below \$34,300	\$34,301 to \$54,900
6	at or below \$36,850	\$36,851 to \$58,950
7	at or below \$39,400	\$39,401 to \$63,000
8	at or below \$41,950	\$41,951 to \$67,100
Required Contribution	\$0	\$5,000

Frequently Asked Questions

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 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 a lot of 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.

IHDA Home Modification Program Qualified by Age / Disability

Northwestern Illinois Area Agency on Aging (NIAAA), Regional Access Mobilization Project (RAMP), and the City of Rockford may be able to help if you have a disability and you need modifications such as installing a roll in shower, grab bars, constructing a ramp, to your home. Besides these modifications, the program will ensure your home meets the City's 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);
- 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; and
- Demonstrate household income is 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: 815-968-7612
TTY Phone: 815-968-2401

Focus Area Rehabilitation Program Qualified by Property Location—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 www.rockfordil.gov.

Turn in the application using one of the methods below:

- 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
- Fax to 815-967-6933
- E-mail it to CD_Internet_Requests@rockfordil.gov.

At the initial interview:

The City will request you bring the following information 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.

Map of Eligible Areas

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

