

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** provides up to \$40,000 to cover construction costs to complete electrical, mechanical, plumbing, and exterior repairs such as a roof or siding. Also, accessibility modifications may be made for persons with disabilities.

FINANCING OPTIONS: Money is provided through real estate mortgage loans. The 1st \$25,000 (plus program fees) is a 5 year forgivable mortgage loan. Up to \$15,000 is a repayable mortgage loan. Payment is due when ownership changes voluntarily or involuntarily (the property is sold, foreclosed, etc.).



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

EQUAL HOUSING
OPPORTUNITY

PROPERTY REQUIREMENTS:

- Property must be a single family home (1 detached unit) valued below \$111,000
- Home must be owner-occupied (Cannot be buying on contract)

HOUSEHOLD REQUIREMENTS*:

- Mortgage, taxes and home insurance are current
- All liens/judgments are paid in full
- Owner has not previously been assisted with this property through this department
- Income is at or below the following:

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

Note: Income Limits are subject to change as determined by HUD.

APPLICATIONS:

Pick up and submit applications to:

City of Rockford – City Hall

425 East State Street – Rockford, IL 61104

Community & Economic Development Department – 2nd Floor

A **complete application** includes the following:

- Application with all applicable questions answered, signed and dated.
- \$25 application fee - EXACT CASH OR CHECK ONLY.
- All applicable qualifying documentation. See checklist included as part of the application package.

For more program information, call (779)348-7162 or visit

rockfordil.gov/community-economic-development/neighborhood-development/neighborhood-development-programs

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