

4. **Use of Safe Treatment Methods.** Examples include wet scraping, wet sanding, chemical stripping, replacing painted components, scraping with an infrared or coil-type heat gun under acceptable temperatures, HEPA vacuum sanding, HDPVA vacuum needle gun, and abrasive sanding with HEPA vacuum.

**PROGRAM-SPECIFIC REQUIREMENTS**

**1. CDBG and HOME RESOURCES**

a) Annual entitlement and program income expected to be received during the 2007 program year:

**Funding Sources**

Entitlement Grant (includes reallocated funds)

CDBG	\$2,171,329
ESGP	92,800
HOME	\$ 861,194
HOPWA	\$0
<b>Total</b>	<b>\$3,125,323</b>

Prior Year's Program Income NOT previously programmed or reported

CDBG	\$15,870
ESG	\$0
HOME	\$41,920
HOPWA	\$0
<b>Total</b>	<b>\$57,790</b>

Reprogrammed Prior Year's Funds

CDBG	\$885,009
ESG	\$0
HOME	\$399,559
HOPWA	\$0
<b>Total</b>	<b>\$1,284,568</b>

Total Estimated Program Income

CDBG	\$140,000
HOME	\$15,000
<b>Total</b>	<b>\$238,000</b>

Section 108 Loan Guarantee Fund \$0

**TOTAL FUNDING SOURCES \$4,705,681**

Other Funds

LOCAL - TAX INCREMENT FINANCING \$3,708,505

PRIVATE	\$ 997,176
STATE	\$ -0-
Total	\$ 4,705,681
Submitted Proposed Projects Totals	\$ 3,125,323

Un-Submitted Proposed Projects Totals \$0

b) All known program income received in the preceding program year has been included in this plan.

c) There are no surplus funds from urban renewal settlements for community development and housing activities.

d) No grant funds were returned to the line of credit.

## **2. FLOAT FUNDED ACTIVITIES**

The City will investigate projects that could potentially be float-funded. Currently, no agencies have emerged with potential float funded projects.

## **3. DEFINITION OF URGENT NEEDS**

To comply with the national objective of meeting community development needs having a particular urgency, an activity must be designed to alleviate existing conditions in which the following can be certified:

- ✓ Pose a serious and immediate threat to the health or welfare of the community.
- ✓ Are of recent origin or recently became urgent
- ✓ The City of Rockford is unable to finance the activity on its own, and
- ✓ Other resources of funding are not available to carry out the activity.

An example of an urgent need would be a major catastrophe such as a flood or earthquake that threatens the community's residents with the spread of serious disease. The community's other resources may well be depleted and other Federal programs may not be sufficient to cover all of the costs.

## **4. HOME INVESTMENTS PARTNERSHIP PROGRAM**

### **HOME REFINANCING GUIDELINES FOR MULTI-FAMILY REHABILITATION**

N/A

### **OTHER SOURCES OF FUNDING**

Home will be leveraged with private sources of funding provided by the property owner, private developer, or Community Housing Development Organization. Home will also

be leveraged with grants/loans from other public sources such as the Illinois Housing Trust Fund, Illinois Tax Credit, and the Illinois Donation Tax Credit programs. It will also be leveraged with a grant that the City of Rockford may apply for from the Federal Home Loan Bank. Some programs will also require first mortgages through local lenders.

## **HOME RESALE/RECAPTURE GUIDELINES**

The City of Rockford utilizes its federal HOME Investment Partnership Program to fund certain homeownership and rental programs designed by the City to help meet the needs of the community. This is a summary of the HOME regulations regarding project qualification. Rockford's guideline using HOME's recapture requirements, and examples of how the term of affordability and recapture requirements apply to each of the City's programs funded through HOME.

### Qualification Guidelines

#### Affordable Housing: Homeownership (HOME 92.254):

- ✓ Must be single-family housing (1-4 units).
- ✓ Must be modest i.e. Single-family mortgage limits under 203(b).
- ✓ Must be acquired by low-income family and must be their principal residence.

#### Affordable Housing: Rental Housing (HOME 92.252)

- ✓ Rent limitation i.e., high HOME rents.
- ✓ In projects with five (5) or more HOME-assisted units, 20% of the HOME-assisted units must be occupied by very-low income tenants at low HOME rents.
- ✓ Rents cannot exceed the High or Low Home Rents, whichever applicable.
- ✓ The owner cannot refuse to lease to rental assistance subsidy holders.
- ✓ Terms of affordability apply.
- ✓ Maximum HOME rents are recalculated on a periodic basis.
- ✓ Tenant income must be determined initially and then each year during the period of affordability of the project.
- ✓ HOME-assisted units continue to qualify as affordable housing despite a temporary noncompliance.
- ✓ Tenants who no longer qualify as low-income must pay 30% of their income towards rent with exceptions to tenants of tax-credit projects.
- ✓ HOME-assisted units must be designated as fixed or floating units.

### **The Subsidy Package**

The market in Rockford is a soft market and appreciation is uncertain, sometimes depreciation may be more likely than appreciation. Our programs emphasize neighborhood revitalization and serve neighborhoods threatened by weak and sometimes declining values. Investment in homeownership in our strategy areas is considered "high

risk” and we find it important to protect homebuyers from some of the downside risk. We also want to ensure that homebuyers who sell during the affordability period receive some return on their investment and benefit from the growth of their community.

To encourage the initial homebuyer investment and ongoing investment in the property and neighborhood, the City of Rockford has determined that certain incentives are needed for participation. Therefore, we have structured our programs so that homebuyers are able to capture a significant percentage of any equity accumulation, which we believe will in turn encourage them to maintain and invest in their properties. These incentives include the forgiveness of certain loans and the retention of a portion of the market appreciation if the home is sold during the period of affordability.

Our HOME homebuyer programs assist household with income below 80% of median income. We understand that the very low-income families will require substantial up-front subsidies to become homeowners and have structured the programs to accommodate this need in our West Side Alive! program and special projects such as Community Housing Development Organization homebuyer activities and Emerson Estates Subdivision.

**The Recapture Option**

The City of Rockford has selected to use the recapture provision to ensure that we recoup all or a portion of the HOME assistance to the homebuyers if the property is sold or transferred during the period of affordability. The seller will be allowed to sell the home to any willing buyer at any price as long as the HOME debt under the recapture formula noted below is repaid. The City of Rockford will reduce the HOME investment amount to be recaptured on a prorata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

Subject to recapture are the HOME funds that are a direct benefit to the homebuyer and the length of affordability, as proscribed. The minimum length of affordability follows:

Direct HOME Subsidy	Length of Affordability
Less than \$15,000	5 Years
\$15,000 - \$40,000	10 Years
More than \$40,000	15 Years

Examples of direct benefit include down payment assistance, closing costs, and the reduction of the sales price of a property to below the appraised market value. An example of an indirect benefit includes the development subsidy (difference between the total investment and the sales price).

If a homebuyer should transfer title during the period of affordability through sale, foreclosure, or transfer in lieu of foreclosure, the net proceeds will be divided proportionally. The net proceeds are the sales price minus loan repayment (other than

HOME funds) and the closing costs incurred by the seller at the time of closing.  
 Homeowner investments include the purchaser's contribution to the down payment.

The net proceeds will be divided proportionally as set forth in the following mathematical formula:

$$\frac{\text{Homeowner Investment}}{\text{HOME Investment} + \text{Homeowner Investment}} \times \text{Net proceeds} = \text{Amount to Homeowner}$$

$$\frac{\text{HOME Investment}}{\text{HOME Investment} + \text{Homeowner Investment}} \times \text{Net proceeds} = \text{HOME recapture (not to exceed the original HOME investment)}$$

Note, we anticipate the possibility of insufficient net proceeds since we are investing our HOME dollars in modest neighborhoods with limited market growth and low-income buyers.

If a homebuyer becomes non-compliant during the term of affordability i.e. not occupying the property as their principal residence, all HOME funds will be due and payable.

Three examples, per program design:

**1. Assumptions for all other Downpayment Assistance Programs (ADDI, Emerson, CHDO, Lincolnwood II)**

Original value at the time of purchase: \$50,000  
 First mortgage from private lender for purchase – 30 years at 6%: \$46,000  
 HOME Assistance (downpayment & closing costs): \$4,000 (\$3,000 downpayment & \$1,000 closing costs)  
 Homeowner contribution (downpayment) : \$1,000

Sale within term of affordability:

Sale Price \$55,000  
 Sale conducted at end of year 3  
 Seller's closing costs: \$1,500

Sales Price	\$55,000.00
Minus seller's closing costs	\$ 1,500.00
Minus 1 <sup>st</sup> mortgage payoff	<u>\$44,147.62</u>
Total Net Proceeds	\$ 9,352.38

$$\frac{\text{Homeowner Investment } \$1,000}{\text{HOME investment } \$4,000 + \$1,000} \times \text{Net proceeds } \$9,352.38 = \$1,870.48$$

$$\frac{\text{HOME Investment } \$4,000}{\text{HOME investment } \$4,000 + \$1,000} \times \text{Net proceeds } \$9,352.38 = \$7,481.90$$

Since HOME amount to be recaptured is not to exceed the original HOME investment and the HOME funds of \$4,000 is forgiven over the term of affordability, the amount recaptured is \$1,600 [\$4,000 minus (3yrs x 1/5 of \$4,000)]. Therefore, the homeowner receives the remaining balance of \$7,752.38 (\$9,352.38 minus \$1,600) at closing.

## 2. Assumptions for Homestead Partnership Program

Original Value at the time of purchase: \$50,000

First mortgage from private lender for purchase and 50% of closing costs – 20 years at 6%: \$25,500

Closing cost assistance from HOME: \$500 – Deferred Loan forgiven over 5 years/subject to recapture

2<sup>nd</sup> mortgage from City HOME funds – 20 years at 0%: \$25,000

Sale within term of affordability:

Sale Price \$55,000

Sale conducted at end of year 3

Seller's closing costs: \$1,500

Sales Price	\$55,000.00
Minus seller's closing costs	\$ 1,500.00

Minus 1 <sup>st</sup> mortgage payoff	<u>\$23,293.11</u>
Total Net Proceeds	\$30,206.89

$$\frac{\text{Homeowner Investment } \$0}{\text{HOME investment } \$25,500 + \$0} \times \text{Net proceeds } \$30,206.89 = 0$$

$$\frac{\text{HOME Investment } \$25,500}{\text{HOME investment } \$25,500 + \$0} \times \text{Net proceeds } \$30,206.89 = \$30,206.89$$

Since HOME amount to be recaptured is not to exceed the original HOME investment and principal loan payments have been made to the 2<sup>nd</sup> mortgage and the 3<sup>rd</sup> forgiven mortgage of \$500 is forgiven over the term of affordability, the amount recaptured is \$22,025.00 (\$21,675 payoff of 2<sup>nd</sup> mortgage plus \$350 payoff for 3<sup>rd</sup> forgivable mortgage - 1/10 of \$500 forgiven each year because there is a 10 year term of affordability). Therefore, the homeowner receives the remaining balance of \$8,181.89 (\$30,206.89 – \$22,025) at closing.

### 3. Assumptions for West Side Alive! Program

With the exception of the sale of the West Side Alive homes built in 2005 and not sold, no additional homes will be constructed in 2007. The financing mechanism being used for the final home being sold through the West Side Alive! program.

Original Value at the time of purchase: \$75,000  
First mortgage from private lender for purchase – 30 years at 6.5%: \$71,000  
HOME Assistance (downpayment & closing costs): \$4,500  
Homeowner contribution (downpayment): \$1,000

Sale within term of affordability:  
Sale Price \$80,000  
Sale conducted at end of year 3  
Seller's closing costs: \$1,500

Sales Price	\$80,000.00
Minus seller's closing costs	\$ 1,500.00
Minus 1 <sup>st</sup> mortgage payoff	<u>\$68,370.24</u>
Total Net Proceeds	\$10,129.76

Homeowner Investment \$1,000 x Net proceeds \$10,129.76 = \$1,841.78  
HOME investment \$4,500 + \$1,000

HOME Investment \$4,500 x Net proceeds \$10,129.76 = \$8,287.99  
HOME investment \$4,500 + \$1,000

Since HOME amount to be recaptured is not to exceed the original HOME investment and the HOME funds of \$4,500 is forgiven over the term of affordability, the amount recaptured is \$1,800 [\$4,500 minus (3yrs x 1/5 of \$4,500)]. Therefore, the homeowner receives the remaining balance of \$8,329.76 (\$10,129.76 minus \$1,800) at closing.

#### HOME Match

HOME match requirements will be satisfied through the following methods:

- ✓ CHDOs will be required to match each of their projects. Match sources are commonly:
  - Donated property
  - Volunteer labor
  - Cash contributions
- ✓ TIF assistance to owner-occupied units will be considered as HOME match projects.
- ✓ Waived taxes due to the City's tax exemption will be applied towards HOME match.

The City currently has a HOME match reserve, which would also serve as match under the 2006 HOME grant.

## **HOME – American Dream Downpayment Initiative Program (ADDI)**

1. The following is a condensed program description of the ADDI program:

The ADDI Program provides a loan in the form of a mortgage, forgiven over five (5) years for six percent (6%) of the purchase price. No payments are required as long as the property remains owner occupied and is maintained for the term of the loan.

Applicants must be a first-time homebuyer i.e. an individual and his or her spouse who have not owned a home during the three-year period prior to the purchase of a home with ADDI assistance. Exceptions made for “displaced homemakers” as defined by the Department of Housing and Urban Development (HUD).

Homebuyers must attend and complete the homebuyer’s training seminar offered through Rockford Area Affordable Housing Coalition PRIOR to purchasing the property. The Rockford Housing Authority’s Buying a Home Workshop is considered an acceptable substitute. A valid Certificate (3 years within issuance) of completion must be submitted with the request for financial assistance.

Homebuyer’s household projected income, cannot exceed eighty percent (80%) of median income, as defined by HUD and revised annually.

The program boundary is the area bounded by Central Avenue on the west, Riverside on the north, the Rock River on the east, and Whitman/School Street on the south.

The maximum value of the property cannot exceed \$200,160 which must be supported by an appraisal completed by an Illinois State certified residential appraiser. The home must be a single-family (one-unit), detached, dwelling and become the principle residence of the family.

An inspection by the Community Development Rehabilitation Construction Specialist is required prior to assistance being provided. The property must pass the inspection, which means the property must not have any interior or exterior deteriorating paint. Deteriorating paint (chipping, peeling, chalking, or cracking paint) is considered a lead-based paint hazard if the home was built before 1978. If the home does not pass the inspection, the items that need to be replaced/fixed may need to be completed using a State-Licensed contractor or a Contractor who has successfully completed a HUD approved course, who uses safe work practices. Prior to receiving the funds, the property must pass a clearance inspection. If an outside source is used to complete the clearance inspection, the program funds will pay for one inspection.

2. The City of Rockford's plan for conducting targeted outreach to residents and tenants of public housing, trailer parks, and manufactured housing, and to other family assisted by public housing agencies, for the purpose of ensuring that grant amounts provided under this section to a participating jurisdiction are used for down payment assistance for such residents, tenants, and families is as follows:

The City of Rockford will undertake certain marketing efforts aimed at creating an awareness for not only the general public but targeted outreach will be conducted to reach those persons assisted by public housing, living in trailer parks, and manufactured housing. These marketing efforts will include promotional brochures, newspaper advertising, direct mailing/flyering, public relations, radio advertising, and television advertising. In addition, specific marketing efforts will also be geared towards minority residents of this community to increase homeownership for this population. Such efforts are discussed in more detail in the next section, which speaks to affirmative marketing procedures.

3. A description of the actions to be taken to ensure the suitability of families receiving down payment assistance under ADDI to undertake and maintain homeownership is:

Individual households need to have the capacity to stay current on their loans and to undertake needed repairs and upkeep – to maintain their homes and mortgages. When families fail at homeownership, individual households may endure substantial losses, but entire neighborhoods also can be affected. Therefore, recognizing that promoting first-time home ownership needs to be balanced with strategies designed to preserve the dream of ownership for those who have attained it, we will make mandatory pre-purchase counseling for those that are participating in the ADDI program. This counseling is offered through the Rockford Area Affordable Housing Coalition. We also accept the Rockford Housing Authority's Buying a Home Workshop as an acceptable substitute which is a component of their Self Sufficiency Program.

Pre-purchase training through the Rockford Area Affordable Housing Coalition is an eleven and one half hour program for prospective homebuyers. It addresses issues ranging from home financing and budgeting to home maintenance and protection. .

If a loan goes into default or foreclosure, the losses can be high to the mortgage partners and are devastating to the borrowers. Thus, it makes financial sense to make long-term preservation services available. This type of service offers other advantages also in that they increase the confidence of new homebuyers and help strengthen neighborhoods by bringing new people with fresh ideas and energy into the community – and make it possible for them to stay. Therefore, the Rockford Area Affordable Housing Coalition will also be offering post-purchase counseling.

Initially if a homebuyer is late on payments or seems to be having problems in the area of maintenance for the Homestead Partnership or West Side Alive! program, the City of Rockford Homestead Board will provide assistance. Each member of the Homestead Board brings a special expertise to the Board to handle such matters as credit counseling and home maintenance. If problems persist, they will be referred to the Rockford Area Affordable Housing coalition for their post-purchase delinquency counseling which provides clients with general suggestions and ideas as to how they can prepare to work through tough times in order to meet their financial obligations or other crisis issues. This is one-on-one assistance.

## **5. AFFIRMATIVE MARKETING PROCEDURES & REQUIREMENTS**

In accordance with the regulations of the HOME Program (92.351) and the City of Rockford's commitment of equal opportunity in housing, procedures have been established to affirmatively market HOME-assisted housing containing five or more housing units. The procedures are disclosed in the City of Rockford's Fair Housing and Affirmative Marketing Implementation Procedures.

The owners of the rental properties to be rehabilitated, including their successors in interest, will be required to perform in accordance with the requirements of the Fair Housing and Affirmative Marketing Implementation procedures, as applicable. The instrument for enforcement of this requirement will be a mortgage forgiven over five or ten years and recorded on the property, which will insure the owner's covenant.

In the event the owner, or the successors of interest, fails to perform in accordance with the program obligations, repayment of the original loan will be required and shall be repaid to the City. Said repayment will be equal to the full amount of the mortgage, less one-fifth or one-tenth, whichever is applicable, for each full year, which has elapsed since documented, project completion.

## **6. MINORITY AND WOMEN BUSINESS OUTREACH EFFORTS**

Consistent with Executive Orders 11625, 12432 and 12138, the City of Rockford will continue its efforts to encourage the use of minority and women's business enterprises.

### **a) Outreach Standards**

The City's outreach standards at a minimum will include:

1. The promotion and encouragement of minority and woman-owned businesses and their participation in the City's procurement process as both general contractors, subcontractors and suppliers of goods and services.

2. Issuing a yearly statement in the Rockford Register Star (and/or a minority publication with a substantial circulation) of its public policy and commitment to minority and women business development.
- 3 Networking with local, state, federal and private agencies and organizations to enhance the contractual opportunities for minority and women business development.

## **GUIDELINES FOR A MINORITY/WOMEN BUSINESS OUTREACH PROGRAM**

In order to ensure the inclusion to the greatest extent feasible, of minorities and women and entities owned by minorities and women, the City of Rockford's guidelines for Minority and Women Business outreach programs will include:

1. Publishing, in conjunction with the Northern Illinois Minority Companies Association, a Minority and Female Business Directory if feasible.
2. Supporting a minority and women business development and support group (NIMCA-Northern Illinois Minority Companies Association).
3. Conducting specialized workshops for minority and women regarding contacting and subcontracting opportunities through City and other agencies.
4. Promoting and marketing minority and female business through:
  - \* News stories
  - \* Television talk shows
  - \* Public service announcements
  - \* Special video tapings
  - \* Flyers to other interested businesses and organizations
  - \* Specialized advertising in magazines and newsletters
5. Preparing an annual year-end report on the dollar amounts awarded to minority and women businesses.
6. Continuing an established and extensive network with local, state, and federal agencies and businesses to more readily notify and assist the minority and women business community when contract or subcontract opportunities arise.
7. The sponsoring or co-sponsoring of:
  - Minority and Women Business Support Group meetings, i.e.,
  - Northern Illinois Minority Companies Association (NIMCA),
  - Chicago Regional Purchasing Council, Downstate Illinois
  - Minority Enterprise Systems (DIMES), Hispanic Chamber of

- Commerce of Northern Illinois (HCCNI), Northern Illinois
  - Black Chamber of Commerce (NIBCC), Rockford Black
  - Business Owners Association (RBBOA), Ministers Fellowship,
  - National Association for the Advancement of Colored People
  - (NAACP) and Rockford Area Minority Coalition Organizations
  - (RAMCO) made up of several organizations for networking &
  - dissemination of information.
  - Business related education workshops
  - State, federal and private conferences works shops and seminars
8. Maintaining centralized records on the use and participation of minority and women businesses as contractors and sub- contractors in all HUD-assisted program- contracting activities through the Neighborhood Development Division and the Purchasing Department.
9. The placement of special emphasis on loans to minority and women businesses. The City will also continue to provide seed money for specialized minority and women business- related programs and loan pools.
10. The City of Rockford’s City Council has approved a Procurement Policy that encourage the use of Minority and Women Owned Business in the City’s Procurement efforts:
- As part of bid requirements the City of Rockford requires Minority and Women Owned Business to certify their business as such. And bid documents, require contractors to register as a Minority Business Enterprise (MBE) or Women Business Enterprise (WBE), as a means of certification. Certifications from the Illinois Department of Transportation, Illinois Central Management Services and the City of Chicago can be reciprocated for this requirement.
  - Require contractors/firms to provide a listing of subcontractors.
  - Track MBE/WBE participation of all contracts awarded through bid process by implementing items 1 & 2.
  - Revamp measures to encourage minority and women-owned business participation.
  - Based upon the implementation of items 1 –3, set goals for minority participation

## **EMERGENCY SHELTER GRANTS PROGRAM**

### **PROCESS AND CRITERIA FOR AWARDING ESG GRANT FUNDS**

The City of Rockford has developed a homeless task force composed of persons whose interest and agenda is to attend to the funding, development, and

implementation of the homeless services and facilities within the community. This task force includes service agents from all facets of the homeless population.

The Mayors' Community Task Force on the Homeless was organized and established in 1987 to:

- a) Match the needs of the homeless population with available services and facilities within the community
- b) Recognize the special needs of the homeless population
- c) To facilitate the creation or expansion of new services and facilities

The Task Force has formed subcommittees whose members focus on and have expertise directly related to the following issues:

- youth homelessness
- adult homelessness
- mentally ill homelessness
- affordable housing
- executive subcommittees
- homeless management information system planning & implementation
- chronically homeless

The City of Rockford will award its 2007 ESGP allocation to non-profit organizations located in Rockford to be used for emergency shelter grant eligible activities. The following is a step by step procedure the City will follow in making its final determination on grant awards.

- a) All non-profits presumed eligible and providing emergency shelter to the homeless in Rockford will be granted the opportunity to apply under the FY 2007 Emergency Shelter Grants Program and given a deadline for a grant request. The application will require each non-profit address the following in their grant application:
  1. Problem/needs statement
  2. Problem impact
  3. Solution statement
  4. Description of the involvement of the homeless in the proposed project.
  5. Disclosure of matching funds
  6. Itemized request for funds
  7. Description of the agency's administration, operations, and a prior year's assessment of persons served.
  8. Confirmation that the agency is utilizing the Homeless Management Information System (HMIS) to manage shelter consumers if you are

currently receiving funding through the task force or a statement that you will utilize the HMIS if you are a new grantee under ESG.

- b) The City of Rockford's Human Services Department will be responsible for reviewing each application for eligibility, accuracy and completeness. The applications will then be submitted to the Executive Committee of the homeless task force.
- c) The Executive Committee of the homeless task force will review each request considering the funding priorities and cost reasonableness of each request.
- d) The Committee will recommend the project(s) to be funded and funding levels to the full Task Force for review, consideration and final approval.

The City will enter into an agreement with each non-profit undertaking activities under the FY 2007 Emergency Shelter Grants program. Each grant agreement will specify the terms and conditions of its grant including scope of work, special grant budget requirements, and program assurances and certifications as required by the federal regulations and the City of Rockford. Each recipient will be required to report on their activities quarterly for one year or until all ESG funds are spent, whichever occurs last.

## **SOURCES AND AMOUNT OF MATCHING FUNDS**

The City of Rockford will award its Emergency Shelter Grant (ESG) program funds to eligible non-profit agencies located in Rockford, which serve the homeless. It will be each agency's responsibility to demonstrate the ability to provide matching funds at the time of their application to the City. Matching funds may include the value of a donated building or materials, the value of any lease on a building, salaries paid to the staff of the non-profit recipient in carrying out the emergency shelter program, and the time and services contributed by volunteers. The match may also be a monetary match provided through sources such as grants awarded through United Way, FEMA, the Illinois Department of Public Aid, the Department of Children and Family Services, and the Emergency Community Services Homeless Program. The City of Rockford will monitor all grants and ensure compliance of grant agreements, including matching funds.