

City of Rockford Expanded Rehab Assistance (ERA) Program Application Process Overview



This program has strict deadlines. For questions about the application process, please contact Neighborhood Development at 779-348-7162 or NDHousing@rockfordil.gov.

STEP 1: LOTTERY NOTIFICATION (Tuesday, 8/19/2025) & APPLICATION SUBMISSION

- 8/19 check to see if your five-digit case number from your online pre-application is listed on the City's website.
- Watch for an email from the City. If selected, this email will include the link you need to access your application.
- **DEADLINE:** You have **5 business days** from the date you receive your email to complete & submit your application online. If not completed on time, you will be disqualified from the program.
- You must upload everything on the checklist that applies to your household before submitting your application.

STEP 2: INTERVIEW

- **DEADLINE:** You have **5 business days** from the date you receive your email requesting an interview to reply. If you do not respond to schedule an interview, you will be disqualified from the program.

STEP 3: ELIGIBILITY REQUIREMENTS: City confirms applicant meets the eligibility requirements below.

1. You own the property, and live in it as your primary residence along with all the other owners of the property. NOTE: if all people listed on the deed are not living in the home, you will be denied.
2. Your property is a single-family home, within Rockford City limits, and you pay property taxes to the City of Rockford.
3. If you have a mortgage loan, you are current on your payments and do not have a reverse mortgage.
4. Your property does not have any liens other than the 1st mortgage on your home. Liens include, but are not limited to contractor mechanic liens, utility liens such as liens from Four Rivers and/or the City of Rockford, and Public Aid liens. NOTE: you may only have one mortgage on the property, and will be denied if you have a home equity loan or line of credit.
5. None of the owners listed on the deed have any outstanding judgments or tax liens filed against them.
6. Your property is currently NOT in a Trust, Life Estate, Land Contract, Contract for Purchase, or an Agreement for Deed.
7. Your property is not located in a flood zone.
8. You do not have an open loan for housing assistance with the City of Rockford Community and Economic Development Department.
9. You are current on your Real Estate Taxes.
10. You have homeowner's insurance NOTE: If you are selected, it is required that you have homeowner's insurance the whole time that you have a loan with the City.

11. You certify that you experienced one or more of the following hardships associated with the COVID-19 pandemic that began, continued or worsened any time after January 21, 2020:

- a. Reduction in hours of employment or wages
- b. Loss of employment (includes self-employment income reduction)
- c. Unemployed for more than 90 days
- d. Responsibilities to care for an elderly, disabled, or sick family member
- e. Illness/medical expenses
- f. Increased child care costs
- g. Increase in expenses
- h. Childcare/educational responsibilities
- i. Death of a loved one
- j. Divorce/separation

12. Your property is valued at \$209,000 or less.

13. Your home is either not used for business purposes or less than 50% of the space is used for business purposes.

14. You do not work for the City of Rockford, or have any other Conflict of Interest.

15. Your household income is a key qualifier for this program.

Household income includes the following:

- o All income types (wages, retirement, disability, etc.)
- o Income of all people, 18 and over, living in the property, regardless of whether they are related to you or not. Household income must be below the income limits found in the chart below.

Number of People living in your house (regardless of age or relationship to you):	1	2	3	4	5	6	7	8
Total Household Income	\$48,550	\$55,450	\$62,400	\$69,300	\$74,850	\$80,400	\$85,950	\$91,500

City staff may request additional documentation to make sure that you meet the requirements stated above. If you are unable to provide the requested information within 5 business days of the City's request, the application is denied.

STEP 4: PROPERTY INSPECTIONS & WORK WRITE-UP

1. Your property must meet all applicable Federal, State & local codes, and the IHDA Property Standards (available on IHDA's website) after you have been assisted through this program.
2. Other testing that will need to be completed by a third-party professional:
 - a. Termite Test. If your property tests positive for termites, this program will not be able to assist you.
 - b. Radon Test. If your property has an indoor radon screening level higher than 4 pCi/L, City staff will require that work is completed and retesting takes place to show that screening levels are acceptable.
 - c. Lead Based Paint Risk Assessment. Lead based paint hazard mitigation will take place if a Risk Assessment indicates that your property has lead based paint hazards.
3. Based on the inspection and tests mentioned above, City staff will create a Work Write Up/Estimate. This will let you know what work must be completed and how much it may cost to complete this work.

If City staff sees that the property currently has unsafe living conditions that do not allow easy access for City staff to complete an assessment, or allow the contractors to complete work on the property, your application will be denied.*

Below is the type of work that this program allows.

1. Necessary repairs to make sure that you can continue to live in your home safely. The work needs to remove health & safety hazards, and any local code or potential code violations. This includes, but is not limited to, work to fix CRITICAL mechanical, electrical, structural (roof or foundation), plumbing, and other hazards.
2. Necessary repairs to make sure all environmental requirements and standards are met.

The property must meet the standards, as outlined above, when the work is complete. It is possible that the costs to meet these requirements exceed the program maximum. If a cost estimate or actual bid exceeds the program maximum, the applicant has 5 business days from the cost notification to obtain additional funds to pay for the difference in cost. If the applicant is unable to obtain additional funds, the application is denied.

***Unsafe:** Per the OSHA General Duty Clause, section 5(a)1 of the Occupational Safety and Health Act requires that all workplaces be free from recognized hazards that could cause serious illness or harm. The City will consider a property unsafe if it displays signs of unsanitary conditions, hoarding, or any kind of rodent problem including, but not limited to, cockroaches, bedbugs, flea's or other pest(s) that could be transferred from house to house or person to person.

