



**CITY OF FREEPORT**  
**DEPARTMENT OF COMMUNITY DEVELOPMENT**

City Hall Building • 230 West Stephenson Street • Freeport, IL 61032  
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**SINGLE FAMILY OWNER OCCUPIED REHABILITATION PROGRAM**

The City of Freeport is accepting applications for the IHDA Single Family Owner Occupied Rehabilitation Program. You may come to the application session that best fits your schedule. We are unable to schedule individual appointments. You will arrive, sign in, and we will complete the application with you. The application process is not first-come, first-served.

**APPLICATION DATES AND TIMES:**

**Date:** Thursday, March 18, 2010  
**Time:** 12:30 P.M. – 2:30 P.M.  
**Location:** Council Chambers, City Hall

**Date:** Tuesday, March 23, 2010  
**Time:** 9:00 A.M. – 11:00 A.M.  
**Location:** Council Chambers, City Hall

**Date:** Wednesday, March 24, 2010  
**Time:** 12:30 P.M. – 2:30 P.M.  
**Location:** Council Chambers, City Hall

**Date:** Tuesday, April 6, 2010  
**Time:** 9:00 A.M. – 11:00 A.M.  
**Location:** Council Chambers, City Hall

**Date:** Thursday, April 8, 2010  
**Time:** 5:00 P.M. – 8:00 P.M.  
**Location:** Freeport Public Library

**Date:** Friday, April 9, 2010  
**Time:** 10:00 A.M. – 1:00 P.M.  
**Location:** Council Chambers, City Hall

**Date:** Wednesday, April 14, 2010  
**Time:** 5:00 P.M. – 8:00 P.M.  
**Location:** Freeport Public Library

**YOU MUST BRING THE FOLLOWING IN ORDER TO COMPLETE YOUR APPLICATION:**

- Proof of income for all household members over the age of 18. Bank statements do not qualify as documentation. Acceptable documentation includes pay stubs, pension and social security award letters.
- Proof that you own the home and that it is your primary residence. A copy of your most recent property tax bill is the most commonly used proof.
- Proof of homeowner's insurance
- A copy of your most recent water bill

**\*\*\*\*\* IF YOU ARE COMPLETING YOUR APPLICATION AT THE FREEPORT PUBLIC LIBRARY, YOU MUST BRING COPIES OF THE REQUIRED DOCUMENTATION. WE WILL NOT BE ABLE TO MAKE COPIES FOR YOU.**

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FACT SHEET

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CITY OF FREEPORT  
SINGLE FAMILY OWNER OCCUPIED REHABILITATION PROGRAM

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The Single Family Owner Occupied Rehabilitation Program (SFOOR) is designed to financially assist homeowners with the costs associated with necessary rehabilitation. Necessary rehabilitation is defined as those rehabilitation measures required by statute to ensure the home meets Federal, State and Local housing standards and building codes.

- Eligibility is based, in part, on the homeowner’s income. A household is considered income-eligible if the household’s annual income is at or below 80% of Stephenson County’s median income. Current income guidelines are provided below.
- The applicant must own the home and the home must be the applicant’s principal residence. The applicant may have a mortgage on the home; however, contract for deed purchases are not eligible.
- The applicant must not be in default on a mortgage, have delinquent mortgage payments, and the property taxes must be paid and current.
- The U.S. Department of Housing and Urban Development (HUD) excludes the rehabilitation of mobile homes.
- SFOOR Program rules do not allow us to provide assistance to a homeowner who has ever received HOME assistance through the SFOOR Program or the Homebuyer Assistance Program.
- The SFOOR funds are provided on behalf of the property owner in the form of a 0 percent interest, five or ten-year, forgivable loan. There are no monthly repayment stipulations and, at the end of the loan period, the lien is released and the loan is forgiven. Should the homeowner sell the home or no longer maintain the home as their principal residence within the loan period, repayment of all or part of the original loan will be recaptured.
- All work on the homes is bid from a pool of pre-qualified contractors. All general contractors in this pool have passed a rigorous review of references, have a City of Freeport Contractor License, have insurance coverage as mandated by the City of Freeport and the State of Illinois, and have a State of Illinois Lead Contractor License.
- Upon completion of the rehabilitation, all properties will meet Federal, State, and Local building codes and standards, will be free of lead-based paint hazards, and will meet energy efficiency standards.

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MAXIMUM INCOME LIMITS

1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
\$33,550	\$38,300	\$43,100	\$47,900	\$51,750	\$55,550	\$59,400	\$63,250

These income limits are subject to change. Household annual income may not exceed the limits presented above.