City Announces Private Property Tree Removal Loan Program

ROCKFORD, Ill. – The City of Rockford has launched a new program to help address dead and dying trees on private property. The private property tree removal loan program offers no-interest loans to qualified residents with limited resources to remove trees deemed a hazard on owner-occupied property.

Applicants must meet annual household income guidelines of $70,000 or below and must obtain at least two written quotes from the city-provided list of qualified vendors. City staff must also verify that the trees in question present a hazard that requires removal.

The private property tree removal loan program was approved by City Council in early October, and may utilize up to $300,000 worth of tree removal loans from the city’s sanitation fund. Residents commit to a repayment plan timetable depending on loan amount: payments ranging from 12 months for a $750 loan; 2 years for a loan up to $1,500; and a negotiated schedule for loans greater than $1,500 would be repaid monthly with resident water bills. Failure to keep up with the agreed-upon payment plan may result in water shut-off and/or other debt collection methods.

The city has been plagued with trees affected by the Emerald Ash Borer, an invasive exotic insect whose larvae feeds on Ash trees, depleting its nutrients, and ultimately compromising a tree’s structural integrity. Affected trees may result in uproots or broken limbs damaging property and people.

“In the wake of the emerald ash borer crisis, it became imperative that a program such as this be created to assist our citizens to be able to remove dead trees from their own properties, said Mark Stockman, City of Rockford Public Works Director. “Standing dead trees pose a safety hazard to all those in close proximity. I encourage those citizens who meet the criteria to avail themselves of this service.”

For more information about the program policy and protocols, and to complete an application, visit https://rockfordil.gov/city-departments/finance/customer-service/private-property-tree-removal-program/.

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