



City of Rockford  
Department of Community & Economic Development  
Now to Own and Improve Program

The Mow To Own and Improve Program is designed to help adjacent property owners acquire City vacant lots and improve neighborhoods at the same time. Buyers commit to maintaining the vacant lot and possibly improving the property with landscaping, fencing, tree removal, grass restoration, and other improvements. The cost of maintenance and improvement is subtracted from the purchase price.

As required by City Council, the vacant lots owned by the City of Rockford will be sold at not less than fair market value. Adjacent property owners may purchase an eligible lot by contributing the in-kind cost of maintenance and lot improvement toward the purchase price. Priority will be given to owner occupants of adjacent property that share a property line.

**Mow to Own and Improve Program**

Eligible Participants:	Adjacent owner-occupants or 501(c)(3) non-profit organizations that own property next door (share a property line)
Eligible Work:	Maintaining the lot with or without additional improvements
Cost Reduction:	Up to 100% of the price of the lot. Lawn mowing: \$25.00 per cut, maximum reimbursement of \$375.00 per year Leaf removal: \$25.00 per removal, maximum of \$75.00 per year Snow removal: \$25.00 per snow removal on front sidewalk (or front and side for corner lots) Improvements: Cost agreed upon in Improvement Plan
Time to Complete Work:	Two years

Adjacent owners can maintain the lot as their side yard and count the maintenance and improvements made toward the acquisition cost. The homeowner has the option of making improvements and can choose to only maintain the property. Basic maintenance includes mowing and trimming the lot once every two weeks, raking leaves, shoveling snow, and picking up trash. Only homeowners that live next door (share a property line) as well as 501(c)(3) organizations may participate.

## Application for the Mow to Own and Improve Program

An adjacent homeowner or non-profit may apply.

Name:

Address:

Phone Number(s):

E-mail(s):

### Please Respond to the Following Statements:

1.	I am the following type of buyer:
<input type="checkbox"/>	<u>Adjacent property owner:</u> An owner whose property that shares a property line with an undeveloped Land Bank Parcel;
<input type="checkbox"/>	<u>Property owner within same block:</u> Buyer who owns property within the same block, across an alley, or within 400 feet of an undeveloped Land Bank Parcel;
<input type="checkbox"/>	<u>Non-profit community organization:</u> A 501(c)(3) organization which successfully licensed and improved a property as a community garden or beautification project for a minimum of one year.
2.	<p>Within the last 5 years, have you or any Company/Organization you hold interest in ever failed to pay property taxes on time? Please explain a "yes" answer below. Use additional paper if needed.</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>
3.	<p>Within the last 5 years, have you or nay Company/Organization you hold interest in ever received a notice from the City indicating that you are in violation of City Code? Please explain a "yes" answer below. Use additional paper if needed.</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>
4.	<p>Within the last 5 years, have you or any Company/Organization you hold interest in ever had a property foreclosure filed against you? Please explain a "yes" answer below. Use additional paper if needed.</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>

**Signature (Required)**

I hereby authorize the City of Rockford to obtain any credit, criminal, or other information necessary to 1) Determine my ability, or the ability of the party that I represent, to complete the proposed project. 2) Verify the information supplied in this application. All the information that I have provided is accurate to the best of my knowledge.

X \_\_\_\_\_ Date \_\_\_\_\_

Buyers must meet the following qualifications:

- *Responsibilities of all purchasers of vacant lots through the Mow to Own and Improve Program*
  - Submit the application for the Mow to Own and Improve Program
  - Complete all proposed maintenance and/or improvements on the vacant lot to be acquired, including required maintenance sufficient to satisfy the fair market value purchase price
  - No delinquent real estate or personal property taxes in Winnebago County within the last 5 years
  - No history within the last 5 years of property maintenance, nuisance, building, and/or zoning code violations
  - No delinquent utility accounts within the last 5 years
  - Nonprofit Neighborhood Organizations must have 501(c)(3) status at the time of application and maintain it throughout the agreement
- *Adjacent Homeowners and Adjacent Nonprofit Neighborhood Organizations Participating in the Mow to Own and Improve Program*
  - Own and occupy the property adjacent to the land bank vacant lot to be acquired
  - Meet the eligibility requirements contained in the Application for the Mow to Own and Improve Program
  - Submit an Improvement Plan, if applicable

Process

- *Select a vacant residential lot from the for sale list.*
  - Only lots listed for sale with a price are eligible, applications for lots not listed for sale will be returned.
  - Non-residential properties and properties along some commercial corridors are not eligible for the program.
  - The City has the absolute right to exclude properties from the program.
- *Price*
  - The City will sell the vacant lots for not less than fair market value. The sales price will be based on an internal fair market value determination or land value listed by the Winnebago County Supervisor of Assessment. However, the potential purchasers have the option to hire an independent appraiser to value the vacant lot.
- *Administrative Approval Process*
  - Purchaser must submit a completed application. Along with the application, purchasers will have the option to submit a proposal to earn all or any portion of the final purchase price by maintenance and/or improvements to the lot.
    - Maintenance shall include, but not be limited to, mowing and removal of trash and debris on the vacant lot. Purchasers will receive a \$25.00 credit for each mowing and related maintenance occurrence, up to a maximum of 15 times per year.
    - Improvements shall include, but not be limited to, gardening, landscaping, fencing, etc. Purchasers will be required to submit receipts and photographs of any improvements.
  - Purchasers will have the option to pay all or part of the purchase price for the vacant lot at any time during the agreement.

- The application and submitted proposal will be reviewed by the City of Rockford Community and Economic Development staff. As required, the staff may request additional information from the applicant and negotiate the terms of purchase, including the maintenance and improvements proposal cost and timeline.
- Applicant will receive a notification letter with their approval or disapproval status.
- If approved, the applicant must sign a Memorandum of Understanding (“MOU”) to purchase the vacant lot. The MOU will become null and void if the purchaser fails to adequately perform the proposed maintenance and/or improvements to the vacant lot.
- *Legislative Approval*
  - All applications will then require the approval of the Rockford City Council.
- *Closing*
  - After the purchase price of the vacant lot has been earned or paid in accordance with an executed MOU between the purchaser and the City of Rockford staff will prepare the necessary documents and schedule the closing to effect the transfer of the vacant lot.
  - A deed will be prepared for transfer of the property by the City.
  - The City will not provide title insurance to the purchaser. The purchaser may independently purchase title insurance through a title company.

Mow to Own Addendum (If improvements are planned)

**Include this sheet with your completed Application for Lot Improvements.**

**About the property you wish to purchase:**

Parcel ID Number:

Address:

Purchase Price of the Property:

**Please list the proposed improvements and a timeline for the work:**

<u>Proposed Improvement</u>	<u>Completion Date</u>

**Please attach a site plan, estimates, pictures or any other relevant information that will assist us in evaluating your application.**

**Signature (Required)**

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- 1) Determine my ability, or the ability of the party that I represent, to complete the proposed project.
- 2) Verify the information supplied in this application. All the information that I have provided is accurate to the best of my knowledge.

X \_\_\_\_\_ Date \_\_\_\_\_