

## Lottery Application Process Overview

### City of Rockford Exterior Rehabilitation Program



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

#### **STEP 1: NOTIFICATION OF LOTTERY ELIGIBILITY & INITIAL APPLICATION SUBMISSION**

- If selected, you will be notified through EMAIL.
- **DEADLINE:** You have **10 business days** from the date of your email to complete & submit your application online. If not completed on time, you will be disqualified from the program.
- A link to access your application will be included in the Notification email mentioned above.
- You must upload everything on the checklist that applies to your household before submitting your application.

#### **STEP 2: INTERVIEW**

- **DEADLINE:** You have **10 business days** from the date of 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: INITIAL REVIEW OF APPLICANT AND PROPERTY**

City staff verifies the following information before scheduling a property inspection.

1. Your household income must be at or below the limits in the chart below.
  - Limits are subject to change, as determined by HUD.
  - Household income includes the income of all of the people (18 years of age or older) living in your home, regardless of their relationship to you.
  - Household size includes all of the people living in your home, regardless of their relationship to you and/or their age.

Household Size	Gross Income anticipated over next 12 months cannot exceed:	Household Size	Gross Income anticipated over next 12 months cannot exceed:
1	\$46,150	5	\$71,200
2	\$52,750	6	\$76,450
3	\$59,350	7	\$81,750
4	\$65,900	8	\$87,000

2. The property is located within the municipal boundaries of the City of Rockford.
  - If you are unsure whether your property is located within the City of Rockford boundaries, please check the Winnebago County Recorder's Office website at <http://treasurer.wincoil.us/TaxSearch.aspx>.
  - If your property is located within the City of Rockford boundaries, your property tax bill will list the City of Rockford as a taxing body. Property must not be a Contract for Purchase, Agreement for Deed, or a Land Contract.
3. The property is a single family building (one unit, detached) that the applicant lives in as their primary residence. Property ownership is determined by the most recent and valid deed that is recorded at the Winnebago County Recorder's Office.
4. Your property is not located in a flood zone.
5. There are no outstanding code violations on other property owned by the applicant. Code and/or potential code violations on the property being assisted may be addressed by participating in this rehabilitation program. Please correct all hoarding, debris removal, vehicle storage or weed violations before submitting an application for assistance. These items cannot be addressed by this program.
6. Your mortgage, real estate property taxes, and homeowner's insurance premiums are current.
7. You do not have any liens, including contractor/mechanic or tax liens.

8. You do not have a current or open loan with the City of Rockford Community and Economic Development Department.
9. You do not have a Reverse Mortgage.
10. You cannot have a Conflict of Interest.
11. You have paid the \$25 application fee.

*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 **10 business days** of the City's request, the application is denied.*

#### **STEP 4: PROPERTY INSPECTIONS & WORK WRITE-UP**

City staff inspects the property to complete the following:

1. Ensure that the property is structurally sound and in sanitary condition. This includes, but is not limited to, a radon test being administered by a Professional Third Party to determine eligibility of the property. For the property to qualify, it must have an indoor radon screening level less than 4 pCi/L (picocuries per liter of air).

*Should City staff determine that the property has unsafe\* living conditions that do not allow easy access for Construction staff to complete an assessment, or allow the contractors to complete work on the property, the applicant has 2 weeks to take proper steps to address the issue. If the applicant is unable to remediate the issues, the application will be denied.*

2. Creates a Work Item List (a list of work necessary for the property to meet the requirements of the program); and
3. Estimates the cost of the work.

Rehabilitation must include the following:

1. Exterior work such as replacing the roof, siding, windows, or doors.
2. If applicable, work to address health and/or safety concerns, including the removal of lead-based paint hazards from your home.
3. If applicable, work associated with ensuring that the environmental requirements of federally-funded housing projects are met; for example, costs associated with a historic or potential historic property.

City staff uses a checklist to determine if your property is structurally sound and in sanitary condition once all of the rehabilitation work is completed. Therefore, for you to qualify for the program, the cost of the work mentioned above must be at or below the **program maximum of \$25,000**. Additional funding may be available to address Lead-based paint hazards.

Per the City's program requirements, the property must meet the standards, as outlined above, when the project is completed. It is possible that the rehabilitation costs of meeting these requirements exceed the program maximum. Therefore, if a cost estimate or actual bid exceeds the program maximum, the applicant has **10 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 pest control problem including, but not limited to, rodents, cockroaches, bedbugs, fleas or other pest(s) that could be transferred from house to house or person to person.*

#### **DEFINITION OF A COMPLETED APPLICATION**

Upon completion of Steps 1–4 (as outlined above), the application is considered complete. The City will notify you regarding your eligibility for this program within 30 days of the completed application.

