

## Lottery Application Process Overview

### City of Rockford Home Repair & Accessibility Program



This program has strict deadlines. For questions regarding the application process, please contact Lucia Soria 779-348-7441 or [lucia.soria@rockfordil.gov](mailto:lucia.soria@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	\$28,200	5	\$43,500
2	\$32,200	6	\$46,700
3	\$36,250	7	\$49,950
4	\$40,250	8	\$53,150

2. At least one person living in your home must meet one of the following requirements:
  - a. Elderly (62 years of age or older) with a physical limitation
  - b. Person with a physical and/or mental impairment, which substantially limits 1 or more of the person's major life activities such as caring for one's self, bending, performing manual tasks, walking, etc.
3. You must own the property. A Trust, Life Estate, Contract for Purchase, Agreement for Deed, or a Land Contract is not an acceptable form of ownership. In addition, a Transfer on Death Instrument (TODI) cannot be recorded against your property.
4. Your property is located within the program area. See map.
5. Your property is a single family (one unit, detached) building that ALL of the owners (people on the Deed) live in as their primary residence.
6. Your property is valued at \$143,000 or less.
7. Your property is not located in a flood zone.
8. Any outstanding code violations on the property can 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.
9. Your mortgage, real estate property taxes, and homeowner's insurance premiums are current.
10. You do not have any liens, including contractor/mechanic or tax liens.

11. You do not have a current or open loan with the City of Rockford Community and Economic Development Department.
12. You do not have a Reverse Mortgage or any other loans such as a Home Equity Loan or Line of Credit.
13. You do not use your home primarily for business (more than 50% of the floor space being used for business purposes).
14. You cannot work for the City of Rockford, or have any other Conflict of Interest.

*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 meets IHDA's property standards; similar to the City of Rockford's local property standards. This includes, but is not limited to, the following tests completed by a third party professional.
  - a. Termite Test. Should your house test positive for termites, this program will not be able to assist you.
  - b. Radon Test. Properties with indoor radon screening levels higher than 4 pCi/L must have radon mitigation to screening levels acceptable.
  - c. Should City staff determine that the property does not meet the program standards, including homes with 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, 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 Write Up (a list of work necessary for the property to meet the requirements of the program); and
3. Estimates the cost of the work.

The rehabilitation work addresses the following:

1. Accessibility modifications such as installing a walk/roll in shower, higher toilet, widening doorways, etc. It does not include the installation of chair lifts.
  - a. At a minimum, 30% of the total construction costs must be associated with accessibility modifications.
  - b. Not everyone will qualify for the program maximums. The total amount of work completed on your property will be based on the total cost of accessibility modifications.
2. All properties must be evaluated to ensure that environmental requirements and standards are met.
3. All properties must meet all applicable Federal, State and local codes, and the IHDA Property Standards (available on the IHDA website).

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 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.

#### **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.

