



City of Rockford
Department of Community & Economic Development
Mow 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. 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) or 501(c)(3) non-profit organizations may participate.

Eligible Participants	<p>(1) Adjacent owner-occupants that own property next door (share a property line)</p> <p>(2) 501(c)(3) non-profit organizations</p>
Qualifications	<ul style="list-style-type: none"> • 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 • Property owners must own and occupy the property adjacent to the land bank vacant lot to be acquired • Non-profit organizations must have 501 (c)(3) status at the time of application and maintain it throughout the agreement

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Responsibilities of all purchasers of vacant lots through the Mow to Own and Improve Program

- 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.
 - 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.
- Submit the application for the Mow to Own and Improve Program.
- Submit an Improvement Plan, if applicable.

Administrative Approval Process

- 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 approve, 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.

Two Year Property Maintenance

- 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.
- 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.

Eligible Work:	Maintaining the lot with or without additional improvements
Cost Reduction:	<p>Up to 100% of the price of the lot.</p> <p>Lawn mowing: \$25.00 per cut, maximum reimbursement of \$375.00</p> <p>Leaf removal: \$25.00 per removal, maximum of \$75.00 per year</p> <p>Snow removal: \$25.00 per snow removal on front sidewalk (or front and side for corner lots)</p> <p>Improvements: Cost agreed upon in Improvement Plan</p>
Time to Complete Work:	Two years

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.
- The lot must be maintained for three years without City code violation or the property will revert back to the City. The City reserves the right to condition the sale on the buyer's acceptance of this deed restriction.

Application for the Mow to Own and Improve Program

An adjacent owner occupied homeowner or non-profit organization may apply.

If you are applying from a non-profit organization, please indicate the organization's name and address.

Name:	Date of Birth:
Address:	
Phone Number(s):	
E-mail(s):	

Please Respond to the Following Statements:

<p>1. I am the following type of buyer:</p> <p><input type="checkbox"/> <u>Adjacent owner-occupied property owner:</u> An owner-occupied residence (not investment or rental) that shares a property line with an undeveloped Land Bank Parcel</p> <p><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</p>
<p>2. 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 <input type="checkbox"/> No</p>
<p>3. 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 <input type="checkbox"/> No</p>
<p>4. 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 <input type="checkbox"/> No</p>

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:

<i>Parcel ID Number:</i>
<i>Address:</i>
<i>Purchase Price of the Property:</i>

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)

I hereby authorize the City of Rockford Community and Economic Development Department 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 _____