

ORDINANCE NO: 3003

ORDINANCE ESTABLISHING AN EXTERIOR RENOVATION PROGRAM FOR THE PURPOSE OF ENCOURAGING PROPERTY IMPROVEMENTS IN THE CITY OF WOOD RIVER, ILLINOIS

WHEREAS, the City of Wood River, Madison County, Illinois (hereinafter "City"), is a non-home rule municipality duly established, existing and operating in accordance with the provisions of the Illinois Municipal Code (Section 5/1-1-1 et seq. of Chapter 65 of the Illinois Compiled Statutes); and

WHEREAS, the City is committed to supporting residents in upkeep and improvement of their homes; and

WHEREAS, Pursuant to 65 ILCS 5/8-1-2.5

"City may appropriate and expend funds for economic development purposes...."

WHEREAS, the City recognizes that exterior home renovations improve curb appeal, maintain property values, and contribute to the overall health, safety, and appearance of the community; and

WHEREAS, the City wishes to encourage investment in existing owner-occupied residential properties located within the corporate boundaries of the City by establishing a matching grant program for exterior renovations; and

WHEREAS, the City wishes to implement the Exterior Renovation Program as follows:

City of Wood River Exterior Renovation Program

Definitions

APPLICANT: All owner-occupied property owners of record living within the corporate boundaries of the City seeking financial assistance for rehabilitation for said property under this Program.

CITY/CITY OF WOOD RIVER: City of Wood River, Madison County, Illinois a non-home rule municipality, including City Manager and his/her designee.

CODE VIOLATIONS: Violations of the current International Property Maintenance Code as amended and adopted by the City of Wood River, other applicable codes and ordinances adopted by the City, and applicable Department of Housing and Urban Development (HUD) standards referenced herein.

FAMILY: All persons living in the same household.

FIXTURE: Personal property that becomes real property upon being attached to real estate.

HOUSEHOLD: All persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living space. Non-marital cosigners who have an ownership interest only for debt consideration in the property but can verify that their principal residence is elsewhere shall not be considered "occupants" of the household to determine household eligibility.

HOUSEHOLD INCOME: Gross income for all adult household members anticipated to be received during the coming 12-month period. The applicant's household income, as defined in 24 CFR Part 5, shall include the following:

1. Gross earnings of the applicant's household; gross earnings shall include all income that constitutes a regular contribution to household income, including but not limited to:

- Wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
- Net income from the operation of a business or profession.
- Interest, dividends, and other net income from real or personal property.
- The full sum of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount of prospective monthly amounts for the delayed start of a period amount (except for certain exclusions defined in 24 CFR Part 5).
- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay (except for certain exclusions defined in 24 CFR Part 5).
- Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income as defined in 24 CFR Part 5.
- Periodic and determinable allowances such as alimony, child support payments, and regular contributions or gifts from organizations or persons not residing in the dwelling.
- All regular pay, special pay, and allowances of an Armed Forces member (except as provided in Income Exclusions as defined in 24 CFR Part 5).

Household income shall be adjusted for anticipated verifiable changes in the applicant's income. For self-employed and seasonal workers, income should be estimated using the best available information that estimates the number of hours expected and the rate of pay over the coming 12-month period.

(A more extensive explanation of each type of income specified above can be found in HUD's *Technical Guide for Determining Income and Allowances for the HOME Program* 24 CFR Part 5 definition)

LIEN: A duly recorded encumbrance on a property.

OWNER: The property owner as recorded in the Madison County Recorder of Deed's office as determined by staff or a title search conducted by a professional title company.

OWNER-OCCUPANT: A person who occupies the property of which he/she is the owner (as defined above) and uses the property for residential purposes. An owner-occupant must maintain the subject property, and no other, as the person's principal residence

PERSONS WITH DISABILITIES: A person with a physical or mental impairment that substantially limits one or more major life activities, has a record of such an impairment, or is regarded as having such an impairment as defined in 24 CFR 5.403. For home accessibility consideration, the person may be physically and permanently impaired to the extent that the person cannot fully utilize the dwelling unit without some structural modification.

REHABILITATION: The restoration or renovation of a reusable structure to overcome deterioration and improve the physical condition of residential structures.

REPEAT NUISANCE OFFENDER: Property owners with more than one nuisance violation on any property in the City of Wood River within one calendar year.

RESIDENTIAL PROPERTY: A property used solely as a dwelling unit.

SINGLE-FAMILY UNIT: A detached dwelling containing one unit only unless otherwise defined within the individual program requirements.

TITLE SEARCH: An examination of public records, laws, and court decisions to disclose the past and current facts regarding real estate ownership.

1. EXTERIOR RENOVATION PROGRAM

The Exterior Renovation Program provides grants from the City of Wood River to eligible homeowners to make repairs to deteriorated single-family dwelling units. Funding shall be used to reimburse the homeowner for payments made to contractors to provide labor and materials to make required repairs and/or Owners for materials they have purchased to perform the work.

1.1 Eligible and Ineligible Activities

Eligible activities include, but are not limited to, the following:

- a. Repair or replacement of defective exterior building components and exterior surfaces, i.e. foundations, roofs, porches and stairs, floors, ceilings, walls, doors, and windows (including attached garages and detached garages)
- b. Exterior painting or siding
- c. Modifications to the dwelling to improve accessibility of the structure for occupants or visitors with disabilities

Ineligible activities include:

- a. Temporary improvements
- b. Additions or installations of personal property or fixtures which are not permanently attached

1.2 Funding

Exterior Renovation Program funds are provided as City matching funds of up to \$5,000 for qualifying exterior home improvements, subject to the approved budget of the City for the given fiscal year. The Applicant's required contribution will be determined from the most current Median Area Income (MAI) at the time of application as established by the Department of Housing and Urban Development.

The City shall adopt the following thresholds:

- Homeowners earning up to 30% of MAI will contribute 20% (City reimburses 80%)
- Homeowners earning 31–50% of MAI will contribute 40% (City reimburses 60%)
- Homeowners earning 51–80% of MAI will contribute 60% (City reimburses 40%)
- Homeowners earning above 80% of MAI will contribute 80% (City reimburses 20%)

All participants must submit proof of income and project estimates or invoices. Reimbursement will occur following completion and inspection of the approved project. Homes receiving funds from the program must remain occupied by the owner who received the funds for at least five years or face a prorated payment determined solely by City.

The maximum amount of funds available for a single application under this Program shall be \$5,000.00; and

1.3 General Terms and Conditions

- a. The home must be a single-family detached (1 unit) owner-occupied structure located within the City limits of the City of Wood River.
- b. City funds provided to a household under the Exterior Renovation Program shall not exceed \$5,000.00. Applicant shall provide 100% of the funding upfront and shall be reimbursed up to an amount not to exceed \$5,000. Any amount in excess of \$5,000 under this Program shall not be eligible for refund and shall be the sole cost of the Applicant. Applicant shall be refunded upon property conforming with City's zoning requirements or ordinances within one calendar year of inspection, if necessary.
- c. For an owner-occupied dwelling unit to qualify for rehabilitation assistance, at City's discretion, through the City of Wood River, Applicant must make the Property available to City for inspection and subject to the inspection, it must be structurally sound or be capable of being made structurally sound and brought up to City of Wood River existing housing codes. Any violations and/or improvements needed to be made subsequent to inspection by the City of Wood River shall be made within one (1) calendar year of said inspection date. Failure to timely make all required improvements shall be deemed a violation of this Program and Applicant shall not receive any reimbursements and/or have to pay back all monies issued under this Program.
- d. The property must conform to the City's zoning requirements or ordinances within one calendar year of the inspection to be eligible for reimbursement under this Program. The City's Building and Zoning Department will provide a determination of property conformance, if necessary.
- e. City will not provide additional funding due to any relocation required to perform any action under the Exterior Renovation Program.
- f. The applicant is required to record a restrictive covenant on the property which assistance under the Exterior Renovation Program is sought that requires the property to be the primary residence of the applicant for a period of (5) years with the Exterior Renovation Program assistance being recaptured if the property ceases to be the primary residence of the applicant at a prorated rate of 1/60th of the original amount for each month the home is owned by the applicant during the five (5) years.
- g. The applicant must have on file with the City a completed Application and Payment Agreement to be eligible to receive funds through the Exterior Renovation Program.
- h. The applicant shall ensure that the project listed in the Application shall be completed within one-calendar year from the date listed on the Application.

1.4 Applicant Eligibility Criteria

- a. **Previous Assistance:** Owner-occupants within the City of Wood River are eligible to receive Exterior Renovation Program assistance one time only at a single address within five

(5) years of application for the address of the owner-occupied property. However, assistance can be provided to a prior recipient who now owns and occupies a new residential dwelling in the City, as long as the property owner has remained in good standing with the City.

- b. **Priority Assistance:** Applicants who have never received Exterior Renovation Program assistance from the City will receive priority over other applicants (see part “a” above) who have been assisted through this program previously.
- c. **Ownership:** The applicant must own and occupy the property as the primary residence at the time of application and for a period of five (5) years immediately following the issuance of any funds under this Program. In cases of dual ownership (resident + non-resident jointly own the property), any non-residents on the title must provide documentation of their primary residence elsewhere and proof of income.

The title must be free of delinquent liens or encumbrances. Payments must be current on all mortgages secured against the title. The City will verify ownership and lien status through a search of title records.

- d. **Municipal Code Violations:** The property must conform to the City’s zoning requirements or ordinances within one calendar year of the initial inspection to be eligible for reimbursement under this Program. If property does not conform to the City’s zoning requirements or ordinances within one calendar year of the initial inspection, Applicant shall not be eligible for reimbursement under their Application. Applicant must amend their Application within fifteen (15) days after the initial inspection to include all violations, if necessary, identified in the initial inspection. Failure to amend the Application within the fifteen (15) days shall result in an automatic denial of the Application. Any Applicant who is automatically denied for failing to amend, may submit an additional Application. If Applicant is found to have violations under City’s zoning requirements or ordinances, Applicant shall utilize any reimbursement under this Program to resolve said violations prior to any other work being performed. Applicants may only receive reimbursement under this Program every five (5) years. Applicants that are determined by the City to be repeat nuisance offenders will be required to maintain the property nuisance-free for six months prior to approval for all City programs.
- e. **City Fees and Charges:** The applicant must not have any outstanding fees, charges or liens owed to the City of Wood River. These include, but are not limited to, parking tickets, sewer fees, water fees, and nuisance abatement fees, charges, or liens.
- f. **Full Disclosure:** Applicants who do not fully disclose all income and asset information will be denied assistance. If undisclosed income or asset information surface after the Exterior Renovation Program application is approved, the project will be terminated at that time and no additional assistance will be provided to that household and any assistance already afforded shall be 100% reimbursed to the City. If undisclosed income or asset information surface after the project is completed, the applicant shall be considered in violation of the Exterior Renovation Program and shall reimburse the City 100% of all payments made under the Exterior Renovation Program.

- g. **Property Taxes:** All current property taxes must be paid and recorded with Madison County, Illinois prior to the City of Wood River issuing any qualifying reimbursements under this Program.
- h. **Appeal Process:** If the applicant is unsatisfied with the determination of eligibility, the applicant may appeal the decision to the City Manager. This appeal should be received no later than 30 days after the applicant was denied assistance and should be delivered or sent to:

City Manager
City of Wood River
111 N. Wood River Ave.
Wood River, Illinois 62095

1.5 Processing Procedures

The following section outlines the procedures for processing an application for Exterior Renovation Program assistance, determining the work to be done, procuring a contractor, if desired by Owner, and managing the rehabilitation contract.

Application process

- a. The City will announce the program and will request interested applicants to submit completed Application and Payment Agreement. The City will review the Application and determine whether to proceed with application.
- b. The City will obtain a written application from the applicant at the dwelling unit, including signed forms that will be used to verify:
 - Residents living at the property at the time of Application.
 - Income sources for all individuals living at the property over the age of eighteen (18).
 - Description of work to be completed
 - Mortgage or other liens against the property
- c. The City will verify information provided by the applicant in the application. The applicant must provide pay stubs, bank account statements, requested. The City will also order other information as needed to make an eligibility determination, such as additional credit reports, appraisals, and title certificates.
- d. The City will make a final determination of income eligibility to establish the amount of funding for which the applicant qualifies.
- e. City will conduct a review of public records of the property, owners, and occupants to determine or confirm ownership and relevant household data. Any reimbursement under this Program shall be subject to the review of the City Manager.
- f. If approved, Applicant shall execute Grant Payment Agreement with City.

Construction Management

- a. The City will inspect rehabilitation work as City deems fit to monitor progress and workmanship.
- b. The City will inspect rehabilitation work to ensure completion of work for which payment is requested.
- c. If unforeseen safety issues or code violations are identified during the construction project a change order may be requested to modify the scope of the work. The City may authorize such change orders, including an extension of the agreement term or an increase in the agreement amount within the program dollar limitation.
- d. Conduct final inspection and verify all permitted work has been approved and finalized by the City Building and Zoning Department.
- e. City shall reimburse Applicant upon completed and approved inspection conducted by the City, and proof of payment to any and all subcontractors or other entities and/or person that may have a claim to a reimbursement for work conducted at the Property. Costs for labor performed by the Owner are not eligible for reimbursement; however, materials purchased by the Owner may be eligible with proper documentation. The Applicant shall provide to City a lien waiver for any and all work not conducted by the Owner.
- f. City may solely reimburse Applicant in an amount not to exceed \$5,000. Any increased costs in construction that exceed the \$5,000 limit, shall be the sole responsibility for the Applicant

WHEREAS, the City Council finds that the Mayor and/or City Manager should be authorized and directed, on behalf of the City, to execute whatever documents are necessary to establish the Exterior renovation Program as stated herein.

NOW, THEREFORE, BE IT ORDAINED, by the City Council of the City of Wood River, Illinois, as follows:

Section 1. The foregoing recitals are incorporated herein as findings of the City Council of the City of Wood River, Illinois.

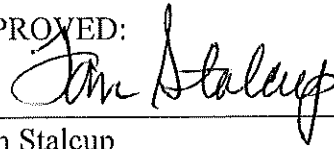
Section 2. The Exterior Renovation Program as stated herein is approved.:

Section 3. That this ordinance shall be known as Ordinance No: 3003 and shall be effective upon adoption with implementation date of June 15, 2026.

This Ordinance adopted by the City Council of the City of Wood River, Illinois and deposited and filed in the office of the City Clerk on the 15th day of June 2026, the vote taken by ayes and nays and entered upon the legislative records as follows:

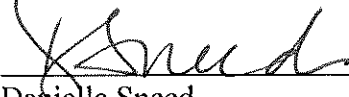
AYES: Ayres, Dettmers, Plank, Tweedy, Stalcup (5)
NAYS: None (0)

APPROVED:



Tom Stalcup
Mayor
City of Wood River,
Madison County, Illinois

ATTEST:



Danielle Sneed
City Clerk
City of Wood River,
Madison County, Illinois