



MAY 2022 VERSION

MAYOR TIFFANY HENYARD AND THE
VILLAGE OF DOLTON

BLOCK BY BLOCK

HOUSING INITIATIVE

BLOCK BY BLOCK Housing Initiative

Block by Block is a housing revitalization initiative developed by Mayor Tiffany Henyard in coordination with the Village of Dolton Housing Department. The plan focuses on community growth and neighborhood development. It also serves as a way to reduce loitering, crime and drug activity in neighborhoods with large sections of vacant houses. Block by Block identifies and acquires vacant, blighted and distressed properties that have unresolved tax issues with the Cook County Assessor's office. Under the guidelines of the initiative, properties acquired would have any of the outstanding taxes abated. Once a property has gone through the abatement process it will be sold to individuals as well as investors during a lot (lottery) to be held according to a schedule set forth and to be determined at a later date. Block by Block has partnered with several lending partners to help individuals looking to finance a vacant property in Dolton. Below is the program guidelines and qualifications.

ACQUISITION OF PROPERTIES

Block by Block acquires vacant and distressed properties several ways. Properties are identified as distressed by our Village of Dolton code enforcement officers regularly. Once a house is listed as vacant property our village inspectors review the property to send to administration. The Village of Dolton Administration then begins the process of verifying the tax status of the vacant property. Finally the property is sent to our corporate counsel and Cook county to see whether or not the property is listed for a tax sale. Not all properties can be purchased through a tax sale. We work with our corporate counsel to come up with solutions to acquire vacant properties that do not meet this criteria.

QUALIFICATION OF BUYERS

INDIVIDUALS

Individuals looking to invest in a house via the Block by Block program need to meet the following criteria:

- Must be a Dolton resident for at least one year prior to purchase with a valid Dolton ID or drivers license
- Individual can not have any outstanding debt owed to the village prior to applying for the lot (lottery).
- Only one person from each household is eligible to purchase a property.
- Individual must have a non-refundable cashiers check in the amount of \$5000.00 (five thousand dollars) to be eligible for purchase.
- You must be able to pass a village inspection within 90 days of purchase or property will be remitted back to the Village of Dolton.

INVESTORS AND DEVELOPERS

Investor/Developer looking to invest in the house via the Block by Block program need to meet the following criteria:

- Must be registered as a contractor/developer/business with the Village of Dolton for at least 3 months prior to purchase.
- Investor/Developer can not have any outstanding debt owed to the village prior to applying for the lot (lottery).
- Investor/Developer must show proof of financing and previous development attached to application.
- Investor/Developer must have a cashiers check in the amount of \$1.00 (one dollar) to be eligible for purchase.
- You must be able to pass a village inspection within 90 days of purchase or property will be remitted back to the Village of Dolton.

AVAILABLE LENDERS AND CONTACT INFORMATION

FAIRWAY INDEPENDENT MORTGAGE: NMLS#2289

1-800-201-7544 or www.fairwaymc.com

Servicing@fairwaymc.com

Hours of Operation:

Monday - Friday, 8:30 am - 5:00pm CST

GUILD MORTGAGE: NMLS#3274

1-800-365-4441 or www.guildmortgage.com

Monday-Friday 6am-5pm PT

Hours of Operation:

Monday - Friday, 6:00 am - 5:00pm CST

PRIMELENDING: NMLS#13649

1-800-317-7463 or www.primelending.com

Prime-Servicing@primelending.com

Monday-Friday 6am-5pm PT

Hours of Operation:

Monday - Friday, 8:30 am - 5:00pm CST

ELIGIBILITY DATE, LIST OF AVAILABLE LOTS, ACCEPTANCE OF ELIGIBLES, AND CONTENTS OF SUBMISSION

The Block by Block Program will go into effect after approval of the authorizing ordinance by the Corporate Authorities of the Village. The authorizing ordinance shall be published once in a daily or weekly newspaper circulated in the municipality. The list of available lots shall be published in the aforesaid notice.

The Office of the Mayor shall post the list of available lots at the Housing Department. The list of available lots shall be on display at the office of the Housing Department and available for inspection and review if the property has been deemed by the Village of Dolton Housing Department as suitable for entry. If property is deemed unsafe for entry purchaser must provided written notice of intention to enter property within 48 hours prior to entry and provided proof of insurance coverage. The list shall be available for a period of 14 calendar days prior to the Village acceptance of the list of eligible participants for the program.

The program shall be open and eligible to both (1) investors (“Investor”) and (2) persons wishing to own and occupy a home on the list (“Owner-Occupier”). The qualifications for each eligible category is listed on Exhibit A to this policy statement and subject to review and modification.

The Village of Dolton Housing Department shall receive submissions for eligible participants. All submissions shall be online via www.vodolton.org. The submissions will be accepted for a period of 15 calendar days commencing after the expiration of the 14 day notice period. At the close of business on the 15th day, the submission period shall be irrevocably closed.

All submissions shall contain written evidence of the submitters satisfaction of the conditions imposed pursuant to Exhibit A. The submission upon receipt shall be and remain the personal property of the Village. Incomplete or non-compliant submissions will be rejected without notice or hearing. The Village of Dolton Housing Department shall be the sole determining party for the determination that the submissions are compliant. The Village of Dolton Housing Department reserves the right to reject all submissions. The Village of Dolton Housing Department reserves the right to modify the program at any time.

MANAGEMENT OF PROGRAM, SELECTION OF ELIGIBLES & CLOSING

The Lot (Lottery)

The successful submitters shall be selected by lot by the Mayor at an Open Special Meeting of the Village’s Corporate Authorities. The submissions shall be opened at said meeting and the contents reviewed for full compliance. All compliant submissions shall be paired with eligible properties as determined by lot (the “Pairing”).

Within 10 days after Pairing, the eligible submitter shall close on the eligible property which they are paired with and thereafter required to undertake the program goals of restoring the lots and the blighted homes to a non-blighted status. All costs and expenses incurred in the closing shall be borne by the submitting party. The Village may require a restrictive covenant be recorded against the property in question to ensure that the submitting party complies with the terms of the program. At all times after the Pairing, the successful submitting party shall insure the property in question and indemnify the Village for all risks and losses regarding the property in question.

THE SUBMISSION OF A SUBMISSION PACKET PROVIDES NO RIGHTS TO THE SUBMITTER. SUCCESSFUL ELIGIBLE SUBMITTERS SHALL ACCEPT ALL PROPERTIES VIA QUIT CLAIM DEED AND IN AN “AS-IS” “WHERE-IS” CONDITIONS AND SUBJECT TO ALL RISKS. SUCCESSFUL ELIGIBLE SUBMITTERS SHALL BEAR ALL COSTS FOR THE CLOSING OF THE PROPERTY, INCLUDING RECORDING COSTS, COSTS FOR UNDERTAKING THE TRANSACTION, AND SURVEY COSTS, IF ELIGIBLE. The submitter shall bear all costs and expenses regarding the preparation of the submission. The submission, as applicable, shall contain both (1) proof of ability to secure insurance for the lot and (2) proof of available funds for the payment of all costs and fees. All submissions shall contain a sworn affidavit that the submitter shall comply with all applicable federal, state, and local laws in the making of the submission and the undertaking of the revitalization of the lots.

POLICY STATEMENT

The Corporate Authorities for the Village find and determine that there are vacant lots and abandoned homes within the Village that are and have been undeveloped, poorly maintained, and open to the public by reason of the owner’s failure to adequately secure and maintain the lots. These lots are overgrown with weeds; frequently damaged or destroyed by fire; and used by trespassers as places of habitation resulting in the accumulation of junk, debris, and human waste. Any and all of these conditions constitute a public blight that adversely affects the public health, safety and general welfare, contribute to the decay of commercial and residential areas, discourage the most appropriate use and development of the lots, and hinders civic improvements. The Village has acquired lots and abandoned homes similar to these and now wishes to utilize its home rule powers to sell the same to eligible program participants to spur economic growth and development, return the properties to the tax rolls, and ensure the security of the lots that are sold. The initiative shall be known as the “Block by Block Program” or the “Block by Block Housing Program .”

See attached updated ordinance.

THE VILLAGE OF DOLTON
COOK COUNTY, ILLINOIS

ORDINANCE NO. 22-

**AN ORDINANCE AUTHORIZING THE ESTABLISHMENT OF A “BLOCK BY
BLOCK” PROGRAM FOR NEIGHBORHOOD REVITALIZATION FOR THE
VILLAGE OF DOLTON**

Tiffany A. Henyard, Mayor
Alison Key, Clerk
Kiana L. Belcher, Trustee
Tammie Brown, Trustee
Andrew Holmes, Trustee
Jason M. House, Trustee
Brittney Norwood, Trustee
Edward Steave, Trustee

**VILLAGE OF DOLTON
COOK COUNTY, ILLINOIS**

ORDINANCE NO. 22- _____

**AN ORDINANCE AUTHORIZING THE ESTABLISHMENT OF A “BLOCK BY
BLOCK” PROGRAM FOR NEIGHBORHOOD REVITALIZATION FOR THE
VILLAGE OF DOLTON**

WHEREAS, the Village of Dolton (the “Village”) is a home rule unit of local government pursuant to the provisions of Article VII, Section 6 of the Illinois Constitution of 1970 (the “Illinois Constitution”); and

WHEREAS, as a home rule unit of local government, the Village may exercise any power and perform any function pertaining to its government except as limited by Article VII, Section 6 of the Illinois Constitution; and

WHEREAS, the Village President (the “President”) and the Board of Trustees (the “Board”, together with the President, the “Corporate Authorities”) are committed to ensuring the efficient operation of government; and

WHEREAS, the stabilization of neighborhoods, amelioration of blight, the promotion of economic development, and taking steps to stop the waste of real estate are all valid public policy objectives of the Village; and

WHEREAS, promoting the development of residential real estate and home ownership and real estate investment increases revenue streams for the Village, has been shown to stabilize neighborhoods, and could allow for the creation of equity in real estate in a traditionally disadvantaged community to allow for the leveraging of said equity to allow for the payment and advancement of other real estate investments and other matters such as secondary education; and

WHEREAS, the Village owns certain real estate that is currently off the tax rolls and sitting in a state of disrepair; and

WHEREAS, the Village intends to develop the “BLOCK BY BLOCK” neighborhood stabilization program (the “Program” or “Program Rules”) to allow for the disposition of the Properties and the advancement of those public policy goals set forth above; and

WHEREAS, the parameters and goals of the Program are set forth on Exhibit A, attached hereto and incorporated herein, and the Village will endeavor to comply with the goals and parameters of the Program to the fullest extent of the law, but where a conflict arises between the goals and parameters of the Program and the application of Illinois law, the constraints of Illinois law in all instances control, prevail, and govern; and

WHEREAS, the Corporate Authorities, consistent with the objectives of the Program, have determined that it is no longer necessary, appropriate or in the best interests of the Village to retain title to the Properties, and that the Properties are not required for the use of the Village; and

WHEREAS, pursuant to legal authority, the Village has the power to lease Village-owned real estate for any term not exceeding 99 years and has the power to convey the real estate when the real estate is no longer necessary, appropriate, required for the use of, profitable to, or for the best interests of the Village; and

WHEREAS, after the sale of an individual Property from the list of the Properties to a private party, such individual Property will be placed on the tax rolls, subject to real estate tax levies and collections, and allow for the Village to collect revenue to offset Village expenses; and

WHEREAS, the Corporate Authorities, through the Program, desire to sell property to Village residents in an effort to ensure the amelioration of blight and increase the tax base for the Village; and

WHEREAS, the appropriate officer(s) will ensure that the sale and disposition of the Properties to a private party are in compliance with the terms, parameters and goals set forth in Exhibit A;

NOW THEREFORE, BE IT ORDAINED BY THE PRESIDENT AND BOARD OF TRUSTEES OF THE VILLAGE OF DOLTON, COOK COUNTY, ILLINOIS, as follows:

SECTION ONE. Recitals. The recitals listed above are incorporated in this Ordinance as the findings of the President and Board of Trustees.

SECTION TWO. Purpose. The purpose of this Ordinance is to authorize and establish the “Block by Block Program.”

SECTION THREE. Actions Authorized; Program Adoption. The officers, employees, and/or agents of the Village shall take all action necessary or reasonably required to carry out, give effect to, and consummate the intent of this Ordinance and shall take all action necessary in conformity therewith, including taking steps to develop and promote the Program. The Village adopts Exhibit A, and shall further modify these rules and guidelines for the promotion and establishment of the Program not inconsistent with this Ordinance or with the constraints of applicable law. Modifications to the Program Rules will be brought to the Corporate Authorities for approval and shall, after approval, be subject to review and revision as applicable to track any changes in applicable law. The officers, employees, and/or agents of the Village are specifically authorized and directed to draft and disseminate any and all necessary forms to be utilized in connection with the sale and disposition of Properties contemplated by this Ordinance. Prior to any closing of the sale of any Property from the list of Properties, the Village shall be required to pass an additional ordinance authorizing the sale and deeding of said Property. The Village shall record a document against the title of any Property from the list of Properties to ensure that said Property, post-closing, is being used in accordance with the intent of the Program. The Village acknowledges that it will be drawing upon powers set forth in the Illinois Municipal Code and its Home Rule powers in effectuating the intent of this Ordinance. The Village shall be strictly constrained by enactments of applicable law in discharging this Ordinance and the obligations hereunder.

SECTION FOUR. Headings. The headings of the articles, sections, paragraphs, and subparagraphs of this Ordinance are inserted solely for the convenience of reference and form no substantive part of this Ordinance, nor should they be used in any interpretation or construction of any substantive provision of this Ordinance.

SECTION FIVE. Severability. The provisions of this Ordinance are hereby declared to be severable, and should any provision of this Ordinance be determined to be in conflict with any law, statute, or regulation by a court of competent jurisdiction, said provision shall be excluded and deemed inoperative, unenforceable, and as though not provided for herein and all other provisions shall remain unaffected, unimpaired, valid, and in full force and effect.

SECTION SIX. Superseder. Any ordinance or portion of any ordinance in conflict with any provisions of this Ordinance is hereby repealed solely to the extent of such conflict.

SECTION SEVEN. Publication. A full, true and complete copy of this Ordinance shall be published in pamphlet form or in a newspaper published and of general circulation within the Village as provided by the Illinois Municipal Code, as amended.

SECTION EIGHT. Acknowledgement. The standards set forth on Exhibit B are goals and objectives where the Village will endeavor to achieve the same, but where the same conflict with applicable law, applicable law shall control and govern.

SECTION NINE. Effective Date. This Ordinance shall be in full force and effect upon its passage, approval, and publication in pamphlet form as provided by applicable law.

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PASSED this ____ day of _____, 2022.

AYES:

NAYS:

ABSENT:

ABSTAIN:

Tiffany A. Henyard, Village President

ATTEST:

Alison Key, Village Clerk

EXHIBIT A