

II. CONSOLIDATED PLAN DEVELOPMENT PROCESS

A. INTRODUCTION

In 1994, the U.S. Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for People with AIDS (HOPWA). Termed the *Consolidated Plan for Housing and Community Development*, the new single-planning process was intended to more comprehensively fulfill three basic goals:

1. *Provide decent housing*, which may involve helping homeless people obtain appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low-income households without discrimination and/or increasing supportive housing to assist persons with special needs.
2. *Provide a suitable living environment*, which means improving the safety and livability of neighborhoods, including the provision of adequate public facilities; reducing isolation of income groups within communities through special de-concentration of housing opportunities for persons of low income; revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; as well as conserving energy resources.
3. *Expand economic opportunities*, which emphasizes job creation and retention, providing access to credit for community development, and assisting low-income persons to achieve self-sufficiency in federally-assisted and public housing.

The Consolidated Plan is actually a three-part process and comprises:

1. Developing a five-year strategic plan;
2. Preparing annual action plans; and
3. Submitting annual performance reports.

The first element referred to above, the strategic plan, also has three parts:

1. A housing market analysis;
2. A housing, homeless, community and economic development needs assessment; and,
3. Establishment of long-term strategies for meeting the priority needs of the community.

HUD asks that the City's priority objectives be built upon specified goals that flow from quantitative and qualitative analysis of needs identified in the five-year planning process. Program funding is ensured by completing these documents on time and in a format acceptable to HUD.

Furthermore, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for community development actions. It offers the entitlement jurisdiction the opportunity to shape housing and community development programs into effective and coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context and to reduce duplication of effort at the local level.

Thus, the Consolidated Plan functions as:

- A planning document for the entitlement jurisdiction which builds on a participatory process among citizens, organizations, businesses and other stakeholders;
- A submission document for federal funds under HUD's formula grant programs for jurisdictions;
- A strategy document to be followed in carrying out HUD's programs; and
- A management tool for assessing performance and tracking results.

The *2010-2014 Housing and Community Development Consolidated Plan for Rockford, Illinois* is the comprehensive five-year planning document identifying needs and respective resource investments in satisfying the city's housing, homelessness, non-homeless special population, community development and economic development needs.

As the lead agency for the Consolidated Plan, the Rockford Department of Community Development (DCD) followed the federal guidelines about public involvement, evaluation of quantitative and qualitative data, needs assessment, strategy development, priority setting, and the formulation of objectives. Rockford's Consolidated Plan for 2010 – 2014 was prepared in accordance with CFR Sections 91.100 through 91.230 of HUD's Consolidated Plan regulations, applicable to units of local government.

Furthermore, the DCD is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and the Emergency Shelter Grant (ESG) programs, as well as those that complement the DCD planning processes already at work in the city. Consequently, the DCD strongly encourages public participation and consultation with other organizations as an essential means of identifying community needs.

B. ORGANIZATIONAL STRUCTURE AND AGENCY INVOLVEMENT

COORDINATION

The city of Rockford, as a jurisdiction, promotes intergovernmental and institutional structure cooperation in the delivery of housing services and programs throughout all

sections (public, private and nonprofit) and at all levels (city, state and federal). The DCD, the Rockford Housing Authority (RHA) and the Winnebago Housing Authority (WCHA) are the key players in the coordination and delivery of housing and related housing services.

With funding cuts to public housing authorities, intensified collaboration in city is even more necessary. Staff members from the RHA, WCHA and the DCD communicate regularly regarding more effective ways of providing service. This coordination also exists within local governments of neighboring municipalities, as well as within state and federal agencies in association with or in management of various housing resources.

The overall coordination of housing-related activities is further strengthened by the development of key relationships among various organizations. One example is the Rockford Area Affordable Housing Coalition. This organization is primarily comprised of housing nonprofits and was formed to allow organizations associated with housing the opportunity to come together to coordinate the planning and development of strategies to improve Rockford's neighborhoods and to increase the availability of affordable, decent housing for lower-income people.

The Mayor's Community Task Force on the Homeless, comprised of local service agencies, mental health agencies and housing officials, identifies needs for emergency, transitional and special needs permanent housing, seeking funding and operating programs to meet those needs.

All homeownership programs are assisted by the Rockford Homestead Board, staffed by the Community Development Department, and made up of volunteers with specific knowledge and expertise in some aspect of housing development. The Rockford Area Association of Realtors, through its Affordable Housing Committee, provides insight on how to better provide homeownership opportunities for lower-income people.

CONSULTATIONS

As part of the consolidated planning process, agencies must consult with a wide variety of organizations existing in the jurisdiction area in order to gain understanding of the housing and community development stage.

The Consolidated Plan represents a collective effort from a broad array of entities in Rockford, ranging from advocacy groups for the disabled to economic development organizations. Private, non-profit and public organizations were contacted through several means, including telephone conversations, e-mail correspondence and face to face interactions. A list of these groups consulted in the consolidated planning process is presented in Table II.1, on the following page.

| | | |
|-------------------------------------------|----------------------------------------------------------|---------------------------------------|
| Access Services of Northern Illinois | Lifescape Community Services | Rockford Park District |
| Alcoholics Anonymous | Northwest Community Center | Rockford Police |
| Alpine Bank | Northwestern Illinois Area Agency on Aging | Rockford Public Schools |
| The ARC | Prairie State Legal Services | Rockford Township Assessor |
| Booker Washington Community Center | Rockford and Boone/Winnebago County Continuum of Care | Rockford Valley College |
| Community Foundation of Northern Illinois | Rockford Area Affordable Housing Coalition | Rock River Water Reclamation District |
| Comprehensive Community Solutions | Rockford Area Association of Realtors | Rosecrance |
| Crusade Community Health | Rockford Area Realtors | Swedish American Medical Foundation |
| Get the Lead Out Program | Rockford Chamber of Commerce | Winnebago County Health Department |
| H Douglas Singer Mental Health Center | Rockford Department of Commerce and Economic Opportunity | Winnebago County Housing Authority |
| ICON Development | Rockford Housing Authority | Workforce Connection |
| Illinois Department of Public Health | Rockford Local Development Corporation | Working Against Violent Environments |
| Illinois Department of Transportation | Rockford Mass Transit District | Zion Development Corporation |
| Janet Wattles Mental Health Center | Rockford Metropolitan Agency for Planning | |

C. EFFORTS TO ENHANCE CITIZEN INVOLVEMENT

During the initial stages of developing the Consolidated Plan, the DCD developed a Citizen Participation Plan (CPP). The city of Rockford utilized this plan in providing a framework of policies and procedures to guide the City’s efforts to encourage citizen participation in this and other planning processes. The provisions of the CPP, which is included in its entirety in Appendix A, fulfill statutory and regulatory requirements for citizen participation specified by the U.S. Department of Housing and Urban Development in its rules for the Consolidated Plan, the HOME Investment Partnerships (HOME) Program, the Community Development Block Grant (CDBG) Program and the Emergency Shelter Grants (ESG) Program. The citizen participation plan is part of the Consolidated Plan and is subject to the same public review and comment process for adoption and amendment. The following narrative provides highlights of this active planning process.

CITIZEN OUTREACH AND PUBLIC PARTICIPATION

It is a primary goal of the DCD to provide for and encourage participation in all phases of the program by low- and moderate-income persons, especially those residing in neighborhoods that are considered slum and blighted areas, are predominately low and moderate-income, or are areas where program funds are proposed to be used. The DCD took several steps for citizen outreach and public input: a survey of city residents and stakeholders, a series of focus groups, and a series of public input meetings. Additional public review activities were also conducted following development of the draft Consolidated Plan for public review. These sets of activities are described on the following page.

The 2008 Housing and Community Development Survey

In keeping with the Citizen Participation Plan, the public was provided significant opportunities to provide input to the initial development of the Consolidated Plan and to its data and needs assessments. For feedback from the community, the DCD elected to use a survey instrument for collecting resident input on needs associated with the Consolidated Plan. The survey comprised a series of questions, in which the respondent was asked to rank the desirability of the particular housing or community development need. The levels of the ranking were listed as “no need,” “low need,” “medium need” or “high need.” Topics included community services, community facilities, infrastructure, neighborhood services, the needs of special populations, housing and economic development needs. Selected questions were then posed under each topic area.

The survey was distributed via an e-mail containing a link to a Web-based survey. The survey generated nearly 300 responses, a much larger number of responses than received during the previous consolidated planning process.

Focus Group Meetings

Selected community stakeholders were recruited for a series of focus groups designed to address specific topic areas, such as homeownership needs, rental housing needs, economic development and infrastructure. A presentation was made at each meeting, with an emphasis devoted to each topic area. Attendees were urged to address the key housing and community development needs occurring in the city, including barriers and constraints encountered when addressing these needs, and were provided with opportunities to comment on prospective methods that the City could include to overcome the city’s specific needs. These meetings were held at the Rockford City Hall over March 10 and 11 and an additional meeting held June 3, 2009.

Public Input Meetings

In addition, three public input meetings were held on April 1 and 2, 2009, at the Goodwill Abilities Center, the Rockford Housing Authority and at Anderson Gardens. These meetings were advertised in Rockford’s newspaper. A presentation of preliminary findings was made and attendees were urged to offer the perspective and commentary about identified needs and their opinions about the degree of need that the city should consider. Copies of the minutes from these meetings are included in Appendix F.

D. PUBLIC HEARINGS AND APPROVAL PROCESSES

A draft for public review was released on September 27, 2009, which initiated a 30-day public review period. Public presentations of the draft were made on October 6 and 7, 2009. Acceptance of the report was acquired by the City Council on November 9, 2009.

II. Consolidated Plan Development Process

III. COMMUNITY PROFILE

A. INTRODUCTION

The following narrative examines a broad range of socioeconomic characteristics including unemployment rates, population, race and ethnicity, disability, and poverty. Data were gathered from the 2000 decennial census and intercensal estimates, the Bureau of Economic Analysis, and the Bureau of Labor Statistics. This information was used to analyze the city's current social and economic complexion and determine possible patterns in growth that Rockford can expect in the next five years.

B. ECONOMIC CONDITIONS

The most recent Census Bureau reports, from 2000, detail economic data by block group or census tract representing economic conditions in 1999. While that information is included in this report, more timely information is also presented from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS).

EMPLOYMENT AND LABOR FORCE

Over the last seventeen years, from 1990 through 2007, the labor force in Rockford, defined as people either working or looking for work, rose from about 142,000 people to more than 150,000 people, which represents a growth of roughly 5 percent. The number of employed people alone grew slightly more slowly, reaching nearly 141,000 in 2007, as seen in Diagram III.1.

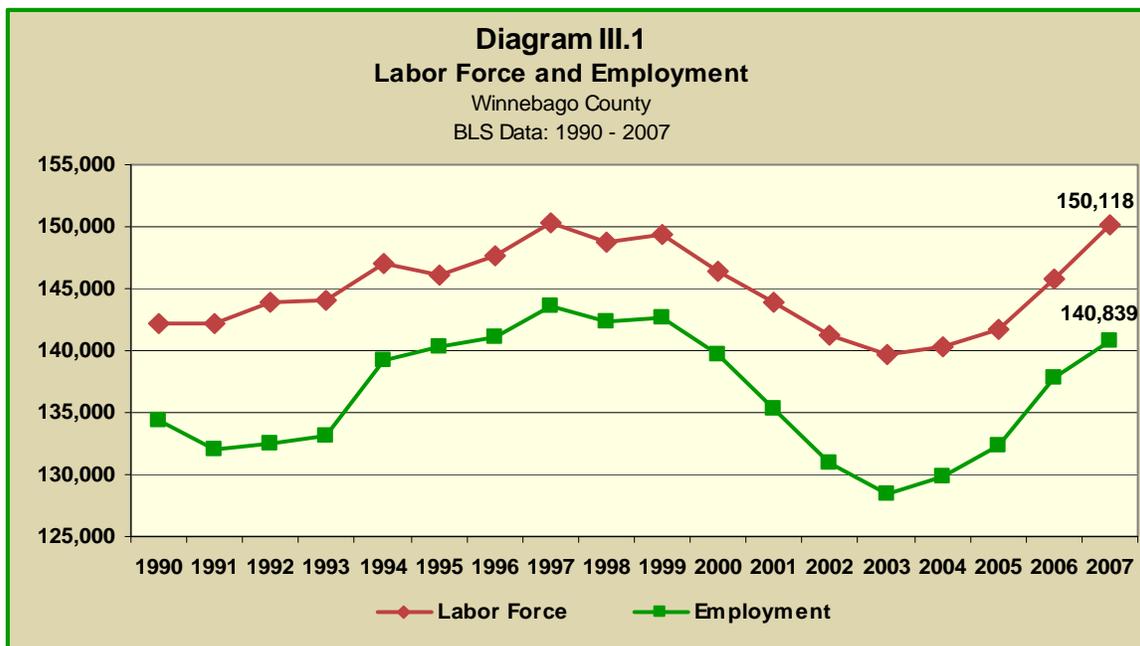
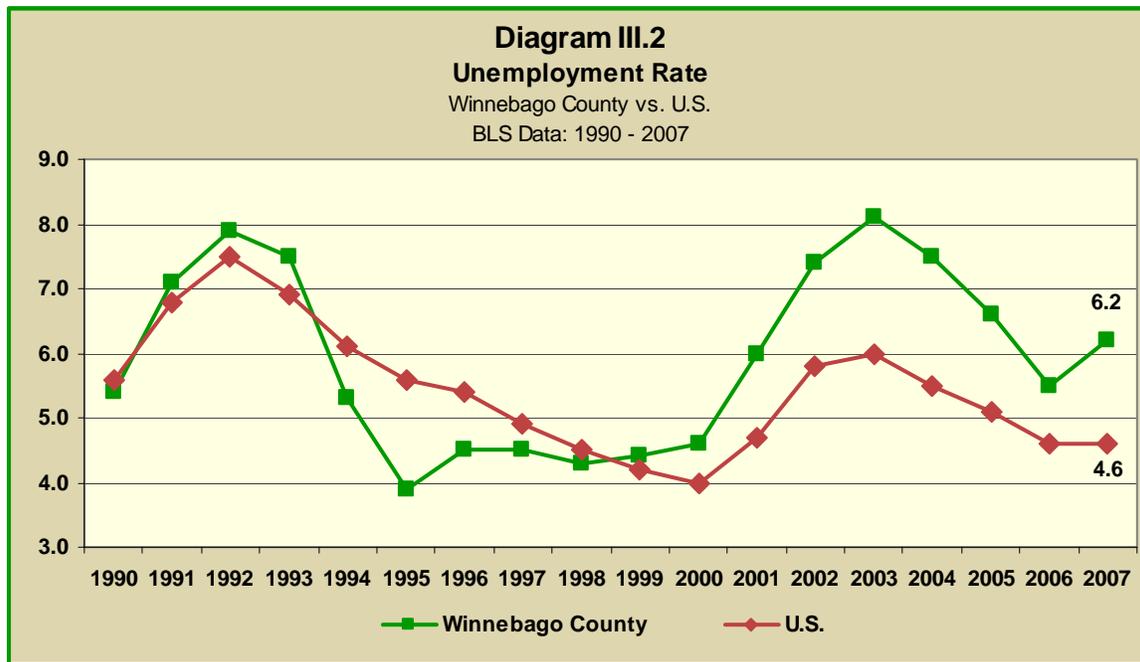
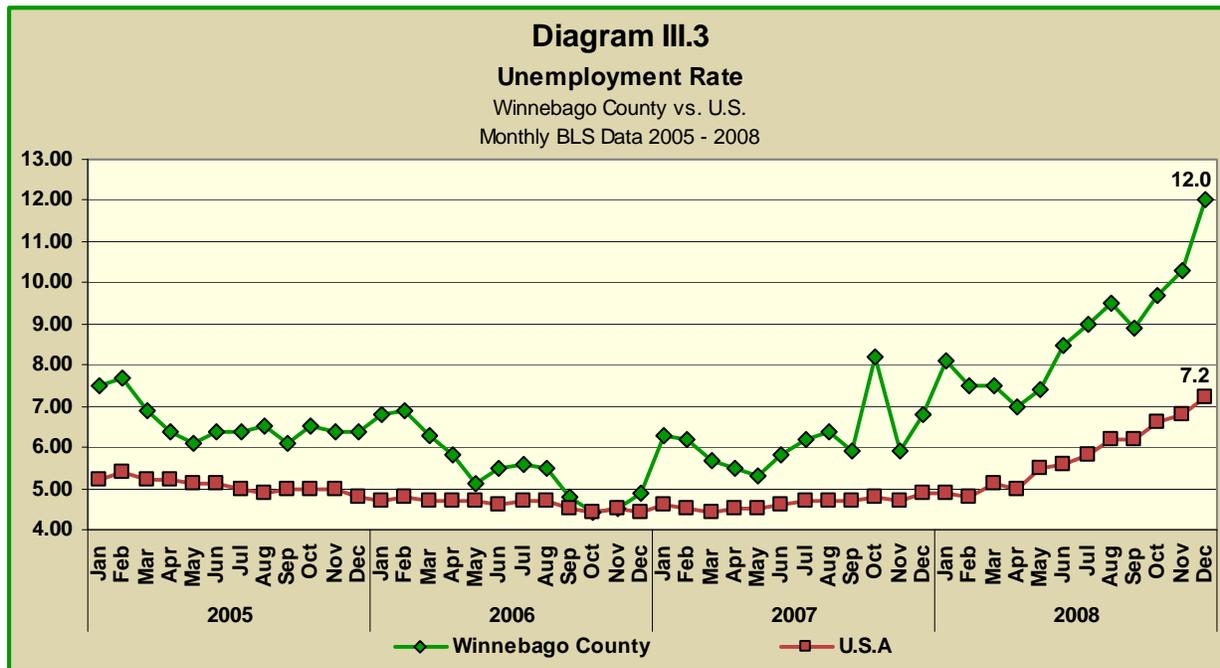


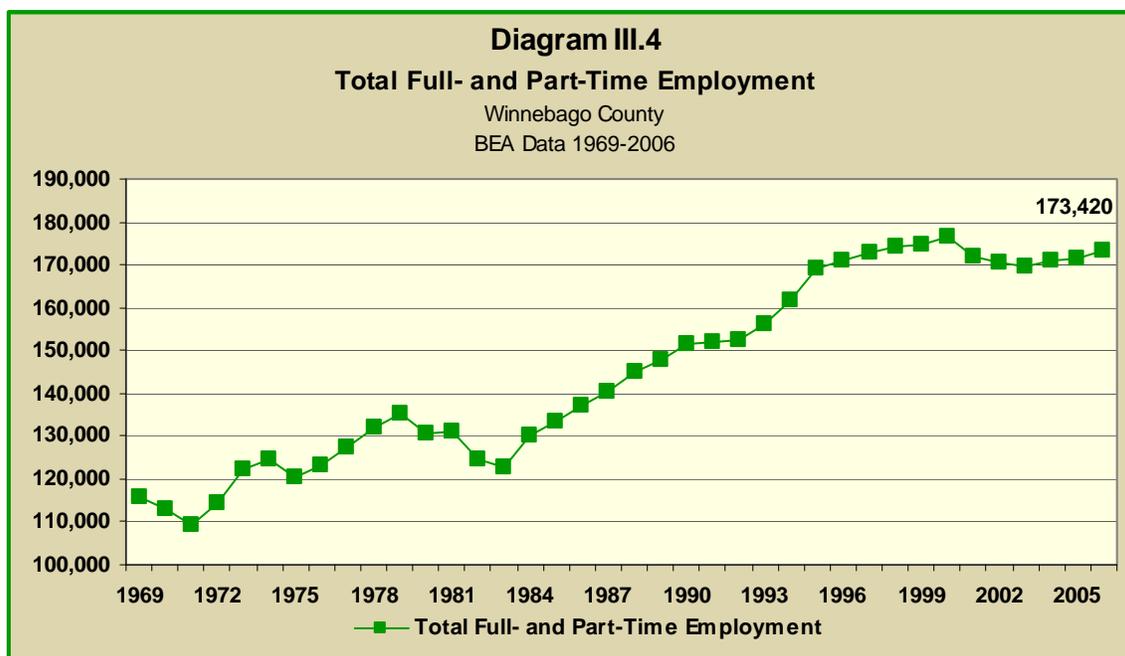
Diagram III.2 shows that, in general, from 1990 through 2007 the unemployment rate in Winnebago County followed the pattern of the nation as a whole. There are a few exceptions, as in the mid to late 1990s when the unemployment rate in Rockford markedly dropped while the national rates dropped more slowly. In 2007, the national and local unemployment rates diverged, with the rates in Winnebago County sharply increasing and the national rates leveling off.



However, the economy ran aground in 2008, with future and emerging trends somewhat unstable. Selected monthly seasonally adjusted labor force statistics show that the unemployment rate in Winnebago County nearly doubled from 6.2 percent in 2007 to 12.0 percent at the end of 2008. As seen in Diagram III.3, on the following page, the unemployment rate in Winnebago County is well above the national unemployment rate at the end of 2008.



The BEA provides an alternate view of employment representing a count of both full- and part-time jobs rather than people working or seeking work. Thus, a person working more than one job can be counted more than once. BEA data showed that the total number of full- and part-time jobs increased moderately from 1969 through 2006. During this time, employment increased from slightly less than 120,000 jobs to a little over 173,000 jobs, as seen in Diagram III.4, below.



Another indicator of state of the economy related to employment is the number of business establishments. Table III.1 shows that citywide, the total number of business establishments increased consistently from 2001 through 2007. The highest increases were in 2005 and 2006, with 2.04 percent and 2.28 percent increases, respectively.

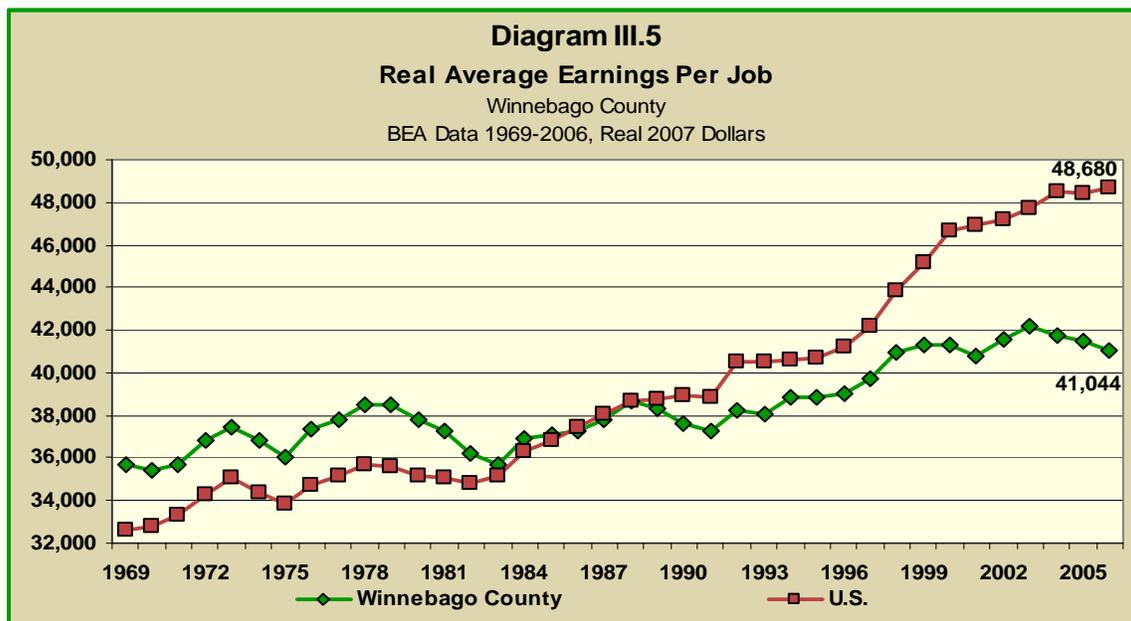
| Table III.1 | | | | | | |
|----------------------------------------------------------|----------------------|-----------------------|----------------------|-----------------------|---------------|-----------------|
| Number of Establishments | | | | | | |
| City of Rockford | | | | | | |
| BLS Quarterly Census of Employment and Wages, 2001-2008p | | | | | | |
| Year | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Annual | % Change |
| 2001 | 7,204 | 7,226 | 7,204 | 7,172 | 7,202 | . |
| 2002 | 7,178 | 7,216 | 7,236 | 7,248 | 7,220 | 0.25 |
| 2003 | 7,256 | 7,279 | 7,267 | 7,280 | 7,271 | 0.71 |
| 2004 | 7,289 | 7,300 | 7,318 | 7,371 | 7,320 | 0.67 |
| 2005 | 7,404 | 7,437 | 7,493 | 7,540 | 7,469 | 2.04 |
| 2006 | 7,576 | 7,633 | 7,665 | 7,681 | 7,639 | 2.28 |
| 2007 | 7,718 | 7,754 | 7,755 | 7,745 | 7,743 | 1.36 |
| 2008p | 7,830 | 7,817 | . | . | . | . |

EARNINGS AND INCOME

Table III.2, below, shows the average weekly wages for the city of Rockford from BLS data. While average weekly wages increased from 2000 through the second quarter of 2008, these increases were not even.

| Table III.2 | | | | | | |
|----------------------------------------------------------|----------------------|-----------------------|----------------------|-----------------------|---------------|-----------------|
| Average Weekly Wages | | | | | | |
| City of Rockford | | | | | | |
| BLS Quarterly Census of Employment and Wages, 2001-2008p | | | | | | |
| Year | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Annual | % Change |
| 2001 | 615 | 612 | 608 | 652 | 622 | . |
| 2002 | 634 | 624 | 618 | 665 | 635 | 2.09 |
| 2003 | 642 | 632 | 632 | 682 | 647 | 1.89 |
| 2004 | 640 | 641 | 637 | 708 | 657 | 1.55 |
| 2005 | 659 | 669 | 696 | 718 | 686 | 4.41 |
| 2006 | 725 | 691 | 714 | 748 | 720 | 4.96 |
| 2007 | 740 | 715 | 726 | 765 | 737 | 2.36 |
| 2008p | 753 | 734 | . | . | . | . |

BEA data also includes estimates of earnings and personal income. When the total of earnings is divided by the number of jobs and deflated to remove the effects of inflation, the average real earnings per job is determined. Unfortunately, average earnings per job in Winnebago County have lagged in recent years. This figure peaked in 2003 at \$42,157 and then declined to \$41,044 in 2006. This figure was considerably less than the national average of \$48,680 at that time, as seen in Diagram III.5, below. This in earnings for persons in Rockford difference underscores a need for enhancing the quality of jobs and the rate of pay for jobs in Winnebago County.



Another perspective of the state of the economy involves comparing the total of all forms of income: earnings from jobs in Winnebago County, earnings of county residents from jobs outside the county, termed a residence adjustment, plus transfer payments, and property income, such as dividends, interest and rents.¹ When all these data are summed, equating to total personal income and then divided by population, per capita income is the result.

Historically, Winnebago County has experienced a per capita income that is on par with national norms. However, the two figures diverged beginning in the late 1990s and have continued on this trend through 2006. In 2006, Winnebago County held a per capita income of roughly \$30,000, as compared to the U.S. average of nearly \$38,000. Diagram III.6, on the following page, presents these real per capita income relationships between Winnebago County and the U.S.

¹ The residence adjustment can be either positive or negative, corresponding to whether outside residents take earnings home to another county or if current residents bring in income earned from outside of the county.

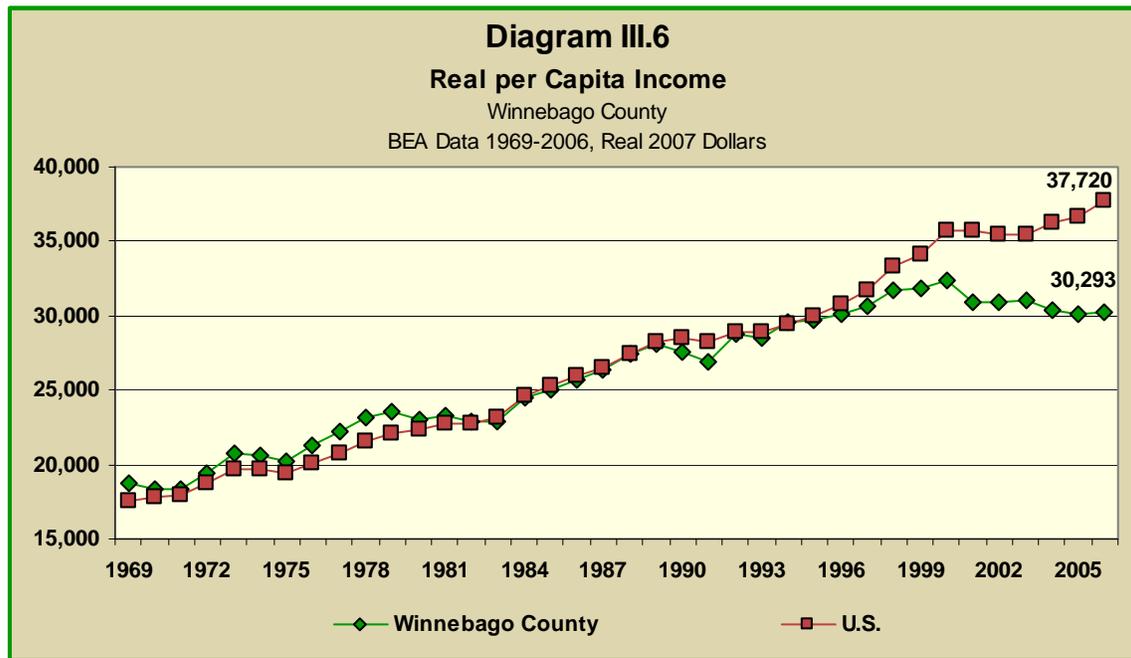


Table III.3, below, presents data on the number of households by income in the city of Rockford. At the time that the 2000 census was taken, households with income between \$50,000 and \$74,999 were the largest group, representing 18.8 percent or roughly 11,100 households. This figure was comparable to the number of households earning \$35,000 to \$49,999 as well as households earning under \$15,000 (both 17.8 percent). The distribution of these households, by income, was not uniform throughout the city. Some districts had a much higher portion of certain income groupings than others. For example, District 3 had a much higher proportion of households with income \$50,000 and above as compared to Districts 1 and 2.

Table III.3
Households by Income
 City of Rockford
 2000 Census: SF3 Data

| Place | Under 15,000 | 15,000 - 19,999 | 20,000 - 24,999 | 25,000 - 34,999 | 35,000 - 49,999 | 50,000 - 74,999 | 75,000 - 99,999 | 100,000 and above | Total |
|-------------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|---------------|
| Households | | | | | | | | | |
| District 1 | 4,662 | 1,568 | 1,639 | 2,754 | 3,641 | 3,162 | 1,280 | 1,004 | 19,710 |
| District 2 | 3,653 | 1,213 | 1,117 | 2,242 | 2,609 | 2,313 | 789 | 551 | 14,487 |
| District 3 | 2,258 | 1,323 | 1,469 | 3,348 | 4,322 | 5,642 | 2,982 | 3,573 | 24,917 |
| Rockford | 10,573 | 4,104 | 4,225 | 8,344 | 10,572 | 11,117 | 5,051 | 5,128 | 59,114 |

The Census Bureau distinguishes between households and families. A household includes all the people who occupy a housing unit as their usual place of residence. Households are separated into two types: family householders and non-family householders. A family householder is a householder living with one or more people related to him or her by birth, marriage or adoption. The householder and all of the people in the household related to him or her are family members. A non-family householder is a householder living alone or with non-relatives only.

Consequent to this, the Census Bureau reports family incomes as well. The number of families will be fewer than households, as these data exclude non-family households. Nevertheless, families tend to have higher incomes and therefore fewer families are seen in the lowest income groupings. While there were more than 10,500 households with incomes less than \$15,000 at the time of the 2000 census, the city had only slightly more than 4,200 families in the same income grouping. Furthermore, families with incomes above \$50,000 accounted for roughly 45 percent of all families, as noted below in Table II.4. Again, District 3 had a greater share of higher-income families.

| Table III.4 | | | | | | | | | |
|---------------------------|-------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------------|---------------|
| Families by Income | | | | | | | | | |
| City of Rockford | | | | | | | | | |
| 2000 Census: SF3 Data | | | | | | | | | |
| Place | Under 15,000 | 15,000 - 19,999 | 20,000 - 24,999 | 25,000 - 34,999 | 35,000 - 49,999 | 50,000 - 74,999 | 75,000 - 99,999 | 100,000 and above | Total |
| Families | | | | | | | | | |
| District 1 | 2,284 | 831 | 988 | 1,726 | 2,651 | 2,298 | 993 | 791 | 12,562 |
| District 2 | 1,247 | 546 | 682 | 1,364 | 1,739 | 1,730 | 619 | 462 | 8,389 |
| District 3 | 748 | 573 | 659 | 1,947 | 2,710 | 4,287 | 2,671 | 3,105 | 16,700 |
| Rockford | 4,279 | 1,950 | 2,329 | 5,037 | 7,100 | 8,315 | 4,283 | 4,358 | 37,651 |

POVERTY IN ROCKFORD

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than the threshold for that size family, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, as they are considered as neither poor nor non-poor.²

²<http://www.census.gov/hhes/poverty/povdef.html>.

In Rockford, the poverty rate in 2000 was 14.0 percent, that is, 20,351 persons were considered to be living in poverty at that time. This rate was slightly higher than the national average of 12.4 percent. Table III.5, below, shows that the city had roughly 3,000 children under the age of 5 living in poverty at the time the census was taken, with another 4,772 children between the ages of 6 and 18 living in poverty. Data in Table III.5 also reveal that poverty rates were not uniform throughout the city. Some portions of the city had much higher poverty rates than others. District 1 had the highest rate at 21.1 percent, followed by District 2 with a comparable 18.1 percent and District 3 with a very low 5.4 percent.

| Table III.5 Poverty Rate by Age City of Rockford Census 2000 SF3 Data | | | | | | |
|----------------------------------------------------------------------------------------------|--------------|--------------|---------------|--------------|---------------|--------------|
| Place | 5 and Below | 6 to 18 | 18 to 64 | 65 and Older | Total | Poverty Rate |
| District 1 | 1,682 | 2,826 | 5,574 | 688 | 10,770 | 21.1% |
| District 2 | 981 | 1,336 | 3,575 | 480 | 6,372 | 18.1% |
| District 3 | 351 | 610 | 1,849 | 399 | 3,209 | 5.4% |
| Rockford | 3,014 | 4,772 | 10,998 | 1,567 | 20,351 | 14.0% |

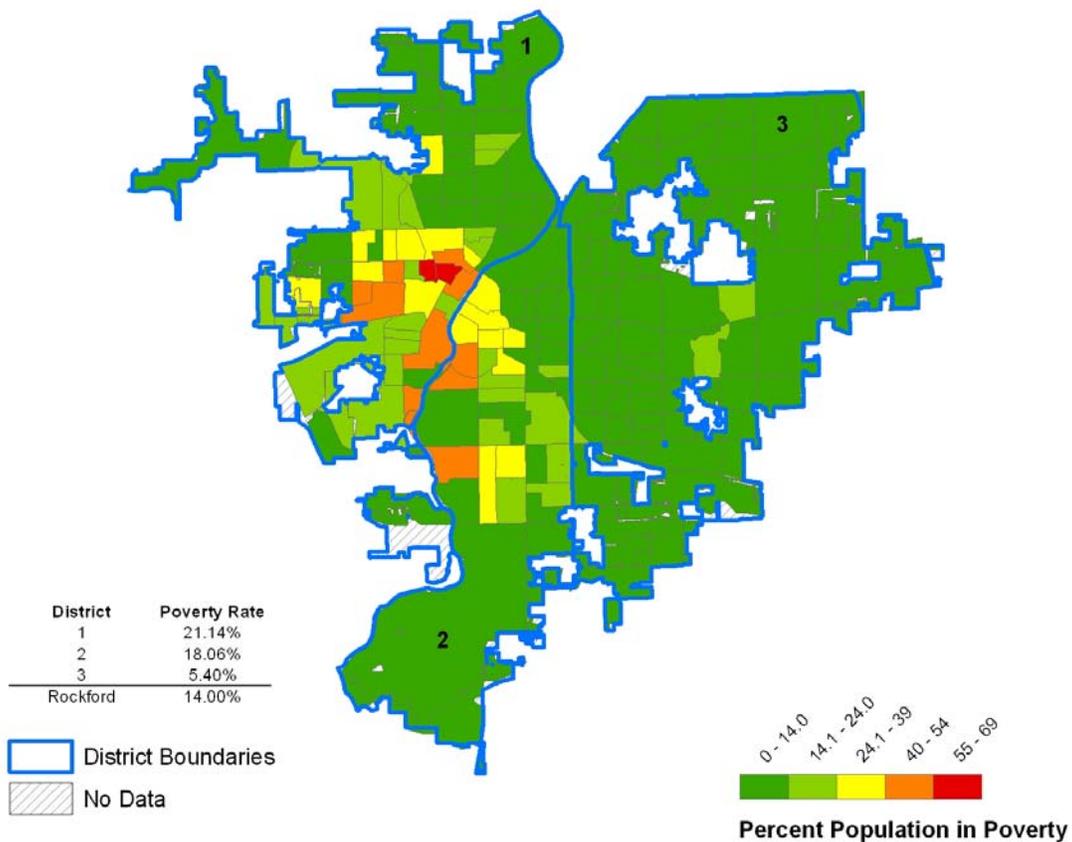
More recent poverty estimates for Winnebago County and Illinois reveal that poverty rates generally held steady from 2000 through 2007. Rates ranged from 10.0 in 2000 to 14.3 in 2006 for Winnebago County and from 10.1 in 2001 to 12.3 for the state. These data can be seen in Table III.6, at right.

Map III.1, on the following page, presents the poverty rate for all block groups in the city based on the 2000 census data. These data have been segmented to illustrate the block groups in Rockford that had a disproportionate share of poverty. HUD defines a disproportionate share to exist when the share is 10 percentage points higher than the jurisdiction average, or in the case of Rockford, where more than 24.0 percent of residents were in poverty.

| Table III.6 Poverty Estimates Winnebago County vs. Illinois Census SAIPE Data | | |
|------------------------------------------------------------------------------------------------------|----------------------------------|----------|
| Year | Percentage of Persons in Poverty | |
| | Winnebago County | Illinois |
| 2000 | 10.0 | 11.2 |
| 2001 | 10.4 | 10.1 |
| 2002 | 11.8 | 11.3 |
| 2003 | 12.2 | 11.4 |
| 2004 | 12.7 | 11.9 |
| 2005 | 11.9 | 12.0 |
| 2006 | 14.3 | 12.3 |
| 2007 | 13.8 | 11.9 |

As seen therein, several areas of the city had disproportionate shares, or high concentrations, of poverty. Several areas had poverty rates above 24 percent, as seen in yellow, and a few areas, especially those in the central west side of the city, had poverty rates above 40 percent, in orange, or even above 55 percent, in red.

Map III.1
Percent of Population in Poverty by Census Block Group
 City of Rockford
 2000 Census Data

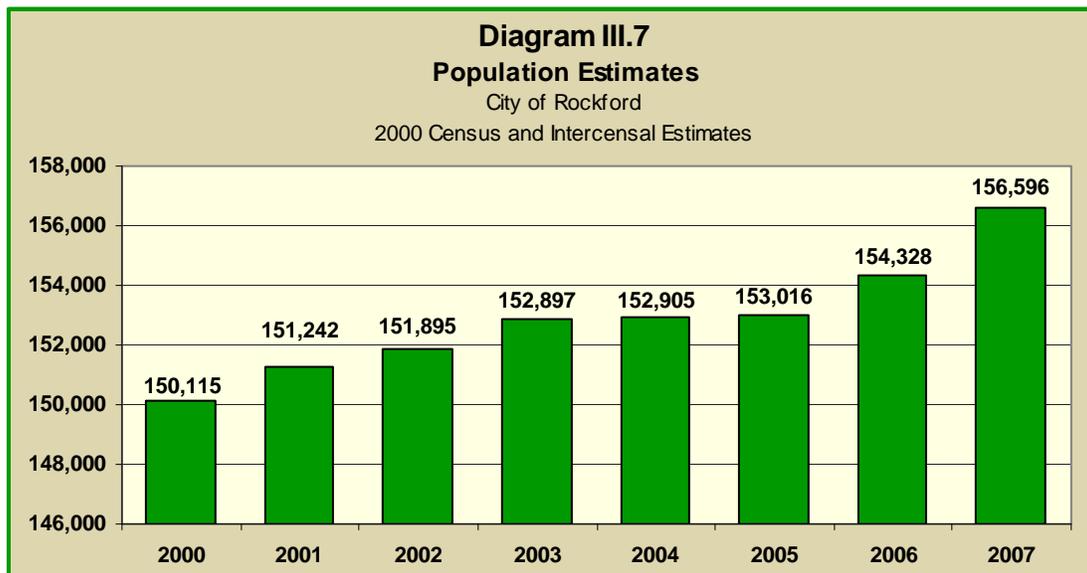


C. DEMOGRAPHIC TRENDS

The Census Bureau reports significant levels of detail about the demographic characteristics of areas in each of the decennial census enumerations. However, between these large and detailed counts of the population, general statistics are released. Some of these general numbers are first reviewed herein, and additional indicators are inspected.

TOTAL POPULATION

When the decennial census was taken in 2000, Rockford had a population of 150,115. According to the most recent Census Bureau population estimates, Rockford experienced modest population growth since the time of the 2000 census, climbing from 150,115 in 2000 to 156,596 in 2007. This growth was not even; the population grew between 2000 and 2003, held steady between 2003 and 2005, and climbed markedly between 2005 and 2007, as seen below in Diagram III.7. Overall, in seven years the population was estimated to have increased by roughly 4.3 percent.



POPULATION BY RACE AND ETHNICITY

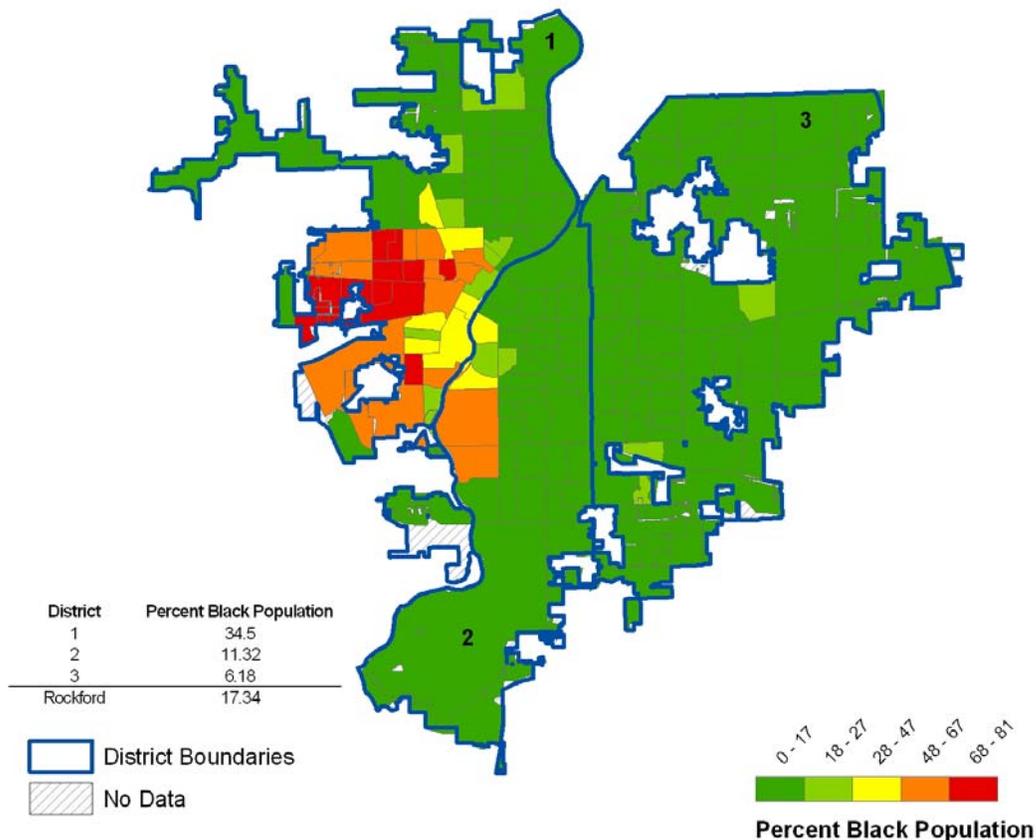
At the time that the 2000 census was taken, Rockford had a white population of 109,303, which equated to 72.8 percent of the total population. Blacks were the largest minority racial group, at about 17.4 percent of the population, or 26,072 persons. Rockford also held an Asian population of 3,301 persons (22.0 percent), an American Indian population of 474 persons (0.3 percent) and a native Hawaiian/Pacific Islander population of just 67 persons. Roughly 7,200 persons were counted as an “other” race and 3,698 persons were counted as two or more races. Additionally, in terms of ethnicity, 3,468 persons were counted as Hispanic, as seen in Table III.7, on the following page.

III. Community Profile

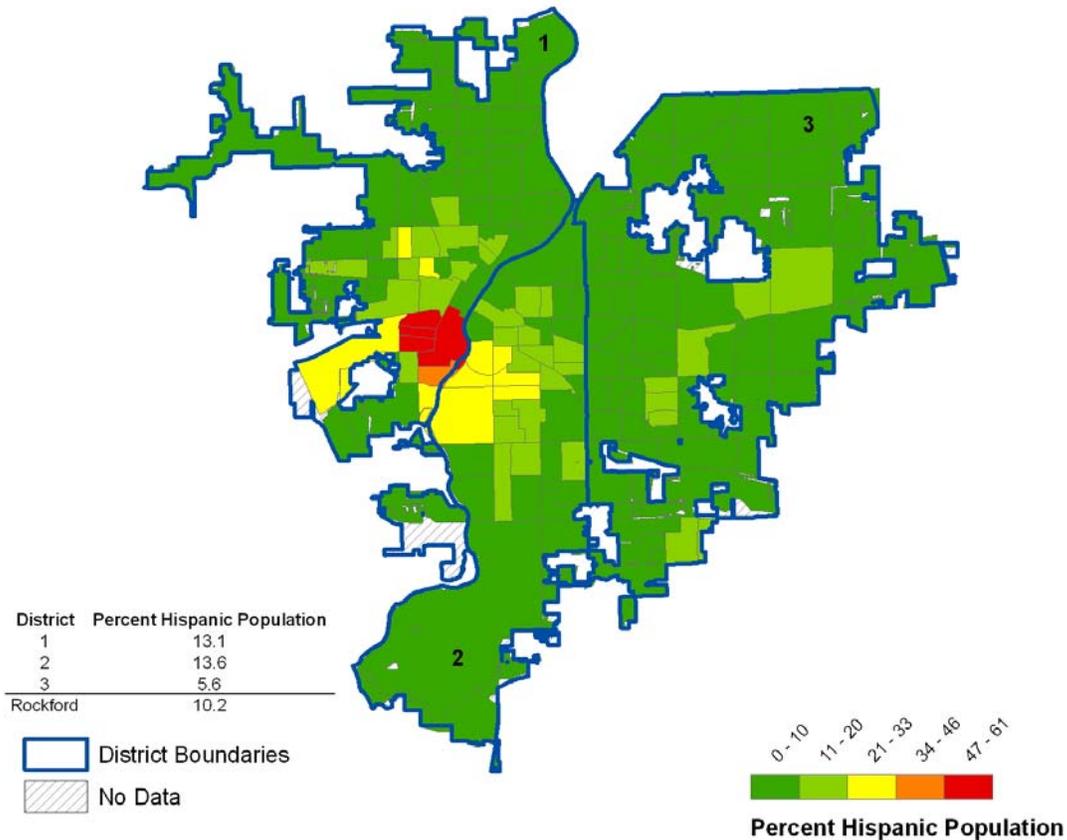
| Table III.7 Population by Race City of Rockford 2000 Census SF1 Data | | | | | | | | | |
|-------------------------------------------------------------------------------|----------------|---------------|-----------------|--------------|----------------------------------|--------------|-------------------|----------------|---------------|
| Place | White | Black | American Indian | Asian | Native Hawaiian/Pacific Islander | Other | Two or More Races | Total | Hispanic |
| District 1 | 28,964 | 18,227 | 209 | 259 | 31 | 3,598 | 1,538 | 52,826 | 6,942 |
| District 2 | 27,060 | 4,037 | 170 | 1,109 | 17 | 2,156 | 1,119 | 35,668 | 4,868 |
| District 3 | 53,279 | 3,808 | 95 | 1,933 | 19 | 1,446 | 1,041 | 61,621 | 3,468 |
| Rockford | 109,303 | 26,072 | 474 | 3,301 | 67 | 7,200 | 3,698 | 150,115 | 15,278 |

Again, it must be noted that the distribution of these groups was not spread evenly throughout the city. For example, District 1 had a higher proportion of blacks and Hispanics than any other district. Maps III.2 and III.3 demonstrate the disparities for blacks and for Hispanics, respectively.

Map III.2
Percent Black Population by Census Block Group
City of Rockford
2000 Census Data



Map III.3
Percent Hispanic Population by Census Block Group
 City of Rockford
 2000 Census Data



POPULATION BY AGE

The majority of the population in Rockford in 2000 was between the ages of 35 and 54 (27.3 percent), followed by persons aged 5 to 19 (21.6 percent), 20 to 24 (15.0 percent), over the age of 64 (14.1 percent), 55 to 74 (7.9 percent), under the age of 5 (7.7 percent), and 20 to 24 (6.6 percent). The distribution of these age cohorts varied by district. A higher percentage of persons under the age of 25 resided in Districts 1 and 2, while a higher percentage of persons over the age of 35 lived in District 3. These data are presented in Table III.8, on the following page.

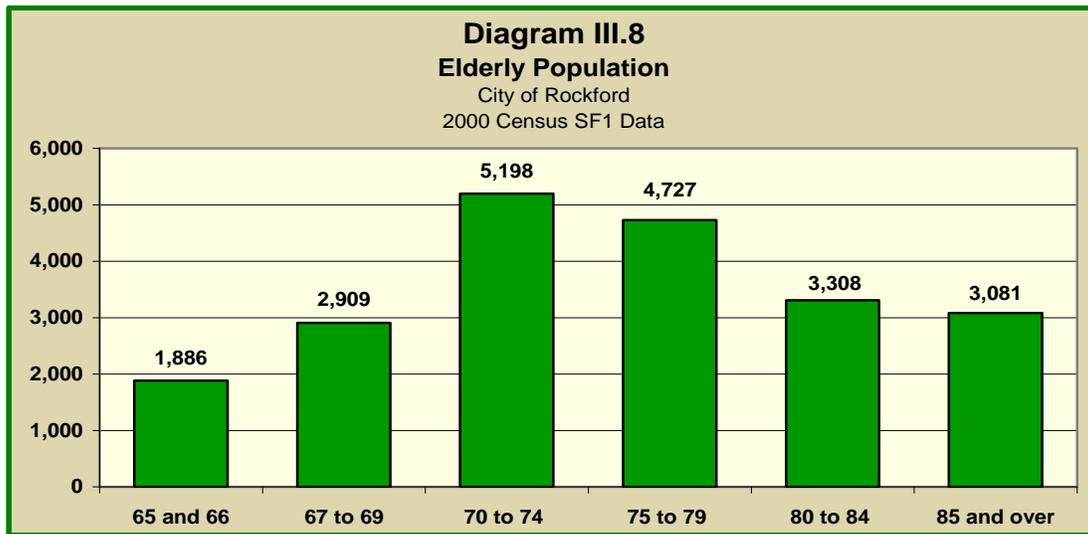
| Table III.8 Population by Age City of Rockford Census 2000 SF1 Data | | | | | | | | |
|--------------------------------------------------------------------------------------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------|
| Place | Under 5 | 5 to 19 | 20 to 24 | 25 to 34 | 35 to 54 | 55 to 64 | 64 and Over | Total |
| District 1 | 4,399 | 13,165 | 3,550 | 7,848 | 13,756 | 3,641 | 6,467 | 52,826 |
| District 2 | 3,186 | 7,672 | 2,785 | 6,188 | 9,552 | 2,605 | 3,680 | 35,668 |
| District 3 | 4,035 | 11,552 | 3,499 | 8,378 | 17,609 | 5,586 | 10,962 | 61,621 |
| Rockford | 11,620 | 32,389 | 9,834 | 22,414 | 40,917 | 11,832 | 21,109 | 150,115 |

The Census Bureau releases age cohort estimates annually. As seen below in Table III.9, while all age group populations increased since 2000, some grew substantially more than others. For example, the age cohort of persons aged under 14 increased by only 0.4 percent from 2000 to 2008, while the group aged 55 to 64 increased by 33.5 percent.

| Table III.9 Population Estimates by Age Winnebago County Census 2000 and Intercensal Estimates | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|--------------|--------------|--------------|-------------|
| Year | Under 14 | 15 to 24 | 25 to 44 | 45 to 54 | 55 to 64 | 65 and over | Total |
| 2000 | 61,537 | 35,273 | 83,082 | 38,371 | 24,705 | 35,450 | 278,418 |
| 2001 | 61,421 | 36,264 | 82,293 | 39,804 | 25,247 | 35,715 | 280,744 |
| 2002 | 61,392 | 36,823 | 81,557 | 40,109 | 26,716 | 35,921 | 282,518 |
| 2003 | 61,427 | 37,591 | 81,373 | 40,529 | 27,785 | 36,425 | 285,130 |
| 2004 | 61,157 | 37,909 | 81,461 | 40,992 | 28,817 | 36,684 | 287,020 |
| 2005 | 60,826 | 38,178 | 81,942 | 41,467 | 30,012 | 37,213 | 289,638 |
| 2006 | 61,013 | 38,329 | 82,743 | 42,294 | 30,975 | 37,749 | 293,103 |
| 2007 | 61,613 | 38,863 | 84,037 | 42,770 | 32,282 | 38,445 | 298,010 |
| 2008 | 61,784 | 38,623 | 84,356 | 43,100 | 32,972 | 39,417 | 300,252 |
| Change 00 - 08 | 0.4% | 9.5% | 1.5% | 12.3% | 33.5% | 11.2% | 7.8% |

The Elderly

As noted in the 2000 census data, 21,109 persons in Winnebago County were age 64 or older. Diagram III.8, on the following page, shows that those aged 70 to 79 comprised the largest age cohort of the elderly population in Rockford at the time the 2000 census was taken.



The Frail Elderly

The elderly population also includes those who are considered to be frail elderly, defined as elderly persons whose physiological circumstances may limit functional capabilities. As a whole, this group represented nearly 1 percent of the total population of Rockford. Furthermore, the percentage of people with physical or mental deficiencies varied by gender, as noted in Table III.10, at right, partly due to females generally living longer than males.

| Age Cohort | Male | Female |
|----------------|------------|------------|
| 65 to 66 years | 28 | 34 |
| 67 to 69 years | 41 | 55 |
| 70 to 74 years | 74 | 98 |
| 75 to 79 years | 177 | 272 |
| 80 to 84 years | 106 | 208 |
| 85 and older | 80 | 212 |
| Total | 507 | 879 |

POPULATION BY DISABILITY

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities, to go outside the home alone or to work. Defined in this fashion, 28,470 persons or 21 percent of the population had disabilities at the time of the 2000 census. This figure was slightly above the national average for that time, 19.0 percent. Districts 1 and 2 had much higher rates of disability than District 3, as seen in Table III.11.³

| Place | 5 - 15 | 16 - 64 | Over 65 | Total | Disability Rate |
|-----------------|--------------|---------------|--------------|---------------|-----------------|
| District 1 | 983 | 8,537 | 2,783 | 12,303 | 26.2% |
| District 2 | 304 | 5,406 | 1,735 | 7,445 | 23.0% |
| District 3 | 442 | 5,347 | 2,933 | 8,722 | 15.6% |
| Rockford | 1,729 | 19,290 | 7,451 | 28,470 | 21.0% |

³ The data on disability status was derived from answers to long-form questionnaire items 16 and 17 for the 1-in-6 sample. Item 16 asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population five years old and over. Item 17 asked if the individual had a physical, mental, or emotional condition lasting 6 months or more that made it difficult to perform certain activities. The

The disabilities seen in the 2000 census included sensory, physical, mental, self-care, ambulatory and employment disabilities. Table III.12 shows the type of disability by age cohort in the city. The most disabilities were recorded in the 16 through 54 age group, followed by the 65 and older age group and the 5 through 15 age group. The most prevalent disability in 2000 in those under the age of 15 was mental disabilities. For those aged 16 to 64, employment disabilities were the most common. Physical disabilities were the most prevalent disability for those over the age of 65.

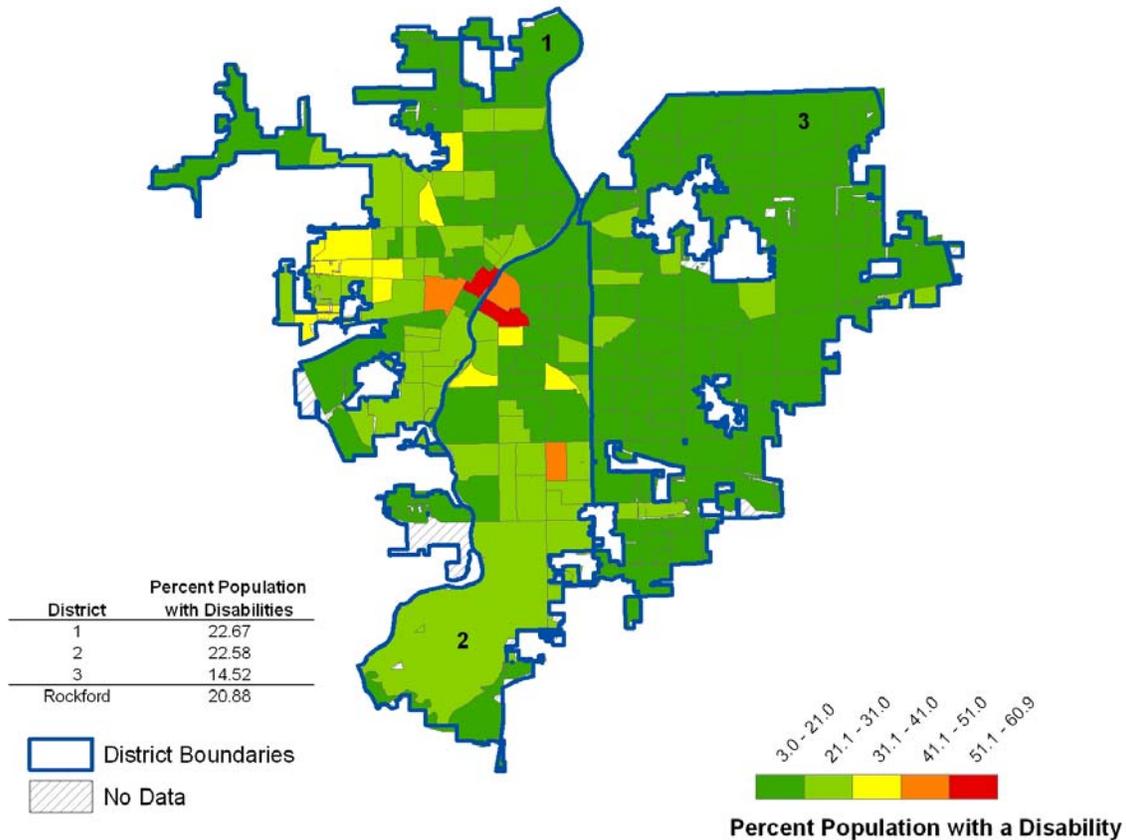
| Disability Type | District 1 | District 2 | District 3 | Disabilities Tallied |
|------------------------------------|---------------|---------------|---------------|----------------------|
| Age 5 to 15 years | | | | |
| Sensory disability | 216 | 23 | 74 | 313 |
| Physical disability | 199 | 22 | 70 | 291 |
| Mental disability | 636 | 271 | 368 | 1,275 |
| Self-care disability | 247 | 46 | 54 | 347 |
| Disabilities Tallied | 1,298 | 362 | 566 | 2,226 |
| Age 16 to 64 years | | | | |
| Sensory disability | 923 | 622 | 562 | 2,107 |
| Physical disability | 2,454 | 1,792 | 1,566 | 5,812 |
| Mental disability | 1,919 | 1,163 | 1,377 | 4,459 |
| Self-care disability | 1,140 | 503 | 534 | 2,177 |
| Go-outside-home disability | 2,866 | 1,866 | 1,565 | 6,297 |
| Employment disability | 5,755 | 3,431 | 3,484 | 12,670 |
| Disabilities Tallied | 15,057 | 9,377 | 9,088 | 33,522 |
| Age 65 years and over | | | | |
| Sensory disability | 937 | 512 | 1,123 | 2,572 |
| Physical disability | 1,837 | 1,118 | 1,741 | 4,696 |
| Mental disability | 615 | 462 | 591 | 1,668 |
| Self-care disability | 575 | 342 | 552 | 1,469 |
| Go-outside-home disability | 1,418 | 890 | 1,365 | 3,673 |
| Disabilities Tallied | 5,382 | 3,324 | 5,372 | 14,078 |
| Total disabilities tallied: | 21,737 | 13,063 | 15,026 | 49,826 |

Map III.4, on the following page, shows the geographic distribution of the disabled population in Rockford. This map reveals that, in Rockford, there were areas in Districts 1

four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

and 2 with disproportionate shares of the disabled population, with a few block groups showing more than half of the population living with a disability.

Map III.4
Percent of Population with a Disability by Census Block Group
 City of Rockford
 2000 Census Data



GROUP QUARTERS POPULATION

The Census Bureau identifies all persons not living in housing units as living in group quarters. Two categories of persons in group quarters are recognized:

- The institutionalized population, which includes persons under formally authorized supervised care or custody, such as those living in correctional institutions, nursing homes, juvenile institutions, halfway houses, mental or psychiatric hospitals, and wards in other institutional settings
- The non-institutionalized population, which includes persons who live in group quarters other than institutions, such as college dormitories, military quarters or group homes. These latter settings include community-based homes that provide care and supportive services, such as those with alcohol and drug addictions. This

particular category also includes emergency and transitional shelters for the homeless as well “targeted non-sheltered outdoor locations.”⁴

However, the population living in “other non-institutionalized group quarters,” as identified as non-sheltered locations has been disputed at length. This count of the homeless population is somewhat crude and is likely to significantly under-represent this subpopulation. A more recent local count of this population is covered in a latter section of this document. Nevertheless, according to 2000 census data, the number of persons living in Rockford group quarters was 4,326. Of these, more than two-thirds were residing in institutional settings, such as correctional institutions or nursing homes, while the remaining portion resided in non-institutionalized settings, such as college dormitories or military quarters. These data are presented below in Table III.13.

| Group Quarters | District 1 | District 2 | District 3 | Rockford |
|-------------------------------------------|--------------|------------|--------------|--------------|
| Institutionalized | | | | |
| Correctional Institutions | 748 | 0 | 0 | 748 |
| Nursing Homes | 737 | 0 | 1,138 | 1875 |
| Other Institutions | 232 | 0 | 90 | 322 |
| Total Institutionalized Population | 1,717 | 0 | 1,228 | 2,945 |
| Non-institutionalized | | | | |
| College Dormitories | 0 | 0 | 341 | 341 |
| Military Quarters | 0 | 0 | 0 | 0 |
| Other non-institutional group quarters | 573 | 176 | 291 | 1040 |
| Total Non-institutional Population | 573 | 176 | 632 | 1,381 |
| Total Population in Group Quarters | 2,290 | 176 | 1,860 | 4,326 |

POPULATION FORECAST

The population forecast in Table III.14, on the following page, shows the projected population figures for the Rockford Metropolitan Statistical Area (MSA) including both Boone and Winnebago counties, for Winnebago County alone, and for the city of Rockford alone.⁵ Based on these data, the MSA, Winnebago County and Rockford are all expected to grow through 2025. For the city of Rockford, growth is expected to be moderate, with an increase of roughly 25,000 persons between 2010 and 2025, with an expected total population of 185,396 in 2025.

⁴http://factfinder.census.gov/servlet/MetadataBrowserServlet?type=subject&id=GQ_USF1&dsspName=DEC_2000_SF1&back=update&_lang=en

⁵ Source: Joel B. Cowen, Assistant Dean, Health Systems Research, College of Medicine at Rockford, University of Illinois at Chicago. October 14, 2008.

| Table III.14 | | | |
|----------------------------------------------------------------------------|---------------------|-------------------------|----------------------|
| Population Estimates | | | |
| City of Rockford 2000 Census, 2006 Estimate and 2010 - 2025 Projections | | | |
| Year | Rockford MSA | Winnebago County | Rockford City |
| 2000 | 320,204 | 278,418 | 150,115 |
| 2006 | 348,252 | 295,635 | 154,328 |
| 2010 | 365,255 | 307,188 | 160,404 |
| 2015 | 389,228 | 323,162 | 168,336 |
| 2020 | 414,076 | 339,320 | 176,660 |
| 2025 | 439,426 | 355,607 | 185,396 |

D. SUMMARY

From 1990 through 2007, the labor force in Rockford, defined as people either working or looking for work, rose from about 142,000 people to more than 150,000 people, which represented a growth of roughly five percent. During the same time period, the unemployment rate in Winnebago County followed the pattern of the nation as a whole, however, national and local unemployment rates recently diverged, with the rates in Winnebago County sharply increasing. In fact, unemployment rates in Winnebago County nearly doubled from 6.2 percent in 2007 to 12.0 percent at the end of 2008. Average earnings per job in Winnebago County lagged in recent years, peaking in 2003 at \$42,157 and then dropping to \$41,044 in 2006. In 2006, Winnebago County held a per capita income of roughly \$30,000, as compared to the U.S. average of nearly \$38,000. The poverty rate in Rockford in 2000 was 14.0 percent, with 20,351 persons were considered to be living in poverty at that time. Poverty rates varied by district: District 1 had the highest rate at 21.1 percent, followed by District 2 with a comparable 18.1 percent and District 3 with a very low 5.4 percent.

Rockford had a population of 150,115 at the time the 2000 census was taken and this figure grew to 156,596 in 2007. In terms of race and ethnicity, Rockford had a white population of 109,303, which equated to 72.8 percent of the population. Blacks were the largest minority racial group, at about 17.4 percent, or 26,072 persons. Rockford also held an Asian population of 3,301 persons (22.0 percent), an American Indian population of 474 persons (0.3 percent) and a native Hawaiian/Pacific Islander population of just 67 persons. These populations were not evenly distributed throughout the city, with Districts 1 and 2 having a disproportionate share of minority populations. The majority of the population in Rockford in 2000 was between the ages of 35 and 54 (27.3 percent), followed by persons aged 5 to 19 (21.6 percent), 20 to 24 (15.0 percent), over the age of 64 (14.1 percent), 55 to 74 (7.9 percent), under the age of 5 (7.7 percent), and 20 to 24 (6.6 percent). Nearly 30,000 persons or 21 percent of the population in Rockford had disabilities at the time of the 2000 census. Again, this population was mostly found to reside in Districts 1 and 2. A population forecast for the city shows that growth is expected to be moderate, with an increase of roughly 25,000 persons between 2010 and 2025, with an expected total population of 185,396 in 2025.

IV. HOUSING MARKET ANALYSIS

A. INTRODUCTION

The following narrative provides information about the housing market, the supply and demand for housing over time, building permit data and related price information for both rental properties and homeownership opportunities in Rockford.

B. HOUSING STOCK

TYPE AND TENURE

At the time that the 2000 census was taken, 63,607 housing units were counted in the city of Rockford. Most units 40,285, were single-family homes. Another 10,680 were apartment units, 7,350 were duplexes, and 4,882 were tri- or four-plexes. An additional 410 units were mobile homes, and there were zero boats, RVs, or vans counted as units of housing in Rockford at that time. Table IV.1, below, shows that District 3 had higher numbers of single-family homes and apartments than District 2 and 3, and fewer duplexes and mobile homes.

| Place | Single-Family Unit | Duplex | Tri- or Four-Plex | Apartments | Mobile Homes | Boat, RV, Van, Etc. | Total |
|-----------------|--------------------|--------------|-------------------|---------------|--------------|---------------------|---------------|
| District 1 | 13,689 | 2,424 | 1,552 | 3,685 | 189 | 0 | 21,539 |
| District 2 | 8,265 | 3,638 | 1,821 | 2,254 | 188 | 0 | 16,166 |
| District 3 | 18,331 | 1,288 | 1,509 | 4,741 | 33 | 0 | 25,902 |
| Rockford | 40,285 | 7,350 | 4,882 | 10,680 | 410 | 0 | 63,607 |

An additional data set on the types of housing units in Rockford was provided by the Township Assessor. Table IV.2, on the following page, shows that, according to this database, about 84.4 percent of all housing units in the city were single-family units, with 7.9 percent of the units as duplexes and another 5.3 percent as condo units. All other types of units represented only 2.4 percent of the housing. More than 92 percent of the condo units were located in District 3.

| Table IV.2 | | | | |
|-------------------------------------------------|---------------|--------------|---------------|---------------|
| Number of Housing Units by Dwelling Type | | | | |
| City of Rockford | | | | |
| Rockford Township Assessor: January 2009 | | | | |
| Housing Type | District 1 | District 2 | District 3 | Total |
| Single-family rural | 7 | 0 | 12 | 19 |
| Single-family farm | 1 | 1 | 0 | 2 |
| Single-family | 13,030 | 7,553 | 16,631 | 37,214 |
| Duplex | 1,214 | 1,780 | 484 | 3,478 |
| Tri-plex | 63 | 96 | 12 | 171 |
| Four-plex | 252 | 259 | 222 | 733 |
| Five-plex | 10 | 10 | 14 | 34 |
| Six-plex | 15 | 10 | 48 | 73 |
| Condo unit | 65 | 118 | 2,168 | 2,351 |
| Total | 14,657 | 9,827 | 19,591 | 44,075 |

Of the 63,607 housing units in Rockford at the time of the 2000 census, 36,304 were owner-occupied units and 22,897 were renter-occupied units. These figures represented a homeownership rate of 61.3 percent, which was slightly below the national average at that time of 69.9 percent. There were also 4,406 vacant units in Rockford at that time, with the majority of the vacant housing units located in Districts 1 and 2, as seen in Table IV.3.

| Table IV.3 | | | | | |
|--------------------------------|----------------|-----------------|------------------------|----------------------|---------------------|
| Housing Units by Tenure | | | | | |
| City of Rockford | | | | | |
| Census 2000 SF3 Data | | | | | |
| Place | Owner-Occupied | Renter-Occupied | Occupied Housing Units | Vacant Housing Units | Total Housing Units |
| District 1 | 11,042 | 8,632 | 19,674 | 1,865 | 21,539 |
| District 2 | 7,437 | 7,160 | 14,597 | 1,569 | 16,166 |
| District 3 | 17,825 | 7,105 | 24,930 | 972 | 25,902 |
| Rockford | 36,304 | 22,897 | 59,201 | 4,406 | 63,607 |

VACANCY RATES

Vacant housing can be: for-rent, for-sale, rented or sold but not yet occupied, used for recreational or seasonal purposes, migrant worker housing, or “other housing.” Other housing typically comprises vacant housing units that are not available and represent a blighting influence in the community. Table I.V shows that units that were either for-sale or for rent represented more than 3,000

| Table IV.4 | | | | |
|-------------------------------------------|-----------------------|-----------------------|---------------------|--------------------|
| Rental and Homeowner Vacancy Rates | | | | |
| City of Rockford | | | | |
| Census 2000 SF3 Data | | | | |
| Place | Vacant Units for Rent | Vacant Units for Sale | Rental Vacancy Rate | Owner Vacancy Rate |
| District 1 | 803 | 458 | 8.5% | 4.0% |
| District 2 | 856 | 199 | 10.7% | 2.6% |
| District 3 | 478 | 250 | 6.3% | 1.4% |
| Rockford | 2,137 | 907 | 8.5% | 2.4% |

units that were available to the marketplace. At the time that the 2000 census was taken, the rental vacancy rate was 8.5 percent, with an owner vacancy rate of 2.4 percent. The highest rental vacancy rate was reported in District 2, while the highest owner vacancy rate was recorded in District 1.

DISPOSITION OF VACANT HOUSING

As shown in Table IV.5, at the time of the decennial census, vacant units represented some 4,406 such units, a relatively large portion of the entire housing stock. Data on the disposition of this stock indicated that 48.5 percent were for rent, 20.6 percent were for sale, 7.2 percent were rented or sold but unoccupied, and 4.9 percent were available for seasonal, recreational or occasional use. However, nearly 20 percent were “other vacant” units, which included housing that has been abandoned or boarded up, as well as unsuitable or unavailable empty housing units. These “other vacant” units are likely to contribute to blight. With the substantive increases in housing unit production, as noted in the following sections, the least desirable housing units are more likely to become vacant and increase the blighting influence in the city.

| Table IV.5 | | | | | | | |
|---------------------------------------------------------------------|--------------|------------|---------------------------------|----------------------------------------------------|---------------------------|-----------------|--------------|
| Disposition of Vacant Housing Units for the City of Rockford | | | | | | | |
| City of Rockford Census 2000 SF3 Data | | | | | | | |
| Place | For Rent | For Sale | Rented or Sold, Not Occupied | For Seasonal, Recreational or Occasional Use | For Migrant Workers | Other Vacant | Total |
| District 1 | 803 | 458 | 141 | 81 | 0 | 382 | 1865 |
| District 2 | 856 | 199 | 112 | 41 | 0 | 361 | 1569 |
| District 3 | 478 | 250 | 64 | 95 | 0 | 85 | 972 |
| Rockford | 2,137 | 907 | 317 | 217 | 0 | 828 | 4,406 |

AGE AND SIZE

Census data on the housing stock by vintage in Rockford are presented in Table IV.6, at right. This table shows that the majority of the housing stock in the city was built prior to 1970. Of the roughly 63,600 housing units in Rockford, 44,595 units or 70.1 percent were constructed prior to 1970. Furthermore, of these 44,595 units, roughly 32 percent or 14,298 units were constructed before 1939. Only 3,143 units or 4.9 percent of the total housing stock in Rockford was constructed after 1990.

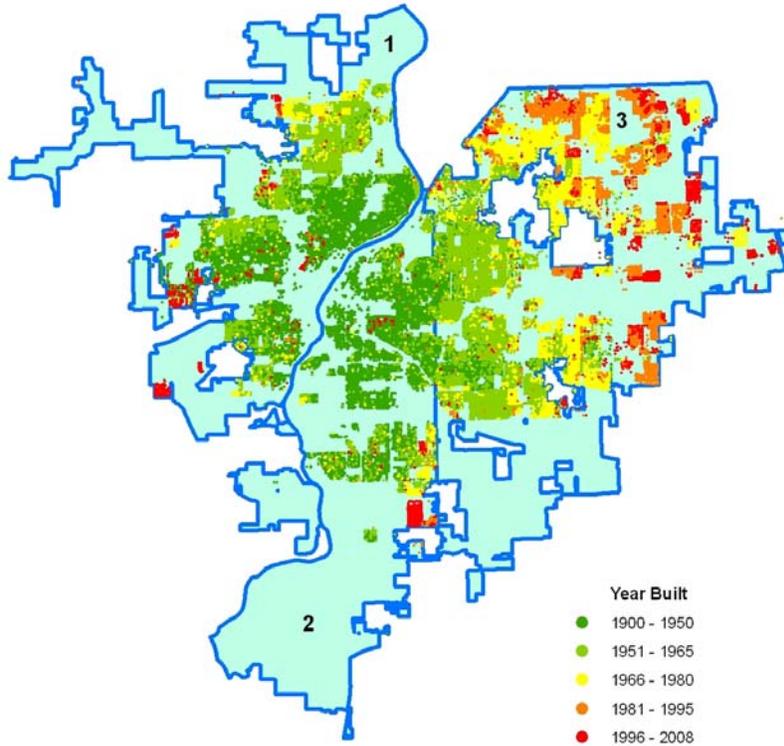
| Table IV.6 | |
|------------------------------------------|---------------|
| Housing Stock by Vintage | |
| City of Rockford 2000 Census SF3 Data | |
| Period | Housing Units |
| Built 1939 or earlier | 14,298 |
| Built 1940 to 1949 | 7,889 |
| Built 1950 to 1959 | 11,916 |
| Built 1960 to 1969 | 10,492 |
| Built 1970 to 1979 | 8,085 |
| Built 1980 to 1989 | 5,099 |
| Built 1990 to 1994 | 2,687 |
| Built 1995 to 1998 | 2,693 |
| Built 1999 to March 2000 | 448 |
| Total | 63,607 |

Table IV.7, below, presents data on the average year of construction of different housing types in Rockford. Citywide, condos tended to have the most recent average age of construction at 1991. Duplexes tended to be much older, with a citywide average of 1926. However, in District 2, duplexes had an average year of construction of 1916. In this same district, tri-plexes had an average year of construction of 1911, the oldest of all housing types in the city. District 3 had the newest of the single-family home construction year, with an average of 1967.

| Housing Type | District 1 | District 2 | District 3 | Total |
|---------------------|------------|------------|------------|-------|
| Single-family rural | 1956 | . | 1946 | 1950 |
| Single-family farm | 1920 | 1990 | . | 1955 |
| Single-family | 1939 | 1935 | 1967 | 1951 |
| Duplex | 1924 | 1916 | 1969 | 1926 |
| Tri-plex | 1919 | 1911 | 1959 | 1917 |
| Four-plex | 1940 | 1931 | 1973 | 1947 |
| Five-plex | 1916 | 1923 | 1964 | 1938 |
| Six-plex | 1945 | 1920 | 1973 | 1960 |
| Condo unit | 1986 | 1974 | 1992 | 1991 |

Map IV.1, on the following page, shows the distribution of homes in Rockford by average age. This map clearly shows the disparities between the ages of homes in Districts 1 and 2 and District 3. Additionally, it can be seen that, with a few exceptions, most of the older construction is more centrally located in the city, with most newer construction existing on the outskirts, particularly in the northeast section of the city.

Map IV.1
Age of Housing Units
 City of Rockford
 2000 Census Data



Age of Rockford Homes

Table IV.8 presents data on the average square footage of the housing stock in Rockford. Overall, the housing stock in District 3 tended to have the highest square footage across all housing types, with single-family rural units exceeding 2,000 square feet. Even condo units were relatively large, exceeding 1,400 square feet. Districts 1 and 2 had much smaller units in the four- to six-plex structures, with the six-plex units in District 3 having an average of only 685 square feet.

| Table IV.8 | | | | |
|------------------------------------------------|-------------------|-------------------|-------------------|--------------|
| Average Square Footage of Housing Stock | | | | |
| City of Rockford | | | | |
| Rockford Township Assessor Data: January 2009 | | | | |
| Housing Type | District 1 | District 2 | District 3 | Total |
| Single-family rural | 1,711 | . | 2,032 | 1,914 |
| Single-family farm | 1,548 | 1,164 | . | 1,356 |
| Single-family | 1,313 | 1,278 | 1,637 | 1,451 |
| Duplex | 1,002 | 1,049 | 1,092 | 1,038 |
| Tri-plex | 866 | 797 | 869 | 827 |
| Four-plex | 812 | 806 | 862 | 825 |
| Five-plex | 715 | 697 | 1,158 | 892 |
| Six-plex | 705 | 685 | 896 | 828 |
| Condo unit | 1,215 | 1,244 | 1,427 | 1,412 |

C. HOUSING PRODUCTION, VALUE AND AFFORDABILITY

HOUSING PRODUCTION

The Census Bureau reports the number of residential building permits issued each year for all permit issuing places, including the city of Rockford. During the late 1980s, significant levels of housing development occurred, with both single-family and multi-family unit building permits exceeding more than 500 per year. The peak year, however, was 1995, when more than 800 total construction permits were issued, of which more than 500 were multi-family units. From 2000 through 2007, permit activity was lessened, usually between 300 and 500 permits per year, as seen in Diagram IV.1, below. Still, there were 3,064 permits issued from 2000 through 2007, with 1,766 of those permits representing single-family homes.

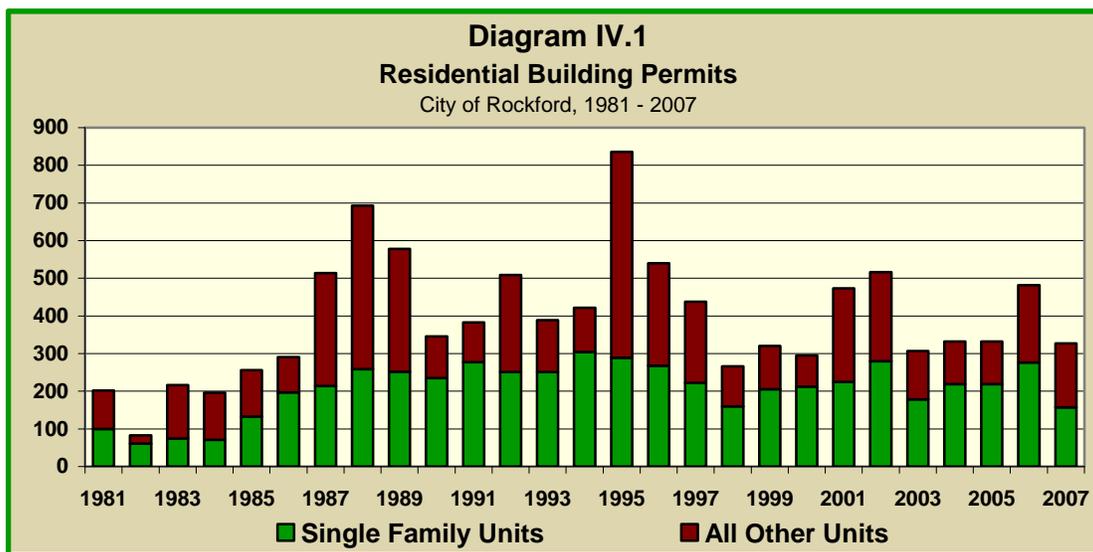
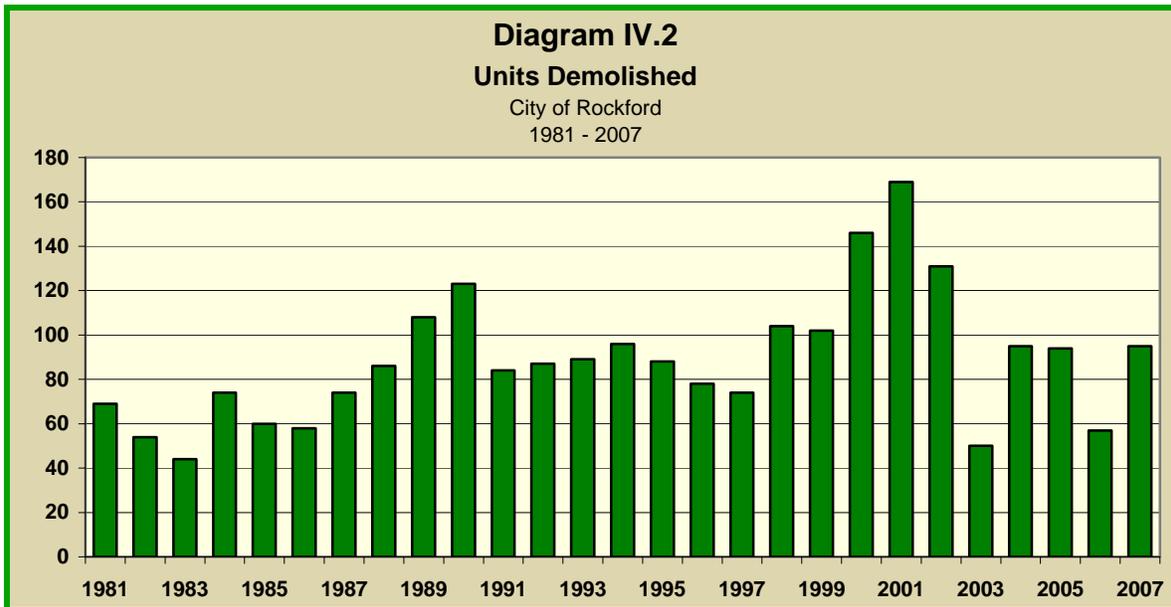


Table IV.9, on the following page, offers a breakdown of the number of permits per year by type of unit, as well as data on the number of demolitions. From 1981 through 2007, 10,542 units were authorized for construction, while only 2,389 units were demolished.

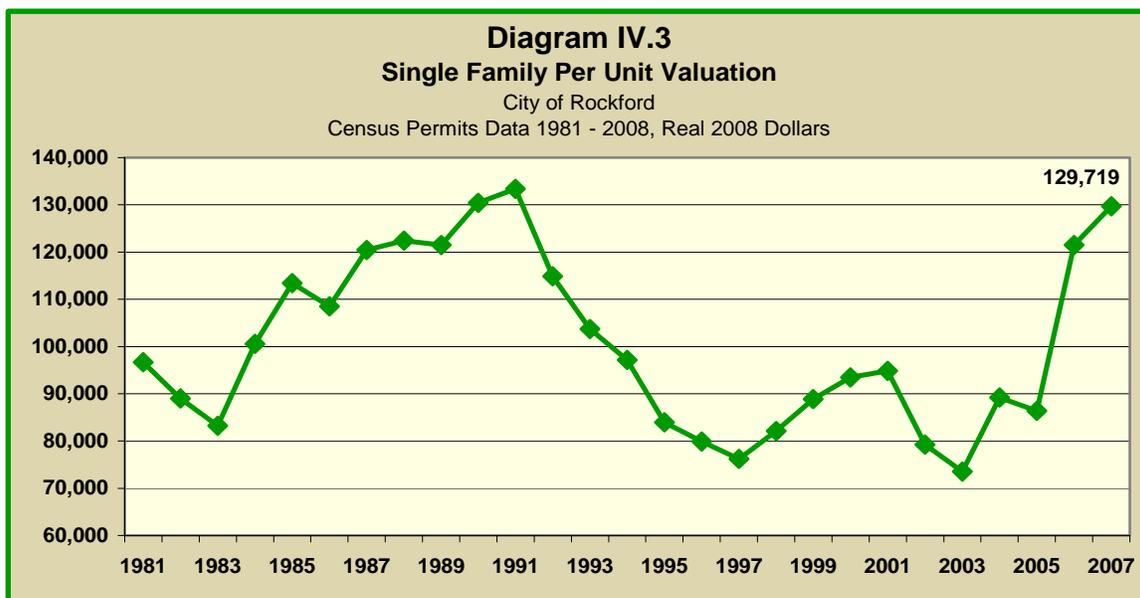
| Table IV.9 Building Permits and Valuation City of Rockford Census Bureau: 1981 - 2007 | | | | | | | |
|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------------|-------------------------|--------------------|-------------|-------------|------------------------------------------------|
| Year | Authorized Construction in Permit Issuing Areas | | | | | Demolitions | Per Unit Valuation, 1000s of Real 2007 Dollars |
| | Single-Family Units | Duplex Units | Tri and Four-Plex Units | Multi-Family Units | Total Units | Units | Single Family Units |
| 1981 | 100 | 20 | 24 | 58 | 202 | 69 | 94,562 |
| 1982 | 61 | 14 | 8 | 0 | 83 | 54 | 87,078 |
| 1983 | 74 | 34 | 36 | 72 | 216 | 44 | 81,392 |
| 1984 | 71 | 32 | 52 | 41 | 196 | 74 | 98,359 |
| 1985 | 133 | 40 | 36 | 47 | 256 | 60 | 110,921 |
| 1986 | 197 | 54 | 40 | 0 | 291 | 58 | 106,082 |
| 1987 | 214 | 168 | 96 | 36 | 514 | 74 | 117,802 |
| 1988 | 259 | 240 | 194 | 0 | 693 | 86 | 119,698 |
| 1989 | 252 | 208 | 118 | 0 | 578 | 108 | 118,840 |
| 1990 | 235 | 92 | 19 | 0 | 346 | 123 | 127,556 |
| 1991 | 277 | 86 | 12 | 8 | 383 | 84 | 130,408 |
| 1992 | 251 | 132 | 16 | 110 | 509 | 87 | 112,366 |
| 1993 | 251 | 94 | 36 | 8 | 389 | 89 | 101,426 |
| 1994 | 304 | 70 | 3 | 45 | 422 | 96 | 94,977 |
| 1995 | 289 | 102 | 0 | 445 | 836 | 88 | 82,088 |
| 1996 | 268 | 88 | 24 | 160 | 540 | 78 | 78,146 |
| 1997 | 222 | 28 | 20 | 168 | 438 | 74 | 74,561 |
| 1998 | 160 | 40 | 16 | 50 | 266 | 104 | 80,315 |
| 1999 | 205 | 40 | 0 | 75 | 320 | 102 | 86,922 |
| 2000 | 212 | 38 | 0 | 45 | 295 | 146 | 91,441 |
| 2001 | 225 | 30 | 108 | 110 | 473 | 169 | 92,756 |
| 2002 | 280 | 88 | 136 | 12 | 516 | 131 | 77,507 |
| 2003 | 178 | 90 | 39 | 0 | 307 | 50 | 71,925 |
| 2004 | 219 | 70 | 43 | 0 | 332 | 95 | 87,263 |
| 2005 | 219 | 70 | 43 | 0 | 332 | 94 | 84,503 |
| 2006 | 276 | 140 | 58 | 8 | 482 | 57 | 118,903 |
| 2007 | 157 | 58 | 24 | 88 | 327 | 95 | 127,025 |

Diagram IV.2, on the following page, shows the number of housing units demolished in Rockford between 1981 and 2007. As seen in this diagram, housing demolitions in Rockford generally decreased from 2000 through 2007. For example, there were roughly one-third as many demolitions in the city in 2003 and 2006 as compared to 2001.



HOUSING VALUES

The Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. As seen below in Diagram IV.3, the construction value of single-family dwellings fluctuated from 1980 through 2007. Between 1991 and 2007, values plummeted and then gradually rebounded, ending with a value of \$129,719 in 2007.

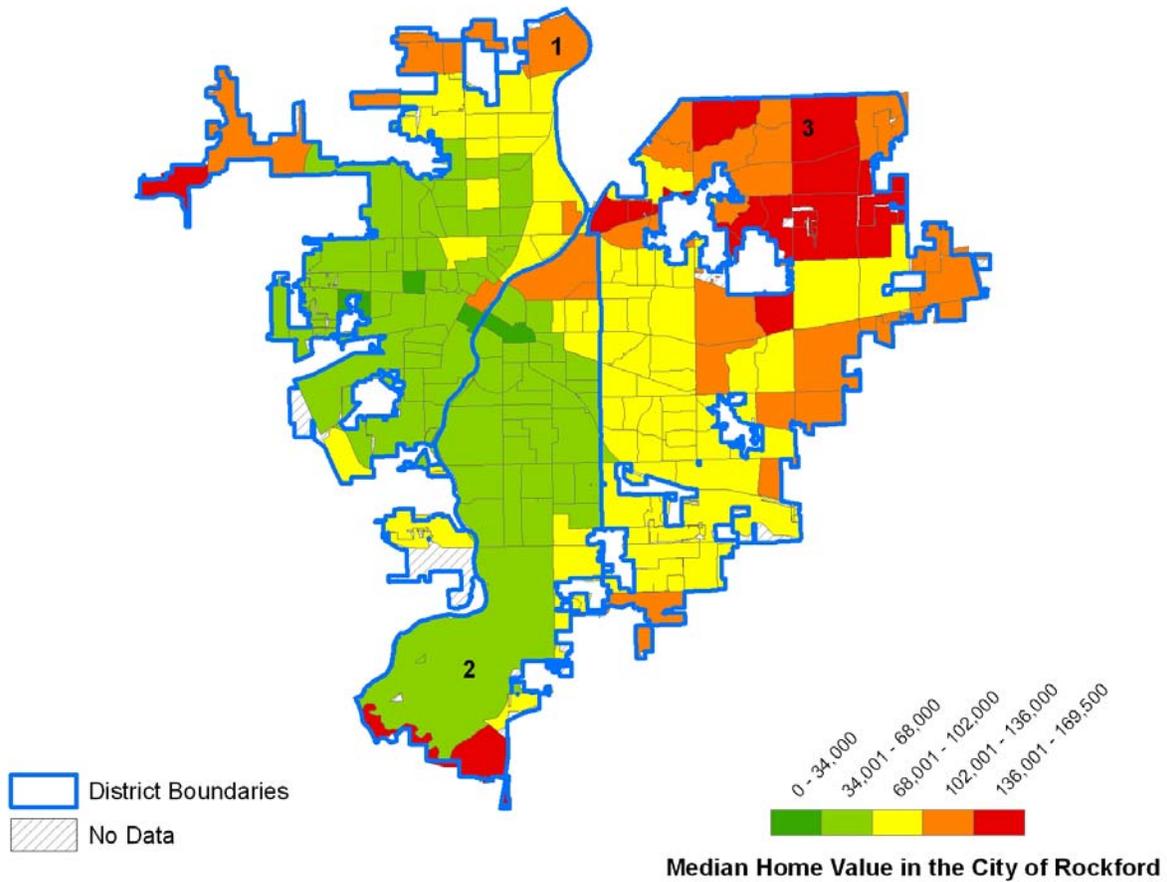


Additional data regarding median home value can be seen in Table IV.10. These data show the Rockford Township Assessor’s view of the average market value of each type of building by district and city total. For single-family units, those identified as “single-family rural” tended to have the highest market value, at almost \$172,000. District 3 was seen to have the highest overall average market value at \$140,628. Districts 1 and 2 had similar average market values at \$98,690 and \$96,942, respectively.

| Housing Type | District 1 | District 2 | District 3 | Total |
|---------------------|------------|------------|------------|---------|
| Single-family rural | 134,012 | . | 194,137 | 171,986 |
| Single-family farm | 86,414 | 108,065 | . | 97,240 |
| Single-family | 78,642 | 80,149 | 147,804 | 109,856 |
| Duplex | 69,163 | 78,510 | 152,974 | 85,610 |
| Tri-plex | 87,112 | 77,338 | 150,279 | 86,057 |
| Four-plex | 123,896 | 111,437 | 217,686 | 147,899 |
| Five-plex | 108,403 | 112,284 | 244,515 | 165,591 |
| Six-plex | 154,462 | 113,702 | 295,169 | 241,398 |
| Condo unit | 98,690 | 96,942 | 140,628 | 137,275 |

Map IV.2, on the following page, presents a geographic representation of median home values in Rockford. The map shows that median home values varied by location within the city. For example, in District 1, home values were mostly below \$68,000, with values increasing in the far north and east portions of the district. In District 2, home values were almost entirely below \$68,000, except for in outlying areas. Data for District 3 show that home values ranged between roughly \$70,000 and \$170,000, with homes in the north and west areas of the district having higher value.

Map IV.2
Median Home Value by Census Block Group
 City of Rockford
 2000 Census Data



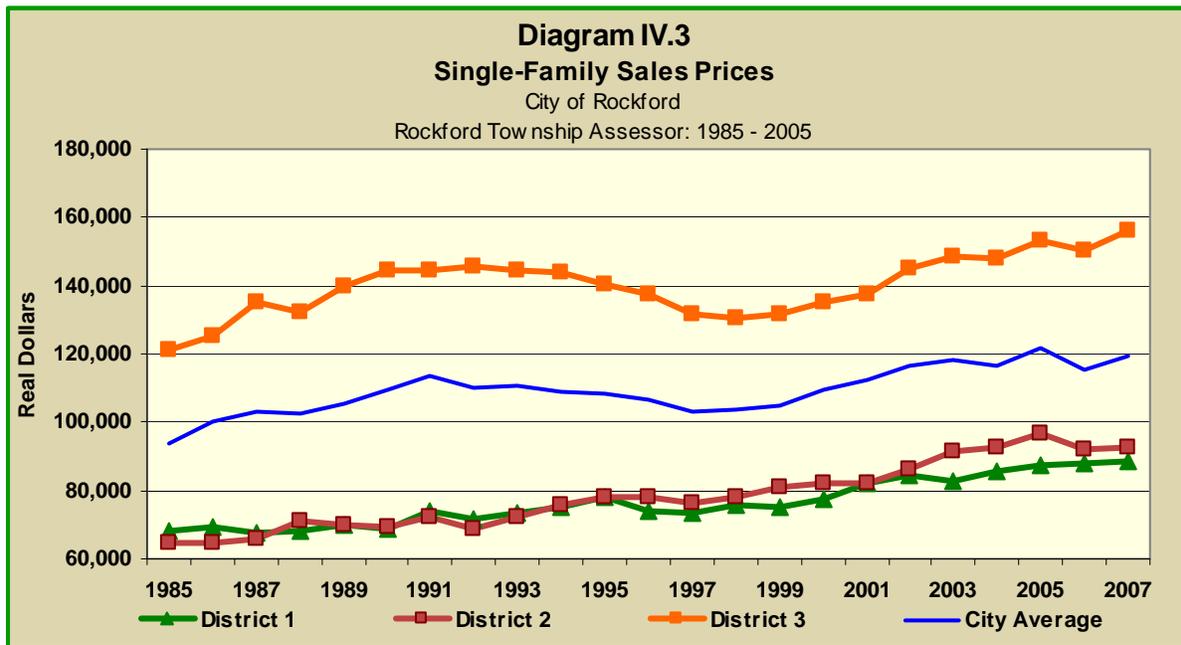
HOUSING AFFORDABILITY

Owner-Occupied Housing

Data on the sales activity of single-family homes by district and year are presented in Table IV.11, on the following page. As seen therein, the average prices of single-family home sales in Rockford did not increase much from 1985 through 2008. In fact, the 2008 average of \$113,320 was quite near the 1991 average of \$113,716. However, as noted by the number of sales in the city, residential sales activity dropped sharply in 2008 by nearly 40 percent. District 3 tended to have the highest prices, occasionally over \$150,000 and the greatest number of sales, often exceeding 900 in a single year.

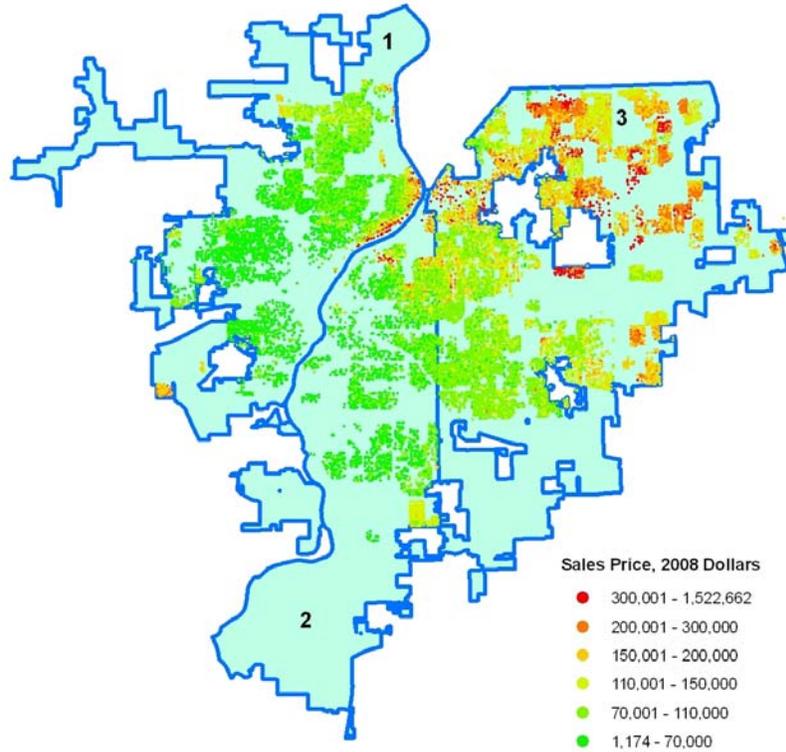
| Table IV.11 Single-Family Home Sales Activity by District and Year City of Rockford Rockford Township Assessor Sales Data 1985 - 2008 | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------|------------|-------|-----------------------------------------|------------|------------|---------|
| Year | Number of Sales | | | | Average Sales Prices Nominal Dollars | | | |
| | District 1 | District 2 | District 3 | Total | District 1 | District 2 | District 3 | Total |
| 1985 | 414 | 223 | 636 | 1,273 | 67,947 | 64,652 | 121,221 | 93,986 |
| 1986 | 433 | 274 | 909 | 1,616 | 69,305 | 64,543 | 125,431 | 100,068 |
| 1987 | 453 | 278 | 820 | 1,551 | 67,722 | 65,987 | 135,284 | 103,130 |
| 1988 | 456 | 268 | 818 | 1,542 | 67,932 | 70,909 | 132,295 | 102,593 |
| 1989 | 529 | 285 | 838 | 1,652 | 70,188 | 69,646 | 140,038 | 105,527 |
| 1990 | 426 | 271 | 802 | 1,499 | 68,652 | 69,235 | 144,403 | 109,286 |
| 1991 | 407 | 264 | 875 | 1,546 | 74,048 | 72,520 | 144,597 | 113,716 |
| 1992 | 504 | 285 | 885 | 1,674 | 71,484 | 68,689 | 145,672 | 110,229 |
| 1993 | 519 | 340 | 969 | 1,828 | 73,244 | 72,513 | 144,198 | 110,720 |
| 1994 | 614 | 390 | 976 | 1,980 | 74,967 | 75,945 | 144,063 | 109,219 |
| 1995 | 578 | 379 | 905 | 1,862 | 78,221 | 77,940 | 140,448 | 108,408 |
| 1996 | 517 | 290 | 798 | 1,605 | 74,099 | 78,073 | 137,593 | 106,386 |
| 1997 | 467 | 309 | 767 | 1,543 | 73,602 | 76,375 | 131,471 | 102,923 |
| 1998 | 506 | 345 | 865 | 1,716 | 75,805 | 78,236 | 130,557 | 103,893 |
| 1999 | 537 | 333 | 899 | 1,769 | 75,072 | 81,004 | 131,412 | 104,821 |
| 2000 | 471 | 285 | 879 | 1,635 | 77,667 | 82,199 | 135,289 | 109,435 |
| 2001 | 472 | 299 | 913 | 1,684 | 82,202 | 82,401 | 137,397 | 112,162 |
| 2002 | 543 | 336 | 951 | 1,830 | 84,496 | 86,265 | 145,177 | 116,355 |
| 2003 | 534 | 386 | 965 | 1,885 | 82,505 | 91,394 | 148,306 | 118,011 |
| 2004 | 603 | 413 | 883 | 1,899 | 85,917 | 92,463 | 148,224 | 116,312 |
| 2005 | 584 | 423 | 964 | 1,971 | 87,435 | 96,877 | 153,076 | 121,566 |
| 2006 | 718 | 456 | 892 | 2,066 | 87,767 | 91,902 | 150,120 | 115,601 |
| 2007 | 554 | 323 | 715 | 1,592 | 88,496 | 92,404 | 156,208 | 119,700 |
| 2008 | 292 | 186 | 479 | 957 | 78,346 | 89,300 | 143,968 | 113,320 |

The sales trend line for each district and the city average are presented in Diagram IV.3, on the following page. This diagram clearly shows the disparity in home sale prices between the District 3 and Districts 1 and 2, with District 3 having roughly double the figures of the other districts.



The geographic distribution of the sale of single-family homes in Rockford is presented in Map IV.3, on the following page. Overall, sales prices increased from west to east in each district and in the city as a whole, with the highest concentration of higher prices in the northeast section of the city.

Map IV.3
Single-Family Home Sales
 City of Rockford
 Rockford Township Assessor Data



Single Family Home Sales, 1985 - 2008

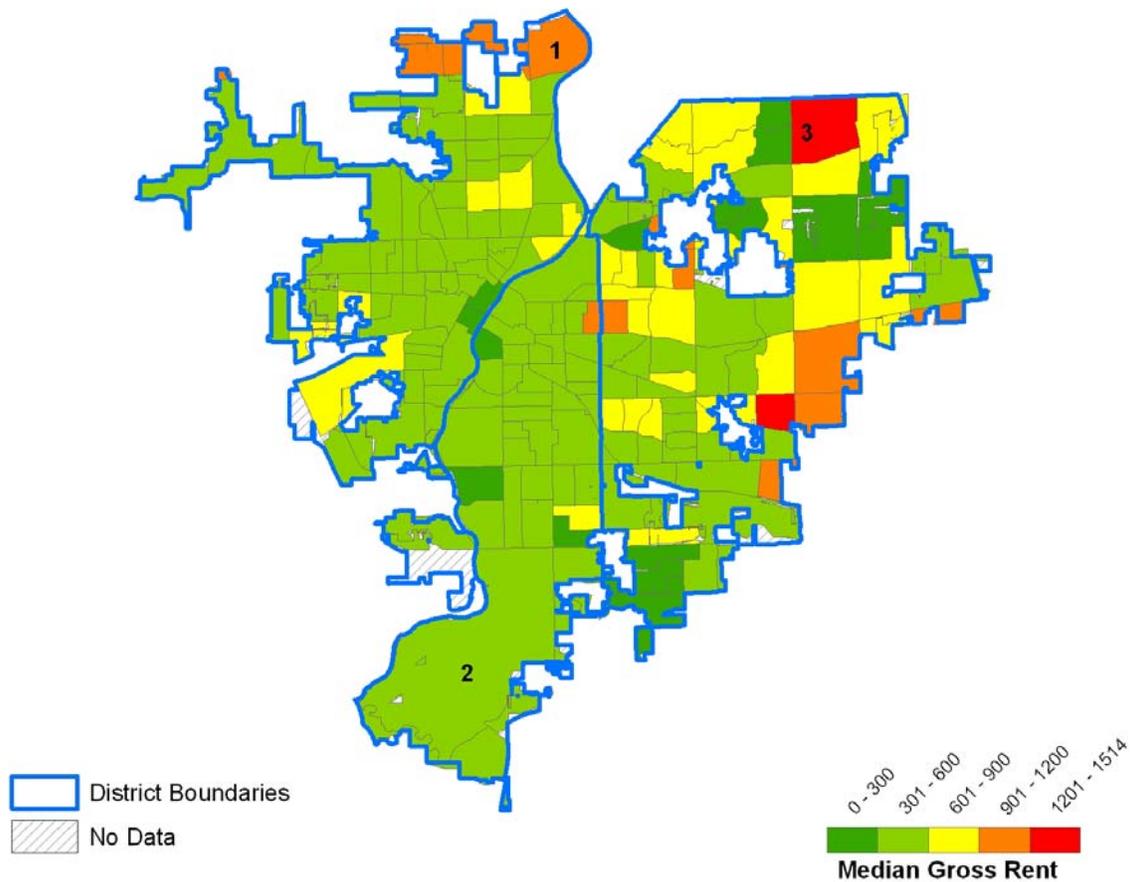
Rental Housing

In terms of the affordability of rental housing in Rockford, Table IV.12 shows the average prices for rental housing in Rockford. The rates range from \$370 for a studio apartment to \$839 for a five-bedroom apartment as of January 2009.

| Table IV.12 | | |
|------------------------------|-------------------------|----------------------|
| Average Rental Prices | | |
| City of Rockford | | |
| RHA Website: January 2009 | | |
| Number of Bedrooms | Number Available | Average Price |
| Studio | 2 | \$370 |
| 1 Bedroom | 18 | \$460 |
| 2 Bedroom | 95 | \$577 |
| 3 Bedroom | 116 | \$713 |
| 4 Bedroom | 43 | \$763 |
| 5 Bedroom | 4 | \$869 |

Map IV.4 addresses geographic distribution of median gross rent figures and shows that most areas of the city experienced gross rent below \$600 monthly. However, there were portions of the city, particularly in the western portions of District 3, that had higher median gross rent figures, including two census tracts with rent above \$1,200 per month. In western portions of the city, rent figures were generally lower than in eastern portions of the city.

Map IV.4
Median Gross Rent by Census Block Group
City of Rockford
2000 Census Data



D. HOUSING CHARACTERISTICS AND CONDITIONS

HOUSING ASSESSMENTS

Part of the evaluation of the housing stock in Rockford included examining additional data gathered from the Rockford Township Assessor, which included an extract of its appraisal database for all residential property class records within the city. However, these data only included information regarding residential property records, not commercial property used for residential purposes. Thus, apartment buildings with more than six units are not included in the database.

Condition, Desirability, Usefulness

Data gathered from the Rockford Township Assessor included a rating regarding the overall condition of the housing stock or an indication of the condition, desirability and usefulness (CDU) of a housing unit. Using a composite indicator related to the property’s physical condition, its desirability and its overall usefulness, the Assessor arrived at a basic rating for each property. The rating was based on the following guidelines:

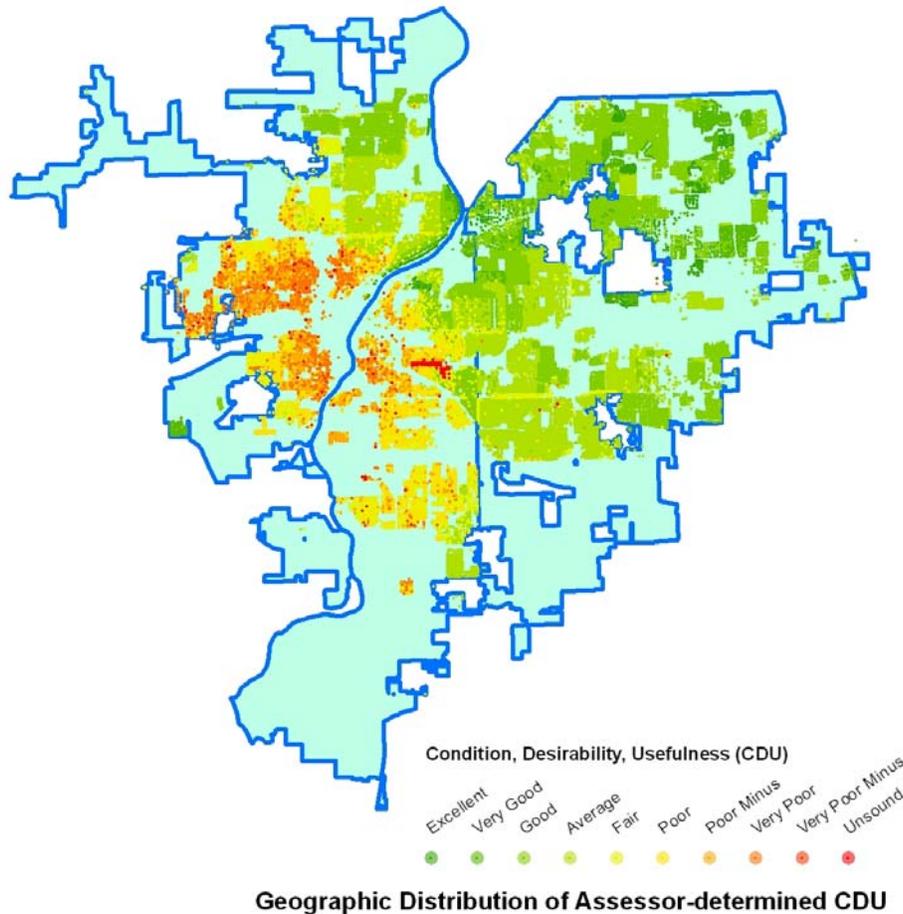
- Excellent – perfect condition; very attractive and highly desirable.
- Very good – slight evidence of deterioration; still attractive and quite desirable.
- Good – minor deterioration visible; slightly less attractive and desirable, but useful.
- Average – normal wear and tear is apparent; average attractiveness and desirability.
- Fair – marked deterioration, but quite usable; rather unattractive and undesirable.
- Poor – definite deterioration is obvious; definitely undesirable and barely usable.
- Very poor – approaches unsoundness; extremely undesirable and barely usable.
- Poor minus – nearly unsound; extremely undesirable and barely usable.
- Very poor minus – moderately unsound; almost unfit for use
- Unsound – definitely unsound; practically unfit for use.

As seen in Table IV.13, at right, overall there were 44,075 housing units assessed, with 17,225 of them classed as average CDU. Nearly 20 percent, 8,624 units, were classed as poor or worse in Rockford. District 1 had the greatest number of units assigned a “poor” or lower CDU, with 1,749 units “poor minus” and 992 units “very poor.” However, District 2 had the highest number of “unsound” units with just over 100 such units.

| Condition | District 1 | District 2 | District 3 | Total |
|-----------------|---------------|--------------|---------------|---------------|
| Excellent | 92 | 30 | 461 | 583 |
| Very Good | 163 | 46 | 1,225 | 1,434 |
| Good | 1,920 | 1,109 | 7,086 | 10,115 |
| Average | 4,351 | 2,452 | 10,422 | 17,225 |
| Fair | 2,723 | 3,018 | 353 | 6,094 |
| Poor | 2,583 | 2,221 | 32 | 4,836 |
| Poor Minus | 1,749 | 658 | 2 | 2,409 |
| Very Poor | 992 | 163 | 6 | 1,161 |
| Very Poor Minus | 46 | 26 | 0 | 72 |
| Unsound | 38 | 104 | 4 | 146 |
| Total | 14,657 | 9,827 | 19,591 | 44,075 |

Map IV.5, below, presents a geographic distribution of the CDU data. This map reveals that many units with a very low CDU rating were not only located in Districts 1 and 2, but were also geographically concentrated within these districts.

Map IV.5
Geographic Distribution of Condition, Desirability and Usefulness of Housing Units
City of Rockford
Rockford Township Assessor Parcel Database



Quality of Materials and Workmanship

Assessor data also describes the grade of the structure, which represents the quality of materials and workmanship used in the original construction of the unit. This classification is distinctly different from physical condition rating because these values are assigned during field inspections. For example, two buildings may be built from the same general floor plan, each offering exactly the same facilities and with the same specific features, but the value of one unit may be more than double the other simply due to the use of highest quality materials and the best workmanship. There are four basic grades: excellent, good, average and cheap. However, the Rockford Township Assessor includes two more grades,

one at each extreme. A “prestige” rating represents a grade that is usually 50 percent higher than excellent. The second is below cheap, using low grade materials and inferior workmanship, as well as lacking sufficient normal facilities.

Table IV.14 offers the quality of materials and workmanship used in the original construction by district and for the city in its entirety. Of the 44,075 residential property records in the city, 89.1 percent were considered as average quality housing units. District 3 tended to have the vast majority of the units labeled “excellent” or “prestige,” with 968 such units. Districts 1 and 2 had the majority of units labeled “cheap” and “low grade and inferior,” 510 of the 519 units.

| Table IV.14 | | | | |
|-----------------------------------------------|-------------------|-------------------|-------------------|---------------|
| Quality of Materials and Workmanship | | | | |
| City of Rockford | | | | |
| Rockford Township Assessor Data: January 2009 | | | | |
| Grade | District 1 | District 2 | District 3 | Total |
| Prestige | 3 | 4 | 234 | 241 |
| Excellent | 31 | 2 | 734 | 767 |
| Good | 126 | 90 | 3,063 | 3,279 |
| Average | 14,240 | 9,478 | 15,551 | 39,269 |
| Cheap | 251 | 251 | 8 | 510 |
| Low grade/ inferior | 6 | 2 | 1 | 9 |
| Total | 14,657 | 9,827 | 19,591 | 44,075 |

HOUSING PROBLEMS

While the Census Bureau does not delve deeply into the physical condition of the housing stock, selected questions from the decennial census do indeed address housing difficulties being faced by householders. These housing difficulties are represented by three different conditions: overcrowding, lack of complete plumbing or kitchen facilities, and cost burden. Each of these conditions is addressed below.

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.5 occupants per room. This type of condition can be seen in both renter and homeowner households. Table IV.15, on the following page, shows that overall 551 owner-occupied houses were overcrowded and an additional 298 were severely overcrowded in Rockford at the time of the 2000 census. Together these figures represent about 2.3 percent of all owner-occupied homes in Rockford. In terms of renter-occupied homes, 757 were overcrowded and 580 more were severely overcrowded. These figures show that overall 5.8 percent of renter-occupied homes were either overcrowded or severely overcrowded. Thus, crowding issues are twice as common for renters as compared to homeowners in Rockford.

| Table IV.15 | | | | |
|---------------------------------------------|------------------------|---------------------|----------------------------|---------------|
| Overcrowding and Severe Overcrowding | | | | |
| City of Rockford Census 2000 SF3 Data | | | | |
| Place | No Overcrowding | Overcrowding | Severe Overcrowding | Total |
| Renter-Occupied | | | | |
| District 1 | 8,034 | 296 | 302 | 8,632 |
| District 2 | 6,694 | 280 | 186 | 7,160 |
| District 3 | 6,832 | 181 | 92 | 7,105 |
| Rockford | 21,560 | 757 | 580 | 22,897 |
| Owner-Occupied | | | | |
| District 1 | 10,610 | 301 | 131 | 11,042 |
| District 2 | 7,217 | 142 | 78 | 7,437 |
| District 3 | 17,628 | 108 | 89 | 17,825 |
| Rockford | 35,455 | 551 | 298 | 36,304 |
| Total | | | | |
| District 1 | 18,644 | 597 | 433 | 19,674 |
| District 2 | 13,911 | 422 | 264 | 14,597 |
| District 3 | 24,460 | 289 | 181 | 24,930 |
| Rockford | 57,015 | 1,308 | 878 | 59,201 |

Households Lacking Complete Plumbing or Kitchen Facilities

According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following is not present in a housing unit: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a housing unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. Rockford had 573 housing units lacking complete kitchen facilities and 409 housing units lacking complete plumbing facilities at the time of the 2000 census, as seen below in Table IV.16.

| Table IV.16 | | |
|---------------------------------------------------------------------|--------------------------------------------|---------------------------------------------|
| Housing Units with Incomplete Plumbing or Kitchen Facilities | | |
| City of Rockford Census 2000 SF3 Data | | |
| Place | Lacking Complete Kitchen Facilities | Lacking Complete Plumbing Facilities |
| District 1 | 199 | 182 |
| District 2 | 155 | 132 |
| District 3 | 219 | 95 |
| Rockford | 573 | 409 |

Cost Burden

Cost burden refers to the amount of income expended for housing. A household experiences a cost burden if between 30 and 50 percent of household income is used for housing costs, and a household experiences a severe cost burden if 50 percent or more of household income is devoted to housing costs. Severely cost burdened renters and homeowners with a mortgage are at risk of homelessness because a single financial setback could result in a housing crisis. Severely cost burdened homeowners without a mortgage may be more likely defer maintenance on their housing unit, increasing the potential for health and safety threats as well as for more dilapidated units.

The Census Bureau reports these conditions for three types of householders: renters and homeowners with and without a mortgage. According to 2000 census data, Rockford had 4,052 renters with a cost burden and another 3,819 with a severe cost burden. There were also 2,480 homeowners with a mortgage who had a cost burden and 1,667 who had a severe cost burden. In terms of houses occupied by owners without a mortgage, 570 had a cost burden and 397 had a severe cost burden. When totaled, 13,985 households in Rockford experienced a cost burden of some degree at that time. While these numbers may seem high, the rates were actually slightly lower than national figures at that time.

| Table IV.17 | | | | | |
|------------------------------------------|----------------|--------------|--------------------|--------------|---------------|
| Cost Burden by Tenure | | | | | |
| City of Rockford | | | | | |
| Census 2000 SF3 Data | | | | | |
| Place | No Cost Burden | Cost Burden | Severe Cost Burden | Not Computed | Total |
| Renter-Occupied | | | | | |
| District 1 | 4,716 | 1,496 | 1,716 | 697 | 8,625 |
| District 2 | 4,154 | 1,253 | 1,146 | 607 | 7,160 |
| District 3 | 4,568 | 1,303 | 957 | 269 | 7,097 |
| Rockford | 13,438 | 4,052 | 3,819 | 1,573 | 22,882 |
| Owner-Occupied with a Mortgage | | | | | |
| District 1 | 4,924 | 1,134 | 669 | 63 | 6,790 |
| District 2 | 3,202 | 747 | 324 | 31 | 4,304 |
| District 3 | 8,794 | 1,599 | 674 | 13 | 11,080 |
| Rockford | 16,920 | 3,480 | 1,667 | 107 | 22,174 |
| Owner-Occupied without a Mortgage | | | | | |
| District 1 | 2,669 | 203 | 158 | 70 | 3,100 |
| District 2 | 1,480 | 165 | 56 | 69 | 1,770 |
| District 3 | 4,681 | 202 | 183 | 11 | 5,077 |
| Rockford | 8,830 | 570 | 397 | 150 | 9,947 |
| Total | | | | | |
| District 1 | 12,309 | 2,833 | 2,543 | 830 | 18,515 |
| District 2 | 8,836 | 2,165 | 1,526 | 707 | 13,234 |
| District 3 | 18,043 | 3,104 | 1,814 | 293 | 23,254 |
| Rockford | 39,188 | 8,102 | 5,883 | 1,830 | 55,003 |

HOUSEHOLDS WITH UNMET NEEDS

Households that experience one or more of these housing problems are considered to have unmet housing needs. Such householders can be of any income level, race, ethnicity or family type. However, the goals and objectives of the programs targeted for the Consolidated Plan are designed specifically for assisting lower-income households. Consequently, for purposes of the Consolidated Plan and reporting for targets under the Consolidated Plan, the number of households that have unmet housing needs and have incomes of 80 percent of the median family income or less are noted in Table IV.18, at right.

Citywide, there were some 13,400 householders with a housing problem or housing problems at the time that the 2000 census was taken. Table IV.15 also shows that renters were more likely to experience a housing problem than homeowners. Roughly 8,000 renters had housing problems, as compared to about 5,500 homeowners.

Renter households with housing problems were segmented by household type: small related, large, elderly and all other. Most renter households with problems in Rockford at the time of the 2000 census were small related (36.9 percent), followed by all other (30.7 percent), elderly (20.4 percent) and large (12.0 percent). In terms of the number of homeowners in households with housing problems, the majority were small related (37.6 percent), followed by elderly (29.7 percent), all other (20.3 percent) and large (12.4 percent).

| Table IV.18 Households with Problems City of Rockford Census 2000: SF3 CHAS Data Baseline CHAS Table 2A | | |
|-----------------------------------------------------------------------------------------------------------------------------------|----------------|----------------------------|
| Household Type | Percent of MFI | Households with Unmet Need |
| Renters | | |
| Small Related | 0-30% | 1,635 |
| | 31-50% | 990 |
| | 51-80% | 305 |
| Large | 0-30% | 455 |
| | 31-50% | 295 |
| | 51-80% | 205 |
| Elderly | 0-30% | 840 |
| | 31-50% | 485 |
| | 51-80% | 295 |
| All Other | 0-30% | 1,490 |
| | 31-50% | 660 |
| | 51-80% | 290 |
| Total Renters | | 7,945 |
| Owners | | |
| Small Related | 0-30% | 520 |
| | 31-50% | 530 |
| | 51-80% | 1,000 |
| Large | 0-30% | 195 |
| | 31-50% | 220 |
| | 51-80% | 260 |
| Elderly | 0-30% | 840 |
| | 31-50% | 485 |
| | 51-80% | 295 |
| All Other | 0-30% | 375 |
| | 31-50% | 235 |
| | 51-80% | 500 |
| Total Owners | | 5,455 |
| Total Unmet Need | | 13,400 |

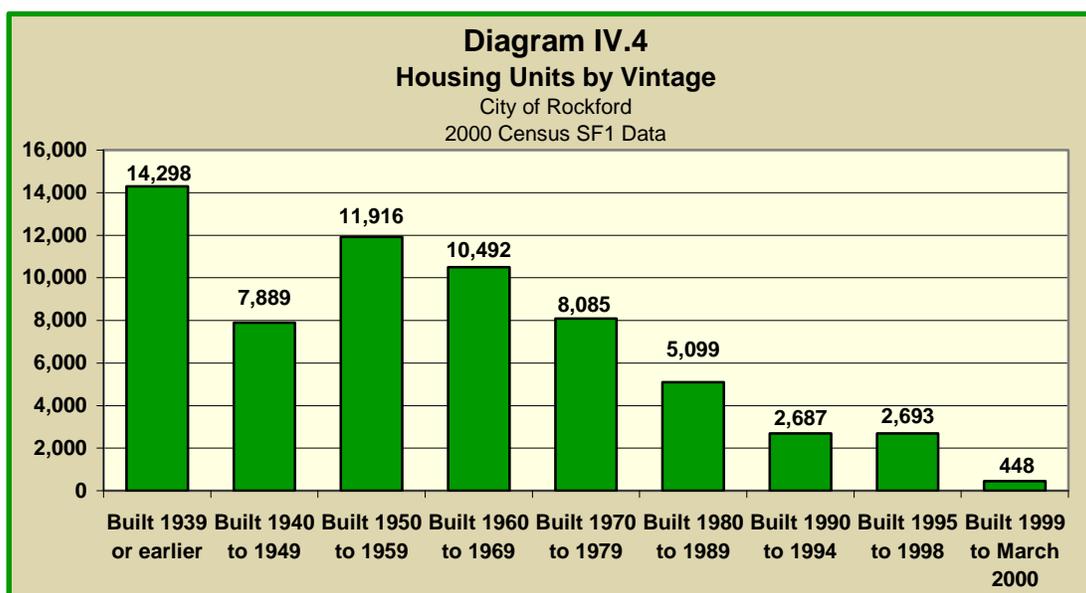
LEAD-BASED PAINT HAZARDS

Older homes, particularly those built prior to 1940, have a higher potential for structural problems related to inadequate foundations and floor supports, poor plumbing, outdated

electrical wiring, and substandard roofing, as well as a greater likelihood of lead-based paint hazards than homes built after 1940. Indeed, environmental issues play an important role in the quality of housing. Exposure to lead-based paint, which is more likely to occur in older homes, is one of the most significant environmental threats posed to homeowners and renters.

Medical understanding of the harmful effects of lead poisoning on children and adults in both the short- and long-term is increasing. Evidence shows that lead dust is a more serious hazard than ingestion of paint chips. Dust from surfaces with intact lead-based paint is pervasive and poisonous when inhaled or ingested. Making the situation more difficult is the fact that lead dust is so fine that it cannot be collected by conventional vacuum cleaners.

Lead-based paint was banned from residential use in 1978 because of the health risk it posed, particularly to children. Homes built prior to 1980 have some chance of containing lead-based paint on interior or exterior surfaces. The chances increase with the age of the housing units. According to 2000 census data, homes built before 1980 comprised the majority of housing units in Rockford, as seen in Diagram IV.4, below.



Consequently, housing units built before 1980 are much more likely than newer homes to contain lead-based paint. HUD has established estimates for determining the likelihood of housing units containing lead-based paint. These estimates are as follows:

- 90 percent of units built before 1940;
- 80 percent of units built between 1940 and 1959; and
- 62 percent of units built between 1960 and 1979.

Other factors used to determine the risk for lead-based paint problems include the condition of the housing unit, tenure and household income. Households with young children are also at greater risk because young children have more hand-to-mouth activity and absorb lead more readily than adults. The two factors most correlated with the presence of lead-based paint hazards are income status and rental status. Low-income residents are less likely to be able to afford proper maintenance of their homes, leading to issues such as chipped and peeling paint, and renters are not as likely or are not allowed to renovate their rental units.

Lead-Based Paint Hazards in Rockford

These HUD estimates were applied to total units by tenure and are portrayed below in Table IV.19 to show the extent of the lead-based paint problem in Rockford. According to this table, there were some 13,823 renter units and 23,247 owner units with the potential for lead-based paint risks at the time the survey was taken. Of the 37,070 units with potential lead-based paint risks, 23,634 (63.8 percent) were households with a total yearly income of less than \$50,000. The data showed that the majority of lower-income households with lead-based paint risk were located in District 1 (38.9 percent), followed by District 2 (31.7 percent) and District 3 (29.4 percent).

| Table IV.19 | | | | | | |
|----------------------------------------------------------|-----------------|---------------|---------------|-----------------------------------------------------------|---------------|---------------|
| Lead-Based Paint Risks to Lower-Income Households | | | | | | |
| City of Rockford 2000 Census SF3 Data | | | | | | |
| Housing Unit Vintage | Total LBP Risks | | | LBP Risks to Households with Income less than \$50,000 | | |
| | Renter | Owner | Total | Renter | Owner | Total |
| District 1 | | | | | | |
| Pre 1940 | 1,814 | 3,105 | 4,919 | 1,532 | 1,597 | 3,129 |
| 1940 to 1949 | 971 | 1,391 | 2,362 | 820 | 716 | 1,536 |
| 1950 to 1959 | 1,221 | 2,385 | 3,606 | 1,031 | 1,227 | 2,258 |
| 1960 to 1979 | 1,805 | 1,428 | 3,234 | 1,525 | 735 | 2,260 |
| Total | 5,811 | 8,309 | 14,120 | 4,908 | 4,274 | 9,183 |
| District 2 | | | | | | |
| Pre 1940 | 2,346 | 3,294 | 5,640 | 1,982 | 1,694 | 3,676 |
| 1940 to 1949 | 1,042 | 958 | 2,000 | 881 | 493 | 1,373 |
| 1950 to 1959 | 750 | 1,033 | 1,783 | 634 | 531 | 1,165 |
| 1960 to 1979 | 1,141 | 614 | 1,755 | 964 | 316 | 1,279 |
| Total | 5,280 | 5,898 | 11,178 | 4,460 | 3,034 | 7,494 |
| District 3 | | | | | | |
| Pre 1940 | 186 | 797 | 983 | 157 | 410 | 567 |
| 1940 to 1949 | 151 | 1,146 | 1,297 | 128 | 589 | 717 |
| 1950 to 1959 | 582 | 2,994 | 3,576 | 491 | 1,540 | 2,032 |
| 1960 to 1979 | 1,814 | 4,103 | 5,916 | 1,532 | 2,110 | 3,642 |
| Total | 2,733 | 9,039 | 11,772 | 2,308 | 4,649 | 6,958 |
| City of Rockford | | | | | | |
| Pre 1940 | 4,346 | 7,196 | 11,542 | 3,671 | 3,701 | 7,372 |
| 1940 to 1949 | 2,165 | 3,494 | 5,659 | 1,829 | 1,797 | 3,626 |
| 1950 to 1959 | 2,553 | 6,412 | 8,965 | 2,156 | 3,298 | 5,455 |
| 1960 to 1979 | 4,760 | 6,145 | 10,905 | 4,021 | 3,161 | 7,181 |
| Total | 13,823 | 23,247 | 37,070 | 11,677 | 11,958 | 23,634 |

Lead-Based Paint Hazards for Children

Children's exposure to lead has decreased dramatically over the past few decades due to federal mandates that lead be phased out of items such as gasoline, food and beverage cans, water pipes, and industrial emissions. However, despite a ban in 1978 on the use of lead in new paint, children living in older homes are still at risk from deteriorating lead-based paint and its resulting lead contaminated household dust and soil. Today lead-based paint in older housing remains the most common source of lead exposure for children.

Thirty-eight million housing units in the United States had lead-based paint during a 1998 to 2000 survey, down from the 1990 estimate of 64 million. Still, 24 million in the survey contained significant lead-based paint hazards. Of those with hazards, 1.2 million were homes to low-income families with children under 6 years of age.⁶

National Efforts to Reduce Lead Exposure in Children

Below is a brief review of some major steps taken by the U.S. to reduce and eliminate blood lead poisoning in children.

The Lead Contamination Control Act (LCCA) of 1988 authorized the Centers for Disease Control and Prevention (CDC) to make grants to state and local agencies for childhood lead poisoning prevention programs that develop prevention programs and policies, educate the public, and support research to determine the effectiveness of prevention efforts at federal, state, and local levels. The CDC has carried out these activities through its Childhood Lead Poisoning Prevention Program.⁷

One of the most significant actions the CDC has taken to lower blood lead levels (BLLs) in children over the past few decades is their gradual changing of the definition of an EBLL. For example, during the 1960s the criteria for an EBLL was ≥ 60 micrograms per deciliter ($\mu\text{g}/\text{dL}$). It then dropped to ≥ 40 $\mu\text{g}/\text{dL}$ in 1971, to ≥ 30 $\mu\text{g}/\text{dL}$ in 1978, ≥ 25 $\mu\text{g}/\text{dL}$ in 1985, and most recently, ≥ 10 $\mu\text{g}/\text{dL}$ in 1991.⁸

National Efforts to Reduce Lead Based Paint Hazards

In 1991 Congress formed HUD's Office of Healthy Homes and Lead Hazard Control to eradicate lead-based paint hazards in privately-owned and low-income housing in the U.S. One way it has done this is by providing grants for communities to address their own lead paint hazards. Other responsibilities of this office are enforcement of HUD's lead-based

⁶ Jacobs, David E., Robert P. Clickner, Joey Y. Zhou, Susan M. Viet, David A. Marker, John W. Rogers, Darryl C. Zeldin, Pamela Broene, and Warren Friedman. "The Prevalence of Lead-Based Paint Hazards in U.S. Housing." *Environmental Health Perspectives* 110 (2002): A599-606. *Pub Med*. 2 Jan. 2009 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1241046&blobtype=pdf>>.

⁷ "Implementation of the Lead Contamination Control Act of 1988." Editorial. *Morbidity and Mortality Weekly Report* 01 May 1992: 288-90. 05 Aug. 1998. Centers for Disease Control. 31 Dec. 2008 <<http://www.cdc.gov/mmwr/preview/mmwrhtml/00016599.htm>>.

⁸ Lanphear, MD MPH, Bruce P et al. "Cognitive Deficits Associated with Blood Lead Concentrations" *Public Health Reports* 115 (2000): 521-29. *Pub Med*. 5 Jan. 2009 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1308622&blobtype=pdf>>.

paint regulations, public outreach and technical assistance, and technical studies to help protect children and their families from health and safety hazards in the home.⁹

Then in 1992, to address the problem more directly, Congress passed the Residential Lead-Based Paint Hazard Reduction Act, also known as Title X, which developed a comprehensive federal strategy for reducing lead exposure from paint, dust and soil, and provided authority for several rules and regulations, including the following:

1. **Lead Safe Housing Rule** – mandates that federally-assisted or owned housing facilities notify residents about, evaluate, and reduce lead based paint hazards.
2. **Lead Disclosure Rule** – requires homeowners to disclose all known lead-based paint hazards when selling or leasing a residential property built before 1978. Violations of the Lead Disclosure Rule may result in civil money penalties of up to \$11,000 per violation.¹⁰
3. **Pre-Renovation Education Rule** – ensures that owners and occupants of most pre-1978 housing are given information about potential hazards of lead-based paint exposure before certain renovations happen on that unit.
4. **Lead Renovation, Repair and Painting Program Rule** – establishes standards for anyone engaging in target housing renovation that creates lead-based paint hazards.¹¹

More recently, a ten-year goal was set in February of 2000 by President Clinton’s Task Force on Environmental Health Risks and Safety Risks to Children to eliminate childhood lead poisoning in the U.S. as a major public health issue by 2010. As a means to achieve this goal, they released the following four broad recommendations in their “Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards,” report:

1. **Prevent lead exposure in children** by, among other actions, increasing the availability of lead-safe dwellings through increased funding of HUD’s lead hazard control program, controlling lead paint hazards, educating the public about lead-safe painting, renovation and maintenance work, and enforcing compliance with lead paint laws.
2. **Increase early intervention to identify and care for lead-poisoned children** through screening and follow-up services for at-risk children, especially Medicaid-eligible children, and increasing coordination between federal, state and local agencies who are responsible for lead hazard control, among other measures.

⁹ "About the Office of Healthy Homes and Lead Hazard Control." 03 May 2008. U.S. Department of Housing and Urban Development. 31 Dec. 2008 <<http://www.hud.gov/offices/lead/about.cfm>> .

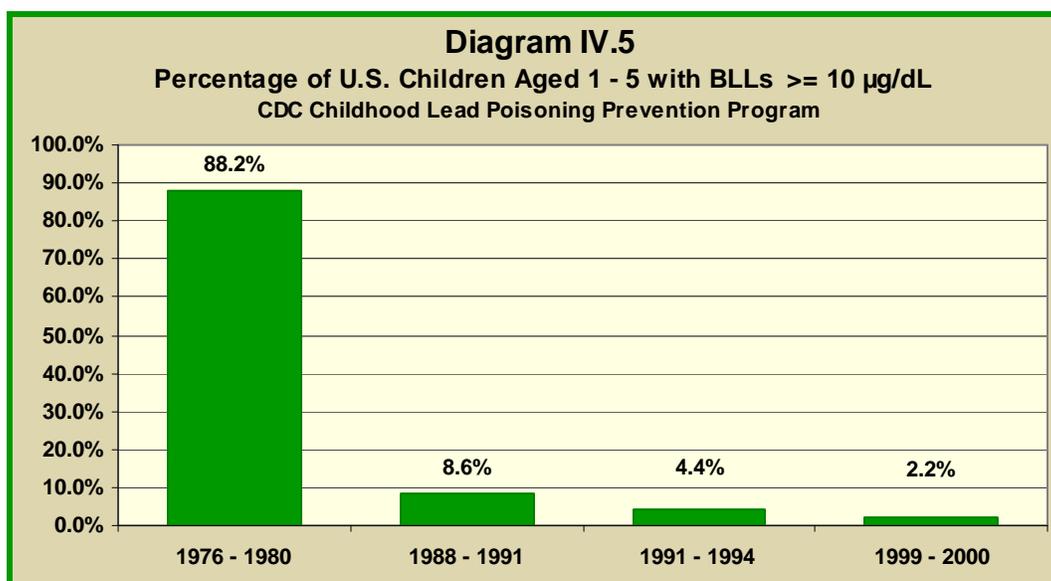
¹⁰ "Lead Programs Enforcement Division - HUD." *Homes and Communities - U.S. Department of Housing and Urban Development (HUD)*. 31 Dec. 2008 <<http://www.hud.gov/offices/lead/enforcement/index.cfm>> .

¹¹ "Lead: Rules and Regulations | Lead in Paint, Dust, and Soil | US EPA." *U.S. Environmental Protection Agency*. 31 Dec. 2008 <<http://www.epa.gov/lead/pubs/regulation.htm>> .

3. **Conduct research** to, for example, develop new lead hazard control technologies, improve prevention strategies, promote innovative ways to decrease lead hazard control costs, and quantify the ways in which children are exposed to lead.
4. **Measure progress and refine lead poisoning prevention strategies** by, for instance, implementing monitoring and surveillance programs.

Results of National Efforts

All of these coordinated and cooperative efforts at the national, state and local levels have created the infrastructure needed to identify high-risk housing and to prevent and control lead hazards. Consequently, EBLLs in U.S. children have decreased dramatically. For example, in 1978 nearly 14.8 million children in the U.S. had lead poisoning; however, by the early 90s that number had dropped substantially to 890,000.¹² Diagram IV.5, below, illustrates this significant reduction in BLLs among young children over the past several decades.¹³



Amidst all of this success, a debate exists in the field of epidemiology about the definition of EBLLs in children. A growing body of research suggests that considerable damage occurs even at BLLs below 10 μ g/dL. For example, inverse correlations have been found between BLLs $<$ 10 μ g/dL and IQ, cognitive function and somatic growth.¹⁴ Further, some

¹² *Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards*. Feb. 2000. President's Task Force on Environmental Health Risks and Safety Risks to Children. 31 Dec. 2008 <<http://www.cdc.gov/nceh/lead/about/fedstrategy2000.pdf>> .

¹³ "Childhood Lead Poisoning Prevention Program | Statement on EBLLs | CDC." *Centers for Disease Control and Prevention*. 31 Dec. 2008 <<http://www.cdc.gov/nceh/lead/research/kidsBLL.htm>> .

¹⁴ *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 30 Dec. 2008 <<http://www.cdc.gov/nceh/lead/Publications/PrevleadPoisoning.pdf>> .

studies assert that some effects can be more negative at BLLs below 10 $\mu\text{g}/\text{dL}$ than above it.¹⁵

While the CDC acknowledges these associations and does not refute that they are, at least in part, causal, they have yet to lower the level of concern below 10 $\mu\text{g}/\text{dL}$. The reasons the CDC gives for this decision are as follows: it is critical to focus available resources where negative effects are greatest, setting a new level would be arbitrary since no exact threshold has been established for adverse health effects from lead, and the ability to successfully and consistently reduce BLLs below 10 $\mu\text{g}/\text{dL}$ has not been demonstrated.¹⁶

Local Efforts to Reduce Lead-Based Paint Hazards

A number of programs exist to address lead-based paint hazards in Rockford through Lead Hazard Reduction Demonstration grant funding secured by the Winnebago County Health Department. Funding began in March 2007 and runs through March 2010. Currently, Winnebago County and the city of Rockford benefit from three different grants that are designed to address problems of lead-based paint. The first grant, which includes funding from HUD, is called Creating Lead Safe Rockford (CLSR). The second two grants are funded by the Illinois Department of Public Health and sponsor the Get the Lead Out (GLO) program as well as a delegate agency, which offers case management of children suffering from lead poisoning and identification of properties with lead hazards. While the delegate agency lists properties with unsafe levels of lead, CLSR and GLO orchestrate lead removal plans, which include assessment of properties in order to determine the best ways to mitigate the lead hazards. The main goals of these efforts are to reduce the risk of lead exposure, especially for children, through removal or lessening of exposure to lead-based paint in walls, windows and other areas.¹⁷

Since 1997, lead mitigation has been provided to over 370 housing units in Winnebago County through a number of different grant projects. The current objective of the lead removal agencies includes a goal of lead mitigation to 100 housing units by the end of the grant funding in 2010, with 77 of 100 units cleared as of July 2009.¹⁸

E. PUBLIC AND ASSISTED HOUSING

Public and assisted housing units also comprise a portion of the housing stock in Rockford. These units are provided by both the Rockford Housing Authority and the Winnebago

¹⁵ Matte, MD, MPH, Thomas D., David Homa, PhD, Jessica Sanford, PhD, and Alan Pate. *A Review of Evidence of Adverse Health Effects Associated with Blood Lead Levels < 10 $\mu\text{g}/\text{dL}$ in Children*. Centers for Disease Control and Prevention, Work Group of the Advisory Committee on Childhood Lead Poisoning Prevention. 2 Jan. 2009
<http://www.cdc.gov/nceh/lead/ACCLPP/SupplementalOct04/Work%20Group%20Draft%20Final%20Report_Edited%20October%2007,%202004%20-%20single%20spaced.pdf> .

¹⁶ *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 30 Dec. 2008
<<http://www.cdc.gov/nceh/lead/Publications/PrevleadPoisoning.pdf>> .

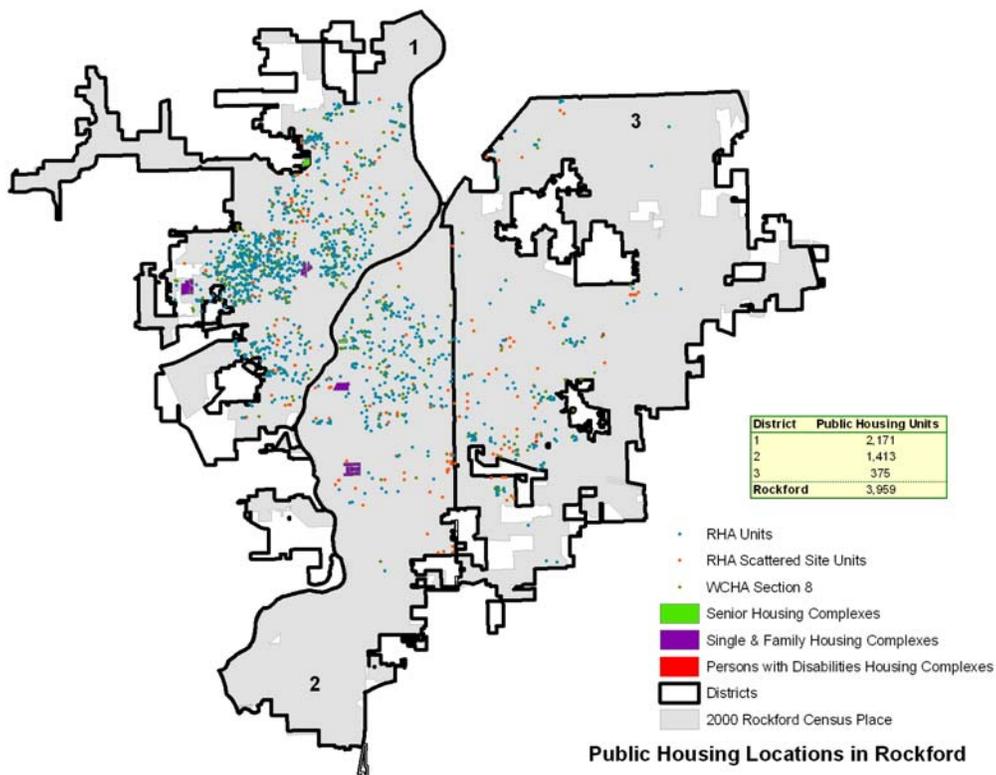
¹⁷ From phone call with Tom Edwards of GLO, 7/29/2009.

¹⁸ From e-mail from Kristine Stensland of the Winnebago County Health Department, 7/30/2009.

County Housing Authority and include public housing units and units that receive housing aid through Section 8 housing assistance vouchers. In total, there were nearly 4,000 public and assisted housing units in Rockford.

Map IV.6, below, shows the locations of public and assisted housing units throughout Rockford. According to these data, the majority of public and assisted housing units of all types are located in District 1 with nearly 2,200 units located in this district. District 2 had roughly 1,400 units, and District 3 had only 375 units. All public and assisted housing complexes are located in Districts 1 and 2.

Map IV.6
Location of Public and Assisted Housing Units
 City of Rockford
 RHA Data



PUBLIC HOUSING

Table IV.20, at right, presents data from the occupancy report of Rockford Housing Authority properties in the city as of March 2009. In total, there were 1,918 public housing units available through the RHA. This figure included units in public housing complexes, all with more than 100 units, as well as scattered housing units, or single units located throughout the city. Of these units, 1,667 were occupied as of this report, which represented an occupancy rate of 87 percent.

| Table IV.20 Occupancy Report City of Rockford RHA Data, March 2009 | | | |
|-------------------------------------------------------------------------------------------|-----------------|--------------------------|------------------|
| Property | Number of Units | Number of Occupied Units | Percent Occupied |
| Blackhawk Courts | 196 | 194 | 99 |
| Orton Keys | 175 | 172 | 98 |
| Park Terrace/Lowrises | 283 | 256 | 90 |
| Brewington Oaks A & B | 418 | 252 | 60 |
| North Main Manor | 187 | 184 | 98 |
| Fairgrounds Valley | 210 | 184 | 88 |
| Olesen Plaza | 151 | 142 | 94 |
| Scattered Sites West | 146 | 137 | 94 |
| Scattered Sites East | 152 | 146 | 96 |
| Agency Wide Total | 1,918 | 1,667 | 87 |

ASSISTED HOUSING

Data from the RHA Section 8 Fact Sheet, presented in Table IV.21, at right, shows that as of April 2009 there were some 1,581 vouchers available, with 1,481 utilized, for utilization rate of 94 percent. Additional information from this source revealed that, on average, the RHA paid \$470 for rent, while the participant in the program paid \$4.

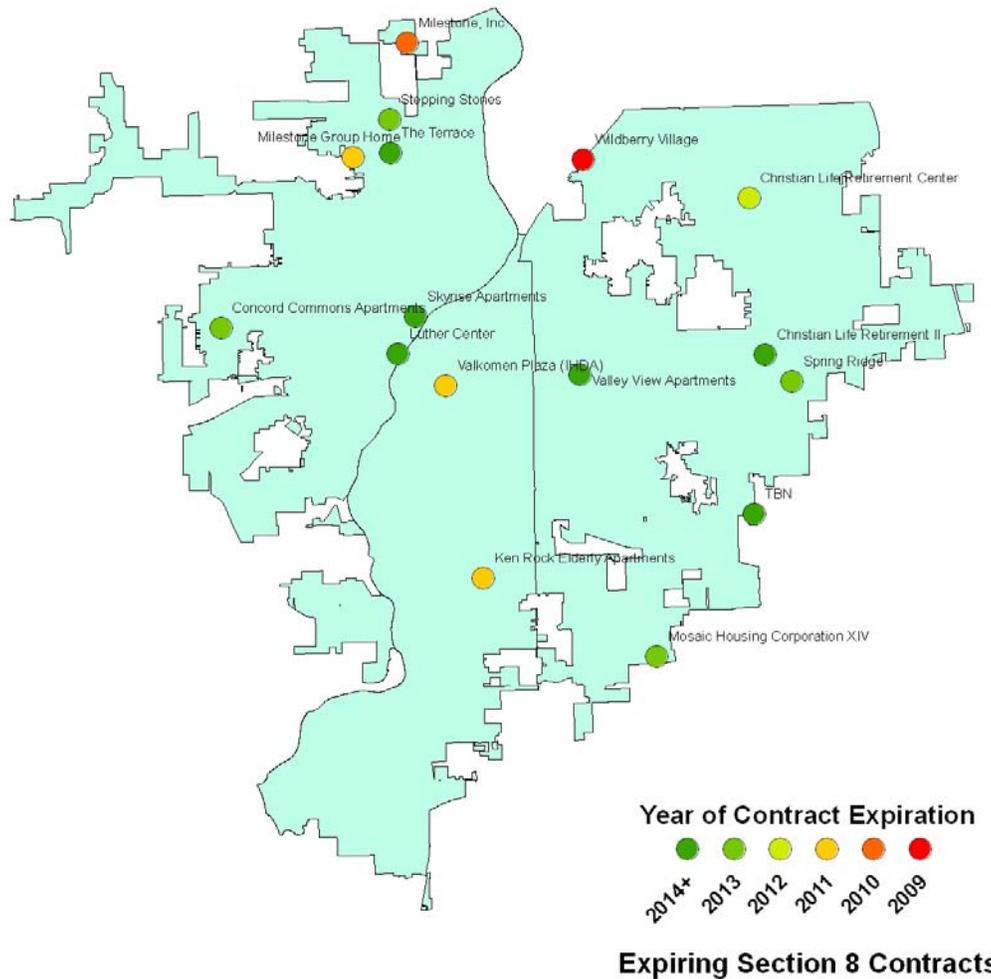
| Table IV.21 Section 8 Fact Sheet City of Rockford RHA Data, March 2009 | | | |
|-----------------------------------------------------------------------------------------------|------------|--------|---------------------|
| Aid | Allocation | Leased | Utilization Percent |
| Section 8 Vouchers | 1,581 | 1,481 | 94 |

As opposed to Section 8 vouchers, which can be used for any rental property where the vouchers are accepted by management, the Section 8 program also offers specific housing units that are contractually subsidized by HUD. Table IV.22 presents data on the number of these type of units in Rockford. In total, more than 1,300 public housing units are at risk of being lost if these subsidized contracts are not renewed.

| Table IV.22 Number of Sec. 8 Contracts Expiring by Year City of Rockford HUD Sec. 8 Contract Database | | |
|------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------|
| Year Contract Expires | Number of Contracts | Units |
| Oct. 15 - Dec. 31 2009 | 1 | 72 |
| 2010 | 1 | 12 |
| 2011 | 3 | 210 |
| 2012 | 1 | 115 |
| 2013 | 4 | 314 |
| 2014+ | 6 | 620 |
| Total | 16 | 1,343 |

Map IV, below, shows the distribution of contracted Section 8 assisted housing units in Rockford. The two contracts set to expire in 2009 and 2010 are both located in the northernmost sections of the city.

Map IV.7
Expiration Date of Contracted Section 8 Assisted Housing Units
 City of Rockford
 HUD Data



F. HOUSING DEMAND FORECAST

Using the population forecast presented in Section III of this document, a household forecast was created for Rockford. Assuming similar persons per household and housing occupancy rates, the total number of households is expected to grow through 2015, reaching 68,665, as seen on the following page in Table IV.23. The household forecast has been separated into homeowner and renter households. By 2015, Rockford is expected to

experience an increase of 9.7 percent in the number of homeowner households and an increase of 25.8 percent in the number of renter households.

| Table IV.23 | | | | | | |
|-------------------------------------------------|------------|--------|--------|------------|--------|---------|
| Households and Population Forecast | | | | | | |
| City of Rockford | | | | | | |
| CHAS Data Revised Baseline CHAS Tables Table 2A | | | | | | |
| Year | Households | | | Population | | |
| | Owner | Renter | Total | Owner | Renter | Total |
| 2000 | 36,304 | 22,897 | 59,201 | 92,055 | 58,060 | 150,115 |
| 2006 | 36,540 | 26,411 | 62,951 | 94,639 | 59,689 | 154,328 |
| 2007 | 36,895 | 26,667 | 63,562 | 95,557 | 60,268 | 155,825 |
| 2008 | 37,252 | 26,926 | 64,178 | 96,484 | 60,853 | 157,336 |
| 2009 | 37,614 | 27,187 | 64,801 | 97,420 | 61,443 | 158,863 |
| 2010 | 37,979 | 27,451 | 65,429 | 98,365 | 62,039 | 160,404 |
| 2011 | 38,347 | 27,717 | 66,064 | 99,319 | 62,641 | 161,960 |
| 2012 | 38,719 | 27,986 | 66,705 | 100,282 | 63,248 | 163,531 |
| 2013 | 39,095 | 28,257 | 67,352 | 101,255 | 63,862 | 165,117 |
| 2014 | 39,474 | 28,532 | 68,005 | 102,237 | 64,481 | 166,718 |
| 2015 | 39,857 | 28,808 | 68,665 | 103,229 | 65,107 | 168,336 |

Table IV.24, on the following page, presents a forecast of households for 2014 by tenure and income. For renters, most households are forecasted to have incomes below 30 percent of the median family income and are expected to be mostly small family and other non-family homes. As for homeowners, this forecast shows that most households will be in the 95 percent or higher median family income group and will comprise mostly single-family households.

| Table IV.24 | | | | | | |
|--------------------------------------------|-----------------------|---------------------|---------------------|---------------------------|-------------------------|---------------|
| 2014 Households by Tenure by Income | | | | | | |
| City of Rockford | | | | | | |
| Percent of MFI | Elderly Family | Small Family | Large Family | Elderly Non-Family | Other Non-Family | Total |
| Renters | | | | | | |
| 0-30% | 100 | 2,631 | 698 | 1,820 | 2,836 | 8,085 |
| 30.1 - 50.0 | 87 | 2,157 | 567 | 1,022 | 1,384 | 5,218 |
| 50.1 - 80.0 | 374 | 2,331 | 524 | 617 | 2,550 | 6,396 |
| 80.1 - 95.0 | 125 | 1,041 | 118 | 137 | 1,029 | 2,450 |
| Above 95.0 | 293 | 2,481 | 449 | 380 | 2,780 | 6,383 |
| Total | 979 | 10,641 | 2,356 | 3,977 | 10,579 | 28,532 |
| Homeowners | | | | | | |
| 0-30% | 207 | 685 | 239 | 837 | 555 | 2,523 |
| 30.1 - 50.0 | 739 | 761 | 288 | 1,332 | 364 | 3,485 |
| 50.1 - 80.0 | 1,713 | 2,594 | 799 | 1,218 | 1,071 | 7,395 |
| 80.1 - 95.0 | 642 | 1,658 | 391 | 348 | 718 | 3,757 |
| Above 95.0 | 3,262 | 12,353 | 2,403 | 1,115 | 3,181 | 22,314 |
| Total | 6,563 | 18,051 | 4,121 | 4,850 | 5,888 | 39,474 |
| Total | | | | | | |
| 0-30% | 306 | 3,316 | 937 | 2,658 | 3,391 | 10,608 |
| 30.1 - 50.0 | 827 | 2,918 | 855 | 2,354 | 1,748 | 8,703 |
| 50.1 - 80.0 | 2,087 | 4,925 | 1,323 | 1,835 | 3,621 | 13,790 |
| 80.1 - 95.0 | 766 | 2,699 | 510 | 485 | 1,746 | 6,207 |
| Above 95.0 | 3,555 | 14,834 | 2,852 | 1,495 | 5,961 | 28,697 |
| Total | 7,541 | 28,692 | 6,478 | 8,827 | 16,467 | 68,005 |

G. SUMMARY

At the time that the 2000 census was taken, 63,607 housing units were counted in the city of Rockford. Most, 40,285 units, were single-family homes. Of the 63,607 housing units in Rockford, 36,304 were owner-occupied units and 22,897 were renter-occupied units. These figures represented a homeownership rate of 61.3 percent. Vacant units represented some 4,406 units, and some 828 vacant units were seen as possible contributors to the blighting influence in the city. Of the roughly 63,600 housing units in Rockford, 44,595 units or 70.1 percent were constructed prior to 1970. Most of this older housing stock was located in Districts 1 and 2.

From 1981 through 2007, 10,542 units were authorized for construction in Rockford, while only 2,389 units were demolished. There have been some 3,064 permits issued since 2000, with 1,766 representing single-family homes. Between 1990 and 2007, values plummeted and then gradually rebounded, ending with a value of \$129,719 in 2007. The average prices of single-family home sales in Rockford have not increased much over the last 24 years, and residential sales activity dropped sharply in 2008 by nearly 40 percent. The average rental rates in the city range from \$370 for a studio apartment to \$839 for a 5-bedroom apartment.

Roughly 44,000 housing units were assessed in the city, with 17,225 of them classed as average condition and 8,624 units classed as poor or worse. Housing with higher condition ratings was mostly found in District 3. District 3 also tended to have the vast majority of the units labeled “excellent” or “prestige,” while Districts 1 and 2 had the majority of units labeled “cheap” or “low grade/inferior.”

In Rockford, there were 551 owner-occupied houses that were overcrowded and an additional 298 that were severely overcrowded at the time of the 2000 census. The city also had 573 housing units lacking complete kitchen facilities and 409 housing units lacking complete plumbing facilities. According to 2000 census data, Rockford had 4,052 renters with a cost burden and another 3,819 with a severe cost burden. Citywide, there were some 13,400 householders with a housing problem or housing problems at the time that the 2000 census was taken. There were some 13,823 renter units and 23,247 owner units with the potential for lead-based paint risks, and the majority of households with lead-based paint risk were in District 1.

As of January 2009, there were nearly 4,000 public and assisted housing units in Rockford. Nearly 2,200 units were located in District 1, while District 2 had roughly 1,400 units, and District 3 had only 375 units. By 2015, Rockford is expected to experience an increase of 9.7 percent in the number of homeowner households and an increase of 25.8 percent in the number of renter households.

V. HOUSING AND HOMELESS NEEDS ASSESSMENT

A. INTRODUCTION

This section addresses housing and homeless needs in Rockford. Specific needs and the priority level of these needs were determined based on data from the 2008 housing and community development survey and public input meetings, a forecast of the number and type of households anticipated to have problems in 2014, and from Internet and interview research with representatives of different services within the city.

B. HOUSING NEEDS ASSESSMENT

2008 HOUSING AND COMMUNITY DEVELOPMENT SURVEY

As part of the process of evaluating housing needs in Rockford, an online survey was distributed to stakeholders throughout the city. Nearly 300 persons were solicited to participate, with just fewer than 200 persons completing the survey.

Table V.1, at right, shows that the majority of respondents addressed the city as a whole when responding to the survey questions.

| Part | Responses |
|-------------------------|------------|
| Entire City of Rockford | 206 |
| Specific Part of City | 68 |
| Missing | 15 |
| Total | 289 |

Respondents were also asked to rank the need level of various housing activities. Table V.2, below, shows the ranking for these housing projects. Notably, residential rehabilitation was seen as a high need by more than 54 percent of respondents. Affordable rental housing, affordable for-sale housing, and homeownership assistance were also indicated to be high level needs for Rockford by the majority of respondents. Disabled housing and senior housing were seen as mostly medium level needs and funding for land trust was indicated to be a low to medium level need for the city.

| Need | No Need | Low Need | Medium Need | High Need | Total |
|-----------------------------|---------|----------|-------------|-----------|-------|
| Affordable for-sale housing | 19 | 60 | 74 | 80 | 233 |
| Affordable rental housing | 24 | 61 | 64 | 83 | 232 |
| Disabled housing | 19 | 55 | 89 | 67 | 230 |
| Homeownership assistance | 16 | 51 | 68 | 96 | 231 |
| Residential rehabilitation | 12 | 26 | 69 | 127 | 234 |
| Senior housing | 21 | 49 | 101 | 60 | 231 |
| Funding for land trust | 35 | 64 | 63 | 53 | 215 |

PUBLIC POLICIES THAT MAY ADVERSELY AFFECT AFFORDABLE HOUSING

The city of Rockford is one of the most affordable cities in the United States, but there continues to be a need to address overall barriers to affordable housing, homeownership and maintenance of the current affordable housing stock. In 2007, the Rockford City Council adopted a new zoning ordinance for the entire city that reflected the goals and objectives of the City's 2020 Comprehensive Plan. This ordinance promoted the concept of housing that is desirable, safe and affordable. Over the course of the upcoming Five-Year Consolidated Plan period, the City anticipates evaluating its effectiveness.

Rockford acknowledges that permit fees and the development review process could be a barrier to affordable housing. However, Rockford's processes are also some of the least burdensome in the region. The City does not charge development impact fees or technical review fees and places no special permitting reviews on affordable housing projects that would not be required of all developments.

Lead-based paint in housing is commonly found in Rockford, as it was extensively used in building until 1978. Older housing is therefore most vulnerable to the problem. Federal regulations have come out to protect occupants and workers from lead poisoning. At the same time, these regulations layered upon the State regulations and the costs associated to a rehab project with no funding can present a significant barrier to rehab. Lead poisoning disproportionately affects poor, urban minorities, and these groups are least likely to benefit from abatement unless they are in HUD subsidized units. Because lead costs can be expensive in deteriorated housing and funding is not readily available, most developers are not eager to engage in the rehab of housing that may contain lead-paint hazards. Rockford will continue to seek solutions to this dilemma, as noted in the Annual Action Plan.

HOUSING NEEDS AT THE PUBLIC INPUT MEETINGS

Three public input meetings, hosted by the DCD, were held April 1 through 2, 2009, in order to gain feedback regarding the initial findings of the Consolidated Plan and to afford the public the opportunity to provide input regarding the perceived community development needs in the city. The meetings were held in Rockford at the Goodwill Abilities Center, the Rockford Housing Authority and Anderson Gardens.

Feedback from these meetings included the following comments:

- The rental stock is in poor shape and efforts should focus on rehabilitation or elimination of dilapidated units of housing stock.
- It may be more beneficial to the community to remove unsound housing stock than it would be to rehabilitate said stock.
- There is a high distribution of dilapidated housing in high poverty areas.
- Accessibility of housing for the handicapped is still an issue in the city.

HOUSEHOLDS WITH UNMET HOUSING NEEDS IN 2014

Using the household predictions presented earlier in this document, as well as the revised unmet housing needs data derived from the 2000 census, a revised set of households with unmet housing needs was developed. These data are segmented by tenure, income and by household type, as seen in Table V.3, below. Overall, by 2014, there are anticipated to be some 18,989 households with one or more housing problems, which include cost burdens, overcrowding, and incomplete kitchen or plumbing facilities. There are expected to be roughly 10,660 renter households with a housing problem or problems; most of these households will be small-family households and other non-family households, with fewer elderly non-family, large family or elderly family households. Additionally, the forecast shows that most renter households with housing problems are expected to have median family incomes of less than 30 percent. Forecasted data for homeowners show that there will be 8,330 homeowner households with a housing problem. Of these, most households are expected to be predominantly small-family type households. Also, most homeowner households with housing problems are anticipated to have a higher-income level than renters.

| Table V.3 | | | | | | |
|-----------------------------------------|-----------------------|---------------------|---------------------|---------------------------|-------------------------|---------------|
| 2014 Households with Problems | | | | | | |
| City of Rockford | | | | | | |
| Census 2000: SF3 CHAS Data | | | | | | |
| Revised Baseline CHAS Tables Table 2A | | | | | | |
| Percent of MFI | Elderly Family | Small Family | Large Family | Elderly Non-Family | Other Non-Family | Total |
| Renters with Unmet Need | | | | | | |
| 0.00 - 30.0 | 75 | 2,038 | 567 | 972 | 1,858 | 5,511 |
| 30.1 - 50.0 | 31 | 1,234 | 368 | 573 | 823 | 3,030 |
| 50.1 - 80.0 | 100 | 380 | 256 | 268 | 362 | 1,365 |
| 80.1 - 95.0 | 25 | 69 | 25 | 56 | 62 | 237 |
| Above 95.0 | 12 | 143 | 199 | 37 | 125 | 517 |
| Total | 243 | 3,865 | 1,415 | 1,908 | 3,229 | 10,660 |
| Homeowners with Unmet Need | | | | | | |
| 0.00 - 30.0 | 174 | 565 | 212 | 598 | 408 | 1,957 |
| 30.1 - 50.0 | 304 | 576 | 239 | 462 | 256 | 1,838 |
| 50.1 - 80.0 | 212 | 1,087 | 283 | 174 | 544 | 2,300 |
| 80.1 - 95.0 | 103 | 294 | 65 | 54 | 174 | 691 |
| Above 95.0 | 125 | 669 | 413 | 33 | 304 | 1,544 |
| Total | 919 | 3,192 | 1,212 | 1,321 | 1,686 | 8,330 |
| Total Households with Unmet Need | | | | | | |
| 0.00 - 30.0 | 249 | 2,604 | 779 | 1,571 | 2,265 | 7,468 |
| 30.1 - 50.0 | 336 | 1,811 | 607 | 1,036 | 1,078 | 4,867 |
| 50.1 - 80.0 | 312 | 1,468 | 538 | 442 | 905 | 3,665 |
| 80.1 - 95.0 | 128 | 362 | 90 | 110 | 236 | 927 |
| Above 95.0 | 138 | 812 | 613 | 70 | 429 | 2,062 |
| Total | 1,162 | 7,056 | 2,628 | 3,229 | 4,915 | 18,989 |

PUBLIC HOUSING

Public housing provides safe and suitable rental housing for eligible low-income families, elderly persons and people with disabilities. Public housing units can be single-family houses, high-rise apartment units or other housing types.

Rent for public housing residents is calculated through a Total Tenant Payment formula, which means that tenants pay the highest of the following figures:

- Thirty percent of the monthly adjusted income;
- Ten percent of monthly income;
- Welfare rent, if applicable; or
- Twenty-five dollar minimum rent or higher amount (up to \$50) set by a housing authority.

Public housing residents are required to move if their income changes enough to afford housing on the private market.¹⁹

Public Housing Strategy

According to the Rockford Housing Authority (RHA) Strategic Plan for 2009 through 2014, there are eleven goals that the RHA will use to improve public and assisted housing in Rockford. While broad in scope, these goals are in line with the broad objectives of the RHA to serve the needs of low- to very-low-income persons in Rockford through providing HUD-funded public and Section 8 housing options and to improve the quality of the available housing stock. The eleven goals of the strategic plan are as follows:

1. Maintain and strengthen financial viability;
2. Develop non-HUD income streams;
3. Through demolition, disposition or a combination of redevelopment and demolition, transition residents into modern affordable housing developments;
4. Upgrade scattered site program;
5. Upgrade and modernize high-rise and low-rise buildings;
6. Expand case management capabilities in Resident Services departments including innovative approaches to aid residents in achieving self-sufficiency;
7. Require greater accountability for participants and landlords of all HCV programs;
8. Achieve greater accountability for public housing residents through strengthening lease enforcement and lease provisions as well as enhanced monitoring and training;
9. Continue to improve efficiency and effectiveness of work force through targeted training programs and hiring practices;
10. Continue to focus on curb appeal of the exterior and interior of all developments; and
11. Provide a safe environment for residents and focus on measures that will aid families in developing abilities to move up and out of public housing.

¹⁹ <http://www.hud.gov/renting/phprog.cfm>

Size and Characteristics

Demographic information for public housing residents of Rockford show that nearly 3,000 families rely on public housing in Rockford as of January 2009, with an average family size of 2.08 persons. The average income of public housing residents was \$9,066.74, and the average age of residents was 44. The majority of persons who utilized public housing in Rockford were black (61 percent), followed by white (38 percent), Alaskan native (less than one percent) and Asian (less than one percent). Three percent of residents were of Hispanic ethnicity. More women used public housing than men (69 percent versus 31 percent). Fourteen percent of residents were elderly (with an average age of 70), and 39 percent were disabled (with an average age of 51).²⁰

Services and Housing Currently Provided

There are currently two housing authorities that provide housing services to the people of Rockford: the Winnebago County Housing Authority (WCHA) and the RHA. The WCHA provides public housing for people of Winnebago County, which includes the city of Rockford. The Collier Gardens apartment complex, located in Rockford, offers more than 150 units of housing to low-income, disabled or elderly persons.²¹ Recently, the WCHA was awarded \$7 million in low-income tax credits to upgrade and improve their public housing units, specifically those in Collier Gardens.²²

The RHA also offers a variety of HUD-funded programs that are designed to assist those who rely on public housing to avoid homelessness, including low-income persons, the elderly and the disabled. The RHA owns and operates nearly 2,000 housing units in Rockford, including multi-family developments, apartment buildings and scattered-site homes, which currently house roughly 1,000 families in the area. The RHA also manages a Section 8 voucher program for the City, which offers subsidies for housing units for low-income housing. In 2007, the RHA awarded 1,700 housing vouchers to families in Rockford.²³

Recently, the public housing situation in Rockford experienced unrest when one of the RHA's primary housing facilities, the Jane Addams House, was demolished, eliminating 77 units of public housing. In response to a lawsuit filed by a poverty advocacy group, the RHA agreed to build new public housing units to replace those that were demolished. According to the RHA, this has become an opportunity in that it has allowed the program to commence in building new public housing facilities that are to be scattered throughout the city, rather than clumped in a low-income, and possibly low-opportunity, area.²⁴

²⁰ According to Sherri Tracy, Deputy Executive Director of Development of the Rockford Housing Authority. From e-mail 5/14/2009.

²¹ <http://www.co.winnebago.il.us/deptHome.asp?deptID=1059&pgID=205>

²² <http://www.rstar.com/archive/x1060497638/Winnebago-County-Housing-Authority-grant-allows-apartments-7M-overhaul>

²³ <http://www.rockfordha.org/rha/>

²⁴ <http://www.rstar.com/archive/x1017426307/Rockford-Housing-Authority-hopes-to-decentralize-poverty>

Services and Housing Needed

While multiple public housing organizations exist in the Rockford area, they are not currently able to provide enough support for the number of persons requiring public housing assistance, in terms of both public housing facilities as well as housing subsidy vouchers. According to the RHA Web site, in 2007 an average of 1,500 persons were on the waiting list for public housing in Rockford, with an average wait time of three months. Additionally, more than 3,000 persons were on the waiting list for Section 8 vouchers in 2007; the average wait time for Section 8 voucher assistance was five years.²⁵ The most recent figures from the RHA provided for April 2009 show more than 1700 persons collectively on waiting lists for public housing, an increase of 200 persons from 2007.

Felicia Davis, who works as a housing manager for the Winnebago County Housing Authority's Collier Gardens complex in Rockford, reported that inadequate numbers of public housing units is a significant problem in Rockford. According to Davis, in the beginning of 2009 more than 50 persons were on the wait list for one bedroom units, and 10 persons were on the wait list for two-bedroom public housing units in Rockford. With the recent increase in job losses and housing foreclosures in the area, the need for public housing or housing assistance will likely increase. In terms of additional services, assistance programs such as energy assistance and pantry assistance are two programs that need bolstering in order to adequately address the needs of public housing residents in Rockford.²⁶

C. PRIORITY HOUSING NEEDS RANKINGS

HUD requires jurisdictions to complete Consolidated Plan Table 2A, which estimates the unmet needs by income group and household type, prioritizes needs, and sets goals for meeting these needs. In establishing its three-year priorities and assigning priority need levels, the County considered both of the following:

- Those categories of lower- and moderate-income households most in need of housing
- Activities and sources of funds that can best meet the needs of those identified households.

Priority need rankings were assigned to households to be assisted according to the following HUD categories:

High Priority: Activities to address this need will be funded by the City during the five-year period. Identified by use of an 'H'.

Medium Priority: If funds are available, activities to address this need may be funded by the City during the three-year period. Also, the City may take other

²⁵ <http://www.rockfordha.org/about/annual.cfm?section=ABOUT2>

²⁶ From phone call 4/15/2009

actions to help other entities locate other sources of funds. Identified by use of an 'M'.

Low Priority: The City will not directly fund activities to address this need during the five-year period, but other entities' applications for federal assistance might be supported and found to be consistent with this Plan. In order to commit CDBG, HOME or ESG Program monies to a Low Priority activity, the City would have to amend this Consolidated Plan through the formal process required by the Consolidated Plan regulations at 24 CFR Part 91. Identified by use of an 'L'.

No Such Need: The City finds there is no need or that this need is already substantially addressed. The City will not support other entities applications for federal assistance for activities where no such need has been identified. Identified by use of an 'N'.

Priority need rankings have been assigned to each of the required categories for HUD Housing Priority Needs Table 2A, on the following page. The size of each group having unmet needs, coupled with input received at the public input meetings as well as the degree of need expressed during the 2008 Housing and Community Development Survey, guided the ranking process for the city of Rockford. No groups received less than a medium need.

Table 2A
City of Rockford, Illinois
Priority Housing Needs Table for 2010-2014 Consolidated Plan

| PRIORITY HOUSING NEEDS (households) | | Priority | | Unmet Need |
|----------------------------------------------------|------------------------------|----------|---|------------|
| Renter | Small Related | 0-30% | H | 2,038 |
| | | 31-50% | H | 1,234 |
| | | 51-80% | H | 380 |
| | Large Related | 0-30% | H | 567 |
| | | 31-50% | H | 368 |
| | | 51-80% | H | 256 |
| | Elderly | 0-30% | H | 1,047 |
| | | 31-50% | H | 604 |
| | | 51-80% | H | 368 |
| | All Other | 0-30% | H | 1,858 |
| | | 31-50% | H | 823 |
| | | 51-80% | H | 362 |
| Owner | Small Related | 0-30% | H | 565 |
| | | 31-50% | H | 576 |
| | | 51-80% | H | 1,087 |
| | Large Related | 0-30% | H | 212 |
| | | 31-50% | H | 239 |
| | | 51-80% | H | 283 |
| | Elderly | 0-30% | H | 772 |
| | | 31-50% | H | 766 |
| | | 51-80% | H | 157 |
| | All Other ²⁷ | 0-30% | M | 408 |
| | | 31-50% | M | 256 |
| | | 51-80% | M | 544 |
| Non-Homeless Special Needs²⁸ | Elderly | 0-80% | M | 3,714 |
| | Frail Elderly | 0-80% | M | 879 |
| | Severe Mental Illness | 0-80% | M | 2,933 |
| | Physical Disability | 0-80% | M | 4,399 |
| | Developmental Disability | 0-80% | M | 3,466 |
| | Alcohol/Drug Abuse | 0-80% | M | 5,000 |
| | HIV/AIDS | 0-80% | M | 366 |
| | Victims of Domestic Violence | 0-80% | M | 1,500 |

²⁷ This category also includes the housing needs of the physically disabled.

²⁸ Data derived from corresponding narrative sections, pages 87 – 98.

D. HOMELESS NEEDS ASSESSMENT

Additional survey questions were used to gauge need for homeless and special needs groups in the city. Table V.4, below, shows the ranking of special needs community development activities. The first two items listed, disabled centers/services and accessibility improvements, received mostly a medium need ranking. Domestic violence facilities were seen as a medium to high need, and the last three items, substance abuse shelters, homeless shelters/services, and neglected/abused child services, received mostly a high level need ranking.

| Need | No Need | Low Need | Medium Need | High Need | Total |
|--------------------------------|---------|----------|-------------|-----------|-------|
| Disabled centers/services | 17 | 58 | 106 | 47 | 228 |
| Accessibility improvements | 15 | 64 | 93 | 55 | 227 |
| Domestic violence facilities | 16 | 52 | 81 | 79 | 228 |
| Substance abuse facilities | 26 | 48 | 63 | 91 | 228 |
| Homeless shelters/services | 32 | 45 | 67 | 88 | 232 |
| Neglected/Abused child centers | 21 | 35 | 73 | 99 | 228 |

HOMELESS OVERVIEW

According to HUD, a national focus on homeless rights during the Reagan administration helped to form much of the way homeless needs are addressed today. It was during the early 1980s that the administration determined that the needs of the homeless were best handled on a state or local level rather than a national level. In 1983, a federal task force was created to aid local and regional agencies in their attempts to resolve homeless needs, and in 1986, the Urgent Relief for the Homeless Act was introduced, which chiefly established basic emergency supplies for homeless persons such as food, healthcare and shelter. The act was later renamed the McKinney-Vento Act, after the death of one of its chief legislative sponsors, and was signed into law in 1987.

HUD defines the term “homeless” according to the McKinney-Vento Act, which states that a person is considered homeless if he/she lacks a fixed, regular and adequate night-time residence. A person is also considered homeless if he/she has a primary night time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations.
- An institution that provides a temporary residence for individuals intended to be institutionalized.

- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.²⁹

Therefore, homelessness can be defined as the absence of a safe, decent, stable place to live. A person who has no such place to live stays wherever he or she can find space—an emergency shelter, an abandoned building, a car, an alley or any other such place not meant for human habitation.

Homeless sub-populations tend to include those with substance abuse and dependency issues, those with serious mental illness, persons living with HIV/AIDS, women and other victims of domestic violence, emancipated youth, and veterans. The major causes of homelessness in Rockford are unemployment; education issues including a labor force that lacks adequate education and training; and poverty including generational poverty.³⁰

Reversing declines in personal incomes, reducing the lack of affordable housing for precariously-housed families and individuals who may be only a paycheck or two away from eviction, increasing and promoting help available from welfare agencies are all significant policy challenges today. It takes only one additional personal setback to precipitate a crisis that would cause homelessness for those at risk of homelessness. Deinstitutionalization of patients from psychiatric hospitals without adequate community clinic and affordable housing support only propagates more people in search of affordable housing. Personal vulnerabilities also have increased, with more people facing substance abuse problems, diminished job prospects because of poor education, or health difficulties while lacking medical coverage.

Satisfying the needs of the homeless population therefore represents both a significant public policy challenge and a complex problem, due to the range of physical, emotional and mental service needs required to sustain residence in permanent housing. The following helps to characterize the nature and extent of homelessness in Rockford.

CONTINUUM OF CARE

In 1994, HUD refocused national homeless efforts through advocacy of Continuum of Care programs for homeless needs. According to HUD, a Continuum of Care (CoC) exists to serve the needs of homeless persons on city or county levels. The main goals of CoCs are to offer housing assistance, support programs and shelter services to homeless persons and to ultimately break the cycle of homelessness. CoCs collaborate with different community organizations and local homeless advocate groups to identify homeless needs on a community level and in turn develop the best means of addressing these issues.³¹ For

²⁹ The term “homeless individual” does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or a state law (42 U.S.C. § 11302(c)). HUD also considers individuals and families living in overcrowded conditions to be “at risk” for homelessness.

³⁰ From phone call with Nancy McDonald on April 21, 2009.

³¹ <http://www.hud.gov/offices/cpd/homeless/library/coc/cocguide/intro.pdf>

example, a CoC in one city may identify a high number of homeless persons with HIV/AIDS who have no access to support programs. The CoC could then tailor their efforts to offer programs that would benefit this group.

In Rockford, a CoC exists to address homeless needs in the city of Rockford, as well Winnebago and Boone counties, working in part as the Mayor's Task Force on Homelessness. The mission of this group is to "end chronic homelessness with permanent housing and access to support services with commitment to ending homelessness and developing partnerships among all jurisdictions and community groups." The CoC/Mayor's Task Force for Homelessness was originated in 1987, when a public hearing was held to address the issue of homelessness in Rockford. The task force was established as a result of this meeting and joined together city staff members and other community service organizations to aid the call. Some of the original priorities of the group included establishing shelters, especially emergency shelters for all types of homeless persons in the city, creating transitional and permanent housing solutions, and offering employment solutions for homeless persons. In 2003, the Rockford CoC was expanded to include nearby Boone County within its CoC efforts.

CONTINUUM OF CARE STRATEGY

The CoC for Rockford has also developed a ten-year plan to end homelessness. The plan outlines the specific problems related to homelessness in the area and corresponding methods of addressing the problems and tracking progress. The following is a list of the actions planned by the CoC, as outlined in the 10-Year Plan document:

- Prevent homelessness through short-term aid, education and supply of basic needs.
- Provide outreach to the chronically homeless, community leaders and agencies.
- Offer rapid rehousing options that shorten the length of homelessness.
- Provide supportive services that are designed to fill service gaps.
- Enhance opportunities for citizens to achieve livable wages.
- Expand housing options including temporary, transitional and permanent types.
- Monitor and evaluate progress.

SERVICES

The city of Rockford currently offers a number of services to both aid those who have become homeless and to prevent persons from becoming homeless. Services to aid the homeless include: health clinics, addiction aid, employment readiness skills training, domestic/sexual abuse support, and veteran support. Services offered to prevent homelessness in the city include:

- Emergency funds – aid for housing deposits and up to three months of aid for utilities, rent and mortgage payments assistance.³²
- Condemned housing support –one month of assistance to allow for persons to relocate from a condemned house to a new residence.
- Temporary shelter – short-term motel or hotel housing for persons experiencing household crises beyond their control.

FACILITIES

According to information from the Continuum of Care, there are a number of facilities within the city that offer shelter to homeless persons in Rockford, including single individuals, those under age 18, families and persons seeking transitional housing. Organizations offering shelter facilities to homeless persons include Shelter Care Ministries, the Janet Wattles Center, The Carpenter’s Place, Zion Development, American Red Cross, PHASE/WAVE, Rockford MELD, Rockford Rescue Mission, the Jericho Project, Youth Services Network, the Salvation Army and Rosecrance.

POPULATION

Every other year a homeless person count is conducted by the CoC for the city of Rockford/Winnebago and Boone Counties. The count is conducted as a point-in-time tally of homeless persons and is designed to be statistically reliable and produce unduplicated numbers. The CoC counts all persons who fit HUD’s definition of a homeless person: someone living in either a shelter situation or someone living in a place not designed for human habitation. While ultimately not every homeless person is included in the count, the count serves as a reference point for extrapolating estimates for the total number of homeless persons in Rockford at a certain time. Findings from the count can be used to enhance understanding of the extent of homelessness in Rockford and to support implementation of the Ten-Year Plan to Address Homelessness.

The most recent point-in-time count in Rockford was conducted in April 2009. The CoC counted 480 homeless persons. A more detailed breakdown of information gathered from the point in time count can be seen in Table 1A, on the following page.

³² For households to qualify for this program they must present evidence of a documented crisis situation such as a medical setback or job loss. The applicant must also be able to continue payments personally after the assistance is rendered.

**Table 1A
Rockford, Illinois
Homeless and Special Needs Populations
Continuum of Care: Housing Gap Analysis Chart**

| | | Current Inventory | Under Development | Unmet Need/ Gap |
|------------------------------------------|------------------------------|-------------------|-------------------|-----------------|
| Individuals | | | | |
| Example | Emergency Shelter | 100 | 40 | 26 |
| Beds | Emergency Shelter | 136 | 0 | 4 |
| | Transitional Housing | 97 | 0 | 16 |
| | Permanent Supportive Housing | 136 | 0 | 38 |
| | Total | 369 | 0 | 58 |
| Persons in Families With Children | | | | |
| Beds | Emergency Shelter | 115 | 0 | 1 |
| | Transitional Housing | 235 | 0 | 7 |
| | Permanent Supportive Housing | 54 | 0 | 14 |
| | Total | 404 | 0 | 22 |

Continuum of Care: Homeless Population and Subpopulations Chart

| Part 1: Homeless Population | Sheltered | | Unsheltered | Total | | |
|----------------------------------------------------------------------------|------------------|---------------------|--------------------|--------------|----|-----|
| | Emergency | Transitional | | | | |
| Number of Families with Children (Family Households): | 10 | 32 | 5 | 47 | | |
| 1. Number of Persons in Families with Children | 43 | 74 | 22 | 139 | | |
| 2. Number of Single Individuals and Persons in Households without children | 182 | 110 | 49 | 341 | | |
| (Add Lines Numbered 1 & 2 Total Persons) | 225 | 184 | 71 | 480 | | |
| Part 2: Homeless Subpopulations | Sheltered | | Unsheltered | Total | | |
| a. Chronically Homeless | 195 | | | | 45 | 240 |
| b. Severely Mentally Ill | 194 | | | | | |
| c. Chronic Substance Abuse | 302 | | | | | |
| d. Veterans | 46 | | | | | |
| e. Persons with HIV/AIDS | 4 | | | | | |
| f. Victims of Domestic Violence | 172 | | | | | |
| g. Unaccompanied Youth (Under 18) | 43 | | | | | |

CHARACTERISTICS

In April 2009, the CoC also conducted a survey designed to gain information regarding demographics, educational/financial background, personal history and other information about the homeless population in Rockford. A total of 480 homeless persons were surveyed. According to the data collected, most of the persons surveyed had been homeless for more than six months, and less than half said that they had been homeless at least four times in the past three years. Most homeless persons surveyed reported that they had spent the previous night in a shelter or in transitional housing (62 percent), followed by with friends or family (17 percent), other (16 percent), in a hotel/motel (2 percent), unknown (2 percent), on the streets (1 percent), or in an abandoned building (1 percent).

In terms of demographic information, the majority of homeless persons surveyed were male (65 percent) versus female (35 percent). More than half of those surveyed were white (52 percent), followed by black (39 percent), Hispanic (4 percent), other (3 percent), Native American (1 percent), and Asian (1 percent). Fifty-eight percent reported that they were between 36 and 55 years of age, 37 percent were under the age of 36, and the remaining 5 percent were older than 55. The majority of respondents were of unknown marital status, with 12 percent reporting a status of "single," 7 percent reporting a status of "divorced," 2 percent reporting a status of "married," and 1 percent reporting a status of "separated."

The survey also addressed the educational and financial background of homeless persons. It was found that 45 percent of persons surveyed were high school graduates, 22 percent had some high school education, 17 percent had some college education, 6 percent had an eighth grade education or less, 5 percent had an Associate's degree, 4 percent had a Bachelor's degree, and 1 percent did not know. In terms of annual income, the majority of those surveyed indicated that they make less than \$5,000; nearly 25 percent earned between \$5,000 and \$20,000. Eighty-one percent of persons surveyed were unemployed and the remainder were employed. Of those who were employed, 33 percent worked full-time, 44 percent worked part-time and 23 percent did not know. The main source of income for homeless persons surveyed was listed as none, followed by public assistance, employment, SSI/SSDI, unknown, other, unemployment and relatives.

In addition to demographic and educational/financial background, the survey also addressed the personal history of homeless persons in Rockford. The survey found that only 10 percent of homeless persons in Rockford reported being a veteran, which varies from national reports which place this figure closer to 30 percent. Roughly half of those who took the survey said that they had been convicted of a felony, 8 percent reported being on parole and 23 percent reported being on probation at the time. Slightly less than half of respondents said that they had been told they had a mental illness; nearly two-thirds had been told they had a substance addiction. Zero respondents indicated that they had been told they had HIV or AIDS, but 23 percent reported that they had not been told they had they had the disease and 78 percent were unsure. Ten percent of homeless persons who were interviewed admitted to being a victim of domestic abuse, with 12 percent reporting that they were not and 78 percent unsure. When asked about the services they had needed in the last 12 months, food/meals was most cited, followed by emergency shelter, health care, transitional housing, alcohol/drug treatment, permanent housing, education, job training, mental health services and other. In terms of the services that were actually received, food/meals was most reported, followed by emergency shelter, alcohol/drug treatment, health care, transitional housing, education, mental health services, job training, permanent housing, other, and unknown.

E. NON-HOMELESS SPECIAL NEEDS ASSESSMENT

According to HUD, special needs populations are “not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.”³³ Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for them to achieve and maintain a suitable and stable living environment. Each of these special needs populations will be discussed in terms of their size and characteristics, services and housing currently provided, and services and housing still needed.

ELDERLY AND FRAIL ELDERLY

HUD provides a definition of “elderly” as persons age 62 or older. The U.S. National Center for Health Statistics (NCHS) notes that a number of older citizens have limitations caused by chronic conditions, those that constrain activities of daily living (ADLs). ADLs are divided into three levels, from basic to advanced. Basic ADLs involve personal care—eating, bathing, dressing, using the toilet, and getting in or out of bed or a chair. Intermediate, or instrumental, Activities of Daily Living (IADLs) are tasks necessary for independent functioning in the community. These include cooking, cleaning, laundry, shopping, using the telephone, using or accessing transportation, taking medicines, and managing money. Social, recreational and occupational activities that greatly affect the individual's quality of life are Advanced Activities of Daily Living (AADL). Playing bridge, bowling, doing crafts, or volunteering for one's church are examples of AADLs. “Frail elderly” is defined as persons who are unable to perform three or more activities of daily living.³⁴

The Older Americans Act of 1965 has been the main instrument for delivering social services to senior citizens in the U.S. This Act established the federal Administration on Aging (AoA) and related state agencies to specifically address the many needs of the elderly U.S. population. Despite limited resources and funding, the mission of the Older Americans Act is broad: “to help older people maintain maximum independence in their homes and communities and to promote a continuum of care for the vulnerable elderly.”³⁵

In addition to social services, many elderly citizens need affordable housing. Living on a fixed income has made residential stability for this population precarious during the recent foreclosure crisis, which has made rent, mortgage payments and utilities increase. When AARP found that older Americans constituted one-quarter of all foreclosures in the second

³³ *Consolidated Plan Final Rule 24 CFR Part 91*. United States Department of Housing and Urban Development. Community Planning and Development. 1995. 14.

³⁴ <http://law.justia.com/us/cfr/title24/24-4.0.2.1.12.2.3.2.html>

³⁵ http://www.nhpf.org/pdfs_basics/Basics_OlderAmericansAct_04-21-08.pdf

half of 2007, one possible explanation they gave was that fixed incomes make it hard for seniors to get out from under a mortgage during a time of falling house prices.³⁶ Another explanation could be subprime lending: a Consumers Union report found this practice in predominantly elderly neighborhoods occurred at a rate of greater than 70 percent.³⁷

Size and Characteristics

According to American Community Survey data for 2007, 24,386 residents in the city of Rockford were age 62 or older, which equated to about 16.5 percent of the total population. Slightly more elderly people were female (19.1 percent) than male (13.6 percent).³⁸ The 2000 census data also listed 1,875 persons living in nursing home facilities in Rockford at that time.

Services and Housing Currently Provided

In terms of services provided for elderly populations in Rockford, Illinois provides free public transit for all seniors. Beginning in March of 2008, all Illinois citizens over the age of 65 were allowed to start riding all fixed-route public transit systems at no charge. To benefit from this new program, Rockford seniors need only obtain a Rockford Mass Transit District photo ID at the State Street office by providing proof of age and \$2.00.³⁹

In addition to free public transportation, the Illinois Cares Rx Plus program covers almost all prescription drugs for U.S. citizens or qualified immigrants who are over 64 years old with incomes no more than \$23,903. For seniors who do not meet those qualifications but earn no more than \$25,532, the Illinois Cares Rx Basic program covers prescription drugs that treat the following 11 diseases: Alzheimer's, arthritis, cancer, diabetes, glaucoma, heart disease, HIV/AIDS, lung disease and smoking-related illnesses, multiple sclerosis, osteoporosis and Parkinson's disease. These two Illinois Cares Rx programs serve people both with and without Medicare.⁴⁰

One organization that provides services and support to elderly persons in Rockford is Lifescape Community Services, Inc., the largest agency serving older individuals in northwestern Illinois. Their mission is to enhance the quality of life and promote independent living for the aging population. In addition to information and referral, other services Lifescape's SeniorAssist program provides are adult day care service, Meals on Wheels, free tax preparation, living wills/power of attorney aid, low income energy assistance, dining sites, defensive driving courses, support for grandparents raising

³⁶ Shelton, Alison. *A First Look at Older Americans and the Mortgage Crisis*. Rep.No. 9. INSIGHT on the Issues, AARP Public Policy Institute. Washington DC, 2008. 1-6.

³⁷ Hannah-Jones, Nikole. "No bailout for a borrower: A foreclosure forcing a Milwaukie woman from her home reflects the plight of seniors who relied on subprime loans." *The Oregonian* 09 Aug. 2008.

³⁸ http://factfinder.census.gov/servlet/STTable?_bm=y&-geo_id=16000US1765000&-qr_name=ACS_2007_3YR_G00_S0101&-ds_name=ACS_2007_3YR_G00_-&-redoLog=false

³⁹ <http://illinois.gov/transit/>

⁴⁰ <http://www.illinoiscaresrx.com>

grandchildren, home weatherization services and food pantry supplementation. Lifescape SeniorAssist staff may also serve as representatives to agencies for homebound individuals.⁴¹

Additional services are available to Illinois senior citizens through the Illinois Department on Aging and the Northwestern Illinois Area Agency on Aging (NIAAA). For example, the Department on Aging's Circuit Breaker program provides grants up to \$700 to assist with property taxes and \$54 license plate discount fees to older Illinoisans who qualify. The NIAAA, which serves nine counties, including Rockford's Winnebago, is a resource center for older Illinoisans. Funded through the Older Americans Act and the state's general revenue funds, the NIAAA provides information and referral help, pharmaceutical assistance, caregiver services, grandparent "parents again" support, employment training and placement, and elder abuse reporting and intervention.⁴²

In addition to social services needs, senior citizens have special housing requirements. In 2007, 76,065 Illinois residents lived in 787 Illinois nursing homes.⁴³ The deputy director of the Illinois Department of Aging estimates that 15 to 20 percent of residents in Illinois nursing homes do not require constant care. For example, some older Americans are placed into nursing homes after they experience a long hospital stay, lose their apartment due to an inability to keep up with rent, and have no where else to go. To assist seniors in this predicament, in 2004 the Illinois legislature amended the Illinois Act on Aging by adding a community reintegration program called Enhanced Transition/Home Again. Through this program, nursing home residents who are able to live independently, have assets less than \$17,500 and want to move out are provided with one-time moving costs, transition coordinators and a variety of ongoing services. By June 30, 2007, 260 clients had been transitioned out of a nursing home through this program.⁴⁴ This reintegration program actually saves the State money because Illinois, which has one of the largest nursing home populations in the country, pays for about 63 percent of its nursing-home residents through Medicaid. Each nursing home resident costs the state around \$100 per day, compared with \$23 a day for rental assistance.⁴⁵

Housing for the elderly and frail elderly in Rockford is currently provided by a number of organizations. For example, the Rockford Housing Authority offers nearly 1,000 housing units that are designed to fulfill the needs of older persons.⁴⁶

⁴¹ <http://www.lifescapeservices.org/>

⁴² <http://www.nwilaaa.org/>

⁴³ <http://www.statehealthfacts.org/profileind.jsp?cat=8&sub=97&rgn=15>

⁴⁴ http://www.juliehamos.org/pdfs/02-15-08_HouseAppropPresentation.pdf

⁴⁵ Adler, Jane. "State offers seniors a non-nursing home of their own." *Chicago Tribune* 5 Aug. 2007.

⁴⁶ <http://www.rockfordha.org>

Services and Housing Needed

According to Janet Ellis, Executive Director of the Northwestern Illinois Area Agency on Aging, the majority of programs and services that are designed to aid the elderly and frail elderly population in Rockford are inadequately funded and therefore unable to meet the needs of this growing population.

For example, the food assistance program in Rockford suffers from a lack of staff and funds. The food assistance program delivers hot meals to elderly or frail elderly persons, including prescriptive meals for persons with specific dietary needs. Home meal delivery also offers a means for staff members to check in on older persons. Ellis cited that nearly 25 persons in Winnebago County were denied home-delivered meals due to budgetary constraints. An additional three persons remained on a waiting list for evaluation.

Beyond funding of food services, Ellis noted that other programs that are designed to assist elderly persons in Winnebago County lack adequate financial support. For instance, the NIAAA offers appointments for the elderly to meet with staff members to gain assistance in applying for services such as prescription drug coverage plans or housing assistance. Many of these program applications are only available online, which means that, for many computer-illiterate seniors, assistance is required. In April 2009, the earliest available appointment to meet with a NIAAA staff member was in mid-June, two months in the future.⁴⁷

Carol Green, who serves as the Executive Director of Lifescape Community Services in Rockford, added that adequate transportation services for the elderly are also lacking. While the state does offer free rides on mass transportation services for people over the age of 65, many elderly persons suffer from mobility issues, which may prohibit them from getting to bus stops in order to take advantage of public transportation. Green noted that paratransit services are available in Rockford, but they are not able to meet the growing demand and do not cover a large enough geographic area.

Green also added that adult day care services are a solution for older persons who do not want or do not require nursing care services. However, this program also suffers from a lack of funds. Although there are currently two adult day care centers in Rockford, they are overcrowded and underfunded. Green notes that funds for at least one new facility are greatly needed.

In terms of supportive housing, Green noted cost rather than number is the primary issue. Green reported that while there are an adequate number of beds in nursing homes in Rockford, the issue is the availability of beds that are affordable for a person on a fixed income, such as beds for persons receiving Medicare or Medicaid.⁴⁸

⁴⁷ From e-mail 4/14/2009

⁴⁸ From e-mail 4/17/2009

PEOPLE WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL)

According to HUD, physical or mental disabilities include “hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS related complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself.”⁴⁹ HUD defers to Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 for the definition of developmental disability: “a severe, chronic disability of an individual that is attributable to a mental or physical impairment or combination of mental and physical impairments.”

Many disabled persons require support services in order to maintain healthy lifestyles. The services that are required often depend on the individual and the type of disability. For example, a mentally disabled person may require medication assistance, weekly counseling sessions or job placement assistance. Specialized transport services and physical therapy sessions are services that might be required for a physically disabled person.

Many people with disabilities live on fixed incomes and thus face financial and housing challenges similar to those of the elderly. Without a stable, affordable housing situation, persons with disabilities can find daily life challenging. Likewise, patients from psychiatric hospitals and structured residential programs have a hard time transitioning back in to main stream society without a reasonably priced and supportive living situation. The U.S. Conference of Mayors 2007 Hunger and Homeless Survey found that a mental health disability was the most often cited (65 percent of respondents) cause of homelessness among singles and unaccompanied youth. Likewise, they reported that 22.4 percent of sheltered singles and unaccompanied youth had a mental illness.⁵⁰

Size and Characteristics

Intercensal estimates from the American Community Survey data for the city of Rockford for the year 2007 showed a disabled population over the age of 5 numbering 23,065. Of these persons, 7.4 percent reported only one type of disability, while 9.9 percent reported one or more types of disability.

The type of disability and numbers of persons with a disability varied greatly with age. Roughly 10 percent of those aged between 5 and 15 reported a disability, and the most common disability reported was mental disability, followed by sensory disability and physical disability. Disabilities affected 15 percent of those aged 16 to 64; the highest reported disability was employment disability, followed by physical disability and mental disability. For persons aged 65 and older, nearly 40 percent report some type of disability.

⁴⁹ <http://www.hud.gov/offices/fheo/disabilities/inhousing.cfm>

⁵⁰ <http://www.usmayors.org/HHSurvey2007/hhsurvey07.pdf>

The most common disability type was physical disability. The next most common disability types were go-outside-the home disability, sensory disability and mental disability.

Disability also plays a role in the poverty level of persons in Rockford. Nearly 30 percent of those with a disability in Rockford live below the poverty line, as compared to roughly 20 percent of persons without a disability living below the poverty line.⁵¹

Services and Housing Currently Provided

Persons with disabilities in Rockford are assisted by programs like Access Services of Northern Illinois, which exists as an individual service coordinator agency.⁵² Access Services works as an entry point for persons with disabilities to receive referral services to disability organizations, such as RAMP, an accessibility organization that offers everything from legal assistance to independent living training,⁵³ or The Arc, a national group with a local chapter that advocates for disabled persons and their families.⁵⁴

In the state of Illinois, more than 50 percent of all persons who rely on supportive housing do so for reasons of disability.⁵⁵ One organization that offers services for disabled persons of Rockford is the Janet Wattles Mental Health Center. According to Frank Ware, who serves as President of Janet Wattles, the facility aids more than 4,000 adults in Rockford annually through programs such as vocational assistance, group counseling and skills training. A case management program affords assistance to 130 persons in Rockford, and a supportive housing program is also available, which allows for housing of up to 130 homeless persons with mental disabilities.⁵⁶

The H Douglas Singer Mental Health Center also offers support services and housing for those who are mentally disabled. The facility accepts Medicare and Medicaid and has a total of 162 beds available.

The Rockford Housing Authority offers nearly 200 public housing units that are equipped for persons with disabilities.⁵⁷ A percentage of these are handicap accessible units in high rise buildings, and the rest are designated handicap facilities in low-rise apartment buildings. Accessibility is the key need of disabled individuals. For example, wider doorways, lower counter tops, bathroom grab bars, shower seats and ramped entrances all enable people in wheelchairs to live independently.

⁵¹ http://factfinder.census.gov/servlet/STTable?_bm=y&-geo_id=16000US1765000&-qr_name=ACS_2007_3YR_G00_S1801&-ds_name=ACS_2007_3YR_G00_&-redoLog=false

⁵² <http://www.accessni.com/ISC/index.html>

⁵³ <http://76.12.200.180/services/index.asp>

⁵⁴ <http://www.thearc.org/NetCommunity/Page.aspx?pid=1386>

⁵⁵ http://www.supportivehousingproviders.org/SHPA_BrochureNew.pdf

⁵⁶ From e-mail 4/9/2009

⁵⁷ <http://www.rockfordha.org>

Services and Housing Needed

In Illinois, it is estimated that the number of supportive housing services would need to be doubled in order to meet the needs of the state.⁵⁸ Many people with disabilities face problems when their disability dictates the type of housing that is required, from housing that is equipped to accommodate the severely handicapped to structured, supportive mental health care facilities. If the type of housing needed is unavailable either in terms of cost issues or waiting lists, then the individual faces a risk of becoming homeless.

Matt Toohey, with Access Services Northwest, stated that in Rockford the needs of the disabled relate mostly to services that allow for independent living. Toohey noted a need for support services, including expanded employment placement programs, increased specialized transportation services and community participation opportunities. Housing services that are needed for disabled persons in Rockford include more structured, supportive residential services for persons with mental health issues and independent living facilities that are designed for persons with severe physical disabilities.⁵⁹

Respondents to the 2008 Housing and Community Development Survey indicated that disabled centers and services were mostly a medium level need in Rockford. Additionally, accessibility improvements were also viewed as a medium level need.

PEOPLE WITH ALCOHOL OR OTHER DRUG ADDICTION

According to the National Coalition for the Homeless, “for those . . . just one step away from homelessness, the onset or exacerbation of an addictive disorder may provide just the catalyst to plunge them into residential instability.”⁶⁰ For persons suffering from addictions to drugs and alcohol, housing is complicated. Persons who have stable housing are much better able to treat their addictions. However, obtaining stable housing while addicted can be quite difficult, and the frustrations caused by a lack of housing options may only exacerbate addictions.

Size and Characteristics

In 2004, nearly 22.5 million Americans over the age of 12 needed to enter drug rehab for substance abuse and addiction. However, only 3.8 million people received treatment.⁶¹ According to the Treatment Episode Data Set (TEDS), nearly 55,000 persons were admitted to drug or alcohol treatment centers in the state of Illinois in 2007, which was down from 78,902 in 2006. Heroin was listed as the most common cause for admittance, followed by marijuana, alcohol, cocaine and alcohol with secondary drug addiction.⁶²

⁵⁸ http://www.supportivehousingproviders.org/SHPA_BrochureNew.pdf

⁵⁹ From phone call 4/24/2009

⁶⁰ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

⁶¹ <http://www.drug-rehabs.org/Georgia-drug-rehab-treatment.htm#drug-rehab-statistics>

⁶² <http://www.dasis.samhsa.gov/webt/quicklink/IL07.htm>

In a 2008 annual report, Rosecrance, a non-profit drug and alcohol addiction treatment center with locations in and around Rockford, noted that nearly 4000 adults and 1000 adolescents in Rockford were treated for addiction in their centers in 2008. According to the report, more men than women were treated for addictions (61 percent vs. 39 percent). Seventy-eight percent of those treated were between the ages of 18 and 44, while 17 percent were between 45 and 54, four percent were older than 55, and one percent was under 18 years of age.⁶³

Services and Housing Currently Provided

A variety of self-support service groups exist in Rockford for assistance with drug and alcohol addiction. These include Alcoholics Anonymous, Cocaine Anonymous, Narcotics Anonymous and others.⁶⁴

The Substance Abuse Treatment Facility Locator, sponsored by the Substance Abuse and Mental Health Services Administration of the U.S., lists ten facilities within ten miles of Rockford that offer treatment for persons seeking alcohol or drug addiction treatment. These treatment centers offer special focus programs with care for adolescents, pregnant women and DUI/DWI offenders.⁶⁵

Rosecrance, mentioned above, is a non-profit organization that offers multiple service options including addiction prevention education, outpatient and inpatient treatment, detoxification, continuing care, job training, and employment opportunities.⁶⁶

Additional housing and services are provided by Personal Health/Abuse Services and Education (PHASE). PHASE exists as a means of providing treatment options to persons suffering from addiction, as well as services for those who are addicted, including counseling, medical and psychological aid, and preventative education.

Services and Housing Needed

In 2005, nearly 20 million persons in the U.S. who needed treatment for an alcohol or drug addiction were unable to obtain services, primarily due to the high cost of obtaining treatment services.⁶⁷ The National Survey of Substance Abuse Treatment Centers notes that in the state of Illinois, only half of drug/alcohol treatment centers are non-profit or accept government funded health coverage programs for low-income persons, such as Medicaid, and only one-fourth of treatment centers in Illinois accept state funded health coverage programs or coverage programs for older persons, such as Medicare. Of the ten

⁶³ Rosecrance 2008 Annual Report

⁶⁴ <http://www.rockfordlink.com/communityresources.htm>

⁶⁵ <http://dasis3.samhsa.gov>

⁶⁶ <http://www.rosecrance.org/>

⁶⁷ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

drug/alcohol treatment centers in the Rockford area, roughly half do not accept Medicaid or state-funded insurance programs.⁶⁸

The National Coalition for the Homeless notes that other needs for persons living with addictions to drugs or alcohol include transportation and support services, including work programs and therapy access. Barriers also include programs that follow abstinence-only policies. These programs are often unrealistic for persons suffering from addictions because they fail to address the reality of relapses. A person living in supportive housing with an addiction problem who experiences a relapse may suddenly become a homeless person.⁶⁹

Results from the 2008 Housing and Community Development Survey showed that residents of Rockford felt that substance abuse programs were of a high need in Rockford. This idea was echoed by Susan Rice, Director of Public Relations at Rosecrance. Rice noted that for persons suffering from alcohol or drug addiction in Rockford, a lack of supportive services can be a roadblock to obtaining addiction treatment. For example, Rice reported that transportation services are lacking, and it can be very difficult for persons with addictions to get to group or therapy sessions, particularly if the only means of transport is public transportation. Retraining for employment is another service that would be beneficial to persons with addiction problems in Rockford. Additionally, Rice noted that childcare is a great unmet service need for persons with addiction problems in Rockford. Many facilities offer childcare for outpatients, but there is a need for complete childcare services for persons admitted to inpatient programs. According to Rice, this is a particular problem for single mothers who often have to choose between caring for their children and obtaining treatment.

In terms of housing, Rice indicated that women and low-income persons suffering from addiction to drugs or alcohol have a particular need for transitional housing services. Without supportive or transitional housing, many persons suffering from addiction with limited resources face relapse and possible homelessness.⁷⁰

VICTIMS OF DOMESTIC VIOLENCE

Domestic violence describe behaviors that are used by one person in a relationship to control the other. This aggressive conduct is often criminal, including physical assault, sexual abuse and stalking. Victims can be of all races, ages, genders, religions, cultures, education levels and marital statuses. Victims of domestic violence are at risk of becoming homeless due to an unstable living environment. If domestic violence victims flee the home, they are often faced with finding emergency shelter and services for themselves and their children.

⁶⁸ http://www.dasis.samhsa.gov/webt/state_data/IL07.pdf

⁶⁹ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

⁷⁰ From phone call 4/15/2009

Size and Characteristics

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. However, there are other means of gathering statistics, including tracking the number of cases that are reported to law enforcement or counting the number of orders of protection that are sought. The Working Against Violent Environments (WAVE) Web site reported that there were more than 1500 orders of protection sought at the Winnebago County courthouse in 2007, although these data are likely a small percentage of the total number of domestic abuse victims in the city.⁷¹

Victims of domestic violence are predominantly women. However, children can also be affected as either victims of abuse or as witnesses to abuse of members of their family.

Services and Housing Currently Provided

Services for victims of domestic abuse are predominantly provided by the WAVE organization. WAVE offers free and confidential services for victims of domestic violence in north central Illinois, including emergency shelter, crisis hotlines, counseling, medical and legal advocacy, and other services.

Services and Housing Needed

Results from the 2008 Housing and Community Development Survey revealed that respondents believe there is a medium to high level need for additional domestic violence facilities in Rockford. Also, respondents indicated that centers for abused or neglected children were of a high need level.

PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

National research has demonstrated that housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities, and policy requirements that limit residence in temporary or transitional programs.

In addition, homelessness is a barrier to outpatient care and HIV/AIDS specific therapies. The National Coalition for the Homeless reports that between one-third and one-half of all persons with HIV/AIDS are either homeless or at risk for becoming homeless.⁷² Research shows that among people with HIV/AIDS, there is a strong correlation between housing and improved access to, ongoing engagement in, and treatment success with health care. This is partially due to the fact that complex medication regimens require that medicines be

⁷¹ <http://www.phasewave.org/index.htm>

⁷² <http://www.nationalhomeless.org/publications/facts/HIV.pdf>

refrigerated and administered according to a strict schedule. Furthermore, homeless HIV positive individuals have a death rate that is five times greater than that of housed HIV positive people, 5.3 to 8 deaths per 100 people compared to 1 to 2 per 100 people.⁷³

Size and Characteristics

According to statistics from the Illinois Department of Public Health, there were roughly 366 people reported to be living with HIV/AIDS in Rockford as of March 2009. This figure is a very slight increase from the total number reported at the end of 2008, which was up from 346 persons reported at the end of 2007. In terms of the characteristics of this special needs group, the majority (71 percent) were male. Two percent were under the age of 24, 66 percent were between the ages of 25 and 49, and 31 percent were over the age of 50. Additionally, the majority of persons living with HIV/AIDS in Rockford were white (45 percent), followed by black (43 percent), Hispanic (8 percent), other (2 percent) and unknown (2 percent).⁷⁴

Services and Housing Currently Provided

According to Dee Dunnett, with the Winnebago County Health Department, many services are available for persons living with HIV/AIDS in Rockford including medical care management, nutritional support, housing assistance and transportation services. These programs are provided through Part B of the Ryan White program, a national service that provides HIV/AIDS related health services to low-income persons or persons lacking health care. Part B offers program services on the state level.

Crusade Community Health, a non-profit, community-based organization located in Rockford, has provided the Living with HIV program in Rockford for nearly 20 years in conjunction with the Winnebago County Health Department. This program exists under the goal of supporting clients in their access to health care, medications, social services, transportation, counseling and other services to persons living with HIV/AIDS. According to the Crusade Community Health Web site, the Living with HIV program assists more than 300 persons each year.⁷⁵

The Carpenter's Place is another organization that offers support for persons living with HIV/AIDS in Rockford. Their permanent supportive housing program, funded by HUD, provides 12 housing units for chronically homeless persons, including those living with HIV/AIDS. This housing program also offers case management services.⁷⁶

⁷³<http://www.nationalaidshousing.org/PDF/Housing%20&%20HIV-AIDS%20Policy%20Paper%2005.pdf>

⁷⁴ Illinois Department of Public Health, HIV/AIDS Surveillance Section, April 2009.

⁷⁵ http://www.crusaderhealth.org/index.php?option=com_content&task=view&id=20&Itemid=36

⁷⁶ http://www.carpentersplace.org/programs_current.htm#Permanent_Supportive_Housing

Services and Housing Needed

According to Dee Dunnett of the Winnebago County Health Department (WCHD), efficient transportation services are an unmet need for persons in the Rockford area living with HIV/AIDS. While some transportation services are available through Part B of the Ryan White program, they are not always effective for persons trying to obtain regimented treatment. This is especially pertinent for persons who live farther away from the center of the city, where most HIV/AIDS resources are located.⁷⁷

While basic medical care and drug coverage is not generally an issue due to funding from the Ryan White program, dental care was another matter that was noted by Dunnett of the WCHD as an unmet need for persons living with HIV/AIDS in Rockford.

Sheldon Kay, Director of the Living with HIV program at the Crusader Clinic, reported that housing is also an unmet need for persons living with HIV/AIDS in Rockford. Kay noted that while housing assistance programs are available, most programs do not cover a full month's rent or a full deposit for housing, which can leave people on the verge of homelessness.⁷⁸

Additionally, Kay reported that many persons living with HIV/AIDS in Rockford experience problems qualifying for public housing or housing assistance if they have outstanding bills, such as large, unpaid utility bills from a previous residence. These "problems of the past" can be devastating because they are not easily resolved for low-income persons and can prevent people from obtaining the housing assistance they desperately need.

OBSTACLES TO MEETING UNMET NEEDS

There are a number of barriers presenting themselves in Rockford's efforts to overcome its affordable housing needs. These are described in the Annual Action Plan, but several of the key issues are quickly itemized below:

- The sub-prime mortgage lending and other alternative financing instruments have created a barrier to affordable housing.
- Crime and safety continues to be a barrier;
- Developmental barriers to the creation of affordable housing include property acquisition, cost estimation, obtaining insurance during construction, financing and land-use restrictions.
- Appraisal issues contribute to the financing as well as acquisition challenge; and,
- Funding is also a problem.

⁷⁷ From phone call 4/13/2009

⁷⁸ From phone call 4/13/2009

F. SUMMARY

Results from a survey of community stakeholders in Rockford showed that residential rehabilitation, affordable rental housing, affordable for-sale housing, and homeownership assistance were seen as high priority housing needs in the city. Data on future housing needs showed that by 2014, there is anticipated to be some 18,989 households with one or more housing problems, which include cost burdens, overcrowding, and incomplete kitchen or plumbing facilities. Additionally, research on public housing in the area revealed that housing authority for the city is currently focusing on developing a greater number of scattered site housing and eliminating poor housing stock.

In Rockford, a Continuum of Care exists to address homeless needs in the city of Rockford, as well Winnebago and Boone counties, working in part as the Mayor's Task Force on Homelessness, which has the goal of eliminating homelessness in the city through such actions as preventing homelessness from occurring and providing support services. The most recent point-in-time count in Rockford was conducted in April 2009, roughly 450 homeless persons were counted.

Additional investigation into the needs of non-homeless special needs populations showed that most of these groups in Rockford had some type of unmet need in terms of either housing or services. For example, persons with disabilities in the city were noted to have a need for additional support services to promote independent living such as employment placement programs and specialized transportation services, while persons living with HIV/AIDS have a need for access to supportive or assisted housing options.

VI. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

A. INTRODUCTION

The community development needs for the city of Rockford were determined based on research gathered from the 2008 housing and community development survey and from public input opportunities held within the community.

B. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

2008 HOUSING AND COMMUNITY DEVELOPMENT SURVEY

As part of the process of evaluating community development needs in Rockford, an online survey was distributed to stakeholders throughout the city. Nearly 300 persons were solicited to participate, with just fewer than 200 completing the survey.

Table VI.1, below, shows the primary area of interest for the respondents. Most respondents chose a primary area of interest as economic development, followed by housing and then infrastructure.

| Table VI.1 Primary Area of Interest City of Rockford 2008 Housing and Community Development Survey | |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Interest | Responses |
| Economic Development | 90 |
| Housing | 77 |
| Infrastructure | 25 |
| Public Services | 23 |
| Public Facilities | 7 |
| Other | 17 |
| Total | 239 |

In terms of economic development activities, most respondents indicated a high need for both work force training (61.1 percent) and local business support (70.0 percent), as shown in Table VI.2.

| Table VI.2 Economic Development City of Rockford 2008 Housing and Community Development Survey | | | | | |
|-----------------------------------------------------------------------------------------------------------------------|---------|----------|-------------|-----------|-------|
| Need | No Need | Low Need | Medium Need | High Need | Total |
| Work force training | 8 | 22 | 61 | 143 | 234 |
| Local business support | 5 | 14 | 51 | 163 | 233 |

Table VI.3, below, presents the rankings for community facility needs. This table shows that the only community facility that consistently ranked as a high need with respondents was youth centers. All other activities received mostly a medium need ranking.

| Table VI.3 | | | | | |
|-----------------------------------------------|----------------|-----------------|--------------------|------------------|--------------|
| Community Facilities | | | | | |
| City of Rockford | | | | | |
| 2008 Housing and Community Development Survey | | | | | |
| Need | No Need | Low Need | Medium Need | High Need | Total |
| Senior centers | 24 | 56 | 93 | 60 | 233 |
| Youth centers | 15 | 28 | 70 | 120 | 233 |
| Parks and recreation facilities | 20 | 55 | 81 | 77 | 233 |
| Healthcare facilities | 27 | 56 | 74 | 71 | 228 |
| Community centers | 20 | 53 | 84 | 74 | 231 |
| Historic preservation | 26 | 64 | 82 | 56 | 228 |

Rankings for infrastructure needs, presented in Table VI.4, show that the majority of selected infrastructure needs were seen as a high need level. Street/alley improvements were seen as a high need by 63.7 percent of respondents and sidewalk improvements were seen as a high need by 52.8 percent of respondents.

| Table VI.4 | | | | | |
|-----------------------------------------------|----------------|-----------------|--------------------|------------------|--------------|
| Infrastructure | | | | | |
| City of Rockford | | | | | |
| 2008 Housing and Community Development Survey | | | | | |
| Need | No Need | Low Need | Medium Need | High Need | Total |
| Drainage improvement | 11 | 40 | 74 | 107 | 232 |
| Water/Sewer improvement | 13 | 47 | 86 | 85 | 231 |
| Street/Alley improvement | 4 | 27 | 55 | 151 | 237 |
| Street lighting | 9 | 37 | 81 | 107 | 234 |
| Sidewalk improvements | 10 | 46 | 55 | 124 | 235 |

The rankings for public services in Rockford are presented in Table VI.5. This table shows that the while fair housing education and renter training were seen as medium to high needs, crime awareness was seen as a high need, with 59.9 percent of respondents indicating so.

| Table VI.5 | | | | | |
|-----------------------------------------------|----------------|-----------------|--------------------|------------------|--------------|
| Public Services | | | | | |
| City of Rockford | | | | | |
| 2008 Housing and Community Development Survey | | | | | |
| Need | No Need | Low Need | Medium Need | High Need | Total |
| Public Services | | | | | |
| Fair housing education | 24 | 51 | 81 | 79 | 235 |
| Renter training | 22 | 45 | 74 | 89 | 230 |
| Crime awareness | 11 | 21 | 61 | 139 | 232 |

COMMUNITY DEVELOPMENT NEEDS AT THE PUBLIC INPUT MEETINGS

Three public input meetings, hosted by the DCD, were held April 1 through 2, 2009, in order to gain feedback regarding the initial findings of the Consolidated Plan and to afford the public the opportunity to provide input regarding the perceived community development needs in the city. The meetings were held in Rockford at the Goodwill Abilities Center, the Rockford Housing Authority and Anderson Gardens.

The community development findings from these meetings were as follows:

- Hidden infrastructure projects, such as sewer and water projects, often need attention but do not receive as much support as more visible infrastructure projects, like sidewalks.
- There is a lack of state support for highway and street maintenance and repair.
- Neighborhood organizations continue to focus on issues like crime prevention, safety and anti-graffiti measures, but feel that they are being asked to do more with less.
- There is a need for better, higher paying jobs in the city; this could relate to the lack of a highly educated work force.

C. PRIORITY COMMUNITY DEVELOPMENT NEEDS

Assignment of the ranking of the public facility needs, infrastructure, public service needs, special needs groups, and economic development are all presented in the Priority Needs Table 2B, on the following page. The values associated with addressing unmet community development needs in the city of Rockford far exceeds the CDBG allocation the City expects to receive over the five-year planning horizon.

HUD Table 2B
Priority Community Development Needs in the City of Rockford

| PRIORITY COMMUNITY DEVELOPMENT NEEDS | Priority Need Level (High, Medium, Low, No Such Need) | Dollars to Address Unmet Priority Need |
|----------------------------------------------------|-------------------------------------------------------------|-------------------------------------------|
| Economic Development Activities | | |
| Attract new businesses | H | \$500,000 |
| Retain existing businesses | H | \$500,000 |
| Expand existing businesses | H | \$500,000 |
| Provide job training | H | \$250,000 |
| Provide job re-training | H | \$250,000 |
| Enhance business infrastructure | M | \$1,000,000 |
| Provide working capital for businesses | M | \$1,000,000 |
| Provide businesses with technical assistance | M | \$500,000 |
| Invest as equity partners | L | \$200,000 |
| Provide venture capital | L | \$200,000 |
| Develop business incubators | L | \$200,000 |
| Develop business parks | L | \$200,000 |
| Human and Public Services | | |
| Expand services for youth | H | \$1,500,000 |
| Expand senior services | M | \$1,000,000 |
| Increase transportation services | M | \$200,000 |
| Health care services | M | \$200,000 |
| Child care services | M | \$500,000 |
| Services for those with substance abuse problems | M | \$200,000 |
| Increase services for severely disabled | M | \$200,000 |
| Infrastructure | | |
| Improve local streets, roads, and sidewalks | H | \$10,000,000 |
| Improve local water systems | L | \$200,000 |
| Improve bridges | L | \$200,000 |
| Improve local solid waste facilities | L | \$200,000 |
| Improve local storm sewer systems | L | \$200,000 |
| Improve local wastewater systems | L | \$200,000 |
| Public Facilities | | |
| Youth centers | H | \$500,000 |
| Community centers | H | \$1,000,000 |
| Childcare facilities | M | \$1,000,000 |
| Park and recreational centers | M | \$500,000 |
| Senior centers | M | \$500,000 |
| Health facilities | M | \$200,000 |
| Improve accessibility of public buildings | L | \$100,000 |
| Expand jail space | L | \$10,000 |
| Residential treatment centers | L | \$100,000 |
| Planning | | |
| System planning for city of Rockford | H | \$500,000 |
| Other | | |
| Acquisition of real property | H | \$2,500,000 |
| Disposition | H | \$500,000 |
| Clearance and demolition | H | \$500,000 |
| Clearance of contaminated sites | H | \$500,000 |
| Code enforcement | H | \$5,000,000 |
| Neighborhood stabilization | H | 1,500,000 |
| Mitigation of residential foreclosures/abandonment | H | \$500,000 |
| Mitigation of lead-based paint hazards | H | \$500,000 |
| Emergency planning, including flood response | H | \$100,000 |
| Fair housing activities | H | \$50,000 |
| TOTAL ESTIMATED DOLLARS NEEDED: | | \$36,160,000 |

D. SUMMARY

The 2008 housing and community development survey provided data on the perceived community development needs in the city. According to survey results, there is a high need for work force training, local business support, youth centers, infrastructure, and crime awareness. Most other community development needs received medium or low rankings.

Comments received from the public input sessions reaffirmed the needs gathered from the survey, including the idea that infrastructure issues in the city should have a high priority and activities to positively impact employment opportunities.

