

Section I. Introduction

Overview

This document represents the Five-Year Consolidated Plan for Housing and Community Development for the City of Rockford, Illinois, covering plan years 2005-2009. HUD describes the Consolidated Plan in the following manner:

The Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers local jurisdictions the opportunity to shape the various housing and community development programs into effective, 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.²

The Consolidated Plan was initiated in 1994, when the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting, and citizen participation processes of 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).

The single planning process is intended to help the City fulfill more comprehensively three basic goals: to provide decent housing, to provide a suitable living environment, and to expand economic opportunities. These three goals are defined further as follows:

1. Provision of decent housing 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. Providing a suitable living environment 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. Expanding economic opportunities 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.

² "Guidelines for Preparing a Consolidated Plan Submission for Local Jurisdictions," U.S. Department of Housing and Urban Development, Office of Community Planning and Development.

The Consolidated Plan is actually a three-part planning process required by HUD. It comprises:

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

These three parts are intended to furnish the framework whereby the City of Rockford can identify its housing, homeless, community, and economic development needs; identify resources that will be tapped and actions to be taken that will address the needs; and look back, evaluating and measuring the City's progress toward achieving its strategic goals.

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.

Within the Consolidated Plan, inferences about housing and community development needs are drawn; prioritization of needs are presented; and strategic policies are designed to mitigate, or overcome, the City's housing and community development challenges.

The Consolidated Plan fulfills HUD's requirements and integrates information concerning the City's demographics, economy, housing market, and community development conditions into one document. The Plan also includes a five-year strategic plan, crafted from both quantitative and qualitative data collected to respond to the housing and community development needs in the City. The Plan presents feasible and measurable goals and program activities the City will perform over the next five years.

Compliance with HUD Regulations

In fulfilling each and all of the requirements outlined above, the City of Rockford followed federal guidelines about public involvement, evaluation of quantitative and qualitative data, needs assessment, strategy development, priority setting, and the formulation of objectives. The City of Rockford's Consolidated Plan for 2005-2009 was prepared in accordance with CFR Sections 91.100 through 91.230 of HUD's Consolidated Plan regulations, applicable to units of local government.

Consultation During Development of the Consolidated Plan

The Consolidated Plan represents a collective effort from a broad array of entities in the City of Rockford, ranging from the homeless Task Force to economic development organizations. Private, public, and nonprofit organizations were reached through several means, including informal telephone conversations, e-mail correspondence, and more formal survey formats.

One major outreach and data collection effort involved a telephone survey of organizations in the City, through which qualitative information about the City's needs and degree of need were collected. Exhibit 1, below, lists those organizations contacted for the telephone survey. As seen therein, the City of Rockford made special efforts in the Consolidated Planning process to consult with agencies providing assisted housing, health services, and social services, as well as with agencies that handle lead-based paint hazards, and with adjacent units of local government.

Exhibit I.1 Organizations Contacted for Rockford's Consolidated Plan Fall of 2003 and Spring of 2004

AIDS Care Network	La Voz Latina	Rockford Memorial Development Foundation
Alpine Bank	Lawn Place Association	Rockford New Hope, Inc.
Amcore Bank	Lifescapes	Rockford Police Department
American Red Cross	Lobdell Hall	Rockford Public Works Department
ANCHOR Group	Macedonia Baptist Church	Rockford Rescue Mission
Arena, Paul	MELD	Rockford School District 205
Associated Bank	Meltmar Realtors	Rockford Township
Board of Realtors	Mid Town District	Rockford Urban Ministries
Booker Washington Community Ctr.	Milestone	Rockford Zoning Division
Boys and Girls Club	Mother House	Rogers Development
Broadway Business Assoc.	National City Bank	Rosecrance Health Network
Calvin Park Blvd. Association	NIU Education Center	Rubloff Development
Camaraderie Arts	North End Commons	Saint Elizabeth Community Center
Center for Sight and Hearing Impaired	North End Square Neighborhood Assn.	Saint Patrick's Church
Charles E. Box	Northern Illinois Community Foundation	Salvation Army
Christ the Carpenter United Methodist	Northwest Community Center	Save Our Sablewood Area Assoc. (S.O.S.A.A.)
Churchill's Grove Neighborhood Assn.	Northwestern Illinois Area Agency on Aging	Second Congregational Church
Coldwell Banker Premier	Northwestern Park Neighborhood Association	Shelter Care Ministries
Comprehensive Community Solutions Inc.	Oaks Neighborhood Assn.	Signal Hill Neighborhood Assn.
Coronado Haskell Neighborhood Assn.	Oliver Emerson Development	Slack, John
Council of 100	Patriots' Gateway Center	South Park Neighborhood Association
Crusader Clinic	PHASE, Inc. / WAVE Domestic Violence	St. James Church
Diane Voneida	Pilgrim Baptist Church and CDC	St. Paul Lutheran Church
Dickerson and Nieman	Progressive West Rockford	State Street Business Association
Doyle, Woodhouse and Moore	Promised Land Employment	Stepping Stones of Rockford, Inc.
Edgewater Neighborhood Assn.	Quail Run Neighborhood Assn.	Summerfield Commons Homeowners Assoc.
Emmanuel Lutheran Church	RAMP	Sunset Hills Neighborhood Assn.
Fair Housing Board	River District	Swedish American Medical Foundation
Fairgrounds Community Center	Riverside Bank	SWIFTT
First Rockford Group	Rock River Development Corporation	The United Riverview Assn.
Friends' House Neighborhood Group	Rock River Water Reclamation	Three Hammer Construction
Gary Anderson and Associates	Rock Valley College	Trinity House, Inc.
Gomez Chapel AME Church	Rockford Apartment Association	Trinity Lutheran Church
Goodwill Abilities Center	Rockford Area Affordable Housing Coalition	United Way of Rock River Valley
Green Street Association	Rockford Area Habitat for Humanity	University of Illinois Extension
Highland Neighborhood Assn.	Rockford Area Indochinese Center	University of Illinois School of Medicine
Historic Preservation Commission	Rockford Association of Realtors	William Charles Investments, Inc.
Homebuilders Assn. Of Rockford	Rockford Board of Realtors	Winnebago County Board Chair
Homeless Task Force	Rockford Building Department	Winnebago County Health Department
House of Refuge Church	Rockford Business College	Winnebago County Housing Authority
Illinois Coalition for Community Services	Rockford College	YMCA
Indian Terrace Preservation Assn.	Rockford Fire Department	YWCA
Institute for the Oneness of Humanity	Rockford Housing Authority	Zion Development Corporation
Jackson Oaks Neighborhood Assn.	Rockford Human Services Dept.	Zion Lutheran Church
Janet Wattles Center	Rockford Local Development Corporation	Zoning Board of Appeals
Ken-Rock Community Center	Rockford Mass Transit District	

The Community Development Department of the City of Rockford staffs numerous City boards, commissions, and Task Forces that assist with outreach and coordination. These include the Homeless Task Force, Fair Housing Board, Historic Preservation Commission, Citizen Participation Committee, Rockford Area Affordable Housing Coalition, and Rock River Private Industry Council.

Additional organizations were contacted for informal discussions of the housing, homeless and special needs populations. These included the Illinois Department of Children and Family Services, Rockford Urban Ministries, Rockford Health Council, CONTACT of Rockford, Carpenter's Place, Rockford Department of Public Works, Winnebago County Health Department (Environmental Health), Rockford Area Habitat for Humanity, Zion Development Corporation, Rockford Area Council of 100, Winnebago County Department of Regional Planning and Economic Development, Housing Occupants Mobilization Effort, and La Voz Latina.

The consultation process also included discussion and coordination with the Rockford Housing Authority (RHA), which provided detailed statistics and narratives about their housing stock and the plans they have for on-going enhancements to their affordable housing stock.

Public Review Process

The Consolidated Plan was developed through a community-based collaborative process. Public involvement in the Consolidated Plan followed the guidelines set forth in the City's Citizen Participation Plan. That plan encourages citizen participation and involvement and defines the process for substantial amendments to the Consolidated Plan. The Citizen Participation Plan is publicly available for citizen and local government comment at the City of Rockford Community Development Department.

Public involvement was initiated in March 2004 and involved significant outreach to a wide array of organizations and entities throughout the City, as well as to neighboring jurisdictions and interested parties throughout the region and the State of Illinois.

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. Many citizens known to have interests in housing and community development took part in the surveys. In addition, four public input meetings were held on April 21 and 22, 2004, at the Rockford Housing Authority, the Patriot's Gateway Center, the Northwest Community Center, and the Trinity Learning Center. These sites were chosen so that all four quadrants of the City were represented.

Public review meetings were also conducted in the City. To ensure participation from the community, selected individuals were sent letters of invitation; public notices were placed in local newspapers; and signs in both English and Spanish were posted throughout the City, particularly in social and related service agencies. The number and diversity of persons who provided input to the Consolidated Planning process, representing a wide variety of interests, is a testament to the degree to which a wide array of organizations and groups were informed of and then engaged in the Plan's development.

Lead Agency

The Community Development Department of the City of Rockford is the lead agency responsible for completing the Consolidated Planning process. The Department is responsible for coordinating activities, guiding the process, and implementing and overseeing the Consolidated Plan. This responsibility is a result of the City's receipt of formula grant program funding for its HOME, CDBG, and ESG programs.

Organization of the Consolidated Plan

The Consolidated Plan documents the Citizen Participation process, offers perspective on the socio-economic profile of the City of Rockford, presents a housing market analysis, provides needs assessments of housing and community development issues, and reports the City's prioritization of needs and actions.

This document is organized in the following fashion:

Section I presents an introduction, a succinct review of the public involvement process, and a brief outline of the Consolidated Plan.

Section II presents the socio-economic profile of Rockford. This section provides insight into the economic and demographic context in which the City of Rockford is operating.

Section III offers a Housing Market Analysis, assessing housing affordability, overcrowding, housing conditions, and other important parameters describing Rockford's housing market. This includes a five-year forecast of housing needs, by tenure and income, for each of the City's four quadrants over the next 25 years.

Section IV presents the Housing, Homeless, and Non-Housing community development needs assessment. This includes descriptions of the nature and extent of homelessness, including the needs of sheltered and unsheltered populations and those who may be at risk of homelessness.

Section V presents the City's priority needs, strategies, and objectives. In particular, this section offers details about which program activities will be emphasized over the next five years, as well as where resources are to be most closely focused.

Section VI offers the Annual Action Plan, identifying where upcoming and anticipated federal resources will be directed as well as identifying individual projects the City will undertake.

The Appendices include expanded demographic, economic, and housing data; certifications; monitoring activities; citizen comments; and a glossary.