



City of Rockford, Illinois Housing Market Study

Prepared in Support of Rockford's
Consolidated Plan

FINAL REPORT

**Prepared for the
City of Rockford
Community Development Department**

September 2004



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Consolidated Plan**

Final Report

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EXECUTIVE SUMMARY

Overview

The *City of Rockford, Illinois, Housing Market Study*, sponsored by the Rockford Community Development Department (CDD), has been undertaken to improve, enhance, expand, and make more readily available information about homeownership and rental housing needs in the City. The objective is to provide current, high-quality, relevant information about factors that influence the development, production, use, rehabilitation, and need for housing and housing services in the City and specific areas of the City.

The goals are to enrich policy formation and decision-making capacity, improve the ability to interpret and forecast affordable housing needs, and aid housing choices so that they are made more soundly. Facilitating wise choices will lead to improvement in the quality of life in Rockford, including appreciating property values, safer neighborhoods, and a rise in the overall desirability of the City of Rockford.

Current Trends

Population in the City of Rockford has been growing slowly, by just .7 percent per year. However, while the east side gained, the west side lost population, as seen in Table A, below. Whites have been leaving most areas of the City and minority populations increasing in all areas. Blacks are decreasing only in the Southwest quadrant. However, the Hispanic population has jumped 162 percent over the last decade, rising from 5,841 in 1990 to 15,278 in 2000.

Where population is rising, household formation is rising faster, and where population is declining, household formation is declining faster, as seen in Table B, below. This is because household size has been declining. However, recent evidence suggests that this trend is slowing appreciably in most areas of the City except the Northeast quadrant, which continues to have a declining average household size.

Rockford gained relatively more lower income households over the last decade than it did higher income households. Households with incomes less than 30 percent of median family income (MFI) rose from 7,878 in 1990 to 8,690 in 2000. Households with incomes above 95

TABLE A
POPULATION CHANGE IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

Quadrant	1990	2000	% Change
Northeast	33,805	39,146	15.8%
Northwest	33,908	33,894	-0.04%
Southeast	52,549	58,143	10.6%
Southwest	19,164	18,932	-1.2%
City of Rockford	139,426	150,115	7.7%

TABLE B
TOTAL HOUSEHOLDS IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

Quadrant	1990	2000	% Change
Northeast	13,022	15,850	21.7%
Northwest	13,543	13,223	-2.4%
Southeast	21,691	23,853	10.0%
Southwest	6,583	6,232	-5.3%
City of Rockford	54,839	59,158	7.9%

percent of MFI actually declined by about 200, as seen in Table C, below. While employment rose over the decade, the manufacturing sector has been mired in decline. Still, the City of Rockford has seen growth in selected economic sectors, especially in the professional services and arts and entertainment sectors.

TABLE C
DISTRIBUTION OF HOUSEHOLD INCOME
1990 AND 2000 CENSUS SPECIAL TABULATIONS

% of MFI	1990		2000	
	Households	% of Total	Households	% of Total
<30%	7,878	14.4%	8,690	14.8%
30.1-50	6,699	12.2%	7,310	12.4%
50.1-80	9,751	17.8%	11,884	20.2%
80.1-95	4,757	8.7%	5,359	9.1%
>95	25,754	47.0%	25,525	43.4%
Total	54,839	100.0%	58,768	100.0%

Housing for renters is less costly than ten years ago when compared to available income. However, homeowners are devoting a slightly higher portion of their household budget to housing than they did ten years ago.

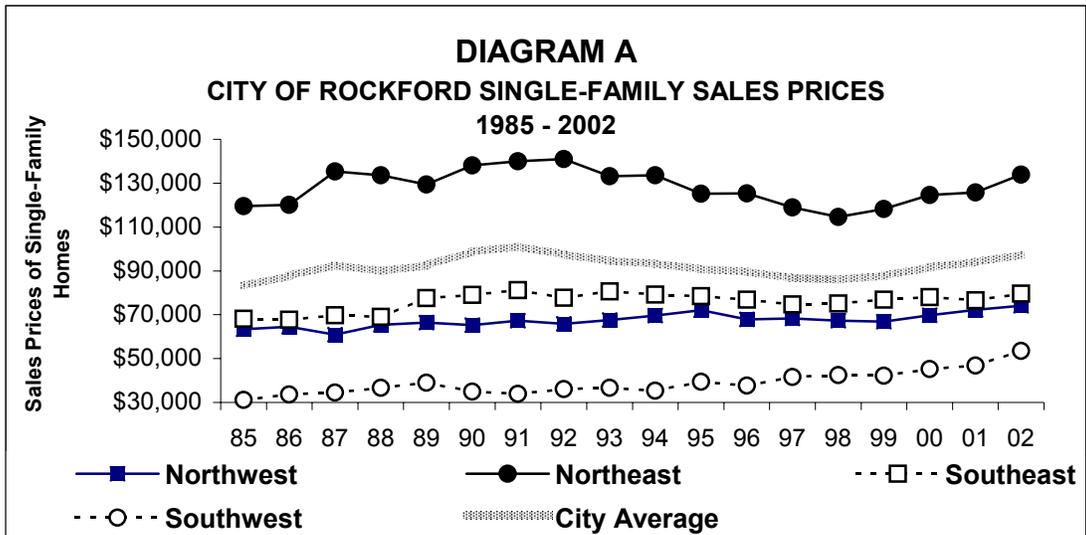
Housing production in the City of Rockford rose by 9.3 percent over the last decade. The housing stock in the Northeast, though, increased by nearly 23 percent. While the Southeast rose 12.2 percent, both the Northwest and Southwest quadrants declined, falling 0.6 percent and 4.8 percent respectively, as seen in Table D, below.

TABLE D
TOTAL HOUSING UNITS IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

Quadrant	1990	2000	% Change
Northeast	13,417	16,476	22.8%
Northwest	14,286	14,198	-0.6%
Southeast	22,996	25,810	12.2%
Southwest	7,447	7,086	-4.8%
City of Rockford	58,146	63,570	9.3%

Occupied housing units rose more slowly than total housing production, thereby causing vacancy rates to increase. While occupied rental units rose over 30 percent in the Northeast, they declined 5.5 and 5.8 percent in the Northwest and Southwest, respectively. Still, vacancy rates in three quadrants are relatively high, 8.7, 9.5, and 8.6 percent in the Northwest, Southeast, and Southwest, respectively. Hence, more rental housing in these areas is not needed at this time.

Housing prices in the City of Rockford are not appreciating well. While they have been rising for the last several years and reached an average real price of \$97,267 in 2002, analysis of the Rockford Township Assessor data indicates that sales prices, in real 2002 dollars, were highest in 1991, when they were an average of \$101,089, as seen in Diagram A, on the following page. Recent economic events suggest that housing prices may continue to be soft in Rockford.



At the same time that vacancy rates have been rising, vacant housing that is neither for sale or for rent jumped 18.4 percent, rising to 1,212 units in 2000, about two percent of the City's housing stock. This is a growth rate that is faster than the overall expansion of the housing stock and occurred during the same time that the City demolished 925 housing units. These particular vacant housing units are located primarily in the Southwest, Northwest, and Southeast quadrants of the City, as seen in Table E, below, with the Southwest having 5 percent of its stock vacant and not for sale or for rent.

TABLE E
OTHER VACANT HOUSING IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

Quadrant	1990	2000	% Change
Northeast	96	115	19.8%
Northwest	218	248	13.8%
Southeast	317	506	59.6%
Southwest	393	343	-12.7%
City of Rockford	1,024	1,212	18.4%

The Rockford Township Assessor provided a data file describing all residential classed properties in the City of Rockford. The database includes assessment information relating to the grade of the structure and the buildings' condition, desirability, and usefulness. These data indicate that the City of Rockford has 1,978 housing units that are approaching unsoundness, are undesirable, and are barely useful, of which 786 are in buildings with 2 to 6 dwelling units.

These are not a class of prestige historical structures; they mostly represent buildings constructed with cheap or average materials and workmanship. These statistics, presented in Table F, on the following page, do not include Public Housing Authority multifamily buildings like Concord Commons.

TABLE F
CONDITION, DESIRABILITY AND USEFULNESS OF DWELLINGS
ROCKFORD TOWNSHIP ASSESSOR: NUMBER OF DWELLINGS

CDU	Total by Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
Excellent	109	496	0	0	605
Very Good	88	1,292	7	0	1,387
Good	1,772	5,069	2,404	0	9,245
Average	3,680	5,411	7,064	40	16,195
Fair	2,717	364	2,818	615	6,514
Poor	1,323	188	2,088	944	4,543
Poor minus	879	31	667	864	2,441
Very poor	655	27	464	623	1,769
Very poor minus	22	2	31	34	89
Unsound	33	1	47	39	120
Total	11,278	12,881	15,590	3,159	42,908

A Call to Action

This trend is troubling and should serve as a warning to City leaders. It contributes to a decline in the desirability of residing in Rockford, the perceived warmth and safety of the City's neighborhoods, and the quality of the social fabric of which the City is comprised. The City of Rockford must face this problem immediately and renew efforts to eliminate vacant and blighted housing.

There are two approaches to resolving this problem: rehabilitation or demolition. This is admittedly an unpleasant dilemma. Given current vacancy rates, which are on the rise, persistent low housing values in three of the four City quadrants, and high cost of rehabilitation exceeding market values, rehabilitation is often not cost effective. For the City of Rockford, this alternative often involves too much financial commitment to properly justify the modest gain. On the other hand, demolition of vacant and blighted structures offers a way to quickly begin altering the City's course. A reasonable goal would reduce the blighted stock of housing by 1,000 units in five years, targeting both apartments and single-family dwellings.

The 2003 Rockford Housing Survey supports this notion. The survey found the most strongly desired housing activity to be streamlining and accelerating the process of removing dilapidated housing, with preference for activities directed to the Southwest quadrant.

The Future

The University of Illinois College of Medicine, Health Systems Research, prepared a forecast of population for Winnebago County, as well as the City of Rockford¹, in five-year increments. Growth is assumed to expand at the same rate as the County for the next 25 years, through 2025. Furthermore, this citywide growth rate was applied uniformly to each of the quadrants. While

¹ Data for this forecast was received from Joel B. Cowen, Assistant Dean, College of Medicine at Rockford.

this growth does not correspond with recent trends for the Northwest and Southwest quadrants, forecasting a continuation of decline for these areas does not prove practical. The City intends to change this trend. Consequently, the population declines seen on the west side no longer occur. Table G, at right, presents the population forecast, by quadrant and for the City in its entirety.

**TABLE G
CITY OF ROCKFORD POPULATION FORECAST
BY QUADRANT 2000 THROUGH 2025**

Year	NE	NW	SE	SW	TOTAL
2000	39,146	33,894	58,143	18,932	150,118
2005	39,816	34,474	59,139	19,256	152,686
2010	40,533	35,095	60,203	19,603	155,434
2015	41,344	35,797	61,407	19,995	158,543
2020	42,253	36,584	62,758	20,435	162,031
2025	43,267	37,463	64,265	20,925	165,920

Because persons per household are declining slightly over the forecast horizon, household formation increases more quickly than population growth. Citywide, total households increase to 67,513 by 2025. The Southeast still has the most, with 27,176 households, as seen in Table H, at right.

**TABLE H
CITY OF ROCKFORD HOUSEHOLD FORMATION FORECAST
BY QUADRANT 2000 THROUGH 2025**

Year	NE	NW	SE	SW	TOTAL
2000	15,850	13,223	23,853	6,232	59,158
2005	16,416	13,581	24,535	6,353	60,886
2010	16,922	13,919	25,171	6,477	62,489
2015	17,410	14,262	25,810	6,614	64,096
2020	17,899	14,622	26,473	6,764	65,758
2025	18,402	15,005	27,176	6,930	67,513

Renter households in the lower income categories will continue to rise. Extremely low-income renter households having incomes from 0 to 30 percent of median family income (MFI) will increase from 6,524 in 2000 to nearly 7,500 by 2025. There will also be more very low-income households, those making from 30 to 50 percent of MFI. These householders will increase by about 627 households. Still, renter households that have incomes greater than 95 percent of MFI will expand by the greatest percent, 16.1 percent over the 25-year forecast horizon. These data are presented in Table I, at right.

**TABLE I
RENTER FORECAST BY INCOME
CITY OF ROCKFORD 2000 THROUGH 2025**

Year	0-30% MFI	30-50% MFI	50-80% MFI	80-95% MFI	95+% MFI	Total
2000	6,524	4,197	5,175	1,961	5,157	23,014
2005	6,713	4,323	5,337	2,023	5,327	23,723
2010	6,893	4,442	5,489	2,082	5,486	24,392
2015	7,076	4,563	5,643	2,140	5,647	25,070
2020	7,268	4,690	5,803	2,201	5,812	25,775
2025	7,473	4,824	5,972	2,266	5,987	26,521

Extremely low-income homeowners will rise from 2,262 in 2000 to in excess of 2,500 by 2025. However, households with incomes greater than 95 percent of MFI will expand by the greatest percent, 13.6 percent over the next 25 years. These data are presented in Table J, on the following page.

TABLE J
HOMEOWNER FORECAST BY INCOME
CITY OF ROCKFORD 2000 THROUGH 2025

Year	0-30% MFI	30-50% MFI	50-80% MFI	80-95% MFI	95+% MFI	Total
2000	2,262	3,182	6,801	3,436	20,464	36,144
2005	2,322	3,268	6,987	3,531	21,055	37,163
2010	2,378	3,348	7,159	3,619	21,593	38,097
2015	2,435	3,429	7,332	3,707	22,124	39,026
2020	2,494	3,512	7,511	3,797	22,669	39,983
2025	2,557	3,601	7,701	3,893	23,240	40,992

In keeping with trends established over the last decade, the City of Rockford can expect to see more increases in low-income households. These households will continue to put severe pressure on the City’s housing resources. These circumstances will present challenging opportunities for City leaders, demanding bold and creative approaches to correcting the City’s approach to growth and self-preservation.

INTRODUCTION

The *City of Rockford, Illinois, Housing Market Study*, sponsored by the Rockford Community Development Department (CDD), has been undertaken to improve, enhance, expand, and make more readily available information about homeownership and rental housing needs in the City. The objective is to provide current, high-quality, relevant information about factors that influence the development, production, use, rehabilitation, and need for housing and housing services in the City and specific areas of the City.

The goals are to enrich policy formation and decision-making capacity, improve the ability to interpret and forecast affordable housing needs, and aid housing choices so that they are made more soundly. Facilitating wise choices will lead to improvement in the quality of life in Rockford, including appreciating property values, safer neighborhoods, and a rise in the overall desirability of the City of Rockford.

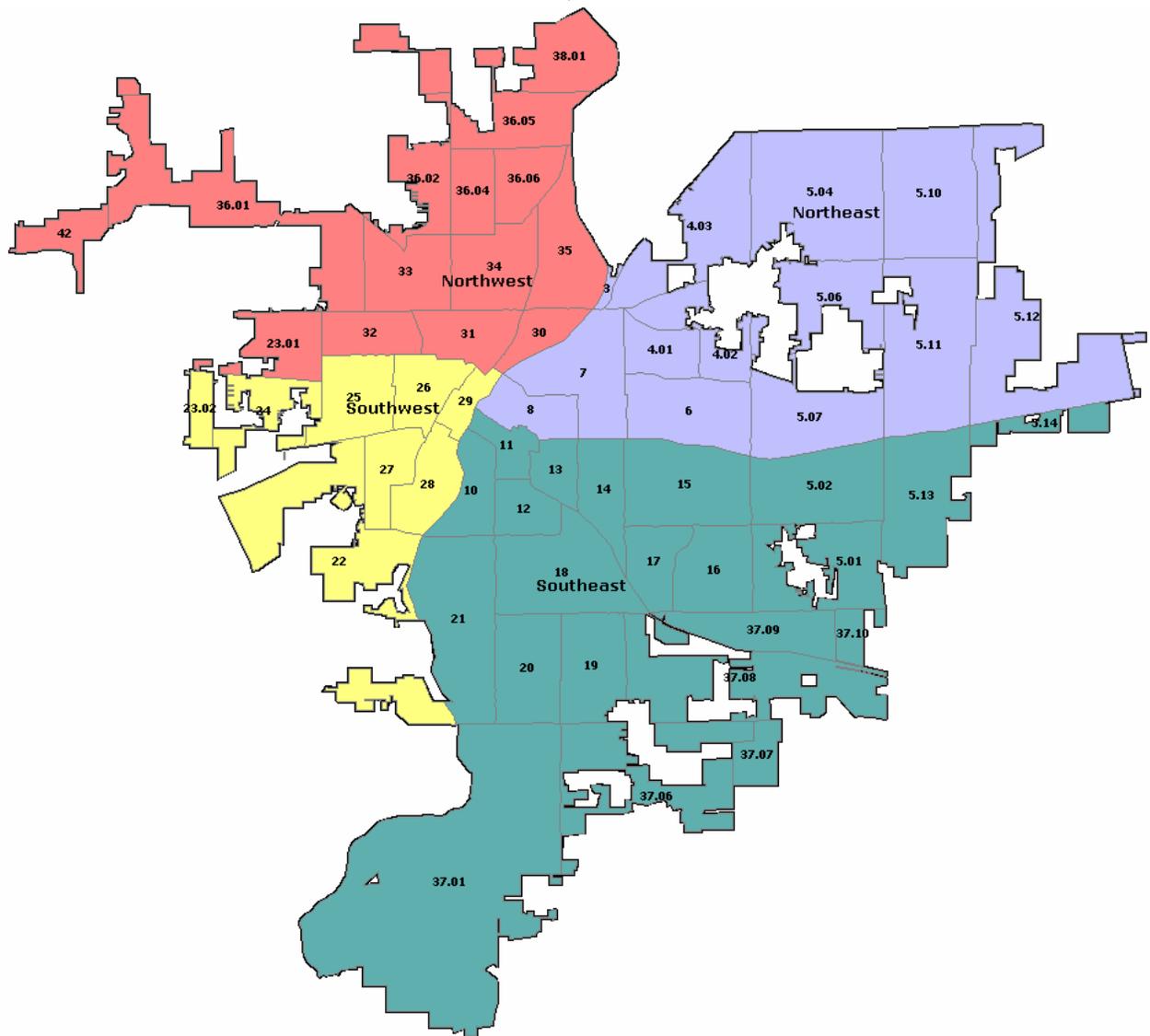
The results of CDD's research efforts are designed to assist planners, developers, lenders, local government, nonprofit and for-profit organizations, and the City's decision makers, as well as other providers of affordable housing and housing-related services throughout the City.

Information developed for this research includes evaluation of 1990 and 2000 Decennial Census data, new residential building permits, demolition permits, value of residential construction, residential property data from the Rockford Township Assessor, and other related sources. A telephone survey was conducted, as well as the development of a long term housing demand forecast, by tenure and income category through 2020.

For the purposes of the survey, the City was separated into four sections, or quadrants, delineated east from west by the river and north and south by State Street. All Census data is segmented by grouping Census tracts together that approximate these quadrants, as portrayed in the geographic map, on the following page.

Additional copies of this report can be retrieved from the Community Development Department by calling 815-967-6759, or by downloading the report from the City of Rockford's website, <http://www.ci.rockford.il.us>.

GEOGRAPHIC MAP OF THE CITY OF ROCKFORD, ILLINOIS BY QUADRANT



SECTION I - DEMOGRAPHICS

POPULATION

Between 1990 and 2000, the City of Rockford saw an overall increase in population of 7.7 percent, or about 10,700 persons. This represents an annual growth rate of just .7 percent per year. However, population growth was not uniform throughout the City. Both the Northwest and Southwest quadrants of the City experienced slight population declines, falling 0.04 percent and 1.2 percent, respectively. The eastern portions of the City expanded much more rapidly, with the Northeast increasing 15.8 percent and the Southeast rising 10.6 percent, as seen in Table I.1, below.

TABLE I.1
POPULATION CHANGE IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

Quadrant	1990	2000	% Change
Northeast	33,805	39,146	15.8%
Northwest	33,908	33,894	-0.04%
Southeast	52,549	58,143	10.6%
Southwest	19,164	18,932	-1.2%
City of Rockford	139,426	150,115	7.7%

The racial composition of Rockford is changing along with the growth in the population. Over the last decade, Rockford has seen a decline in the white population, which fell 3.4 percent, or over 3,800 persons, and a significant rise in other races coming into the City. Blacks increased some 24.9 percent, Asians rose some 54.5 percent, and persons of all other races jumped some 246 percent.² Consequently, the City of Rockford is becoming significantly more racially diverse, as seen in Table I.2, below.

TABLE I.2
RACIAL CHANGE IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

Population	1990	2000	% Change
Whites	113,118	109,303	-3.4%
Blacks	20,868	26,072	24.9%
Asian	2,136	3,301	54.5%
All Other Races	3,304	11,439	246.2%
City of Rockford	139,426	150,115	7.7%

However, racial diversity varies significantly by area of the City. The Northeast quadrant is the only area of the City that saw an increase in the white population, rising 7.7 percent over the decade, about 2,500 persons. All other quadrants of the City saw declines in the white population, with the Northwest seeing the largest decline, falling 15.8 percent, or over 4,400

² In 2000, the Census collected data on persons who classed themselves as two or more races. This was not done in 1990. Hence, the category "all other races" is not directly comparable between 1990 and 2000.

persons. The Southeast lost 2.8 percent of its white population and the Southwest lost 9.6 percent, as seen in Table I.3, below.

**TABLE I.3
WHITES IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

Quadrant	1990	2000	% Change
Northeast	32,154	34,643	7.7%
Northwest	27,992	23,576	-15.8%
Southeast	47,014	45,696	-2.8%
Southwest	5,958	5,388	-9.6%
City of Rockford	113,118	109,303	-3.4%

Blacks in the City of Rockford are increasingly flocking to the Northeast quadrant of the City. Between 1990 and 2000, this population jumped 156.6 percent in this part of town, rising over 1,100 persons. Blacks also moved into the Northwest and Southeast portions of the City, increasing 52.4 and 79.7 percent, respectively. On the other hand, the Southwest quadrant saw a decline in its black population, falling 10.8 percent, or over 1,200 persons, as seen in Table I.4, below.

**TABLE I.4
BLACKS IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

Quadrant	1990	2000	% Change
Northeast	747	1,917	156.6%
Northwest	5,101	7,772	52.4%
Southeast	3,299	5,928	79.7%
Southwest	11,721	10,455	-10.8%
City of Rockford	20,868	26,072	24.9%

Asians are moving to all sections of the City, but especially to the Northeast and Southeast quadrants, which saw increases of 518 persons and 539 persons, respectively, as seen in Table I.5, below.

**TABLE I.5
ASIANS IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

Quadrant	1990	2000	% Change
Northeast	688	1,206	75.3%
Northwest	128	216	68.8%
Southeast	1,297	1,836	41.6%
Southwest	23	43	87.0%
City of Rockford	2,136	3,301	54.5%

Along with increasing racial diversity in the City of Rockford, Hispanic ethnicity is expanding rapidly.³ Between 1990 and 2000, persons of Hispanic ethnicity jumped by nearly 10,000, rising some 161.6 percent. The Southeast quadrant had the largest increase, rising by almost 4,500 persons, or 236.1 percent. However, the Northeast quadrant had the largest percentage increase, jumping nearly 280 percent over the decade, as seen in Table I.6, below.

TABLE I.6
HISPANICS IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

Quadrant	1990	2000	% Change
Northeast	510	1,936	279.6%
Northwest	1,207	2,706	124.2%
Southeast	1,904	6,400	236.1%
Southwest	2,220	4,236	90.8%
City of Rockford	5,841	15,278	161.6%

HOUSEHOLD FORMATION

The total number of households in the City of Rockford increased slightly faster than did the entire population, 7.9 percent compared to 7.7 percent. Household formation in the Northeast quadrant increased relatively quickly, jumping 21.7 percent. This is significantly greater than the increase in population in the Northeast quadrant, which rose 15.8 percent. Furthermore, declines in household formation were more pronounced than the corresponding declines in population seen in the Northwest and Southwest. While population fell 0.04 percent and 1.2 percent respectively, household formation dropped 2.4 percent and 5.3 percent for the Northwest and Southwest quadrants. Interestingly, household formation in the Southeast quadrant grew more slowly than the population. These household formation statistics are presented in Table I.7, below.

TABLE I.7
TOTAL HOUSEHOLDS IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

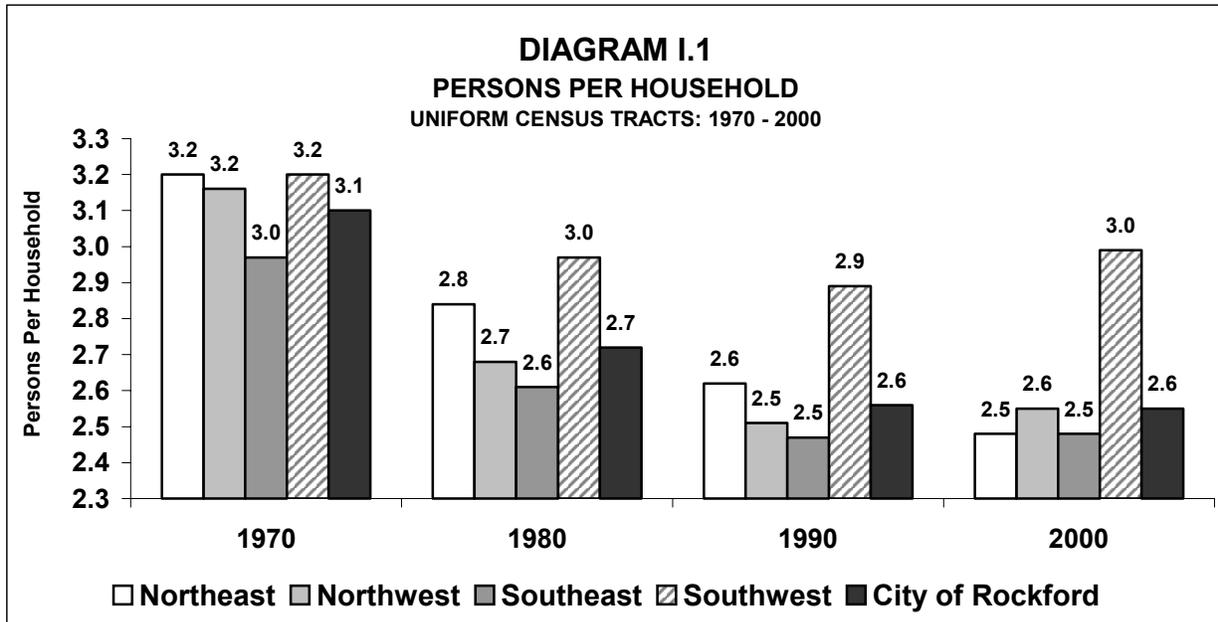
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City of Rockford	54,839	59,158	7.9%

PERSONS PER HOUSEHOLD

The reason that household formation can change more quickly, or less quickly, than the rate of change in the population is due to changes in the number of persons per household. Over the last 40 years, the number of persons per household has been falling in the City of Rockford. In 1970,

³ A Hispanic person can be of any race.

all quadrants clustered around 3 persons per household. The City average fell from 3.1 in 1970 to 2.56 in 1990. The downward trend in persons per household, as seen in Diagram I.1, below, puts significant pressure on housing demand, thereby allowing housing demand to outpace population growth.⁴



However, between 1990 and 2000, there was a very modest pause in this downward trend in persons per household in three of the four quadrants of the City. In fact, between 1990 and 2000, the Northwest, Southeast, and Southwest actually increased in the number of persons per household, as seen below in Table I.8, rising 1.9, .8, and 2.5 percent, respectively. Still, these changes were not sufficient to overcome the continuing decline seen in persons per household in the Northeast quadrant, which slipped 4 percent, and caused the City average to decline a very modest .2 percent.

TABLE I.8
PERSONS PER HOUSEHOLD
1990 AND 2000 DECENNIAL CENSUS

<u>Quadrant</u>	<u>1990</u>	<u>2000</u>	<u>% Change</u>
Northeast	2.49	2.39	-4.0%
Northwest	2.43	2.47	1.9%
Southeast	2.39	2.40	0.8%
Southwest	2.79	2.86	2.5%
City of Rockford	2.47	2.46	-0.2%

These data are a blend of the growth of renter households and owner occupied households. While owner occupied households have been continuing to decline in average size, renter households have been increasing in size in all four quadrants of the City. Furthermore, as seen in

⁴ These data represent a cluster of Census Tracts approximately consistent with the City's geographic area in 2000 for the Census years 1970, 1980, 1990, and 2000. Hence, the actual 2000 data for the City and its quadrants are slightly different.

Table I.9, below, the average size of homeowner households in the Southwest quadrant has been increasing, and again exceeds 3 persons per household.

TABLE I.9
PERSONS PER HOUSEHOLD
1990 AND 2000 DECENNIAL CENSUS

Quadrant	1990	2000	% Change
Owner Occupied: Persons Per Household			
Northeast	2.70	2.57	-4.8%
Northwest	2.62	2.60	-0.5%
Southeast	2.57	2.52	-1.9%
Southwest	2.97	3.05	2.6%
City of Rockford	2.65	2.59	-2.2%
Renter Occupied: Persons Per Household			
Northeast	1.92	1.95	1.4%
Northwest	2.14	2.27	5.8%
Southeast	2.15	2.24	3.9%
Southwest	2.66	2.72	2.3%
City of Rockford	2.20	2.26	2.8%

The implications of these data are that household formation will outpace population growth because the average household size will continue to decline very slightly. Furthermore, the City of Rockford will continue to see significant in-migration from minority races, especially Hispanics.

SUMMARY

Population in the City of Rockford is growing slowly, by just .7 percent per year, with whites leaving most areas of the City and minority populations increasing in all areas of the City. Blacks are decreasing in only the Southwest quadrant.

The historic decline in household size has caused household formation, and the demand for housing, to outpace population growth. Evidence suggests that this trend is slowing appreciably in most areas of the City, except in the Northeast, which continues to have a declining average household size.

SECTION II – ECONOMICS

HOUSEHOLD INCOME

The City of Rockford experienced significant growth in income over the last decade. Households that had income levels less than \$35,000 fell substantially. Citywide, this decline amounted to an 18 percent drop, about 27 percent in the Northwest quadrant alone. These data are presented in Table II.1, at right.

Households with income between \$35,000 and \$75,000 expanded 21.7 percent over the decade, with a substantial rise of 31.7 percent in the Southeast. The Northeast and Southwest experienced more moderate increases, 11.0 and 18.5 percent, respectively.

Households with incomes in excess of \$75,000 expanded rapidly in the City, with a 168.7 percent jump. Most interestingly, the Southwest quadrant had the sharpest increase, from just 69 households in 1990 to over 493 households in 2000, an increase of some 615 percent. The Northeast quadrant saw its concentration of upper income households more than double, rising 116.7 percent and exceeding 5,000 households.

On the surface, this looks very good for the City of Rockford. However, these data have not been adjusted for the effects of inflation and do not adequately address the changes in the buying power of Rockford's households. Another way to view income data is by inspecting the distribution around a normalizing value. In 1991 and again in 2001, HUD requested the Census Bureau to prepare a set of special tabulations. HUD programs are designed to serve households based upon their income expressed as a percent of median family income (MFI).⁵ Those with incomes from 0 to 30 percent of MFI are termed extremely low-income; those with income from 30 to 50 percent of MFI are termed very low-income; those with incomes from 50 to 80 percent of MFI are termed low-income; and those with 80 to 95 percent of MFI are termed moderately low-income. When comparing the 1990 distribution to the 2000 distribution from the special tabulations, some interesting relationships become evident.

**TABLE II.1
HOUSEHOLD INCOME
1990 AND 2000 DECENNIAL CENSUS**

Quadrant	1990	2000	% Change
HOUSEHOLDS WITH INCOME LESS THAN \$35,000			
Northeast	5,354	4,871	-9.0%
Northwest	8,621	6,286	-27.1%
Southeast	14,035	11,854	-15.5%
Southwest	5,219	4,235	-18.9%
City of Rockford	33,229	27,246	-18.0%
HOUSEHOLDS WITH INCOME \$35,000 TO \$75,000			
Northeast	5,332	5,920	11.0%
Northwest	4,354	5,222	19.9%
Southeast	6,896	9,083	31.7%
Southwest	1,240	1,470	18.5%
City of Rockford	17,822	21,689	21.7%
HOUSEHOLDS WITH INCOME MORE THAN \$75,000			
Northeast	2,349	5,091	116.7%
Northwest	538	1,739	223.2%
Southeast	832	2,869	244.8%
Southwest	69	493	614.5%
City of Rockford	3,788	10,179	168.7%

⁵ Median Family Income represents that value at which one-half of all families have incomes above that value and one-half have incomes below this value. There were 37,348 families in the 2000 Census for Rockford and 59,158 households. Households include both family and non-family householders.

The total number of households that had incomes from 0 to 30 percent of MFI rose from 7,878 in 1990 to 8,690 by 2000, an increase of 10.3 percent. Renters in this income category rose some 13.6 percent over the period, with extremely low-income renters rising from 5,674 in 1990 to 6,444 by 2000.⁶ These types of households increased their share of total renter households from 26.4 percent in 1990 to 28.3 percent in 2000. These data are presented in Table II.2, below.

TABLE II.2
DISTRIBUTION OF HOUSEHOLD INCOME
1990 AND 2000 CENSUS SPECIAL TABULATIONS

% of MFI	1990		2000	
	Households	% of Total	Households	% of Total
All Households				
<30%	7,878	14.4%	8,690	14.8%
30.1-50	6,699	12.2%	7,310	12.4%
50.1-80	9,751	17.8%	11,884	20.2%
80.1-95	4,757	8.7%	5,359	9.1%
>95	25,754	47.0%	25,525	43.4%
Total	54,839	100.0%	58,768	100.0%
Owner Households				
<30	2,204	6.6%	2,246	6.2%
30.1-50	2,758	8.3%	3,166	8.8%
50.1-80	5,108	15.3%	6,773	18.8%
80.1-95	3,015	9.0%	3,423	9.5%
>95	20,302	60.8%	20,428	56.7%
Subtotal	33,387	100.0%	36,036	100.0%
Renter Households				
<30	5,674	26.4%	6,444	28.3%
30.1-50	3,941	18.4%	4,144	18.2%
50.1-80	4,643	21.6%	5,111	22.5%
80.1-95	1,742	8.1%	1,936	8.5%
>95	5,452	25.4%	5,097	22.4%
Subtotal	21,452	100.0%	22,732	100.0%

Consequently, when compared over time, the City of Rockford tends to be gaining proportionally more lower income households, especially extremely low-income renters.

EMPLOYMENT

Total employment in the City of Rockford edged up slightly between 1990 and 2000, increasing from 65,168 to 67,868, or 4.1 percent over the period.⁷ However, these gains in employment were not spread evenly throughout the City. While the east side gained, the west side saw job losses. In fact, the Northeast quadrant gained over 18 percent and the Southeast quadrant gained

⁶ As per HUD, the data will not add up to the Census SF3 data due to special tabulation rounding rules that were not used for the SF3 data. The rounding rules applied to each cell are as follows: 0 rounds to 0, 1-7 rounds to 4, all other values round to the nearest multiple of 5. As a result the totals may be slightly inflated or deflated when compared to the SF3 totals.

⁷ These data represent place of residence employment.

a more modest 6.5 percent. The Northwest and Southwest quadrants both lost significant levels of employment, falling 8.4 and 9.7 percent respectively, as seen in Table II.3, below.

**TABLE II.3
EMPLOYMENT IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

Quadrant	1990	2000	% Change
Northeast	16,714	19,758	18.2%
Northwest	16,520	15,127	-8.4%
Southeast	25,508	27,178	6.5%
Southwest	6,426	5,805	-9.7%
City of Rockford	65,168	67,868	4.1%

Over this period, the manufacturing sector has continued to suffer and appears to be in a long-term period of decline, falling 15.3 percent, or shedding over 3,100 jobs between 1990 and 2000. Recent announcements of plant closures and permanent employment declines in the manufacturing sector contribute to a bleak outlook for this segment of Rockford's economy. Retail trade also declined 4 percent, over 300 jobs.

**TABLE II.4
FIVE LARGEST EMPLOYMENT SECTORS**

Sector	1990	2000	% Change
Manufacturing	20,385	17,276	-15.3%
Education, health, & social services	11,102	13,666	23.1%
Retail Trade	7,679	7,374	-4.0%
Professional Services	4,142	5,216	25.9%
Arts, entertainment, other	4,581	5,061	10.5%

Still, the City of Rockford is not without some success stories; the City has continuing strong sectors. Education, health, and social services grew a very strong 23.1 percent. Professional, scientific, management, administrative, and waste management services increased nearly 26 percent. Arts, entertainment, recreation, accommodation and food services climbed another 10.5 percent. Consequently, there are bright spots in Rockford's economic landscape, areas that will continue to provide opportunities for expansion and development. It behooves economic development planners to look toward the brighter segments of the local economy, facilitating further expansion, and hence prosperity, from sectors that are flourishing in Rockford.

COST BURDEN

Cost burden refers to the amount of household income spent on housing. A householder experiencing a cost burden spends from 30 to 50 percent of their income on housing, including any utilities. For a homeowner, these costs would also include interest, taxes, insurance, water and sewer costs, and all utilities. A severe cost burden is experienced if the householder spends more than 50 percent of their income on housing.

The situation for renters and homeowners has gone in different directions in the City of Rockford. In 1990, the percent of renter households that spent more than 30 percent of their income on housing was 36.5 percent. This had fallen to 34.4 percent by 2000, a very positive trend. This is an accomplishment about which few cities can boast.

The Southwest quadrant is the most improved. In 1990, 48.8 percent of all renters were spending more than 30 percent of their income on housing. By 2000, this had fallen to 38.8 percent. The Southeast and Northwest improved modestly too, decreasing to 33 and 36.3 percent, respectively. The Northeast quadrant is the only area where a larger percentage of renters are spending more than 30 percent of their income on housing, now 32 percent. These data are presented in Diagram II.1, below.

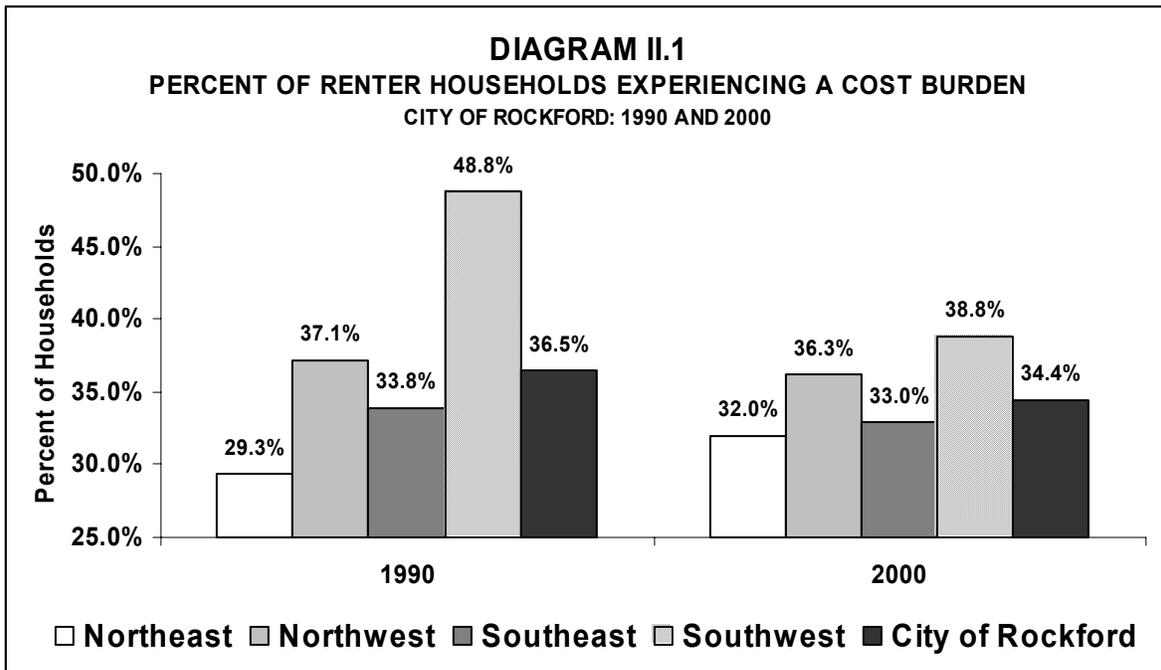
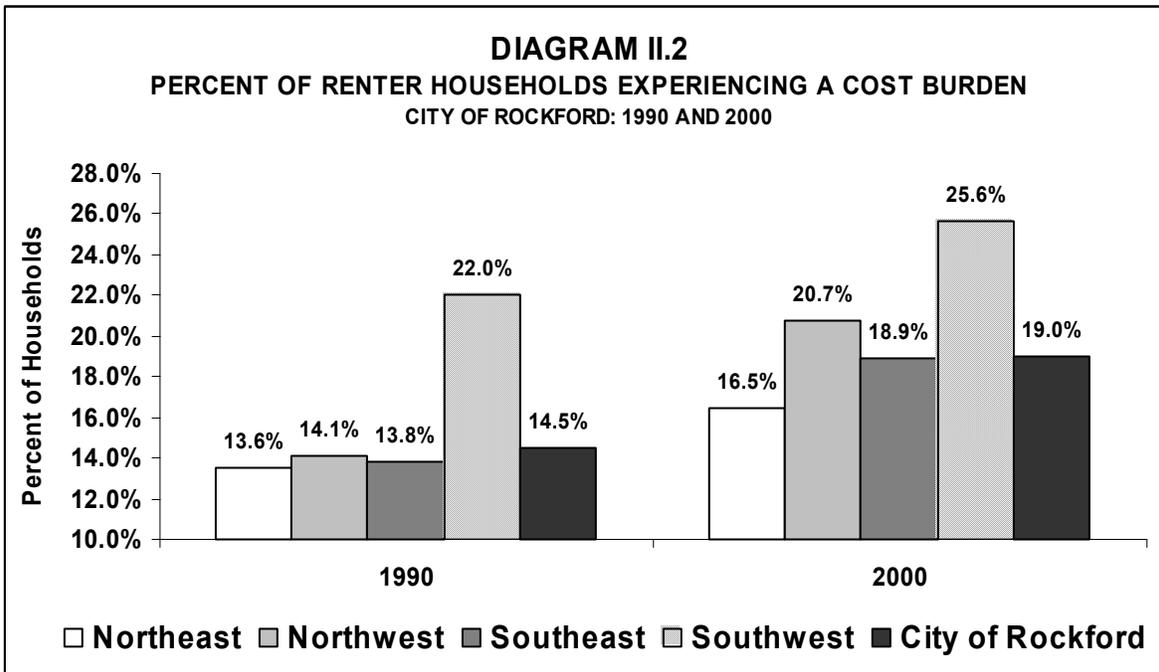


Diagram II.2, on the following page, presents similar data for homeowners. Between 1990 and 2000, a larger portion of homeowners in the City of Rockford were experiencing a cost burden, with the citywide share jumping from 14.5 percent in 1990 to 19 percent in 2000, and increasing in all quadrants.

The Northeast rose from 13.6 to 16.5 percent, and the Southeast jumped from 13.8 to 18.9 percent. The Southwest rose from 22 percent to 25.6 percent. Still, the Northwest had the most significant increase, rising from 14.1 percent to 20.7 percent over the decade.



The 2000 Census data on cost burdens has been separated into cost burden and severe cost burden, and are presented in Table II.5, below. A householder with a severe cost burden is one who spends more than 50 percent of their income on housing. There should be fewer households with a severe cost burden than a simple cost burden. Interestingly, the Southwest quadrant tends to have a large percent of severely cost burdened renter and homeowner households. Severely cost burdened renters are also unusually high in the Northwest quadrant. This indicates that a number of households in this part of the City are facing serious housing problems. For renters, any particular economic setback could cause the householder to fall behind in rental payments, thereby becoming at-risk of eviction and homelessness. For homeowners, these data suggest that these householders lack sufficient resources to conduct routine and periodic maintenance on their homes. By continually deferring maintenance, these dwelling units are increasingly at-risk of falling into a state of disrepair, becoming dilapidated, and contributing to urban blight.

TABLE II.5
PERCENT OF HOUSEHOLDS WITH COST BURDENS
2000 CENSUS SPECIAL TABULATIONS

Quadrant	Cost Burdened		Severely Cost Burdened	
	Renters	Renters	Homeowners	Homeowners
Northeast	17.6%	14.4%	11.2%	5.3%
Northwest	17.3%	19.0%	13.7%	7.1%
Southeast	18.1%	14.9%	13.2%	5.7%
Southwest	17.5%	21.3%	12.1%	13.5%
City of Rockford	17.7%	16.7%	12.6%	6.4%

SUMMARY

Rockford gained relatively more lower income households over the last decade than it did higher income households. While employment rose over the decade, the manufacturing sector has been mired in decline. Still, the City of Rockford has seen growth in selected economic sectors, especially in the professional services and arts and entertainment sectors.

Housing for renters is less costly than it was ten years ago when compared to available income. However, homeowners are devoting a slightly higher portion of their household budget to housing than they did 10 years ago. Unfortunately, severely cost burdened renters in the Northwest and Southwest quadrants appear to be at risk of homelessness. Furthermore, severely cost burdened homeowners in the Southwest quadrant are likely putting their homes at-risk of becoming dilapidated.

SECTION III – HOUSING

HOUSING STOCK

The total housing stock in the City of Rockford rose by 9.3 percent over the decade, more than 5,400 housing units. Growth occurred on just the east side, with the Northeast rising by nearly 23 percent over the decade. The Southeast quadrant rose 12.2 percent. The Northwest declined by 0.6 percent and the Southwest fell by 4.8 percent, as seen in Table III.1, below.

**TABLE III.1
TOTAL HOUSING UNITS IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

Quadrant	1990	2000	% Change
Northeast	13,417	16,476	22.8%
Northwest	14,286	14,198	-0.6%
Southeast	22,996	25,810	12.2%
Southwest	7,447	7,086	-4.8%
City of Rockford	58,146	63,570	9.3%

Rental housing has grown more slowly than homeownership in Rockford, with occupied rental units rising 3.9 percent versus a 10.5 percent increase in homeownership. This translates into a citywide homeownership rate that rose from 59.6 percent to 61.1 percent over the last decade, as calculated from data contained in Table III.2, below.

**TABLE III.2
TOTAL HOUSING UNITS IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

Quadrant	1990	2000	% Change
Renter Households			
Northeast	3,440	4,485	30.4%
Northwest	5,373	5,092	-5.2%
Southeast	9,602	9,926	3.4%
Southwest	3,726	3,511	-5.8%
City of Rockford	22,141	23,014	3.9%
Homeowner Households			
Northeast	9,582	11,365	18.6%
Northwest	8,170	8,131	-0.5%
Southeast	12,089	13,927	15.2%
Southwest	2,857	2,721	-4.8%
City of Rockford	32,698	36,144	10.5%

However, the Northeast quadrant saw significant increases in rental property over the decade, with a 30.4 percent jump, or over 1,000 more rental units, thereby causing homeownership to sink from 73.6 percent to 71.7 percent over the decade. Contrary to this trend, the Southeast saw

homeownership rise from 55.7 percent to 58.4 percent over the decade. The Southwest and Northwest saw declines in both rental and owner-occupied housing over the last 10 years. However, homeownership increased in both areas, with the Northwest rising from 60.3 to 61.5 percent and the Southwest increasing from 43.3 to 43.7 percent. While the increasing homeownership rate in these two areas is due more to a reduction in the rental stock, over 500 units, than people purchasing homes, the goal of increasing homeownership in these lower income neighborhoods is being met.

Unfortunately, the growth rate citywide in total housing units over the decade is higher than the growth in households and occupied housing. Furthermore, while total units increased 22.8 percent in the Northeast, occupied units rose only 21.7 percent. A similar event occurred in the Southeast, with total units increasing 12.2 percent and occupied units rising just 10 percent over the decade. The Northwest quadrant saw total units decline 0.6 percent, but occupied units fell 2.4 percent. Total dwelling units in the Southwest declined 4.8 percent, but occupied units fell more, by 5.3 percent, as seen in Table III.3, below⁸.

**TABLE III.3
OCCUPIED HOUSING BY TYPE OF DWELLING
1990 AND 2000 DECENNIAL CENSUS**

Housing Type	1990	2000	% Change
Northeast			
1 unit attached or detached	9,473	11,453	20.9%
Duplex or larger	3,469	4,432	27.8%
Mobile home or other	80	-35	-143.8%
Total	13,022	15,850	21.7%
Northwest			
1 unit attached or detached	8,973	9,088	1.3%
Duplex or larger	4,456	4,029	-9.6%
Mobile home or other	114	106	-7.0%
Total	13,543	13,223	-2.4%
Southeast			
1 unit attached or detached	12,189	14,555	19.4%
Duplex or larger	9,210	9,083	-1.4%
Mobile home or other	292	215	-26.4%
Total	21,691	23,853	10.0%
Southwest			
1 unit attached or detached	3,738	3,579	-4.3%
Duplex or larger	2,806	2,595	-7.5%
Mobile home or other	39	58	48.7%
Total	6,583	6,232	-5.3%
City of Rockford			
1 unit attached or detached	34,373	38,675	12.5%
Duplex or larger	19,941	20,139	1.0%
Mobile home or other	525	344	-34.5%
Total	54,839	59,158	7.9%

⁸ The category labeled *Mobile home or other* includes the SF3 error term, which is why this category is negative in the Northeast in the year 2000. For further details about this data, refer to Table C.10 in Appendix C.

Most of the growth in occupied housing stock has been related to single-family dwellings, which have increased by 12.5 percent over the decade. The Northeast increased its single-family stock by some 20.9 percent. The Southeast rose by 19.4 percent. The Northwest quadrant actually increased 1.3 percent for this type of dwelling unit, but the Southwest quadrant lost 4.3 percent of its single-family homes.

Duplex dwellings and all other apartment style structures increased a modest 1 percent in the City over the last decade. However, only the Northeast actually had an increase in this type of dwelling unit, nearly 1,000 units, or a 27.8 percent increase. All other quadrants of the City saw reductions in this type of dwelling unit, with the Northwest falling 9.6 percent, the Southeast dropping 1.4 percent, and the Southwest quadrant down 7.5 percent over the last decade.

As seen in these data, the demand for rental housing appears to be soft in three of the City's quadrants. Furthermore, occupied housing is growing more slowly than the total housing stock. These statistics suggest that housing vacancy rates should be rising.

Homeowner vacancy rates have edged up over the last decade, rising from 1.06 percent in 1990 to 1.69 percent in 2000. This may not seem significant; however, these data enumerate *empty* housing that is for sale, not occupied units for sale.

TABLE III.4
HOMEOWNER VACANCY RATES IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS

Quadrant	1990	2000	% Change
Northeast	0.88	1.14	29.6%
Northwest	1.23	2.01	63.2%
Southeast	0.97	1.79	83.7%
Southwest	1.55	2.47	59.5%
City of Rockford	1.06	1.69	59.0%

Rental vacancy rates have also been rising over the last decade, with the City average exceeding 8.4 percent in 2000, a substantive rise over the 1990 Census, which indicated a rental vacancy rate of 6.31 percent. The other quadrants are significantly higher, with the Northwest, Southeast, and Southwest quadrants all having excess capacity. These rates are 8.65, 9.49, and 8.57, respectively, and are presented in Table III.5, on the following page. Only the Northeast quadrant retains a reasonable vacancy rate, with 5.6 percent. Consequently, there remains an excess supply of rental stock in the Northwest, the Southwest, and the Southeast quadrants.

However, the difference between the increase in the housing stock and the slower rise in occupied housing cannot be explained entirely by increases in the vacancy rate. The vacancy rate is defined as *vacant housing that is for sale or for rent* divided by *occupied housing plus vacant housing that is for sale or for rent*. Homes may be vacant and not for sale or for rent.

**TABLE III.5
RENTAL VACANCY RATES IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

Quadrant	1990	2000	% Change
Northeast	4.28	5.64	31.8%
Northwest	5.49	8.65	57.5%
Southeast	6.79	9.49	39.8%
Southwest	8.02	8.57	6.9%
City of Rockford	6.31	8.43	33.6%

Citywide, there has been a significant increase in vacant housing over the last 10 years, increasing from 3,307 units in 1990 to 4,412 units in 2000, as seen in Table III.6, below. While a substantive number of these units are either for sale or for rent, a large portion of the units are simply categorized as *Other Vacant* units. This category includes abandoned, boarded up, and other unsuitable empty housing units. This is a large number of units for the City of Rockford.

**TABLE III.6
DISPOSITION OF VACANT HOUSING IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

Disposition of Vacant Housing Units	1990	2000	% Change
For Rent	1,490	2,120	42.3%
For Sale only	351	621	76.9%
Rented or sold, not occupied	348	309	-11.2%
Seasonal/Recreational or occasional use	89	149	67.4%
For migrant workers	5	1	-80.0%
Other vacant	1,024	1,212	18.4%
Total Vacant Housing in Rockford	3,307	4,412	33.4%

Other vacant housing is spread throughout the City, with the Southeast quadrant having the greatest amount. In this portion of the City, other vacant housing stock rose 59.6 percent over the decade, from 317 in 1990 to 506 in 2000. The Northeast and Northwest also edged up, increasing 19.8 and 13.8 percent, respectively. This amounts to increases of 19 units in the Northeast and 30 units in the Northwest. In fact, only the Southwest quadrant has been able to reduce this particular portion of its housing stock, falling from 393 units in 1990 to 343 units in 2000, as seen in Table III.7, on the following page. Still, the Southwest quadrant has nearly 5 percent of its entire stock vacant and neither for sale or for rent.

These statistics should concern City leaders. The data suggest that while the housing stock is expanding, unsuitable housing appears to be rising at a faster rate. This increases the probability of neglect, deferred maintenance, and dilapidated housing. This, in turn, translates into expanding blight.

**TABLE III.7
OTHER VACANT HOUSING IN ROCKFORD
1990 AND 2000 DECENNIAL CENSUS**

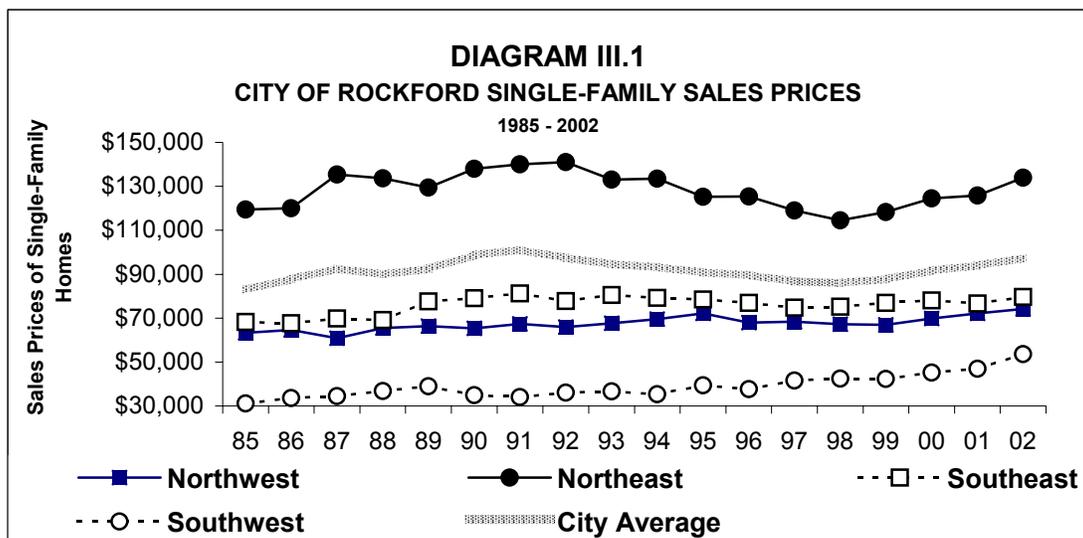
Quadrant	1990	2000	% Change
Northeast	96	115	19.8%
Northwest	218	248	13.8%
Southeast	317	506	59.6%
Southwest	393	343	-12.7%
City of Rockford	1,024	1,212	18.4%

HOUSING PRICES

The Rockford Township Assessor prepared a data file containing descriptive characteristics of all residential properties within the City of Rockford and existing on the Rockford Township property tax rolls. While a slightly different count is seen from the Census Bureau, the data are robust and informative and statistics were segmented by quadrant.

Interestingly, for the tracking and evaluation of property for assessment, the Rockford Township Assessor maintains sales price data and date of the property transaction. Because of this unique attribute of the database, a time series of single-family average sales prices, by quadrant, was created and is expressed in real 2002 dollars.⁹ In 1985, the citywide average sales price for a single-family housing unit was \$83,051. By 2002, this had risen to \$97,267. This is a slow rate of price appreciation, just .9 percent per year.

In fact, home prices were stronger 10 years ago, with the City average exceeding \$101,000 in 1991. These were driven primarily by the much higher prices commanded by housing units in the Northeast quadrant, which reached nearly \$141,000 in 1991, as seen below in Diagram III.1.



⁹ Real refers to a series of dollar values with the effects of inflation taken out, thereby creating a series of data comparable by year.

Interestingly, only the Northwest and Southwest quadrants had reached all time highs by 2002, with average prices reaching \$74,175 in the Northwest and \$53,543 in the Southwest. Overall, the Rockford housing market appears to be rather lackluster.¹⁰ Recent announced layoffs will likely compound these problems.

The Rockford Township Assessor, for the purposes of assessment and taxation, estimates the market value of all properties. Table III.8, below, presents the Assessor's opinion of value, by type of dwelling unit and quadrant of the City. The value of single-family dwellings is significantly lower in the Southwest, with a January 1, 2003 average of just \$38,599. This is significantly different than the Northeast, which had a single-family dwelling market value of \$125,128. The long-term enhancement of the City is dependent upon taking steps that enhance the desirability, and therefore market prices, of properties in several areas of the City, particularly those areas with the lowest market values.

TABLE III.8
AVERAGE MARKET VALUE OF DWELLINGS
ROCKFORD TOWNSHIP ASSESSOR: JANUARY 2003

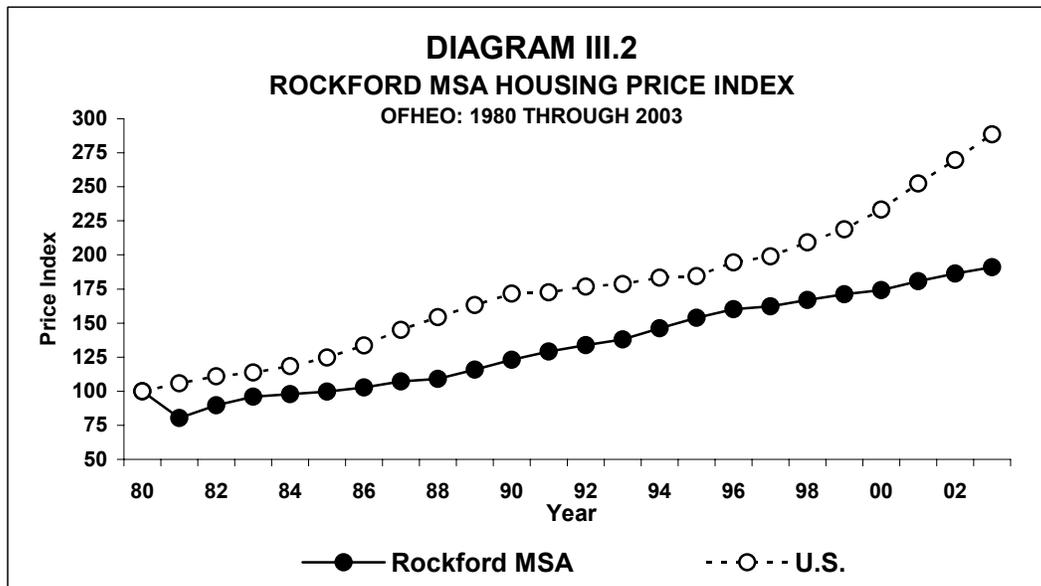
Dwelling Type	Northwest	Northeast	Southeast	Southwest
Single-family rural	128,932	143,797	91,820	46,460
Single-family	67,012	125,128	73,644	38,599
Duplex	57,062	136,838	64,246	40,902
Tri-plex	62,818	117,604	51,385	37,018
Four-plex	108,263	162,435	76,688	54,822
Five-plex	98,809	228,675	59,274	41,503
Six-plex	139,455	250,376	77,821	40,052
Condo unit	77,218	104,912	108,999	.

Another indicator of housing costs relates to the Office of Federal Housing Enterprise Oversight (OFHEO). The OFHEO, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single family homes and publishes a Housing Price Index (HPI) reflecting price movements on a quarterly basis. This index is a weighted repeat sales index, meaning that it measures average price changes in repeat sales or refinancing on the same properties. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January of 1975.¹¹ There are over 21.2 million repeat transactions in this database nationwide, which is computed monthly. All indexes, whether MSA or national, have been set equal to 100 as of the first quarter of 1980.

Diagram III.2, on the following page, presents the first quarter of each year from 1980 through 2003. As seen therein, the Rockford MSA index lost ground during the recession of 1981 through 1982. Furthermore, while prices have been increasing in the MSA area, they are rising considerably more slowly than prices nationally.

¹⁰ Data is tabulated in Appendix C, Table C.29.

¹¹ Office of Federal Housing Enterprise Oversight, news release, June 2, 2003.



HOUSING CHARACTERISTICS

Differing areas of the City have experienced housing development at different times. Over the last decade, 48.8 percent of all of Rockford’s new housing units have been located in the Northeast quadrant, some 17.1 percent of all housing, or 2,724 units, as seen in Table III.9, below.

TABLE III.9
VINTAGE OF OCCUPIED HOUSING STOCK IN ROCKFORD
2000 DECENNIAL CENSUS

Housing Vintage	Northeast	Northwest	Southeast	Southwest	City of Rockford
Built 1990 to March 2000	2,724	525	2,096	234	5,579
Built 1980 to 1989	2,756	364	1,563	247	4,930
Built 1970 to 1979	2,646	1,133	2,995	940	7,714
Built 1960 to 1969	2,491	2,177	4,311	895	9,874
Built 1950 to 1959	2,454	3,333	4,254	1,165	11,206
Built 1940 to 1949	855	1,901	3,288	1,030	7,074
Built 1939 or earlier	1,972	3,737	5,387	1,728	12,824
Total Occupied Housing Units (SF3)	15,898	13,170	23,894	6,239	59,201
Error term	-48	53	-41	-7	-43
Total Occupied Housing Units (SF1)	15,850	13,223	23,853	6,232	59,158

Percent Housing Built Prior to 1940	12.4%	28.4%	22.5%	27.7%	21.7%
Percent Housing Built During 1990s	17.1%	4.0%	8.8%	3.8%	9.4%

On the other hand, significantly fewer housing units have been developed in either the Southwest or Northwest quadrants. Here, housing development over the last decade only represents 3.8 and

4.0 percent of the newest housing stock, respectively. Furthermore, these two areas tend to have a significantly older housing stock, with the Southwest having 27.7 percent of its stock constructed prior to 1940 and the Northwest having 28.4 percent of its stock constructed prior to 1940. These relatively large clusters of older housing units, when located in areas with low-income householders, tend to have a higher incidence of deferred maintenance, abuse, neglect, and blight. If these trends persist, they represent a risk to the future health of the City's housing stock. Fortunately, this situation also offers Rockford an opportunity: by removing some of the older blighted units, the City's overall desirability can be enhanced.

The Rockford Township Assessor data also contains information about the characteristics and condition of dwellings. The average size of a single-family urban home in the City of Rockford was 1,438 square feet. However, the Southwest typically had smaller units, in the 1,210 square foot range, with the Northeast having the largest, nearly 1,800 square feet, as seen in Table III.10, below.

TABLE III.10
AVERAGE SIZE OF HOUSING UNITS IN ROCKFORD
ROCKFORD TOWNSHIP ASSESSOR: SQUARE FEET ABOVE GROUND

Dwelling Type	Quadrant				Average
	Northwest	Northeast	Southeast	Southwest	
Single-family rural	2,043	2,063	1,576	856	1,790
Single-family	1,328	1,794	1,254	1,210	1,438
Duplex	997	1,184	1,011	928	1,011
Tri-plex	772	793	705	634	708
Four-plex	833	846	761	736	798
Five-plex	801	1,129	586	562	803
Six-plex	701	946	532	676	778
Condo unit	1,202	1,367	1,399	.	1,373

Part of the 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 is distinctly different from a physical condition rating. 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 the highest quality materials and the best of workmanship. There are four basic grades: excellent, good, average, and cheap. However, the Rockford Township Assessor has added two more, one at each extreme. One represents a grade that is usually 50 percent higher than excellent. These are *prestige* structures. The second is below cheap, using *low grade materials and inferior workmanship*, as well as lacking sufficient normal facilities.¹²

Citywide, 88 percent of all dwellings are constructed of average grade. However, the Northeast quadrant has all of the City's prestige homes and 97 percent of all the excellent grade homes.

¹² Rockford Township Assessor appraisal handbook, page P2.

The Northeast also has the fewest homes built with a cheap grade. The Southeast has the greatest number of homes graded as cheap, 565 units. The Southwest area has no homes built with even good grade materials and workmanship and has the largest share of cheap housing units, with 9.2 percent of its stock classed as cheap. These statistics are presented in Table III.11, below. Homes using cheap materials and workmanship imply a significantly greater maintenance burden for the homeowner. Furthermore, when located in areas with lower incomes, the likelihood of deferred maintenance and neglect rise appreciably.

TABLE III.11
QUALITY OF MATERIALS AND WORKMANSHIP
ROCKFORD TOWNSHIP ASSESSOR: NUMBER OF DWELLINGS

Grade	Total by Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
Prestige	0	266	0	0	266
Excellent	21	616	0	0	637
Good	204	2,352	561	0	3,117
Average	10,832	9,632	14,463	2,867	37,794
Cheap	221	15	565	292	1,093
Low grade and inferior	0	0	1	0	1
Total	11,278	12,881	15,590	3,159	42,908

The Assessor data also has a composite indicator related to the property’s physical condition, its desirability, and overall usefulness of the structure, termed the *CDU*.¹³ The Assessor has assigned the ratings in the following fashion:

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

The Assessor has also extended the lower end categories to better discriminate between them, by adding a “poor minus” and a “very poor minus” category. Table III.12, on the following page, presents the CDU, by quadrant and the City as a whole. The Northeast quadrant has the greatest number of homes having an excellent or very good CDU. The Northwest has a few excellent and very good homes, but the Southeast has just 7 very good units, and the Southwest has none with a CDU of excellent, very good, or good. The Assessor has assigned all West Side Alive homes, new dwellings the City has produced, as having an “average” CDU. Citywide, there are 2,441 units given a CDU of “poor minus”, meaning that these structures are in serious deterioration. Another 1,769 units have a CDU of very poor, and are barely fit for habitation. There are 89 structures given a “very poor minus,” and 120 structures are unsound and unfit for habitation.

¹³ Rockford Township Assessor appraisal handbook, page 27.

TABLE III.12
CONDITION/DESIRABILITY AND USEFULNESS OF DWELLINGS
ROCKFORD TOWNSHIP ASSESSOR: NUMBER OF DWELLINGS

CDU	Total by Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
Excellent	109	496	0	0	605
Very Good	88	1,292	7	0	1,387
Good	1,772	5,069	2,404	0	9,245
Average	3,680	5,411	7,064	40	16,195
Fair	2,717	364	2,818	615	6,514
Poor	1,323	188	2,088	944	4,543
Poor minus	879	31	667	864	2,441
Very poor	655	27	464	623	1,769
Very poor minus	22	2	31	34	89
Unsound	33	1	47	39	120
Total	11,278	12,881	15,590	3,159	42,908

When aggregating CDU classes of very poor, very poor minus, and unsound, the data suggest that blighted conditions may exist for as many as 1,978 housing units. While rehabilitation is a possibility for these three lower grades, investments in improving these properties may significantly exceed market prices. This is especially true in the Southwest quadrant, where current market values are only about \$38,600. Unfortunately, this then suggests only one alternative: elimination of the most severely blighted stock.

The Assessor data was also segmented by type of dwelling unit. Table III.13, on the following page, presents the CDU information for just single-family units. The three lowest ratings comprise some 1,192 single-family units, 81 percent of which are in the Southwest and Southeast quadrants of the City. The difference between the three lowest ratings from Table III.12 and III.13, very poor through unsound, is about 786 units. This value represents apartment units from duplex through six-plex structures. With such weakness in the rental markets in all areas of the City except the Northeast quadrant, making investments to improve the properties is again problematic. Furthermore, facilities such as Concord Commons are not included in these data. Incorporating these units with the above data swells the total size of the unsuitable housing stock appreciably.

**TABLE III.13
CONDITION/DESIRABILITY AND USEFULNESS OF DWELLINGS
ROCKFORD TOWNSHIP ASSESSOR: SINGLE-FAMILY DWELLINGS**

CDU	Total by Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
Excellent	108	495	0	0	603
Very Good	87	1,290	0	0	1,377
Good	1,690	4,870	2,274	0	8,834
Average	3,464	3,988	5,968	36	13,456
Fair	2,354	279	2,307	583	5,523
Poor	1,109	186	1,303	829	3,427
Poor minus	738	30	320	655	1,743
Very poor	483	27	171	409	1,090
Very poor minus	12	2	8	20	42
Unsound	19	1	20	20	60
Total	10,064	11,168	12,371	2,552	36,155

The Decennial Census also reports data on housing conditions, although the information relates only to whether the housing units lack complete plumbing or kitchen facilities. Table III.14, below, presents data on the plumbing conditions. Information on the lack of kitchen facilities is located in Appendix C. Between 1990 and 2000, the number of housing units that lack complete plumbing facilities in the City of Rockford actually increased, rising from 185 to 409 units. Only the Northeast quadrant had fewer, falling by four over the decade. The Southeast quadrant had the greatest number of such units, rising from 79 in 1990 to 212 in 2000. These statistics are discouraging, as they imply that a number of housing units are not being sufficiently maintained. The City of Rockford's dilapidated housing stock is increasing, even though the City has taken steps over the last decade to eliminate some of the most blighted housing units. Renewed efforts to remove blighted housing must be considered now. A goal of removing 1,000 additional units over the next five years may help to turn the tide.

**TABLE III.14
PLUMBING FACILITIES
1990 AND 2000 CENSUS BY QUADRANT, ROCKFORD, ILLINOIS**

QUADRANT	1990			2000		
	Complete Plumbing Facilities	Lacking Plumbing Facilities	Total	Complete Plumbing Facilities	Lacking Plumbing Facilities	Total
Northeast	13,397	19	13,416	16,488	15	16,503
Northwest	14,268	8	14,276	14,036	82	14,118
Southeast	22,876	79	22,955	25,676	212	25,888
Southwest	7,420	79	7,499	6,998	100	7,098
Total Housing Units SF(3)	57,961	185	58,146	63,198	409	63,607
Error Term	.	.	0	.	.	-37
Total Housing Units SF(1)	.	.	58,146	.	.	63,570

HOUSING PRODUCTION

Statistics related to building permits, separated by quadrant, were not available for this research. However, the City of Rockford Building Department was able to provide citywide building permits and demolitions over the period from 1981 through September 2003. Strong housing production was seen during the late 1980s in duplex construction. Multi-family units, comprising structures with five or more units, saw a peak construction period during 1995, when 445 units were added to the City's housing stock. The slowest year for permitting was the recession year of 1982, when just 83 units were permitted.

Over the entire period, new single-family permits have been issued with frequency. The peak period was reached in 1994, when 304 single-family units were permitted. However, the total value of new single-family construction was highest during 1991, when the value reached \$113,278. This data and level of price corresponds with the highest sales price data seen in the Assessor's database. Today, the average value of new construction is considerably lower, just \$63,955¹⁴. These production statistics are presented in Table III.15, below.

TABLE III.15
CITY OF ROCKFORD PERMITTED NEW CONSTRUCTION
1981 THROUGH SEPTEMBER 2003

Year	Single-family units	Real Value of SF Construction Per unit 2002 \$	Duplex Units	Tri and Four Plex Units	Multi-family Units	Demo-litions	Total Units
1981	100	82,141	20	24	58	69	202
1982	61	75,640	14	8	0	54	83
1983	74	70,700	34	36	72	44	216
1984	71	85,439	32	52	41	74	196
1985	133	96,350	40	36	47	60	256
1986	197	92,147	54	40	0	58	291
1987	214	102,328	168	96	36	74	514
1988	259	103,974	240	194	0	86	693
1989	252	103,230	208	118	0	108	578
1990	235	110,800	92	19	0	123	346
1991	277	113,278	86	12	8	84	383
1992	251	97,606	132	16	110	87	509
1993	251	88,102	94	36	8	89	389
1994	304	82,501	70	3	45	96	422
1995	289	71,305	102	0	445	88	836
1996	268	67,881	88	24	160	78	540
1997	222	64,767	28	20	168	74	438
1998	160	69,765	40	16	50	104	266
1999	205	75,504	40	0	75	102	320
2000	212	79,429	38	0	45	146	295
2001	225	80,592	30	108	110	169	473
2002	280	67,483	88	136	12	131	516
2003	178	63,955	90	39	0	50	307

¹⁴ The 2003 value is expressed in nominal terms.

HOUSING SURVEY

As part of this research, a telephone survey was conducted. This was largely a primary research function designed to collect qualitative information, gauging the perception of housing needs throughout the City of Rockford. With the assistance of the Community Development Department, a sample of 138 prospective respondents was selected. There were 82 completed surveys, two refusals, five duplicates, eight invalid telephone numbers, and 41 with no answer, as noted in Table III.16, at right.

TABLE III.16
TELEPHONE SURVEY
DISPOSITION OF SAMPLE

Results	Sample size
Completed	82
Refused	2
No answer	41
Duplicate	5
Bad telephone number	8
Total	138

For several questions, the respondent was asked their degree of agreement with a particular statement, from *strongly disagree* to *strongly agree*. This particular line of inquiry separated the City into the four quadrants. Responses are tabulated in Table III.17, on the following page.

Rental Housing

A preponderance of respondents expressed either moderate or strong agreement with the statement that rental housing was plentiful in the City. This notion is supported by rental production seen in the Northeast and rental vacancy rates presented earlier in this document.

When considering the affordability of rental housing, a substantial number of persons felt that the Northeast is not particularly affordable. Respondents felt that the other three quadrants are far more affordable, with the most frequent answer representing moderate agreement.

One of the questions asked respondents if they agreed with the statement that rental housing is accessible. Very few felt strong agreement with this notion. While several expressed no knowledge of this aspect of the market, patterns of response indicate that the rental stock lacks sufficient accessibility, especially in the Southwest quadrant.

The Northeast is perceived to have the highest quality of rental stock and the Southwest the lowest quality of rental stock. However, perceptions of the rental stock in the Northwest and Southeast appear to be higher than other data, such as the Assessor information or the Decennial Census, have been suggesting.

For-Sale Housing

In terms of whether for-sale housing is plentiful, strong agreement was expressed for the Southeast, Northeast, and Northwest quadrants. This indicates that people believe the market has plenty of units available. However, there appears to be some disagreement about the Southwest quadrant. While 12 respondents considered themselves “neutral” to this statement, 18 moderately agreed and 20 moderately disagreed. This implies that a widespread shared understanding of the housing market in the Southwest quadrant is lacking. The Community Development Department may be able to resolve this issue through outreach and education.

**TABLE III.17
CITY OF ROCKFORD HOUSING SURVEY**

Quadrant	Don't Know	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree
RENTAL HOUSING IS PLENTIFUL						
SE	6	0	7	6	39	24
NE	3	3	11	10	27	28
SW	6	8	15	12	27	14
NW	4	5	10	11	38	14
RENTAL HOUSING IS AFFORDABLE						
SE	6	5	6	10	33	22
NE	3	18	17	11	18	15
SW	6	7	5	11	34	19
NW	5	5	8	13	31	19
RENTAL HOUSING IS VERY ACCESSIBLE						
SE	18	14	16	22	6	5
NE	17	13	12	22	10	7
SW	20	20	16	19	5	1
NW	19	12	18	21	9	2
RENTAL HOUSING IS IN VERY GOOD SHAPE						
SE	6	7	16	14	32	6
NE	2	0	1	3	39	36
SW	6	26	30	8	10	1
NW	5	7	23	11	30	4
FOR SALE OWNER-OCCUPIED HOUSING IS PLENTIFUL						
SE	10	3	5	10	31	22
NE	7	0	3	6	33	32
SW	12	8	20	12	18	11
NW	10	2	8	13	36	12
OWNER-OCCUPIED HOUSING IS AFFORDABLE						
SE	4	4	7	6	30	31
NE	2	9	19	4	27	21
SW	5	6	6	2	28	35
NW	3	4	6	5	35	28
HOUSING FOR SALE IS IN VERY GOOD SHAPE						
SE	6	6	12	9	36	11
NE	3	2	0	1	23	50
SW	6	21	32	7	11	2
NW	4	8	13	14	36	4
HOUSING FOR SALE IS VERY ACCESSIBLE						
SE	20	17	12	23	6	1
NE	18	14	7	24	13	2
SW	19	21	13	22	1	2
NW	19	13	17	22	5	2

Owner-occupied housing is generally considered to be affordable in the City of Rockford. The Southwest is perceived to be the most affordable. However, opinions are split about the Northeast, with just 4 neutral, 19 respondents moderately in disagreement, and 27 in moderate agreement about the affordability of owner-occupied housing in the Northeast.

In regard to whether housing that is for sale is in good shape, most respondents felt that housing conditions were less favorable in the Southwest area. Very strong feelings were expressed about the Northwest, where 50 respondents strongly agreed with the initial statement. Interestingly,

perceptions appear to give higher quality rates to the Southeast and Northwest than indicated in the Assessor data.

Degree of Need

Another line of inquiry was used to collect perceptions of the degree of need for certain types of housing activities, by quadrant. These housing activities are types of program functions that can be carried out by the City under the auspices of the Consolidated Plan for Housing and Community Development. Ranking needs in this fashion provides input to the City on public preferences for resource allocation. The responses are tabulated in Table III.18, on the following page.

Respondents were asked the degree of need for each of the following considerations:

- Homeowner repair and maintenance
- Emergency rental assistance
- Development of affordable rental units
- Rehabilitation of rental units
- Construction of affordable new single-family units
- Rehabilitation of single-family units
- Assistance for developers of affordable housing
- Down payment grants
- Homebuyer education classes
- Low interest financing for home repair or remodel, and
- Easier methods to condemn and demolish unsuitable housing units.

Within the context of all these prospective housing activities, two striking themes emerged, providing information on where people prefer to have resources devoted and which actions are preferred most often.

There is significant perception that the Northeast quadrant has no need, or at best, just slight need for any of the housing activities listed. There are moderate needs in the Southeast and moderate to strong needs expressed for the Northwest. The reverse of the Northeast can be said about the Southwest quadrant, with significant numbers of respondents indicating extreme need or strong need for all the housing activities. The perception is therefore that the Southwest quadrant should have priority, with the Northwest and Southeast receiving less resource commitments and the Northeast none.

The degree of need expressed in response to each question can also provide information about which activities are preferred. The question with the highest frequency of extreme need pertained to establishing easier methods for condemning and demolishing unsuitable housing stock. This was, in fact, very strong in all quadrants, and especially strong for the Southwest. The second most favored activity was to aid homeowners in the rehabilitation of their housing units. These two activities correspond highly with conclusions reached during evaluation of the condition of Rockford's housing stock.

**TABLE III.18
CITY OF ROCKFORD HOUSING SURVEY**

Quadrant	Don't Know	No Need	Slight Need	Moderate Need	Strong Need	Extreme Need
NEED FOR HOMEOWNER REPAIR AND MAINTENANCE						
SE	4	8	9	35	18	6
NE	3	42	23	8	3	1
SW	3	0	2	8	26	41
NW	2	1	8	32	27	10
EMERGENCY RENTAL ASSISTANCE						
SE	14	6	12	28	16	5
NE	14	35	16	9	6	1
SW	14	1	5	11	26	24
NW	13	3	8	28	20	9
DEVELOPMENT OF AFFORDABLE RENTAL UNITS						
SE	6	10	10	26	22	6
NE	5	21	9	14	16	15
SW	6	7	9	16	20	22
NW	5	5	12	32	17	9
REHABILITATION OF RENTAL UNITS						
SE	5	9	9	24	25	9
NE	4	36	30	9	2	0
SW	5	0	4	9	28	35
NW	4	0	11	23	29	14
CONSTRUCTION OF AFFORDABLE NEW SINGLE-FAMILY UNITS						
SE	3	14	15	23	15	11
NE	2	26	16	14	10	13
SW	2	8	8	16	17	29
NW	1	7	13	25	25	9
REHABILITATION OF SINGLE-FAMILY UNITS						
SE	7	10	7	24	22	11
NE	5	37	24	8	5	2
SW	5	0	3	11	27	34
NW	4	1	6	34	20	15
ASSISTANCE FOR DEVELOPERS OF AFFORDABLE HOUSING						
SE	5	12	13	21	20	9
NE	5	41	11	5	8	10
SW	5	4	7	10	23	31
NW	5	8	9	20	23	15
DOWN PAYMENT GRANTS						
SE	5	10	11	22	22	10
NE	5	32	17	7	8	11
SW	4	3	7	16	18	32
NW	4	5	10	23	24	14
HOMEBUYER EDUCATION CLASSES						
SE	2	5	7	19	24	23
NE	2	24	16	12	15	11
SW	2	1	2	8	23	44
NW	1	3	4	22	25	24
LOW INTEREST FINANCING FOR HOME REPAIR OR REMODEL						
SE	5	5	6	27	19	18
NE	5	31	18	15	5	6
SW	4	1	2	10	26	37
NW	4	3	6	21	26	20
EASIER METHODS TO CONDEMN AND DEMOLISH UNSUITABLE HOUSING						
SE	4	14	4	13	10	34
NE	4	30	10	9	4	22
SW	4	4	3	9	13	46
NW	4	6	6	17	14	31

Table III.19, below, offers citywide degrees of need for housing for selected special populations. The strongest opinions of need were offered for the homeless, where 37 of the 82 respondents indicated an extreme need. However, victims of domestic violence, as well as the disabled, also garnered strong to extreme need. Again, these questions were phrased in terms of *current unmet need*. Many respondents expressed frustration with the current economic climate in and around Rockford and said that they feared that homelessness might be on the rise because of the poor economy.

TABLE III.19
CITY OF ROCKFORD HOUSING SURVEY
DEGREE OF UNMET HOUSING NEED

In-Need Population	Don't Know	No Need	Slight Need	Moderate Need	Strong Need	Extreme Need
Elderly	6	5	10	26	26	7
Disabled	5	1	5	20	25	25
Victims of Domestic Violence	6	2	6	17	28	22
Homeless	5	3	7	13	16	37
Persons with HIV/AIDS	9	5	10	26	14	17
Persons with Drug & Alcohol	8	4	16	17	17	18
42 Other Groups	1	0	0	9	17	15

SUMMARY

Housing production has increased significantly in the Northeast quadrant over the last decade, rising nearly 23 percent. While the Southeast rose 12.5 percent, both the Northwest and Southwest quadrants declined, falling 1 percent and 4.8 percent, respectively.

Occupied housing units rose more slowly than total housing production, thereby causing vacancy rates to increase. While occupied rental units rose over 30 percent in the Northeast, they declined 5.5 and 5.8 percent in the Northwest and Southwest, respectively. Still, vacancy rates in three quadrants are relatively high, 8.5, 9.6, and 8.6 percent in the Northwest, Southeast, and Southwest, respectively. Hence, more rental housing in these areas is not needed at this time.

Housing prices in the City of Rockford are not appreciating well. While they have been rising for the last several years and reached an average price of \$97,267 in 2002, analysis of the Rockford Township Assessor data indicates that sales prices, in real 2002 dollars, were highest in 1991, when they reached an average of \$101,089. Recent economic events suggest that housing prices may continue to be soft in Rockford.

At the same time that vacancy rates have been rising, vacant housing that is neither for sale or for rent jumped 18.4 percent, rising to 1,212 units in 2000, about 2 percent of the City's housing stock. This is a rate faster than the overall expansion of the housing stock, and occurred during the time that the City demolished 925 housing units. These particular vacant housing units are located primarily in the Southwest, the Northwest, and Southeast quadrants of the City, with the Southwest having 5 percent of its stock vacant and not for sale or for rent. Additionally, the Rockford Township Assessor has classified 1,978 housing units as approaching unsoundness, undesirable, and barely useful, of which 786 are units in buildings with 2 to 6 dwelling units. These statistics do not include Public Housing Authority multifamily buildings like Concord

Commons. The City of Rockford must face this problem and renew efforts to eliminate blighted housing.

There are two approaches to resolving this dilemma: rehabilitation or demolition of the existing stock. Given the surplus of housing, low prices, and the cost of rehabilitation exceeding market values, demolition is likely the proper path. A reasonable goal would reduce the blighted stock of housing by 1,000 units in five years, both apartments and single-family dwellings.

The 2003 Rockford Housing Survey also indicated a strong desire to streamline and accelerate the process of removing dilapidated housing, as well as aiding homeowners with low interest financing for home repairs, with substantial preference for activities conducted in the Southwest quadrant.

SECTION IV – HOUSING FORECAST

POPULATION FORECAST

The University of Illinois College of Medicine, Health Systems Research, prepared a forecast of population for Winnebago County, as well as the City of Rockford¹⁵ in five-year increments. Growth is assumed to expand at the same rate as the County for the next 25 years, through 2025. Furthermore, this citywide growth rate was applied uniformly to each of the quadrants. While this growth does not correspond with recent trends for the Northwest and Southwest quadrants, forecasting a continuation of decline for these areas will not prove practical. The City intends to change this trend. Consequently, the population declines seen on the west side no longer occur. Table IV.1, below, presents the population forecast by quadrant and for the City in its entirety.

**TABLE IV.1
CITY OF ROCKFORD POPULATION FORECAST
BY QUADRANT 2000 THROUGH 2025**

Year	NE	NW	SE	SW	TOTAL
2000	39,146	33,894	58,143	18,932	150,115
2005	39,816	34,474	59,139	19,256	152,686
2010	40,533	35,095	60,203	19,603	155,434
2015	41,344	35,797	61,407	19,995	158,543
2020	42,253	36,584	62,758	20,435	162,031
2025	43,267	37,463	64,265	20,925	165,920

By the year 2025, the City of Rockford will have gained more than 15,000 residents, reaching nearly 166,000 persons. The Southeast quadrant will remain the largest, rising to 64,265 people. The Southwest increases to 20,925 persons.

**TABLE IV.2
CITY OF ROCKFORD PERSONS PER HOUSEHOLD
BY QUADRANT 2000 THROUGH 2025**

Year	NE	NW	SE	SW	TOTAL
2000	2.47	2.56	2.44	3.04	2.54
2005	2.43	2.54	2.41	3.03	2.51
2010	2.40	2.52	2.39	3.03	2.49
2015	2.37	2.51	2.38	3.02	2.47
2020	2.36	2.50	2.37	3.02	2.46
2025	2.35	2.50	2.36	3.02	2.46

Persons per household again begins to decline, but levels off citywide by the close of the forecast period. However, the quadrant with the largest declines continues to be the Northeast quadrant, falling from 2.47 in 2000 to 2.35 by the year 2025.

¹⁵ Data for this forecast was received from Joel B. Cowen, Assistant Dean, College of Medicine at Rockford.

HOUSEHOLD FORMATION

Because persons per household are declining slightly over the forecast horizon, household formation increases more quickly than population growth. Citywide, total households increase to 67,513 by 2025. The Southeast still has the most, with 27,176 households, as seen in Table IV.3, below.

TABLE IV.3
CITY OF ROCKFORD HOUSEHOLD FORMATION FORECAST
2000 THROUGH 2025

Year	NE	NW	SE	SW	TOTAL
2000	15,850	13,223	23,853	6,232	59,158
2005	16,416	13,581	24,535	6,353	60,886
2010	16,922	13,919	25,171	6,477	62,489
2015	17,410	14,262	25,810	6,614	64,096
2020	17,899	14,622	26,473	6,764	65,758
2025	18,402	15,005	27,176	6,930	67,513

HOMEOWNERSHIP

Because of recent trends and economic events, homeownership is anticipated to decline in all quadrants except the Southwest, which will rise slightly, from 43.7 percent to 44 percent by 2025. This information is presented in Table IV.4, below.

TABLE IV.4
CITY OF ROCKFORD
HOMEOWNERSHIP RATES BY QUADRANT
2000 THROUGH 2025

Year	NE	NW	SE	SW	TOTAL
2000	71.7%	61.5%	58.4%	43.7%	61.1%
2005	71.5%	61.4%	58.3%	43.7%	61.0%
2010	71.3%	61.3%	58.3%	43.8%	61.0%
2015	71.1%	61.2%	58.2%	43.9%	60.9%
2020	70.9%	61.1%	58.2%	43.9%	60.8%
2025	70.7%	61.0%	58.1%	44.0%	60.7%

Even though homeownership rates will decline, the total number of owner-occupied householders will increase in all City quadrants, with the total number reaching 40,992 by the year 2025. This represents an annual growth rate of just .5 percent per year, as presented in Table IV.5, on the following page.

**TABLE IV.5
CITY OF ROCKFORD HOMEOWNER FORECAST
BY QUADRANT 2000 THROUGH 2025**

Year	NE	NW	SE	SW	TOTAL
2000	11,365	8,131	13,927	2,721	36,144
2005	11,737	8,337	14,311	2,778	37,163
2010	12,063	8,530	14,667	2,837	38,097
2015	12,375	8,726	15,024	2,901	39,026
2020	12,686	8,931	15,395	2,971	39,983
2025	13,005	9,150	15,788	3,049	40,992

Renter households increase at .6 percent per year, reaching 26,521 households by the year 2025. The recent upswing in the demand for rental housing in the Northeast quadrant slows, reflecting slower population growth, as seen in Table IV.6, below.

**TABLE IV.6
CITY OF ROCKFORD RENTER FORECAST
BY QUADRANT 2000 THROUGH 2025**

Year	NE	NW	SE	SW	TOTAL
2000	4,485	5,092	9,926	3,511	23,014
2005	4,680	5,244	10,225	3,575	23,723
2010	4,859	5,389	10,504	3,640	24,392
2015	5,035	5,536	10,786	3,713	25,070
2020	5,213	5,691	11,078	3,793	25,775
2025	5,397	5,855	11,387	3,881	26,521

INCOME DISTRIBUTIONS

Renter households in the lower income categories will continue to rise. Extremely low-income renter households having incomes from 0 to 30 percent of median family income (MFI) will increase from 6,524 in 2000 to nearly 7,500 by 2025. There will also be more very low-income households, those making from 30 to 50 percent of MFI. These householders will increase by about 627 households. Still, renter households that have incomes greater than 95 percent of MFI will expand by the greatest percent, 16.1 percent over the 25-year forecast horizon, as seen in Table IV.7, below.

**TABLE IV.7
RENTER FORECAST BY INCOME
CITY OF ROCKFORD 2000 THROUGH 2025**

Year	0-30% MFI	30-50% MFI	50-80% MFI	80-95% MFI	95+% MFI	Total
2000	6,524	4,197	5,175	1,961	5,157	23,014
2005	6,713	4,323	5,337	2,023	5,327	23,723
2010	6,893	4,442	5,489	2,082	5,486	24,392
2015	7,076	4,563	5,643	2,140	5,647	25,070
2020	7,268	4,690	5,803	2,201	5,812	25,775
2025	7,473	4,824	5,972	2,266	5,987	26,521

These lower income households will continue to place significant pressure on the City’s housing resources.

Extremely low-income homeowners will also rise. Extremely low-income homeowners will rise from 2,262 in 2000 to in excess of 2,500 by 2025. However, households with incomes greater than 95 percent of MFI will expand by the greatest percent, 13.6 percent over the next 25 years, as seen in Table IV.8, below. These data are presented by quadrant and five-year increment in Appendix D of this report.

**TABLE IV.8
HOMEOWNER FORECAST BY INCOME
CITY OF ROCKFORD 2000 THROUGH 2025**

Year	0-30% MFI	30-50% MFI	50-80% MFI	80-95% MFI	95+% MFI	Total
2000	2,262	3,182	6,801	3,436	20,464	36,144
2005	2,322	3,268	6,987	3,531	21,055	37,163
2010	2,378	3,348	7,159	3,619	21,593	38,097
2015	2,435	3,429	7,332	3,707	22,124	39,026
2020	2,494	3,512	7,511	3,797	22,669	39,983
2025	2,557	3,601	7,701	3,893	23,240	40,992

SUMMARY

The population in the City of Rockford will continue to rise over the next 25 years, reaching 165,920 by 2025. This population will reside in 67,513 households, of which 40,992 will be homeowners and 26,521 will be renters.

Extremely low-income renters will rise from 6,524 in 2000 to 7,473 in 2025, and extremely low-income homeowners will increase from 2,262 to 2,557. While households having incomes greater than 95 percent of MFI will grow more quickly than all other low-income households, significant increases in low-income households will continue to put severe pressure on the City’s housing resources.

APPENDIX A DEMOGRAPHICS

TABLE A.1
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 CENSUS: ROCKFORD VS NORTHEAST QUADRANT

SUBJECT	ROCKFORD			NORTHEAST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Total population	139,426	150,115	7.7%	33,805	39,146	15.8%
RACE						
White	113,118	109,303	-3.4%	32,154	34,643	7.7%
Black	20,868	26,072	24.9%	747	1,917	156.6%
American Indian or Alaskan	356	474	33.1%	25	54	116.0%
Asian	2,136	3,301	54.5%	688	1,206	75.3%
Native Hawaiian/Pacific Is. (1)	15	67	346.7%	2	11	450.0%
Some other Race	2,933	7,200	145.5%	189	696	268.3%
Two or More Races	.	3,698		.	619	
HISPANIC (of any race)						
Hispanic or Latino	5,841	15,278	161.6%	510	1,936	279.6%
HOUSEHOLDS						
Total households	54,839	59,158	7.9%	13,022	15,850	21.7%
Persons Per Household (PPHH)	2.47	2.46	-0.2%	2.49	2.39	-4.0%
PPHH, Owner-occupied unit	2.65	2.59	-2.2%	2.70	2.57	-4.8%
PPHH, Renter-occupied unit	2.20	2.26	2.8%	1.92	1.95	1.4%
Housing Occupancy						
Total Housing Units	58,146	63,570	9.3%	13,417	16,476	22.8%
Occupied Housing Units	54,839	59,158	7.9%	13,022	15,850	21.7%
Owner-occupied Housing Units	32,698	36,144	10.5%	9,582	11,365	18.6%
Renter-occupied Housing Units	22,141	23,014	3.9%	3,440	4,485	30.4%
Homeownership Rates	59.63	61.10	2.5%	73.58	71.70	-2.6%
Vacant Housing Units						
Total Vacant	3,307	4,412	33.4%	395	626	58.5%
For Rent	1,490	2,120	42.3%	154	268	74.0%
Rental Vacancy Rate	6.31	8.43	33.8%	4.28	5.64	31.6%
For Sale only	351	621	76.9%	85	131	54.1%
Homeowner Vacancy Rate	1.06	1.69	59.0%	0.88	1.14	29.6%
Rented or sold, not occupied	348	309	-11.2%	33	66	100.0%
Seasonal/Recreational/Occ. use	89	149	67.4%	27	46	70.4%
For migrant workers	5	1	-80.0%	.	.	.
Other vacant	1,024	1,212	18.4%	96	115	19.8%

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander.

TABLE A.2
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 CENSUS: ROCKFORD VS NORTHWEST QUADRANT

SUBJECT	ROCKFORD			NORTHWEST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Total population	139,426	150,115	7.7%	33,908	33,894	-0.04%
RACE						
White	113,118	109,303	-3.4%	27,992	23,576	-15.8%
Black	20,868	26,072	24.9%	5,101	7,772	52.4%
American Indian or Alaskan	356	474	33.1%	102	109	6.9%
Asian	2,136	3,301	54.5%	128	216	68.8%
Native Hawaiian/Pacific Is. (1)	15	67	346.7%	5	18	260.0%
Some other Race	2,933	7,200	145.5%	580	1,317	127.1%
Two or More Races		3,698			886	
HISPANIC (of any race)						
Hispanic or Latino	5,841	15,278	161.6%	1,207	2,706	124.2%
HOUSEHOLDS						
Total households	54,839	59,158	7.9%	13,543	13,223	-2.4%
Persons Per Household (PPHH)	2.47	2.46	-0.2%	2.43	2.47	1.9%
PPHH, Owner-occupied unit	2.65	2.59	-2.2%	2.62	2.60	-0.5%
PPHH, Renter-occupied unit	2.20	2.26	2.8%	2.14	2.27	5.8%
Housing Occupancy						
Total Housing Units	58,146	63,570	9.3%	14,286	14,198	-0.6%
Occupied Housing Units	54,839	59,158	7.9%	13,543	13,223	-2.4%
Owner-occupied Housing Units	32,698	36,144	10.5%	8,170	8,131	-0.5%
Renter-occupied Housing Units	22,141	23,014	3.9%	5,373	5,092	-5.2%
Homeownership Rates	59.63	61.10	2.5%	60.33	61.49	1.9%
Vacant Housing Units						
Total Vacant	3,307	4,412	33.4%	743	975	31.2%
For Rent	1,490	2,120	42.3%	312	482	54.5%
Rental Vacancy Rate	6.31	8.43	33.8%	5.49	8.65	57.6%
For Sale only	351	621	76.9%	102	167	63.7%
Homeowner Vacancy Rate	1.06	1.69	59.0%	1.23	2.01	63.2%
Rented or sold, not occupied	348	309	-11.2%	88	42	-52.3%
Seasonal/Recreational/Occ. use	89	149	67.4%	22	36	63.6%
For migrant workers	5	1	-80.0%	1	.	.
Other vacant	1,024	1,212	18.4%	218	248	13.8%

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.
2000: NH & OPI: Native Hawaiian and Other Pacific Islander.

TABLE A.3
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 CENSUS: ROCKFORD VS SOUTHEAST QUADRANT

SUBJECT	ROCKFORD			SOUTHEAST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Total population	139,426	150,115	7.7%	52,549	58,143	10.6%
RACE						
White	113,118	109,303	-3.4%	47,014	45,696	-2.8%
Black	20,868	26,072	24.9%	3,299	5,928	79.7%
American Indian or Alaskan	356	474	33.1%	170	211	24.1%
Asian	2,136	3,301	54.5%	1,297	1,836	41.6%
Native Hawaiian/Pacific Is. (1)	15	67	346.7%	8	25	212.5%
Some other Race	2,933	7,200	145.5%	761	2,906	281.9%
Two or More Races		3,698			1,541	
HISPANIC (of any race)						
Hispanic or Latino	5,841	15,278	161.6%	1,904	6,400	236.1%
HOUSEHOLDS						
Total households	54,839	59,158	7.9%	21,691	23,853	10.0%
Persons Per Household (PPHH)	2.47	2.46	-0.2%	2.39	2.40	0.8%
PPHH, Owner-occupied unit	2.65	2.59	-2.2%	2.57	2.52	-1.9%
PPHH, Renter-occupied unit	2.20	2.26	2.8%	2.15	2.24	3.9%
Housing Occupancy						
Total Housing Units	58,146	63,570	9.3%	22,996	25,810	12.2%
Occupied Housing Units	54,839	59,158	7.9%	21,691	23,853	10.0%
Owner-occupied Housing Units	32,698	36,144	10.5%	12,089	13,927	15.2%
Renter-occupied Housing Units	22,141	23,014	3.9%	9,602	9,926	3.4%
Homeownership Rates	59.63	61.10	2.5%	55.73	58.39	4.8%
Vacant Housing Units						
Total Vacant	3,307	4,412	33.4%	1,305	1,957	50.0%
For Rent	1,490	2,120	42.3%	699	1,041	48.9%
Rental Vacancy Rate	6.31	8.43	33.8%	6.79	9.49	39.9%
For Sale only	351	621	76.9%	119	254	113.4%
Homeowner Vacancy Rate	1.06	1.69	59.0%	0.97	1.79	83.7%
Rented or sold, not occupied	348	309	-11.2%	137	102	-25.5%
Seasonal/Recreational/Occ. use	89	149	67.4%	32	53	65.6%
For migrant workers	5	1	-80.0%	1	1	0.0%
Other vacant	1,024	1,212	18.4%	317	506	59.6%

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.
2000: NH & OPI: Native Hawaiian and Other Pacific Islander.

TABLE A.4
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 CENSUS: ROCKFORD VS SOUTHWEST QUADRANT

SUBJECT	ROCKFORD			SOUTHWEST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Total population	139,426	150,115	7.7%	19,164	18,932	-1.2%
RACE						
White	113,118	109,303	-3.4%	5,958	5,388	-9.6%
Black	20,868	26,072	24.9%	11,721	10,455	-10.8%
American Indian or Alaskan	356	474	33.1%	59	100	69.5%
Asian	2,136	3,301	54.5%	23	43	87.0%
Native Hawaiian/Pacific Is. (1)	15	67	346.7%	.	13	.
Some other Race	2,933	7,200	145.5%	1,403	2,281	62.6%
Two or More Races		3,698			652	
HISPANIC (of any race)						
Hispanic or Latino	5,841	15,278	161.6%	2,220	4,236	90.8%
HOUSEHOLDS						
Total households	54,839	59,158	7.9%	6,583	6,232	-5.3%
Persons Per Household (PPHH)	2.47	2.46	-0.2%	2.79	2.86	2.5%
PPHH, Owner-occupied unit	2.65	2.59	-2.2%	2.97	3.05	2.6%
PPHH, Renter-occupied unit	2.20	2.26	2.8%	2.66	2.72	2.3%
Housing Occupancy						
Total Housing Units	58,146	63,570	9.3%	7,447	7,086	-4.8%
Occupied Housing Units	54,839	59,158	7.9%	6,583	6,232	-5.3%
Owner-occupied Housing Units	32,698	36,144	10.5%	2,857	2,721	-4.8%
Renter-occupied Housing Units	22,141	23,014	3.9%	3,726	3,511	-5.8%
Homeownership Rates	59.63	61.10	2.5%	43.40	43.66	0.6%
Vacant Housing Units						
Total Vacant	3,307	4,412	33.4%	864	854	-1.2%
For Rent	1,490	2,120	42.3%	325	329	1.2%
Rental Vacancy Rate	6.31	8.43	33.8%	8.02	8.57	6.8%
For Sale only	351	621	76.9%	45	69	53.3%
Homeowner Vacancy Rate	1.06	1.69	59.0%	1.55	2.47	59.5%
Rented or sold, not occupied	348	309	-11.2%	90	99	10.0%
Seasonal/Recreational/Occ. use	89	149	67.4%	8	14	75.0%
For migrant workers	5	1	-80.0%	3	.	.
Other vacant	1,024	1,212	18.4%	393	343	-12.7%

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.
2000: NH & OPI: Native Hawaiian and Other Pacific Islander.

APPENDIX B ECONOMICS

**TABLE B.1
EMPLOYMENT BY INDUSTRY – ROCKFORD, ILLINOIS
1990 AND 2000 CENSUS**

Industry Categories	1990	2000	% Change
Agriculture, forestry, fishing and hunting, and mining	613	187	-69.5%
Construction	2,398	2,980	24.3%
Manufacturing	20,385	17,276	-15.3%
Wholesale trade	2,618	2,315	-11.6%
Retail trade	7,679	7,374	-4.0%
Transportation and warehousing, and utilities	2,629	3,418	30.0%
Information	1,480	1,367	-7.6%
Finance, insurance, real estate and rental and leasing	3,438	3,590	4.4%
Professional, scientific, management, administrative, and waste management services	4,142	5,216	25.9%
Educational, health and social services	11,102	13,666	23.1%
Arts, entertainment, recreation, accommodation and food services	4,581	5,061	10.5%
Other services (except public administration)	2,469	3,485	41.2%
Public administration	1,634	1,933	18.3%
TOTAL	65,168	67,868	4.1%

**TABLE B.2
EMPLOYMENT BY INDUSTRY – NORTHEAST QUADRANT, ROCKFORD, ILLINOIS
1990 AND 2000 CENSUS**

Industry Categories	1990	2000	% Change
Agriculture, forestry, fishing and hunting, and mining	164	45	-72.5%
Construction	617	615	-0.4%
Manufacturing	4,205	4,038	-4.0%
Wholesale trade	769	828	7.6%
Retail trade	1,911	2,146	12.3%
Transportation and warehousing, and utilities	532	907	70.3%
Information	366	419	14.5%
Finance, insurance, real estate and rental and leasing	1,129	1,264	12.0%
Professional, scientific, management, administrative, and waste management services	1,102	1,666	51.2%
Educational, health and social services	3,804	4,880	28.3%
Arts, entertainment, recreation, accommodation and food services	1,112	1,299	16.8%
Other services (except public administration)	575	1,045	81.8%
Public administration	428	606	41.6%
TOTAL	16,714	19,758	18.2%

**TABLE B.3
EMPLOYMENT BY INDUSTRY – NORTHWEST QUADRANT, ROCKFORD, ILLINOIS
1990 AND 2000 CENSUS**

Industry Categories	1990	2000	% Change
Agriculture, forestry, fishing and hunting, and mining	132	54	-59.0%
Construction	553	713	28.9%
Manufacturing	4,799	3,730	-22.3%
Wholesale trade	823	434	-47.2%
Retail trade	1,852	1,665	-10.1%
Transportation and warehousing, and utilities	535	735	37.3%
Information	380	315	-17.2%
Finance, insurance, real estate and rental and leasing	894	747	-16.5%
Professional, scientific, management, administrative, and waste management services	1,156	1,010	-12.6%
Educational, health and social services	3,075	3,386	10.1%
Arts, entertainment, recreation, accommodation and food services	1,143	1,024	-10.4%
Other services (except public administration)	686	837	22.0%
Public administration	492	477	-3.0%
TOTAL	16,520	15,127	-8.4%

TABLE B.4
EMPLOYMENT BY INDUSTRY – SOUTHEAST QUADRANT, ROCKFORD, ILLINOIS
1990 AND 2000 CENSUS

Industry Categories	1990	2000	% Change
Agriculture, forestry, fishing and hunting, and mining	252	77	-69.4%
Construction	1,085	1,458	34.4%
Manufacturing	8,911	7,668	-13.9%
Wholesale trade	907	922	1.6%
Retail trade	3,230	3,088	-4.4%
Transportation and warehousing, and utilities	1,314	1,463	11.4%
Information	566	508	-10.2%
Finance, insurance, real estate and rental and leasing	1,137	1,410	24.0%
Professional, scientific, management, administrative, and waste management services	1,516	2,033	34.1%
Educational, health and social services	3,244	4,315	33.0%
Arts, entertainment, recreation, accommodation and food services	1,875	2,192	16.9%
Other services (except public administration)	945	1,368	44.8%
Public administration	527	676	28.3%
TOTAL	25,508	27,178	6.5%

TABLE B.5
EMPLOYMENT BY INDUSTRY – SOUTHWEST QUADRANT, ROCKFORD, ILLINOIS
1990 AND 2000 CENSUS

Industry Categories	1990	2000	% Change
Agriculture, forestry, fishing and hunting, and mining	66	11	-83.4%
Construction	143	194	35.5%
Manufacturing	2,470	1,840	-25.5%
Wholesale trade	119	131	10.0%
Retail trade	686	475	-30.8%
Transportation and warehousing, and utilities	248	313	26.4%
Information	168	125	-25.5%
Finance, insurance, real estate and rental and leasing	278	169	-39.3%
Professional, scientific, management, administrative, and waste management services	368	507	37.8%
Educational, health and social services	979	1,085	10.8%
Arts, entertainment, recreation, accommodation and food services	450	546	21.2%
Other services (except public administration)	263	235	-10.6%
Public administration	187	174	-6.9%
TOTAL	6,426	5,805	-9.7%

TABLE B.6
HOUSEHOLDS BY INCOME RANGE
1990 AND 2000 CENSUS: ROCKFORD VS NORTHEAST QUADRANT

INCOME RANGE	ROCKFORD			NORTHEAST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Less than \$10,000	9,219	6,352	-31.1%	1,114	849	-23.8%
\$10,000-\$19,999	10,199	8,325	-18.4%	1,583	1,349	-14.8%
\$20,000-\$34,999	13,811	12,569	-9.0%	2,657	2,673	0.6%
\$35,000-\$49,999	10,336	10,572	2.3%	2,627	2,602	-1.0%
\$50,000-\$74,999	7,486	11,117	48.5%	2,705	3,318	22.7%
\$75,000-\$99,999	2,066	5,051	144.5%	987	2,012	103.9%
\$100,000-\$149,999	1,001	3,187	218.4%	769	1,739	126.1%
\$150,000 or more	721	1,941	169.2%	593	1,340	126.0%
Total Households (SF3)	54,839	59,114	7.8%	13,035	15,882	21.8%
Error term	0	44	.	-13	-32	.
Total Households (SF1)	54,839	59,158	7.9%	13,022	15,850	21.7%

TABLE B.7
HOUSEHOLDS BY INCOME RANGE

1990 AND 2000 CENSUS: ROCKFORD VS NORTHWEST QUADRANT

INCOME RANGE	ROCKFORD			NORTHWEST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Less than \$10,000	9,219	6,352	-31.1%	1,918	1,342	-30.0%
\$10,000-\$19,999	10,199	8,325	-18.4%	2,754	2,073	-24.7%
\$20,000-\$34,999	13,811	12,569	-9.0%	3,949	2,871	-27.3%
\$35,000-\$49,999	10,336	10,572	2.3%	2,730	2,776	1.7%
\$50,000-\$74,999	7,486	11,117	48.5%	1,624	2,446	50.6%
\$75,000-\$99,999	2,066	5,051	144.5%	358	984	174.9%
\$100,000-\$149,999	1,001	3,187	218.4%	136	478	251.5%
\$150,000 or more	721	1,941	169.2%	44	277	529.5%
Total Households (SF3)	54,839	59,114	7.8%	13,513	13,247	-2.0%
Error term	0	44		30	-24	.
Total Households (SF1)	54,839	59,158	7.9%	13,543	13,223	-2.4%

TABLE B.8
HOUSEHOLDS BY INCOME RANGE

1990 AND 2000 CENSUS: ROCKFORD VS SOUTHEAST QUADRANT

INCOME RANGE	ROCKFORD			SOUTHEAST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Less than \$10,000	9,219	6,352	-31.1%	3,729	2,646	-29.0%
\$10,000-\$19,999	10,199	8,325	-18.4%	4,393	3,646	-17.0%
\$20,000-\$34,999	13,811	12,569	-9.0%	5,913	5,562	-5.9%
\$35,000-\$49,999	10,336	10,572	2.3%	4,227	4,403	4.2%
\$50,000-\$74,999	7,486	11,117	48.5%	2,669	4,674	75.1%
\$75,000-\$99,999	2,066	5,051	144.5%	669	1,783	166.5%
\$100,000-\$149,999	1,001	3,187	218.4%	79	815	931.6%
\$150,000 or more	721	1,941	169.2%	84	258	207.1%
Total Households (SF3)	54,839	59,114	7.8%	21,763	23,787	9.3%
Error term	0	44		-72	66	.
Total Households (SF1)	54,839	59,158	7.9%	21,691	23,853	10.0%

TABLE B.9
HOUSEHOLDS BY INCOME RANGE

1990 AND 2000 CENSUS: ROCKFORD VS SOUTHWEST QUADRANT

INCOME RANGE	ROCKFORD			SOUTHWEST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Less than \$10,000	9,219	6,352	-31.1%	2,458	1,515	-38.4%
\$10,000-\$19,999	10,199	8,325	-18.4%	1,469	1,257	-14.4%
\$20,000-\$34,999	13,811	12,569	-9.0%	1,292	1,463	13.2%
\$35,000-\$49,999	10,336	10,572	2.3%	752	791	5.2%
\$50,000-\$74,999	7,486	11,117	48.5%	488	679	39.1%
\$75,000-\$99,999	2,066	5,051	144.5%	52	272	423.1%
\$100,000-\$149,999	1,001	3,187	218.4%	17	155	811.8%
\$150,000 or more	721	1,941	169.2%	.	66	.
Total Households (SF3)	54,839	59,114	7.8%	6,528	6,198	-5.1%
Error term	0	44		55	34	.
Total Households (SF1)	54,839	59,158	7.9%	6,583	6,232	-5.3%

**TABLE B.10
FAMILIES BY INCOME RANGE**

1990 AND 2000 CENSUS: ROCKFORD VS NORTHEAST QUADRANT

INCOME RANGE	ROCKFORD			NORTHEAST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Less than \$10,000	3,852	2,554	-33.7%	316	244	-22.8%
\$10,000-\$19,999	5,470	3,675	-32.8%	744	435	-41.5%
\$20,000-\$34,999	9,064	7,366	-18.7%	1,625	1,375	-15.4%
\$35,000-\$49,999	8,323	7,100	-14.7%	2,152	1,549	-28.0%
\$50,000-\$74,999	6,621	8,315	25.6%	2,432	2,430	-0.1%
\$75,000-\$99,999	1,833	4,283	133.7%	917	1,821	98.6%
\$100,000-\$149,999	928	2,601	180.3%	735	1,477	101.0%
\$150,000 or more	665	1,757	164.2%	568	1,269	123.4%
Total Families (SF3)	36,756	37,651	2.4%	9,489	10,600	11.7%
Error term	-298	-303	.	-135	-100	.
Total Families (SF1)	36,458	37,348	2.4%	9,354	10,500	12.3%

**TABLE B.11
FAMILIES BY INCOME RANGE**

1990 AND 2000 CENSUS: ROCKFORD VS NORTHWEST QUADRANT

INCOME RANGE	ROCKFORD			NORTHWEST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Less than \$10,000	3,852	2,554	-33.7%	719	622	-13.5%
\$10,000-\$19,999	5,470	3,675	-32.8%	1,458	991	-32.0%
\$20,000-\$34,999	9,064	7,366	-18.7%	2,480	1,643	-33.8%
\$35,000-\$49,999	8,323	7,100	-14.7%	2,254	1,922	-14.7%
\$50,000-\$74,999	6,621	8,315	25.6%	1,428	1,814	27.0%
\$75,000-\$99,999	1,833	4,283	133.7%	280	751	168.2%
\$100,000-\$149,999	928	2,601	180.3%	119	398	234.5%
\$150,000 or more	665	1,757	164.2%	30	208	593.3%
Total Families (SF3)	36,756	37,651	2.4%	8,768	8,349	-4.8%
Error term	-298	-303	.	-42	-50	.
Total Families (SF1)	36,458	37,348	2.4%	8,726	8,299	-4.9%

**TABLE B.12
FAMILIES BY INCOME RANGE**

1990 AND 2000 CENSUS: ROCKFORD VS SOUTHEAST QUADRANT

INCOME RANGE	ROCKFORD			SOUTHEAST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Less than \$10,000	3,852	2,554	-33.7%	1,449	876	-39.5%
\$10,000-\$19,999	5,470	3,675	-32.8%	2,382	1,602	-32.7%
\$20,000-\$34,999	9,064	7,366	-18.7%	3,929	3,304	-15.9%
\$35,000-\$49,999	8,323	7,100	-14.7%	3,260	2,961	-9.2%
\$50,000-\$74,999	6,621	8,315	25.6%	2,323	3,587	54.4%
\$75,000-\$99,999	1,833	4,283	133.7%	584	1,493	155.7%
\$100,000-\$149,999	928	2,601	180.3%	65	605	830.8%
\$150,000 or more	665	1,757	164.2%	67	237	253.7%
Total Families (SF3)	36,756	37,651	2.4%	14,059	14,665	4.3%
Error term	-298	-303	.	-100	-188	.
Total Families (SF1)	36,458	37,348	2.4%	13,959	14,477	3.7%

**TABLE B.13
FAMILIES BY INCOME RANGE**

1990 AND 2000 CENSUS: ROCKFORD VS SOUTHWEST QUADRANT

INCOME RANGE	ROCKFORD			SOUTHWEST QUADRANT		
	1990	2000	% Change	1990	2000	% Change
Less than \$10,000	3,852	2,554	-33.7%	1,368	812	-40.6%
\$10,000-\$19,999	5,470	3,675	-32.8%	886	647	-27.0%
\$20,000-\$34,999	9,064	7,366	-18.7%	1,030	1,044	1.4%
\$35,000-\$49,999	8,323	7,100	-14.7%	657	668	1.7%
\$50,000-\$74,999	6,621	8,315	25.6%	438	484	10.5%
\$75,000-\$99,999	1,833	4,283	133.7%	52	218	319.2%
\$100,000-\$149,999	928	2,601	180.3%	9	121	1244.4%
\$150,000 or more	665	1,757	164.2%	.	43	!
Total Families (SF3)	36,756	37,651	2.4%	4,440	4,037	-9.1%
Error term	-298	-303	.	-21	35	.
Total Families (SF1)	36,458	37,348	2.4%	4,419	4,072	-7.9%

APPENDIX C HOUSING

**TABLE C.1
PERCENT OF INCOME SPENT ON HOUSING
1990 CENSUS BY QUADRANT, ROCKFORD, ILLINOIS**

QUADRANT	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more ³	Not Computed ⁴	Total
Specified Renter-Occupied Units ¹							
Northeast	1,312	551	455	239	770	112	3,439
Northwest	1,903	818	507	430	1,546	116	5,320
Southeast	3,673	1,275	1,086	783	2,448	284	9,549
Southwest	826	500	308	299	1,507	260	3,700
Rockford	7,714	3,144	2,356	1,751	6,271	772	22,008
Specified Owner-Occupied Units ²							
Northeast	5,534	1,181	668	408	755	32	8,578
Northwest	4,736	1,126	597	392	669	22	7,542
Southeast	6,720	1,585	737	498	959	62	10,561
Southwest	1,621	198	103	116	433	19	2,490
Rockford	18,611	4,090	2,105	1,414	2,816	135	29,171

**TABLE C.2
PERCENT OF INCOME SPENT ON HOUSING
2000 CENSUS BY QUADRANT, ROCKFORD, ILLINOIS**

QUADRANT	Less than 20 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 percent or more	Not Computed	Total
Specified Renter-Occupied Units							
Northeast	1,677	619	481	324	1,100	253	4,454
Northwest	2,013	504	471	306	1,539	254	5,087
Southeast	3,518	1,380	1,059	715	2,520	623	9,815
Southwest	1,069	306	341	208	1,159	443	3,526
Rockford	8,277	2,809	2,352	1,553	6,318	1,573	22,882
Specified Owner-Occupied Units							
Northeast	5,939	1,594	998	590	1,097	23	10,241
Northwest	4,248	875	748	372	1,183	69	7,495
Southeast	6,480	1,982	1,309	736	1,570	101	12,178
Southwest	1,218	172	187	142	424	64	2,207
Rockford	17,885	4,623	3,242	1,840	4,274	257	32,121

**TABLE C.3
HOUSEHOLDS WITH COST BURDEN
2000 CENSUS BY QUADRANT, ROCKFORD, ILLINOIS**

QUADRANT	Less than 30 percent	30 to 49.9 percent	50 percent or more	Not Computed	Total
Specified Renter-Occupied Units					
Northeast	2,777	782	642	253	4,454
Northwest	2,988	879	966	254	5,087
Southeast	5,957	1,774	1,461	623	9,815
Southwest	1,716	617	750	443	3,526
Rockford	13,438	4,052	3,819	1,573	22,882
Specified Owner-Occupied Units					
Northeast	8,531	1,144	543	23	10,241
Northwest	5,871	1,027	528	69	7,495
Southeast	9,771	1,612	694	101	12,178
Southwest	1,577	267	299	64	2,207
Rockford	25,750	4,050	2,064	257	32,121

¹ Specified renter-occupied units include all renter-occupied units except 1-unit attached or detached houses on 10 acres or more.

² Specified owner-occupied units are owner-occupied, one-family attached and detached houses on less than 10 acres without a business or medical office on the property.

³ While the 2000 Census has further "Percent of Income" categories for this tabulation, this data was aggregated to be consistent with the 1990 Census.

⁴ Units occupied by households that reported no income or a net loss, and units for which no cash rent is paid comprise the "Not computed" category.

TABLE C.4
AGE OF OCCUPIED HOUSING STOCK BY TENURE
1990 AND 2000 CENSUS ROCKFORD, ILLINOIS

Year Structure Built	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Built 1999 to March 2000	.	200	.	169	.	369
Built 1995 to 1998	.	1485	.	1153	.	2,638
Built 1990 to 1994	.	1726	.	846	.	2,572
Built 1980 to 1989 (1)	2223	2604	2239	2326	4,462	4,930
Built 1970 to 1979	3253	4108	3787	3606	7,040	7,714
Built 1960 to 1969	5725	5803	5218	4071	10,943	9,874
Built 1950 to 1959	8028	8015	2755	3191	10,783	11,206
Built 1940 to 1949	4776	4368	1954	2706	6,730	7,074
Built 1939 or earlier	8693	7995	6188	4829	14,881	12,824
Total Occupied Housing Units (SF3)	32,698	36,304	22,141	22,897	54,839	59,201
Error term	.	-160	.	117	.	-43
Total Occupied Housing Units (SF1)	32,698	36,144	22,141	23,014	54,839	59,158

TABLE C.5
AGE OF OCCUPIED HOUSING STOCK BY TENURE
1990 AND 2000 CENSUS NORTHEAST QUADRANT, ROCKFORD, ILLINOIS

Year Structure Built	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Built 1999 to March 2000	.	72	.	69	.	141
Built 1995 to 1998	.	792	.	557	.	1,349
Built 1990 to 1994	.	867	.	367	.	1,234
Built 1980 to 1989 (1)	1707	1813	781	943	2,488	2,756
Built 1970 to 1979	1621	1893	676	753	2,297	2,646
Built 1960 to 1969	1804	1814	889	677	2,693	2,491
Built 1950 to 1959	2035	1959	385	495	2,420	2,454
Built 1940 to 1949	764	667	224	188	988	855
Built 1939 or earlier	1647	1567	484	405	2,131	1,972
Total Occupied Housing Units (SF3)	9,578	11,444	3,439	4,454	13,017	15,898
Error term	4	-79	1	31	5	-48
Total Occupied Housing Units (SF1)	9,582	11,365	3,440	4,485	13,022	15,850

TABLE C.6
AGE OF OCCUPIED HOUSING STOCK BY TENURE
1990 AND 2000 CENSUS NORTHWEST QUADRANT, ROCKFORD, ILLINOIS

Year Structure Built	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Built 1999 to March 2000	.	.	.	19	.	19
Built 1995 to 1998	.	62	.	237	.	299
Built 1990 to 1994	.	103	.	104	.	207
Built 1980 to 1989 (1)	91	91	281	273	372	364
Built 1970 to 1979	269	514	914	619	1,183	1,133
Built 1960 to 1969	1205	1197	1324	980	2,529	2,177
Built 1950 to 1959	2313	2327	786	1006	3,099	3,333
Built 1940 to 1949	1658	1202	610	699	2,268	1,901
Built 1939 or earlier	2627	2587	1462	1150	4,089	3,737
Total Occupied Housing Units (SF3)	8,163	8,083	5,377	5,087	13,540	13,170
Error term	7	48	-4	5	3	53
Total Occupied Housing Units (SF1)	8,170	8,131	5,373	5,092	13,543	13,223

(1) 1990 includes structures built from 1980-1990.

TABLE C.7
AGE OF OCCUPIED HOUSING STOCK BY TENURE
1990 AND 2000 CENSUS SOUTHEAST QUADRANT, ROCKFORD, ILLINOIS

Year Structure Built	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Built 1999 to March 2000	.	111	.	57	.	168
Built 1995 to 1998	.	575	.	314	.	889
Built 1990 to 1994	.	718	.	321	.	1,039
Built 1980 to 1989 (1)	420	656	1076	907	1,496	1,563
Built 1970 to 1979	1276	1518	1598	1477	2,874	2,995
Built 1960 to 1969	2364	2447	2033	1864	4,397	4,311
Built 1950 to 1959	3136	3084	937	1170	4,073	4,254
Built 1940 to 1949	1755	1984	813	1304	2,568	3,288
Built 1939 or earlier	3121	2978	3124	2409	6,245	5,387
Total Occupied Housing Units (SF3)	12,072	14,071	9,581	9,823	21,653	23,894
Error term	17	-144	21	103	38	-41
Total Occupied Housing Units (SF1)	12,089	13,927	9,602	9,926	21,691	23,853

TABLE C.8
AGE OF OCCUPIED HOUSING STOCK BY TENURE
1990 AND 2000 CENSUS SOUTHWEST QUADRANT, ROCKFORD, ILLINOIS

Year Structure Built	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Built 1999 to March 2000	.	17	.	24	.	41
Built 1995 to 1998	.	56	.	45	.	101
Built 1990 to 1994	.	38	.	54	.	92
Built 1980 to 1989	5	44	101	203	106	247
Built 1970 to 1979	87	183	599	757	686	940
Built 1960 to 1969	352	345	972	550	1,324	895
Built 1950 to 1959	544	645	647	520	1,191	1,165
Built 1940 to 1949	599	515	307	515	906	1,030
Built 1939 or earlier	1298	863	1118	865	2,416	1,728
Total Occupied Housing Units (SF3)	2,885	2,706	3,744	3,533	6,629	6,239
Error term	-28	15	-18	-22	-46	-7
Total Occupied Housing Units (SF1)	2,857	2,721	3,726	3,511	6,583	6,232

TABLE C.9
OCCUPIED HOUSING STOCK BY TYPE AND TENURE
1990 AND 2000 CENSUS ROCKFORD, ILLINOIS

DWELLING TYPE	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
1 unit detached	29,606	32,217	3,650	4,629	33,256	36,846
1 unit attached	547	1,185	570	644	1,117	1,829
2 units	1,723	1,865	5,298	4,583	7,021	6,448
3-4 units	224	260	3,904	4,015	4,128	4,275
5-9 units	148	165	2,642	2,854	2,790	3,019
10-19 units	81	82	2,435	2,061	2,516	2,143
20-49 units	.	59	1,192	1,336	1,192	1,395
50 or more units	121	171	2,173	2,688	2,294	2,859
Mobile Home/Trailer	157	300	61	87	218	387
Boat, RV, Van, etc.	91	.	216	.	307	.
Total Occupied Housing Units (SF3)	32,698	36,304	22,141	22,897	54,839	59,201
Error term	.	-160	.	117	.	-43
Total Occupied Housing Units (SF1)	32,698	36,144	22,141	23,014	54,839	59,158

TABLE C.10
OCCUPIED HOUSING STOCK BY TYPE AND TENURE
1990 AND 2000 CENSUS NORTHEAST QUADRANT, ROCKFORD, ILLINOIS

DWELLING TYPE	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
1 unit detached	8,707	10,144	415	597	9,122	10,741
1 unit attached	246	517	105	195	351	712
2 units	311	320	593	612	904	932
3-4 units	61	120	722	995	783	1,115
5-9 units	66	87	666	825	732	912
10-19 units	49	45	449	474	498	519
20-49 units	.	33	160	162	160	195
50 or more units	113	165	279	594	392	759
Mobile Home/Trailer	7	13	.	.	7	13
Boat, RV, Van, etc.	18	.	50	.	68	.
Total Occupied Housing Units (SF3)	9,578	11,444	3,439	4,454	13,017	15,898
Error term	4	-79	1	31	5	-48
Total Occupied Housing Units (SF1)	9,582	11,365	3,440	4,485	13,022	15,850

TABLE C.11
OCCUPIED HOUSING STOCK BY TYPE AND TENURE
1990 AND 2000 CENSUS NORTHWEST QUADRANT, ROCKFORD, ILLINOIS

DWELLING TYPE	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
1 unit detached	7,708	7,673	1,090	1,221	8,798	8,894
1 unit attached	72	91	103	103	175	194
2 units	276	243	1,013	890	1,289	1,133
3-4 units	44	26	982	911	1,026	937
5-9 units	8	.	394	468	402	468
10-19 units	7	7	816	657	823	664
20-49 units	.	6	444	469	444	475
50 or more units	5	6	467	346	472	352
Mobile Home/Trailer	16	31	.	22	16	53
Boat, RV, Van, etc.	27	.	68	.	95	.
Total Occupied Housing Units (SF3)	8,163	8,083	5,377	5,087	13,540	13,170
Error term	7	48	-4	5	3	53
Total Occupied Housing Units (SF1)	8,170	8,131	5,373	5,092	13,543	13,223

TABLE C.12
OCCUPIED HOUSING STOCK BY TYPE AND TENURE
1990 AND 2000 CENSUS SOUTHEAST QUADRANT, ROCKFORD, ILLINOIS

DWELLING TYPE	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
1 unit detached	10,692	12,128	1,115	1,670	11,807	13,798
1 unit attached	176	508	206	249	382	757
2 units	878	1,059	2,883	2,384	3,761	3,443
3-4 units	89	71	1,820	1,730	1,909	1,801
5-9 units	57	68	1,163	1,281	1,220	1,349
10-19 units	25	30	993	847	1,018	877
20-49 units	.	8	482	559	482	567
50 or more units	3	0	817	1,046	820	1,046
Mobile Home/Trailer	116	199	23	57	139	256
Boat, RV, Van, etc.	36	.	79	.	115	.
Total Occupied Housing Units (SF3)	12,072	14,071	9,581	9,823	21,653	23,894
Error term	17	-144	21	103	38	-41
Total Occupied Housing Units (SF1)	12,089	13,927	9,602	9,926	21,691	23,853

TABLE C.13
OCCUPIED HOUSING STOCK BY TYPE AND TENURE
1990 AND 2000 CENSUS SOUTHWEST QUADRANT, ROCKFORD, ILLINOIS

DWELLING TYPE	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
1 unit detached	2,499	2,272	1,030	1,141	3,529	3,413
1 unit attached	53	69	156	97	209	166
2 units	258	243	809	697	1,067	940
3-4 units	30	43	380	379	410	422
5-9 units	17	10	419	280	436	290
10-19 units	.	.	177	83	177	83
20-49 units	.	12	106	146	106	158
50 or more units	.	.	610	702	610	702
Mobile Home/Trailer	18	57	38	8	56	65
Boat, RV, Van, etc.	10	.	19	.	29	.
Total Occupied Housing Units (SF3)	2,885	2,706	3,744	3,533	6,629	6,239
Error term	-28	15	-18	-22	-46	-7
Total Occupied Housing Units (SF1)	2,857	2,721	3,726	3,511	6,583	6,232

TABLE C.14
PLUMBING FACILITIES
1990 AND 2000 CENSUS BY QUADRANT, ROCKFORD, ILLINOIS

QUADRANT	1990			2000		
	Complete Plumbing Facilities	Lacking Plumbing Facilities	Total	Complete Plumbing Facilities	Lacking Plumbing Facilities	Total
Northeast	13,397	19	13,416	16,488	15	16,503
Northwest	14,268	8	14,276	14,094	82	14,176
Southeast	22,876	79	22,955	25,618	212	25,830
Southwest	7,420	79	7,499	6,998	100	7,098
Total Housing Units SF(3)	57,961	185	58,146	63,198	409	63,607
Error Term	.	.	0	.	.	-37
Total Housing Units SF(1)	.	.	58,146	.	.	63,570

TABLE C.15
KITCHEN FACILITIES
1990 AND 2000 CENSUS BY QUADRANT, ROCKFORD, ILLINOIS

QUADRANT	1990			2000		
	Complete Kitchen Facilities	Lacking Kitchen Facilities	Total	Complete Kitchen Facilities	Lacking Kitchen Facilities	Total
Northeast	13,395	21	13,416	16,326	177	16,503
Northwest	14,195	81	14,276	14,051	125	14,176
Southeast	22,813	142	22,955	25,633	197	25,830
Southwest	7,396	103	7,499	7,024	74	7,098
Total Housing Units SF(3)	57,799	347	58,146	63,034	573	63,607
Error Term	.	.	0	.	.	-37
Total Housing Units SF(1)	.	.	58,146	.	.	63,570

TABLE C.16
OVERCROWDING BY TENURE
1990 AND 2000 CENSUS ROCKFORD, ILLINOIS

PERSONS PER ROOM	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Less than 1 person per room	32,242	35,455	21,213	21,560	53,455	57,015
1.01 - 1.5 persons per room	350	551	598	757	948	1,308
1.51+ persons per room	106	298	330	580	436	878
Total Occupied Housing Units (SF3)	32,698	36,304	22,141	22,897	54,839	59,201
Error term	0	-160	0	117	0	-43
Total Occupied Housing Units (SF1)	32,698	36,144	22,141	23,014	54,839	59,158

TABLE C.17
OVERCROWDING BY TENURE
1990 AND 2000 CENSUS NORTHEAST QUADRANT, ROCKFORD, ILLINOIS

PERSONS PER ROOM	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Less than 1 person per room	9,530	11,312	3,384	4,325	12,914	15,637
1.01 - 1.5 persons per room	37	69	23	61	60	130
1.51+ persons per room	11	63	32	68	43	131
Total Occupied Housing Units (SF3)	9,578	11,444	3,439	4,454	13,017	15,898
Error term	4	-79	1	31	5	-48
Total Occupied Housing Units (SF1)	9,582	11,365	3,440	4,485	13,022	15,850

TABLE C.18
OVERCROWDING BY TENURE
1990 AND 2000 CENSUS NORTHWEST QUADRANT, ROCKFORD, ILLINOIS

PERSONS PER ROOM	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Less than 1 person per room	8,091	7,874	5,115	4,856	13,206	12,730
1.01 - 1.5 persons per room	53	150	166	87	219	237
1.51+ persons per room	19	59	96	144	115	203
Total Occupied Housing Units (SF3)	8,163	8,083	5,377	5,087	13,540	13,170
Error term	7	48	-4	5	3	53
Total Occupied Housing Units (SF1)	8,170	8,131	5,373	5,092	13,543	13,223

TABLE C.19
OVERCROWDING BY TENURE
1990 AND 2000 CENSUS SOUTHEAST QUADRANT, ROCKFORD, ILLINOIS

PERSONS PER ROOM	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Less than 1 person per room	11,888	13,786	9,337	9,207	21,225	22,993
1.01 - 1.5 persons per room	148	181	189	400	337	581
1.51+ persons per room	36	104	55	216	91	320
Total Occupied Housing Units (SF3)	12,072	14,071	9,581	9,823	21,653	23,894
Error term	17	-144	21	103	38	-41
Total Occupied Housing Units (SF1)	12,089	13,927	9,602	9,926	21,691	23,853

TABLE C.20
OVERCROWDING BY TENURE
1990 AND 2000 CENSUS SOUTHWEST QUADRANT, ROCKFORD, ILLINOIS

PERSONS PER ROOM	Owner		Renter		Total	
	1990	2000	1990	2000	1990	2000
Less than 1 person per room	2,733	2,483	3,377	3,172	6,110	5,655
1.01 - 1.5 persons per room	112	151	220	209	332	360
1.51+ persons per room	40	72	147	152	187	224
Total Occupied Housing Units (SF3)	2,885	2,706	3,744	3,533	6,629	6,239
Error term	-28	15	-18	-22	-46	-7
Total Occupied Housing Units (SF1)	2,857	2,721	3,726	3,511	6,583	6,232

TABLE C.21
MEDIAN GROSS RENT/MEDIAN HOME VALUES
2000 BY CENSUS TRACT, ROCKFORD, ILLINOIS

Quadrant	Tract	Specified renter-occupied housing units paying cash rent: Median gross rent	Specified owner-occupied housing units: Median value
	00300	.	.
	00401	821	86,500
	00402	952	99,900
	00403	584	112,600
	00504	636	127,700
Northeast	00506	675	132,700
	00507	543	103,600
	00510	817	149,900
	00511	795	108,500
	00512	847	139,400
	00600	624	91,300
	00700	577	88,600
	00800	463	62,400
	02301	549	57,300
	03000	533	93,600
	03100	442	58,800
	03200	499	45,100
	03300	508	54,800
	03400	588	64,600
Northwest	03500	503	86,900
	03601	675	74,600
	03602	490	83,700
	03604	461	75,600
	03605	530	82,500
	03606	486	76,100
	03801	125	225,000
	04200	.	.
	00501	565	91,600
	00502	570	92,200
	00513	1,054	129,500
	00514	.	.
	01000	297	49,500
	01100	309	37,500
	01200	443	51,300
	01300	484	57,600
	01400	514	67,600
	01500	494	78,700
Southeast	01600	538	77,100
	01700	524	77,800
	01800	459	54,100
	01900	469	56,700
	02000	502	51,300
	02100	387	48,600
	03701	480	51,700
	03706	375	95,100
	03707	535	.
	03708	671	83,800
	03709	554	76,300
	03710	950	96,600
	02200	539	51,300
	02302	.	45,000
	02400	463	34,600
Southwest	02500	532	42,500
	02600	435	42,100
	02700	435	50,700
	02800	410	42,800
	02900	252	129,200
Rockford		498	79,900

TABLE C.22
CITY OF ROCKFORD PERMITTED NEW CONSTRUCTION
1981 THROUGH SEPTEMBER 2003*

Year	Single-family units	Real Value of SF Construction Per unit 2002 \$	Duplex Units	Tri and Four Plex Units	Multi-family Units	Demolitions	Total Units
1981	100	82,141	20	24	58	69	202
1982	61	75,640	14	8	0	54	83
1983	74	70,700	34	36	72	44	216
1984	71	85,439	32	52	41	74	196
1985	133	96,350	40	36	47	60	256
1986	197	92,147	54	40	0	58	291
1987	214	102,328	168	96	36	74	514
1988	259	103,974	240	194	0	86	693
1989	252	103,230	208	118	0	108	578
1990	235	110,800	92	19	0	123	346
1991	277	113,278	86	12	8	84	383
1992	251	97,606	132	16	110	87	509
1993	251	88,102	94	36	8	89	389
1994	304	82,501	70	3	45	96	422
1995	289	71,305	102	0	445	88	836
1996	268	67,881	88	24	160	78	540
1997	222	64,767	28	20	168	74	438
1998	160	69,765	40	16	50	104	266
1999	205	75,504	40	0	75	102	320
2000	212	79,429	38	0	45	146	295
2001	225	80,592	30	108	110	169	473
2002	280	67,483	88	136	12	131	516
2003	178	63,955	90	39	0	50	307

* The 2003 value is expressed in nominal terms.

TABLE C.23
AVERAGE YEAR BUILT OF HOUSING STOCK IN ROCKFORD
ROCKFORD TOWNSHIP ASSESSOR: AVERAGE YEAR BUILT

Dwelling Type	Average Year Built by Quadrant				Average Year Built
	Northwest	Northeast	Southeast	Southwest	
Single-family rural	1971	1944	1921	1934	1944
Single-family	1938	1964	1949	1933	1949
Duplex	1928	1961	1923	1914	1926
Tri-plex	1921	1943	1914	1909	1916
Four-plex	1946	1971	1930	1922	1944
Five-plex	1939	1972	1914	1905	1936
Six-plex	1960	1972	1929	1903	1953
Condo unit	1991	1987	1989	.	1988

TABLE C.24
AVERAGE SIZE OF HOUSING STOCK IN ROCKFORD
ROCKFORD TOWNSHIP ASSESSOR: SQUARE FEET ABOVE GROUND

Dwelling Type	Quadrant				Average
	Northwest	Northeast	Southeast	Southwest	
Single-family rural	2,043	2,063	1,576	856	1,790
Single-family	1,328	1,794	1,254	1,210	1,438
Duplex	997	1,184	1,011	928	1,011
Tri-plex	772	793	705	634	708
Four-plex	833	846	761	736	798
Five-plex	801	1,129	586	562	803
Six-plex	701	946	532	676	778
Condo unit	1,202	1,367	1,399	.	1,373

TABLE C.25
QUALITY OF MATERIALS AND WORKMANSHIP
ROCKFORD TOWNSHIP ASSESSOR: NUMBER OF DWELLINGS

Dwelling Type	Total by Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
Prestige	0	266	0	0	266
Excellent	21	616	0	0	637
Good	204	2,352	561	0	3,117
Average	10,832	9,632	14,463	2,867	37,794
Cheap	221	15	565	292	1,093
Low grade and inferior	0	0	1	0	1
Total	11,278	12,881	15,590	3,159	42,908

TABLE C.26
CONDITION/DESIRABILITY AND USEFULNESS OF DWELLINGS
ROCKFORD TOWNSHIP ASSESSOR: NUMBER OF DWELLINGS

Dwelling Type	Total by Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
Excellent	109	496	0	0	605
Very Good	88	1,292	7	0	1,387
Good	1,772	5,069	2,404	0	9,245
Average	3,680	5,411	7,064	40	16,195
Fair	2,717	364	2,818	615	6,514
Poor	1,323	188	2,088	944	4,543
Poor minus	879	31	667	864	2,441
Very poor	655	27	464	623	1,769
Very poor minus	22	2	31	34	89
Unsound	33	1	47	39	120
Total	11,278	12,881	15,590	3,159	42,908

TABLE C.27
QUALITY OF MATERIALS AND WORKMANSHIP
ROCKFORD TOWNSHIP ASSESSOR: SINGLE-FAMILY DWELLINGS

Dwelling Type	Total by Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
Prestige	0	266	0	0	266
Excellent	21	616	0	0	637
Good	203	2,314	541	0	3,058
Average	9,646	7,957	11,326	2,360	31,289
Cheap	194	15	503	192	904
Low grade and inferior	0	0	1	0	1
Total	10,064	11,168	12,371	2,552	36,155

TABLE C.28
CONDITION/DESIRABILITY AND USEFULNESS OF DWELLINGS
ROCKFORD TOWNSHIP ASSESSOR: SINGLE-FAMILY DWELLINGS

Dwelling Type	Total by Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
Excellent	108	495	0	0	603
Very Good	87	1,290	0	0	1,377
Good	1,690	4,870	2,274	0	8,834
Average	3,464	3,988	5,968	36	13,456
Fair	2,354	279	2,307	583	5,523
Poor	1,109	186	1,303	829	3,427
Poor minus	738	30	320	655	1,743
Very poor	483	27	171	409	1,090
Very poor minus	12	2	8	20	42
Unsound	19	1	20	20	60
Total	10,064	11,168	12,371	2,552	36,155

TABLE C.29
REAL SINGLE-FAMILY SALES PRICES IN ROCKFORD
ROCKFORD TOWNSHIP ASSESSOR: 2002 REAL DOLLARS

Year Sold	Quadrant				Average
	Northwest	Northeast	Southeast	Southwest	
1985	63,320	119,482	68,189	31,109	83,051
1986	64,548	120,061	67,690	33,574	87,751
1987	60,878	135,376	69,782	34,501	92,597
1988	65,424	133,595	69,022	36,735	89,988
1989	66,391	129,463	77,597	39,007	92,437
1990	65,282	138,038	79,076	34,982	98,718
1991	67,342	139,944	81,242	33,986	101,089
1992	65,887	140,967	77,739	36,041	97,427
1993	67,579	133,117	80,583	36,718	94,608
1994	69,560	133,538	79,212	35,297	93,270
1995	72,142	125,187	78,482	39,457	90,755
1996	67,893	125,348	76,854	37,744	89,704
1997	68,308	118,990	74,714	41,643	86,802
1998	67,232	114,532	75,159	42,495	86,001
1999	66,919	118,269	76,850	42,232	87,711
2000	69,829	124,585	78,042	45,213	91,657
2001	72,168	125,838	76,560	46,881	93,964
2002	74,175	133,941	79,664	53,543	97,267

TABLE C.30
NUMBER OF SINGLE-FAMILY SALES TRANSACTIONS
ROCKFORD TOWNSHIP ASSESSOR: 2002 REAL DOLLARS

Year Sold	Quadrant				Total
	Northwest	Northeast	Southeast	Southwest	
1985	100	119	117	12	348
1986	130	213	163	11	517
1987	115	187	150	16	468
1988	142	180	175	13	510
1989	160	215	162	26	563
1990	125	237	200	19	581
1991	128	240	215	11	594
1992	186	260	224	17	687
1993	223	309	299	29	860
1994	274	345	357	41	1,017
1995	263	322	329	42	956
1996	282	355	312	48	997
1997	269	366	380	49	1,064
1998	337	464	445	48	1,294
1999	399	515	480	49	1,443
2000	361	527	498	58	1,444
2001	394	622	524	45	1,585
2002	450	670	587	88	1,795
Total	4,338	6,146	5,617	622	16,723

TABLE C.31
AVERAGE MARKET VALUE OF DWELLINGS
ROCKFORD TOWNSHIP ASSESSOR: JANUARY 2003

Dwelling Type	Northwest	Northeast	Southeast	Southwest
Single-family rural	128,932	143,797	91,820	46,460
Single-family	67,012	125,128	73,644	38,599
Duplex	57,062	136,838	64,246	40,902
Tri-plex	62,818	117,604	51,385	37,018
Four-plex	108,263	162,435	76,688	54,822
Five-plex	98,809	228,675	59,274	41,503
Six-plex	139,455	250,376	77,821	40,052
Condo unit	77,218	104,912	108,999	

TABLE C.32
CONDITION OF MULTIPLE UNIT DWELLINGS IN ROCKFORD
ROCKFORD TOWNSHIP ASSESSOR

Condition	Northwest	Northeast	Southeast	Southwest	Total
Excellent	1	1	0	0	2
Very Good	1	2	7	0	10
Good	82	199	130	0	411
Average	216	1,423	1,096	4	2,739
Fair	363	85	511	32	991
Poor	214	2	785	115	1,116
Poor minus	141	1	347	209	698
Very poor	172	0	293	214	679
Very poor minus	10	0	23	14	47
Unsound	14	0	27	19	60
Total	1,214	1,713	3,219	607	6,753

TABLE C.33
CONDITION OF SINGLE-FAMILY DWELLINGS IN ROCKFORD
ROCKFORD TOWNSHIP ASSESSOR

Condition	Northwest	Northeast	Southeast	Southwest	Total
Excellent	108	495	0	0	603
Very Good	87	1,290	0	0	1,377
Good	1,690	4,870	2,274	0	8,834
Average	3,464	3,988	5,968	36	13,456
Fair	2,354	279	2,307	583	5,523
Poor	1,109	186	1,303	829	3,427
Poor minus	738	30	320	655	1,743
Very poor	483	27	171	409	1,090
Very poor minus	12	2	8	20	42
Unsound	19	1	20	20	60
Total	10,064	11,168	12,371	2,552	36,155

APPENDIX D HOUSING FORECAST BY TENURE AND INCOME

**TABLE D.1
RENTER HOUSEHOLDS BY INCOME AND QUADRANT
2000 THROUGH 2025 IN FIVE YEAR INCREMENTS**

Quadrant	Year	0-30% of MFI	30-50% of MFI	50-80% of MFI	80-95% of MFI	95+ % of MFI	Total
Northeast	2000	875	651	1,073	384	1,502	4,485
	2005	912	679	1,120	401	1,568	4,680
	2010	947	705	1,163	416	1,628	4,859
	2015	982	731	1,205	431	1,687	5,035
	2020	1,016	757	1,247	446	1,746	5,213
	2025	1,052	783	1,291	462	1,808	5,397
Northwest	2000	1,347	998	1,096	509	1,141	5,092
	2005	1,388	1,028	1,129	524	1,175	5,244
	2010	1,426	1,056	1,160	539	1,207	5,389
	2015	1,465	1,085	1,192	554	1,240	5,536
	2020	1,506	1,116	1,225	569	1,275	5,691
	2025	1,549	1,148	1,261	585	1,312	5,855
Southeast	2000	2,752	1,832	2,331	905	2,106	9,926
	2005	2,835	1,887	2,401	932	2,169	10,225
	2010	2,912	1,939	2,467	957	2,229	10,504
	2015	2,990	1,991	2,533	983	2,288	10,786
	2020	3,071	2,045	2,602	1,010	2,350	11,078
	2025	3,157	2,102	2,674	1,038	2,416	11,387
Southwest	2000	1,550	716	674	163	408	3,511
	2005	1,578	729	687	166	415	3,575
	2010	1,607	742	699	169	423	3,640
	2015	1,639	757	713	172	431	3,713
	2020	1,675	773	729	176	440	3,793
	2025	1,714	791	746	180	451	3,881
City of Rockford	2000	6,524	4,197	5,175	1,961	5,157	23,014
	2005	6,713	4,323	5,337	2,023	5,327	23,723
	2010	6,893	4,442	5,489	2,082	5,486	24,392
	2015	7,076	4,563	5,643	2,140	5,647	25,070
	2020	7,268	4,690	5,803	2,201	5,812	25,775
	2025	7,473	4,824	5,972	2,266	5,987	26,521

TABLE D.2
HOMEOWNER HOUSEHOLDS BY INCOME AND QUADRANT
2000 THROUGH 2025 IN FIVE YEAR INCREMENTS

Quadrant	Year	0-30% of MFI	30-50% of MFI	50-80% of MFI	80-95% of MFI	95+ % of MFI	Total
Northeast	2000	314	561	1,399	874	8,218	11,365
	2005	324	580	1,445	902	8,486	11,737
	2010	333	596	1,485	927	8,723	12,063
	2015	341	611	1,523	951	8,948	12,375
	2020	350	626	1,561	975	9,173	12,686
	2025	359	642	1,601	1,000	9,404	13,005
Northwest	2000	586	884	1,694	968	3,998	8,131
	2005	601	906	1,737	993	4,100	8,337
	2010	615	927	1,777	1,016	4,195	8,530
	2015	629	949	1,818	1,039	4,291	8,726
	2020	644	971	1,860	1,064	4,392	8,931
	2025	660	995	1,906	1,090	4,499	9,150
Southeast	2000	910	1,357	2,991	1,366	7,303	13,927
	2005	935	1,395	3,073	1,404	7,504	14,311
	2010	958	1,429	3,150	1,439	7,691	14,667
	2015	981	1,464	3,226	1,474	7,878	15,024
	2020	1,006	1,500	3,306	1,510	8,073	15,395
	2025	1,031	1,539	3,391	1,549	8,279	15,788
Southwest	2000	453	380	717	227	944	2,721
	2005	462	388	732	232	964	2,778
	2010	472	396	748	237	985	2,837
	2015	483	405	764	242	1,007	2,901
	2020	494	415	783	248	1,031	2,971
	2025	507	425	803	255	1,058	3,049
City of Rockford	2000	2,262	3,182	6,801	3,436	20,464	36,144
	2005	2,322	3,268	6,987	3,531	21,055	37,163
	2010	2,378	3,348	7,159	3,619	21,593	38,097
	2015	2,435	3,429	7,332	3,707	22,124	39,026
	2020	2,494	3,512	7,511	3,797	22,669	39,983
	2025	2,557	3,601	7,701	3,893	23,240	40,992