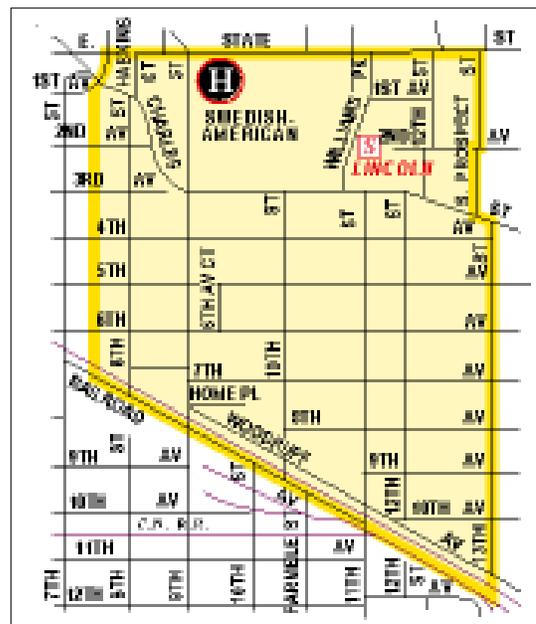




MID TOWN NORTH A PLAN FOR 2003-2007



Introduction

In January 2001, the City of Rockford and SwedishAmerican Hospital signed an agreement under which the City promised to relocate Charles Street south to what was 3rd Avenue between 9th and 11th Streets, and the Hospital agreed to make a major expansion to its acute care hospital facility at its current location and remain there at least until the end of 2015.



Clearly, this project had a strong impact on the neighborhood around SwedishAmerican Hospital. In order to determine the true condition of the neighborhood and what steps could be taken to strengthen it, the City, SwedishAmerican Hospital and the SwedishAmerican Medical Foundation agreed to a joint planning process in June 2002. A Task Force was created with three representatives from the City, two from the Hospital, one from the Foundation and one each from Mid Town District, Zion Development Corporation and Rockford Area Habitat for Humanity. The three non-profit organizations are all involved in at least parts of the neighborhood and were selected in lieu of a neighborhood organization since none existed in this area at the time the planning process began. Virtually every department of the City has provided staff assistance.



The planning process started with monthly meetings of the Task Force. Their first task was to decide on a boundary for the neighborhood which had been dubbed Mid Town North. They agreed to the area bounded by East State Street on the north, South Prospect Street/13th Street on the east, the railroad on the south, and mid-block between 7th and 8th Streets. Over the first few months various staff members presented information about the neighborhood. This included demographic data, crime statistics, the condition of public improvements, types of assistance being provided by the City's Human Services Department within the neighborhood, and housing conditions. The Task Force then sought input from residents and from investor owners in the neighborhood. This was done through a series of public meetings starting in December 2002. This plan is a result of the Task Force's evaluation of all the information made available to them, both by staff and by residents and owners in the neighborhood. It represents their determination of what the neighborhood's assets and weaknesses are; what can be done to make it a stronger, healthier neighborhood; and who needs to do what by when in order to turn this plan into a reality.

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Issues in Mid Town North

- ◆ No new construction since 1979.
- ◆ Low home values, high rents.
- ◆ Impact of relocated Charles Street on land use and neighborhood character.
- ◆ 35% owner-occupied/65% renter-occupied housing.
- ◆ Infill housing now under construction not consistent with neighborhood character.
- ◆ Safety.
- ◆ Lack of amenities, especially parks.
- ◆ Deteriorated and boarded-up houses.
- ◆ Nearby 7th Street business district and crime problems associated with it.
- ◆ Uncertainty about future plans of SAH.

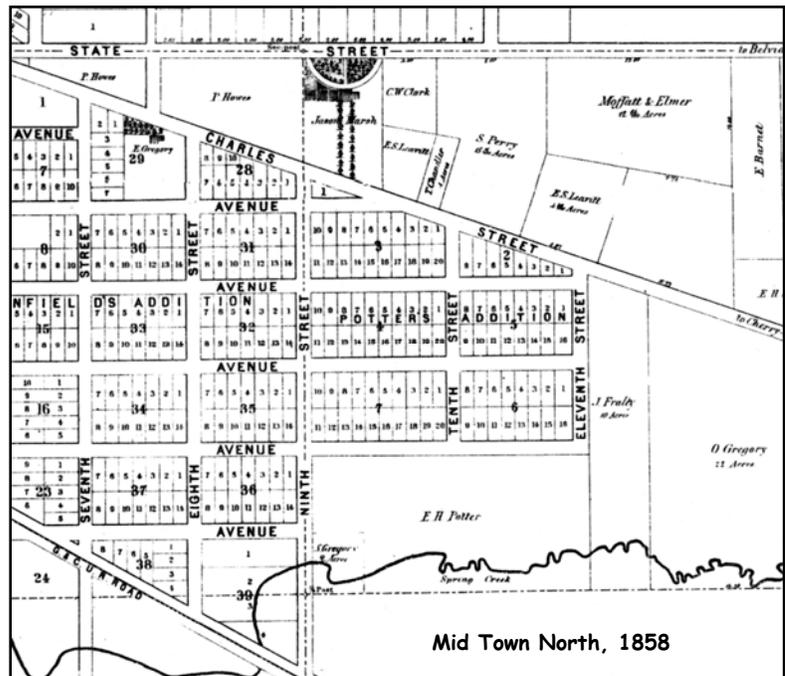
Assets of Mid Town North

- ◆ Neighborhood character – Victorian and early 20th century homes, well made; variety of housing types and sizes.
- ◆ SAH and AMCORE commitment (financial and physical) to the neighborhood.
- ◆ New Charles Street.
- ◆ Potential for employer-based homeownership programs for rehab and infill.
- ◆ People have invested in the neighborhood by rehabbing their homes.
- ◆ SAMF pledge to invest \$2 million in Mid Town North.
- ◆ Rents high enough to retain landlord interest and investment.
- ◆ New playground to be built in 2003.
- ◆ 7th Street business district.
- ◆ SwedishAmerican Hospital.

History

Some of the earliest development in Rockford occurred in Mid Town North. An 1858 map of Rockford shows about half of this area platted into what would now be considered standard subdivision lots. By 1871, everything south of Charles Street and west of 11th Street had been platted; by 1917, all of Mid Town North was subdivided.

Mid Town North's earliest development was virtually all residential in nature with residents primarily of Scandinavian descent. The 1902 city directory shows two schools – Wight School, which is still standing and used as an office building, and Marsh School on the site of what is now Nicholson Hardware. It also shows St. Anthony Hospital near where Camelot Towers now stands, residences where both SAH and Lincoln Middle School now stand, and a City fire station on 6th Avenue (now the Golden Agers Center).



It shows only two industrial uses on Woodruff Avenue between 9th and 10th Streets (R. Snuff & Tobacco Co. and Johnson Paint Works), and virtually no development of any kind east of 11th Street and south of 6th Avenue. Residents included Enoch Nicholson, VP of Skandia Hardware Co.; Henry Freeman, for whom Freeman School was named; and John Lake of the Lake-Peterson House.

Over time, a variety of nonresidential uses have been introduced into the area, but most are limited to East State and Charles Streets, and the area west of 8th Street. Initially, these were the types of things one would expect in a residential area in the early to mid-20th century – grocers, meat markets, churches and the like. However, as Rockford entered the 1940s, other types of uses were introduced – automotive services, beer distributors, printing companies and, with two hospitals in the neighborhood, medical clinics.

Perhaps the most significant change for the future of Mid Town North was the opening of that second hospital in 1918. Construction of the 55-bed SwedishAmerican Hospital was completed July 17, 1918 at the cost of \$175,000. Over time, it grew with Rockford and with the region. By the 1950s, other medical clinics had started to grow up south of SAH on Charles Street. Major expansion of SAH occurred following



World War II and through the 1960s and '70s. And finally, the Hospital completed a major expansion of its Emergency Department and Ambulatory Care in 2002, as well as relocating its primary entrance from Charles Street to East State Street. This led to the relocation of Charles Street and, eventually, to this neighborhood plan.

Description and Analysis

Population

- Total Population** While Rockford's population has increased by about 10,000 over the past 20 years, the number of people living in Mid Town North has decreased. The 2000 population of 2,932 represented a decrease of 80 people, or about 2.7%, from the 1980 level of 3,012. This number has dropped even more as a result of the relocation of Charles Street in 2002 which required the demolition of about 85 dwelling units.
- Age Breakdown** Roughly half of neighborhood residents are between ages 18 and 44, a quarter below age 18 and the rest over 44. To put this in context, the City as a whole has about the same percentage of people below age 18, but only 40% between ages 18 and 44 and a correspondingly higher 35% over age 44.
- Ethnicity** Composition of Mid Town North's population has changed significantly since 1980. The minority population increased from 4% in 1980 to 22% in 2000 with the most significant gains being made by Hispanics. In 1980, there were fewer than 150 Hispanics in this neighborhood; by 2000, there were 460.
- Households & Families** Of the 1,136 households in Mid Town North in 2000, 58% were families and 37% were families with children under 18 (compared to 31% citywide). Of the families with children, 44% were single-parent families compared with 39% citywide. Of these, 67% were female-headed households.
- Household Income** Median household income in the neighborhood in 2000 was \$28,158, roughly equal to what it had been citywide in 1990. By 2000, the citywide median had increased to \$37,667. Roughly 55% of Mid Town North households had an income less than 80% of the citywide median, which is HUD's cutoff for low-moderate income households. Nearly a third of neighborhood households earned less than \$20,000 in 2000.
- Income Sources** Residents of Mid Town North represent the working poor – roughly 85% of households here had earnings as a source of income, compared to 78% citywide. Only 5% received public assistance in 2000, about a percentage point above the City figure, while 15% received some form of Social Security benefits (compared to 27% citywide). At the same time, unemployment in the neighborhood was only 6.3% in 2000 compared to 7.3% for Rockford as a whole.

	1990	2000
Total	2,976	2,932
Under age 5	276	303
Ages 5 to 17	493	547
Ages 18 to 44	1,537	1,443
Ages 45 to 64	378	456
Ages 65 and up	292	183
White	2,704	2,275
African-Amer.	49	204
Asian	133	131
Hispanic	161	459

Housing



- Ownership** 36% of Mid Town North households are owner occupied, compared to 61% citywide. However, this varies within the neighborhood. Home ownership in the area south of 6th Avenue is at about 50% while it runs at 27-28% for the rest of Mid Town North.
- Units per Structure** Only a third of neighborhood households are in single-family homes, compared to 63% citywide. Just under half of all units are duplexes, with the remaining 20% in multifamily buildings.

While some of the latter are in structures built as apartment buildings, many are in larger structures originally built as single-family homes.

- ◆ **Vacancy Rate** Just over 11% of Mid Town North housing units were vacant in 2000, compared to 7% citywide.
- ◆ **Housing Condition** In a windshield survey done by City staff, nearly 90% of all residential structures were considered to be in either good or fair condition, meaning they needed nothing more than minor repairs or cleanup. Only 10% were considered to be deteriorated, needing major rehab, while only 5 structures were actually boarded up at the time of the survey.
- ◆ **Age of Housing** The most critical element in evaluating housing based on its age is whether or not it was built before 1978 when lead paint was banned. According to the 2000 Census, only 5 residential structures in this area were built after 1980. Over half (59%) were built before 1940.
- ◆ **Housing Costs** According to the Census, median value for owner-occupied homes in this neighborhood was \$57,600, roughly \$20,000 lower than the citywide median. At the same time, median rent was \$484, just \$14 below the citywide median.

	1990	2000
Total units	1,259	1,157
Owner-occupied	440	407
Renter-occupied	819	750
Median value	\$38,200	\$44,693
Median rent	\$366	\$513

Planned Actions

Primary actors in the housing arena in Mid Town North are Rockford Area Habitat for Humanity, in conjunction with SAMF, and the City of Rockford. Habitat will have begun construction on 12 houses by the end of 2003 in the area north of 6th Avenue between 8th and 12th Streets. They plan to build another 6 houses in 2004.



The City's new construction program, known as West Side Alive (WSA), is geared to replacing existing homes that are blighted and/or substandard to the point that rehabilitation is not feasible. Rehab is always the first choice if at all possible. Since there is no single block in Mid Town North that is in bad enough shape to warrant total clearance and rebuilding, WSA homes will be scattered throughout the neighborhood. Their location will be a function of the condition of existing buildings and availability of vacant land. The table of actions to be taken to implement this plan states the City will build 18 WSA homes in the next 5 years. This is only our best estimate at this time; the number may change as we work through the 5-year life of the plan.

The action table also lists a variety of projects and funding assistance from both the City and SAMF to improve housing within the neighborhood. These range from SAMF's Paint It/Fix It Program to a variety of financial assistance programs offered by the City. These include down payment assistance for new homeowners as well as rehab assistance to existing homeowners and investor owners. The one thing that does not show in the table is the impact of the floodplain along Keith Creek between 6th and 7th Avenues. While it will not impact the programs of SAMF in any way since it is south of their Focus Area, it does impact any projects the City may undertake using federal funds. The presence of the floodplain brings with it some additional regulations and, perhaps most critical because of its direct cost to the homeowners, the requirement that those receiving assistance in this area have flood insurance.



Crime Data

To provide a clear picture of the safety issue in Mid Town North, the Rockford Police Department compiled two years' worth of information for seven categories of crime in this neighborhood and compared those rates with the City as a whole. (These categories are shown in the table below.) The numbers for Mid Town North show a decrease in weapons violations and calls for service in 2002 while all other categories increased. However, these same categories showed increases citywide as well. Rates for four categories – domestics, calls for service, weapons violations and burglary/theft from vehicles – were all lower than the citywide rate in 2002. The Department concluded that Mid Town North does not need a substantial increase in police service to make it safer, although targeted activity to attack burglary and robbery may be warranted. Efforts to increase other City and other social services in this area – such as housing assistance and job training – may have a greater effect on the neighborhood's crime rate than anything the Police Department can do.

Crime Statistics, City of Rockford and Mid Town North

OFFENSE	City of Rockford			Mid Town North		
	NUMBER	#/1000 HH	#/100,000 POP.	NUMBER	#/1000 HH	#/100,000 POP.
Drug violations						
2001	844	14.3	562.2	13	12.2	443.4
2002	895	15.1	596.2	21	19.7	716.2
Weapons violations						
2001	228	3.9	151.9	5	4.7	170.5
2002	287	4.9	191.2	3	2.8	102.3
Domestic battery						
2001	1,882	31.8	1,253.7	20	18.8	682.1
2002	2,028	34.3	1,350.9	31	29.1	1,057.3
Calls for service						
2001	136,393	2,305.6	90,859.0	1,296	1,218.0	44,201.9
2002	144,723	2,446.4	96,408.1	810	761.3	27,626.2
Burglaries						
2001	2,286	38.5	1,518.8	51	47.9	1,739.4
2002	3,119	52.7	2,077.4	80	75.2	2,728.5
Robberies						
2001	240	4.1	159.9	5	4.7	170.5
2002	261	4.4	173.9	10	9.4	341.1
Burglary/theft from motor vehicle						
2001	2,658	44.9	1,770.6	48	45.1	1,637.1
2002	3,392	57.3	2,259.6	57	53.6	1,944.1

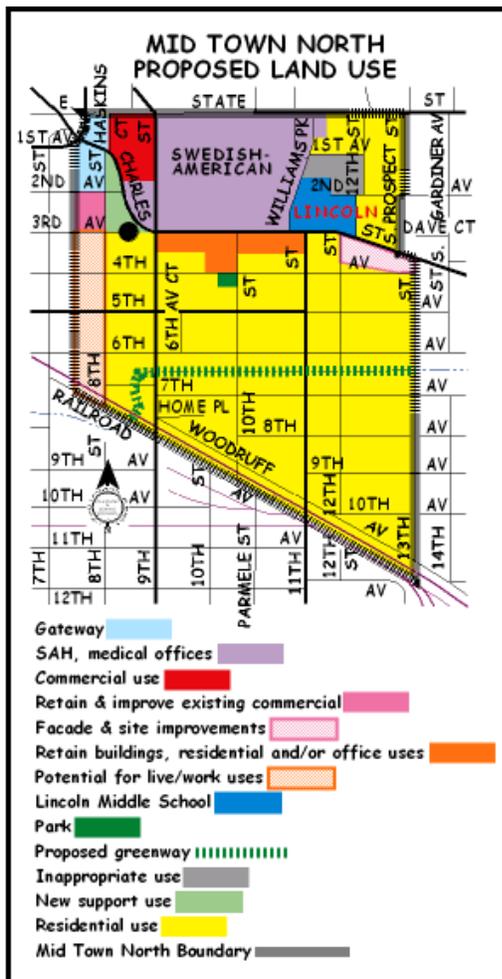
Human Services

Socioeconomic and demographic data indicate a strong need for services targeted to low-income people within Mid Town North. Vulnerable groups such as single parents, children, the elderly, unemployed youth and adults and others find it difficult to contribute to the strength of a neighborhood when they are struggling with multiple social and economic issues. For example, single parents need access to childcare and health care if they are to work; many residents of the neighborhood may need education and training as well. By advocating for and working with Mid Town North's lower-income residents, Rockford's Human Services Department can not only provide a voice but also help train residents on how to become leaders and advocates on their own and their neighborhood's behalf.

Specifically, Human Services can, when space is available, temporarily locate in the neighborhood and provide the access point for needed services to residents. It can also provide low- to moderate-income residents with the financial skills they need to build financial stability. If space and funding allow, the Department could provide slots in their Individual Development Account Program for some residents. This program creates a matched savings account for people who wish to buy a home, start a small business or pursue higher education. If, for example, a family saves \$2,000 of its own money, that amount will be matched with \$4,000 of IDA money, dramatically increasing their ability to pursue one of these three things.

Land Use & Zoning

With the obvious exceptions of SwedishAmerican Hospital and related offices, and Lincoln Middle School, Mid Town North is primarily residential in character. Nearly 90% of parcels are used for some type of residential use, with the vast majority being either single-family homes or duplexes. Roughly 30 parcels contain some form of commercial use, most of them along the major streets in Mid Town North. There are also 2 churches, a City of Rockford water pumping station, and about 65 lots that are either vacant or used for parking. The last figure does not include those lots that are now part of the SwedishAmerican Hospital campus.



Virtually all of Mid Town North is zoned R-2 which allows both single- and two-family residential development. Exceptions to this are the hospital campus, the area lying between 7th and 8th Streets (but not fronting on either), and the southwest corner of Charles and 12th Streets, which are zoned C-2 Commercial; and Heartwood Creations on 12th Street behind Lincoln School and the water pumping station on 7th Avenue, both of which are zoned I-1 Light Industrial.

Recommendations Proposed land use for Mid Town North generally reflects existing uses.

- Existing institutional uses – Lincoln Middle School and SwedishAmerican Hospital – will maintain their current locations with the hospital’s campus expanding south to Charles Street, but not crossing it, and east to their parking lot on the east side of Williams Park. This Plan proposes that a new and more appropriate location be found for Heartwood Creations, an industrial use behind Lincoln Middle School at 2nd Avenue and 12th Street, and the land transferred to the Rockford School District, thus expanding Lincoln’s campus.
- With the exception of Charles Street west of 8th Street, the Plan proposes retaining all existing commercial and office uses. The Plan recommends redeveloping the area west of 8th Street between Charles Street and 2nd Avenue as a gateway for Mid Town North.
- Existing structures on the south side of 3rd Avenue/Charles Street should be retained, either for their current residential use or for reuse as offices. An exception may be made for the two structures on the southwest corner of Charles and 10th Streets to allow for

expansion of what is now Lundholm Surgical Group's staff parking lot. Otherwise, new construction may be allowed if it is in keeping with the architecture, massing and setbacks of the rest of the street.

- ♦ The undeveloped land west of 9th Street along the new Charles should be developed as office or some other type of support use. It should not be used for any type of commercial use that will draw people away from 7th Street.
- ♦ To protect the character of the neighborhood, the City should amend the Zoning Ordinance to include a Neighborhood Conservation Overlay District that would allow retaining existing lot sizes and setbacks.
- ♦ As part of the Keith Creek Greenway project, any new construction in the 100-year floodplain should be carefully evaluated for its impact on the flood capacity of the creek and on future development of the Greenway project itself.

Historic Preservation and Urban Design

Historic Preservation

Historic preservation is important not only in retaining the physical evidence of the history and individual character of Rockford, but also as a tool in maintaining the viability of older neighborhoods such as Mid Town North. In at least one case – Haight Village – historic district designation played a key role in bringing a neighborhood back from one verging on blight to one that is stable. This greater stability is reflected in increased assessed valuations, going up by 154% since 1977. What had been an equivalent neighborhood in 1977 just east of Kishwaukee Street rose by only 44% in the same period.



In light of the fact that 90% of the structures in Mid Town North were built before 1950, it was felt that historic designation could play a role in maintaining the character of this neighborhood. To that end, City staff photographed all existing structures in Mid Town North. Working from these photos, the Rockford Historic Preservation Commission evaluated each one for its historic merit. Of the 746 buildings evaluated, the Commission determined that 87% had some level of historic merit. Nearly 60% were deemed to be either of landmark quality or good

enough to be considered a contributing structure in a historic district if one existed; the remaining 30% were of more marginal quality because of their loss of architectural integrity, but would at least not be considered intrusions in a historic district.

Two areas stand out as the strongest possibilities for designation – the area east of the hospital between East State and Charles Streets, and the area between 3rd Avenue/Charles Street and 5th Avenue between 8th and 11th Streets. These two areas contain the vast majority – 88% -- of the landmark quality buildings in Mid Town North. However, virtually any part of the neighborhood has the potential to qualify as a historic district as long as the boundaries were drawn in a logical manner.



Urban Design

In neighborhoods such as this one that are completely built up, the most important factors of design relate to infill construction and public improvements such as streets. In the case of infill, the goal is to ensure as much as possible that new construction respects the scale and character of surrounding buildings. New construction need not look like the older buildings around it, but it should have similar setbacks, lot size, height and mass. In doing public improvements, the City should, wherever feasible, show the same degree of concern for the neighborhood that it did in the design of the new Charles Street, incorporating substantial landscaping into the project. The same amount of landscaping will not always be possible, but every effort should be made to recognize that each street passing through a residential neighborhood needs to be designed in such a way that it provides the safest and most scenic facility possible.

Another facet of design is to promote crime prevention through environmental design. For example, design of the proposed Greenway should take into account the need for public safety personnel to be able to get to and from the Greenway easily. Similarly, building design and layout can affect the safety of individuals entering and leaving the buildings. The Rockford Police Department can aid property owners in making their buildings look discouraging to a criminal rather than inviting.

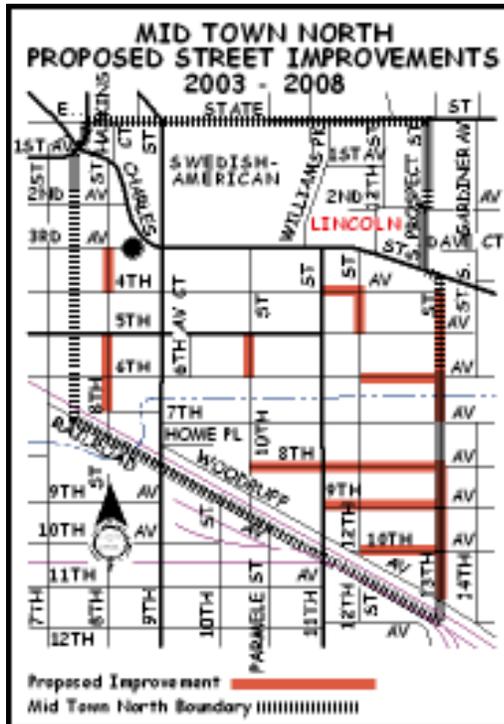
Condition of Public Improvements in Mid Town North

	Streets*	Side-walks	Curbs/gutters
Excell/Good	59	36	37
Fair	13	39	28
Poor	13	13	19
Partial	--	1	1

*Number of blocks

Public Improvements

Streets, Sidewalks & Alleys



With the exception of Charles Street and Woodruff Avenue, streets in Mid Town North follow a basic grid pattern. Five streets in the neighborhood carry significant amounts of traffic – East State, Charles, 9th and 11th Streets and 5th Avenue. The rest are primarily local residential streets.

Conditions of streets, sidewalks and curbs and gutters varies widely throughout the neighborhood, a not uncommon occurrence within an older, established area such as this.

The Action Plan table includes proposals to resurface 18 blocks of streets, replace 9 blocks of sidewalks and reconstruct 5 alleys within the neighborhood. Blocks were selected based on their current condition. Estimated total cost of these improvements over 6 years is roughly \$610,000. Actual projects to be carried out each year will depend on passage of the annual CIP bond issue and on priorities of the two aldermen representing the area.

Parks and Open Space

Mid Town North lacks any public open space or park area that neighborhood residents can use. The SAMF and Kids Around the World will be building a new playground in 2003 on the southwest corner of 4th Avenue and 10th Street. The Foundation has plans to create a donor recognition park within the neighborhood in the near future as well. More long-range proposals within this plan are to develop the proposed Keith Creek Greenway and to expand open space at Lincoln Middle School. Both of these projects will require the joint efforts of the City of Rockford, the Rockford Park District, Mid Town District, and, in the case of Lincoln, the Rockford School District. A major task for these projects will be finding funding sources for land acquisition, redevelopment and long-term maintenance.



What the Residents Told Us – Survey Results

On September 28, 2002, a group of volunteers went door-to-door throughout Mid Town North, asking residents to participate in a survey for the Task Force. Nearly 25% (284) of the households responded, and this is what they told us.

- ◆ Half have lived in the neighborhood 3 years or less; a fourth, 4 to 8 years; and a fourth, 9 years or more.
- ◆ The most common reasons for moving into the neighborhood were the affordable housing, close to family and close to work.
- ◆ When asked to rate the neighborhood on a scale of 1 to 10 with 10 being the best, roughly 2/3 rated it between 4 and 7, with the remaining 1/3 divided evenly between the lower and higher ends.
- ◆ The overwhelming majority felt that there are enough stores and other services in the neighborhood.
- ◆ The most requested improvements were better lighting, reduced crime, and better sidewalks.
- ◆ Owners who also live there were fairly evenly divided between what would give them more confidence to invest in their property – increase in real estate values, demolition of deteriorated buildings, more homeowners, and knowing that others are investing as well.
- ◆ When asked what the City could do that it's not doing now to deal with housing that's in really bad shape, the most common answers were aid to middle-income residents, programs to help with minor rehab needs, and targeted aid to the elderly.
- ◆ Most people were satisfied with public improvements and services.

Goals

Based on all the above information, the Task Force has concluded that Mid Town North is a fairly stable but vulnerable residential neighborhood that faces some serious problems. The consensus has been that if these problems are attacked now in a concerted manner, they can be overcome; the longer we wait to take action, the harder it will be to strengthen the neighborhood to the point where it can flourish on its own.

The most significant problems, as outlined on the first page of this plan, include a low rate of homeownership, condition and/or appearance of some of the housing, safety, lack of park space, and the low level of resident involvement in the neighborhood. To resolve this, the Task Force proposes to meet the following goals during the next five years.

1. Foster neighborhood involvement/organization.
2. Increase homeownership.
3. Encourage increased investor or owner-occupied investment.
4. Identify substandard housing and either rehab it, or demolish it and, where appropriate, build new.
5. Improve exterior appearance of Mid Town North properties.
6. De-densify the neighborhood.
7. Improve safety and security.
8. Improve living and job skills of neighborhood residents.
9. Upgrade public improvements.
10. Increase recreational facilities and public open space.
11. Preserve the architectural character of the neighborhood.



The specific steps to be taken to achieve these goals are outlined in the attached table of Action Steps. These include programs and tasks to be carried out by the City of Rockford, SwedishAmerican Hospital and its Medical Foundation, Rockford Area Habitat for Humanity, the Community Foundation of Northern Illinois and, most importantly, the residents and property owners of Mid Town North.

Plan Implementation & Monitoring

Preparing a plan is one thing; ensuring its implementation is quite another. To ensure that *this* plan is implemented, the steps outlined below will be taken.

Overall Organization

- ◆ As a first step, this plan for Mid Town North will be adopted by the governing boards of all organizations represented on the Mid Town North Task Force.
- ◆ Once the plan is adopted, a smaller Technical Group will meet at least quarterly to monitor and evaluate progress on plan implementation, and discuss any changes that need to be made to the plan. This group will include two representatives each from the City of Rockford and from the SwedishAmerican Health System. These representatives will be appointed by the Mayor and the Hospital's CEO. Representatives of Rockford Area Habitat for Humanity, Mid Town District, Zion Development Corporation and any active neighborhood organizations within Mid Town North may also participate in these quarterly meetings.
- ◆ As neighborhood organizations establish themselves within Mid Town North, they will be integrated into the monitoring process.
- ◆ At least once a year, the Mayor and SAH's CEO and/or their designated representatives will meet with the Task Force and the Technical Group to review progress made in implementing the plan, problems that have arisen as well as new opportunities that may exist. [The Task Force is the nine-member body appointed by the Mayor in 2002 to prepare this plan. While individuals may be replaced over time, the ratio among the organizations involved will remain the same. The Technical Group is the smaller group of technicians mentioned above.]

City of Rockford

- ◆ The City will designate an interdepartmental team of staff members to follow through on implementation of the plan. The mission of the City Team is to identify and solve concerns. A staff member of the Neighborhood Development Division of the Community Development Department will coordinate the Team which will meet monthly. Where appropriate, representatives of other organizations such as the Rockford Park District and the Rockford School District may be invited to work with the City Team in solving problems.
- ◆ The City Team will create a tracking system for implementation of the plan and will prepare a plan progress report at least twice a year to be published over the City's web site. This report will cover progress made by all organizations, not just the City.
- ◆ As this and other neighborhood plans are implemented, the City Team will create a policy docket of issues that arise in a neighborhood but which may warrant a Citywide solution. One example might be amending the Zoning Ordinance so that it better accommodates appropriate infill development within older neighborhoods.
- ◆ The City Team will serve as the primary point of contact for other organizations and individuals who have a problem within Mid Town North they wish to see addressed, or who see possible solutions to problems.

Other Organizations

- ◆ Other organizations involved in preparation of this plan – Mid Town District, Rockford Area Habitat for Humanity and Zion Development Corporation – will keep the Technical Group informed of any plans they may be making for projects that will impact the Mid Town North neighborhood as they evolve.

Mid Town North Planning Task Force

2002-2003

City of Rockford

- Alderman Patrick Curran, 2nd Ward
- Alderman Jeff Holt, 11th Ward
- James J. Caruso, Director, Rockford Department of Community Development

SwedishAmerican Hospital & Medical Foundation

- Rich Walsh, Executive Vice President & COO, SwedishAmerican Health System
- Tom Myers, Vice President for Strategic Planning, SwedishAmerican Health System
- John Mecklenburg, Executive Vice President, SwedishAmerican Medical Foundation

Area Organizations

- John Kuss, Mid Town District
- Ed McCaskey, Rockford Area Habitat for Humanity
- Peter Schultz, Zion Development Corporation

Staff assistance provided by

- Rockford Department of Community Development
 - Ginny Gregory
 - Todd Cagnoni
 - Mike Coffey
 - Wayne Dust
 - Elizabeth Kinsinger
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- Rockford Building Department
 - Bonnie Henry
 - Kevin Ciabatti
- Rockford Fire Department
 - Frank Schmitt
 - William Rossiter
- Rockford Human Services Department
 - Granada Williams
 - Jennifer Jaeger
- Rockford Police Department
 - Jeff Morris
 - Mike Booker
 - Dave Dominguez
- Rockford Public Works Department
 - Brian Berquist
- Maps prepared by George Adams, Rockford Community Development Department
- Photos by Ginny Gregory, Kathy Mecklenburg and Barbara Brown

Neighborhood participation

A door-to-door survey was carried out throughout Mid Town North on September 26, 2002. Approximately 275 people responded to the survey which asked questions about everything from how long people had lived at their current address to what types of services they felt are needed in the neighborhood.

Public meetings were held on December 7, 2002; February 15, 2003; and April 29, 2003. Approximately 60 neighborhood residents and owners attended the meetings, providing valuable input for the planning process.

The Task Force extends a special "thank you" to Fridh Corporation for allowing us to hold the first two public meetings in the community room of Valkommen Plaza, and to Nelson School for allowing us to use their gym for the third meeting.

Plan approvals

The Mid Town North Plan was reviewed by the governing boards of each of the Task Force participants. Each endorsed the Plan on the following dates, in some cases with requests for minor changes. These have been made to the text and the table.

- Rockford Area Habitat for Humanity, August 21, 2003
- Zion Development Corporation, September 8, 2003
- Mid Town District Association, September 17, 2003
- SwedishAmerican Health System, October 27, 2003
- SwedishAmerican Medical Foundation, October 27, 2003
- City of Rockford, February 9, 2004

MID TOWN NORTH NEIGHBORHOOD PLAN
2003-2007

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	

Neighborhood Involvement and Resident Support

1. Work with interested residents to build a neighborhood organization , starting with the group that already exists in the SE corner of the neighborhood	City CD and HS staff; Community Foundation NIL; Neighborhood Network	2003			Active organization(s) by 2004
2. Establish temporary office in Mid Town North to provide access point for needed services to low-income residents of the neighborhood	City Human Services and Community Development Departments	2003	\$11,000	CSBG	Aid 50 residents/families
3. Continue to work with any neighborhood group(s) that may organize	City CD and HS staff; Community Foundation NIL; Neighborhood Network	2004-2005			Organization here that is helping <u>other</u> neighborhoods organize by 2005
4. Set up a pilot Neighborhood Academy offering a variety of workshops to give residents the knowledge and information they need to help make a difference in their neighborhood	City CD, HS, Police and Fire staff; Community Foundation NIL; Neighborhood Network	2004-2005			Prototype for an academy that could be set up Citywide
5. Establish a permanent Neighborhood Academy that will offer workshops to residents citywide	City CD, HS, Police and Fire staff; Community Foundation NIL; Neighborhood Network	2006 - ongoing			

Improve Job Skills of Neighborhood Residents
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1. Determine job skills, education and training needed by SAH and other major employers in Mid Town North for future employees. CAP grant to Promised Land can provide some of the funding and staff needed to do this.	SAH and AMCORE HR Depts; other major employers; Workforce Investment Bd; City HS Dept; Promised Land Employment Service	2003	\$24,000	CAP (CDBG)	Decide on specific training course to be offered
2. Inform Mid Town North residents of job training to be offered	City HS Dept	2003	N/A	N/A	Inquiries from 50 residents about the program
3. Provide job training classes, including Healthcare Career Management Training by SAH	Workforce Investment Bd; SAH	2003-2005	\$14,695 +	CAP (CDBG)	Train 10-15 Mid Town North residents per year

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	

Identify Substandard Housing; Determine Best Use of Properties

1. Determine condition of all existing structures	City CD Dept	2003-2007 by 12/31	N/A	N/A	Create a tool for determining additional needs and to assess accomplishments.
2. Identify potential sites for new homes or green space.	City CD Dept; SAMF	2003-2006	N/A	N/A	Facilitate increasing the homeownership level in the neighborhood from 33% to 49% and increasing green space . '02/'03 6-7 sites selected for the City, '04 - 19 sites, '05 - 18 sites, '06 - 11. (55 sites total) Some sites will be used for new construction, others split between adjoining properties.
3. Create buildable residential lots for the new construction of single family homes by demolishing structures and combining lots.	SAMF and City CD Dept.	2003-2006	\$160,000	CDBG; SAMF; 7th St TIF	Facilitate the goals of increasing the level of homeownership and de-densification by combining lots of <35' and demolishing substandard structures. Create 10 buildable sites for Habitat in 2003; build 18 WSA houses in next 5 years.
4. Create a " Neighborhood Revitalization Strategy Area " plan, submit to HUD, and obtain HUD approval.	City CD Department	Submit: 9/1/03; Approval: 11/1/03. Ongoing: Program design, implementation	N/A	N/A	To provide greater flexibility to carry out job creation, housing, public service and economic development programs that revitalize a neighborhood when using CDBG funds.

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	
5. [FA] Abandoned Housing Program: City may accept vacant abandoned property as a donation in lieu of action by the City if it is determined to be suitable for demolition and new construction, or for the Homesteading Program. (Any exchange of funds requires an appraisal.)	City CD and Legal Departments	2003-2007	N/A	N/A	The acquisition of properties before they are subject to the code process thereby reducing the city's acquisition costs and legal fees while removing 95% of the blighting influences the the focus area in '03/04 - 3; '05 - 2; '06 - 2; '07 - 1 property will be demolished through this effort.
6. [FA] Demolition Program: City will offer assistance to owners of buildings it deems suitable for demolition in the form of a loan forgiven over 5 years to carry out the demolition. Loans will only be forgiven if the lot is properly maintained after demolition occurs. Owners who do not carry out demolitions will be subject to action either through the code hearing or court order process. Funding will also be provided to the Building Dept. for court ordered demolitions which will ultimately be foreclosed upon. Any lots acquired by the City through this program may be used for its new construction program or a public purpose program. Compensation to the owner will be forgiveness in full of outstanding demolition liens in lieu of foreclosure.	City CD and Legal Departments	2004-2007	\$150,000	CDBG	Reduce the number of deteriorated properties deemed infeasible to rehab by 95% or 85 structures through rehab or demolition with 25 properties demolished, 15 homesteaded, and others rehabbed through other programs.
7. Where appropriate, build new homes.					
Habitat for Humanity homes	Rkfd Area Habitat for Humanity	2003-2004	\$690,000	Rkfd Area HFH	Start 12 homes by Dec 2003, 6 more in 2004
West Side Alive homes	City CD	2003-2007	\$100,000/home for site acquisition and construction	CDBG/HOME/IHDA/Local lenders	Help stabilize the neighborhood and Increase the rate of home-ownership by constructing 18 homes.

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	

Increase Home Ownership to 49%

1. Assist Program: Provides a lower interest rate plus funds for down payment and closing assistance. Loans are offered through participating lenders.	City Cd and the following banks: National City, AMCORE, US, Union Savings, Bank One, Associated and Alpine; as well as Draper & Kramer	2003-2008	\$120,000 yr 1 and 2, \$130,000 yr. 3 & 4, \$140,000 yr 5 & 6.	Single-Family Mortgage Revenue Bond Financing	To increase homeownership and property values within the neighborhood with 2 households assisted per year @ ±\$60,000 each yr. Initially with values increasing to \$75,000 (25%) per yr. In 2007 and 2008.
2. IHDA's Partnership Program: Provides assistance to SAH employees and others who buy within Mid Town North and the 7th St TIF in making the purchase, exterior improvements, and interior life, health and safety improvements. Program involves loans through certain IHDA lenders, a grant from IHDA for down payment assistance and closing costs, and a loan forgiven over 5-10 years for a portion of the improvements from the City.	City CD Dept; IHDA; and the following banks: Alpine, AMCORE, & Riverside Community.	2003-2008	\$2,000,000 to be distributed each year in 3 focus areas - \$700,000/ \$200,000	Single-Family Mortgage Revenue Bonds/HOME	See outcome noted above with 10 per year at an average of \$70,000 per structure for acq. and \$20,000 for rehab.
3. HELP Program: Provides direct cash gifts of 3% towards down payment and closing costs, financed through IHDA through 4 participating lenders. Can be used in conjunction with City's Rehab Assistance Program described under ite #3 on Page 6 of this table.	City CD Dept., IHDA, AMCORE Bank, Alpine Bank, Riverside Community Bank and National City Bank	2003-2004	\$2,000,000	Single-Family Mortgage Revenue Bonds	Assist up to 30 households per year
4. Homesteading Program: City purchases and renovates homes, then sells them to new owner-occupants.	City CD Dept.	Ongoing	\$120,000/year	HOME funds	See Outcome above ; 15 homes over 6 years.
5. West Side Alive Program: City buys vacant lots and builds high quality infill single-family homes for sale to qualified owner-occupants.	City CD Dept.	2003-2008	\$600,000	IHDA/CDBG/HOME /Local lenders	See 7 (b) above.
6. Habitat for Humanity: Using lots purchased by and cleared by SAMF, construct homes in SAMF's Focus Area.	Rkfd Area Habitat for Humanity, SAMF and City CD Dept	2003-2004	\$690,000	Rkfd Area HFH	Start construction of 12 homes by the end of 2003, 6 more in 2004.
7. Employer-Assisted Program: SAH and SAMF currently working out implementation details; will be added to the Plan upon final adoption by them	SAH/SAMF			Federal Home Loan Bank and IHDA	

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	
8. Public Safety Officer and Teachers' Program: City will provide technical assistance and, in some cases, use its purchasing authority for certain properties so that public safety officers and teachers can purchase and occupy HUD-foreclosed properties in Mid Town North.	City CD Dept.	Ongoing program	N/A	N/A	See Outcome noted above with 1 household assisted per year or 6 total.
9. Individual Development Account Program: SAH employees and/or low- to moderate-income renters (earned income \leq \$36,000 for a family of 4) who want to buy a home in the neighborhood but don't have the means or credit to do so may enroll in this program. It provides financial literacy training and a 2:1 matched savings account towards home ownership.	City Human Services Dept.	2003 and ongoing	\$25,000/year	Federal funds; National City Bank	10 accounts/year

Encourage Investor and Owner-Occupied Investment in Mid Town North
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1. [FA] "Paint-Up/Fix-Up Program: Will provide volunteers to paint homes with donated materials; may include limited matching grant program for home owners for renovation work. Any work approved for a grant must be contracted with an appropriate and bonded contractor.	SAMF	2003-2004		SAMF	Assist 10 home owners per year for 2 years in SAMF's Focus Area
2. [FA] Sidewalk/Driveway Project: Program to replace sidewalks and pave driveways in SAMF's Focus Area.	SAMF, City Public Works Dept, private contractors	2003-2004	Sidewalks @ \$25/lineal foot		Pave 5 driveways and replace ___ lineal feet of sidewalk each year
3. Rehabilitation Assistance: Assistance to improve the exterior of properties and address interior life safety issues. Program will be available both to owner-occupants and investor owners with no income restrictions. Financing will be in the form of a loan of up to \$25,000 that will be forgiven over 5-10 years as long as the terms and conditions of the agreement are met. If more funds are needed, referrals will be made. Investor owners must rent at least 51% of their units (50% in a duplex) to lower-income tenants at the time of initial lease-up. The units must remain affordable for the term of the loan.	City CD Dept.	2003-2007	\$500,000/year	.HOME funds/CDBG	To reduce the number of substandard homes through rehab assistance only by 33% or 160 homes (20 per year) over 5 years and decrease the number of deteriorated properties.

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	
4. Energy Assistance Program will provide energy a	City Human Services Dept	2003-2007	N/A	N/A	10 audits/year
5. Weatherization Program:					
Leaflet the neighborhood with information about the Program	City Human Services Dept	2003	N/A	N/A	Increase calls from Mid Town North by 25%
Assist interested owners in improving the energy efficiency of their homes through such things as replacing furnaces, insulation or windows.	City Human Services Dept	2003 and ongoing	\$7,000/year	Federal funds	5 homes/year
6. Rehab Assistance: Provide services of up to \$10,000 to carry out light rehab work.	City Human Services Dept	2003	\$119,000	IL DCCO	18 homes

Improve the Exterior Appearance of Properties in Mid Town North

1. Neighborhood Standards program					
[FA] Sweep of all properties in each year's Focus Area in May of that year to check for exterior condition of buildings and grounds	City CD Dept/Neighborhood Standards inspectors/Building Dept.(2003)	2003-2006	N/A	N/A	Reduce the number of buildings and grounds whose condition does not meet Minimum Property Standards to below 25%
[FA] Inspect for weeds once each month	City CD Dept/Neighborhood Standards inspectors	2003-2006	N/A	N/A	Reduce by 50% the number of violations by end of each year
Leaflet Mid Town North with information about the City's Neighborhood Standards program	City CD Dept/Neighborhood Standards inspectors	2003	N/A	N/A	Educate property owners about current standards and to reduce by 50% the number of violations by end of each year
Continue with regular Neighborhood Standards operations outside the Focus Area	City CD Dept/Neighborhood Standards inspectors	2003-2006	N/A	N/A	Reduce by 50% the number of violations by end of each year
2. Amend the International Property Maintenance Code to prohibit private owners from using plywood or other board as a means of enclosing vacant properties. If the amendment is adopted, owners would be expected to comply with the new regulations immediately.	City Building, CD and Legal Departments	2003	N/A	N/A	The current method of securing property and protecting assets by boarding properties creates blight. Once the ordinance is amended, this blighting influence will be removed.
3. [FA] Cleanup Days: Make grants available to organized neighborhood block groups for cleanup days. Dumpsters, curbside pickups and grants for miscellaneous needs to organize the activity will be made available.	City CD and Public Works Depts.; Community Foundation of Northern Illinois	2003-2005			To beautify the neighborhood while creating a sense of commraderie, seven blocks per year will participate.

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	

4. Neighborhood Hotline: Provide residents with a single phone number to call to lodge complaints about junk cars and other similar problems, and to obtain information about City ordinances	City CD Dept.	Ongoing	N/A	N/A	To create a point of access for residents to address Mid Town concerns.
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Improve Safety and Security

1. Leaflet Mid Town North with information about the Neighborhood Watch program , then follow up as needed	City Police Department	2003 - ongoing	N/A	N/A	Sign up 6 blocks per year
2. Extend the Bike Patrol east to 11th Street	City Police Department	2003			Done as of Spring 2003
3. Work with property owners in assessing outdoor lighting for their parking areas	City Police Department	Ongoing	N/A	N/A	Meet with owners within 3 days of their request for assistance
4. Send representatives to any neighborhood meetings to discuss security issues such as how to report a drug house, domestic violence, how to make your property less appealing to a criminal	City Police Department	Ongoing	N/A	N/A	Establish a strong relationship with all neighborhood groups within Mid Town North
5. Develop a prostitution outreach program.	Carpenter's Place	2003	\$25,000	CAP (CDBG)	Lessen the impact of prostitution on Mid Town North and Mid Town

Upgrade Public Improvements

1. Streets: Remove the surface, repair the base and curbs and resurface the following streets:					
+ 8th Street between 5th and 6th Avenues	City Public Works Department	2003	\$11,200	GOB and/or MFT	Resurfaced street
+ 8th Street between 6th and 7th Avenues	City Public Works Department	2003	\$9,200	GOB and/or MFT	Resurfaced street
+ 8th Avenue between 10th and 11th Streets	City Public Works Department	2004	\$28,500	GOB and/or MFT	Resurfaced street
+ 8th Avenue between 12th and 13th Streets	City Public Works Department	2004	\$28,500	GOB and/or MFT	Resurfaced street
+ 13th Street between 8th and 9th Avenues	City Public Works Department	2004	\$14,500	GOB and/or MFT	Resurfaced street
+ 13th Street between Woodruff and 10th Avenues	City Public Works Department	2005	\$19,000	GOB and/or MFT	Resurfaced street
+ 10th Street between 5th and 6th Avenues	City Public Works Department	2005	\$18,250	GOB and/or MFT	Resurfaced street
+ 12th Street between 4th and 5th Avenues	City Public Works Department	2005	\$15,250	GOB and/or MFT	Resurfaced street
+ 9th Avenue between 11th and 12th Streets	City Public Works Department	2005	\$14,000	GOB and/or MFT	Resurfaced street

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	
+ 13th Street between 6th and 7th Avenues	City Public Works Department	2006	\$12,000	GOB and/or MFT	Resurfaced street
+ 13th Street between 9th and 10th Avenues	City Public Works Department	2006	\$15,000	GOB and/or MFT	Resurfaced street
+ 8th Avenue between 11th and 12th Streets	City Public Works Department	2006	\$16,500	GOB and/or MFT	Resurfaced street
+ 9th Avenue between 12th and 13th Streets	City Public Works Department	2006	\$32,500	GOB and/or MFT	Resurfaced street
+ 10th Avenue between 12th and 13th Streets	City Public Works Department	2007	\$31,000	GOB and/or MFT	Resurfaced street
+ 4th Avenue between 11th and 12th Streets	City Public Works Department	2007	\$11,500	GOB and/or MFT	Resurfaced street
+ 13th Street between 5th and 6th Avenues	City Public Works Department	2007	\$17,500	GOB and/or MFT	Resurfaced street
+ 8th Street between 3rd and 4th Avenues	City Public Works Department	2008	\$18,500	GOB and/or MFT	Resurfaced street
+ 6th Avenue between 12th and 13th Streets	City Public Works Department	2008	\$32,000	GOB and/or MFT	Resurfaced street
+ 13th Street between 4th and 5th Avenues	City Public Works Department	2008	\$18,500	GOB and/or MFT	Resurfaced street
2. Sidewalks: Repair and replace 75% of sidewalk in these blocks:					
+ 12th Street between 5th and 6th Avenues	City Public Works Department	2004	\$11,000	GOB	New sidewalk
+ 5th Avenue between 12th and 13th Streets	City Public Works Department	2004	\$11,500	GOB	New sidewalk
+ 12th Street between 4th and 5th Avenues	City Public Works Department	2004	\$8,250	GOB	New sidewalk
+ 2nd Avenue between 12th and Prospect Streets	City Public Works Department	2005	\$11,000	GOB	New sidewalk
+ 4th Avenue between 10th and 11th Street	City Public Works Department	2005	\$11,000	GOB	New sidewalk
+ 12th Street between 7th and 8th Avenues	City Public Works Department	2005	\$7,500	GOB	New sidewalk
+ 12th Street between 10th and Woodruff Avenues	City Public Works Department	2006	\$11,000	GOB	New sidewalk
+ 13th Street between 7th and 8th Avenues	City Public Works Department	2006	\$12,250	GOB	New sidewalk
+ 5th Avenue between 7th and 8th Streets	City Public Works Department	2007	\$15,500	GOB	New sidewalk
+ 6th Avenue between 7th and 8th Streets	City Public Works Department	2007	\$15,500	GOB	New sidewalk
+ 7th Avenue between 8th Street and dead end	City Public Works Department	2008	\$25,500	GOB	New sidewalk
3. Alleys: Reconstruct base and surface for:					
+ Alley extending from 11th to 12th Streets, 500 block	City Public Works Department	2004	\$13,250	GOB	Resurfaced alley
+ Alley extending from 12th to 13th Streets, 500 block	City Public Works Department	2005	\$32,500	GOB	Resurfaced alley
+ Alley in the 1600 block of Woodruff Avenue, east	City Public Works Department	2006	\$13,000	GOB	Resurfaced alley
+ Alley extending from 10th to 11th Streets, 800 block	City Public Works Department	2007	\$26,000	GOB	Resurfaced alley
+ Alley in the 800 block of 12th Street, east	City Public Works Department	2008	\$26,000	GOB	Resurfaced alley
4. Other					
+ Remove 13th Street Bridge over Keith Creek	City Public Works Department	2003	Unknown	GOB and/or MFT	Dead end 13th Street

ACTION	WHO	WHEN	FUNDING		OUTCOME
			AMOUNT	SOURCE	

Increase Recreational Facilities and Public Open Space
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1. Build a "Kids Around the World" playground at the SE corner of 4th Avenue and 10th Street	SAMF and Kids Around the World	2003	\$250,000	SAMF	Playground
2. Develop a donor recognition park at a location to be determined	SAMF	2003-2004		SAMF	New green space recognizing SAMF donors
3. Work with Mid Town District and the Rockford Park District as they plan for development of a greenway along Keith Creek	City CD and Public Works Depts; Rockford Park District; Mid Town District	2003-2007			Plan adopted by RPD, City and Mid Town District by Dec 2004; begin construction, spring 2005
4. Expand open space at Lincoln Middle School	Rockford Park District, Rockford School District	2007			Additional green space for the school to the north along 12th Street
5. Continue with annual street festival/carnival.	SAMF	Ongoing			Increase attendance annually

Preserve the Architectural Character of Mid Town North
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1. Make every effort to preserve architecturally significant structures in deciding what will be demolished	City CD Dept; SAMF	2003-2006	N/A	N/A	Adhere to design guidelines (see below) in all new infill construction
2. Complete historic resources survey of Mid Town North	City CD Dept; Historic Preservation Commission	2003	N/A	N/A	Completed report; copies to IHPA, RPL and interested parties
3. Develop design guidelines for new construction within Mid Town North	City CD Dept; SAH and SAMF; Community First; residents and owners; Rkfd Area HFH	2003	N/A	N/A	Complete set of design guidelines
4. Support residents/owners interested in pursuing historic district designation by providing information available in RHPC files and advising them on the designation process.	RHPC staff	As needed	N/A	N/A	Successful passage of any appropriate landmark or historic district applications

Approved by the Mid Town North Planning Task Force, 7/23/2003

Amended by the Board of Rockford Area Habitat for Humanity, August 2003

Approved by the Board of Directors, Zion Development Corporation, September 2003

Approved and amended by Rockford City Council, February 9, 2004