



# City of Rockford, IL Housing Needs Assessment and Market Study

2023-2032

# ACKNOWLEDGMENTS

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|                 |                   |
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| Second Ward     | Jonathan Logemann |
| Third Ward      | Chad Tuneberg     |
| Fourth Ward     | Kevin Frost       |
| Fifth Ward      | Gabrielle Torina  |
| Sixth Ward      | April Prunty      |
| Seventh Ward    | Janessa Wilkins   |
| Eighth Ward     | Karen Hoffman     |
| Ninth Ward      | Bill Rose         |
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# ACRONYMS

ACS: American Community Survey

MSA: Metropolitan Statistical Area

HUD: U.S. Department of Housing and Urban Development

CHAS: Comprehensive Housing Affordability Strategy



# Executive Summary

## Purpose of This Study

The City of Rockford contracted for this study to help elected officials, City staff, stakeholders and community members develop a meaningful sense of the housing market, an understanding of key housing issues and how they will impact the city over the next ten years. This study began in the fall of 2023 and culminated with the development of implementable strategies for growing the existing housing supply and policy change recommendations.

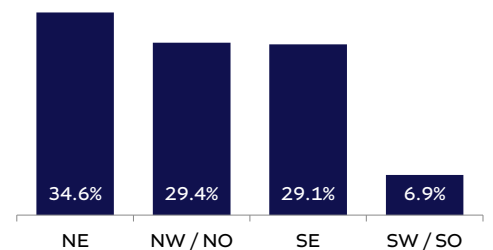
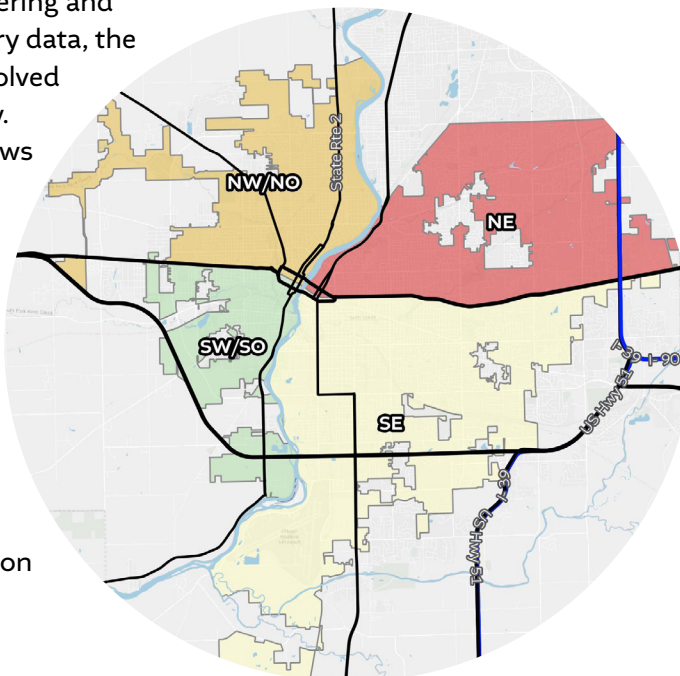
This housing needs and market assessment has been created to provide leaders with a solid understanding of:

- Functions of market demand (population, employment, and income growth)
- Inventory of existing housing supply
- Demand forecast
- Gap analysis for the next 10 years
- Housing affordability

This study shares the current context and outlines many activities to significantly improve the housing landscape in the City of Rockford.

## Stakeholder Engagement

Along with the gathering and analysis of secondary data, the community was involved in this study directly. Stakeholder interviews were conducted with service agencies, major employers, school district staff, and members of the real estate industry (developers, Realtors®, and apartment association members).



**Figures 1 and 2. Response to Survey Question:**

Based on the map, in which area of the city do you live?  
Según el siguiente mapa, ¿en qué área de la ciudad vive usted?



The city also supported a community survey which was conducted online. The online survey was open for nine weeks between December 18, 2023, and February 25, 2024, and pushed out to various stakeholder groups by local agencies to ensure the most diverse audience response. It was offered in English and Spanish. There were 350 completed surveys returned for analysis.

## Findings

### Challenges Facing Rockford’s Housing Landscape

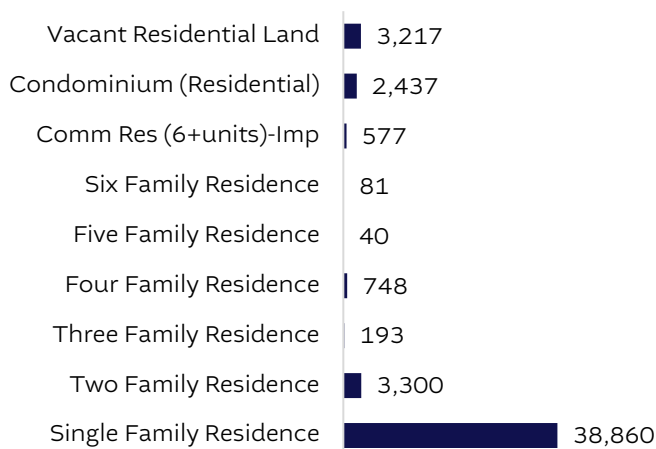
By 2032, the city’s population is estimated to grow to 152,500-162,700 or 62,000-65,300 households in Rockford. Much of this growth is based on the naturally occurring historical growth trends as well as recent announcements by large employers in the region. For example, Stellantis reached an agreement with the United Auto Workers Union to reopen the Belvidere Assembly Plant which could bring back more than 3,000 jobs to the region. PCI Pharma Services announced plans to expand their facility and create 250 new jobs over the next two years with the potential for continued job growth in the years to come.

Of the 44,024 residential parcels with residential structures built in known years, nearly 13,100 (30%) were built between 1940 and 1959. Conversely, since 2000, only 2,300 structures have been built.

There are approximately 496 lots in existing subdivisions and infrastructure in place that could be developed immediately. Also, there are about 1,500 tax-delinquent properties in Rockford.

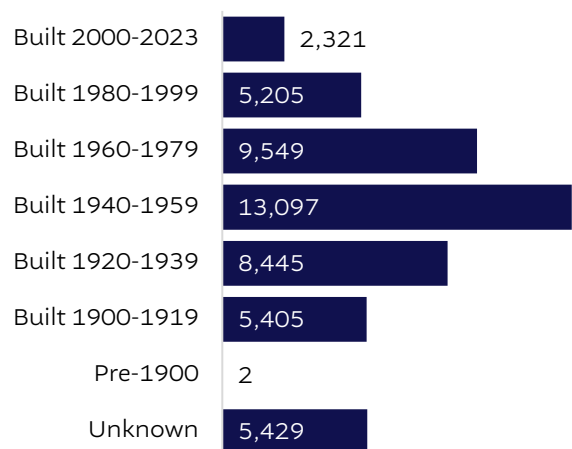
The City of Rockford’s combined owner-occupied and renter-occupied vacancy rate is estimated to be 9.9%. Redevelopment Resources recommends an owner-occupancy vacancy rate of 1.5-2% and a rental vacancy rate of 3.5-6% for a combined vacancy rate of 5-8% based on best practices and household growth projections.

**Figure 3. Residential Properties by Use Type**



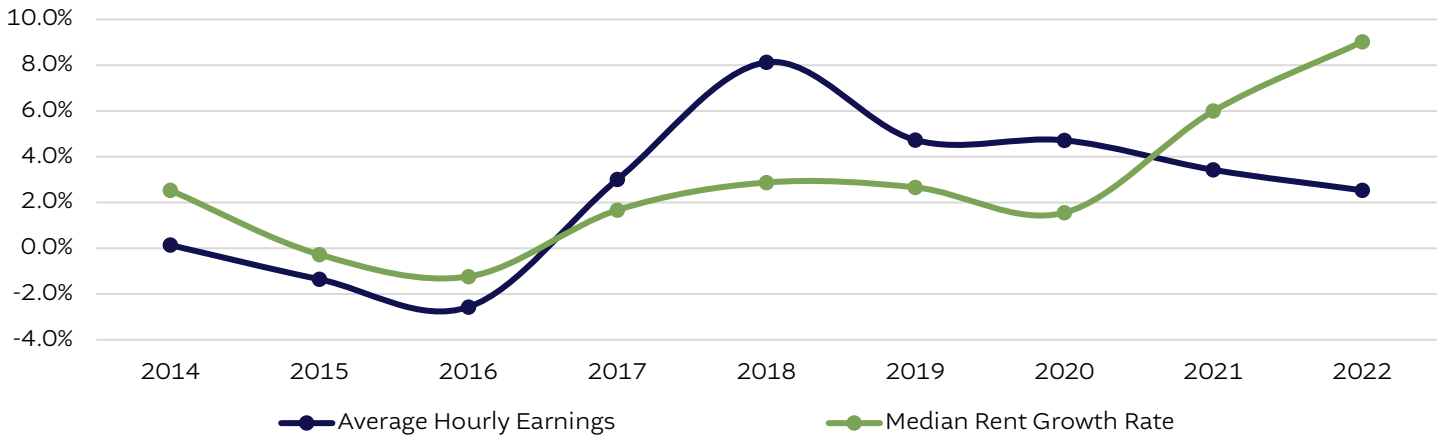
Source: City of Rockford.

**Figure 4. Age of Housing Stock by Year Built**



Data Note: The chart is in 20-year increments with the exception of the top bar, which is 24. Source: City of Rockford.

**Figure 5. Growth Rate Comparison of Median Rent and Average Hourly Earnings (2014-2022)**



Data Source: U.S. Bureau of Labor Statistics, State and Area Employment, Hours, and Earnings, Not Seasonally Adjusted, Total Private; American Community Survey 5-Year Estimates, Housing Characteristics; Redevelopment Resources.

The median price in 2023 (\$142,500) has more than doubled the median sales price in 2014 (\$65,000). Since 2013, the median rent in Rockford has risen 27.2% while average hourly wages of private sector employees have only risen 24.7%. Based on the data scraped from Apartments.com, of the 3,636 units in properties listed on the website, only 2.3% are available.

## Opportunities to Change the Rockford Housing Landscape

There are several opportunities to improve the housing situation in Rockford. Demand for new housing over the next ten years is analyzed to be between 3,200 and 9,100 new units. Factors contributing to this wide-ranging demand include population growth, job growth, making up for years of underdevelopment of housing stock, and more than 1,000 units demolished over the last 10 years.

### ***Relaunch and enhance the Downpayment Assistance Program.***

Down payment assistance will support home ownership and help lift individuals and families out of poverty by allowing them to invest in an asset, creating wealth.

### ***Redevelop infill lots.***

The development of infill lots is significantly less expensive than new subdivision developments.

### ***Invest resources towards code compliance and registrations.***

Focus staff time and resources on encouraging full compliance with the Rental Registry and Vacant Land and Foreclosed Property Registry.

### ***Reenact Home Rule.***

Reenacting home rule will allow more opportunities to enforce building codes, create programs that disincentivize poor property maintenance and poor landlords, and ensure housing unit conditions are maintained to a decent, safe, and sanitary standard.

### ***Create a public sector working group to improve housing conditions in the most challenged neighborhoods.***

They would meet to discuss the various ways they could collaborate to implement strategies to increase home improvements, redevelop infill sites/vacant lots, encourage home ownership, and work together to make a concentrated positive impact on the target areas.

***Prioritize housing development in TIF Districts.***

The point system in place for awarding tax increment financing to projects has commercial development receiving more points than residential development.

***Ensure and encourage the development of smaller footprint housing types through the zoning code.***

Ensure zoning allows cottage court neighborhoods.

Cottage Courts (also known as pocket neighborhoods) are tightly knit clusters of houses on small lots with little yard around a central courtyard where residents can gather. Townhomes also increase the number of units constructed with slightly reduced construction costs.

***Provide annual Training for Section 8 Voucher recipients and landlords.***

Rockford Housing Authority (RHA) should require landlords accepting Section 8 vouchers and recipients to attend a training event hosted by the City on code violations and their respective responsibilities.

***Presentations and public announcements.***

It is critical for elected officials and residents to understand that decent, safe, and sanitary housing for all residents in all neighborhoods and wage ranges is important to the health of the community.

***Work with RHA to improve relationships and collaboration.***

Meet every other month to share goals, strategies, and collaboration opportunities. Invite them to the table and include them in the Public Sector Working Group.

***Create a program to develop developers.***

Invite would-be developers, or those interested in redeveloping housing to an event hosted by the City to educate them on opportunities to develop in Rockford and the process a developer must go through with the City.

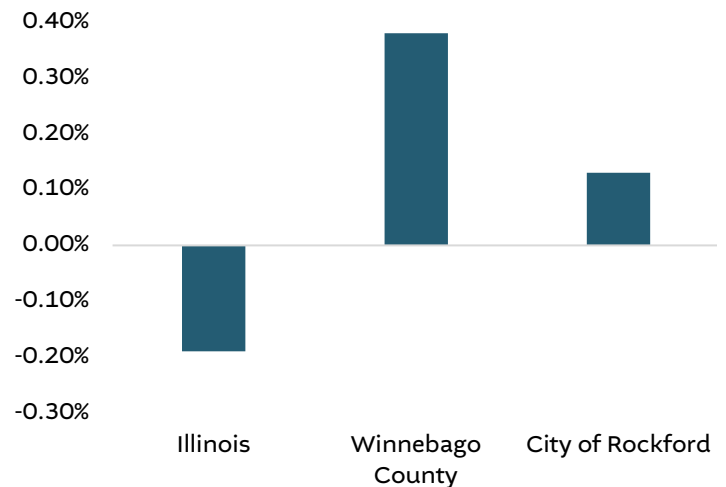




# Housing Development and Redevelopment Introduction

Housing supply and demand involves a combination of factors that interact in complex ways. These factors can be broadly categorized into economic, demographic, lifestyle, and public policy. Economic demand factors include household income, employment, and mortgage interest rates. Economic supply factors include available land, labor, supplies, and financing. Demographic factors include population growth, population age distribution, and household size. Lifestyle preferences and perceptions also impact the location, density, and housing amenities demanded. Public policy influences where those preferences are permitted, helps facilitate the desired type of development, and ensures decent, safe, and sanitary living conditions.

**Figure 6. Regional Comparison of Estimated Percentage Population Change (2023-2028)**



Data Source: ESRI Community Profile.

## Vacancy

One metric that measures the health of a community is the vacancy rate. Arthur Nelson, author of *Planner's Estimating Guide: Projecting Land-Use and Facility Needs*, states "Some amount of vacant residential units is needed to facilitate the free movement of population and choice of reasonable alternatives." This rate will vary from community to community depending on its size, employment growth, income growth, and population growth. Based on best practices and household growth projections, Redevelopment Resources recommends an owner-occupancy vacancy rate of 1.5-2% and a rental vacancy rate of 3.5-6% for a combined vacancy rate of 5-8%.

A higher vacancy rate may occur if a major employer, for example, leaves a community, the company's employees may find another job in the community, but it may



not be for comparable pay. They may no longer be able to afford the housing they are currently living in and need to move to an adjacent community. Conversely, a low vacancy may be a symptom of rapid employment growth, construction labor or supply shortages, or a myriad of other factors.

## Density and Housing Tenure

Housing unit density is generally measured by the number of units per acre (or the amount of land required per unit) and is regulated through the zoning code ordinance. Increasing the number of units permitted per acre (or decreasing the amount of land required per unit) decreases the cost per unit.

Housing tenure refers to the legal relationship between the dwellers of a unit and the structure. Homeowners live in and own the unit (with or without a mortgage). Renters have signed a lease agreement with the owner that allows them to live in the unit for a fee or set of fees.

It is important to note that density and housing tenure are exclusive of one another. A multifamily building with 36 units may be owner or renter occupied. If it is owner-occupied, they are generally referred to as condos. Condos often provide buyers new to the market with affordable first-time buyer options.

Multifamily buildings that are renter-occupied are called apartments. Conversely, a single-family home may be owner-occupied or renter-occupied.

There isn't a magic ratio of owner-occupied to renter-occupied units. Owner-occupancy is thought to provide neighborhoods with stability through social networks and long-term investment. Units available for lease, however, provide new community members with opportunities to "shop" neighborhoods, and downsize/right size.

*Rockford's residential "R" zoning districts are intended to create, maintain, and promote a variety of housing opportunities for individual households and to maintain the desired physical character of existing neighborhoods and developing areas consistent with the city's official comprehensive plan. These regulations are intended to ensure that permitted and special uses are compatible within each district. They are intended to maintain and protect residential property values and to promote the peace, quiet, and enjoyment of the city's residential areas by requiring setbacks and open spaces on the same lot as the residential development. While these districts primarily accommodate residential use types, some nonresidential use types are also allowed.*

~ Zoning Ordinance Amendments pg. 2-3

## Ensure Decent, Safe, and Sanitary Living Conditions

The City of Rockford is currently restricted to the powers enabled by the state legislation. If residents desired greater flexibility and local control to ensure decent, safe, and sanitary living conditions, the best way to achieve this would be to become a home-rule community. Home-rule communities have greater flexibility to abate nuisances and civil disturbances. Other benefits include options to implement revenue policies that lessen reliance on property taxes.<sup>1</sup>

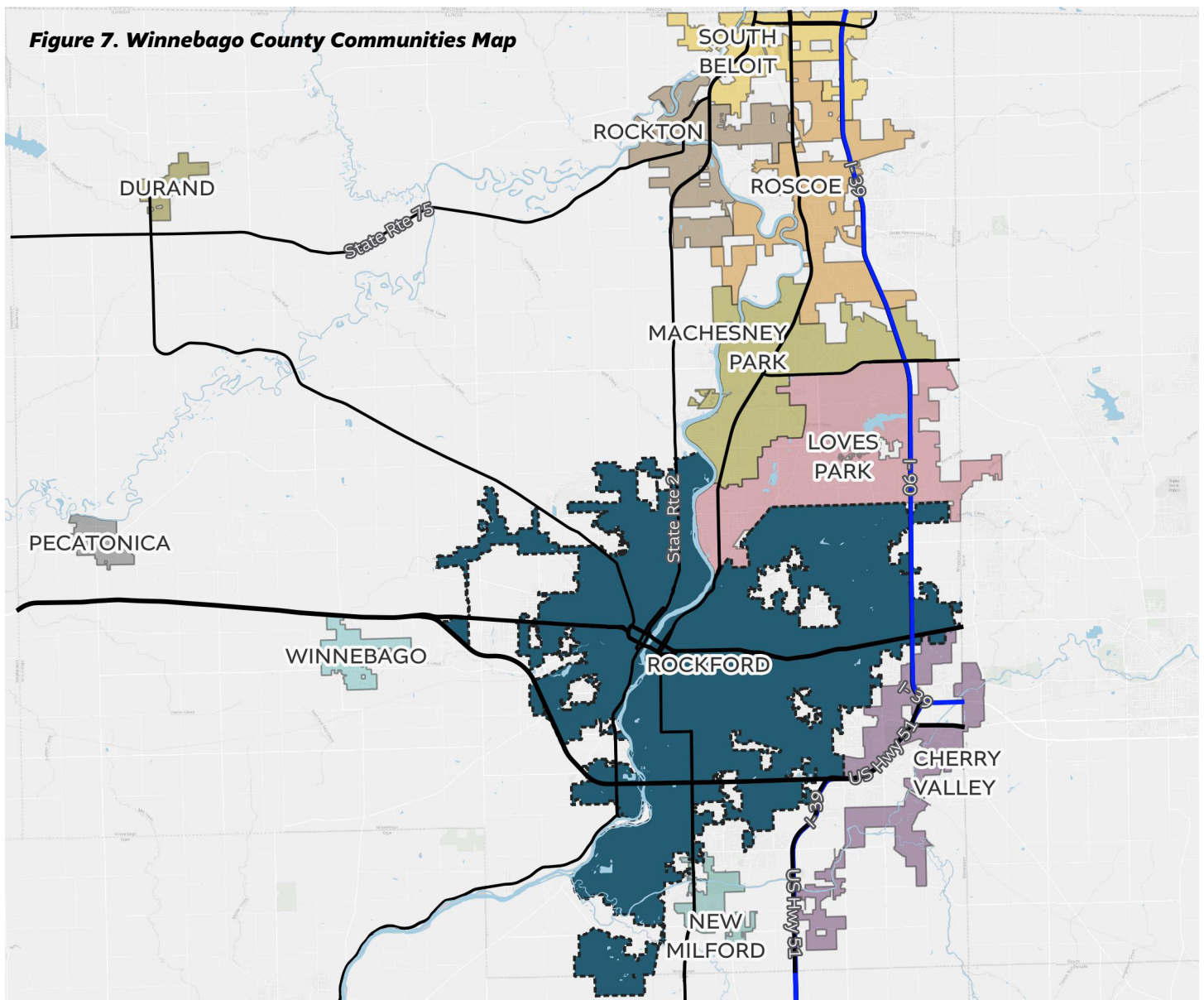
<sup>1</sup> Illinois Municipal League (n.d.). *Home Rule Overview*. <https://www.iml.org/file.cfm?key=14939>



# Market Area Definition

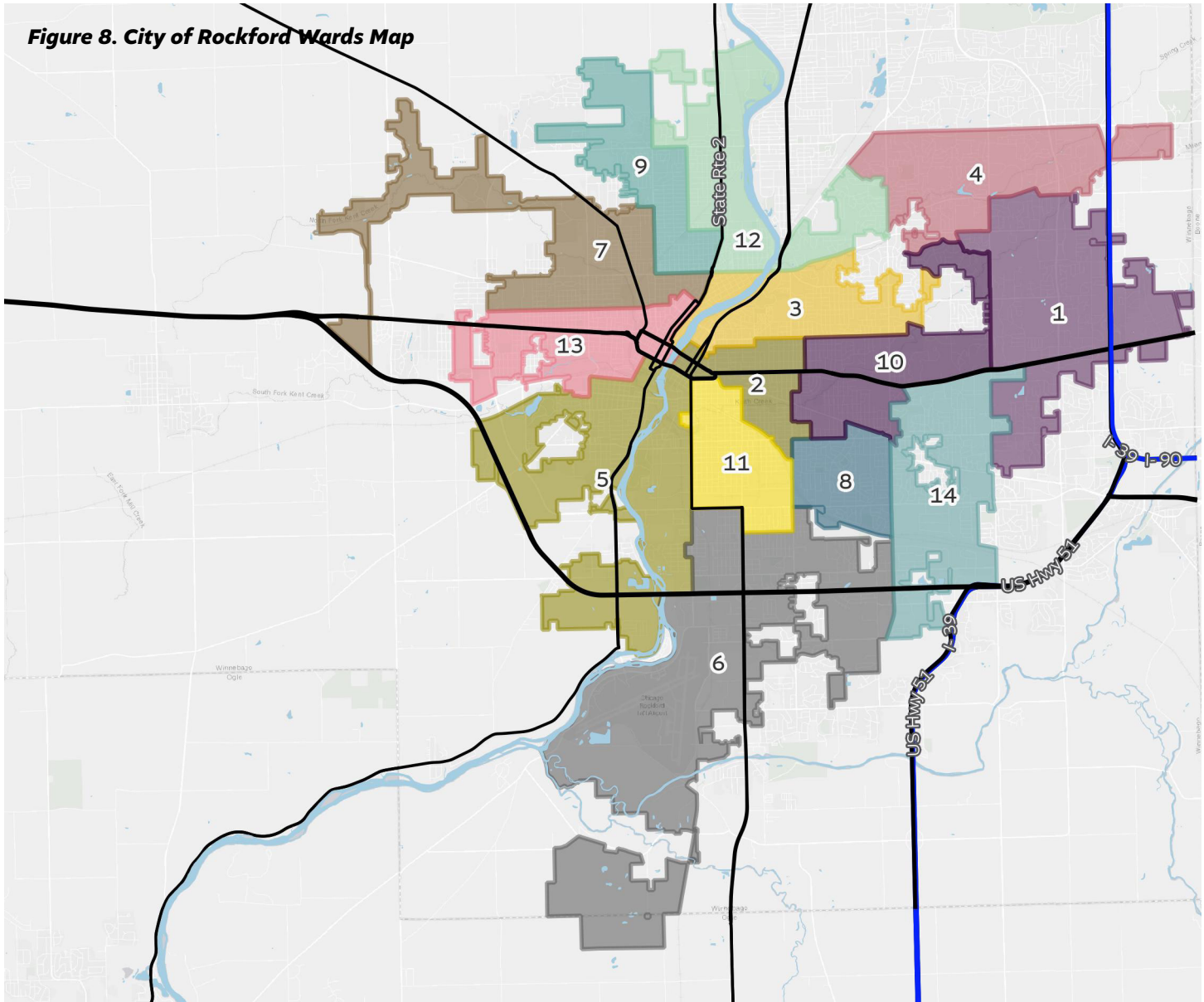
The City of Rockford is in Winnebago County at the Illinois-Wisconsin border. It is the economic hub of the county and home to more than half of the county's residents. This study examines the housing market within the jurisdictional boundaries of the city and the wards within the city itself to better aid decision-makers about the needs of the community within their control.

The following map shows the City of Rockford in context with neighboring municipalities.



The City Council consists of the mayor and an alderman from each of the fourteen wards. Each aldermanic ward has unique characteristics that differentiate it from another. Some have older housing, and those wards were first created when the city was incorporated. Some wards have more poverty and blight than others. Some are characterized by housing built in the 1970s and 1980s. These differences often drive the type of residents each neighborhood attracts. While most of the wards have a similar number of households, there are differing issues and challenges in each aldermanic ward.

*“Aldermen make decisions, pass ordinances, appropriate funds and present initiatives so as to best represent the needs of both their respective constituents and the City of Rockford as a whole.”*





# Stakeholder Engagement

## Interviews and Focus Groups

The following groups were interviewed for this housing study. Representatives shared their perspective on the housing situation in Rockford in meetings conducted virtually throughout the study process.

Rockford Apartment Association  
Northwest Illinois Alliance of Realtors  
City of Rockford Health and Human Services Department Staff  
Gorman & Company, LLC  
Rockford Area Habitat for Humanity  
Region 1 Planning Council  
Rockford Housing Authority  
Rockford Public School District  
Winnebago County Housing Authority (dba NiREACH)  
Rockford Community Investment Fund  
J. JEFFERS & CO.  
Greater Rockford Chamber of Commerce  
Northern Illinois Land Bank  
Mercy Health  
The Workforce Connection  
Midland States Bank

Interviews were conducted between October 2023 and March 2024. While several attempts were made to connect with larger local employers, that category of interviews was difficult to secure. In general, respondents agree that while a lot is being done by the city to deploy federal, state, and local dollars to improve the housing situation, still more could be done. However, there are also outside forces causing challenges to people finding decent, safe, and affordable housing in the City of Rockford.

Most interviewees believe the city is at capacity for housing, and there is not enough housing to support the number of new jobs expected to be created in the community over the next five years. There is not enough housing to meet the demand of entry-level workers and middle-income residents.

There was a sentiment expressed by many interviewees that during a period when the city had a goal of de-densification, lot sizes were increased. This is no longer where the city should go with its policies. While home prices and interest rates continue to rise, it limits opportunity for all home buyers. Building more homes on smaller lots will help increase affordability and housing availability.

There was a repeated statement that the city does not spend enough time and resources on code enforcement.



The Department of Health and Human Services sees several changes making it more difficult to implement their “housing first” model for people facing homelessness. The list of people needing help is longer, and it is more difficult to find landlords who will accept vouchers. The average cost of rent pre-pandemic was \$700 a month. Now it is \$1,300 per month.

Among providers of housing services, the sentiment is that all related organizations could collaborate better to work on solving housing challenges in Rockford.

Employers hiring highly skilled or professional workers report those workers not living in Rockford more a function of the school district than housing availability, choosing Roscoe or Rockton instead.

Developers (JJeffers) and some support agencies such as Rockford Community Investment Fund agree that the City is helpful and supportive to get developments approved efficiently.

## Resident Survey

The City of Rockford conducted a resident survey from December 18, 2023, until February 25, 2024. The survey was available in both English and Spanish in both electronic and paper formats. City staff also sent the survey to a full list of partner organizations such as Rockford Public Schools, Coalition of Latino Leaders, Rockford Apartment Association, and met with the West Gateway Neighborhood Association, Rockford Housing Authority Staff, and other neighborhood leaders.

Respondents were asked the following types of questions:

- The quadrant of the city in which they live
- Satisfaction with current housing conditions
- Desire for new construction or rehabilitation of existing housing
- If new construction is desired, the types of density desired whether it is to purchase or rent.
- If rehabilitation is desired, the area of the city most in need of rehabilitation and why they felt it was in most need of attention.
- Preferred methods of communication.
- Demographic questions.

Distribution efforts were focused on obtaining a representative sample of responses from the different areas of the city and demographic characteristics such as race and income level. There were 427 total responses of which 350 were complete. Some questions, depending on how they responded, would direct the respondent to different questions. These types of questions are called “decision trees.” An outline of those decision trees may be found in Appendix E.

Respondents were asked to identify which quadrant of the city they lived in from the following map. Responses were evenly dispersed among three of the four quadrants. The survey was extended three times to attract more responses through several community organizations in the southwest quadrant.

**Figure 9. Response to Survey Questions regarding the respondents housing arrangements.**

|                                                              | <b>Responses</b> |
|--------------------------------------------------------------|------------------|
| Own                                                          | 262              |
| Rent                                                         | 78               |
| Staying with a friend or relative that <i>owns</i> the home  | 9                |
| Staying with a friend or relative that <i>rents</i> the home | 1                |
|                                                              | <b>350</b>       |

According to Esri, a third-party data source, 51.7% of the housing units in the City of Rockford are owner-occupied, however, of the 350 respondents, 74.9% indicated that they own their home. It is important to note that, despite best efforts to encourage households that rent to respond to the survey, responses are disproportionately from homeowners.

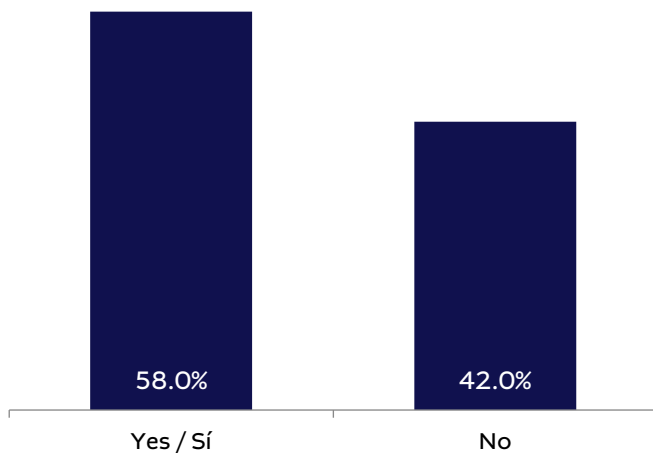
## Respondent Demographics

Most responses came from individuals aged 60 or older (33.4%). There were, however, 21.4% of respondents that were aged 50-59, 14.9% aged 40-49, 14.0% aged 30-39, and 9.2% aged 18-29. A majority of respondents were white (62.6%), however, 15.4% were black or African American. Additionally, 4.9% of respondents indicated that they were Hispanic or Latino and 4.0% indicated that they were multiracial. A small portion (1.5%) were of other races. Some respondents preferred not to answer (11.7%).

## Satisfaction with Current Housing Options

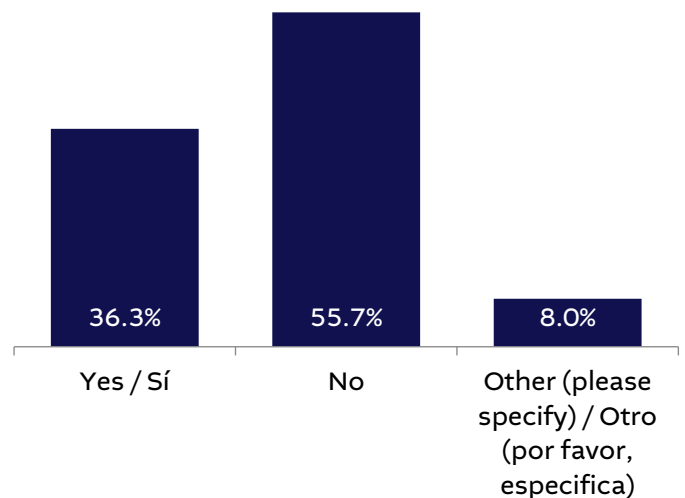
### Figure 10. Response to Survey Question:

Do you feel that the current housing options in your area are acceptable? *¿Considera que las opciones de vivienda actuales en su área son aceptables?*



### Figure 11. Response to Survey Question:

Have you recently resisted moving because the housing that you wanted and could afford was not available? *¿Recientemente UD ha resistido mudarse porque la vivienda que quería y podía pagar no estaba disponible?*



Housing affordability is a widespread concern among the 144 respondents who provided additional feedback regarding why they chose “no” to the acceptability of current housing options. These residents expressed frustration over high costs, limited options, and deteriorating living conditions. Many struggle to find homes they can afford to rent or purchase, citing soaring prices, excessive taxes, and stringent income qualifications for assistance programs as barriers to entry into the market. Accessibility is another issue, particularly for individuals with disabilities, as few units accommodate their needs. Moreover, aging homes in need of repair or replacement, coupled with neglect from landlords, exacerbate the problem. The perceived lack of affordable housing options contributes to substandard living conditions and neighborhood decline. Despite efforts to address these challenges, such as advocating for more accessible housing and preserving historic homes, many residents continue to face barriers to safe, affordable housing, including limited inventory, high rental standards, and inadequate enforcement of property maintenance.

Some people express difficulties finding suitable housing due to factors such as accessibility needs, affordability concerns, or limited inventory in areas. Others are content with their current housing situations or express reluctance to move due to familial or professional ties, despite facing challenges such as high crime rates. On the other hand, several respondents mention plans to leave Rockford due to issues like affordability concerns, property tax increases, or perceptions of safety. Frustration with the housing market is evident among some, who cite challenges in finding suitable housing within budget constraints or encountering discriminatory rental practices. Despite these challenges, some individuals mention their intention to stay in their current homes, citing reasons such as ownership, affordability, or a lack of desirable alternatives in the market. Overall, the responses underscore the complexity of housing issues in Rockford, reflecting a range of concerns and priorities among its residents.

### City Priorities

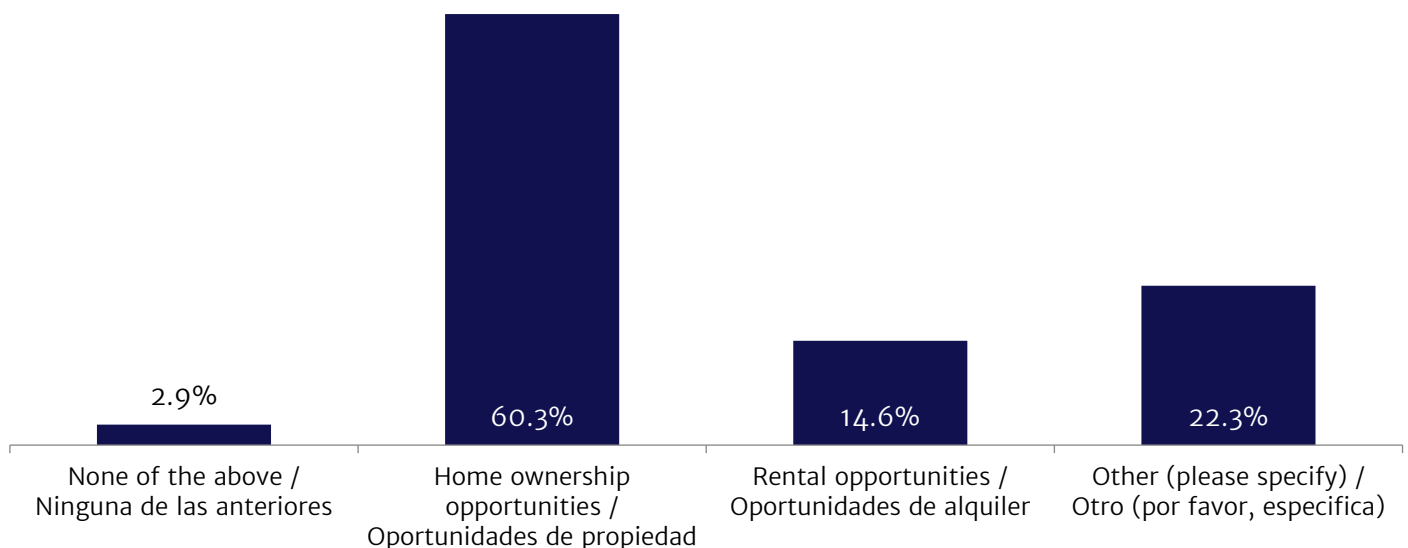
Residents were asked whether the city should focus on new residential construction or neighborhood rehabilitation. An overwhelming majority of respondents selected “improving older neighborhoods” (89.1%). While acknowledging resident preferences, respondents were directed to sets of questions in both categories to refine their preferences.

The northwest and southwest quadrants of the city were identified as most in need of new construction, 33.1% and 35.1% respectively.

Based on the responses, there is a clear indication that most participants believe the city needs both homeownership and rental opportunities. Many respondents express the view that a balanced approach, providing options for both owning and renting, is necessary to address the diverse needs of the community. Some highlight the importance of affordable rental options, while others emphasize the significance of promoting pathways to homeownership. Some people feel as though investor owners who buy properties to rent them for high prices are blocking people’s ability to own a primary home. Overall, the sentiment across the responses suggests a consensus on the need for a mix of both types of housing opportunities rather than prioritizing one over the other.

**Figure 12. Response to Survey Question:**

Do you think the City needs more homeownership opportunities or rental opportunities?  
 ¿UD cree que la ciudad necesita más oportunidades de propiedad de vivienda o de alquiler de vivienda?



**New Construction**

*Home Ownership Opportunities Responses*

Of the 211 respondents who selected “Homeownership opportunities” their preferences are as follows:

| <b>Figure 13. Survey Response Preferences for Homeownership Opportunities Table</b>                                                                                                                                                                                    |            | Answer Choices |       |                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------|-------|----------------------------------------------------------|
|                                                                                                                                                                                                                                                                        |            | Yes / Sí       | No    | Maybe (please specify) / Tal vez (por favor, específica) |
| Would you like to see new single-family homes built for people to buy?<br><i>¿Le gustaría ver nuevas casas unifamiliares independientes para alquilar?</i>                                                                                                             | Percentage | 84.4%          | 6.2%  | 9.5%                                                     |
|                                                                                                                                                                                                                                                                        | Count      | 178            | 13    | 20                                                       |
| Would you like to see new duplexes built for people to buy?<br><i>¿Le gustaría ver nuevos dúplex construidos para la compra?</i>                                                                                                                                       | Percentage | 58.8%          | 31.3% | 10.0%                                                    |
|                                                                                                                                                                                                                                                                        | Count      | 124            | 66    | 21                                                       |
| "Would you like to see new quadplexes being built for people to buy?<br><i>¿Le gustaría ver nuevos cuádruplex construidos para la compra?"</i>                                                                                                                         | Percentage | 33.6%          | 60.7% | 5.7%                                                     |
|                                                                                                                                                                                                                                                                        | Count      | 71             | 128   | 12                                                       |
| Would you like to see new condo-style residential development with up to 16 units being built for people to buy?<br><i>¿Le gustaría ver nuevos desarrollos residenciales de estilo condominio con hasta 16 unidades por edificio construidos para la compra?</i>       | Percentage | 32.2%          | 60.2% | 7.6%                                                     |
|                                                                                                                                                                                                                                                                        | Count      | 68             | 127   | 16                                                       |
| Would you like to see new condo-style residential development with more than 16 units per building for people to buy?<br><i>¿Le gustaría ver nuevos desarrollos residenciales de estilo condominio con más de 16 unidades por edificio construidos para la compra?</i> | Percentage | 32.2%          | 61.6% | 6.2%                                                     |
|                                                                                                                                                                                                                                                                        | Count      | 68             | 130   | 13                                                       |

For the most part, those who chose to specify their responses to the construction of new single-family homes pointed out the need to renovate or reconstruct already existing houses. Most responses were against new houses or any type of sprawl. **The public’s opinion seems to call for existing houses to be restored and any new houses to be built as “infill” or around existing houses, or within existing subdivisions that have infrastructure, but construction was paused.**

Some express enthusiasm for new duplexes, citing benefits such as the potential for families to come together and help each other, others are more cautious and suggest that the decision should depend on factors such as location, affordability, and the condition of existing housing stock. People note that they feel duplexes typically sell well, even without city help. Concerns were raised about the need to avoid simply warehousing people and ensure that any new construction aligns with the needs of the community. Additionally, there is again a call for greater consideration of revitalizing existing housing in disrepair before embarking on new construction projects. Overall, the responses highlight the importance of carefully evaluating the implications and feasibility of building new duplexes to meet housing needs.

Regarding quadplexes, respondents noted that quadplexes could be good if they brought affordable housing, but again were cautious towards density. Many people called out for multiple housing options and noted that it depended on the location, some saying they would work well on the east side of Rockford.

When asked about new condo-style residential development with up to 16 units being built, **there's a consensus that affordability and ownership options are crucial**, with a preference for targeting individuals aged 55 and above. Locating these developments in densely populated areas, particularly on the east side near Interstate 90, is favored, along with the absence of subsidies for housing in newer parts of town. Concerns are raised about proper management to prevent potential issues in the long term, including upkeep, parking availability, and accommodating various family sizes. There's a strong preference against corporate ownership and conversion to rentals, with a suggested limit of 10 units per development and a recommendation to place them away from single-family home areas.

Regarding condo developments with more than 16 units per building, some responses highlight successful examples of mixed-use developments with amenities like gyms, restaurants, and grocery stores. There's recognition that different people have different preferences regarding housing, with condos appealing to those who prefer a closer community atmosphere or wish to avoid responsibilities like landscaping. The need for developments with amenities catering to older demographics, such as pools and recreational facilities, is emphasized. Overall, opinions range from supportive to uncertain, with considerations about demand and catering to specific demographics playing a significant role.

#### Rental Opportunity Questions

Of the 350 survey respondents, 51 thought that the city needed more rental options.

| <b>Figure 14. Survey Response Preferences for Rental Opportunities Table</b>                                                                                                                                                                |            | Answer Choices |       |                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------|-------|----------------------------------------------------------|
|                                                                                                                                                                                                                                             |            | Yes / Sí       | No    | Maybe (please specify) / Tal vez (por favor, específica) |
| Would you like to see new, smaller lot single-family detached homes built for people to rent?<br><i>¿Le gustaría ver nuevas casas unifamiliares independientes para alquilar?</i>                                                           | Percentage | 69.6%          | 19.6% | 10.7%                                                    |
|                                                                                                                                                                                                                                             | Count      | 39             | 11    | 6                                                        |
| Would you like to see new duplexes built for people to rent?<br><i>¿Le gustaría ver nuevos desarrollos residenciales de dúplex para alquilar?</i>                                                                                           | Percentage | 69.6%          | 25.0% | 5.4%                                                     |
|                                                                                                                                                                                                                                             | Count      | 39             | 14    | 3                                                        |
| Would you like to see new quadplexes built for people to rent?<br><i>¿Le gustaría ver nuevos cuádruplex construidos para alquilar?</i>                                                                                                      | Percentage | 66.1%          | 30.4% | 3.6%                                                     |
|                                                                                                                                                                                                                                             | Count      | 37             | 17    | 2                                                        |
| Would you like to see new multifamily residential building with up to 16 units per building for people to rent?<br><i>¿Le gustaría ver nuevos edificios con hasta 16 unidades por edificio para alquilar?</i>                               | Percentage | 55.4%          | 41.1% | 3.6%                                                     |
|                                                                                                                                                                                                                                             | Count      | 31             | 23    | 2                                                        |
| Would you like to see new multifamily residential development with more than 16 units per building built for people to rent?<br><i>¿Le gustaría ver nuevos edificios multifamiliares con más de 16 unidades por edificio para alquilar?</i> | Percentage | 44.6%          | 51.8% | 3.6%                                                     |
|                                                                                                                                                                                                                                             | Count      | 25             | 29    | 2                                                        |

The responses indicate a mix of considerations. There's a focus on the responsibility of landlords or owners to maintain these properties and the importance of helping people with existing housing before embarking on new construction. Additionally, there's a call for educating individuals on home maintenance, regardless of whether they rent or own. Opinions vary based on factors such as cost-effectiveness, location, affordability, and the quality of landlords. Some express support for the idea if the homes are genuinely affordable, especially for those on limited budgets who don't qualify for assistance. Additionally, there are concerns with crime rates as density increases above 16 units per building.

Nationwide, current trends among landlords and homeowners regarding property maintenance reflects a focus on sustaining property value and tenant satisfaction in the face of evolving market conditions and regulatory environments.

- 1. Increased Regulatory Compliance:** There is a growing need for landlords to adapt to new regulations, which might include stricter maintenance standards to ensure tenant safety and property habitability. This includes energy efficiency improvements, which have been a focal point due to environmental concerns and potential future regulatory changes.<sup>1</sup>
- 2. Enhancing Property Value:** Landlords are increasingly investing in property improvements not just for compliance, but to enhance the appeal and functionality of their properties. This is often seen as necessary to remain competitive in a market where tenants have more options and may demand higher standards of living.<sup>2</sup>
- 3. Focus on Tenant Retention:** With the rental market experiencing shifts in demand and supply, maintaining properties is seen as key to tenant retention. Well-maintained properties are more likely to keep tenants satisfied and reduce turnover, which is costly for landlords.<sup>3</sup>

These trends highlight a broader move towards professionalism and efficiency in property management, driven by both market dynamics and regulatory changes.

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<sup>1</sup> <https://www.simplybusiness.co.uk/knowledge/articles/2024-predictions-for-landlords/>

<sup>2</sup> <https://www.austinpropertymanagement.com/blog/60043fae-e54f-4dc0-8bb4-26ff0afb1741/the-evolving-property-management-scene-in-2024-trends-and-insights>

<sup>3</sup> <https://www.sjcmanagement.com/blog/navigating-the-2024-property-management-landscape-insights-and-opportunities>



### Density Preferences

When asked to choose between home-ownership opportunities and rental opportunities, 78 respondents selected “other”. Therefore, they were directed to identify the types of density they would be in favor of by unit type. Most respondents preferred lower-density single-family homes up to quadplexes.

| <b>Figure 15. Survey Response Density Preferences Table</b>                                                                                                                                                                   |            | Answer Choices |       |                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------|-------|-----------------|
|                                                                                                                                                                                                                               |            | Yes / Sí       | No    | Maybe / Tal vez |
| Would you like to see new single-family detached homes built?<br><i>¿Le gustaría ver nuevas casas unifamiliares construidas?</i>                                                                                              | Percentage | 55.3%          | 14.9% | 29.8%           |
|                                                                                                                                                                                                                               | Count      | 52             | 14    | 28              |
| Would you like to see new duplexes built?<br><i>¿Le gustaría ver nuevos dúplex construidos?</i>                                                                                                                               | Percentage | 52.1%          | 26.6% | 21.3%           |
|                                                                                                                                                                                                                               | Count      | 49             | 25    | 20              |
| Would you like to see new quadplexes built?<br><i>¿A UD le gustaría ver nuevos cuadruplex construidos?</i>                                                                                                                    | Percentage | 38.3%          | 42.6% | 19.1%           |
|                                                                                                                                                                                                                               | Count      | 36             | 40    | 18              |
| Would you like to see new buildings with up to 16 units per building built?<br><i>¿Le gustaría ver nuevos desarrollos residenciales de estilo condominio con hasta 16 unidades por edificio construidos?</i>                  | Percentage | 27.7%          | 56.4% | 16.0%           |
|                                                                                                                                                                                                                               | Count      | 26             | 53    | 15              |
| Would you like to see new multifamily buildings with more than 16 units per building built?<br><i>¿Le gustaría ver nuevos desarrollos residenciales de estilo condominio con más de 16 unidades por edificio construidos?</i> | Percentage | 26.6%          | 55.3% | 18.1%           |
|                                                                                                                                                                                                                               | Count      | 25             | 52    | 17              |

Respondents to the housing survey shared opinions that end up touching on every facet of housing type. Predominant comments focused on improvements to existing homes and infill development vs. sprawl. Many respondents advocate for the rehabilitation of older homes instead of new construction, citing concerns about cost, affordability, and the environmental impact of sprawl. Some suggest focusing on rejuvenating existing neighborhoods and providing options like Habitat for Humanity homes. Others emphasize the need for market-rate housing and support the idea of mixed-use developments or a combination of single-family and multi-family units. Quality control, affordability, and improving neighborhood stability are recurring themes, with suggestions for homeowner associations to maintain community aesthetics. Overall, there’s a consensus that any new construction should address the specific needs and conditions of the area while ensuring affordability and sustainability.

Some respondents emphasize the importance of diversifying housing options, including duplexes, while others express concerns about the impact on neighborhoods or prefer alternative housing arrangements like condos with homeowner associations. Suggestions for specific areas like the southeast or southwest.

Overall, respondents indicated that the density of housing units to be built would vary depending on need, affordability, location, parking, landscaping, and neighborhood conditions. One respondent cited Downtown Rockford and Madison, WI as examples of higher density developments that seem to be working well.

### ***Neighborhood Revitalization Questions***

Respondents were asked to rank the areas of the city that they felt were most in need of revitalization and why. The southeast and southwest were the two quadrants indicated as most in need with property maintenance, crime and other public safety concerns, and vacancy as the top three reasons those areas were selected.

### **Programs, Services or Additional Funding Needs**

Many individuals express a need for more accessibility programs, particularly for seniors, and suggest stricter enforcement of building codes and remediation for abandoned or neglected properties. Various respondents call for initiatives to enhance neighborhood upkeep and property maintenance, including sidewalk repairs and programs addressing littering. Several individuals emphasize the need for affordable housing options and assistance for homeowners, renters, and those with low to middle incomes. Some suggest expanding programs for home repairs, down payment assistance, and tax breaks for homeowners, while others advocate for more resources to address homelessness, support for disabled individuals, and better housing options for veterans and mental health services. Additionally, there are calls for increased funding for housing rehabilitation, preservation, and sustainability efforts, as well as for programs targeting specific demographics particularly seniors, and including single parents, and individuals with legal or financial challenges.



# Policy & Program Review



## Policy and Programs Review

### Existing Plans

To assess where the City of Rockford can move forward proactively with strategic recommendations to improve the housing environment for all residents, a review of existing plans and programs must be undertaken.

### CDBG Annual Action Plan/Consolidated Plan 2020-2024

As referenced in the 2023 Consolidated Annual Performance and Evaluation Report (CAPER), The City's 2020-2024 Consolidated Plan identified six priorities: Housing, Homeless, Other Special Needs, Community Development, Economic Development and Administration/Planning/Management. All funded activities served primarily low/moderate income persons by supporting housing needs, providing needed services, improving the quality of life for individuals and households in Rockford, and continuing to address the needs of underserved populations. As in past years under the Plan, there continued to be an emphasis on housing rehabilitation, housing development, homeownership opportunities, the demolition of blighted properties, infrastructure, and ending homelessness.

In 2021, HUD selected the City, and City Council approved for the City, to receive \$3,579,012 in HOME – American Rescue Plan (HOME-ARP) grant funds. The City's HOME ARP Plan was submitted and accepted in 2023, and includes Rental Housing Development, Supportive Services, Tenant Based Rental Assistance (TBRA), and Administration.

The total of all CDBG expenditures (including program income), regardless of funding year in 2023 was \$3,161,520. The total of all HOME expenditures in 2023 was \$628,688. Accomplishments with these funds include demolition of seven substandard units, two of which were commercial buildings, rehabilitation of 17 properties owned by low-income homeowners with CDBG funds, and completion of one infrastructure project.

**The impact of the CDBG and HOME programs is vast and deep in the City of Rockford as work continues with these important funding sources, improving housing options, conditions and opportunities for low- and moderate-income residents.**

### Neighborhood Revitalization Strategy Area Plan

According to HUD, a Neighborhood Revitalization Strategy Area (NRSA) affords a community some flexibility when pursuing economic development, housing, and public service initiatives with their CDBG funds. The Neighborhood Revitalization Strategy is designed as a tool for low- and moderate-income residents to improve the economic state of the neighborhood by making it attractive for investment, facilitate the reinvestment of economic activity into the neighborhood to support long-term development, and foster the growth of resident-based initiatives to identify the needs of the neighborhood. Rockford's NRSA follows the same timeline as the Consolidated Plan, 2020-2024.

Rockford has identified the following housing strategies within its NRSA Plan:

- Promote mixed-income homeownership in the NRSA.

- Rehabilitate existing housing stock to stabilize properties and build equity.
- Continue to engage partners to expand housing opportunities.

## National Resource Network Neighborhood Revitalization Strategy

In July 2019, the City of Rockford partnered with the National Resource Network to develop a neighborhood revitalization strategy that addresses deteriorated conditions in many Rockford neighborhoods. The neighborhood revitalization strategy used quantitative and qualitative data to provide comprehensive recommendations to address neighborhood conditions and residents’ quality of life. Neighborhoods were categorized by typology (strong, emerging, middle or ‘special’) and assigned a level of need or attention. The neighborhood typology offered the ability to do fine-grained data-driven analysis at the block level in neighborhoods across the entire city. Strategic initiative categories included housing; vacant properties and lots; neighborhood placemaking; community connection; and crime and safety.

The goal of the project included ensuring a high quality of life in the neighborhoods and strengthening the residential real estate market. Expected outcomes included targeting blight and its negative impact on neighborhoods; reinforcing positive perceptions about Rockford; and developing robust outreach to foster community connection, engagement, and improved quality of life.

Funds, time, and attention are targeted at the most distressed neighborhoods, including remediating blighted properties, demolishing extremely distressed buildings, and transitioning (redeveloping) vacant parcels.

This plan is a very thorough roadmap for neighborhood revitalization.

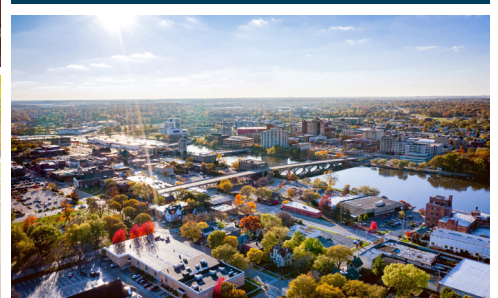
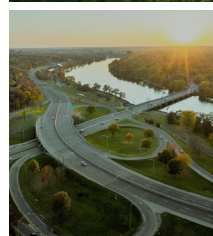
The 2019 NRN Neighborhood Typology is currently being updated with new data and a comparative analysis will be conducted to compare and track the changes.

## City of Rockford Comprehensive Plan

The City of Rockford recently updated its comprehensive plan. Included in it is a 20-page chapter on housing and livability. The chapter identifies the basic characteristics of the Rockford housing market, including equitable access, housing choice, barriers to housing, historic housing, affordable housing, special needs housing, the current market, combatting vacant housing, land banking, homelessness, and neighborhood revitalization.

Goals, objectives, and strategies were developed for new construction, rehabilitation, abandoned and blighted properties, housing affordability, historic preservation, properties owned by absentee landlords, development of parks and open space within neighborhoods, access to essential services, increased community engagement, stable neighborhoods, land banking, and the Mow to Own program.

Progress towards these goals should be tracked and reported quarterly.





## Rockford Housing Authority Five-Year Plan

The five-year strategic plan of the Rockford Housing Authority, “Moving Forward Together,” is a targeted and intentional plan with 17 goals and objectives with 21 initiatives divided between four key themes:

- Build - Finance and Administration
- Serve - Products & Services and Clients
- Partner - Partners and Stakeholders
- Engage - Our Employees

Initiatives include, but are not limited to:

- Increase opportunities and choices for low-income individuals and families

- Establish a relationship with financial institutions
- Market services to all municipal entities receiving HUD funding
- Create a Landlord Liaison position
- Create a preventative maintenance inspection pathway
- Identify the physical needs of all units
- RHA Staff will review and investigate by aligning the RHA Portfolio with the City of Rockford, FY 2020-2024 Plan.
- Create, craft, and implement a digital program application
- Implement optional online rent payment for all properties managed by RHA

The complete roadmap may be downloaded from [www.rockfordha.org/about-us](http://www.rockfordha.org/about-us).

## Current Programs

### Housing Incentives/Programs

#### *Federal*

#### *Community Development Block Grant (CDBG)*

The Community Development Block Grant (CDBG) Program supports community development activities to build stronger and more resilient communities. To support community development, activities are identified through an ongoing process. Activities may address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, homeowner assistance, etc. The City of Rockford is an entitlement community through CDBG, and receives an annual allocation of funding, programmed through the Consolidated Action Plan noted above.

#### *HOME*

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). The program’s flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance

or security deposits. The City of Rockford is a recipient of HOME funds annually and puts these funds to work throughout the community. The City uses CDBG funds for residential façade improvements and has recently begun using HOME funds for a Whole Rehab program (to address anything within a home that needs repair/ replacement). The program has been well received.

### *Tax Credits*

Historic tax credits are available to anyone redeveloping a property certified as historic by the National Park Service. Qualified projects can receive up to 20% of eligible project costs in tax credits from the federal program, and up to 25% of eligible project costs in tax credits from the state program.



### **State/Regional**

#### *Northern IL Land Bank*

Region 1 Planning Council operates the Land Bank with the guidance of the Northern Illinois Land Bank Authority, established through intergovernmental agreements. Members include Boone County, City of Belvidere, City of Freeport, City of Loves Park, City of Rochelle, City of Rockford, City of South Beloit, McHenry County, Stephenson County, Village of Machesney Park, Village of Roscoe, Winnebago County. The purpose of the Northern IL Land Bank is to combat community deterioration by returning property to productive use to provide open space, housing, industry, and employment for citizens within the region. The land bank takes properties in and transitions them quickly. There are seldom properties available and waiting for a buyer.

#### *State of Illinois Low-Income Housing Tax Credits*

The Illinois Housing Development Authority (IHDA) administers two programs that leverage the benefits of tax credits for the primary purpose of incentivizing developers to build and rehabilitate affordable rental housing; Low Income Housing Tax Credit (federal tax credit) and Illinois Affordable Housing Tax Credit (state tax credit).

The Illinois Affordable Housing Tax Credit (IAHTC) encourages private investment in affordable housing by providing donors of qualified donations with a one-time tax credit on their Illinois state income tax equal to 50 percent of the value of the donation. The donor can choose to transfer the credits to the project, which creates additional project financing through the syndication of the credits.

Developers who are familiar with these incentives apply to the state per project to help fund their developments.

#### *C-PACE (Property Assessed Clean Energy) Financing*

This program is a financing tool that enables owners of eligible properties to finance up to 100 percent renewable energy, water use, energy conservation, energy efficiency, and resiliency improvements. Financing is provided by private sector funding with repayment terms that match the useful life of the improvements. Owners repay the financing through a special assessment on the improved property. C-PACE is exclusively for commercial and industrial uses in Illinois. Commercial-scale housing (five or more residential units on a common parcel) can use C-PACE.

#### *City Tax Increment Financing (TIF)*

The City of Rockford uses tax increment financing to incentivize development throughout the city. While most TIF incentives are paid to commercial developments, there are opportunities to use TIF for housing development and it has been used for this purpose in certain areas. Tax increment financing is a self-funding mechanism that allows a portion of the incremental (new) tax base to be used to support growth and development in a specific geographic area.

### *Property Tax Rebate Program*

A property tax rebate program has been offered by the City of Rockford for new construction of residential units. Applicants may be eligible for up to three years of property tax rebates on new single-family homes and new multi-family dwellings. Permits for construction must have been issued between September 1, 2023, and December 31, 2024.

### *New Townhome Developments*

The City of Rockford is in the process of changing its ordinance to allow up to 50 townhomes to be constructed on a single lot without the need for a Special Use Permit. Article 30-004-I will be changed back to the way it was written in 2016. “Residential developments with multiple buildings on a single lot excluding townhome developments with less than 50 units that conform with Section 40-002-H.” The City is hopeful that this would encourage good infill residential development as well by eliminating the Special Use Permit requirements. This change should take effect in June of 2024.

### *Mow to Own Program*

The Mow to Own program was designed to allow property owners adjacent to vacant properties to invest their own time into maintaining a property while providing a discount on the future acquisition of the property by the owner who maintains it. There are about 50 properties listed in the program.

### *Demolition Program*

The City of Rockford tries to demolish blighted structures regularly and funds the demolition program through the general fund, CDBG, and State funds (through the Strong Communities Program).

### *Critical Home Repair with Habitat for Humanity*

The City of Rockford partners with Habitat for Humanity to conduct its critical home repair program, offering financial support to qualified homeowners to make critical repairs to homes and prevent them from falling into irreversible disrepair.

### *Rockford Community Investment Fund (a Community Development Finance Institution CDFI)*

RCIF is an Illinois not-for-profit Corporation that is tax-exempt under Section 501c3 of the Internal Revenue Code. It was incorporated in January 2022. Its offices are located at 120 W. State St., Suite 306, Rockford, IL 61101. It leases office space from an affiliate, Rockford Local Development Corporation (RLDC), an Illinois not-for-profit Corporation that also operates out of that location. RLDC is a certified development corporation that has operated in Rockford since 1979. A majority of RCIF's board members are sitting board members for RLDC.

Rockford Community Investment Fund's (RCIF) current staff has demonstrated a track record of success, originating more than 75 loans totaling approximately \$5,800,000 in just over two years. Thirty-five of those projects have been successfully completed, and no losses have been experienced. This success is attributed largely to the staff experience.



### *Vacant and Foreclosed Property Registry*

The Vacant and Foreclosing Property Registry (VFPR) provides the City of Rockford with an additional tool to fight against the spread of blight in neighborhoods and commercial corridors. The VFPR will ensure the City has up-to-date contact information to communicate with those parties responsible for the maintenance and upkeep of properties. This tool, if maintained and enforced, will help the City reduce the number of vacant and foreclosed properties by being able to address them quickly and effectively.

### *Housing Assistance Programs*

- **Rapid Rehousing:** Assists persons who are literally homeless (living on the streets or in shelters).
- **Homeless Prevention:** Assists persons who have experienced a short-term crisis beyond their control with rent or mortgage assistance to remain housed.
- **Condemnation Relocation:** Assists persons whose housing has been condemned with one month payment of rent at a new location.
- **Emergency Solutions Grant (ESG):** Subawards made to partner agencies to provide homeless prevention services

### *Homeless Single Point of Entry*

All homeless persons (on the streets or in shelters) and homeless youth, veterans, and survivors of domestic violence access housing services through Chance4Change, a single point of entry for the homeless in our community. They are assessed for permanent housing and a housing plan is developed.

If you are homeless and living on the streets or in an unsafe living situation, please call the Homeless Hotline at Community Action at 844-710-6919 and press 5 or stop in our office during office hours at 612 N Church Street, Rockford.

### *Foster Youth Housing Assistance Program*

Youth who have aged out of foster care aged 18 to 21 who are either homeless or having problems with housing receive support and services to help them become housed, no referral is needed. These same services are available to the Department of Children and Family Services (DCFS) involved families with a referral from their caseworker.

### *Continuum of Care / Northern Illinois Homeless Coalition*

The Rock River Homeless Coalition serves as the HUD-recognized Continuum of Care, the decision-making body for homeless program coordination for the jurisdiction serving both Winnebago and Boone Counties. Community Services provides support and technical assistance to the Rock River Homeless Coalition. Community Services also is responsible for coordinating the application process for the HUD Continuum of Care competitive grant funding that awards funds to organizations that provide homeless services and serves as administrator of those grants.

The Coalition includes a broad representation of relevant organizations and agencies as well as interested individuals charged with:

- Community-wide planning and strategic use of resources to address homelessness.
- Improving coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness.
- Promoting the quick re-housing of homeless individuals and families
- Improving data collection and performance measurement to ensure program success

# Economic & Demographic Factors



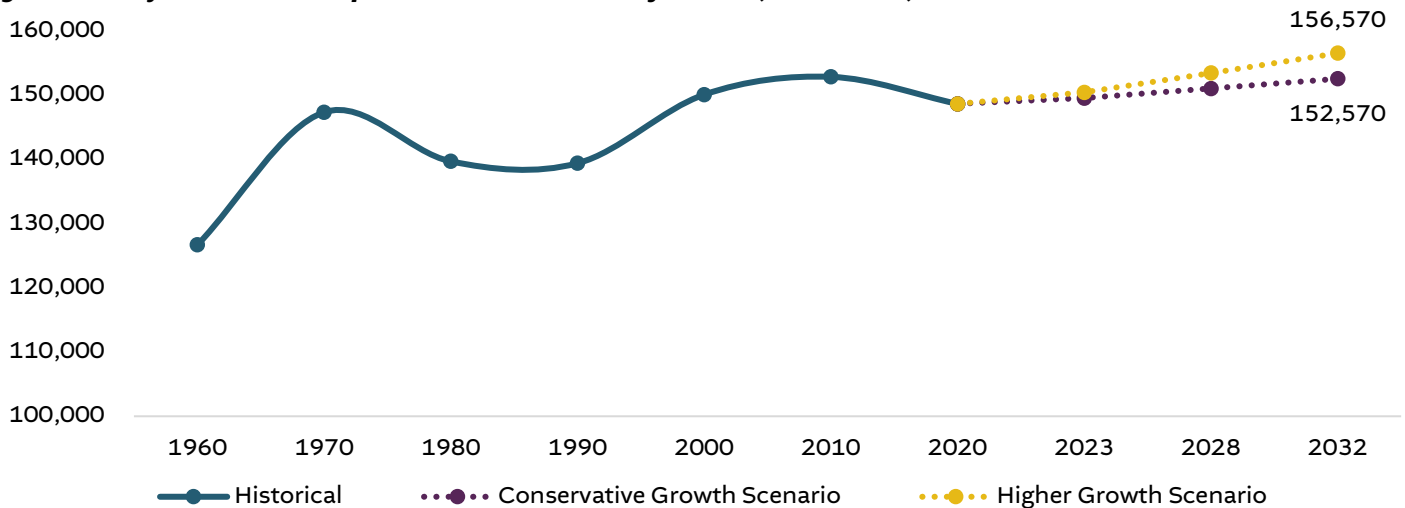
## City of Rockford Economic and Demographic Factors

Household growth, employment, and income drive housing development demand. When there is a net increase in migration to a community, those new households will need a place to live. Employers expanding operations will need to attract employees with available housing. Existing residents within a community “climbing the corporate ladder” will also likely desire to upgrade their housing choices. The following sections explore the trends within each of these drivers.

## Household and Population Trends and Projections

Past population and household growth trends are used to develop projections for future community needs including housing. The City of Rockford’s compound annual population growth rate ranged from -0.5% to 1.5% between 1960 to 2020. Redevelopment Resources, therefore, chose to use both a conservative 0.2% compound annual growth rate (CAGR) and a more optimistic CAGR of 0.7%. Based on these two scenarios, the city’s population in 2032 is estimated to grow to 152,500-162,700.

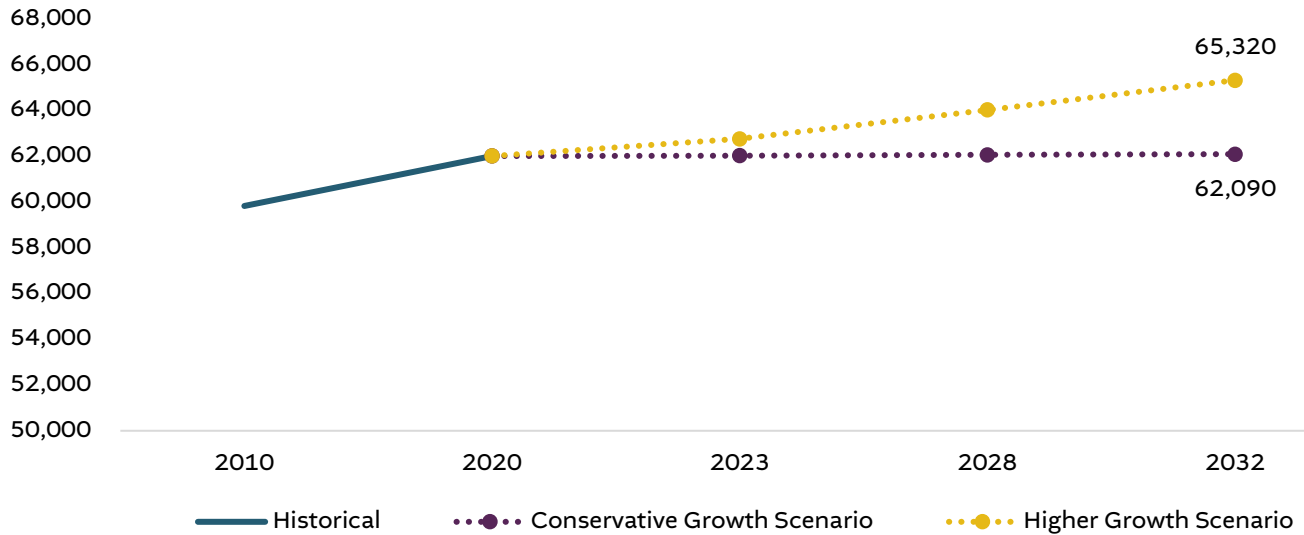
**Figure 16. City of Rockford Population Trends and Projections (1960-2032)**



Data Sources: U.S. Census Bureau. Illinois Economic and Fiscal Commission. Redevelopment Resources.

Another metric to look at is household growth, however, the U.S. Census has only recently started collecting household information. The city’s historical compound annual household growth trend since 2000 was 0.4%. However, according to the Pew Research Center, national trends indicate that more households are becoming multi-generational and fewer adults are choosing to live alone. Therefore, Redevelopment Resources used a conservative CAGR of 0% and a more optimistic CAGR of 0.4% to estimate future household growth for the city. By 2032, there could be 62,000-65,300 households in Rockford.

**Figure 17. City of Rockford Household Trends and Projections (2010-2032)**



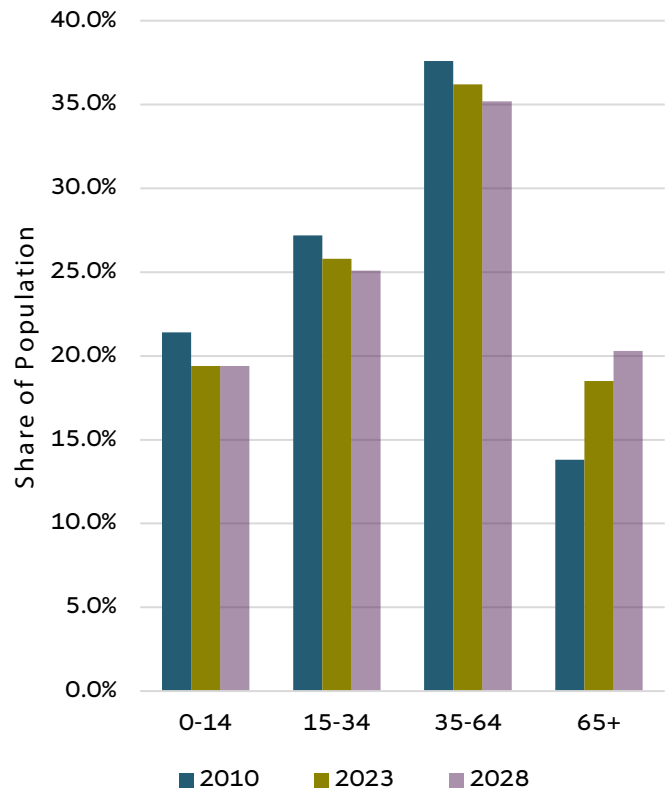
Data Sources: U.S. Census Bureau, Illinois Economic and Fiscal Commission, Redevelopment Resources.

## Population by Age Trends

Based on past trends, Esri predicts that the proportion of children will remain the same, though working age will decrease, while those of retirement age or higher will increase. This is particularly important when considering the types of housing needed in the future.

This data leads to the question, if there is more/better housing for working residents, will they be attracted to the community, or stay in the community until and through retirement? Is it the lack of housing available to the workforce that is causing the decline in the projected population among working-age residents?

**Figure18. City of Rockford Population by Age Trends (2010-2028)**



Data Source: ESRI Community Profile.



# Employment Trends and Characteristics

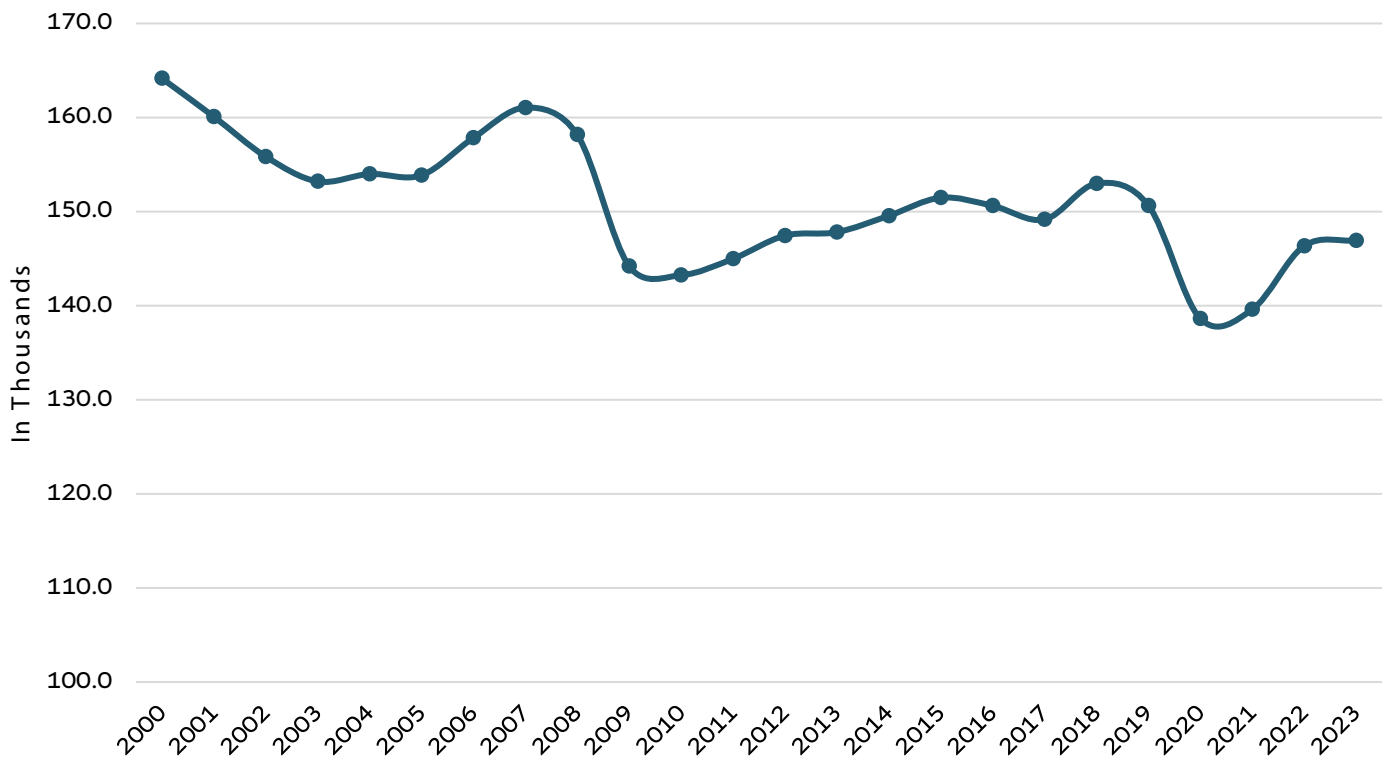
Given that employment growth significantly contributes to new residential housing demand, examining the relationship between job additions (or losses) and new housing starts provides insight into possible over-supply or under-supply conditions. Typically, there is an under-supply when job additions significantly outpace housing additions in an area. Conversely, there is an over-supply when housing additions exceed job additions in an area.

Settled in the mid-1830s, the City of Rockford’s position on the Rock River and transportation networks to Wisconsin (Madison, Milwaukee), Iowa (Dubuque), Chicago, and many parts of Illinois made its location strategic for industrial development. Since the late 1990s economic diversification led to growth in the automotive, aerospace, and healthcare industries along with an undertaking in efforts in tourism and downtown revitalization. The twenty-first century has marked a period of economic challenges for the Rockford region. With its economy predominately based on manufacturing, the city has been affected by the deindustrialization of the Rust Belt.

The main employers in the City of Rockford are the following companies in no order:

- UW Health
- Rockford School District
- Mercy Health
- Winnebago County
- PCI Pharma Services
- OSF St. Anthony Medical Center
- Bergstrom Climate Systems
- Ingersoll Machine Tools
- Rock Valley College
- Collins Aerospace

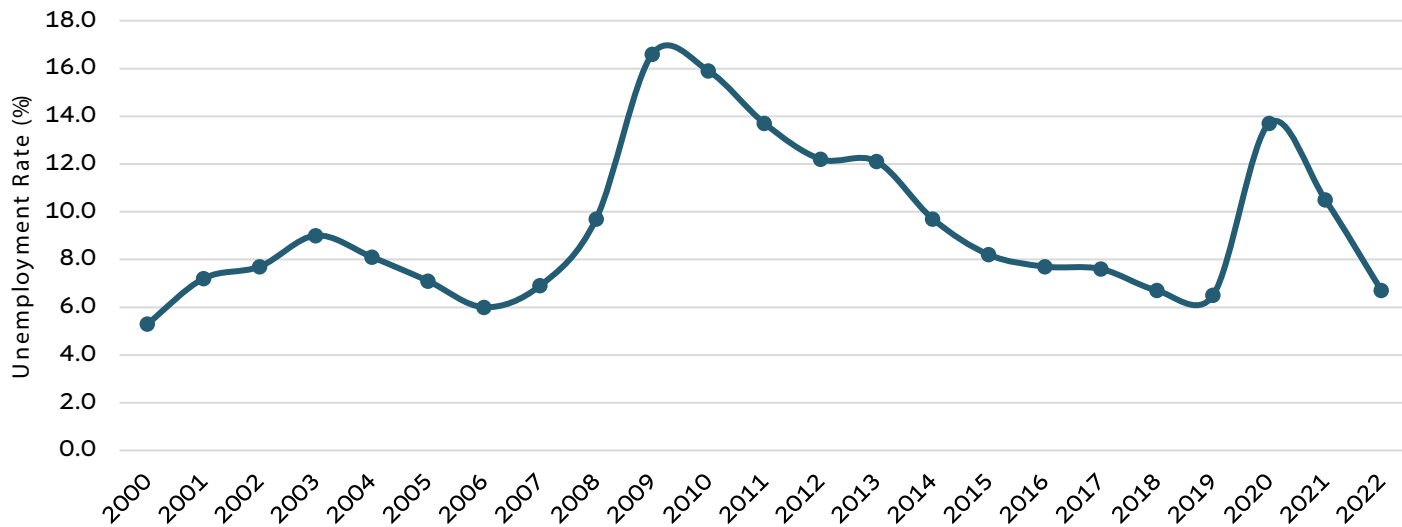
**Figure 19. Rockford, IL Total Nonfarm Employees (2000-2023)**



Data Source: U.S. Bureau of Labor Statistics, Seasonally Adjusted; Redevelopment Resources.

Following the Great Recession, all three major healthcare providers underwent major expansion of their facilities. Recovery, however, peaked in 2018. Then the global pandemic shut down the world in 2020. This is all on top of a worker shortage of approximately 8.5 million people as Baby Boomers leave the workforce. The unemployment rate has roughly recovered to pre-Great Recession levels.

**Figure 20. Unemployment Rate Trends (2000-2022)**



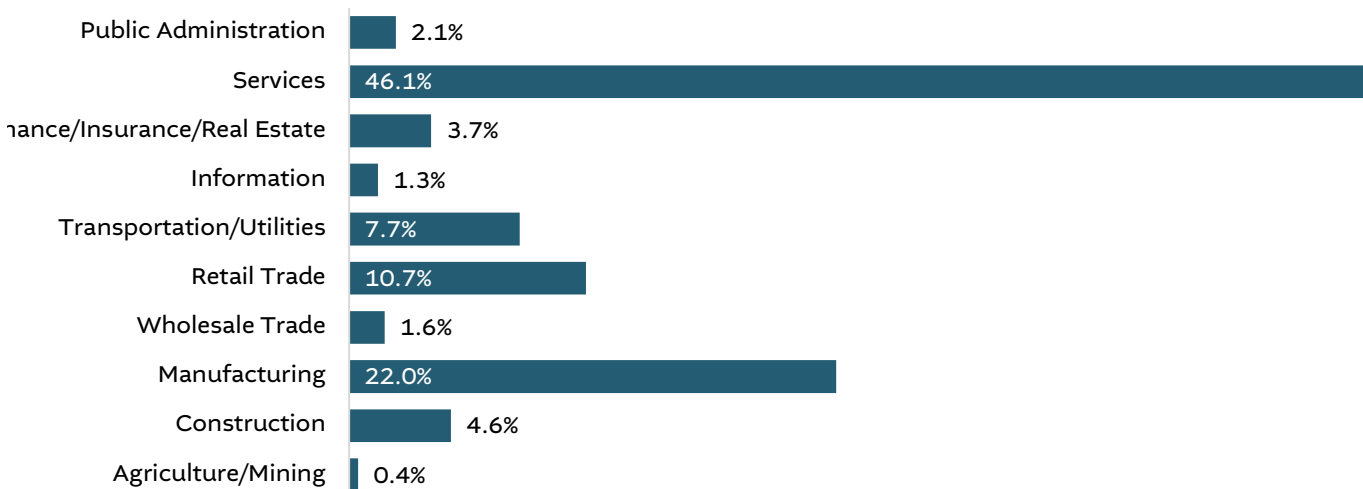
Data Source: Bureau of Labor Statistics Local Area Unemployment Statistics.

### Employment by Industry

A majority of Rockford residents are employed in the services and manufacturing sectors. The services sector includes the following industries:

- Professional/Scientific/Tech Services
- Management of Companies/Enterprises
- Admin/Support/Waste Management Services
- Educational Services
- Health Care/Social Assistance
- Arts/Entertainment/Recreation
- Accommodation/Food Services
- Other Services

**Figure 21. Rockford Employed Population 16+ by Industry (2023)**



Data Source: ESRI Community Profile.

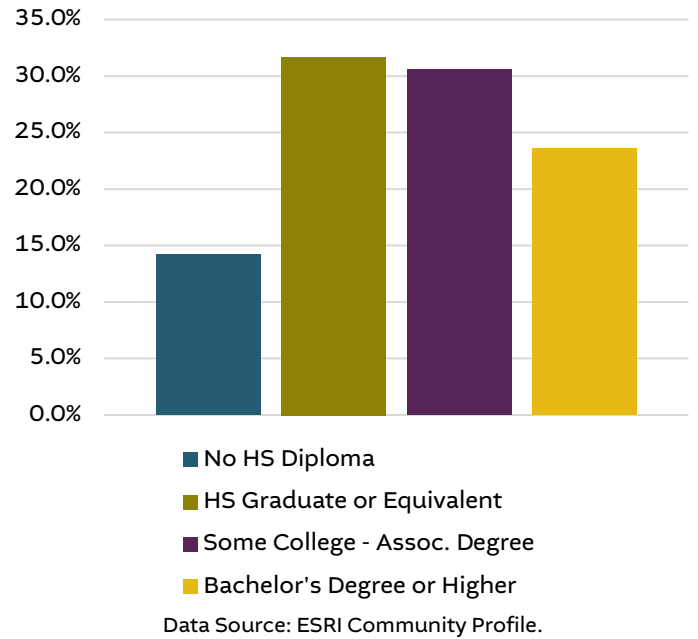
## Educational Attainment

Educational attainment is a metric that potential employers use to gauge the skill level of the local talent pool. It is also one of several determinants of potential income for the employee. Income, furthermore, determines how affordable housing is for the household (which will be discussed in more detail in Chapter 8).

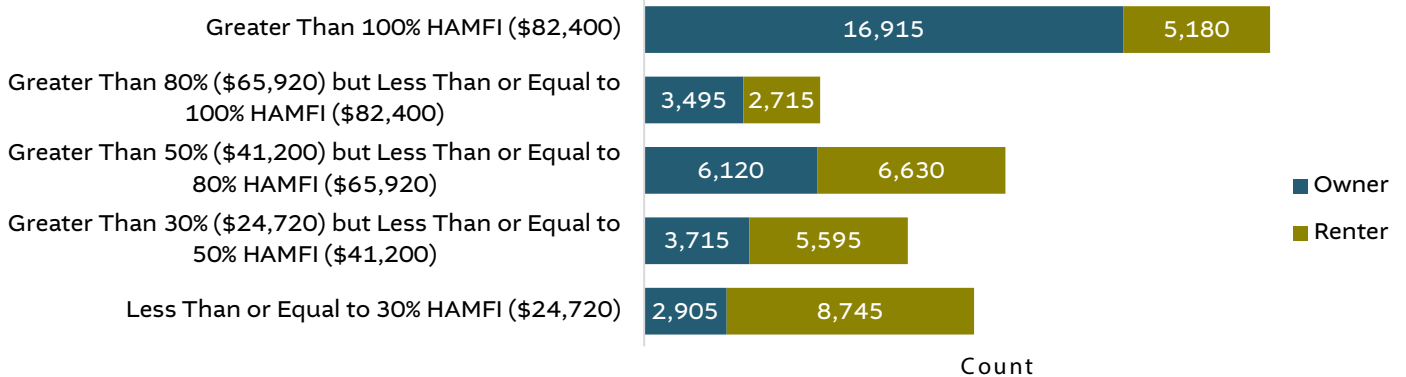
## Income

The U.S. Department of Housing and Urban Development divides household incomes relative to the HUD Area Median Family Income (HAMFI) to gauge housing affordability at all income levels. The Area Median Family Income for Rockford as determined by HUD is \$82,400 for a four-person household, which serves as the basis for all other calculations. The following two charts identify the number and percentage of Rockford households by income level and housing tenure.

**Figure 22. City of Rockford Residents' Educational Attainment (2023)**

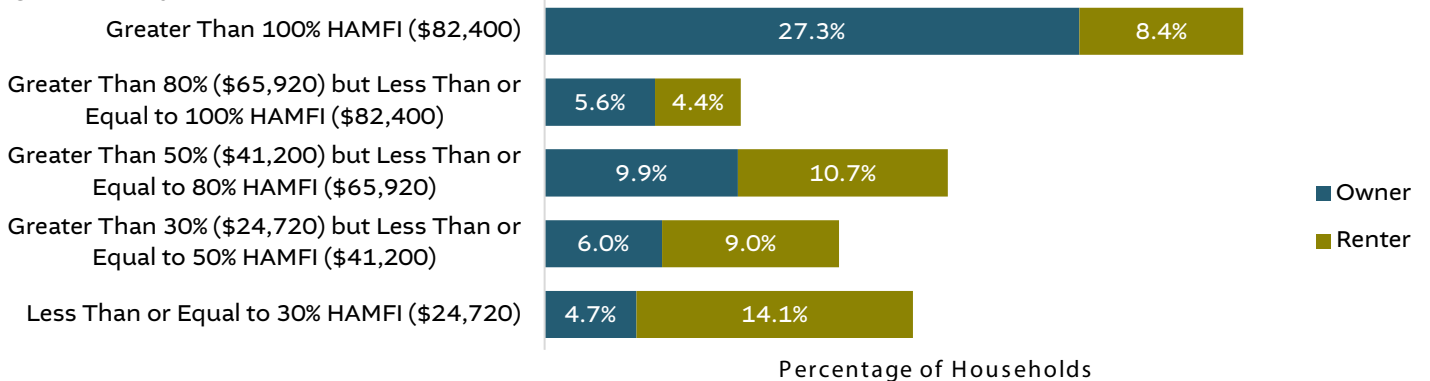


**Figure 23. City of Rockford Residents' Educational Attainment (2023)**



Source: U.S. Department of Housing and Urban Development, CHAS (2016-2020), City of Rockford; Redevelopment Resources. Note: FY 2023 Area Median Family Income is estimated to be \$82,400.

**Figure 24. City of Rockford Residents' Educational Attainment (2023)**

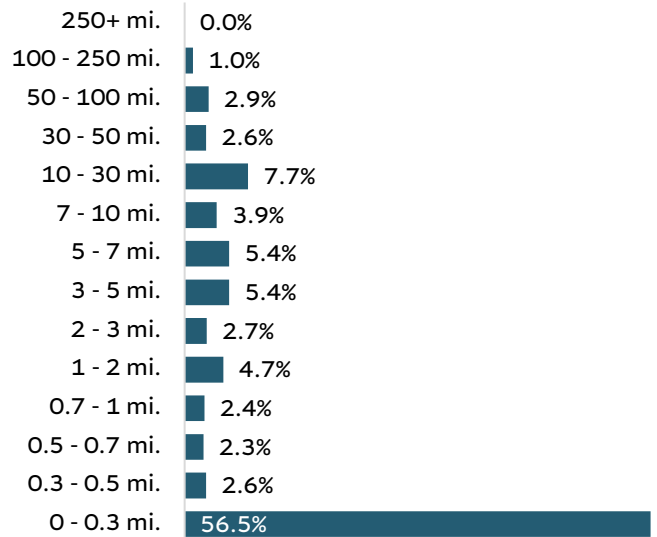


Source: U.S. Department of Housing and Urban Development, CHAS (2016-2020), City of Rockford; Redevelopment Resources. Note: FY 2023 Area Median Family Income is estimated to be \$82,400.

## Commuting Patterns

Many factors influence a household's decision on where to live relative to where it works, including the location of a partner's employer, quality of the school district, cost of housing, and transportation. The following map illustrates where employees who work in the city of Rockford live. **A majority of Rockford employees live in or immediately adjacent to the city limits (56.5%).** Another 29% live within 10 mi. of Rockford. Whether or not people would live in Rockford if housing was available is not something we can discern from the data but providing more housing options would mean more options for current and future employees.

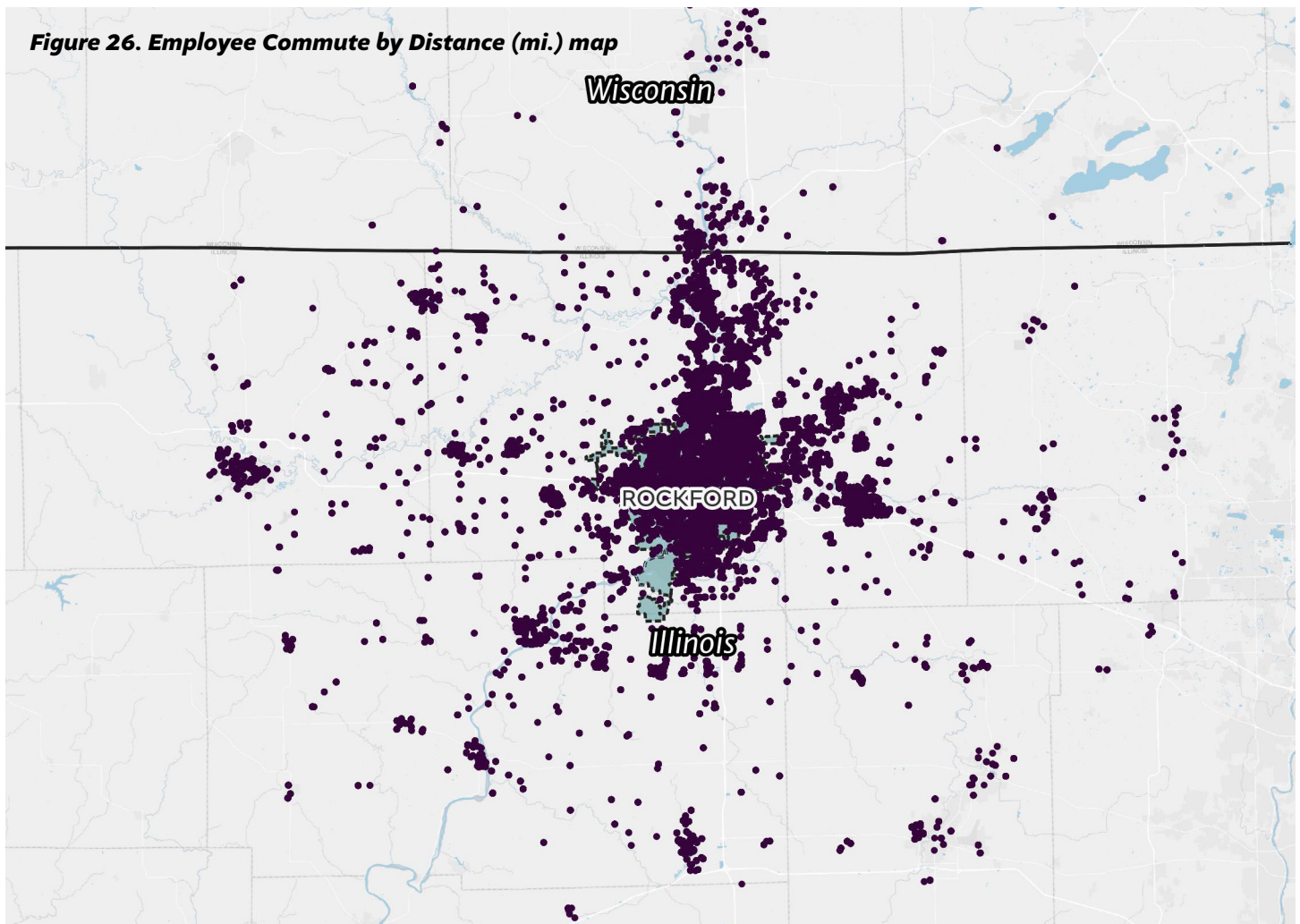
**Figure 25. Employee Commute by Distance (mi.)**



Share of Employees

Data Source: Placer.ai, Employees by Home Destination, 2023.

**Figure 26. Employee Commute by Distance (mi.) map**



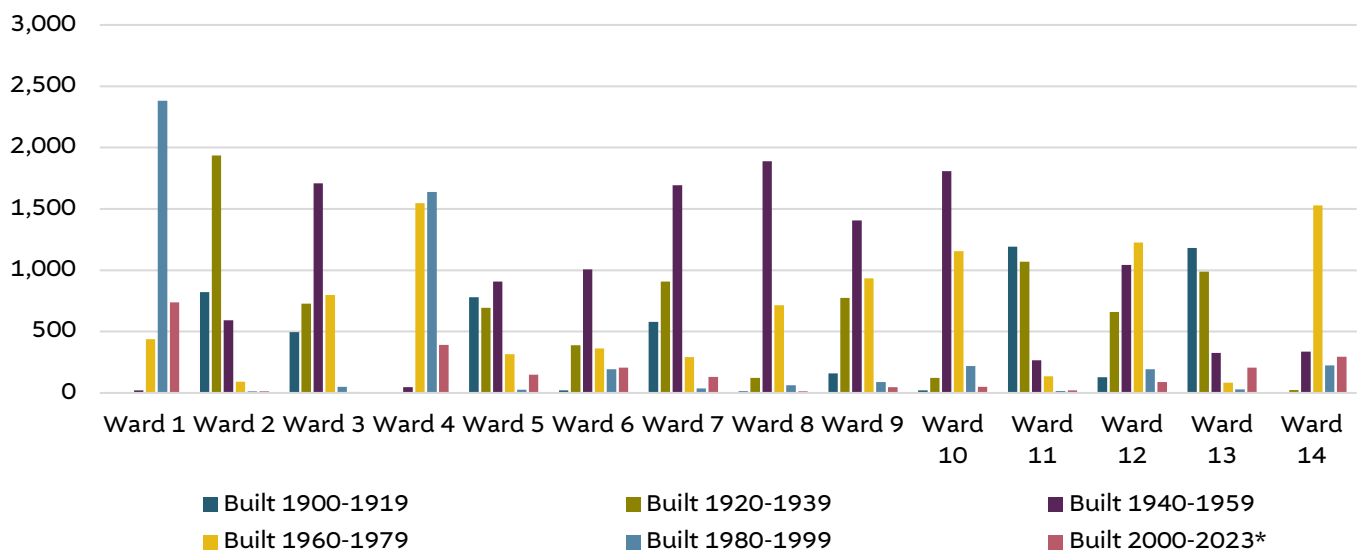
# Housing Supply Analysis



## Age of Housing Stock

Decision-makers may want to consider the age of the housing stock when contemplating the types of programs and policies to implement for rehabilitation purposes. Of the 44,024 residential parcels with residential structures built in known years, nearly 13,100 (30%) were built between 1940 and 1959. Conversely, since 2000, only 2,300 structures have been built. Additionally, there are approximately 3,200 parcels zoned residential but do not currently have a structure. The following figure illustrates that comparatively very little new housing constructed in the past 24 years in Wards 2, 3, 8, or 11.

**Figure 27. Age of Residential Structures by Year Built (1900-2023)**

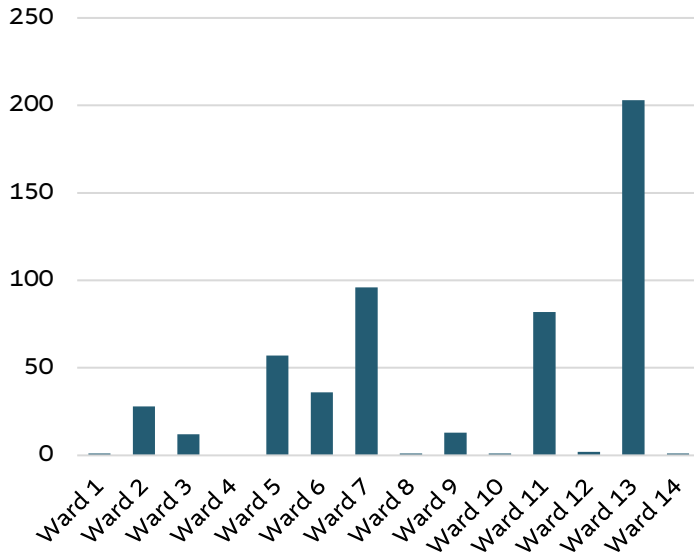


Source: City of Rockford, Redevelopment Resources. \* Timeframe spans 24 years rather than 20 years.

## Housing Demolition and Construction Permit Trends

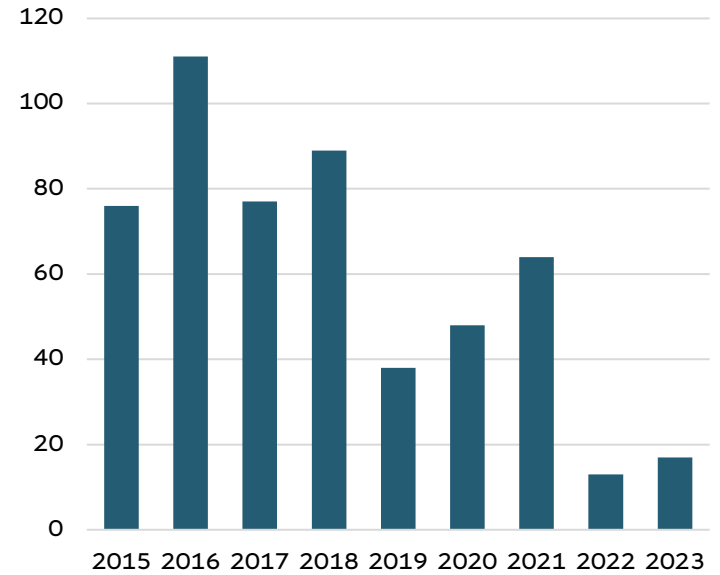
The city has focused on removing unsafe housing structures in wards with the oldest housing stock. The number of demolitions, however, has been steadily decreasing. The Great Recession impacted new construction building permit applications which began to recover in 2016, with the highest number of building permit applications occurring in 2019. In 2019, many of the factors that make a housing market right for new development were in play. The cost of raw materials was reasonable, interest rates were good, and demand for new housing was high. The market seemed to be finally picking up some steam and then the pandemic hit. The pandemic and labor shortages likely impacted permit applications from 2020-2023.

**Figure 28. Total Residential Demolitions by Ward (2015-2023)**



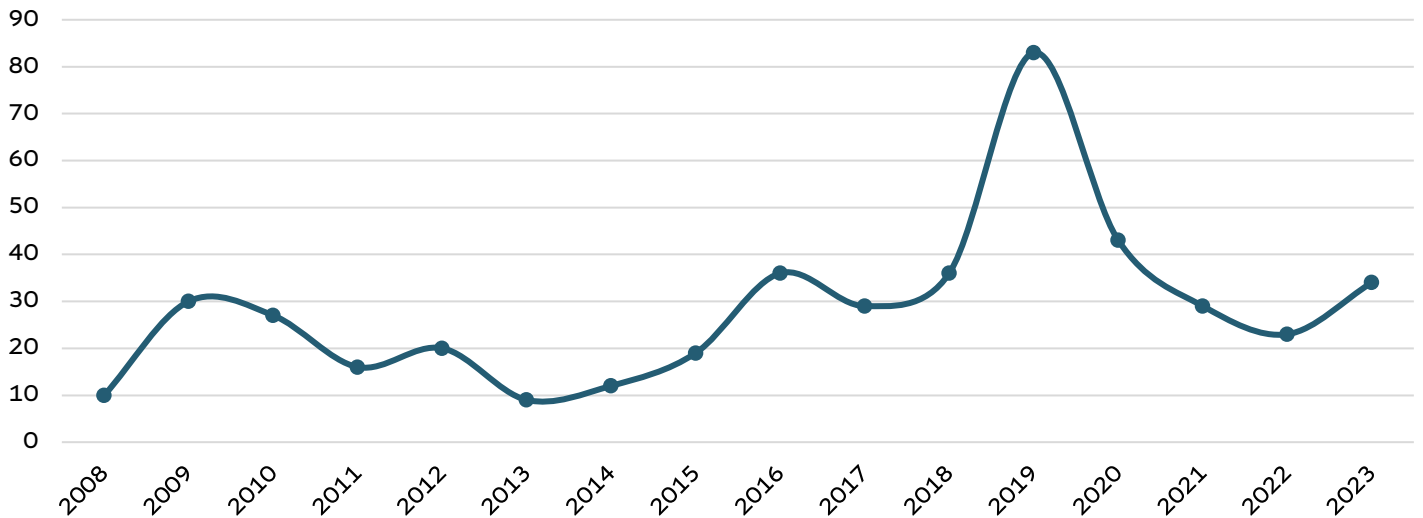
Source: City of Rockford.

**Figure 29. Total Residential Demolitions Per Year (2015-2023)**



Source: City of Rockford.

**Figure 30. Residential Construction Permit Trends by Year (2008-2023)**

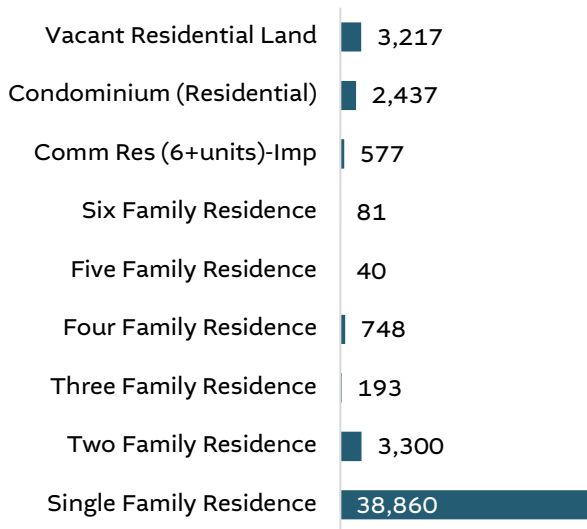


Source: City of Rockford.

## Unit Types and Tenure

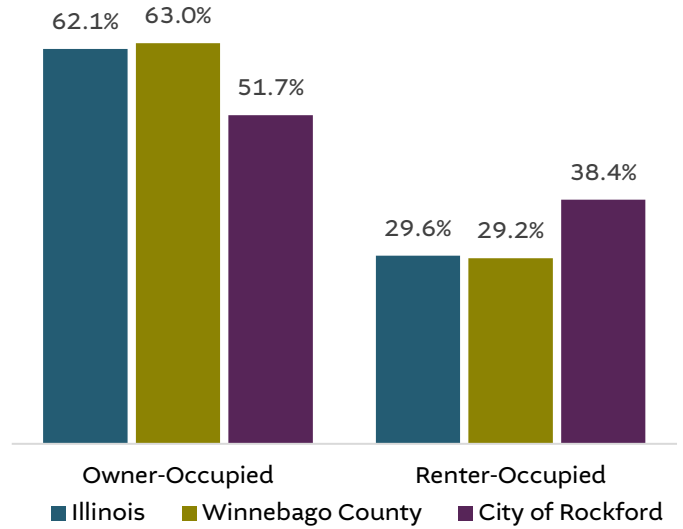
It is important to note the difference between the density of units and the type of tenure. More than 91% of the current housing stock are single-family or two-family residences. Of those, approximately 21.5% are rental units. Compared to the rest of the county and state, the city has a lower percentage of owner-occupied units. Additionally, owner-occupancy is not evenly distributed among the wards within the city. Owner-occupancy can bring stability to a neighborhood with long-term investment, maintenance, and “eyes on the street”. Yet, short-term rentals provide prospective residents the opportunity to live in a community while they shop for a longer-term residence.

**Figure 31. Residential Properties by Use Type**



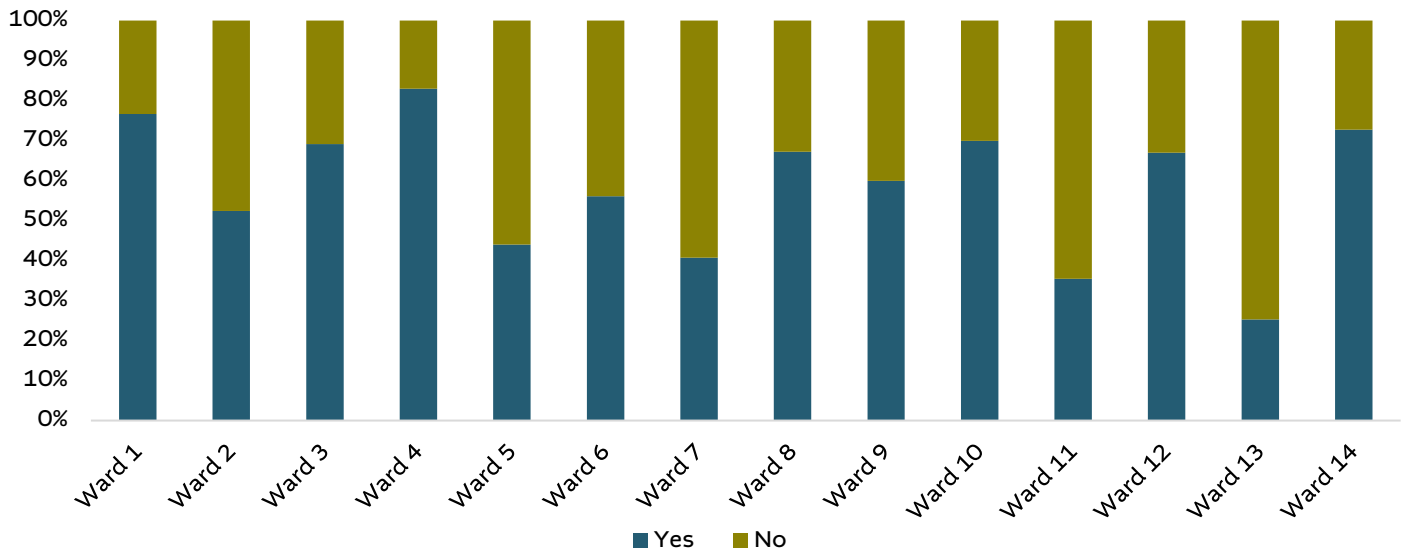
Source: City of Rockford.

**Figure 32. Regional Housing Tenure Comparison**



Data Source: ESRI Community Profile.

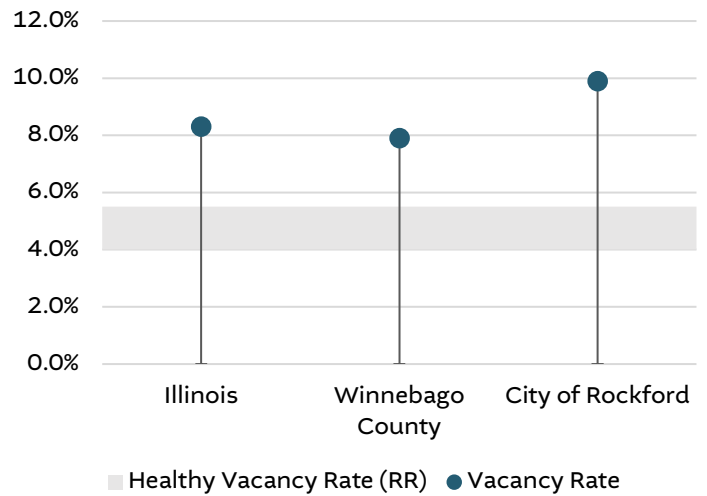
**Figure 33. Owner-Occupied Residential Properties by Ward**



Source: City of Rockford.

Arthur Nelson, author of Planner's Estimating Guide: Projecting Land-Use and Facility Needs, states "Some amount of vacant residential units is needed to facilitate the free movement of population and choice of reasonable alternatives. The number of vacant units, usually expressed as a percent of total habitable units, varies by such things as growth rates and tenure characteristics of renters and buyers." Based on best practices and household growth projections, Redevelopment Resources recommends an owner-occupancy vacancy rate of 1.5-2% and a rental vacancy rate of 3.5-6% for a combined vacancy rate of 5-8%. The City of Rockford's combined vacancy rate is estimated to be 9.9%.

**Figure 34. Regional Comparison of Vacancy Rate (2023)**



Data Source: ESRI Community Profile and Redevelopment Resources.

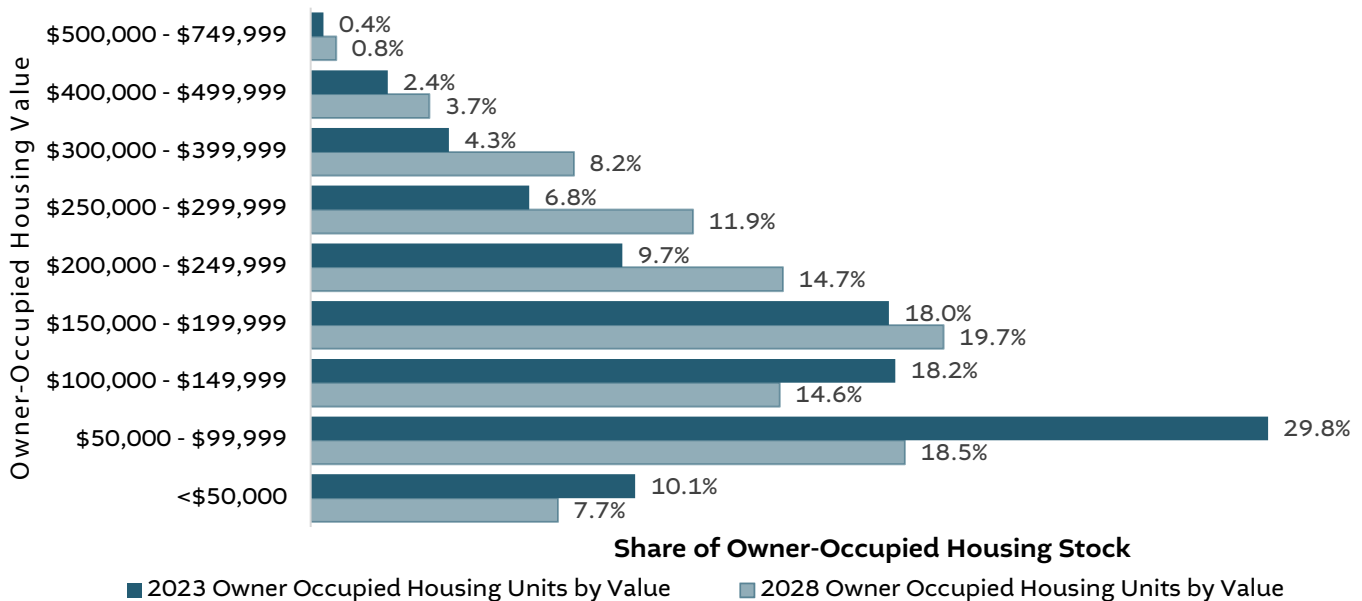
## Single-family Lot Inventory

At the end of 2023, the city had approximately 496 lots in existing subdivisions that could be built upon immediately. The infrastructure (water, sewer, storm sewer, curb, and gutter) is in place and the lots are shovel-ready for construction. Most of these lots also have gas, electric, and communication facilities readily available.

## Median Home Value

Esri predicts that by 2028, the share of owner-occupied housing units greater than \$150,000 will increase.

**Figure 35. Owner-Occupied Housing Value Trends**



Data Source: ESRI Community Profile for City of Rockford.

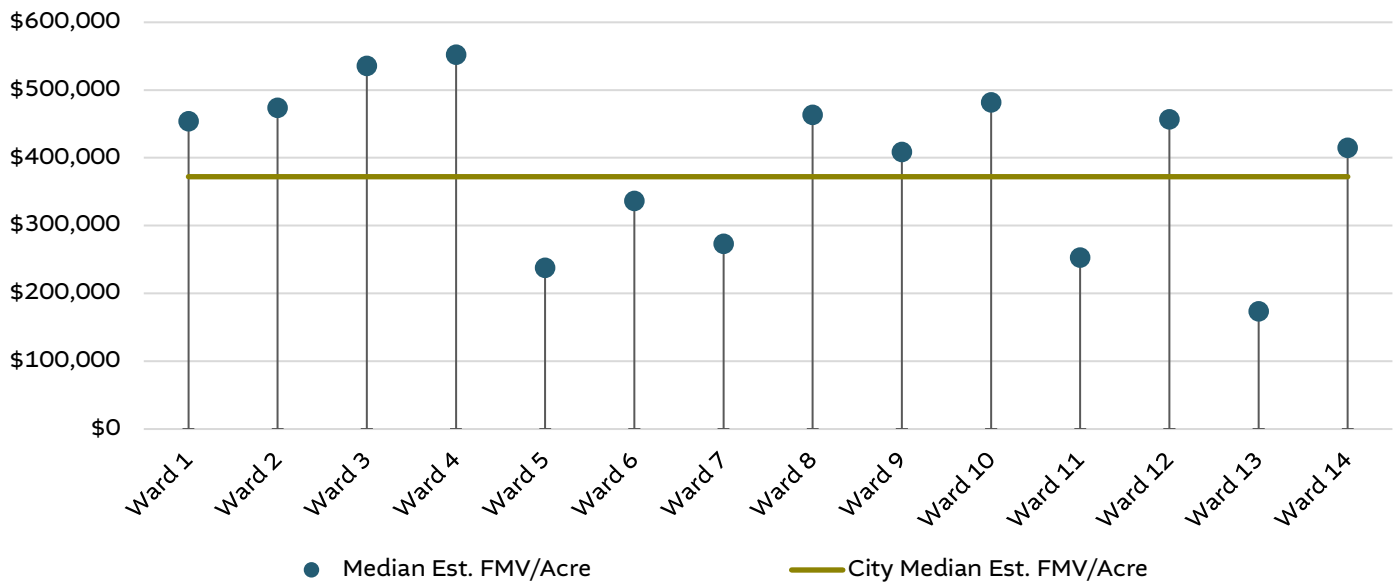


To better understand the value of residential properties by ward in the city, Redevelopment Resources used the following formula:

$$(Total\ Assessed\ Property\ Value \times 0.3333) / Land\ Area\ (acres) = Estimated\ Fair\ Market\ Value\ (FMV)\ per\ Acre$$

The median estimated FMV per acre across the city is \$372,070. As the following chart illustrates, there is an uneven distribution of housing values between the wards even when equalized by land area.

**Figure 36. Median Est. FMV per Acre of Residential Properties by Ward**

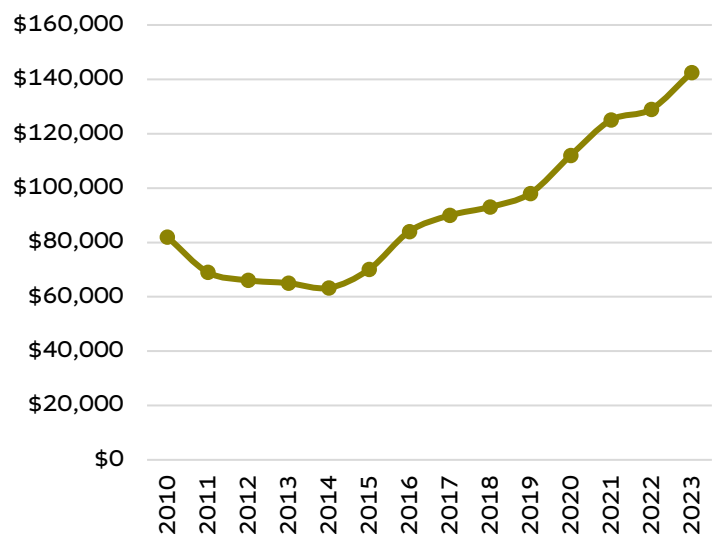


Source: City of Rockford, Redevelopment Resources.

## Single-Family Home Sale Trends

The median number of single-family home sales per year since 2010 is 1,946. Home sales skyrocketed to 2,275 in 2021 but have since slowed down to levels not seen since 2012. The median sales prices declined during the Great Recession to their lowest point in 2014 (\$63,250). The median price in 2023 (\$142,500) has more than doubled the median sales price in 2014 (\$65,000).

**Figure 37. Median Sale Price of Single Family Homes in Rockford, IL(2010-2022)**



Data Source: Illinois Realtors.

## Median Rent

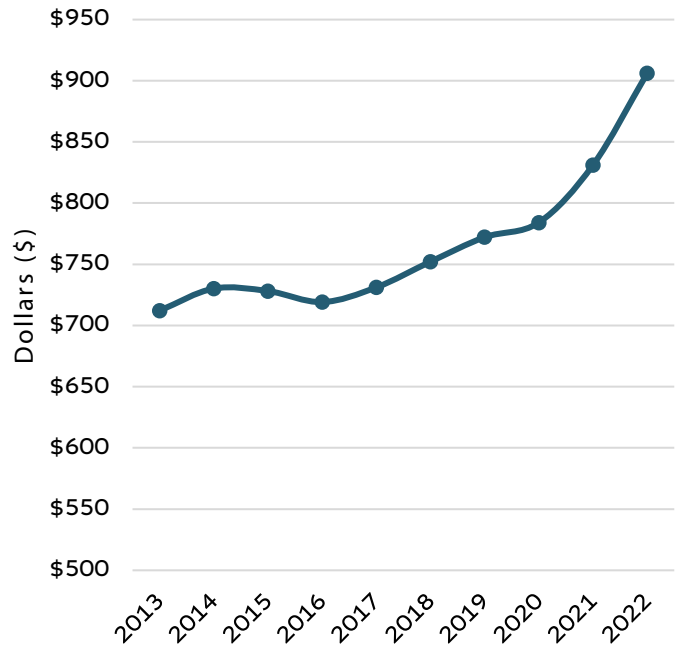
In 2022, the median rent in the city was \$906. Since 2013, the median rent in Rockford has risen 27.2% while average hourly wages of private sector employees have only risen 24.7%.

## Multifamily Rental

While not every landlord will use a listing service like Apartments.com to list their units, for a city the size of Rockford, the website does provide some valuable insights, albeit flawed, regarding the rental market. Data from the website was scraped on January 23, 2024. Properties listed on the website as unverified indicate that the property has not been verified by Apartments.com parent company, Costar. This may be because it is a new listing on the site or there is something with the listing that needs verification. Additionally, units may be listed on the website, but are not currently available. When the unit becomes available, the landlord can simply indicate as such or provide an approximation of when it will be available.

Based on the data scraped from Apartments.com, of the 3,636 units in properties listed on the website, only 2.3% are available. Of the 84 available, verified units listed, the average square footage was 993, average rent was \$1,173 with the oldest units built in 1963 and the newest in 2013. The following table breaks down the number of units verified and available by unit type.

**Figure 38. Median Rent (2013-2022)**



Data Source: American Community Survey 5-Year Estimates, Housing Characteristics.

**Figure 39. Table of Units Available by Type**

|        |    |
|--------|----|
| Studio | 1  |
| 1 BR   | 20 |
| 2 BR   | 36 |
| 3 BR   | 9  |
| 4 BR   | 0  |

# Housing Needs Analysis



## Affordability and Availability

Median family income is calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and income limits for HUD programs. The following table outlines the established FMRs by HUD, the estimated incomes needed to afford those units, and the number of available units as of January 23, 2024, on Apartments.com:

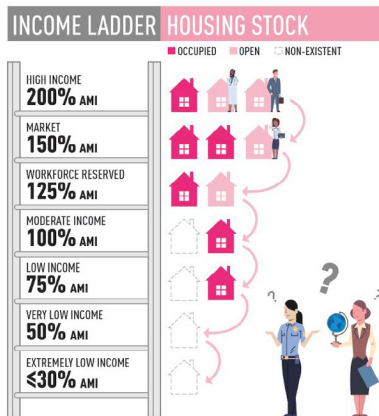
**Figure 40. Affordable and Available Units Table**

|               | Fair Market Rent | Annual Income Needed to Afford | Rockford Units Available by Unit Size |
|---------------|------------------|--------------------------------|---------------------------------------|
| Zero-Bedroom  | \$625            | \$25,000                       | 2                                     |
| One-Bedroom   | \$710            | \$28,400                       | 2                                     |
| Two-Bedroom   | \$935            | \$37,400                       | 16                                    |
| Three-Bedroom | \$1,262          | \$50,480                       | 43                                    |
| Four-Bedroom  | \$1,309          | \$52,360                       | 4                                     |

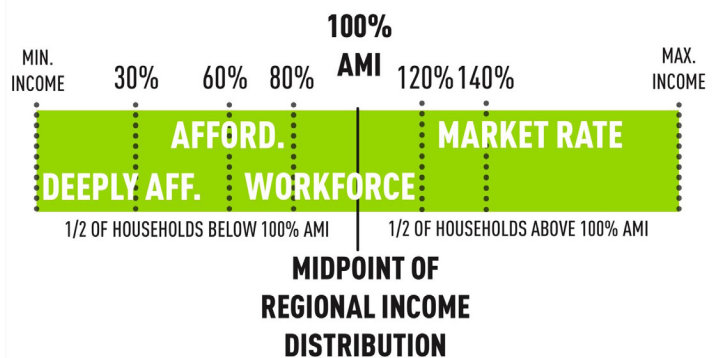
Data Sources: U.S. Department of Housing and Urban Development (<https://www.huduser.gov/portal/datasets/fmr.html>), National Low-Income Housing Coalition (<https://nlihc.org/oor/state/il>), Apartments.com

### THE HOUSING LADDER

**WHEN THERE AREN'T ENOUGH HOMES, EVERYBODY COMPETES FOR WHAT'S AVAILABLE.**



### AREA MEDIAN INCOME (AMI)



“The Housing Ladder” graphic on the previous page contextualizes the realities for employees in particular occupations in the Rockford Metropolitan Statistical Area. Hypothetically, if an unmarried security guard, Certified Nursing Assistant, and a cook at a restaurant were each looking for a one-bedroom apartment to rent in Rockford on January 23, one of them would have lost out as there were only two one-bedroom units available at that time. They then have two choices:

1. Lease an unaffordable two-bedroom unit
2. Compete with those that can only afford efficiency units

Affordable housing is defined by the U.S. Department of Housing and Urban Development (HUD) as a household spending no more than 30% of its income on housing costs. Those spending more than 30% of income on housing are considered cost-burdened and those spending more than 50% of income on housing are considered severely cost-burdened.

The following table identifies the City of Rockford households by tenure (renter or owner), income level, and degree of cost-burden. Renter households with incomes less than or equal to 30% HAMFI (\$24,720) are the largest group experiencing severe cost-burdens. Among homeowners, the largest group experiencing severe cost-burdens is also those with incomes less than or equal to 30% HAMFI (\$24,720). Renter households with incomes of 30-80% of HAMFI are also cost-burdened.

**Figure 41. HUD Cost Burden Percentage of Renters and Owners Table**

|                                                                       | Renters Only             |                                               |                              |                             | Owners Only              |                                               |                              |                             |
|-----------------------------------------------------------------------|--------------------------|-----------------------------------------------|------------------------------|-----------------------------|--------------------------|-----------------------------------------------|------------------------------|-----------------------------|
|                                                                       | Cost burden > 30% (pct.) | Cost Burden Greater Than 30% to Less Than 50% | Cost Burden Greater Than 50% | Percent of Total Households | Cost burden > 30% (pct.) | Cost Burden Greater Than 30% to Less Than 50% | Cost Burden Greater Than 50% | Percent of Total Households |
| Household Income Less Than or Equal to 30% HAMFI                      | 22.7%                    | 3.2%                                          | 19.5%                        | 30.3%                       | 6.7%                     | 2.3%                                          | 4.4%                         | 8.8%                        |
| Household Income Greater Than 30% to Less Than or Equal to 50% HAMFI  | 13.4%                    | 9.7%                                          | 3.7%                         | 19.4%                       | 5.4%                     | 3.8%                                          | 1.5%                         | 11.2%                       |
| Household Income Greater Than 50% to Less Than or Equal to 80% HAMFI  | 5.7%                     | 5.1%                                          | 0.6%                         | 23.0%                       | 4.5%                     | 3.9%                                          | 0.6%                         | 18.5%                       |
| Household Income Greater Than 80% to Less Than or Equal to 100% HAMFI | 0.3%                     | 0.2%                                          | 0.1%                         | 9.4%                        | 1.0%                     | 0.8%                                          | 0.2%                         | 10.5%                       |
| Household Income Greater Than 100% HAMFI                              | 0.8%                     | 0.6%                                          | 0.2%                         | 17.9%                       | 1.2%                     | 1.0%                                          | 0.2%                         | 51.0%                       |
| <b>Total</b>                                                          | <b>42.9%</b>             | <b>18.8%</b>                                  | <b>24.1%</b>                 | <b>100.0%</b>               | <b>18.7%</b>             | <b>11.9%</b>                                  | <b>6.8%</b>                  | <b>100.0%</b>               |

Methods of addressing the shortage of available and affordable units are discussed in the “Implementation and Recommendations” section of this report.

**Figure 42. NLIHC Occupations by Affordable and Available Units Table**

| Occupation                                                           | Employment<br>(1) | Rockford MSA             | City of Rockford        |                                 |
|----------------------------------------------------------------------|-------------------|--------------------------|-------------------------|---------------------------------|
|                                                                      |                   | Annual median<br>wage(2) | Unit Type<br>Affordable | Units Available<br>by Unit Size |
| Waiters & Waitresses                                                 |                   |                          |                         |                                 |
| Fast Food & Counter Workers                                          | 8,740             | \$26,770 -<br>\$28,050   | ZERO-<br>BEDROOM        | 2                               |
| Cashiers                                                             |                   |                          |                         |                                 |
| Teaching Assistants <sup>1</sup>                                     |                   |                          |                         |                                 |
| Retail Salespersons                                                  |                   |                          |                         |                                 |
| Home Health & Personal Care Aides                                    |                   |                          |                         |                                 |
| Janitors & Cleaners <sup>2</sup>                                     |                   |                          |                         |                                 |
| Cooks, Restaurant                                                    | 23,370            | \$28,660 -<br>\$36,920   | 1 BEDROOM               | 2                               |
| Stockers & Order Fillers                                             |                   |                          |                         |                                 |
| Security Guards                                                      |                   |                          |                         |                                 |
| Laborers & Freight, Stock, & Material Movers, Hand                   |                   |                          |                         |                                 |
| Nursing Assistants                                                   |                   |                          |                         |                                 |
| Customer Service Representatives                                     |                   |                          |                         |                                 |
| Office Clerks, General                                               |                   |                          |                         |                                 |
| Miscellaneous Assemblers & Fabricators                               |                   |                          |                         |                                 |
| Secretaries & Administrative Assistants <sup>3</sup>                 | 13,960            | \$37,800 -<br>\$48,470   | 2 BEDROOM               | 16                              |
| Light Truck Drivers                                                  |                   |                          |                         |                                 |
| Bookkeeping, Accounting, & Auditing Clerks                           |                   |                          |                         |                                 |
| Maintenance & Repair Workers, General                                |                   |                          |                         |                                 |
| Heavy & Tractor-Trailer Truck Drivers                                | 1,810             | \$52,120                 | 3 BEDROOM               | 43                              |
| Sales Representatives of Services <sup>4</sup>                       |                   |                          |                         |                                 |
| Sales Representatives, Wholesale & Manufacturing <sup>5</sup>        |                   |                          |                         |                                 |
| Elementary School Teachers <sup>6</sup>                              |                   |                          |                         |                                 |
| First-Line Supervisors of Office & Administrative<br>Support Workers |                   |                          |                         |                                 |
| Secondary School Teachers <sup>7</sup>                               | 14,580            | \$56,650 -<br>\$99,330   | 4 BEDROOM               | 4                               |
| Accountants & Auditors                                               |                   |                          |                         |                                 |
| Registered Nurses                                                    |                   |                          |                         |                                 |
| General & Operations Managers                                        |                   |                          |                         |                                 |
| Management Analysts                                                  |                   |                          |                         |                                 |
| Software Developers                                                  |                   |                          |                         |                                 |

<sup>1</sup> Except Postsecondary

<sup>2</sup> Except Maids & Housekeeping Cleaners

<sup>3</sup> Except Legal, Medical, & Executive

<sup>4</sup> Except Advertising, Insurance, Financial Services, & Travel

<sup>5</sup> Except Technical & Scientific Products

<sup>6</sup> Except Special Education

<sup>7</sup> Except Special & Career/Technical Education

(1) Estimates for detailed occupations do not sum to the totals because the totals include occupations not shown separately. Estimates do not include self-employed workers.

(2) Annual wages have been calculated by multiplying the corresponding hourly wage by 2,080 hours.



# Demand Forecast

## City of Rockford Demand Forecast

The calculation of housing demand for the City of Rockford involves a combination of factors that interact in complex ways. These factors can be broadly categorized into economic, demographic, and social variables. Here's a breakdown of the key components:

### **Economic Factors**

**Income Levels:** Higher income levels generally increase demand for housing, as people can afford better or larger homes.

**Employment Rates:** Employment stability and growth in a region can lead to increased demand for housing, as more people move to the area for job opportunities.

**Interest Rates:** Lower interest rates make borrowing cheaper, which can boost housing demand by making mortgages more affordable.

**Price of Housing:** The affordability of housing in the market, influenced by supply and demand dynamics, can affect demand. High prices may deter potential buyers, while lower prices can stimulate demand.

### **Demographic Factors**

**Population Growth:** An increasing population in a region typically boosts housing demand, as more people require accommodation.

**Household Composition and Size:** Changes in the average household size and composition, such as more single-person households, can influence housing needs and preferences.

**Age Distribution:** Different age groups have different housing needs, with younger populations potentially increasing demand for starter homes and older populations possibly increasing demand for downsized living spaces or retirement communities.

### **Social and Lifestyle Factors**

**Cultural Preferences:** Preferences for certain types of housing (e.g., single-family homes vs. apartments) can shape demand.

**Urbanization Trends:** A trend towards urban living can increase demand in cities, while a preference for suburban or rural living affects demand in those areas.

**Technological Advancements:** The rise of remote work can influence where people choose to live, potentially increasing demand in locations previously considered too remote or less desirable.

**Government Policies:** Housing policies, subsidies, tax incentives, and zoning laws can significantly impact housing demand by making certain areas more appealing or affordable.

## Supply-Side Factors

**Availability of Land:** The availability and cost of land for new housing developments can restrict or enable the growth of housing supply, thus affecting demand indirectly.

**Construction Costs:** High construction costs can limit the supply of new housing, keeping prices high and potentially suppressing demand.

Existing vacancy rates speak to the availability of a variety of housing options for all those seeking housing. As noted earlier in this report, Arthur Nelson, author of *Planner's Estimating Guide: Projecting Land-Use and Facility Needs*, states "Some amount of vacant residential units is needed to facilitate the free movement of population and choice of reasonable alternatives. The number of vacant units, usually expressed as a percent of total habitable units, varies by such things as growth rates and tenure characteristics of renters and buyers." Based on best practices and household growth projections, Redevelopment Resources recommends an owner-occupancy vacancy rate of 1.5-2% and a rental vacancy rate of 3.5-6% for a combined vacancy rate of 5-8%.

Since 1970, Rockford's population has fluctuated, but on average it has grown roughly 0.2% annually. Household growth has also grown at a faster rate than the construction of housing units. Additionally, the region's expected addition of 3,400 new jobs. While we wouldn't expect all new employees to live in Rockford, as the economic hub of the county, we expect a large share of them will. We estimate housing demand to be even higher to allow adequate supply to meet the needs of the new employees to the region. **Therefore, all things considered, the estimated demand for housing in Rockford over the next ten years is 3,200 – 9,100 units by 2033.**





# Implementation Strategies and Recommendations

The following strategies and recommendations are being proposed for the City of Rockford. They are categorized as programs, policies, projects, presentations, and people. Where any existing program is referenced, it is our intention to encourage the continuation of the good work already being done. Some recommendations may have small changes to an existing program, or emphasis to continue to press onward at an aggressive pace to continue and/or complete the work previously described.

Many of the recommendations and strategies shared below are a direct reflection of things heard through the community input phase of this study.

## Programs

- 1. Relaunch and Enhance Downpayment Assistance Program.** In the Consolidated Plan, HS-3 is the goal that works toward home ownership. Down payment assistance will support home ownership and help lift individuals and families out of poverty by allowing them to invest in an asset, creating wealth. The City plans to relaunch its downpayment assistance program and should continue to evolve the program to meet local needs.
- 2. Redevelop Infill Lots.**
  - a. Accelerate or increase the property tax rebate program when the home is developed on an identified infill lot (starting with lots currently identified in the Mow-to-Own Program).
  - b. Package infill lots by neighborhood and approach developers to build multiple homes on a group of infill lots within specific neighborhoods. Work with an architect or builder to design homes for infill lots that fit into the neighborhood and are small enough to be affordable. Where there is a larger lot, pre-divide it to accommodate more than one dwelling unit. Create marketing packages and attract contractors to take on one or multiple packages of lots. Ease the approval process for these packages of infill home developments by shepherding them through the approval process with and for the developers/contractors. Create the program with the goal of redeveloping 75% of existing infill lots within the next three years.
- 3. Code Compliance and Registrations.** Focus staff time and resources on encouraging full compliance with the Rental Registry and Vacant Land and Foreclosed Property Registry. These two tools are in place to support code enforcement. Focusing on code enforcement for residential properties will communicate to landlords and owners that residential properties need to be well-maintained in the City of Rockford. Engage neighborhood captains in the effort by visiting neighborhood association meetings to present a renewed effort to enforce the codes and ask for their help to call in code violations.



4. **Reenact Home Rule.** This will allow more opportunity to enforce building codes, create programs that disincentivize poor property maintenance and poor landlords, and ensure housing unit conditions are maintained to a decent, safe, and sanitary standard.
5. **Create a Public Sector Working Group.** This group would meet on a regular schedule. One of its main goals would be to improve housing conditions in the most challenged neighborhoods. They would meet to discuss the various ways they could collaborate to implement strategies to increase home improvements, redevelop infill sites/vacant lots, encourage home ownership, and work together to make a concentrated positive impact on the target areas. The City would lead the effort and invite members to participate including Rockford Housing Authority and, R1 Planning Council. Other local groups could be added to the working group as appropriate.

## Policies

1. **Prioritize Housing in TIF Districts.** The point system in place for awarding tax increment financing to projects has commercial development receiving more points than residential development. In TIF districts where it makes sense to incentivize housing development, projects creating housing, especially affordable housing, should be awarded more points. This policy should be modified to reflect housing as a priority within TIF districts that can support housing.
2. **Focus on new development in existing subdivisions with infrastructure in place.** There are approximately 496 lots in existing subdivisions that could be developed immediately. The infrastructure (water, sewer, storm sewer, curb, and gutter) is in place and the lots are shovel-ready for construction.
3. **Ensure zoning allows cottage court neighborhoods.** Cottage Courts (also known as pocket neighborhoods) are tightly knit clusters of houses on small lots with little yard around a central courtyard where residents can gather. Most of the cottage court neighborhoods have small houses between 700-1,000 square feet. Zoning would have to account for setbacks, yard sizes, proximity to the next house, access for vehicles (parking is usually in a shared space) and other considerations.
4. **Encourage development of townhomes.** Townhomes increase the number of units constructed with slightly reduced construction costs. The City will allow (beginning June 2024) up to 50 townhomes on a single lot, so this could facilitate development of higher density development in places where it will be beneficial to residents seeking this housing type.
5. **Training for Section 8 Voucher recipients and landlords.** Rockford Housing Authority (RHA) should require landlords accepting Section 8 vouchers to attend a training event hosted by the City on code violations and code enforcement. Section 8 voucher recipients should also be required to attend a workshop/presentation on code violations that are the responsibility of the tenant and understand their Section 8 voucher is at stake if codes are violated that they are responsible for.



# Projects

## 1. Oversee the development of infill lots.

- a. Start with vacant parcels in Wards 5, 6, 7, 11 and 13. There are 2,237 vacant lots in these five Wards, which total 70% of all the vacant residential lots in the City.
- b. Identify groups of vacant lots either contiguous or near each other and market them to a developer as a package. Incentivize the development of smaller homes on each lot.
- c. The City could pay for a package of architectural designs (8-10 different designs) that would be developed on the infill lots, saving the contractor/developer from that expense, and ensuring a quality product that can be constructed affordably.
- d. If there are two or more contiguous lots, have a pocket neighborhood designed and developed. This could be a cluster of 8-12 homes around a common courtyard. The City could have the zoning approved prior to the package being marketed to a developer, or at the very least, set up to be approved upon a signed contract with a developer.
- e. Any site clearance or environmental remediation would be taken care of by the City in advance so the parcels would be development-ready.
- f. Set a goal to develop at least 50 lots per year per Ward.
- g. Create a one-day event to market the lot packages to a list of contractors/developers. Host a meeting where the program is introduced, the maps are readily available, incentives are reviewed. Then take a bus tour of the Wards to view the neighborhoods where the lots are ready for infill development. This will present a strong kickoff to the effort.

**Figure 43. Critical Housing Datapoints by Ward Table**

|         | Number of housing units | Owner Occupied | Renter Occupied | Owned by Resident of Rockford | Number Tax Delinquent Properties | Percent Tax Delinquent | Calls for Service | Code Violations | Vacant Parcels |
|---------|-------------------------|----------------|-----------------|-------------------------------|----------------------------------|------------------------|-------------------|-----------------|----------------|
| Ward 1  | 3,742                   | 2,868          | 874             | 3,513                         | 85                               | 14%                    | 874               | 172             | 129            |
| Ward 2  | 3,588                   | 1,881          | 1,707           | 2,897                         | 124                              | 3%                     | 3,406             | 617             | 94             |
| Ward 3  | 3,955                   | 2,732          | 1,223           | 3,627                         | 111                              | 3%                     | 2,175             | 314             | 145            |
| Ward 4  | 3,712                   | 3,080          | 632             | 3,543                         | 89                               | 2%                     | 1,176             | 127             | 78             |
| Ward 5  | 3,334                   | 1,467          | 1,867           | 2,790                         | 154                              | 5%                     | 2,987             | 913             | 447            |
| Ward 6  | 4,030                   | 2,261          | 1,769           | 3,461                         | 117                              | 3%                     | 2,342             | 308             | 387            |
| Ward 7  | 4,042                   | 1,645          | 2,397           | 3,035                         | 142                              | 4%                     | 5,012             | 1,475           | 361            |
| Ward 8  | 3,314                   | 2,228          | 1,086           | 2,928                         | 75                               | 2%                     | 2,023             | 217             | 53             |
| Ward 9  | 3,700                   | 2,217          | 1,483           | 3,041                         | 125                              | 3%                     | 3,310             | 744             | 147            |
| Ward 10 | 3,506                   | 2,451          | 1,055           | 3,176                         | 89                               | 3%                     | 1,718             | 195             | 119            |
| Ward 11 | 2,982                   | 1,058          | 1,924           | 2,190                         | 112                              | 4%                     | 4,717             | 603             | 235            |
| Ward 12 | 3,506                   | 2,348          | 1,158           | 3,110                         | 105                              | 3%                     | 1,851             | 396             | 128            |
| Ward 13 | 3,636                   | 919            | 2,717           | 2,692                         | 120                              | 3%                     | 4,589             | 1,703           | 807            |
| Ward 14 | 2,781                   | 2,022          | 759             | 2,473                         | 58                               | 2%                     | 1,246             | 130             | 87             |

2. **Continue to take a proactive approach with the Northern Illinois Land Bank and the Winnebago County Trustee to move vacant land and property into productive use.** There are approximately 1,500 tax-delinquent properties in the City of Rockford. Within Wards 2, 5, 7, 9, and 13 there are 665 tax-delinquent properties, which is 44% of all tax-delinquent properties. While there are tax-delinquent properties in every ward within the City, the wards with the highest number are those mentioned here.
  - a. Identify and isolate tax delinquent properties in a database.
  - b. Systematically rank the properties by the length of time they've been tax delinquent and their probability of redevelopment (if vacant, abandoned, etc.).
  - c. Proactively enforce code violations on these properties.
  - d. Obtain site control where possible, either through eminent domain or through the Region 1 Land Bank.
  - e. Work to package vacant property into infill packages via item 1 above.
3. **Work to meet the demand for housing required** (as identified in Chapter 8's demand forecast) by setting goals and taking the steps necessary to achieve them.

## Presentations

1. **City staff presentation to Landlords Association.** Code enforcement or community development staff should present to Section 8 landlords and Section 8 tenant/recipients about code violations and how to avoid them. This presentation should be given annually. Properties accepting Section 8 voucher should be required to attend this presentation.
2. **City staff presentation to City Council and public.** Create a presentation that shows the impact of wages on a resident's ability to find suitable housing (use data from National Low Income Housing Coalition, and area wage data). Invite residents from RHA and WCHA to speak about their challenges finding affordable housing and how the housing authorities have supported them, what their life is like now, and what their goals are for their future. Impress upon the City Council and public that people across all job types have challenges finding housing they can afford. Present at City Council meetings quarterly, with presentations showing progress made toward achieving housing goals, success stories from residents, and reports from the code enforcement department on progress made at eliminating blighting influences.



# People

- 1. Commit to improving the housing situation in Rockford.** Set goals to significantly reduce vacant properties and transition tax-delinquent properties into productive, tax-generating/paying properties.
- 2. Work with RHA to improve relationships and collaboration.** Meet every other month to share goals, strategies, and collaboration opportunities. Invite them to the table and include them in the Public Sector Working Group.
- 3. Celebrate successes when milestones are reached.** Use social media and announcements at City Council meetings to publicly celebrate milestones and successes in accomplishing work on the housing situation.
- 4. Create a program to develop developers.** Invite would-be developers, or those interested in redeveloping housing to an event hosted by the City to educate them on opportunities to develop in Rockford and the process a developer must go through with the City. Invite bankers, accountants, and other supportive service providers to speak and be available to answer questions of people new to the development industry. Conduct this event annually or twice annually depending on the response.



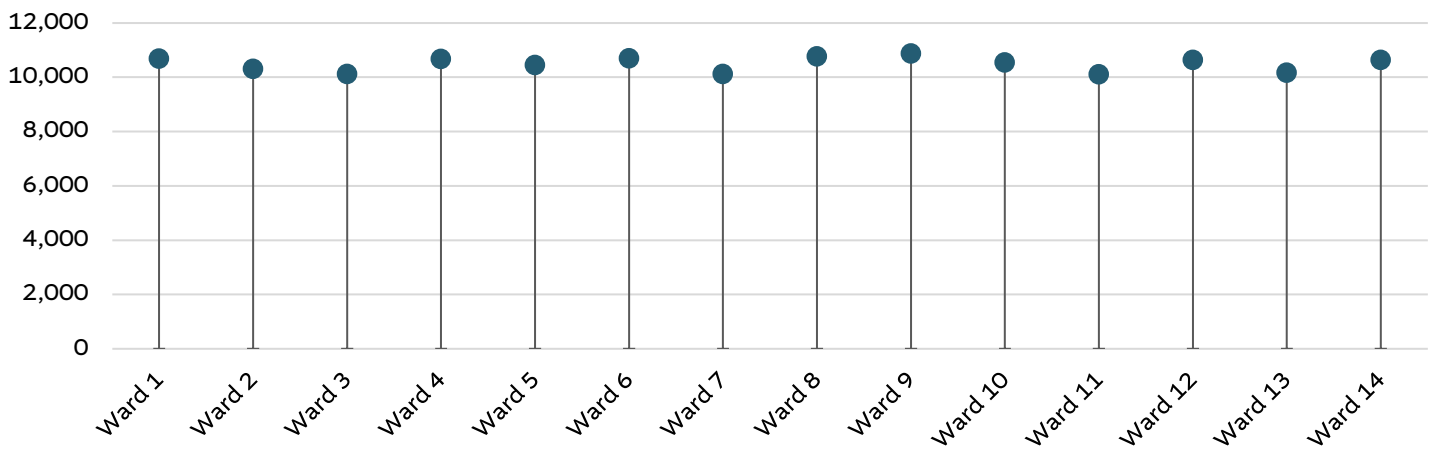
# Appendix A - Charts & Tables



## Charts

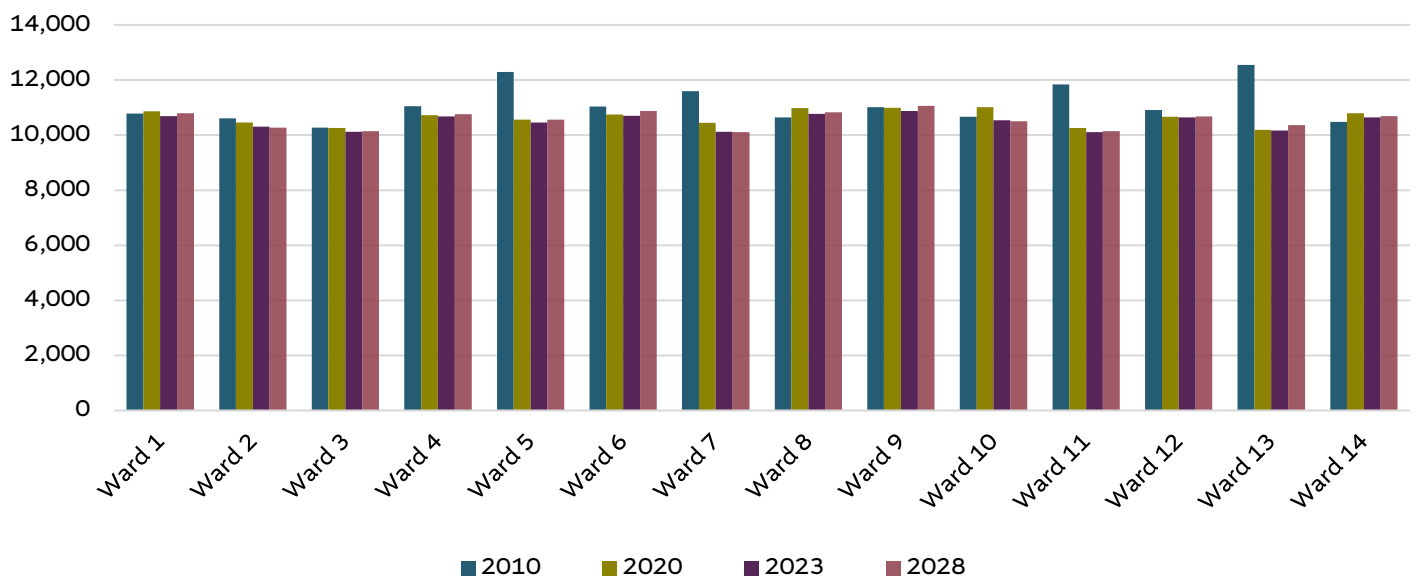
### By Wards

**Figure 44. Population Comparison by Ward (2023)**



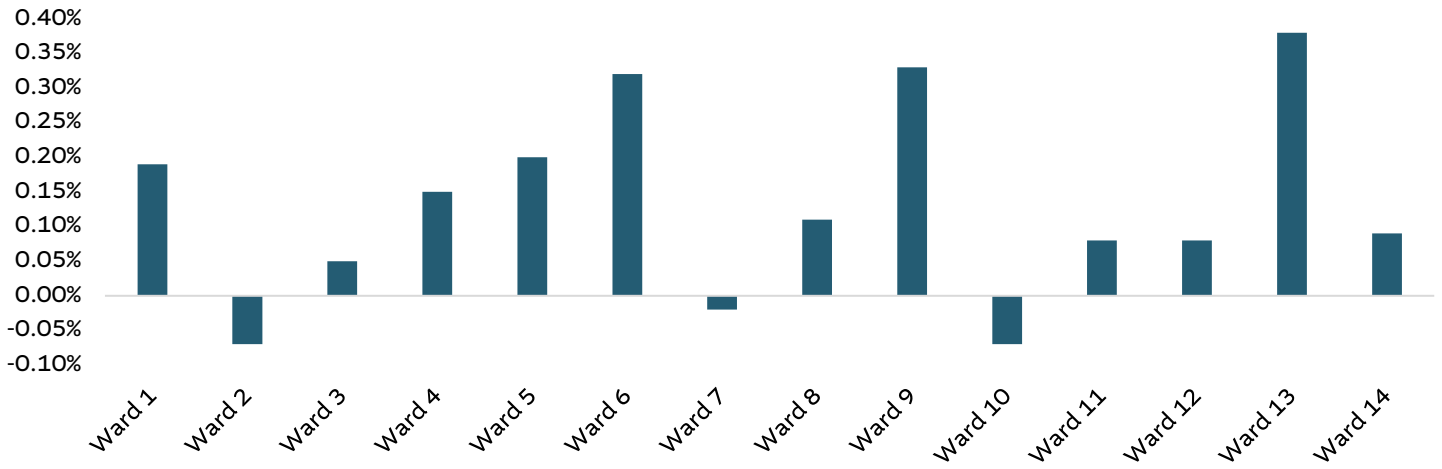
Data Source: ESRI Community Profile.

**Figure 45. Population Trends by Ward (2010, 2020, 2023, 2028)**



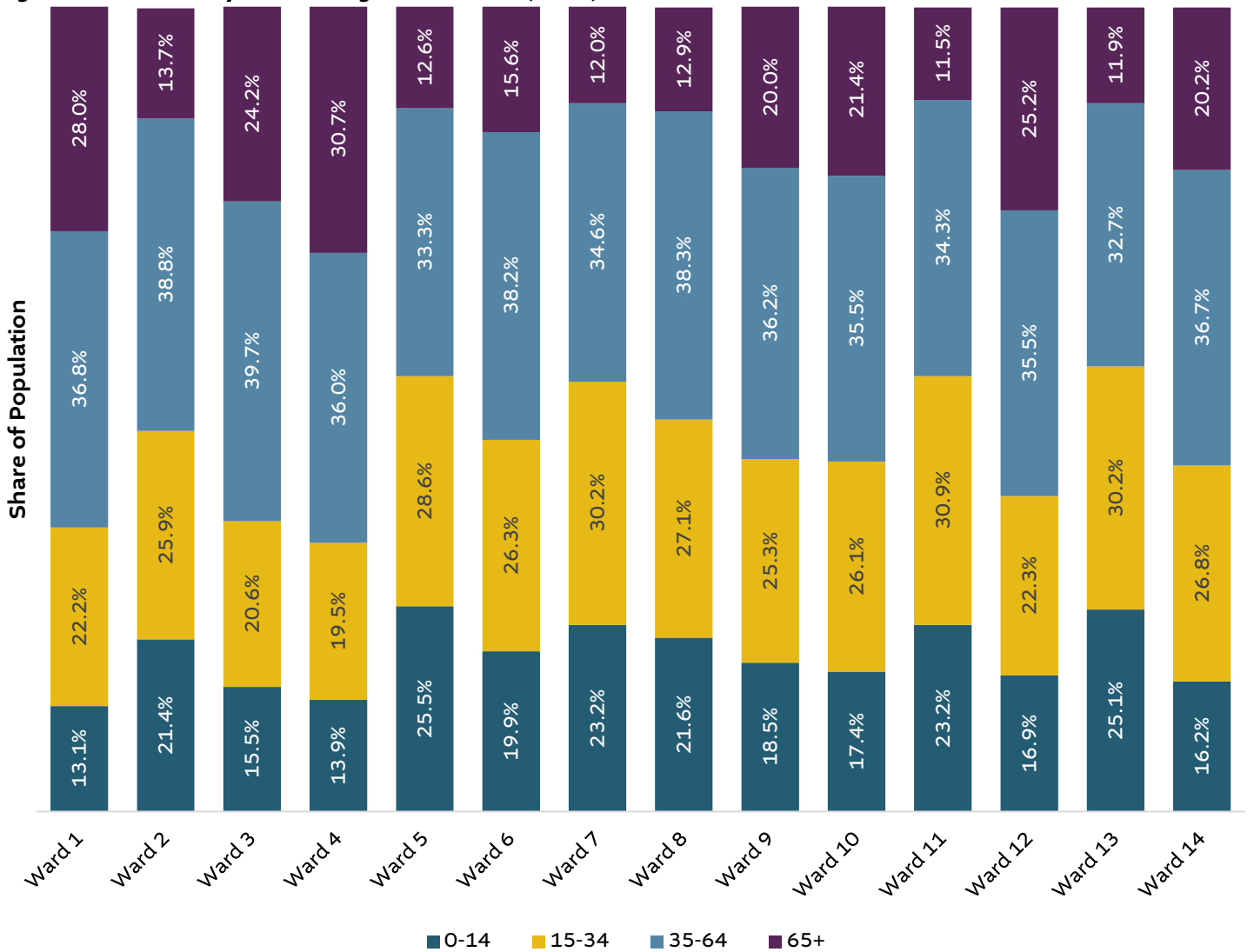
Data Source: ESRI Community Profile.

**Figure 46. Estimated Percent Population Change by Ward (2023-2028)**



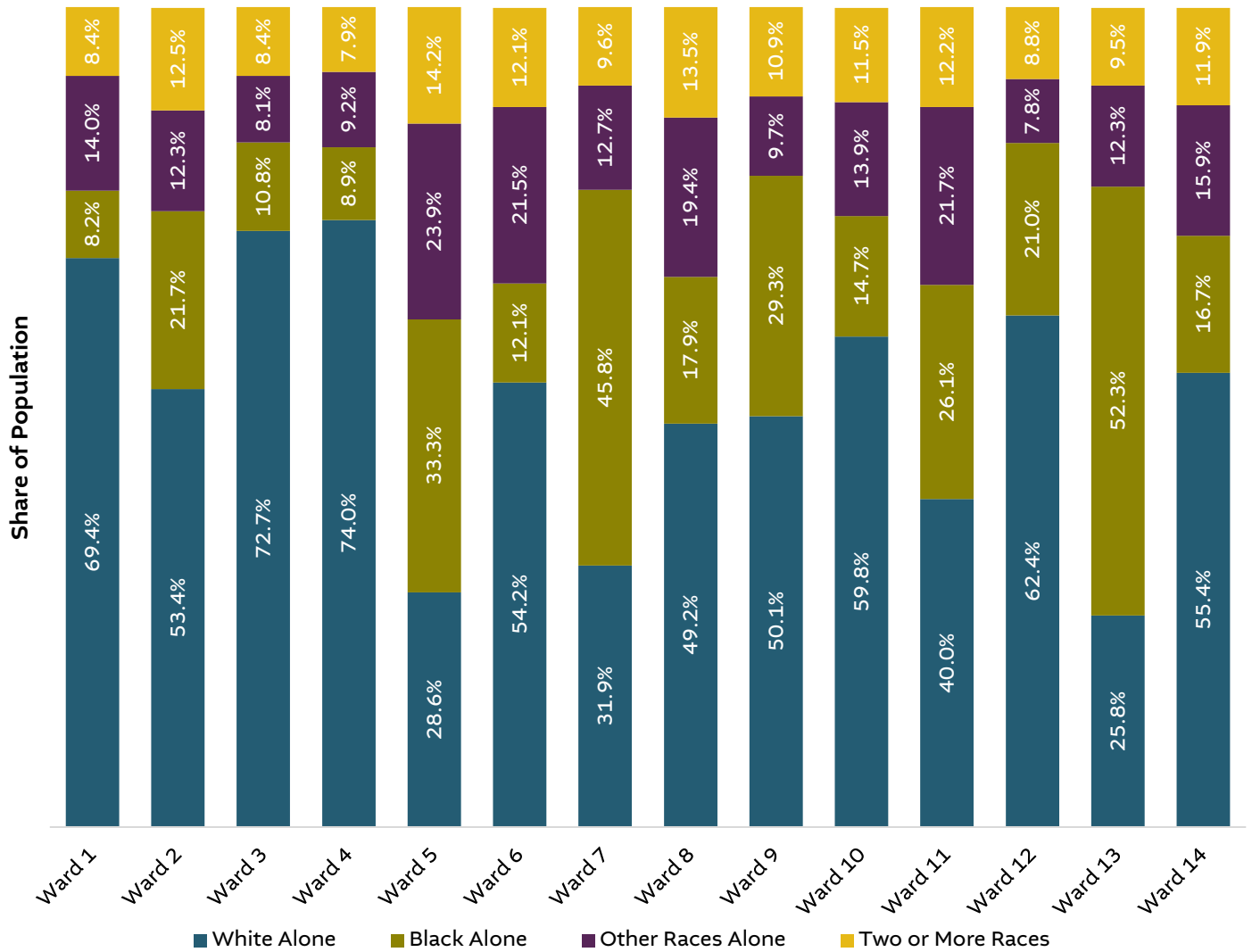
Data Source: ESRI Community Profile.

**Figure 47. Ward Comparison of Age Distribution (2023)**



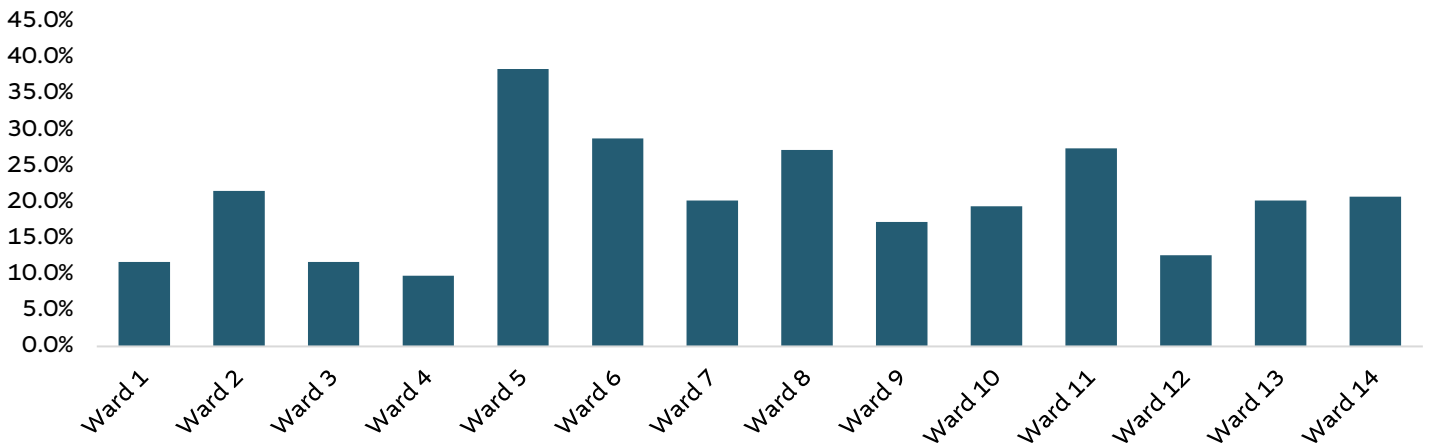
Data Source: ESRI Community Profile.

**Figure 48. Ward Racial Composition Comparison (2023)**



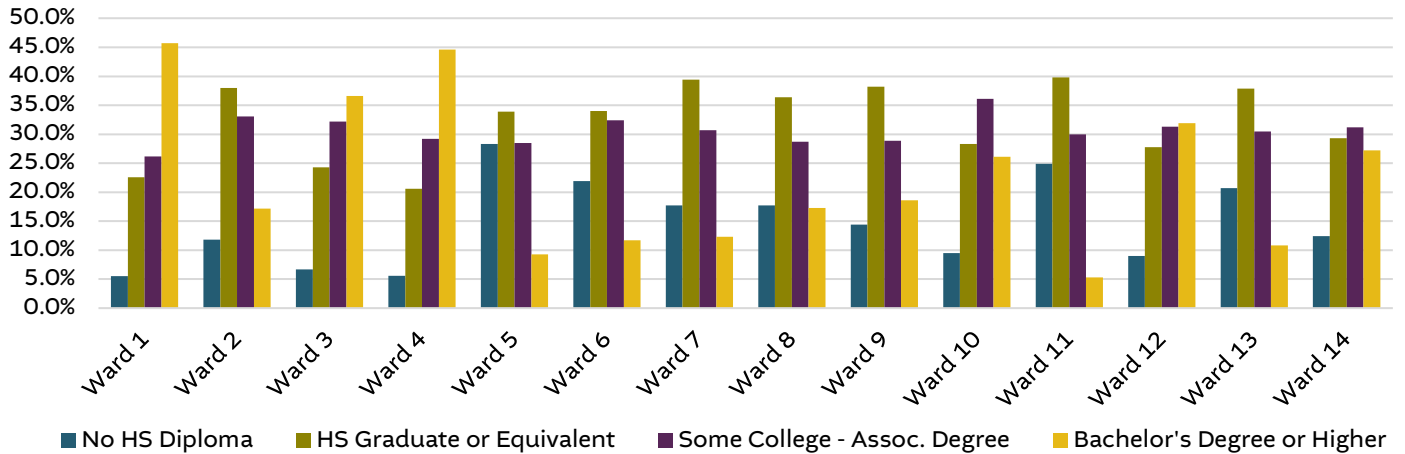
Data Source: ESRI Community Profile.

**Figure 49. Share of Population with Hispanic Origin by Ward (2023)**



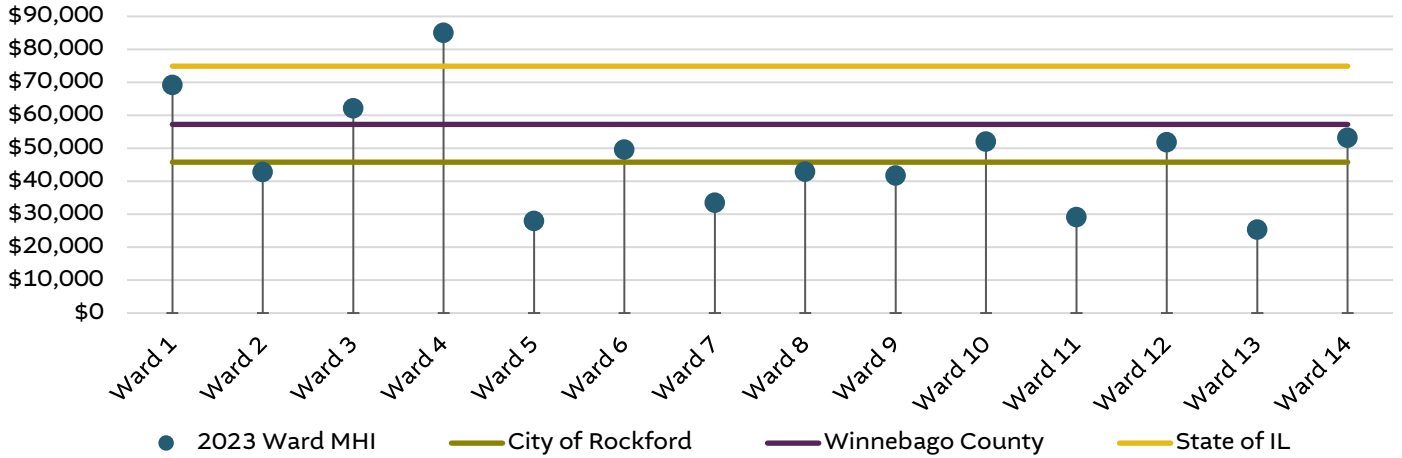
Data Source: ESRI Community Profile.

**Figure 50. Educational Attainment by Ward (2023)**



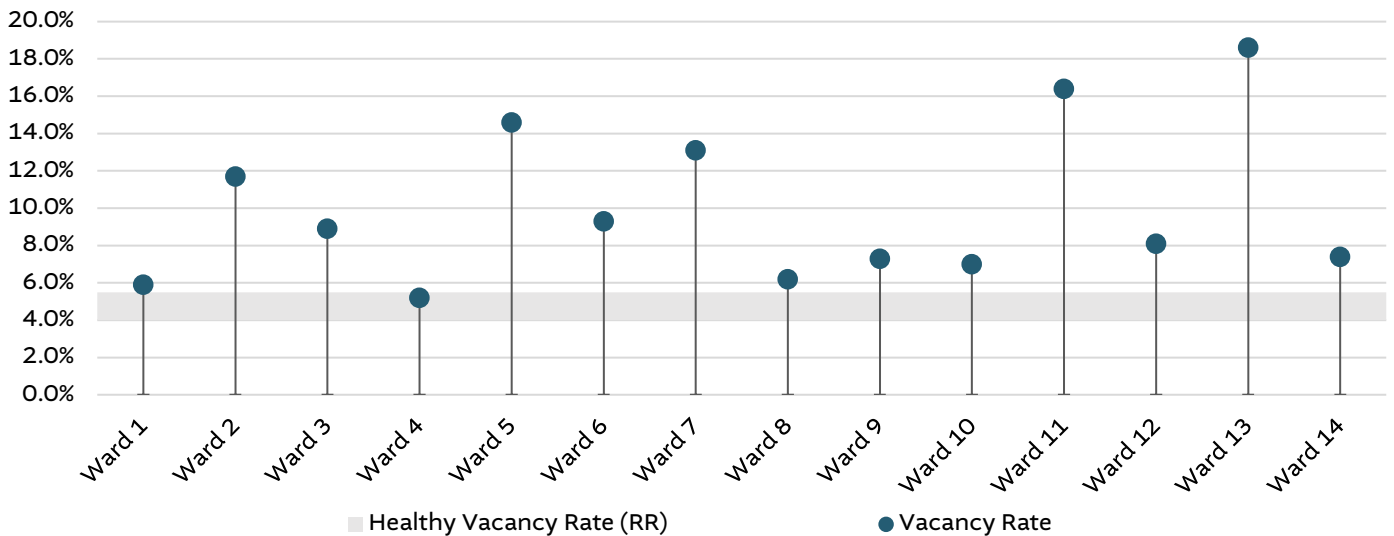
Data Source: ESRI Community Profile.

**Figure 51. Median Household Income (MHI) Comparison by Ward with Benchmarks**



Data Source: ESRI Community Profile.

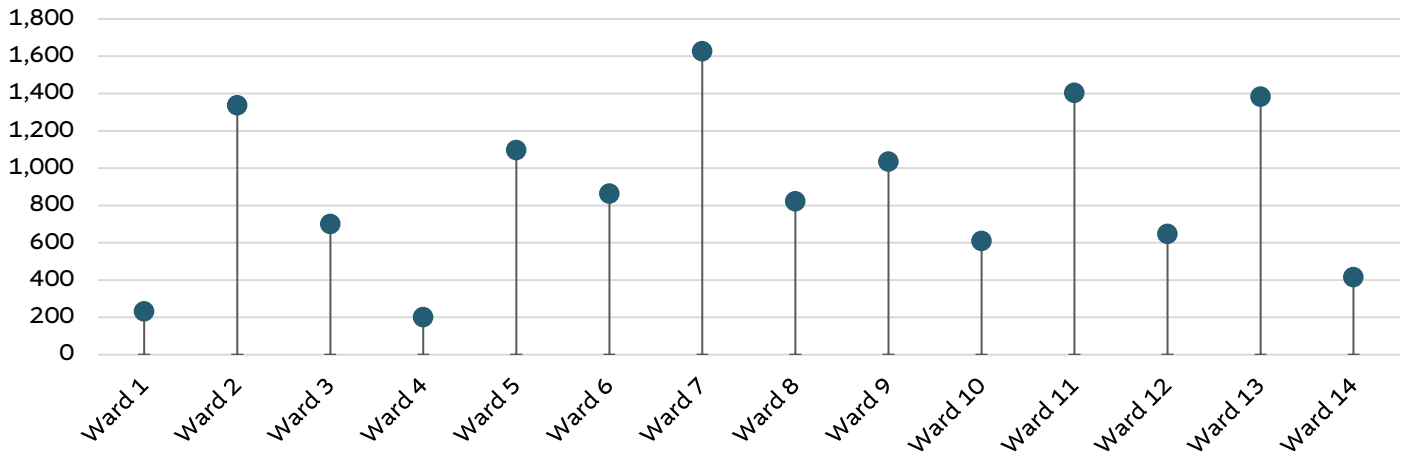
**Figure 52. Vacancy Rate Comparison by Ward (2023)**



Data Source: ESRI Community Profile and Redevelopment Resources.

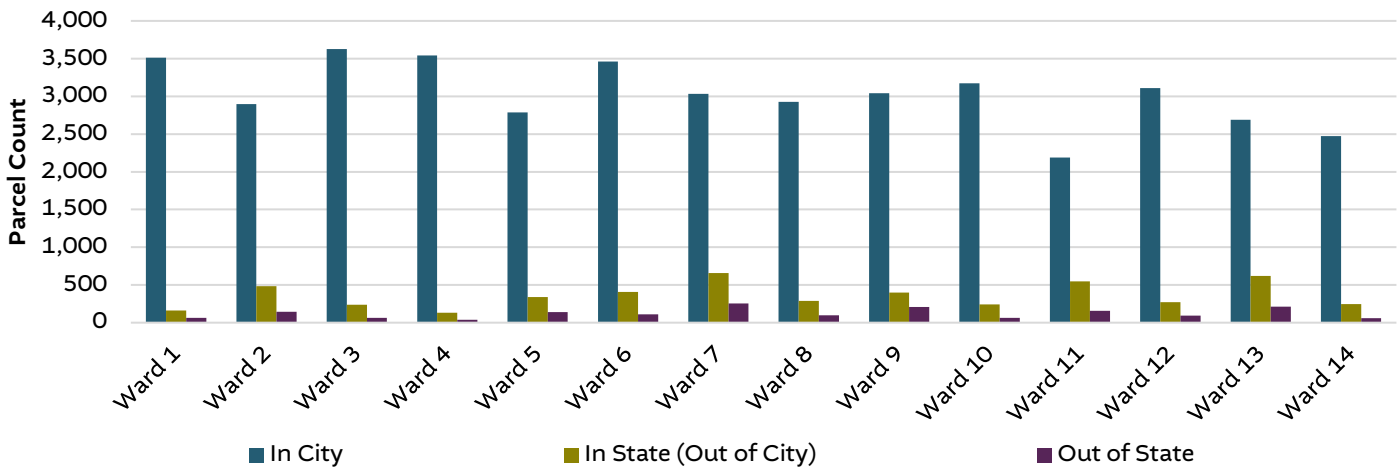


**Figure 53. Residential Properties on the Rental Registry by Ward**



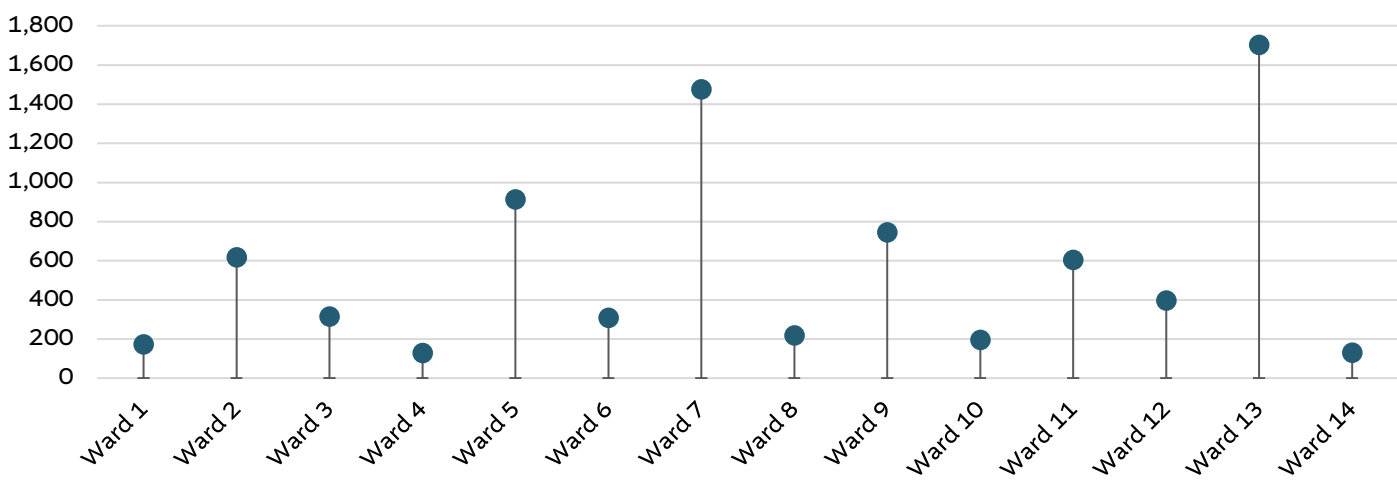
Source: City of Rockford.

**Figure 54. Owner Location by Ward**



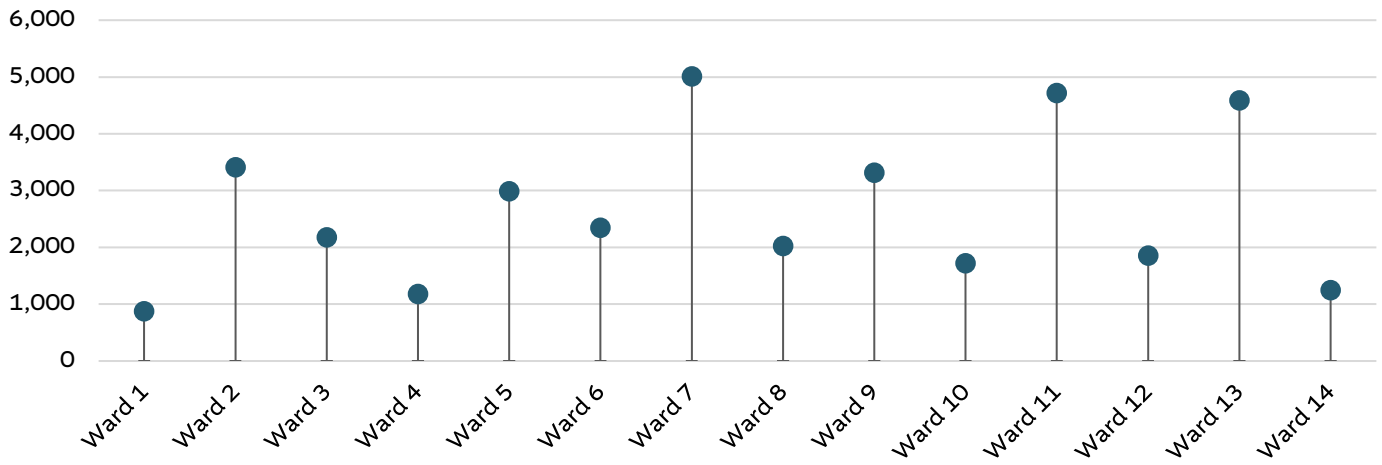
Source: City of Rockford.

**Figure 55. Total Residential Code Violations by Ward (2023)**



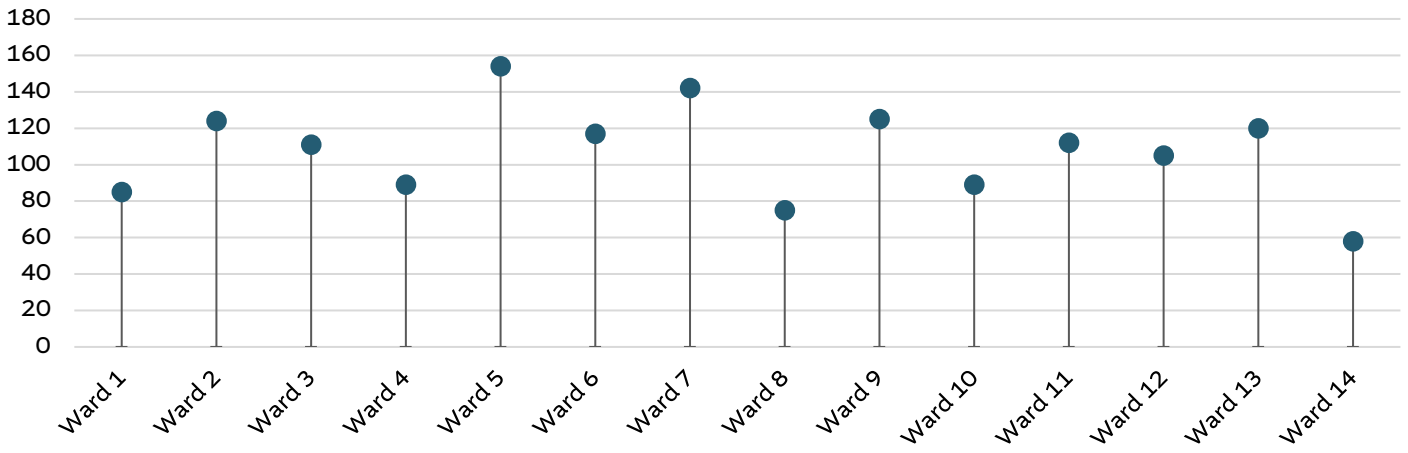
Source: City of Rockford.

**Figure 56. Total Residential Calls for Service by Ward (2023)**



Source: City of Rockford.

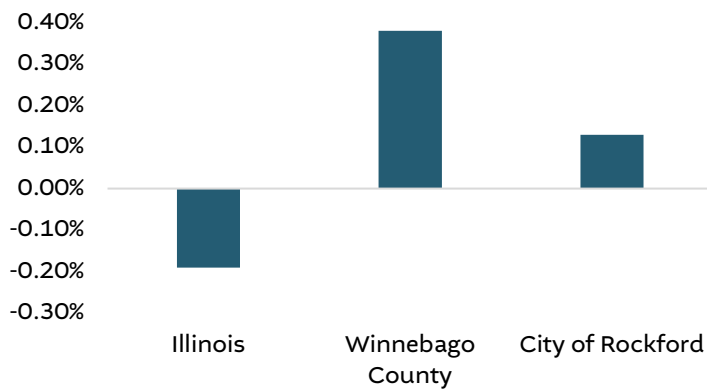
**Figure 57. Residential Tax Delinquent Properties by Ward (2023)**



Source: City of Rockford.

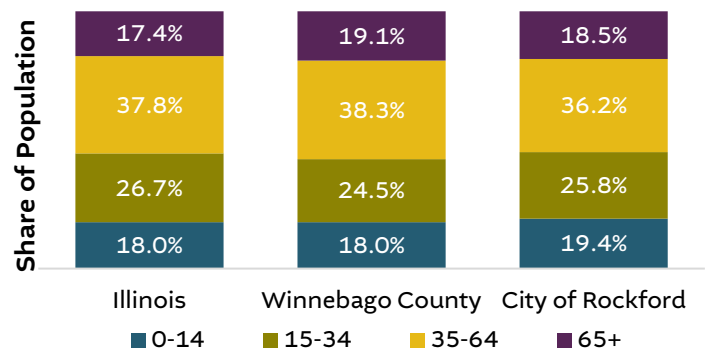
## Regional Comparison

**Figure 58. Regional Comparison of Estimated Percentage Population Change (2023-2028)**



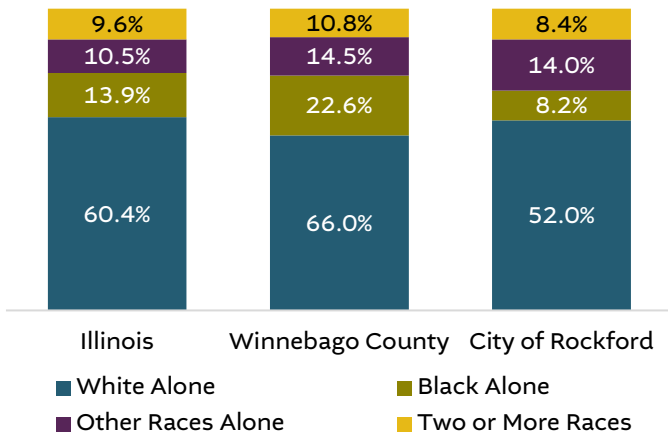
Data Source: ESRI Community Profile.

**Figure 59. Regional Comparison of Age Distribution (2023)**



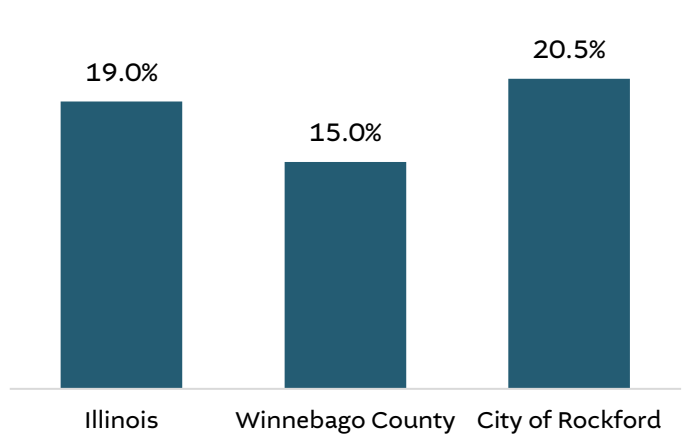
Data Source: ESRI Community Profile.

**Figure 60. Regional Comparison of Racial Composition (2023)**



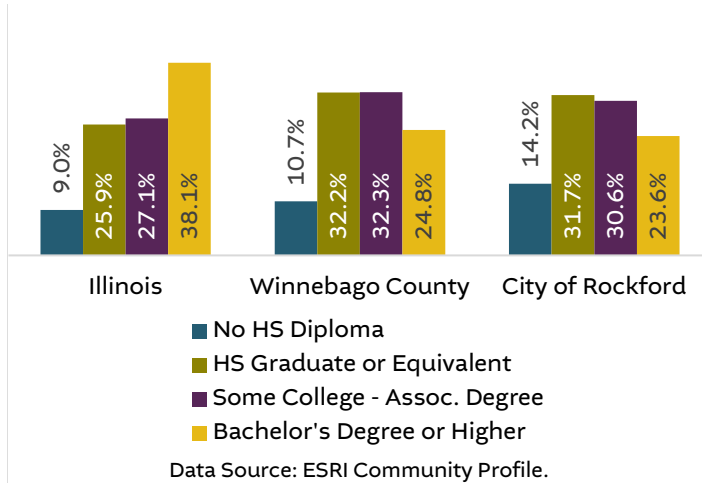
Data Source: ESRI Community Profile.

**Figure 61. Regional Comparison of Population with Hispanic Origin (2023)**



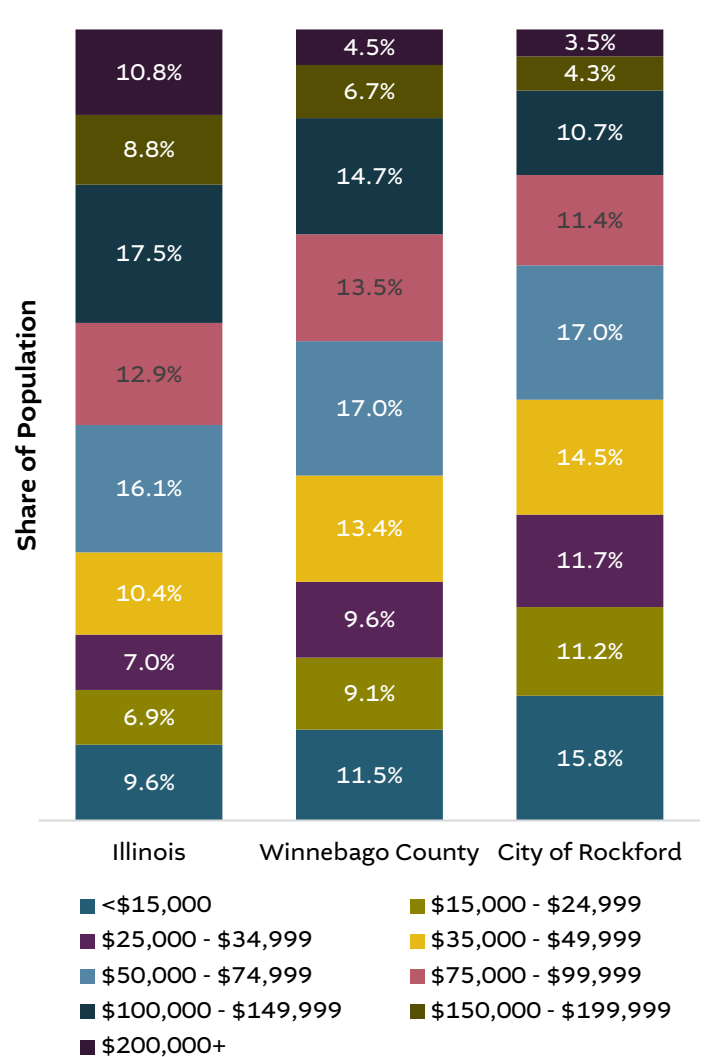
Data Source: ESRI Community Profile.

**Figure 62. Regional Comparison of Educational Attainment (2023)**



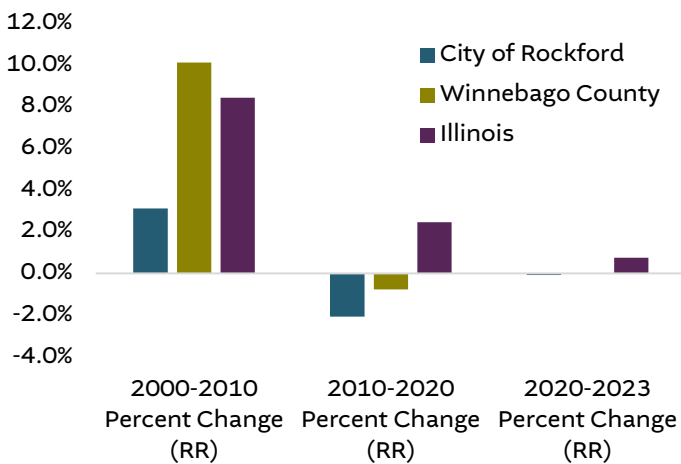
Data Source: ESRI Community Profile.

**Figure 63. Regional Comparison by Income Level Cohorts (2023)**



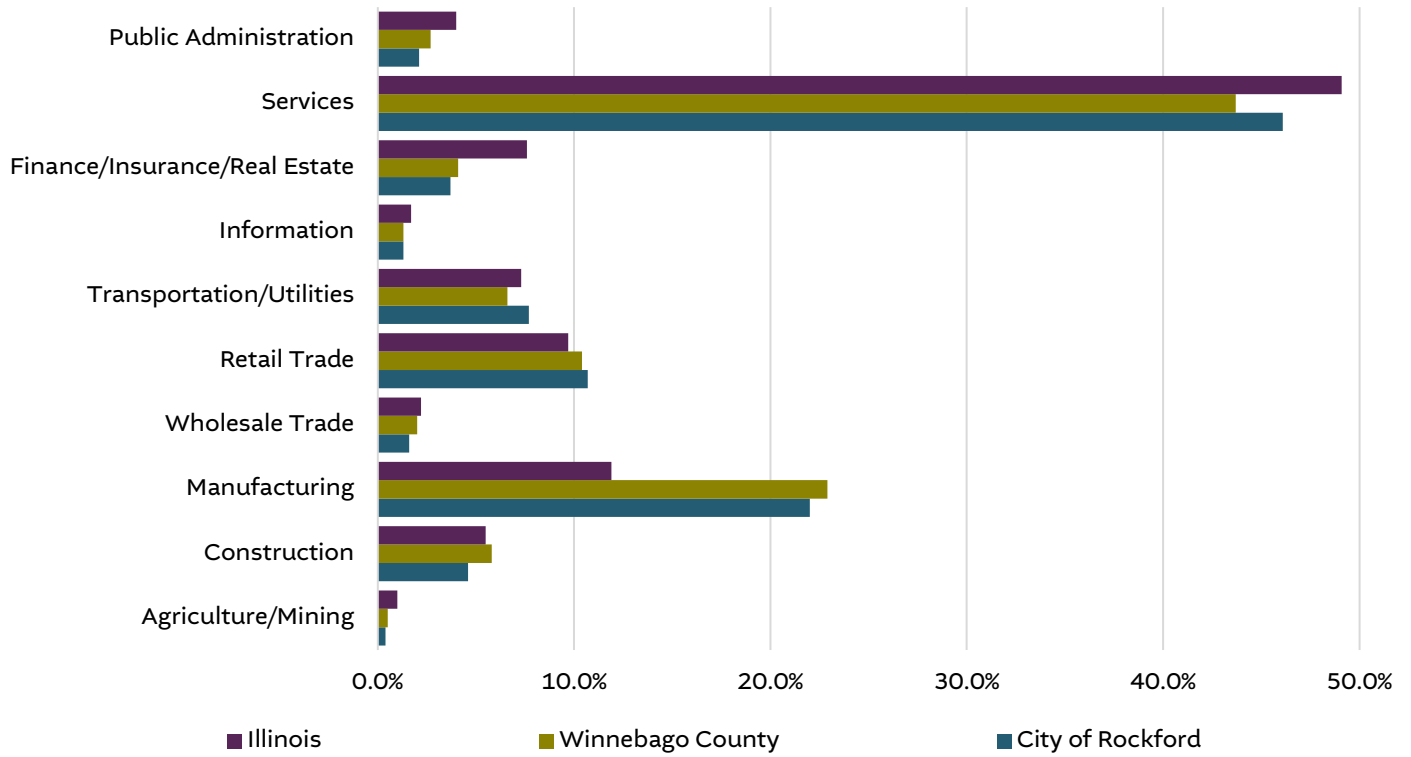
Data Source: ESRI Community Profile.

**Figure 64. Regional Comparison of Housing Unit Trends (2000-2023)**



Data Source: ESRI Community Profile.

**Figure 65. Regional Comparison of Employed Population 16+ by Industry (2023)**



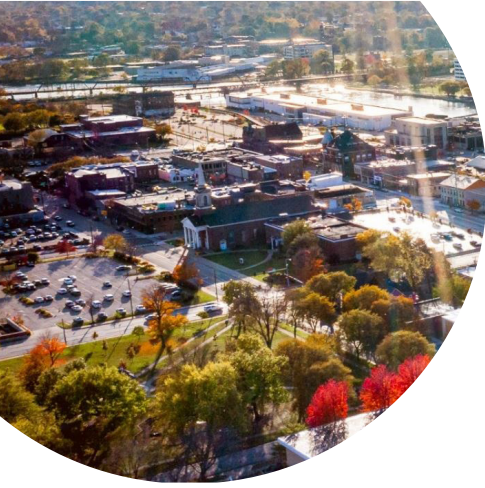
Data Source: ESRI Community Profile.

## Tables

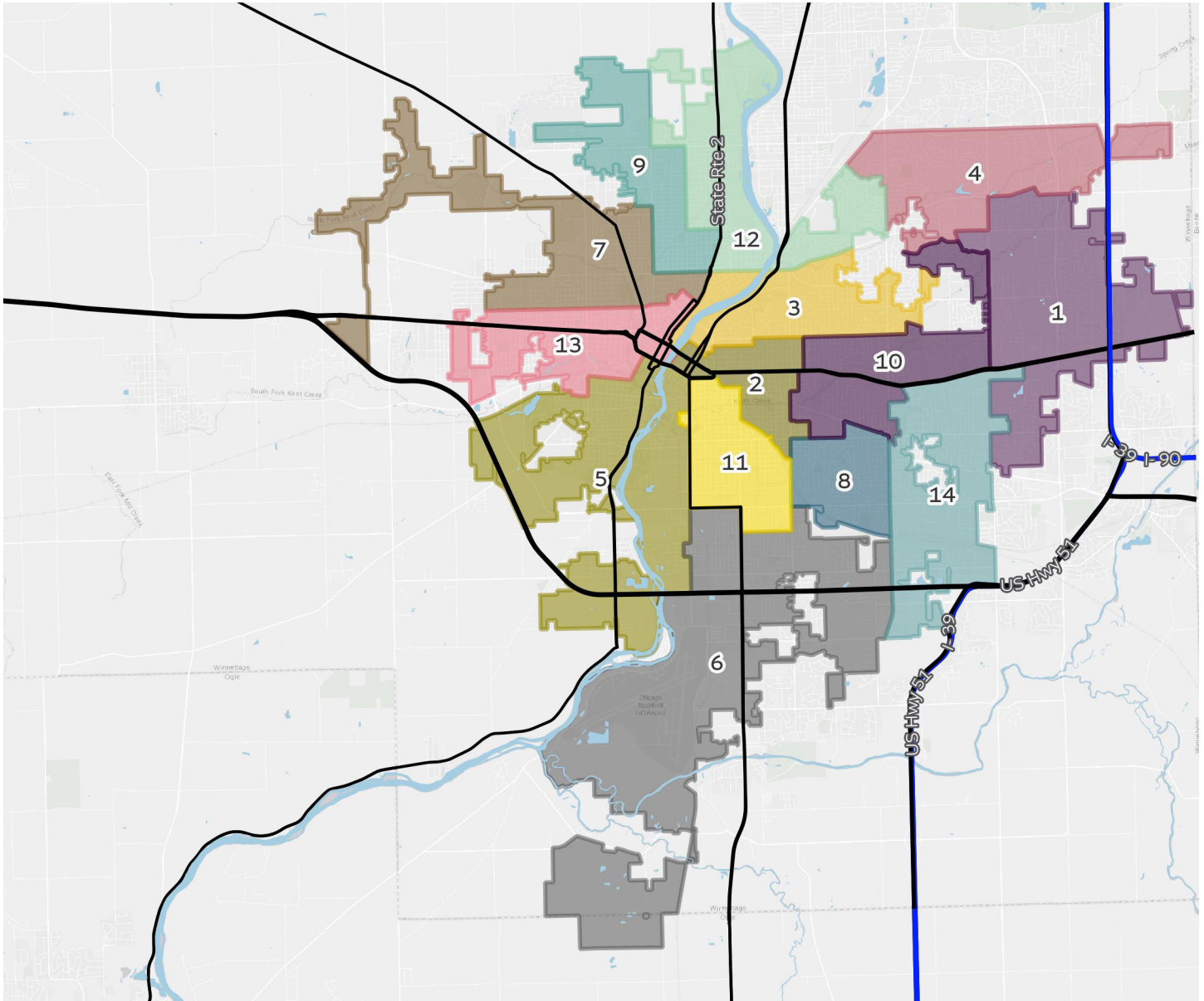
HUD Area Median Family Income (HAMFI) will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the HUD Income Limit Briefing Materials). HUD also bases the HAMFI on assuming a four-person household. For fiscal year 2023, the City of Rockford's 100% HAMFI is estimated to be \$82,400. The following table further breaks down the income limits established by HUD which is used for various housing programs such as HOME, Section 8 vouchers and Section 42 housing developments.

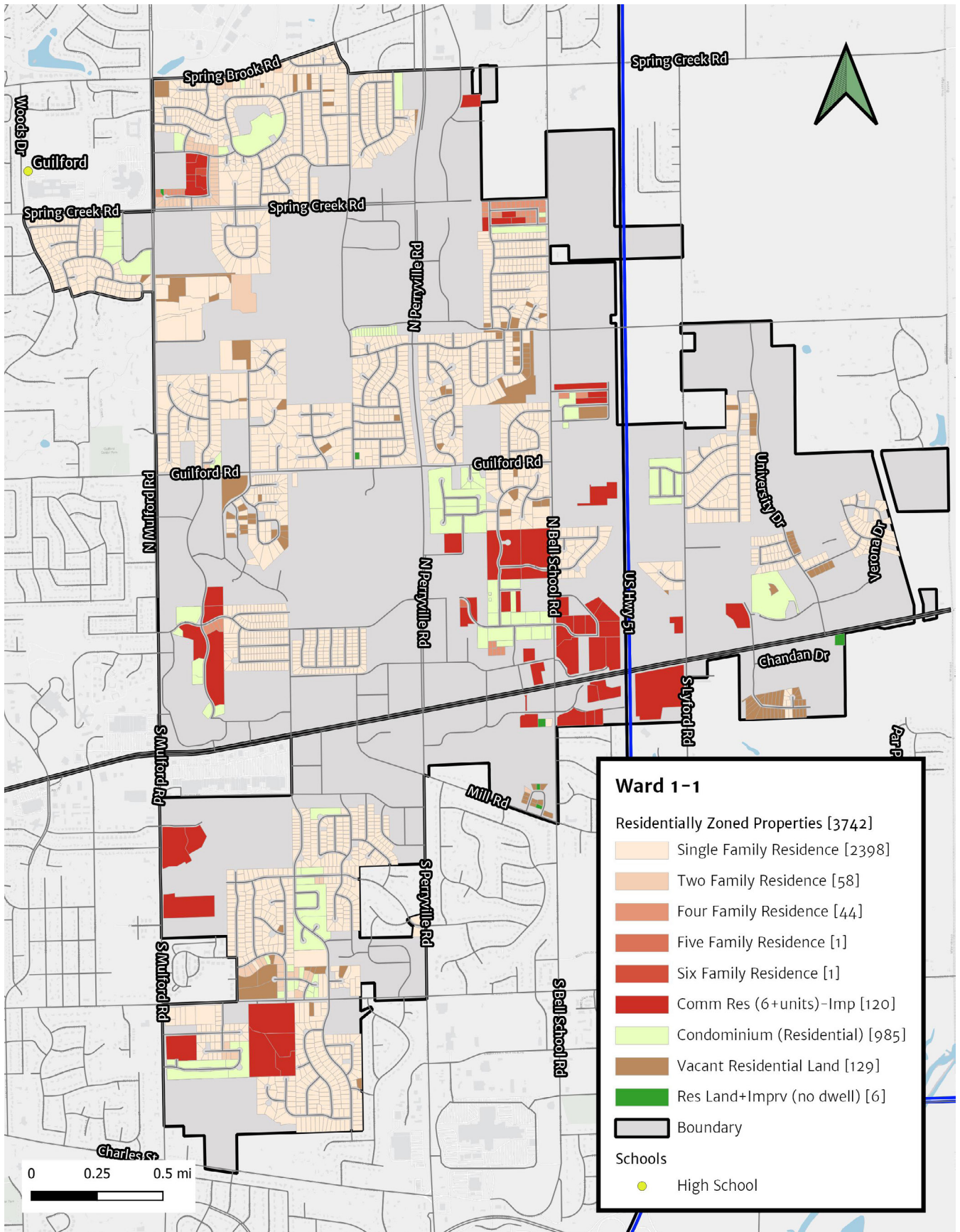
**Figure 66. FY 2023 MTSP Income Limits**

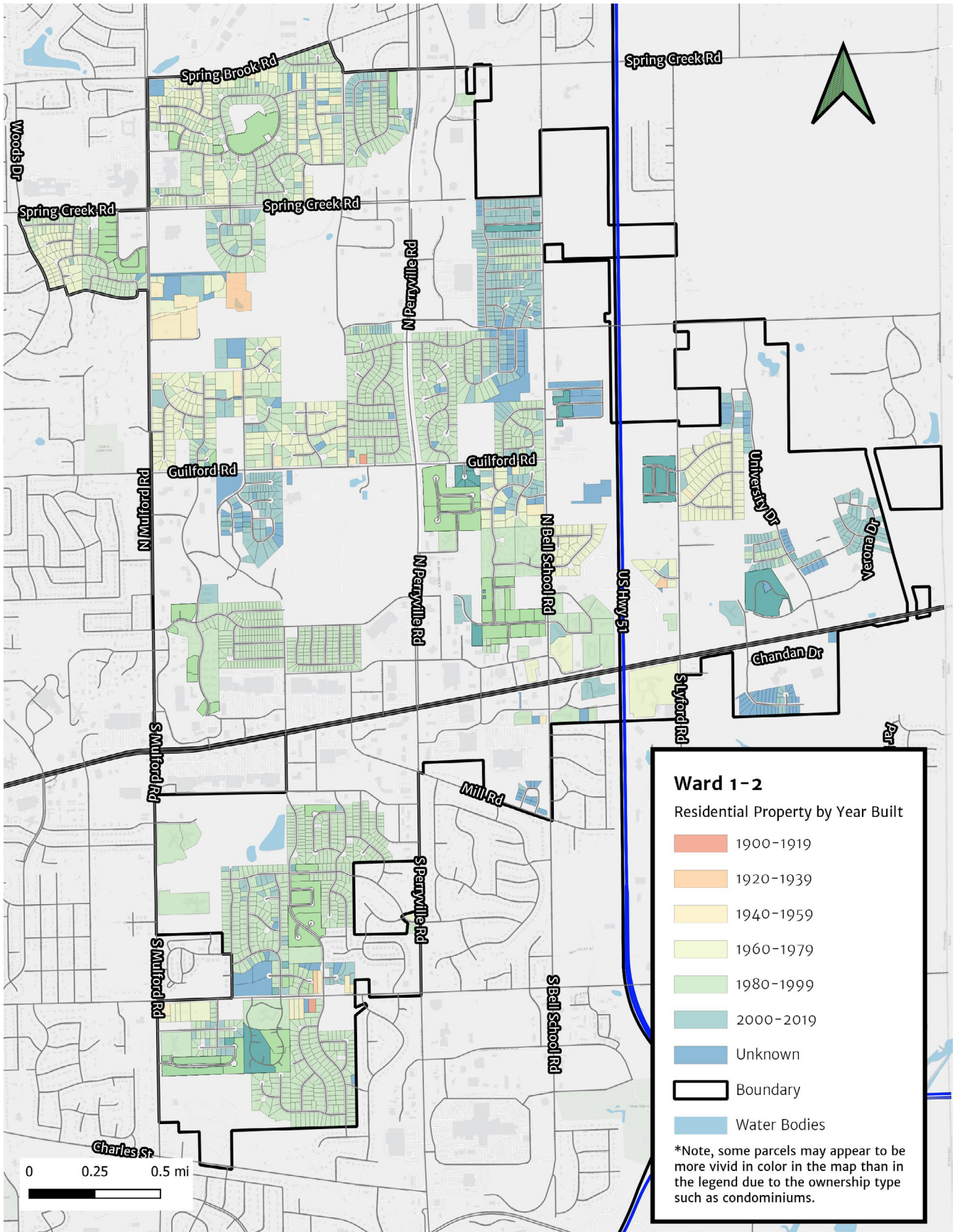
| Rockford, IL MSA FY 2023 MTSP Income Limits        |          |          |          |          |          |          |          |          |
|----------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Income Limit Category                              | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| 80 Percent Income Limits                           | \$46,160 | \$52,800 | \$59,360 | \$65,920 | \$71,200 | \$76,480 | \$81,760 | \$87,040 |
| 70 Percent Income Limits                           | \$40,390 | \$46,200 | \$51,940 | \$57,680 | \$62,300 | \$66,920 | \$71,540 | \$76,160 |
| 60 Percent Income Limits                           | \$34,620 | \$39,600 | \$44,520 | \$49,440 | \$53,400 | \$57,360 | \$61,320 | \$65,280 |
| 50 Percent<br>(Very Low)<br>Income Limits          | \$28,850 | \$33,000 | \$37,100 | \$41,200 | \$44,500 | \$47,800 | \$51,100 | \$54,400 |
| 40 Percent Income Limits                           | \$23,080 | \$26,400 | \$29,680 | \$32,960 | \$35,600 | \$38,240 | \$40,880 | \$43,520 |
| 30 Percent Income Limits                           | \$17,310 | \$19,800 | \$22,260 | \$24,720 | \$26,700 | \$28,680 | \$30,660 | \$32,640 |
| 20 Percent Income Limits                           | \$11,540 | \$13,200 | \$14,840 | \$16,480 | \$17,800 | \$19,120 | \$20,440 | \$21,760 |
| Source: FY 2023 Income Limits Documentation System |          |          |          |          |          |          |          |          |



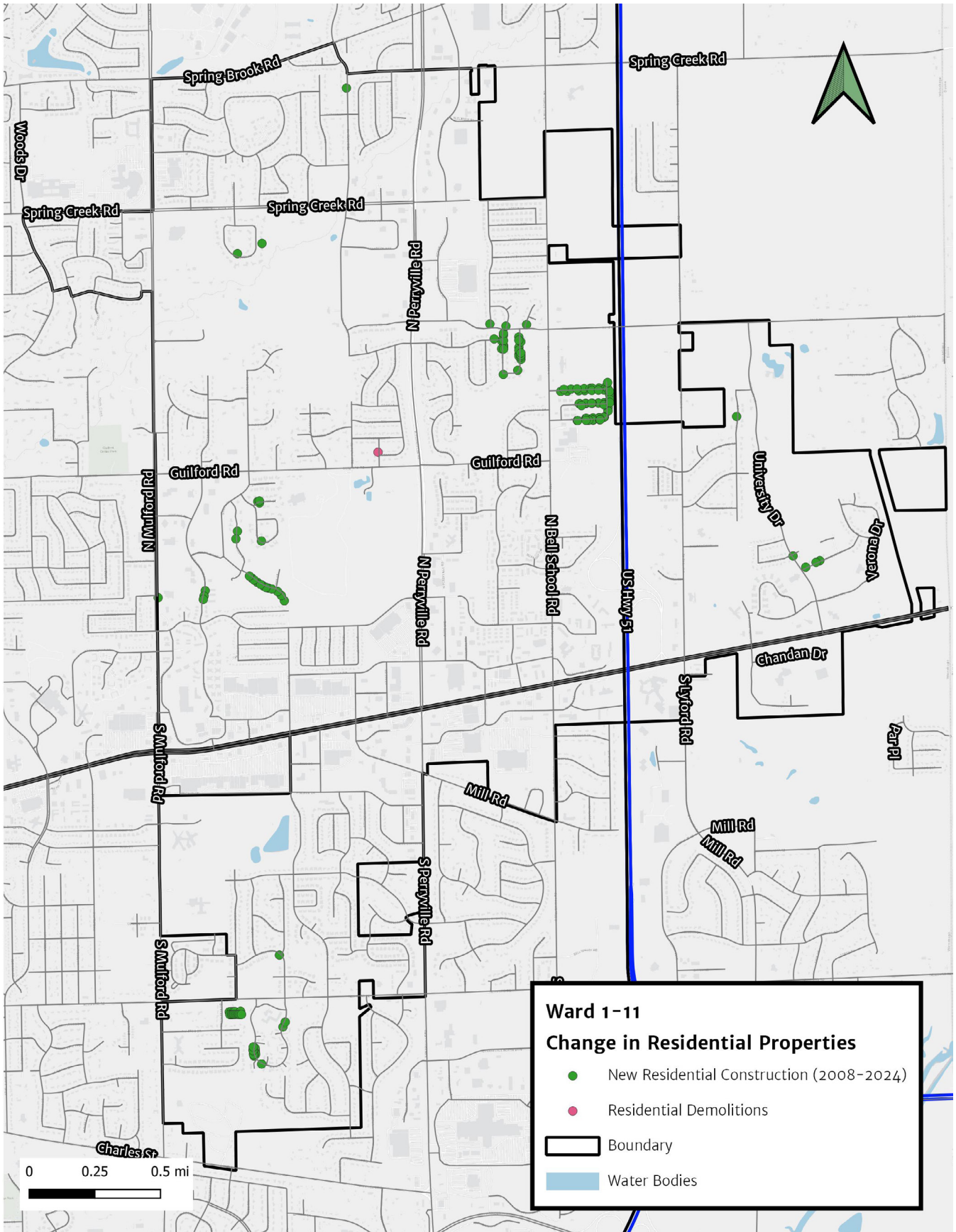
# Appendix B - Maps by Ward

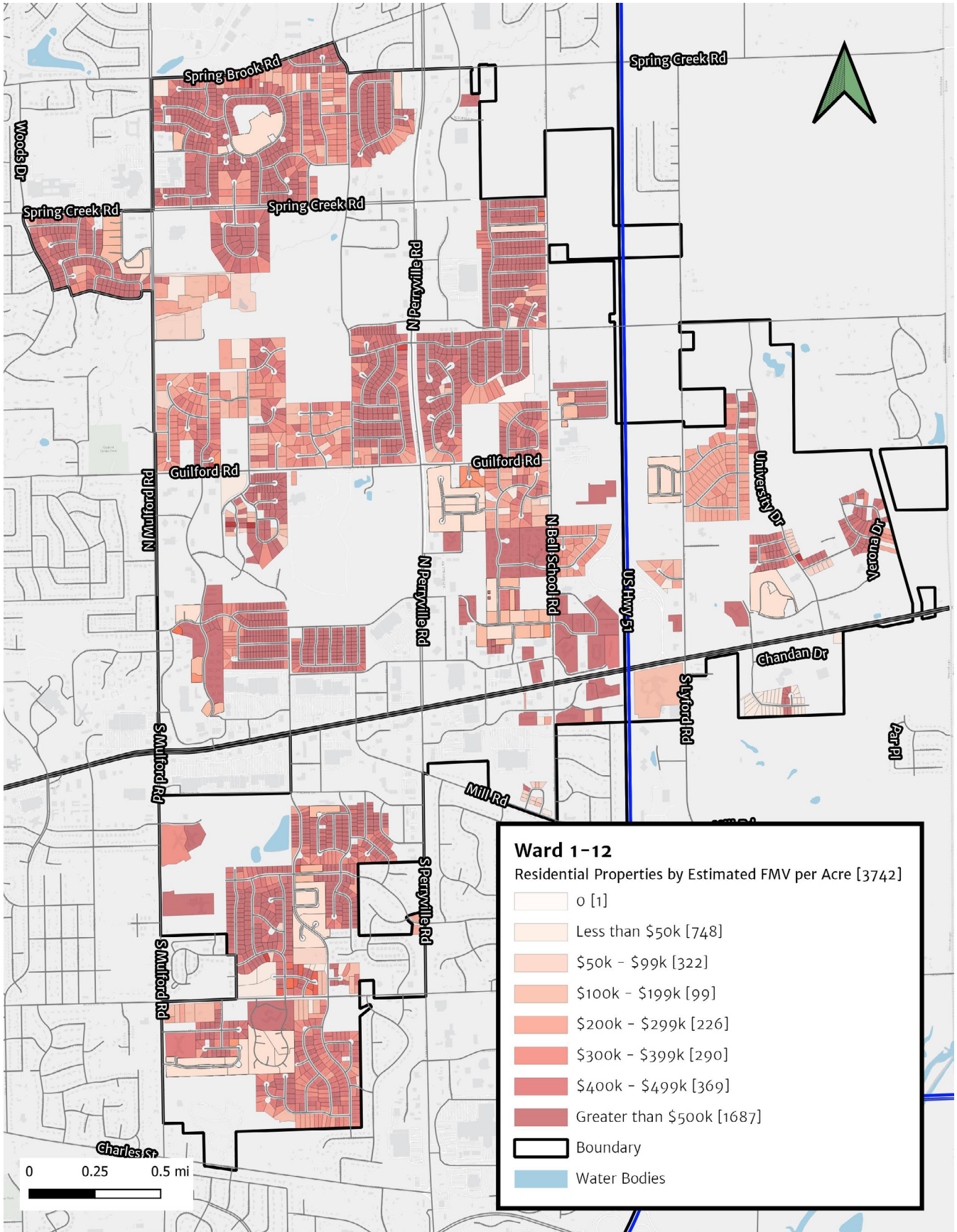


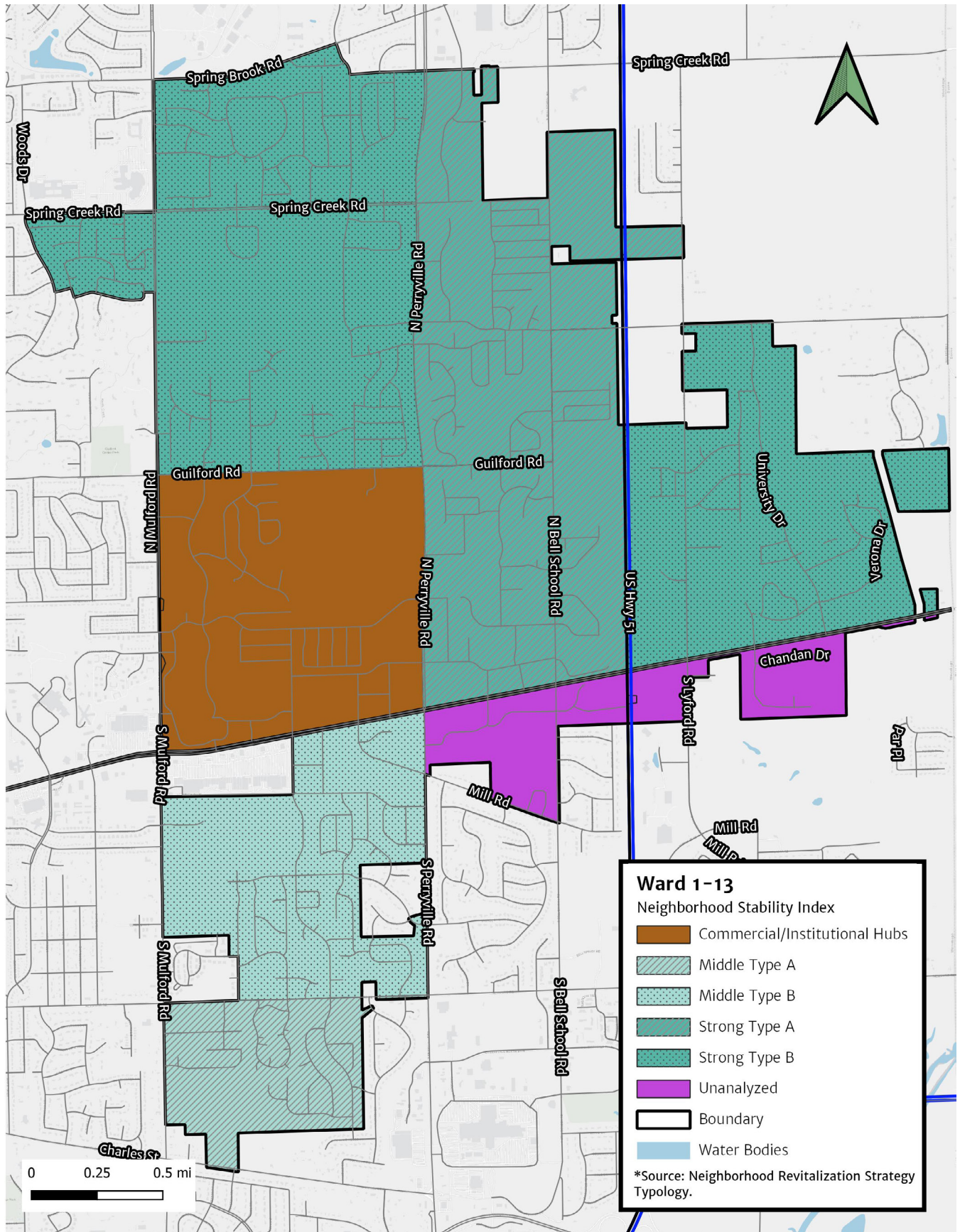


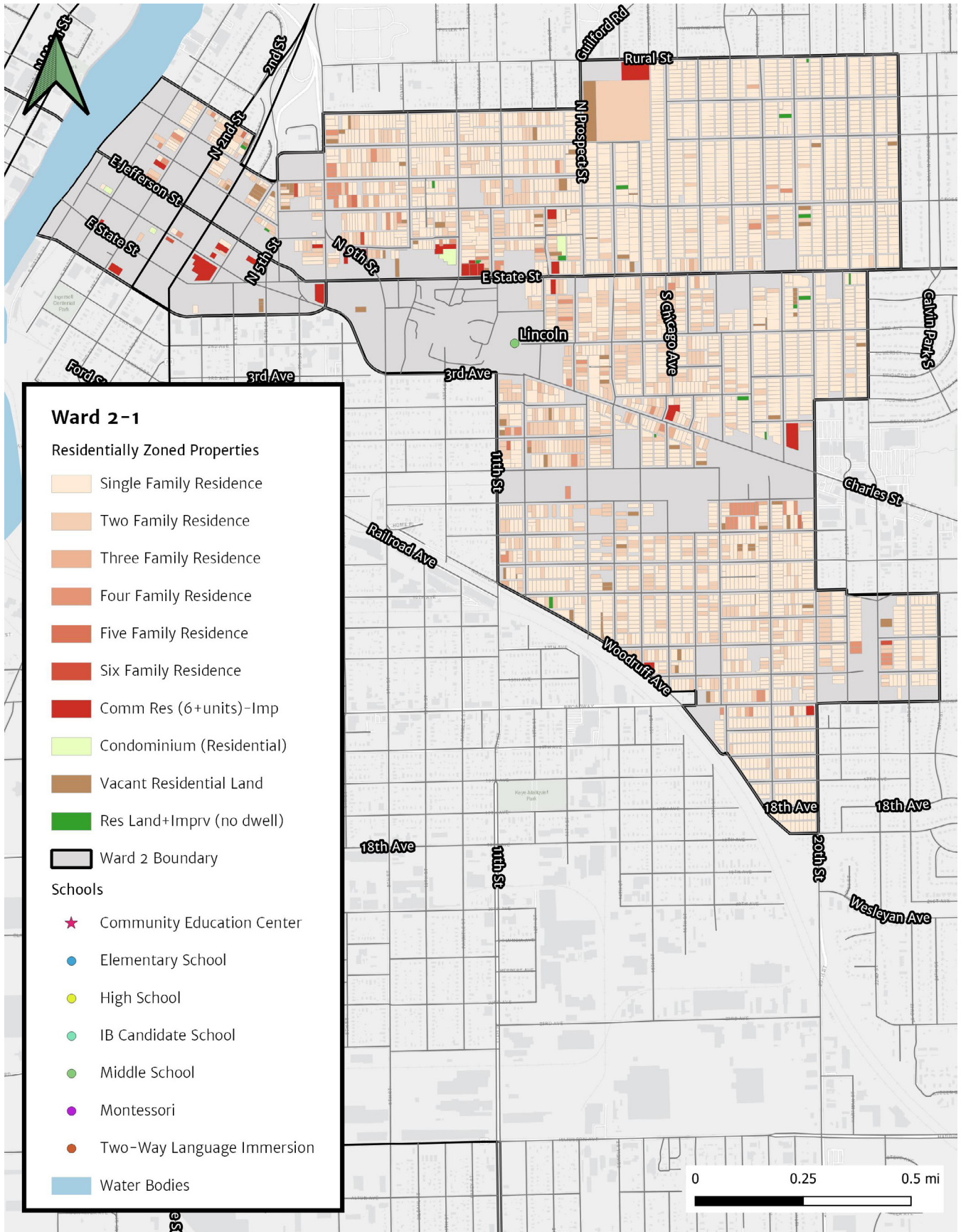


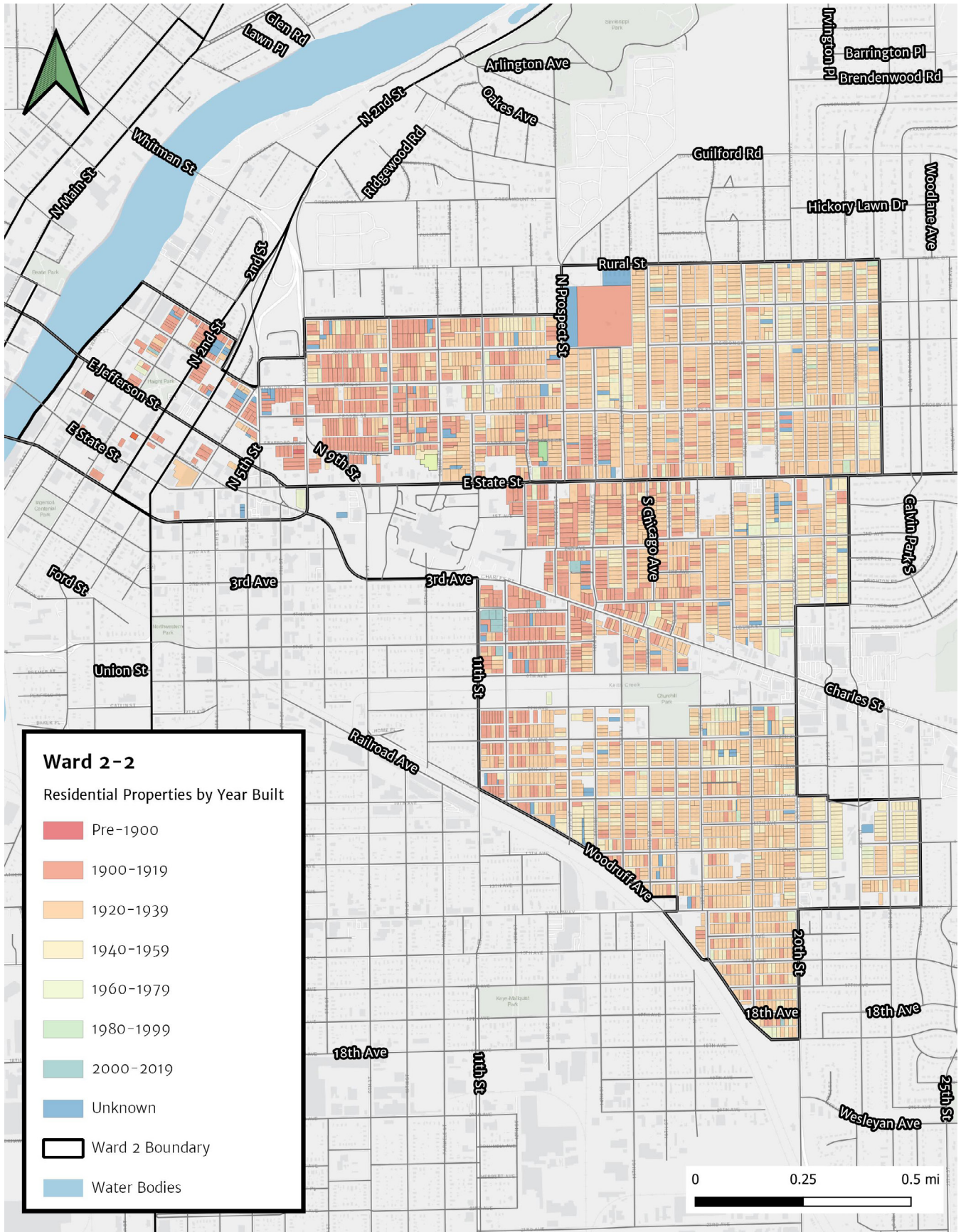


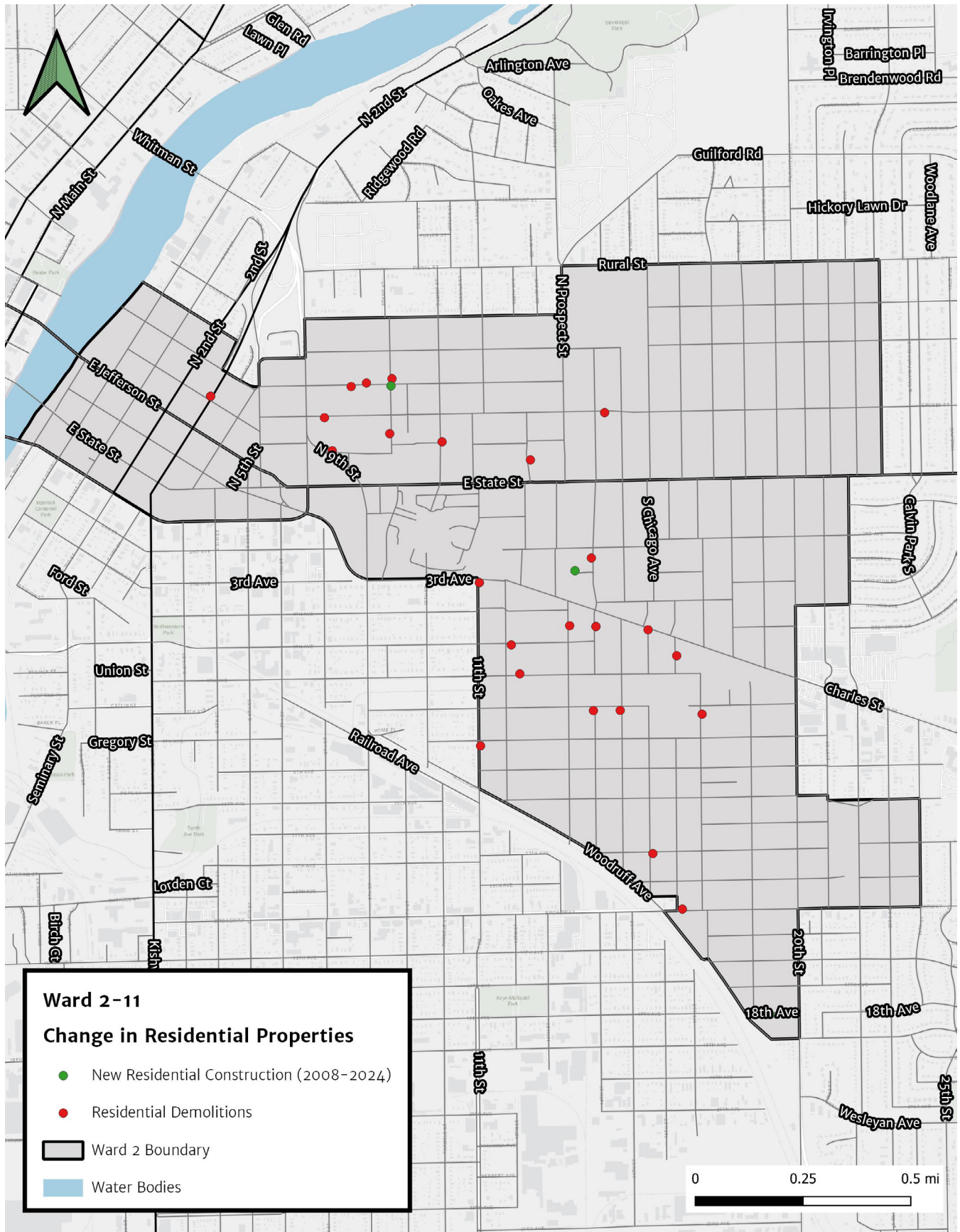


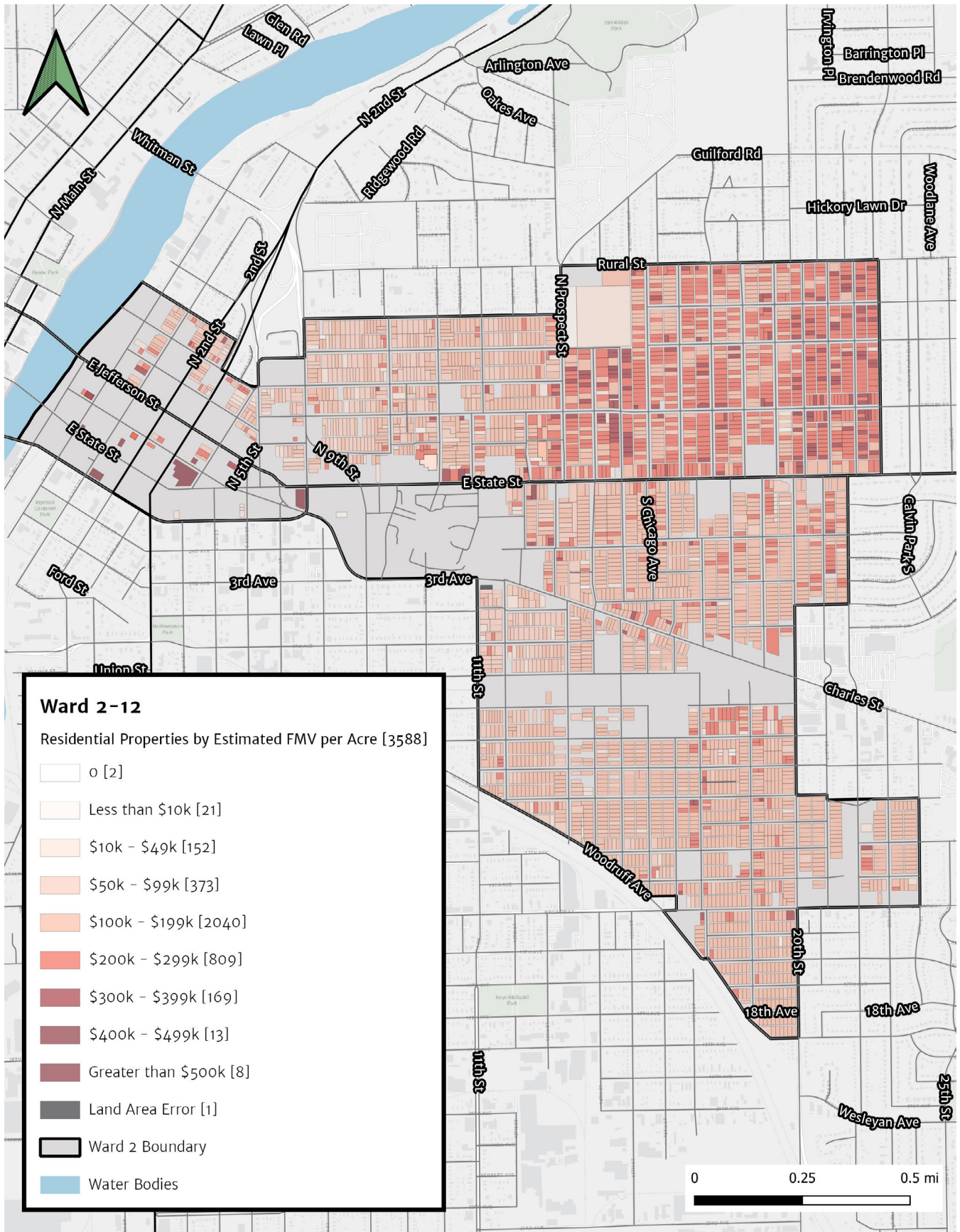


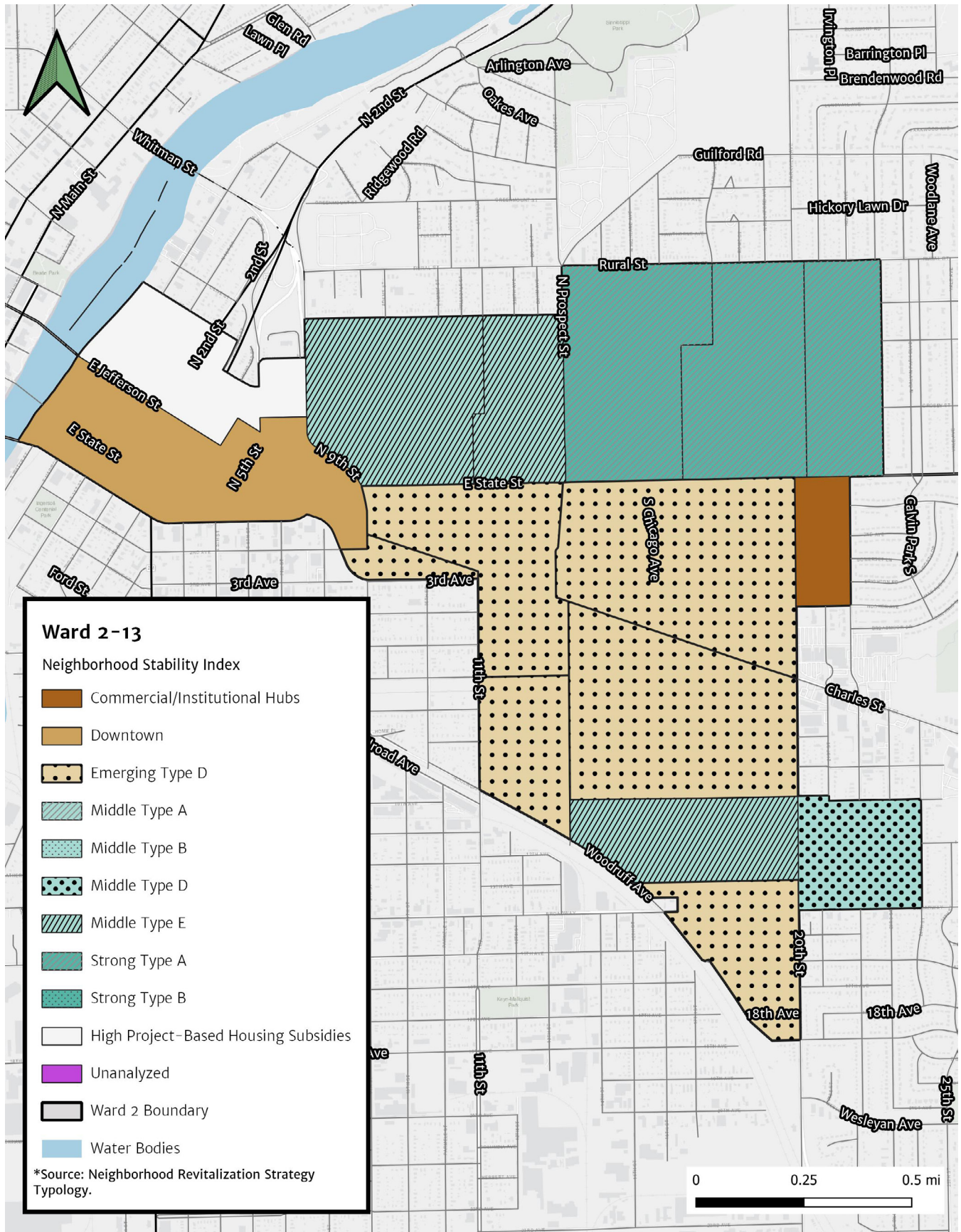






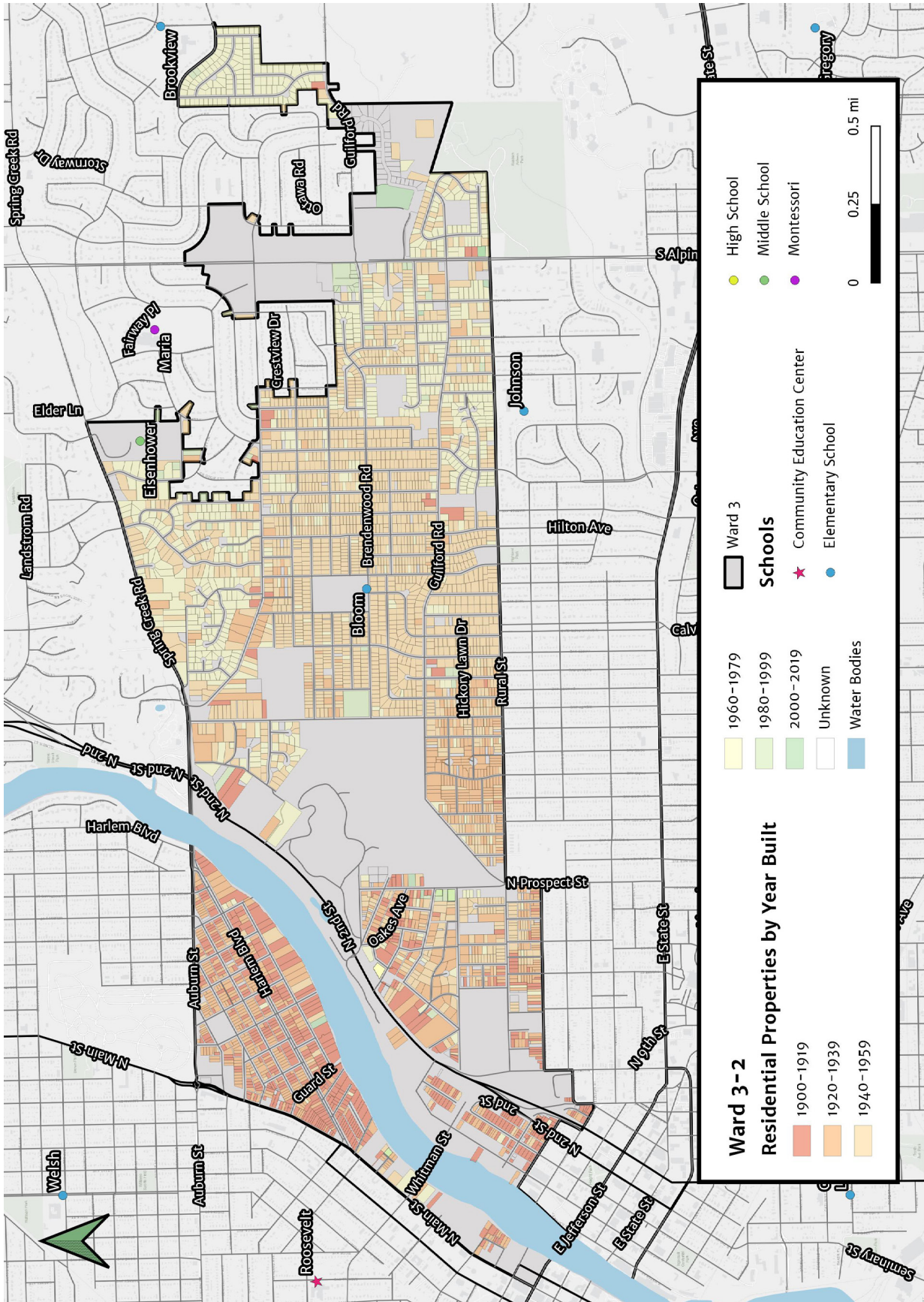


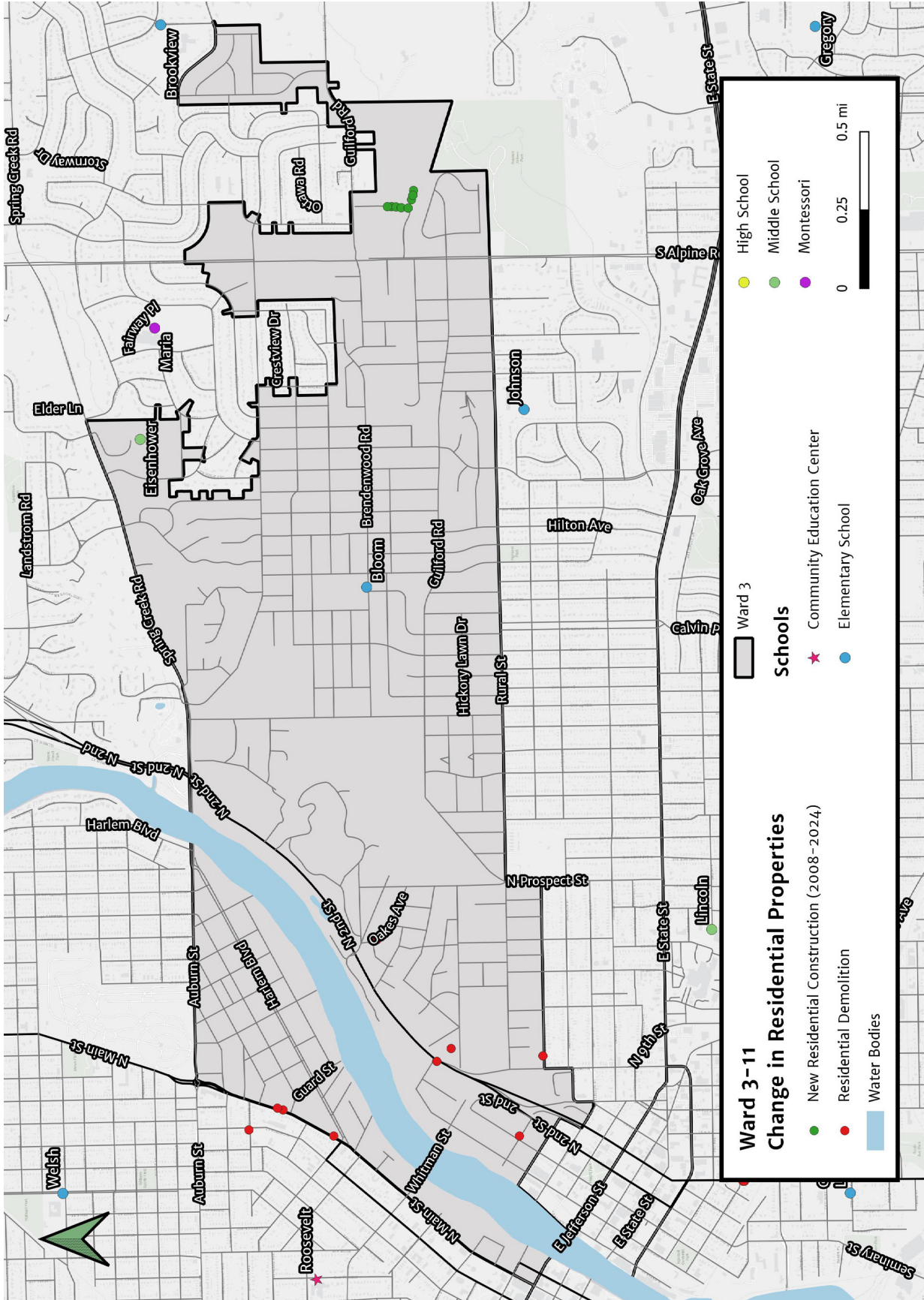


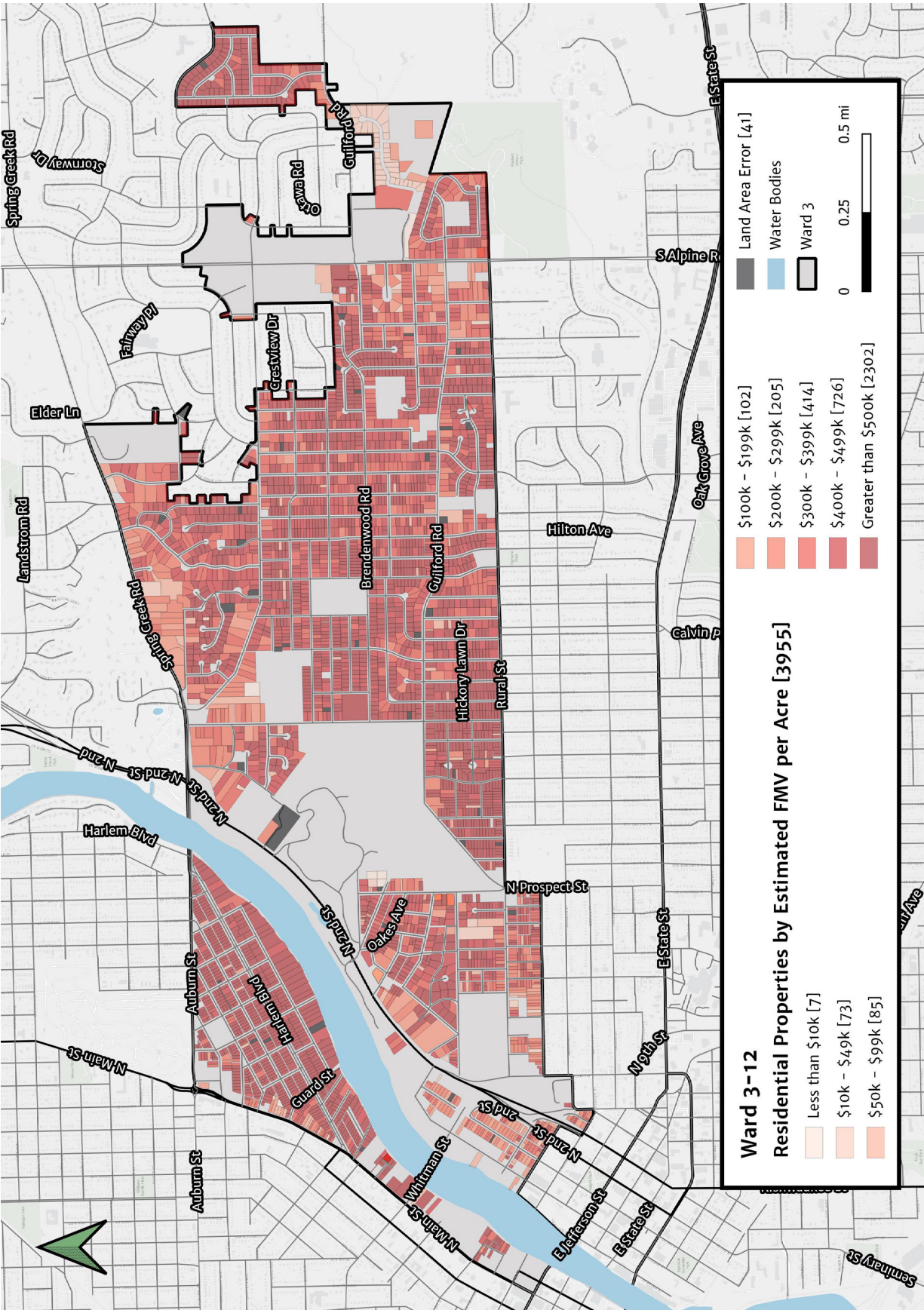


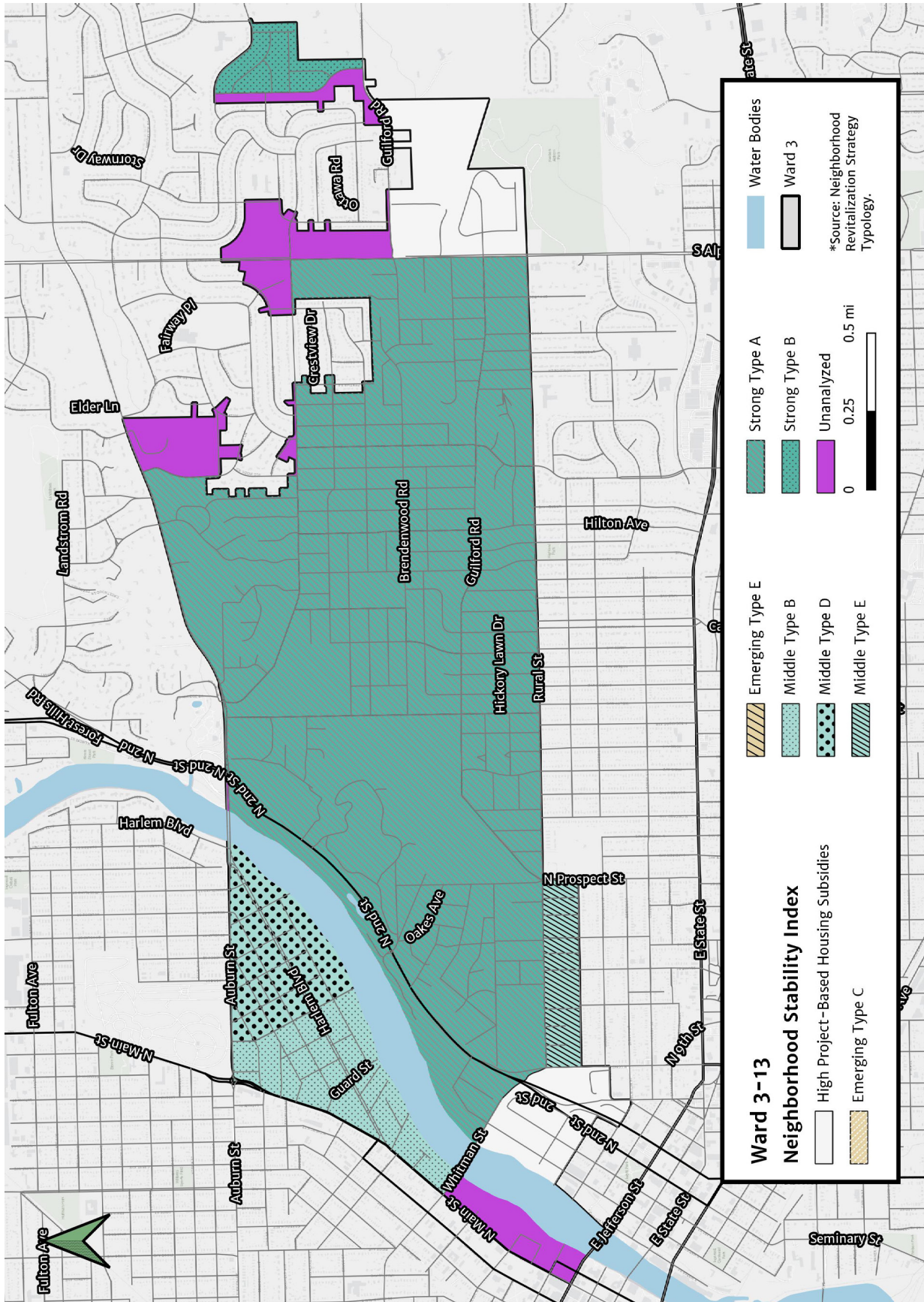


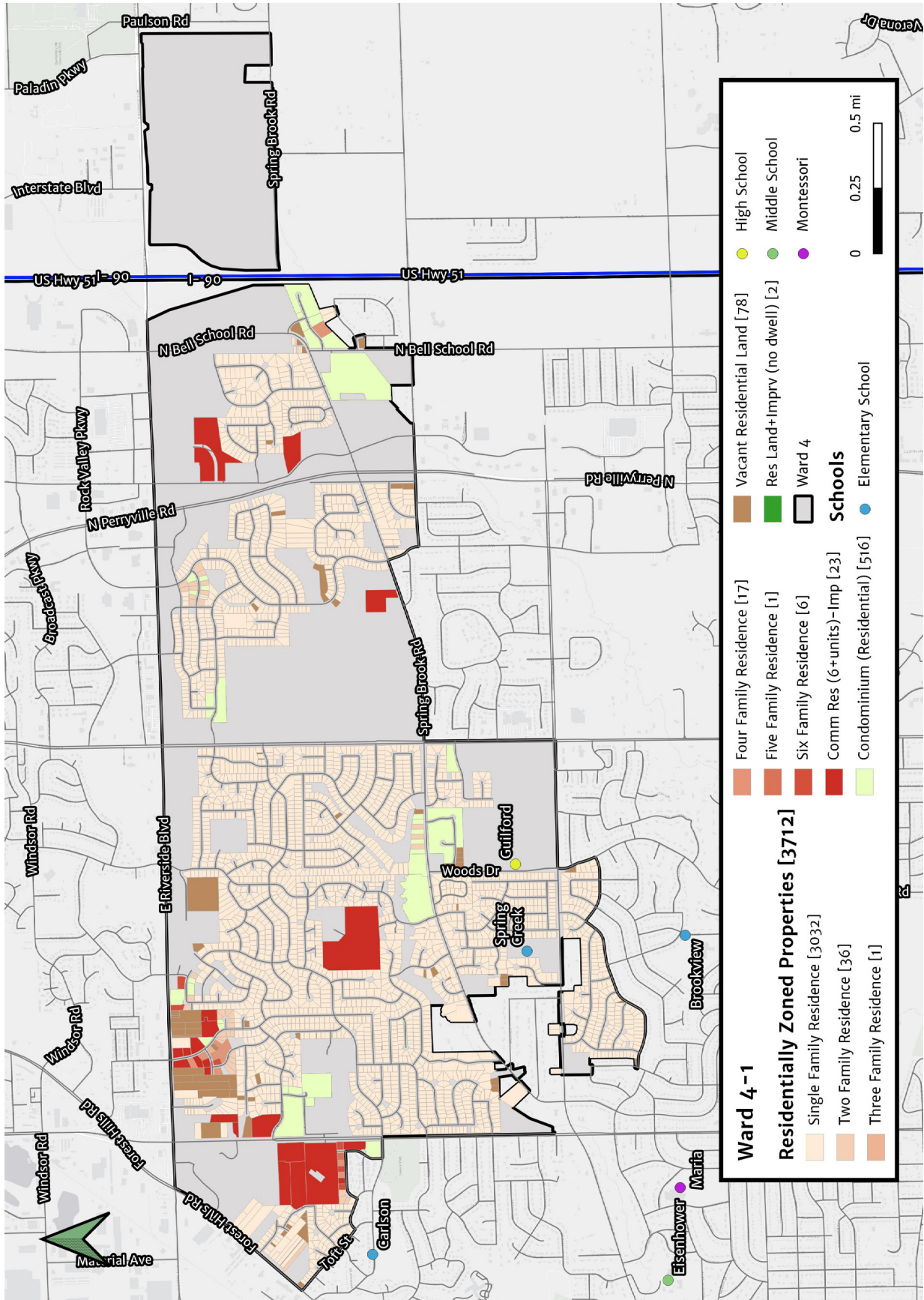


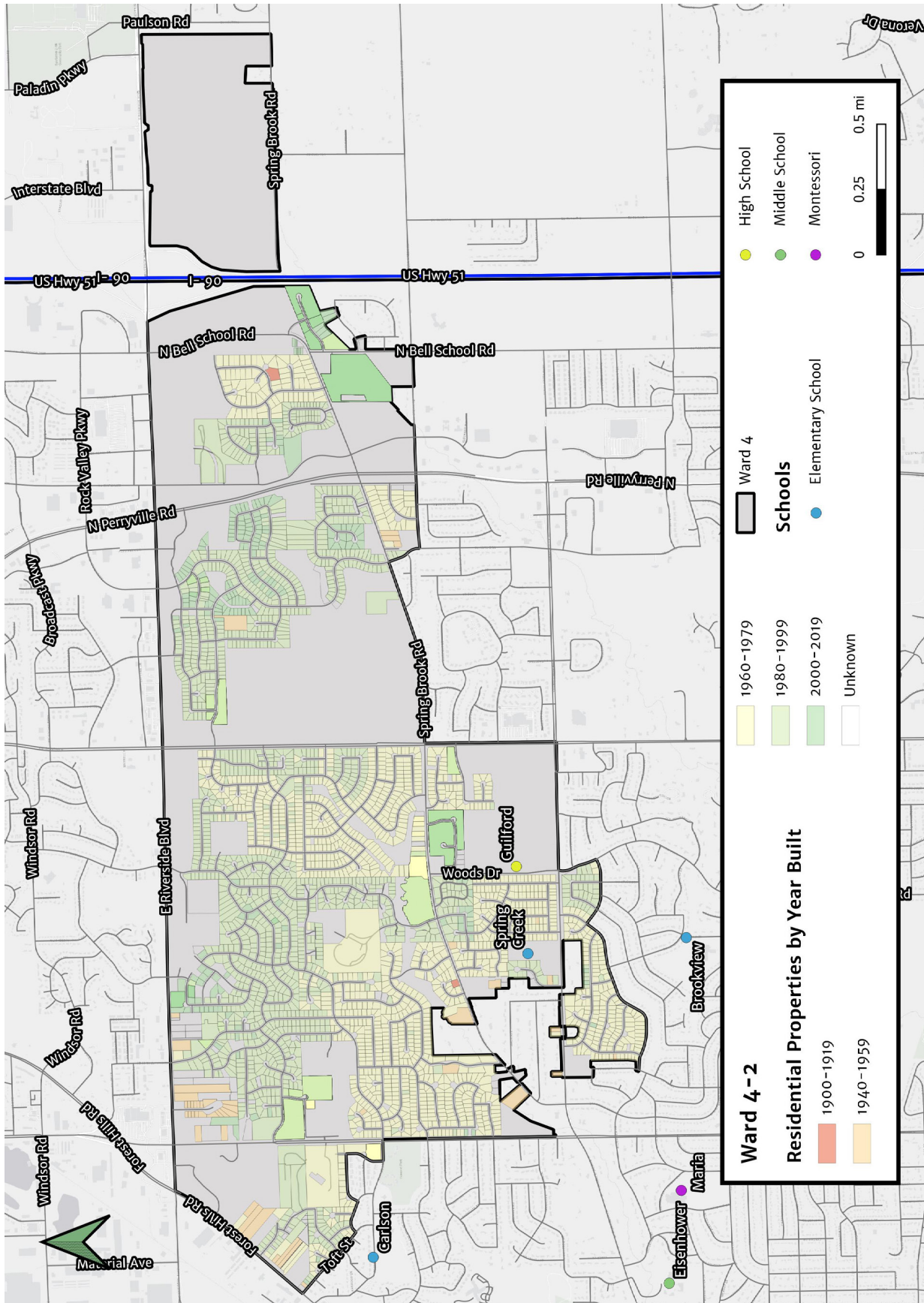


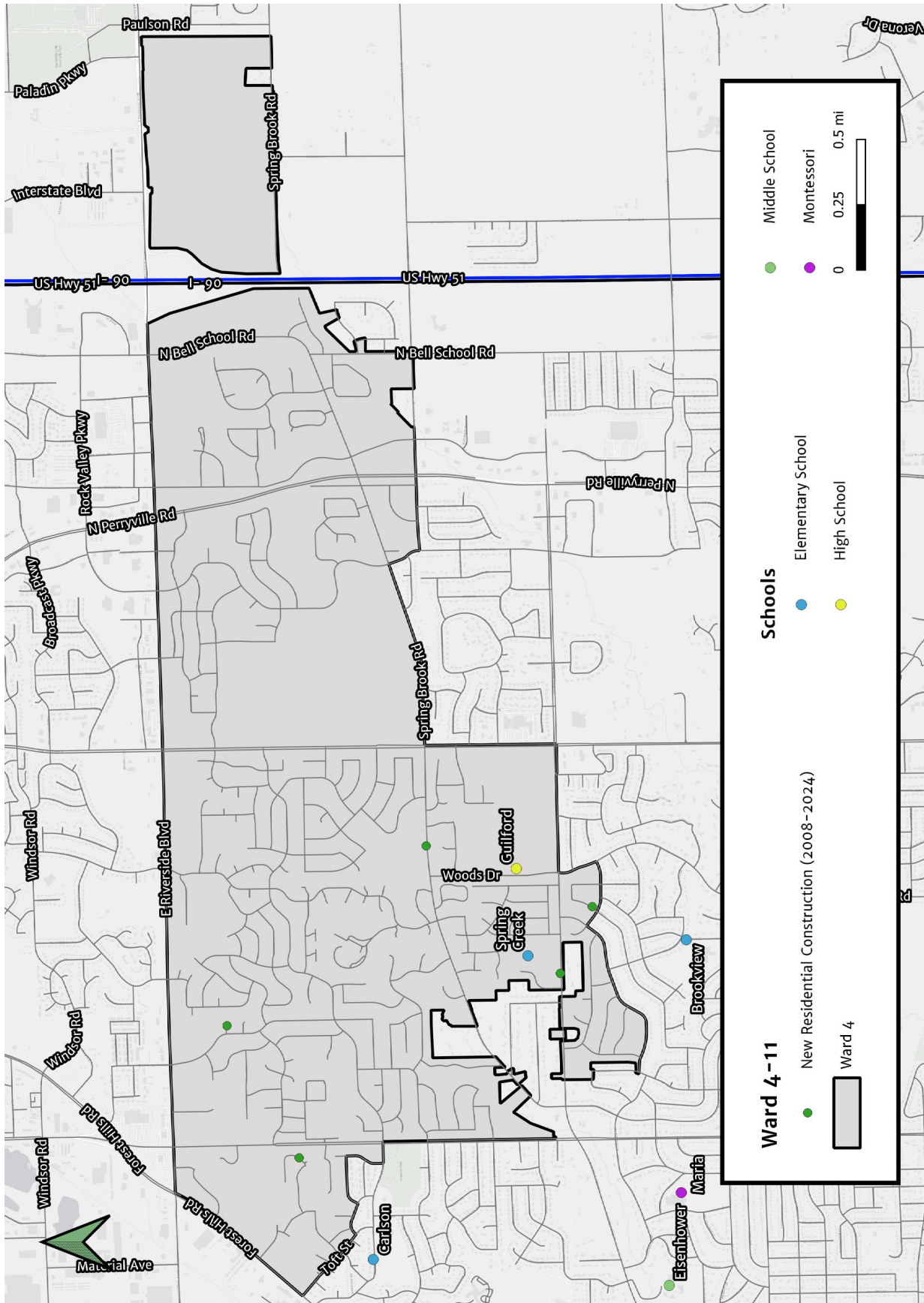




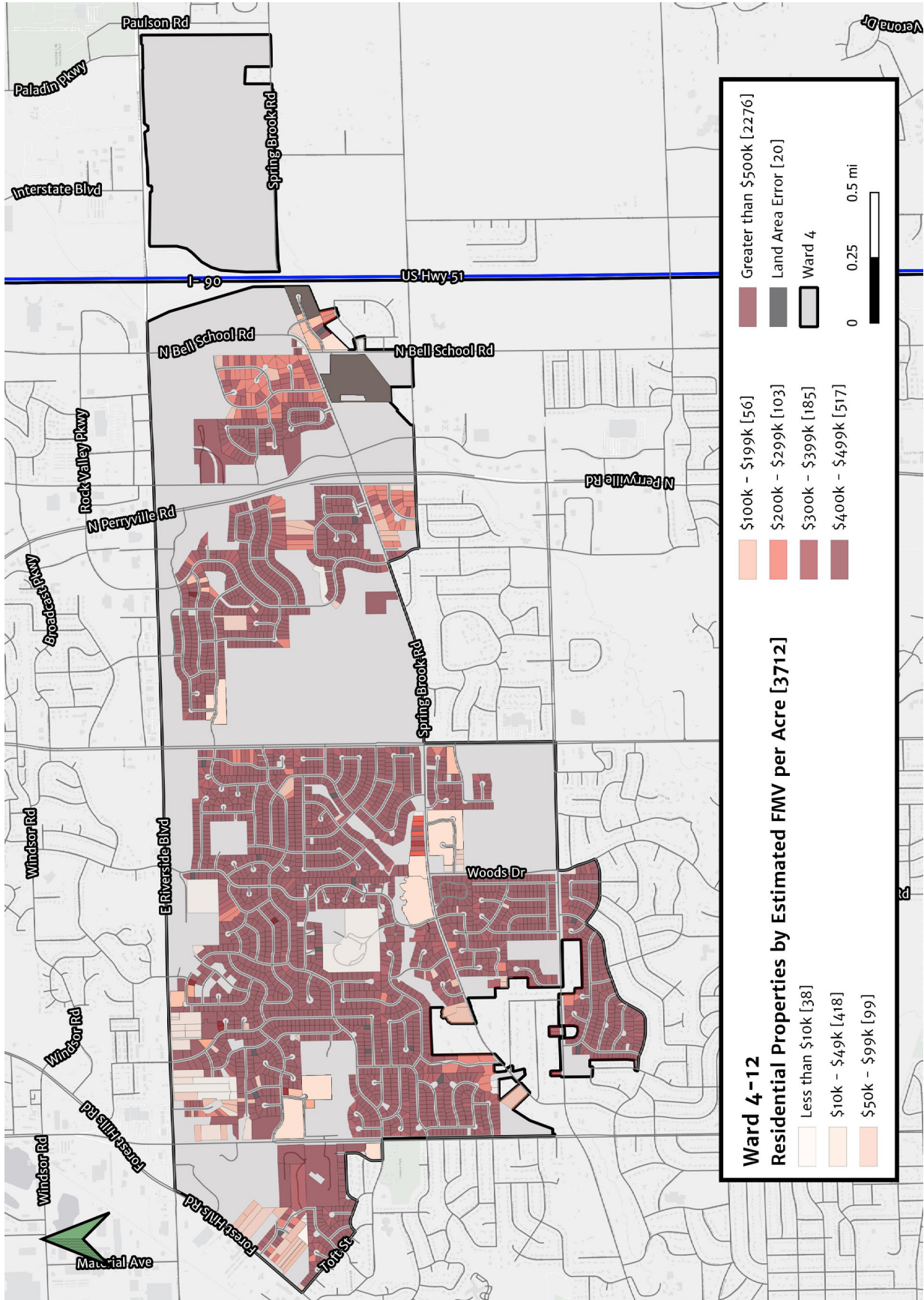




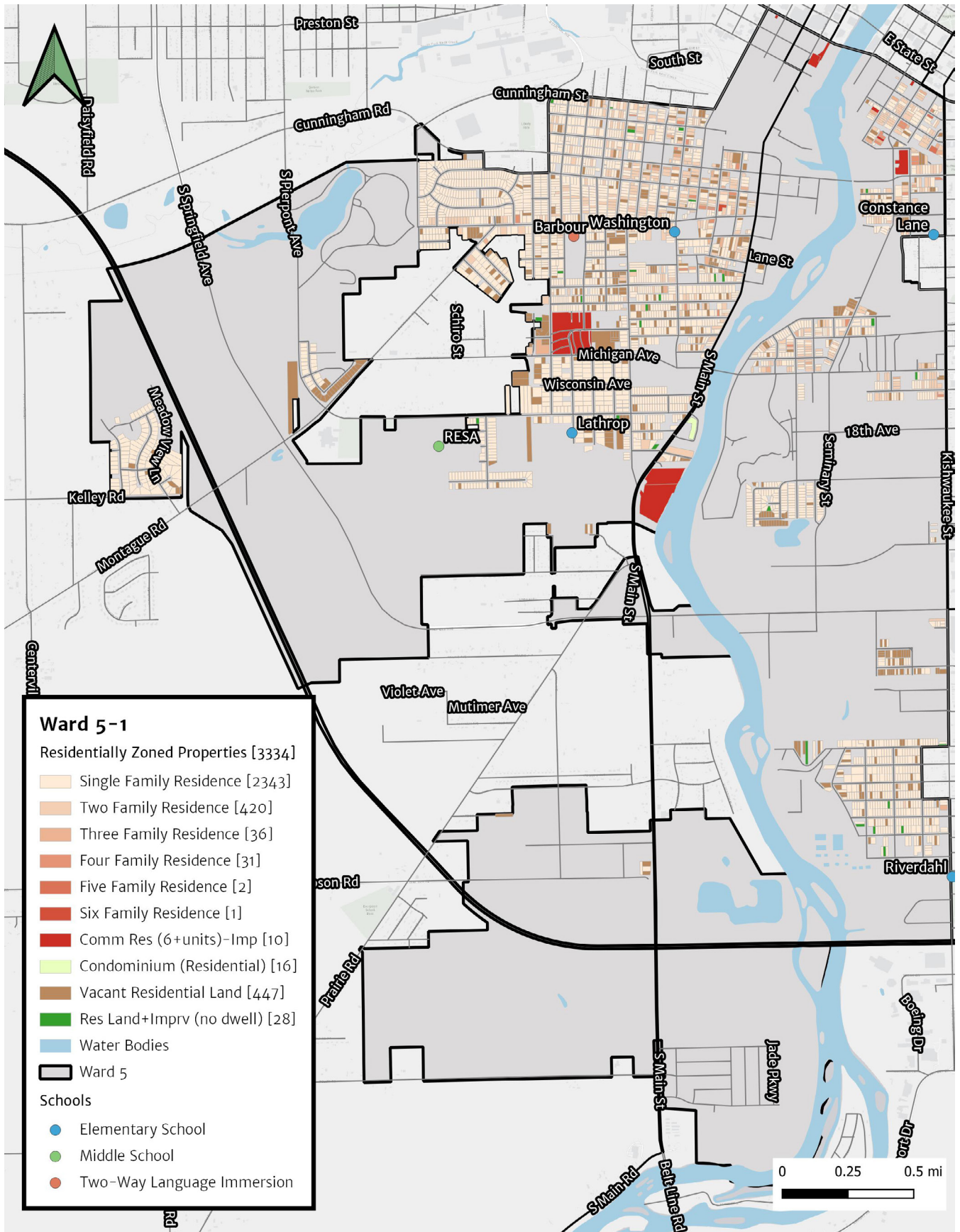


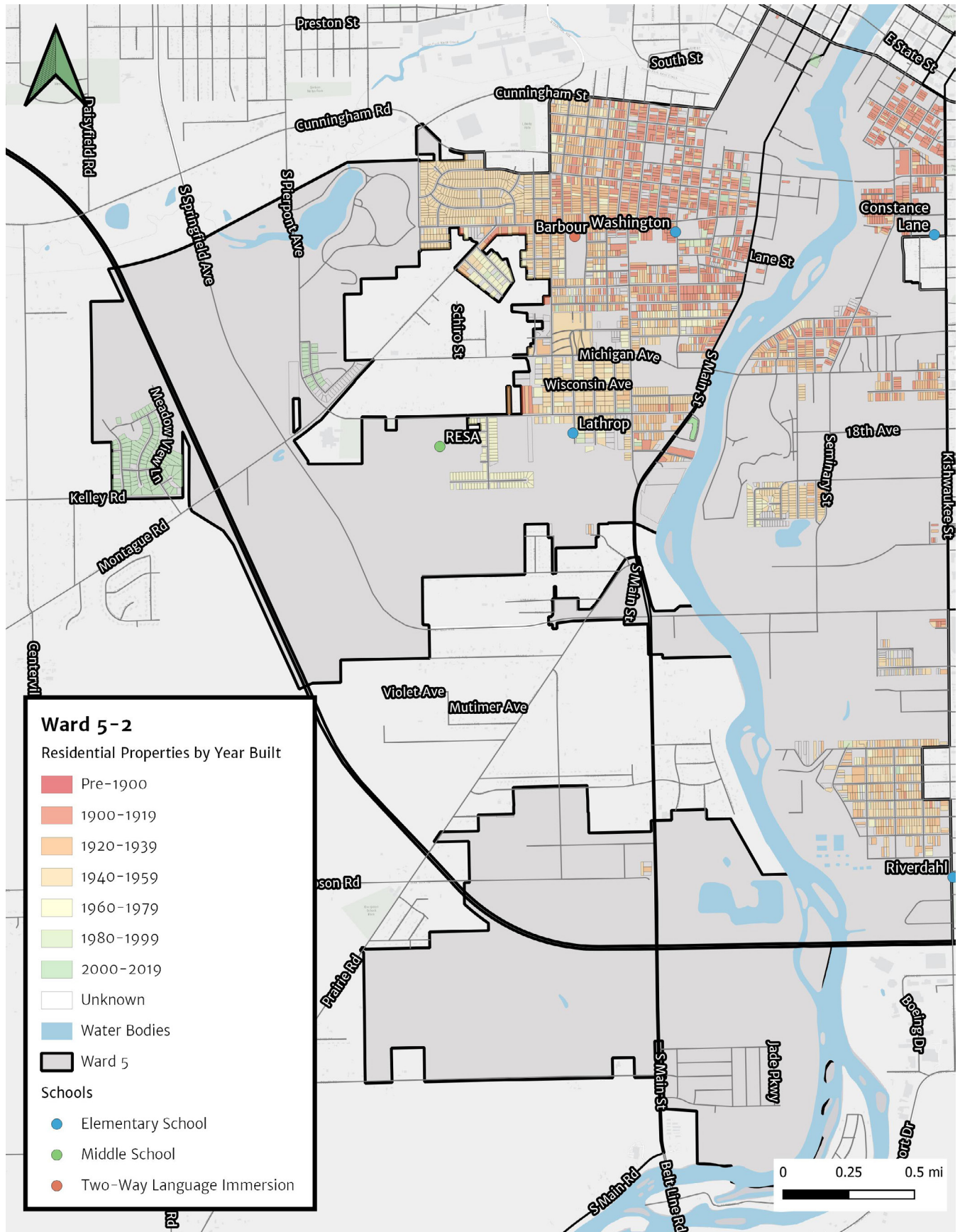


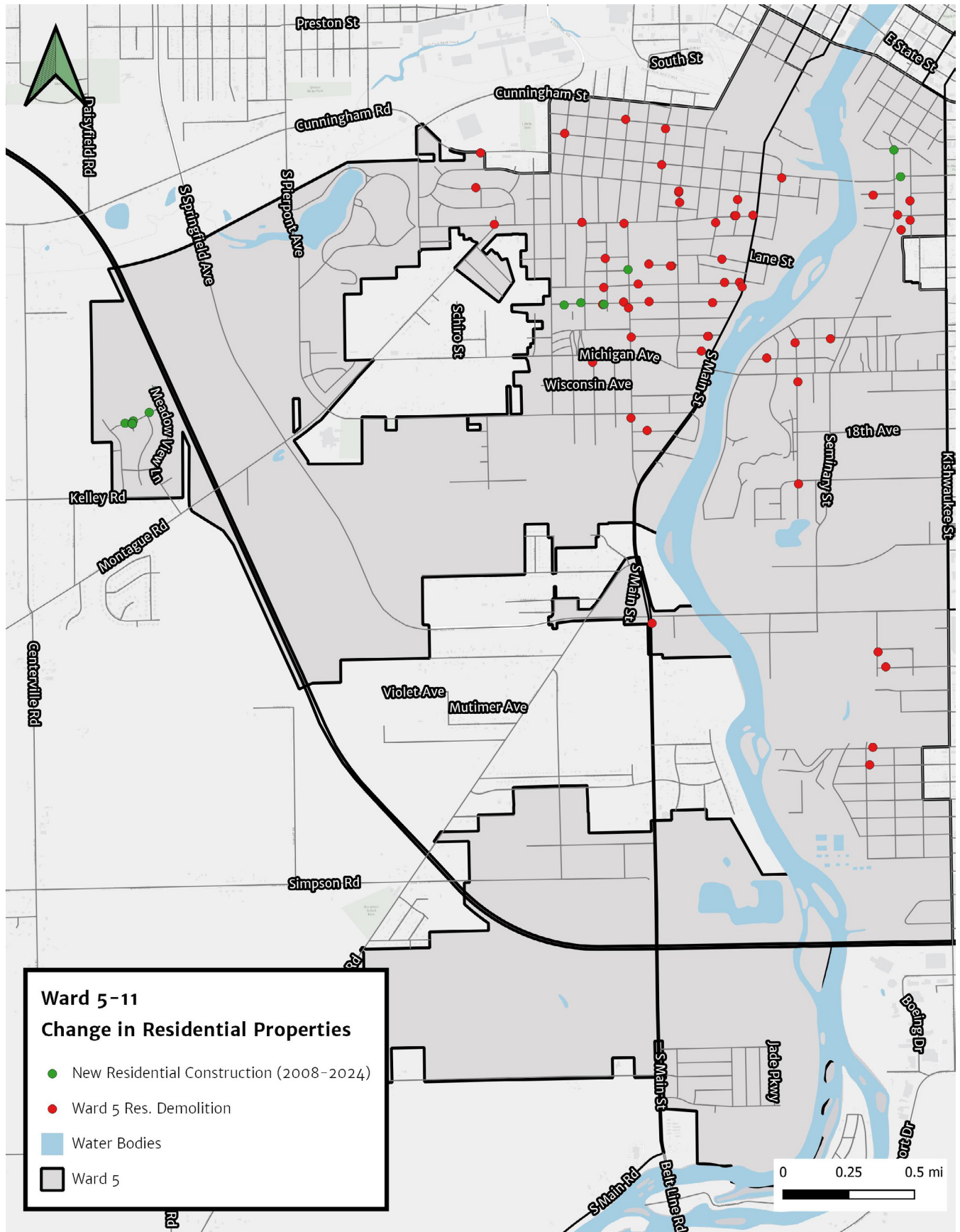


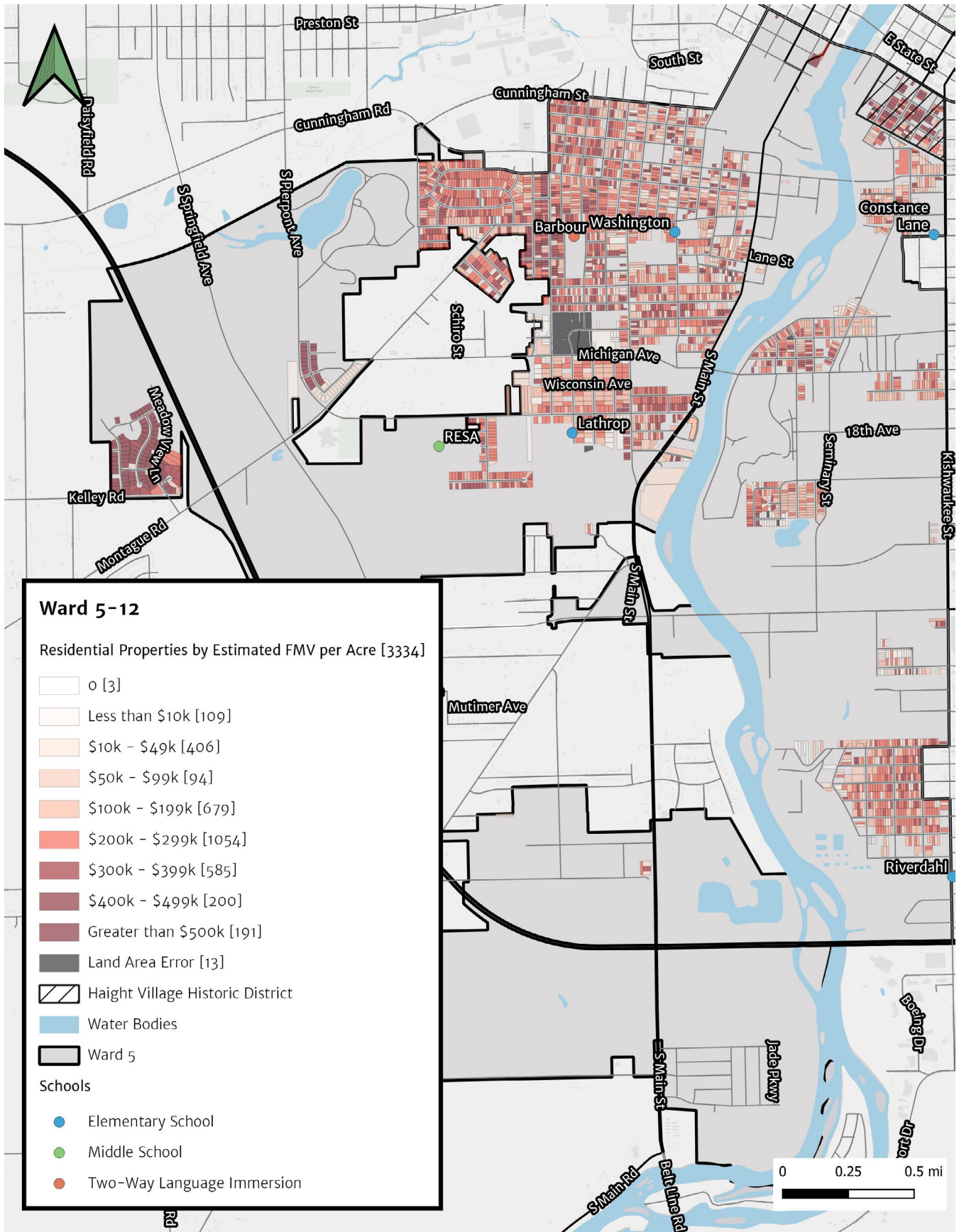


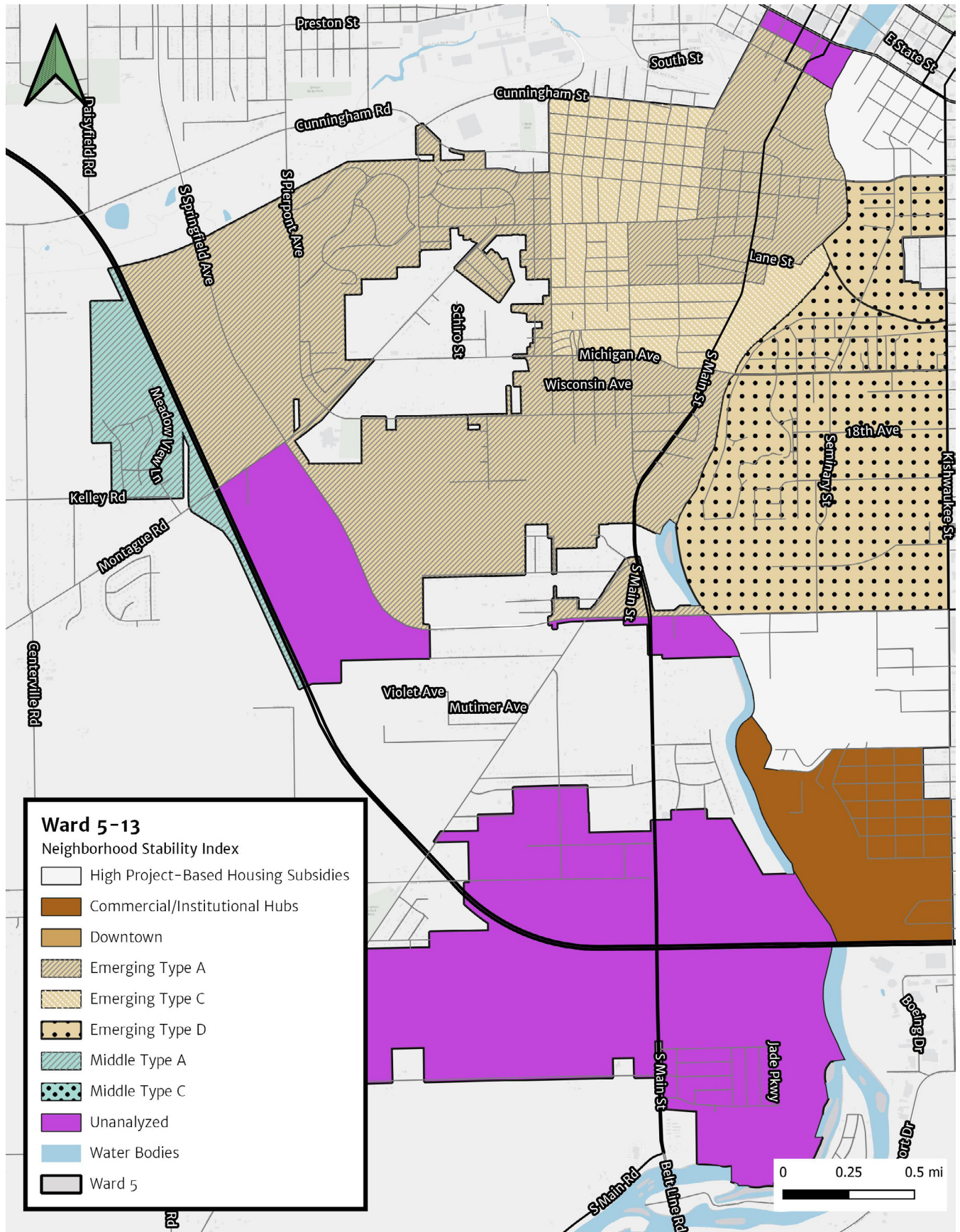


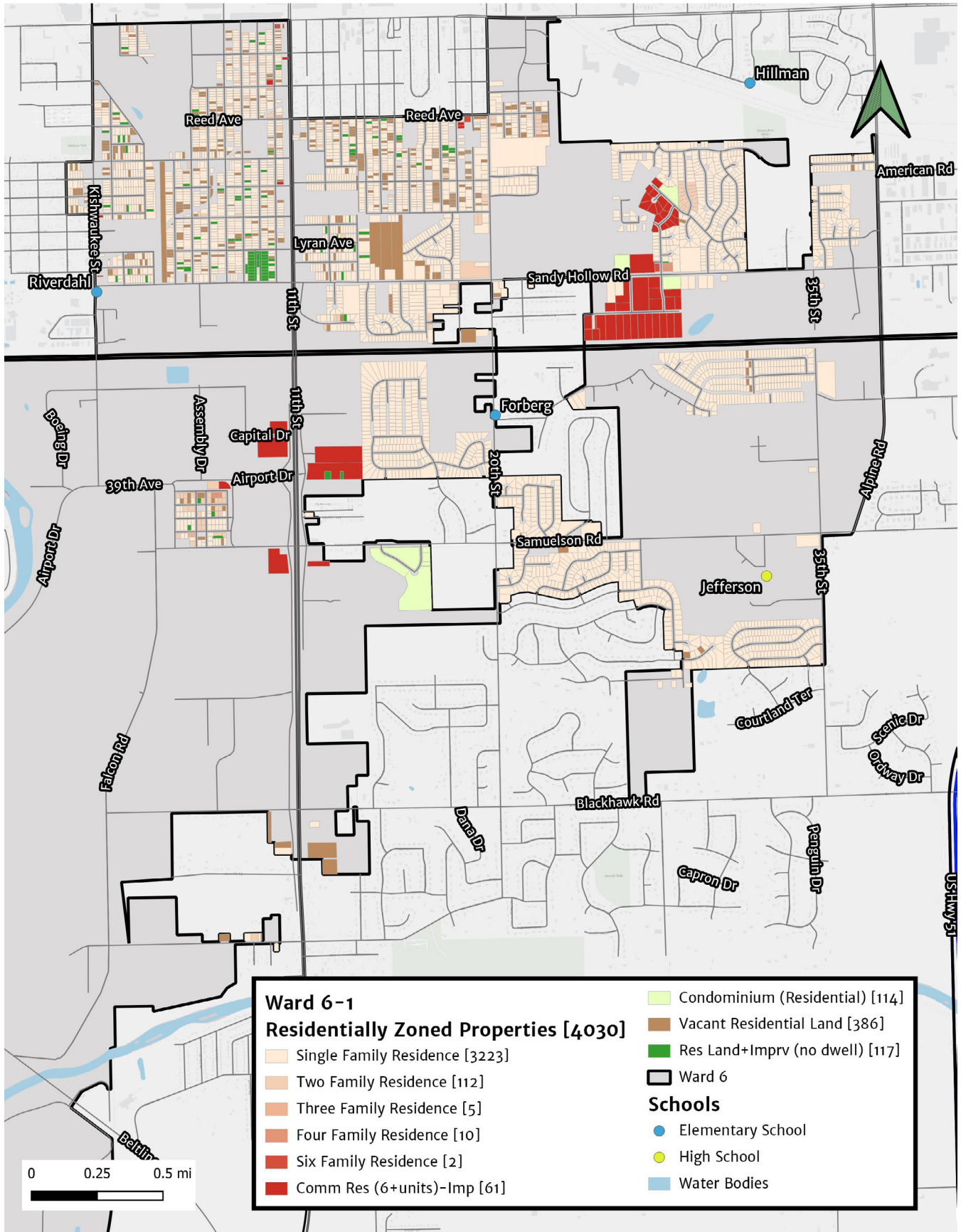




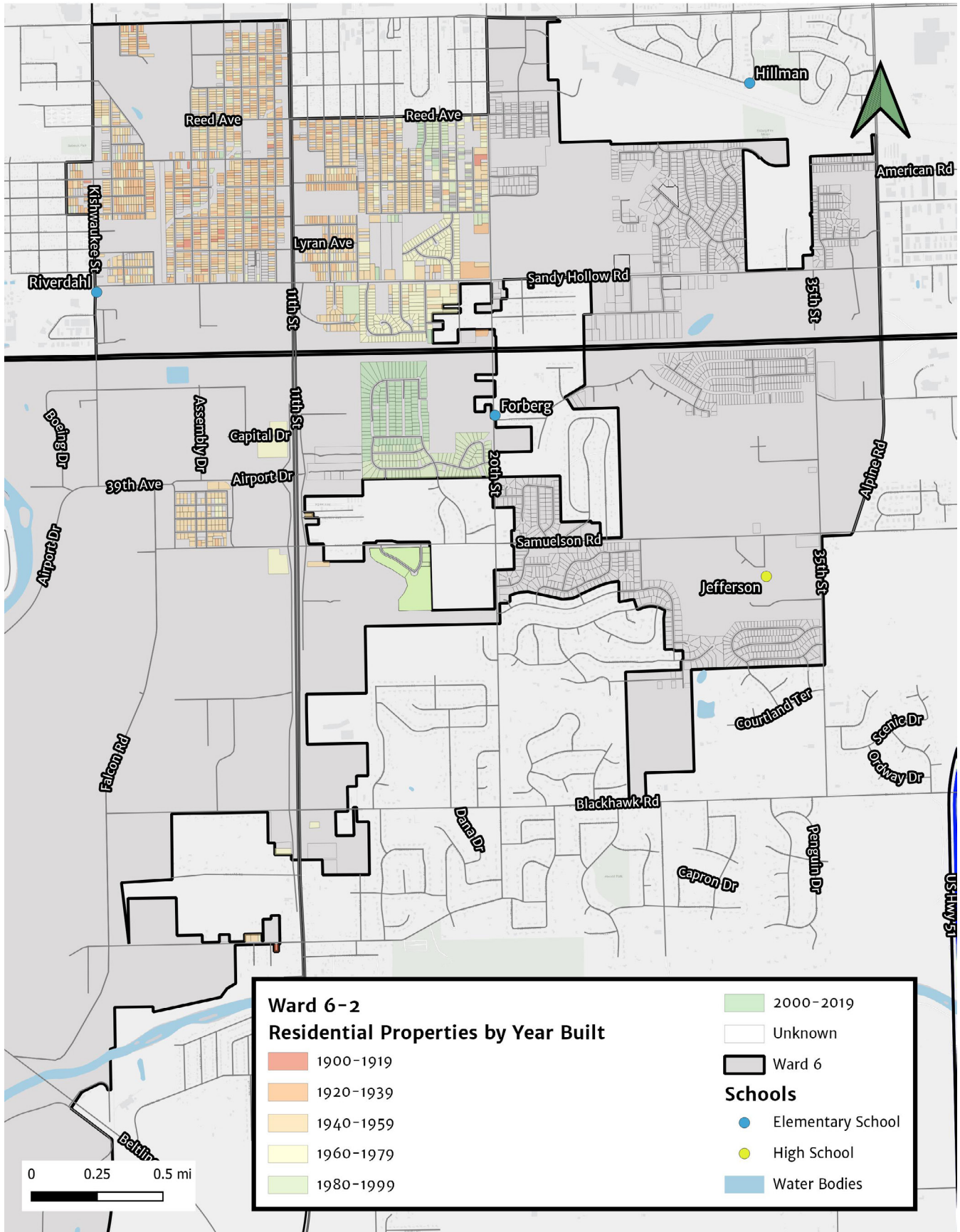


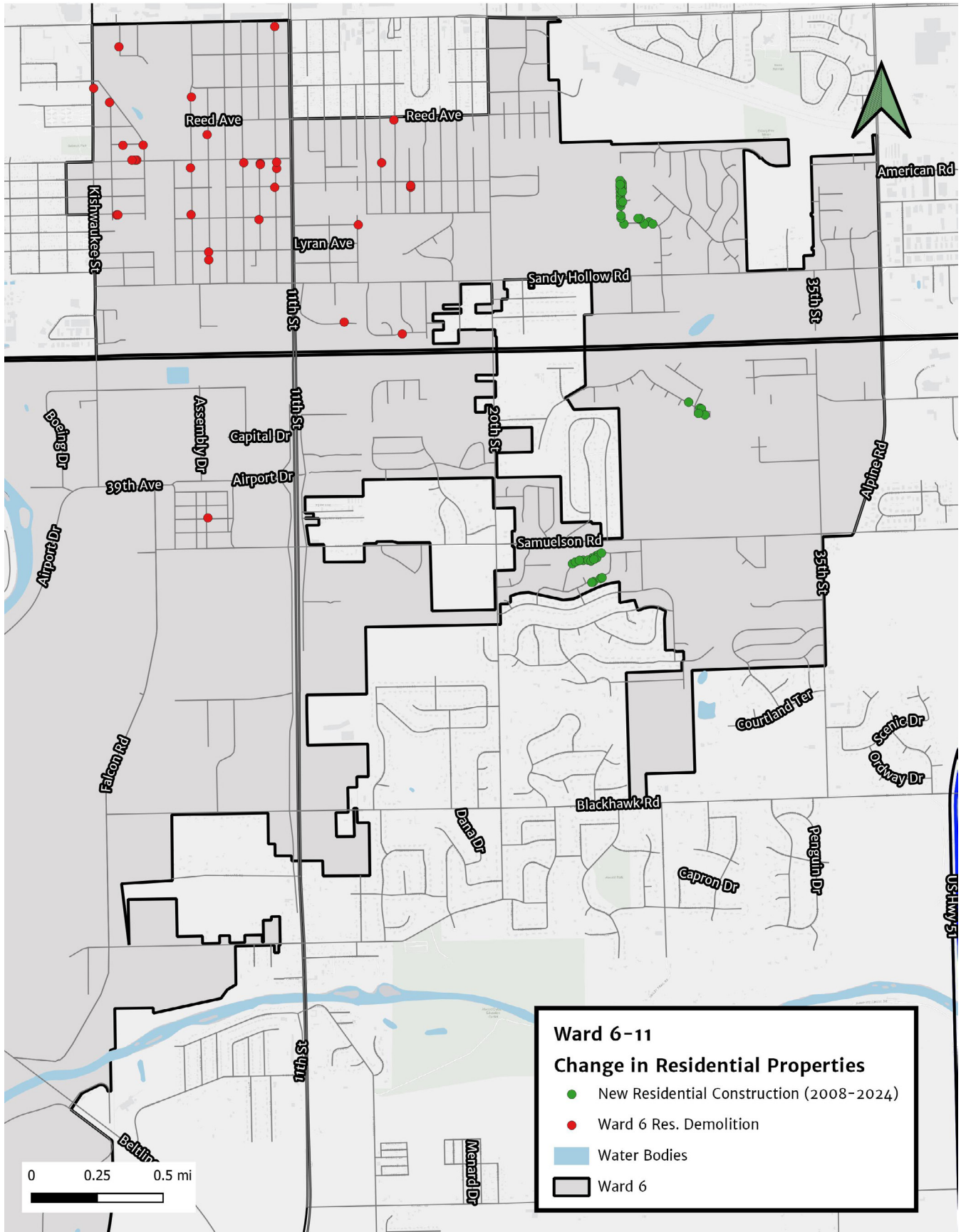


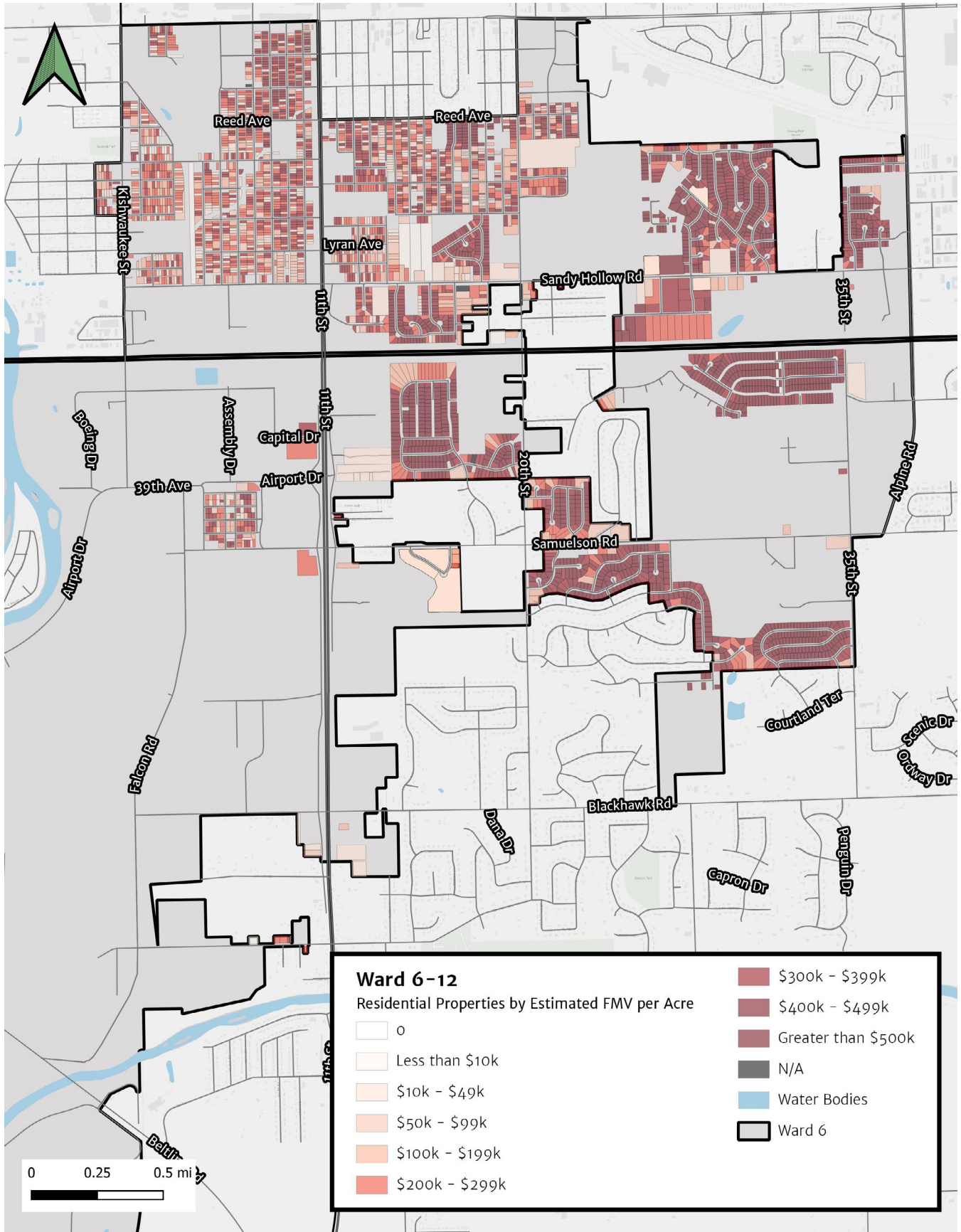




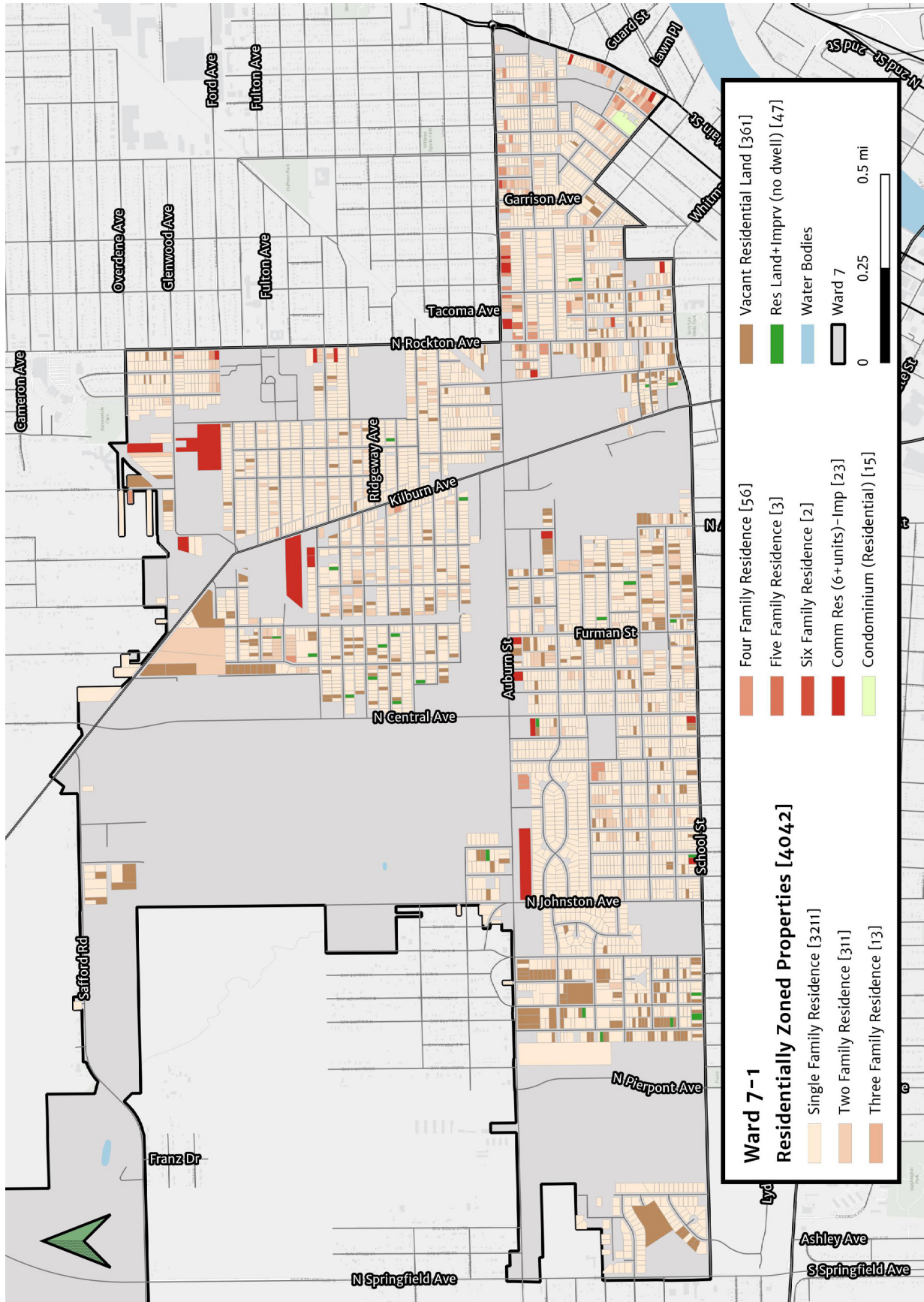


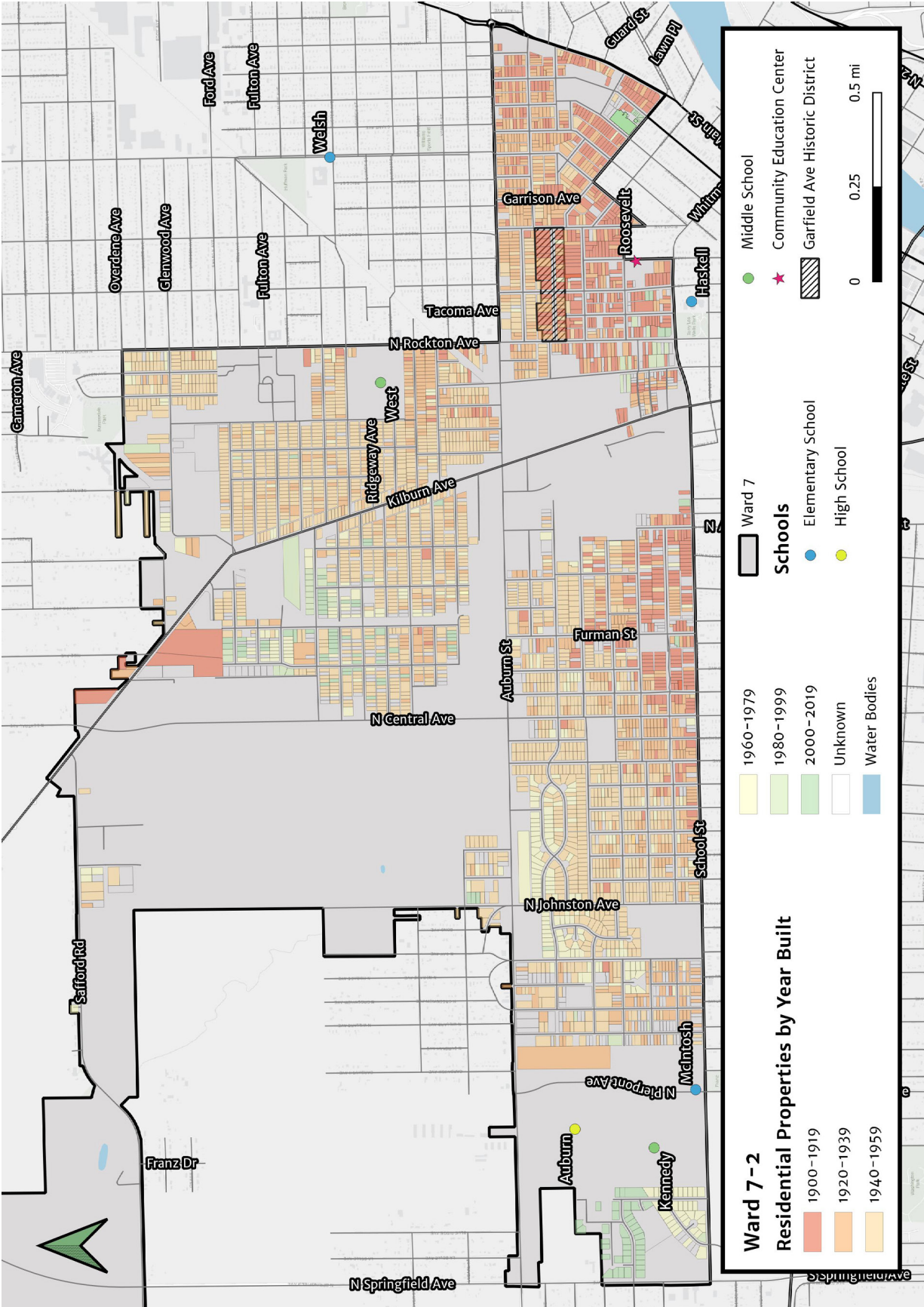




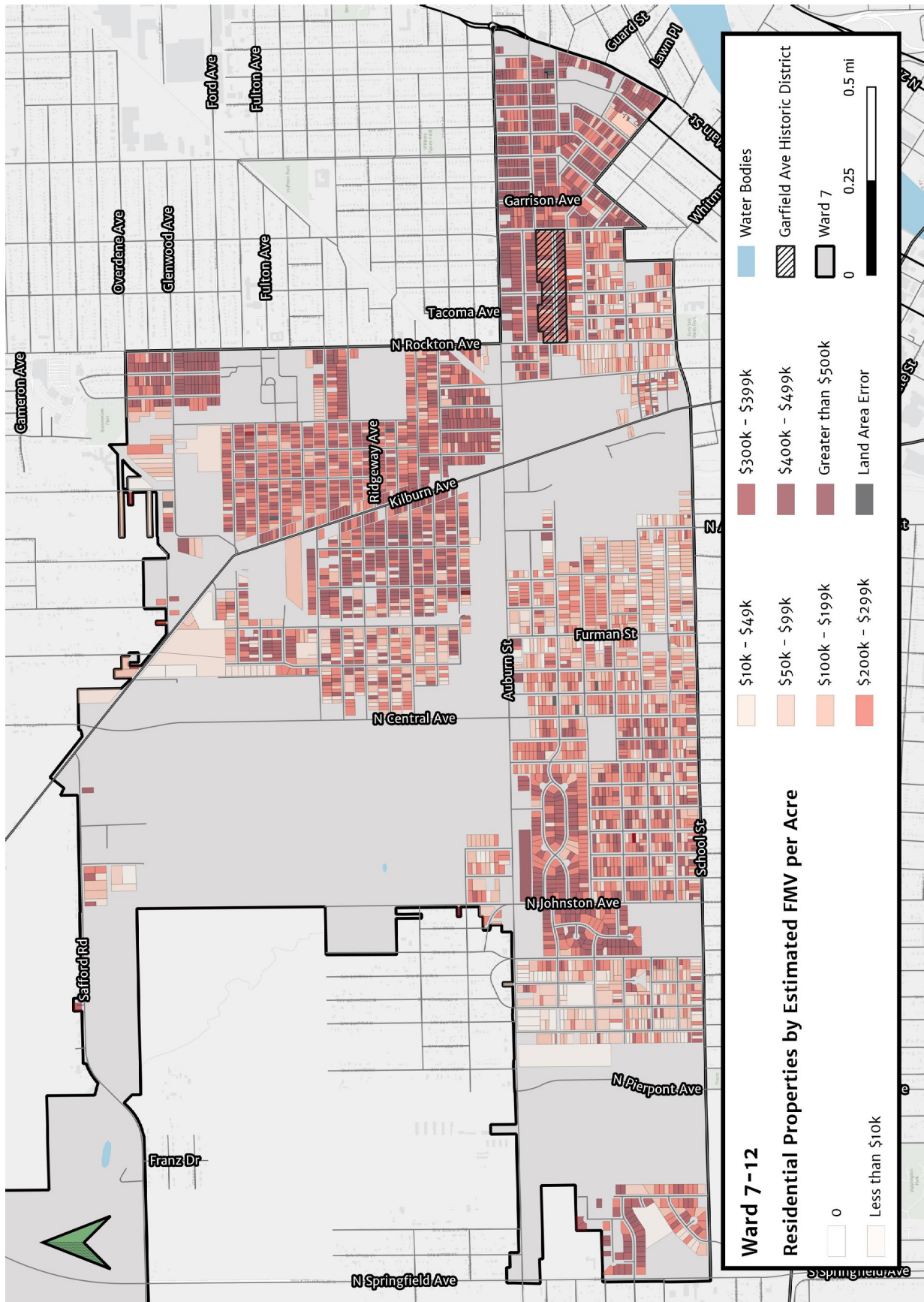




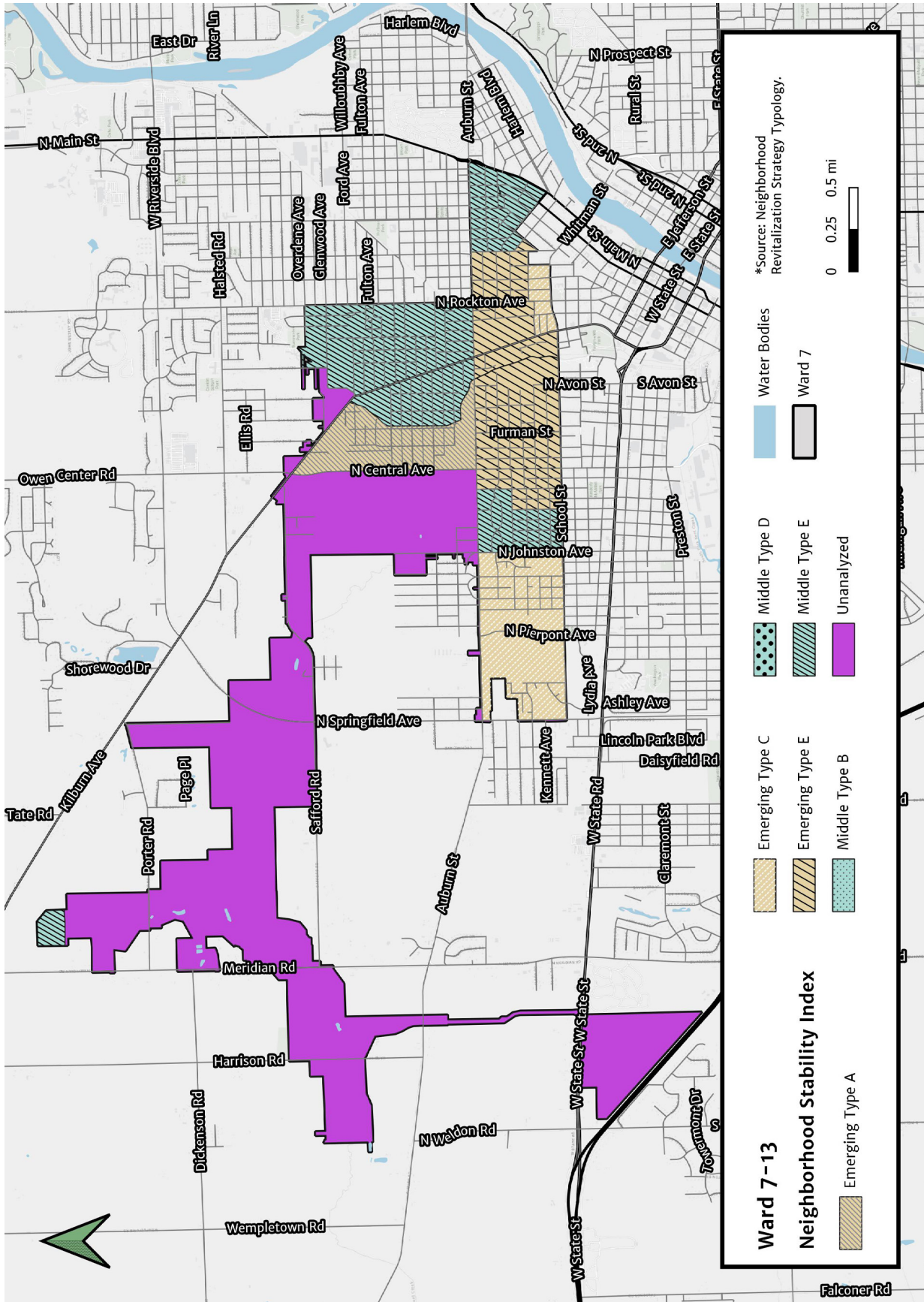


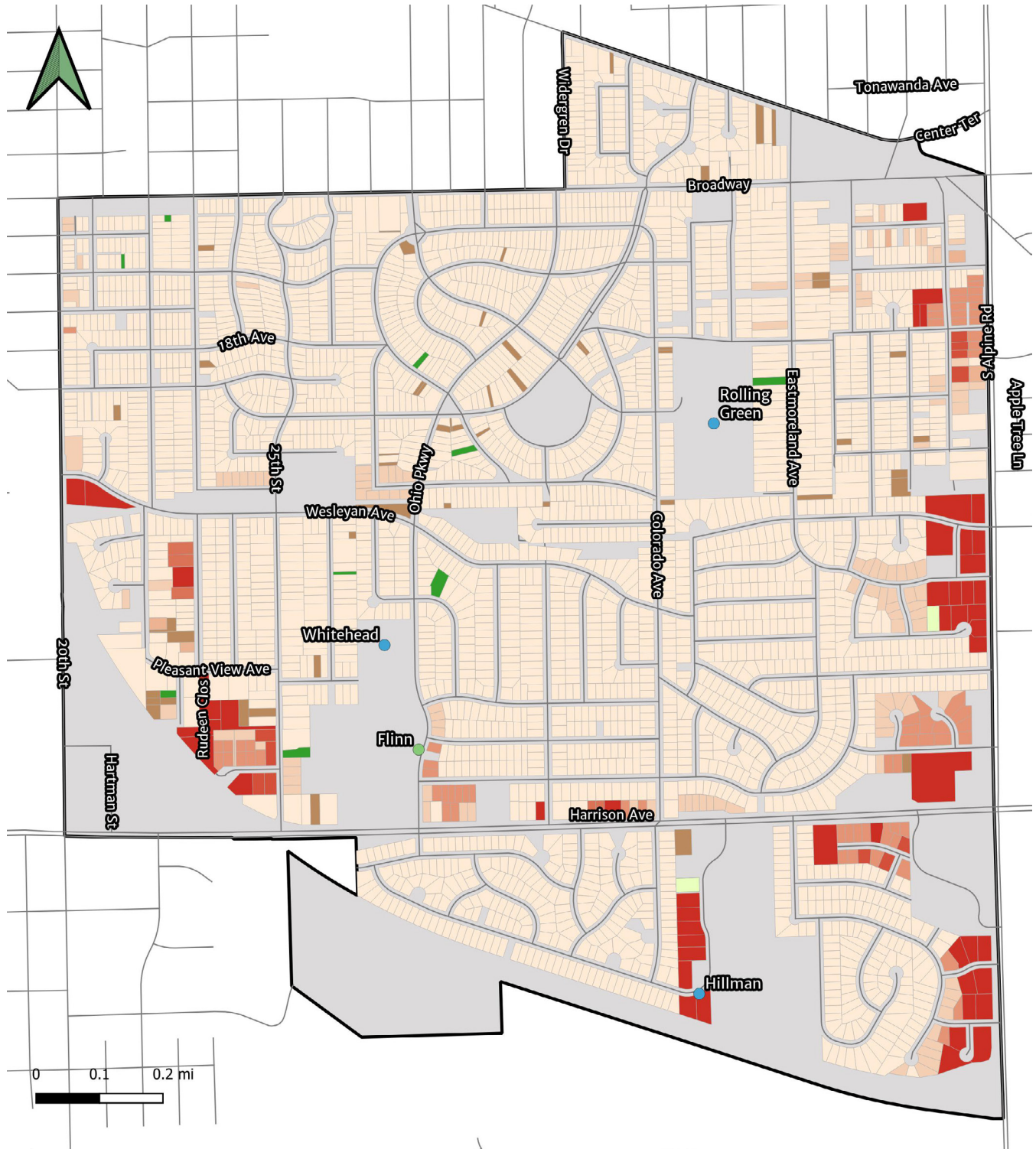




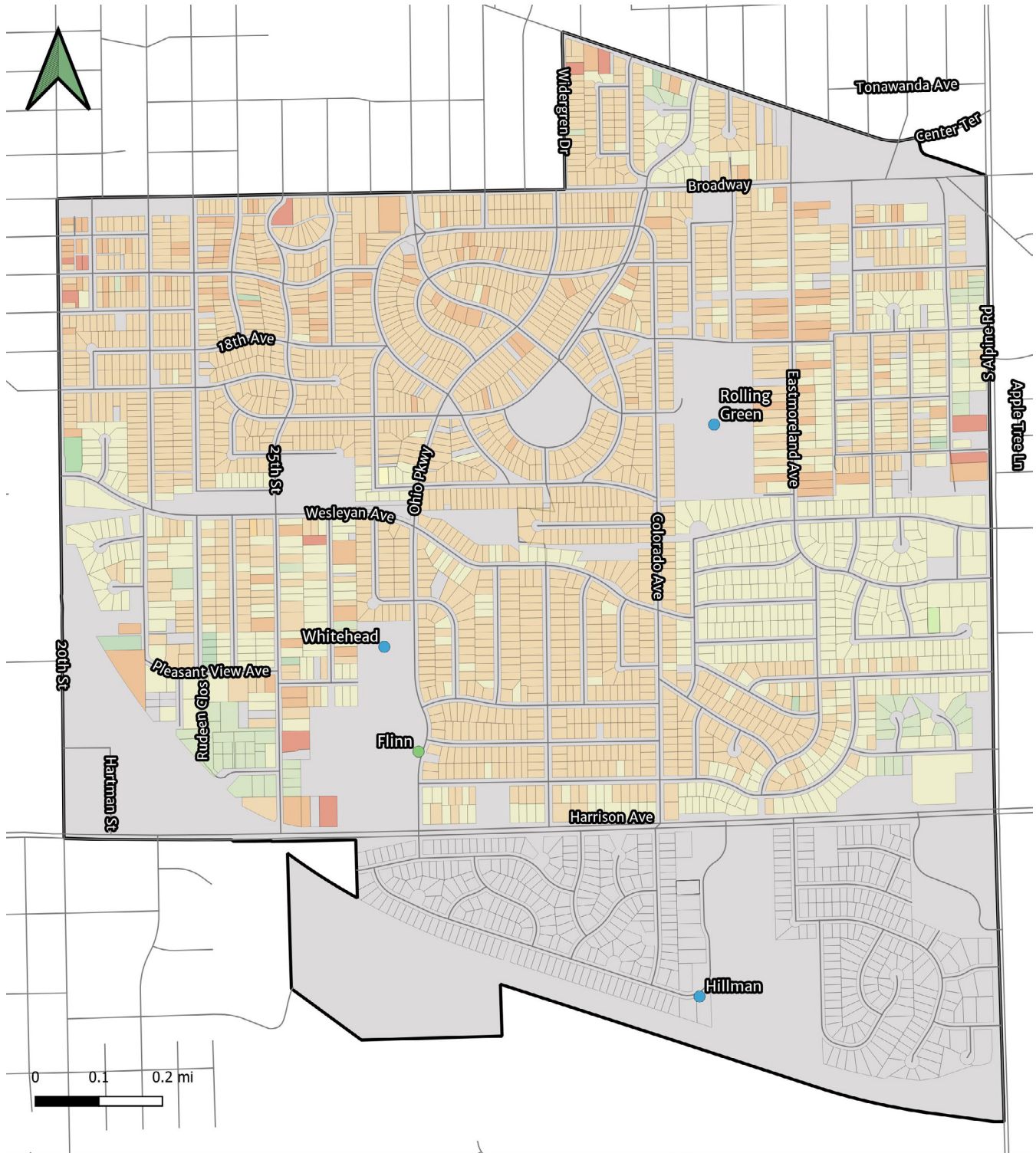


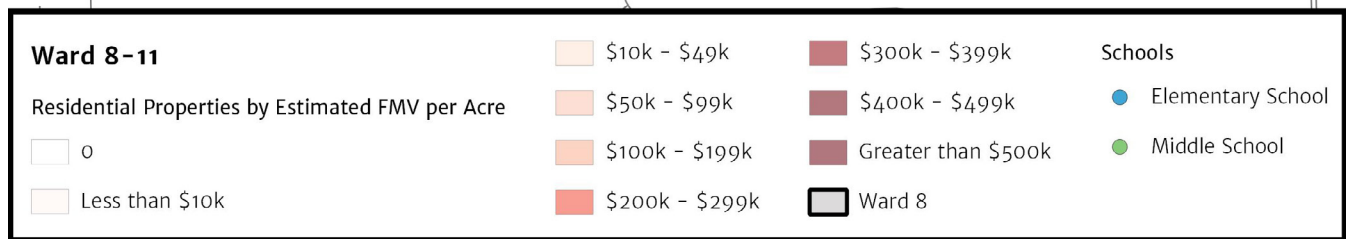
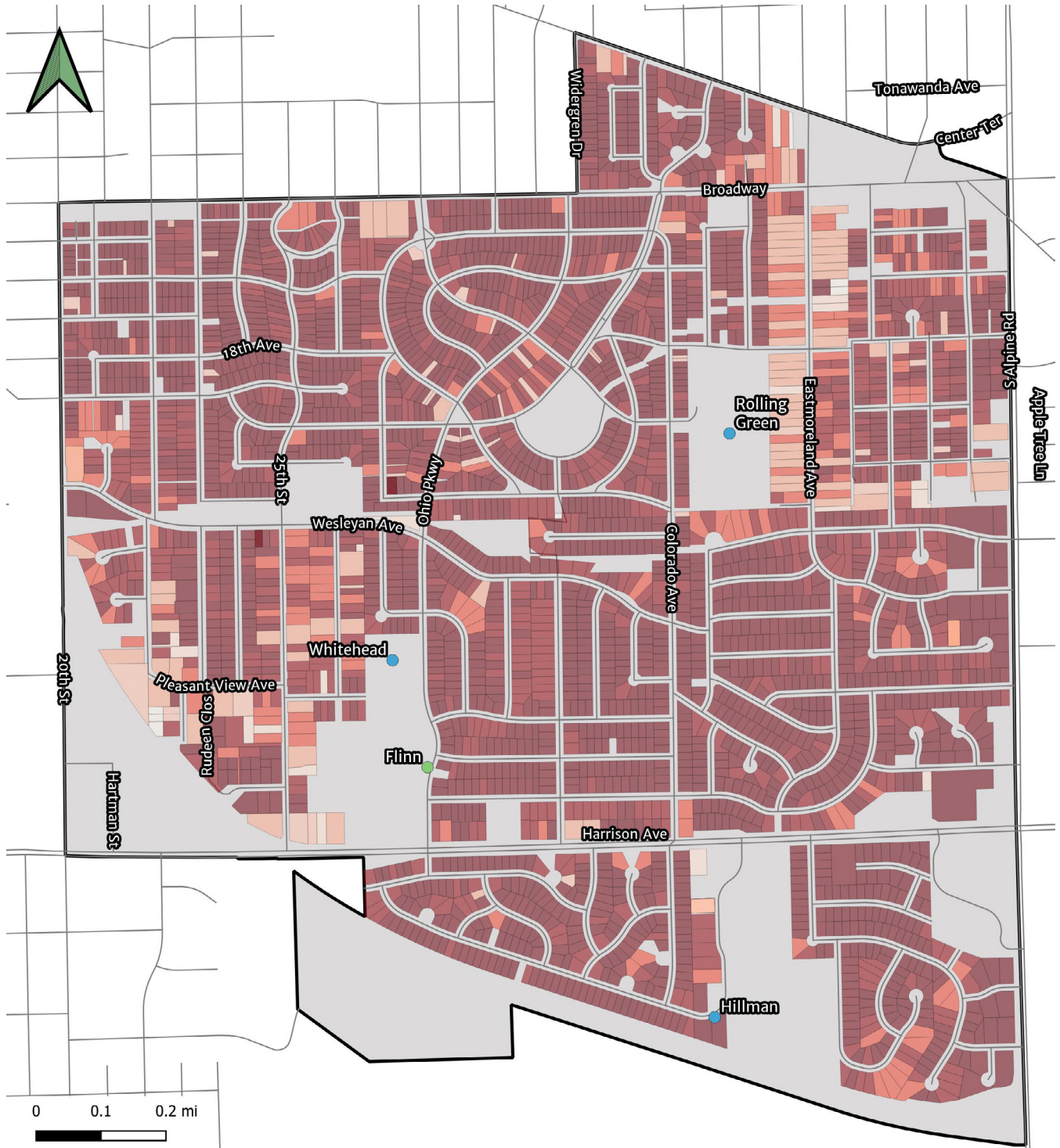


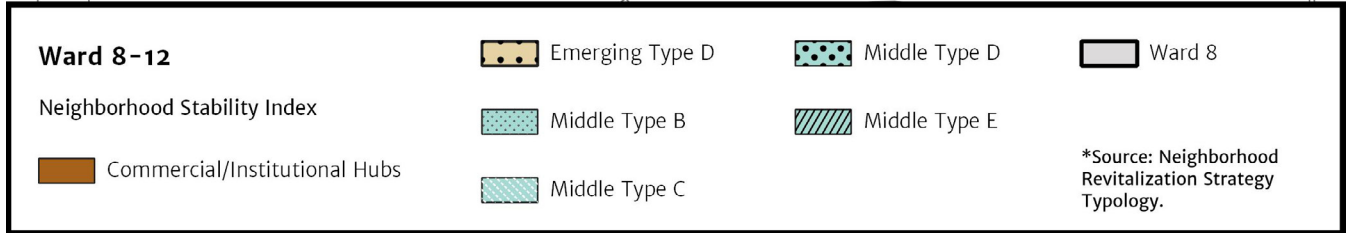
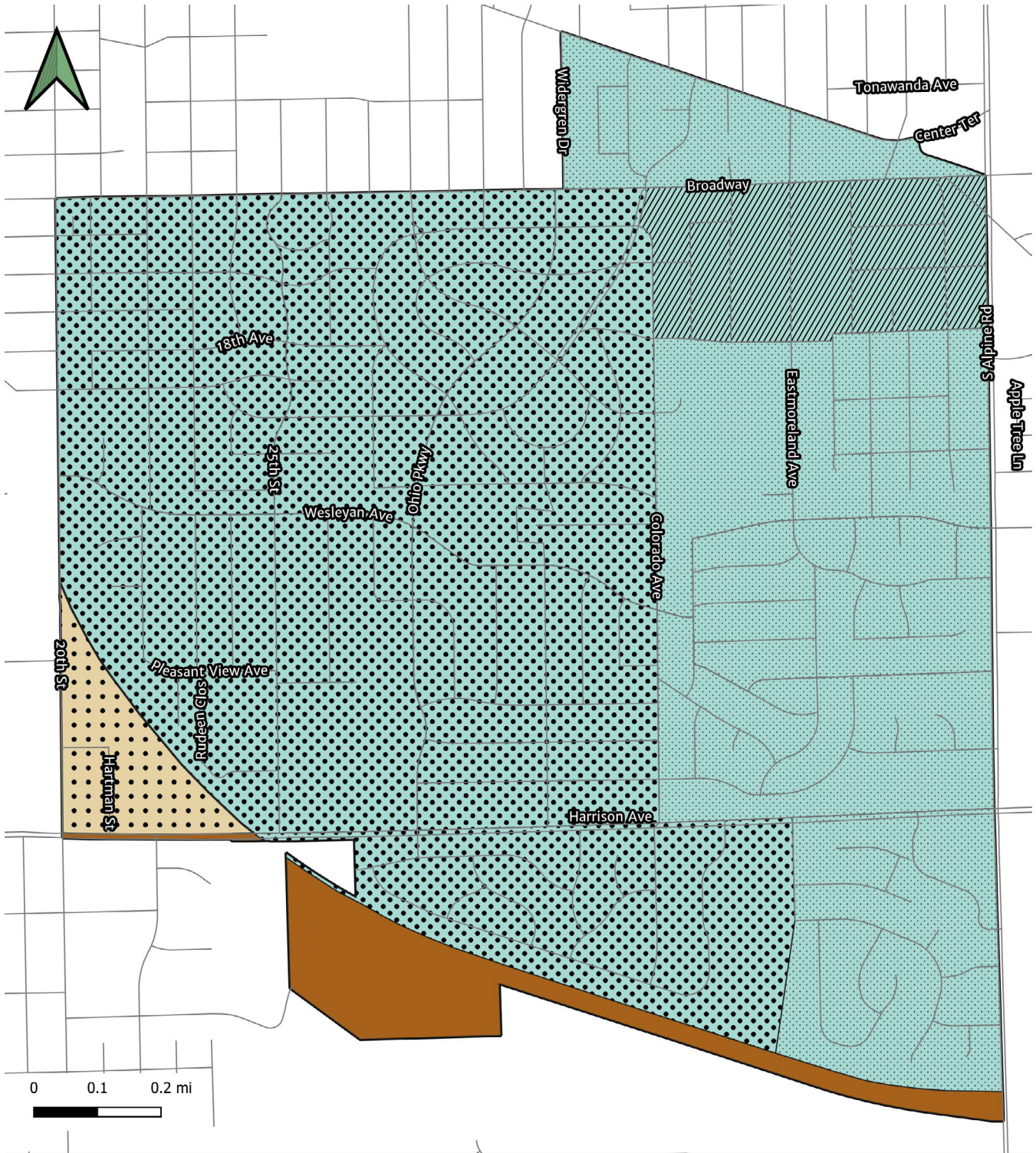


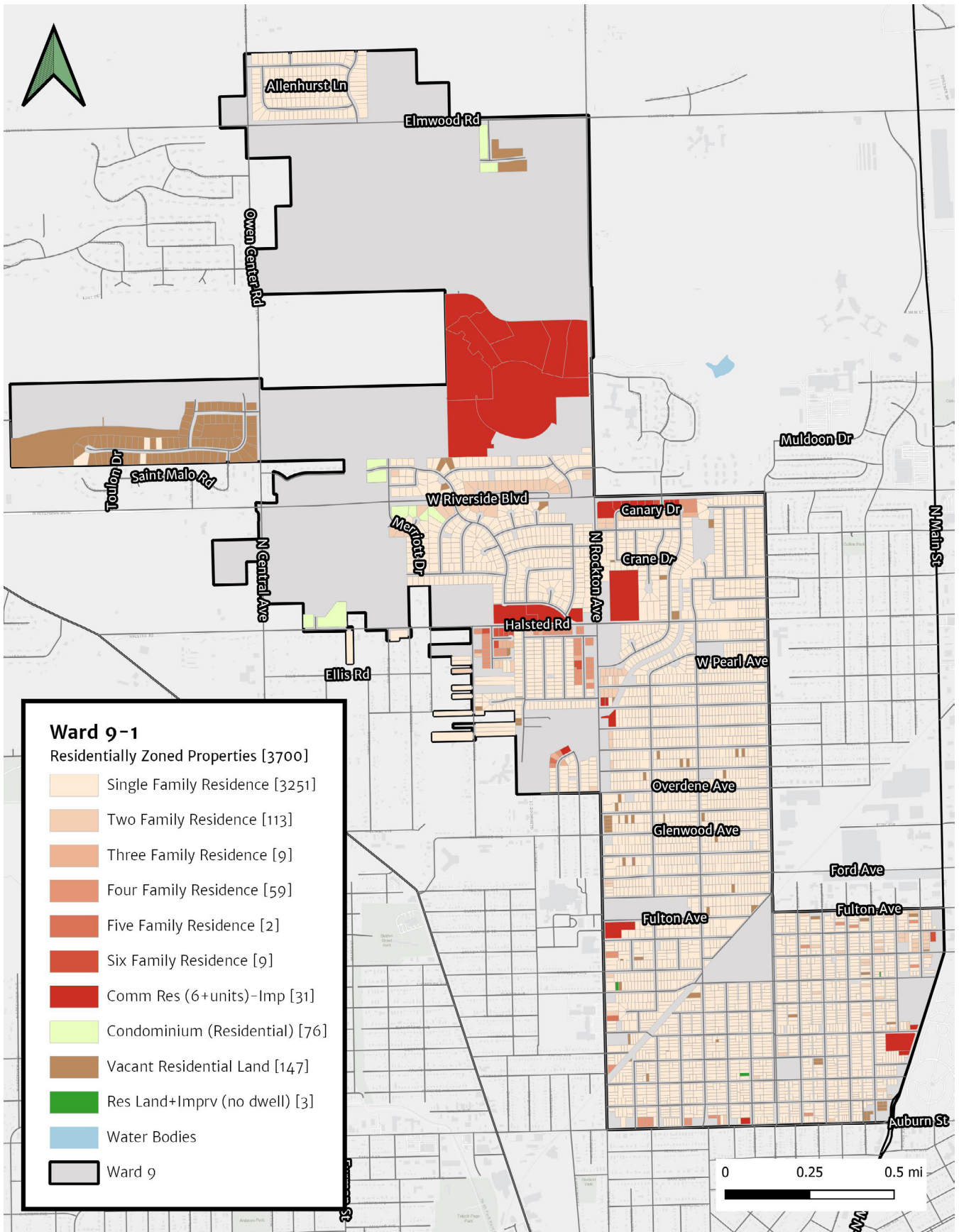


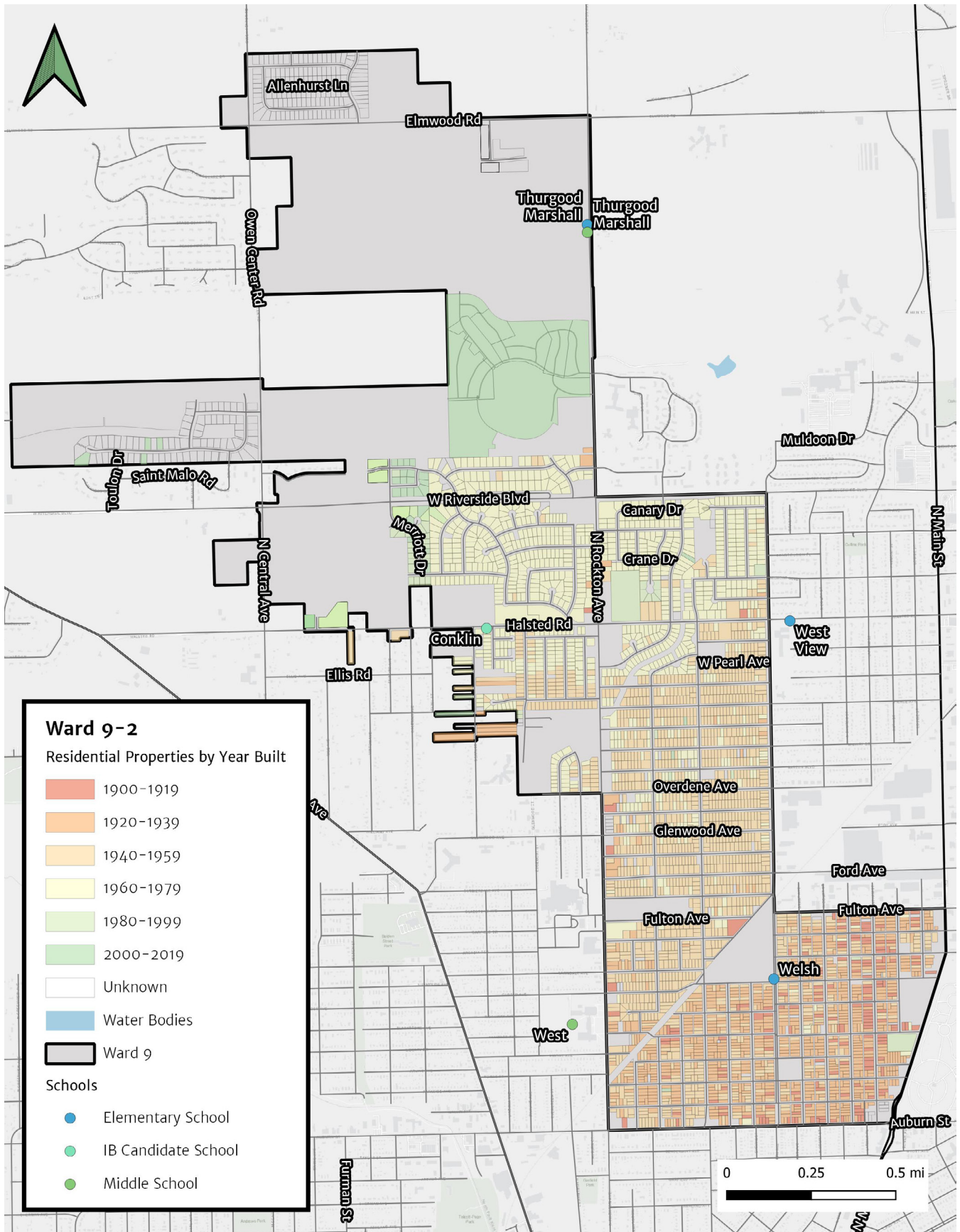
| Ward 8-1                              |                             | Schools                        |                   |
|---------------------------------------|-----------------------------|--------------------------------|-------------------|
| Residentially Zoned Properties [3314] | Four Family Residence [70]  | Condominium (Residential) [15] | Elementary School |
| Single Family Residence [2974]        | Five Family Residence [5]   | Vacant Residential Land [53]   | Middle School     |
| Two Family Residence [122]            | Six Family Residence [11]   | Res Land+Imprv (no dwell) [9]  |                   |
| Three Family Residence [5]            | Comm Res (6+units)-Imp [50] | Ward 8                         |                   |

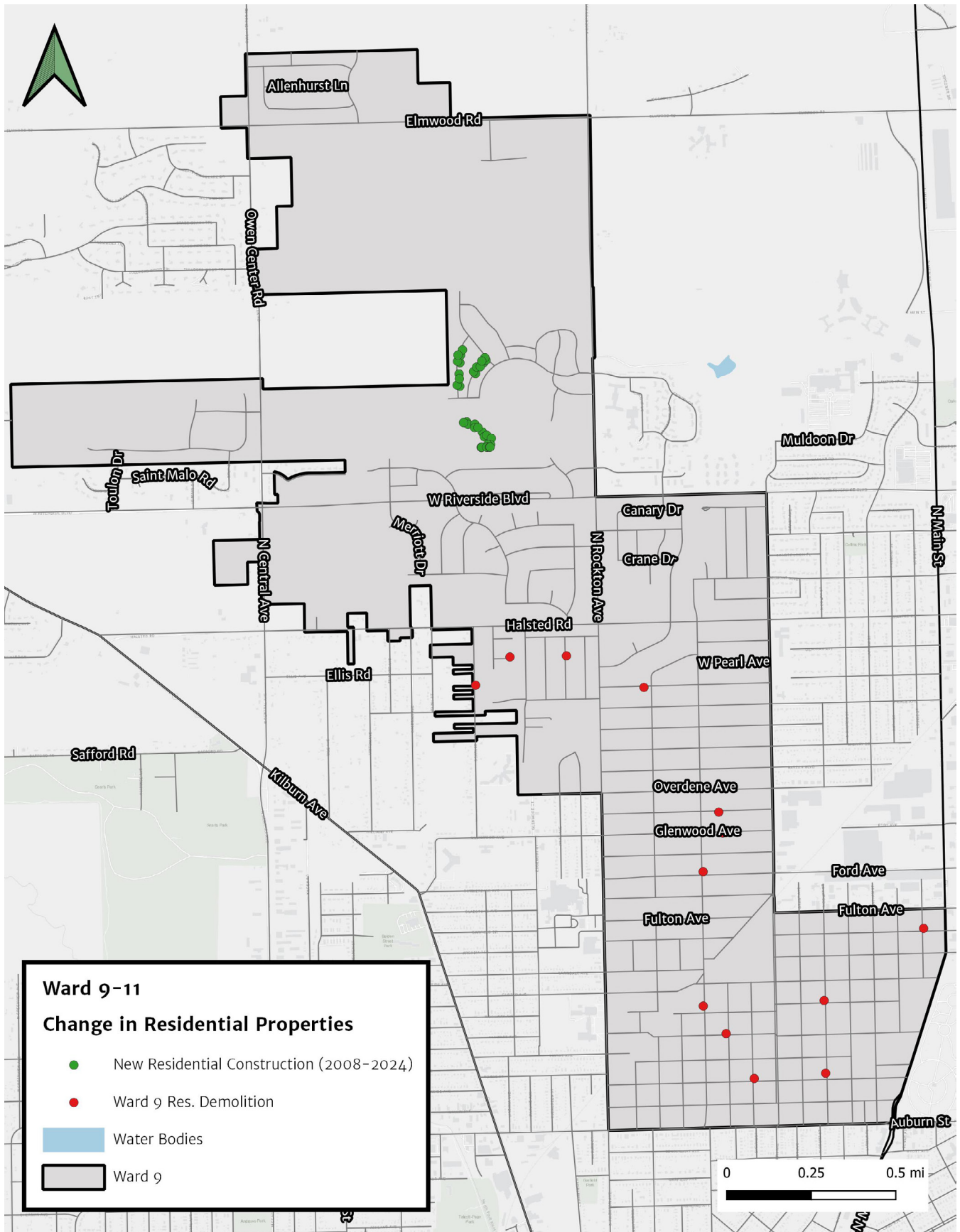




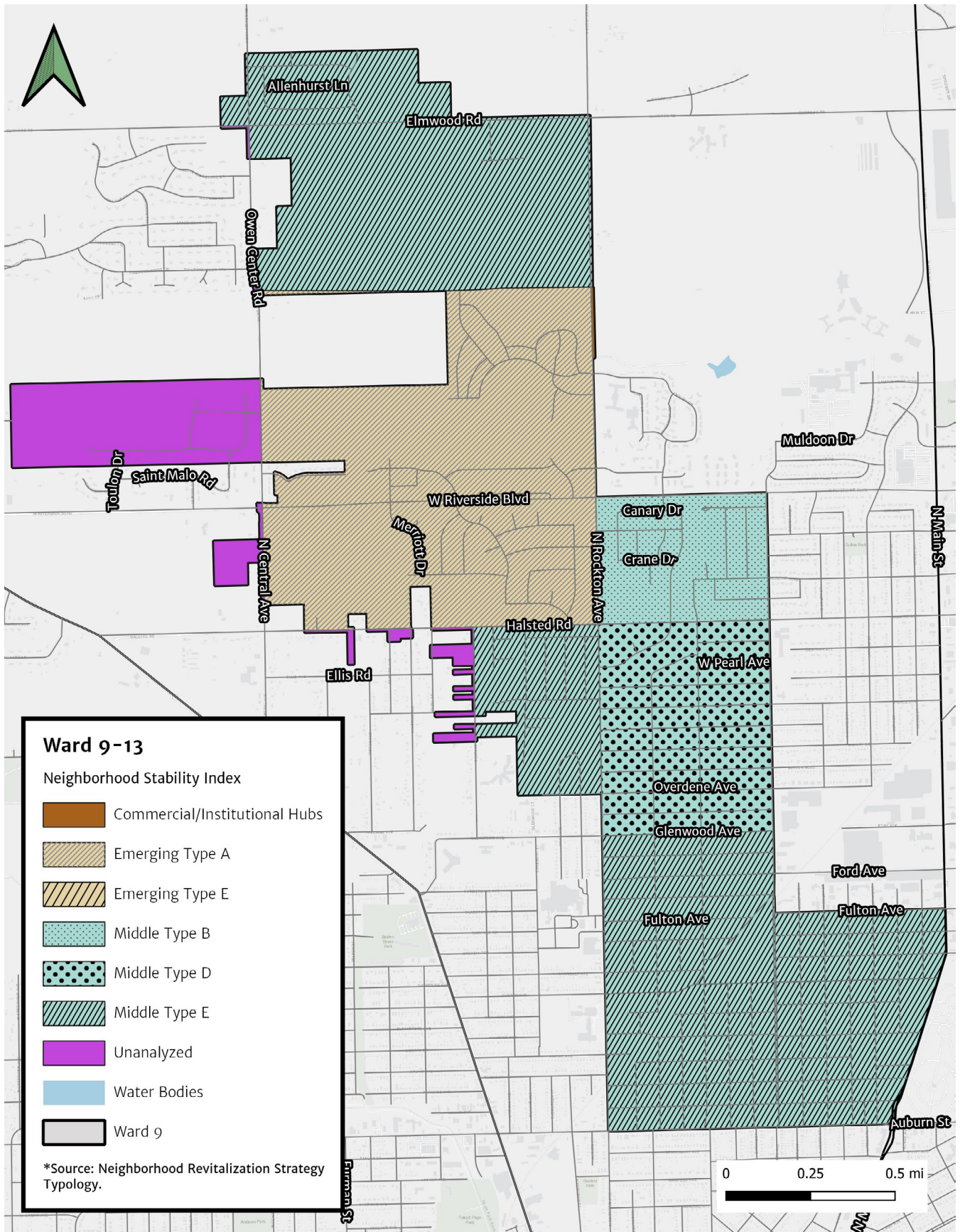


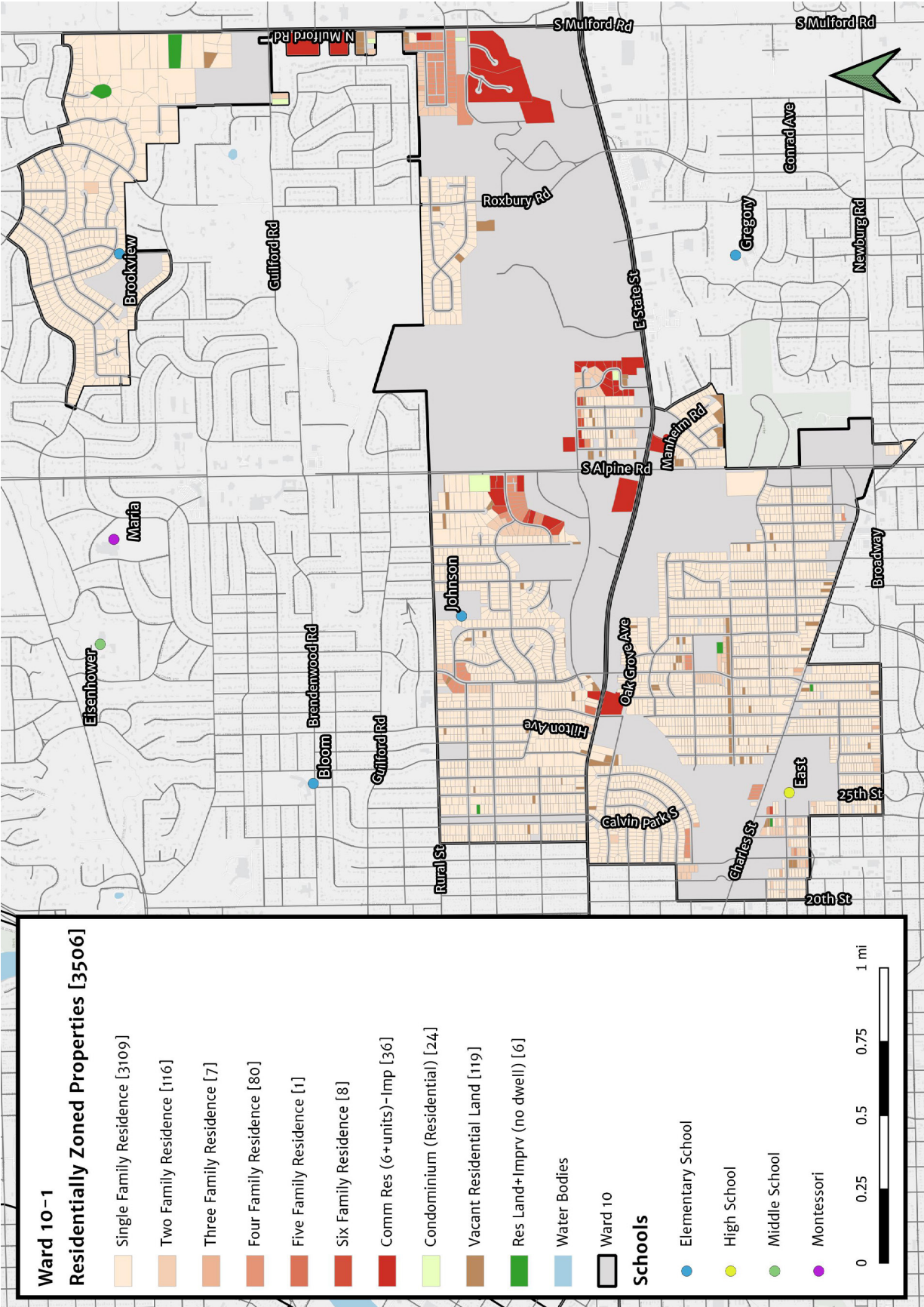


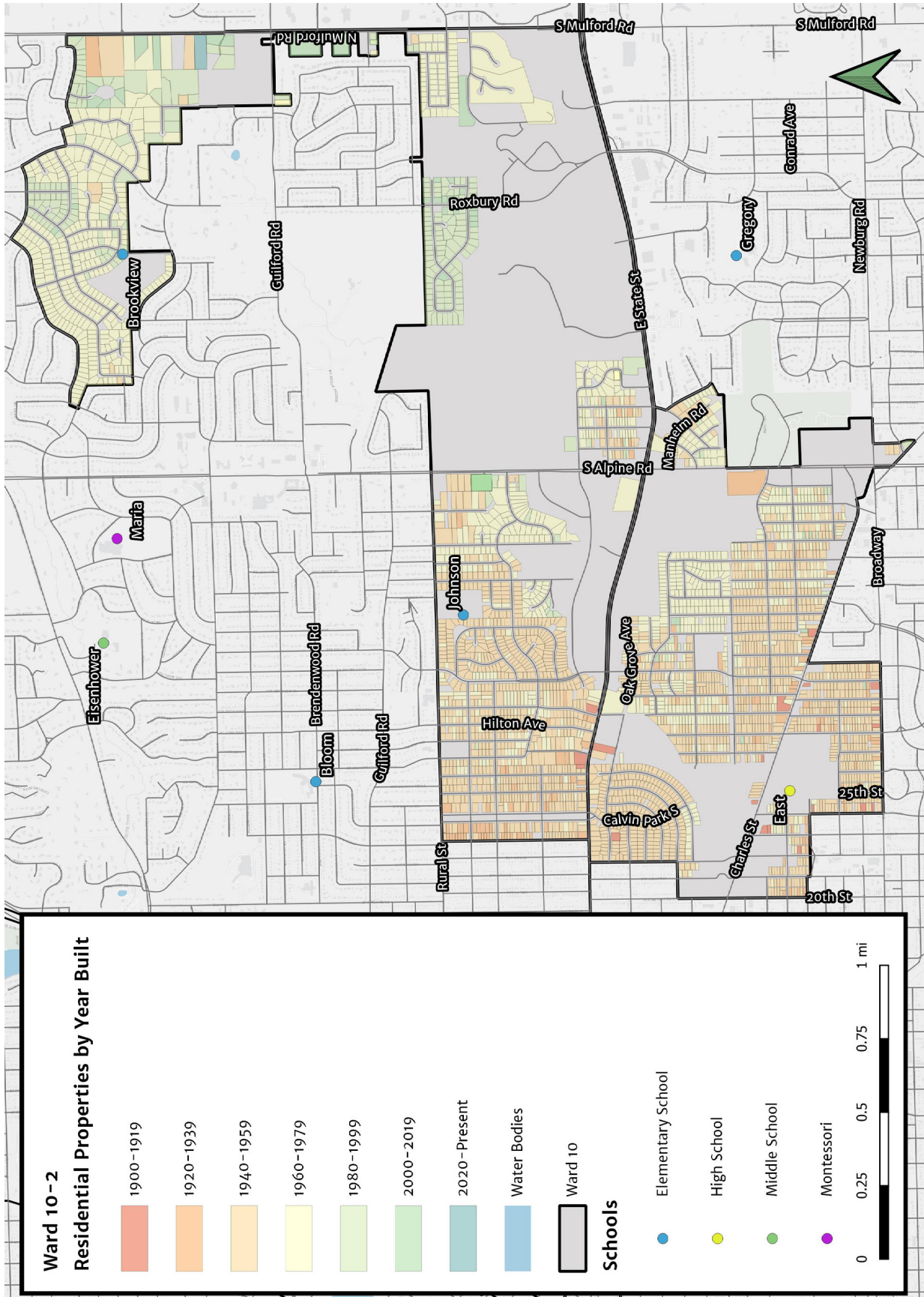


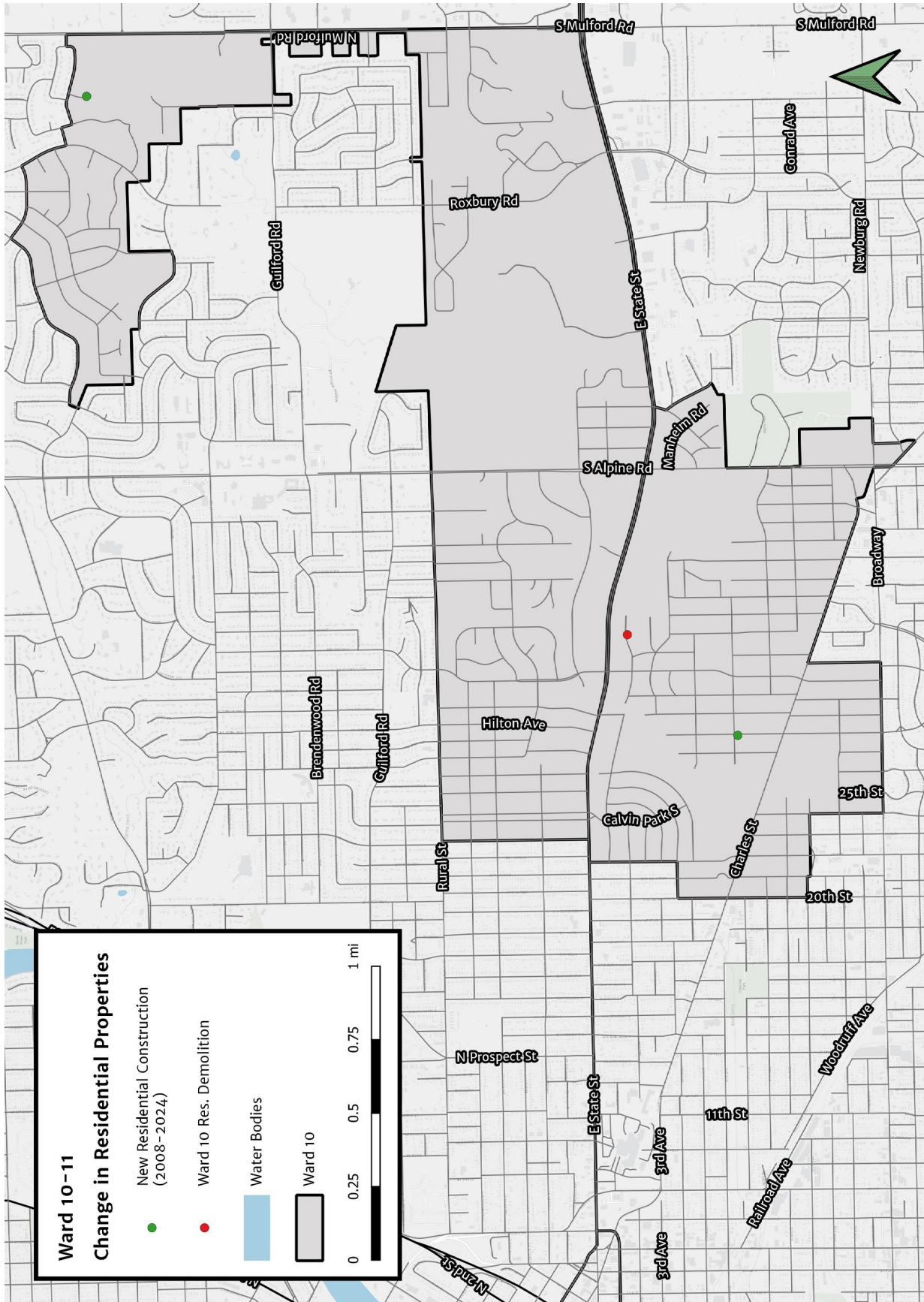


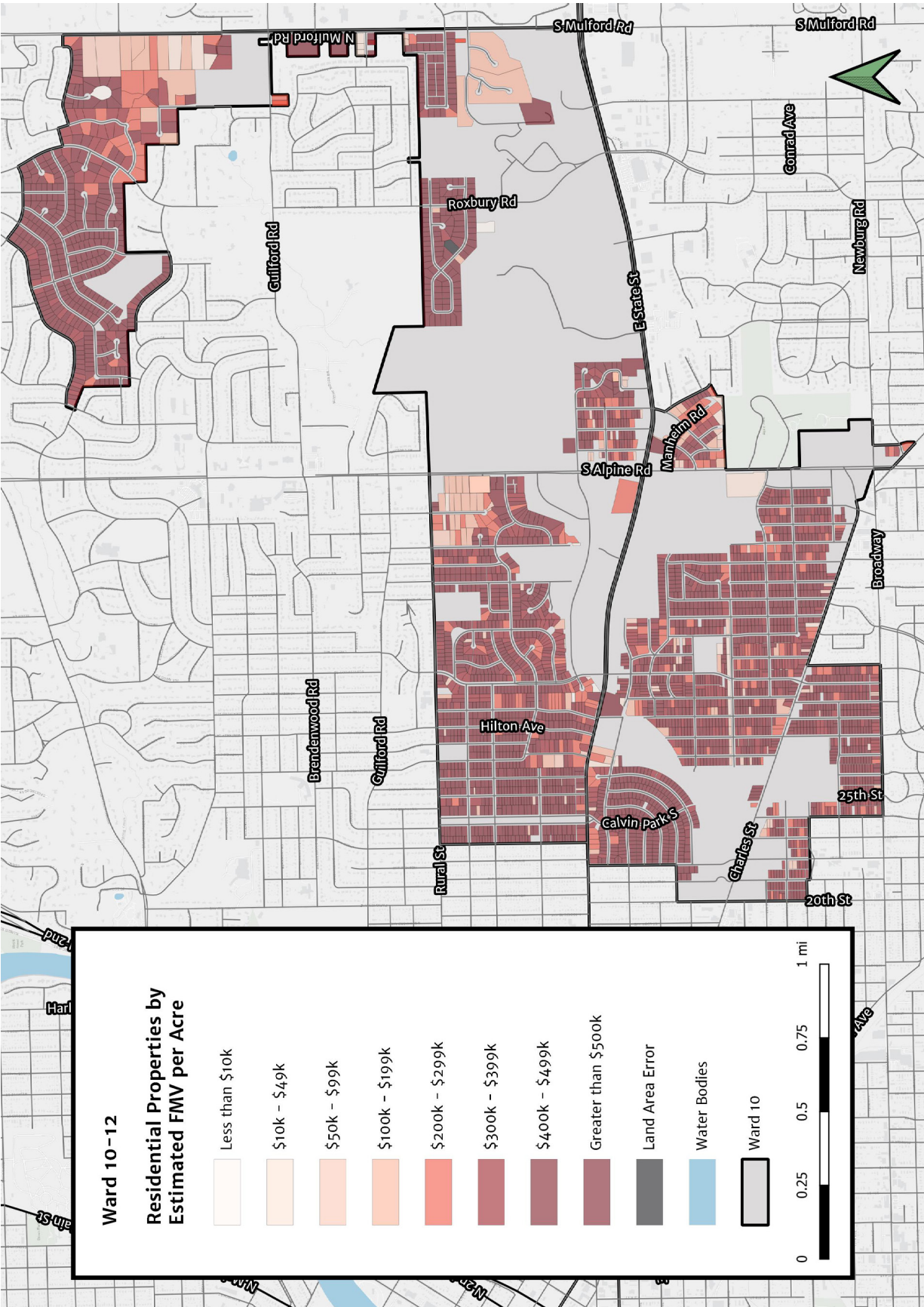


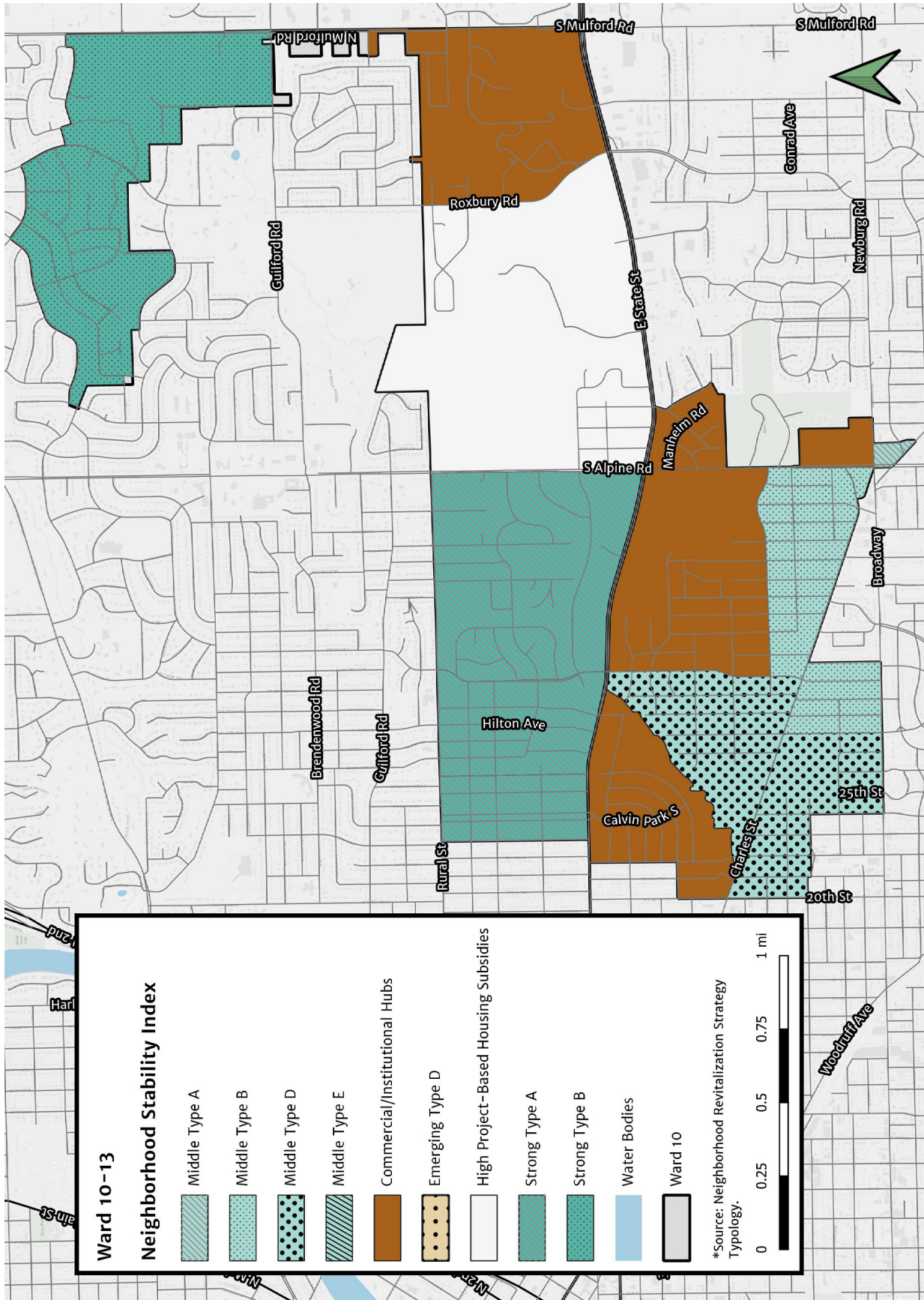


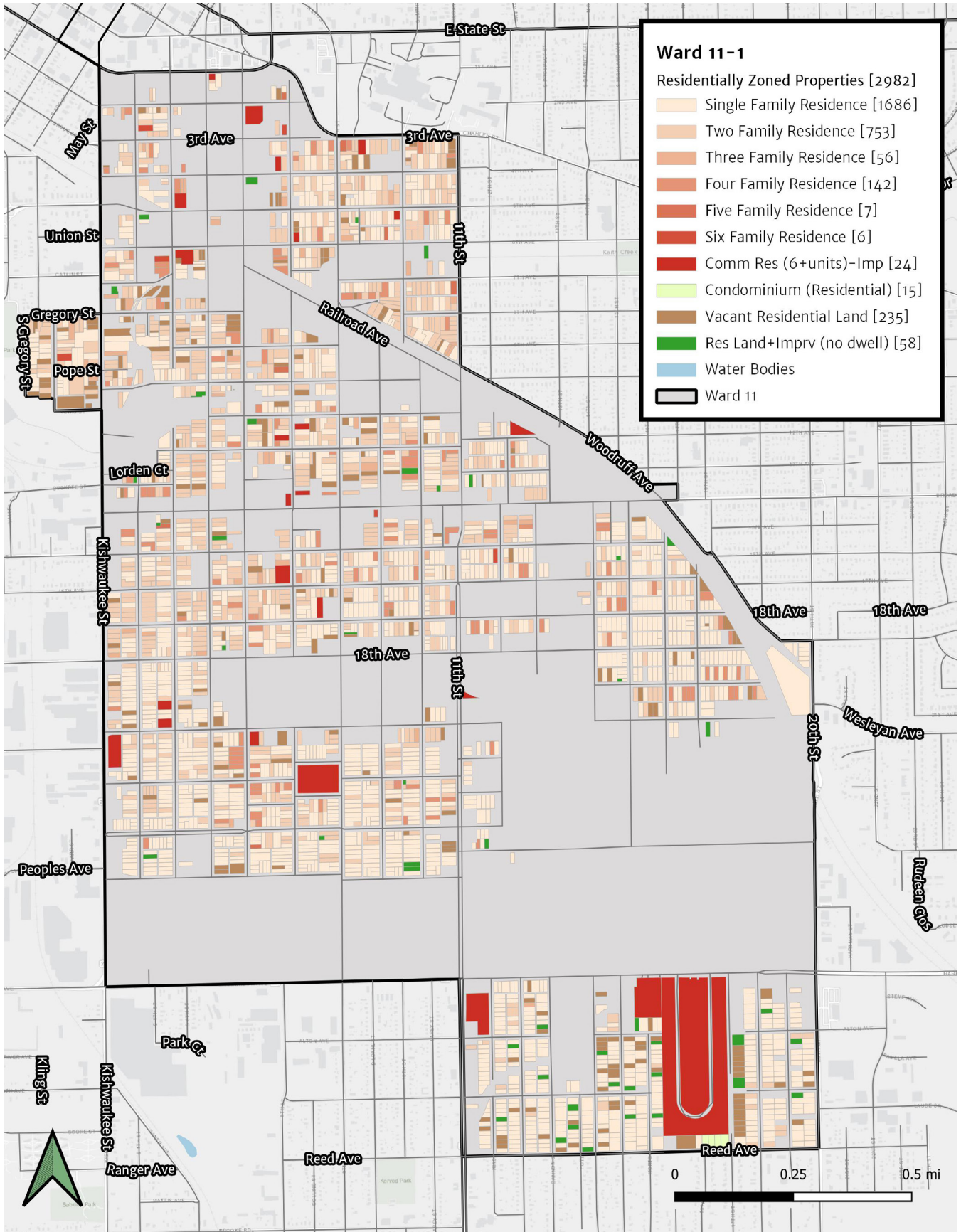


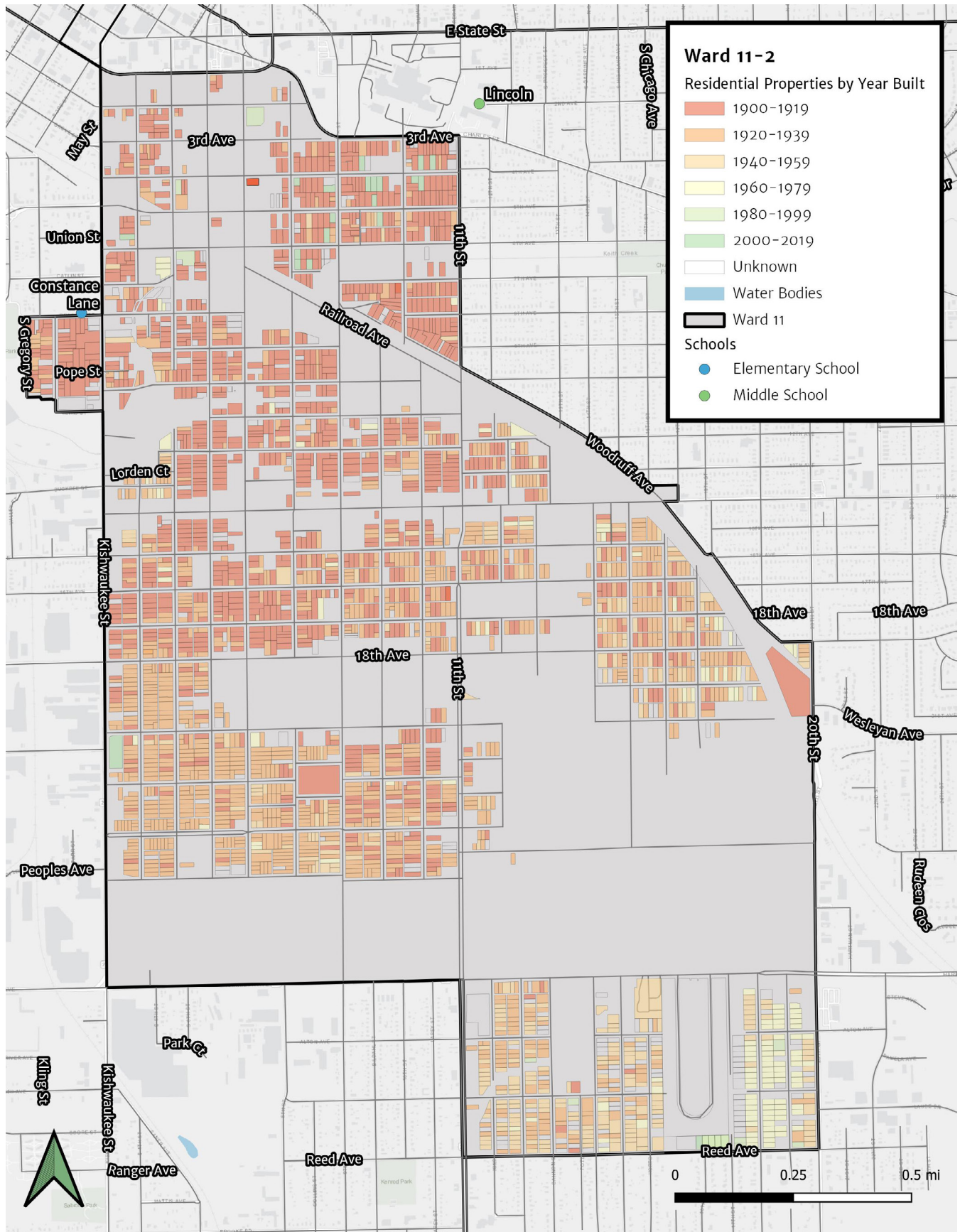




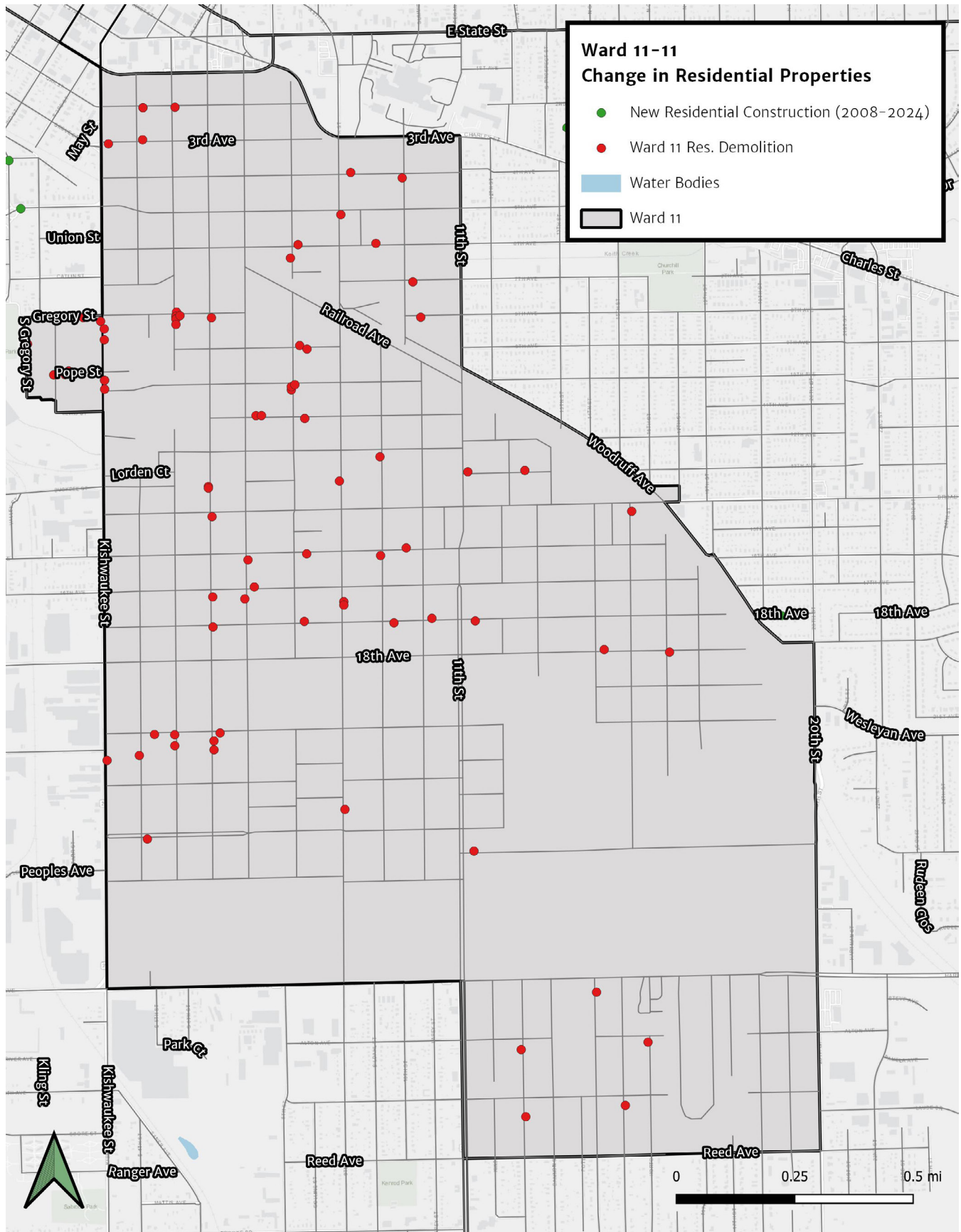


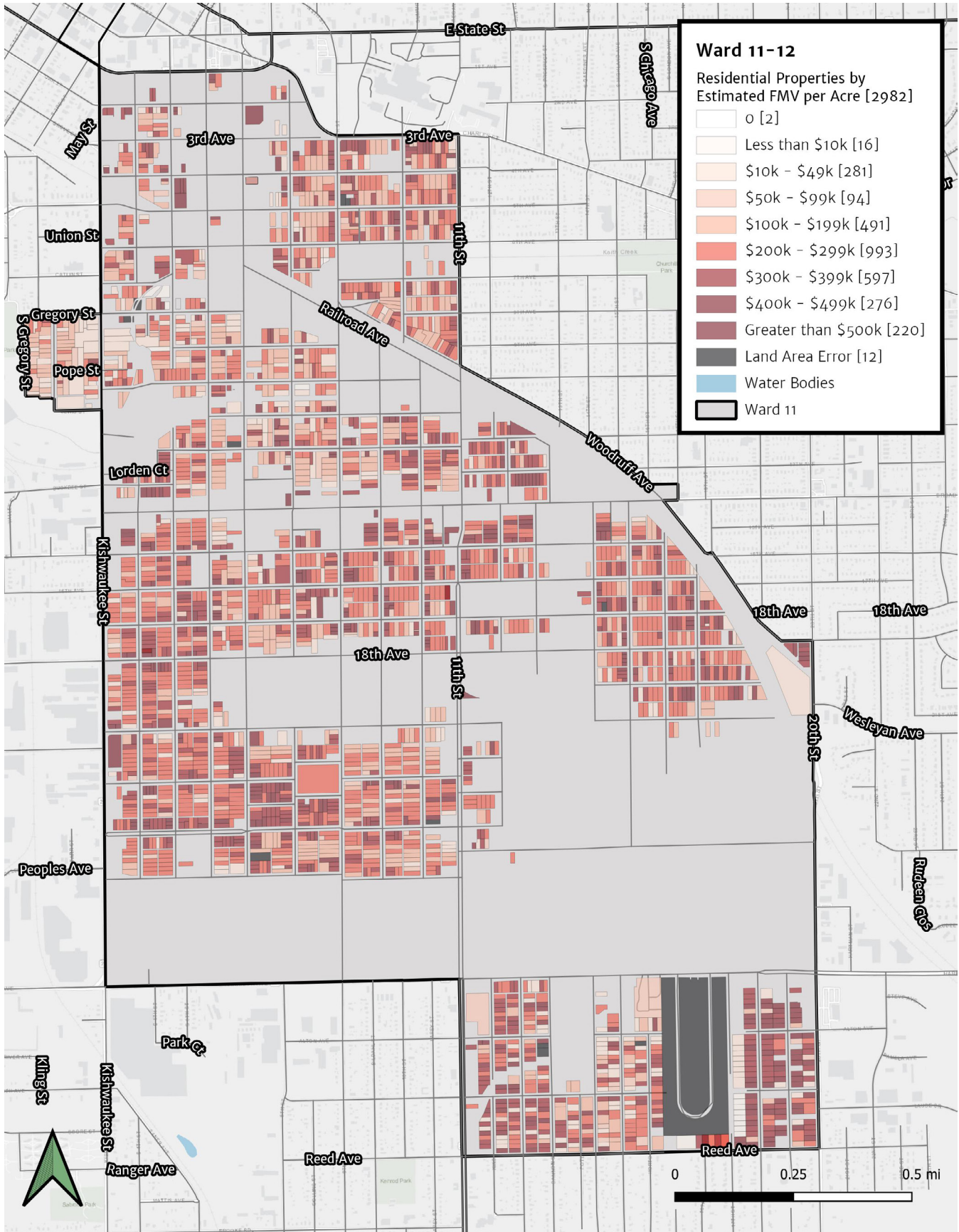


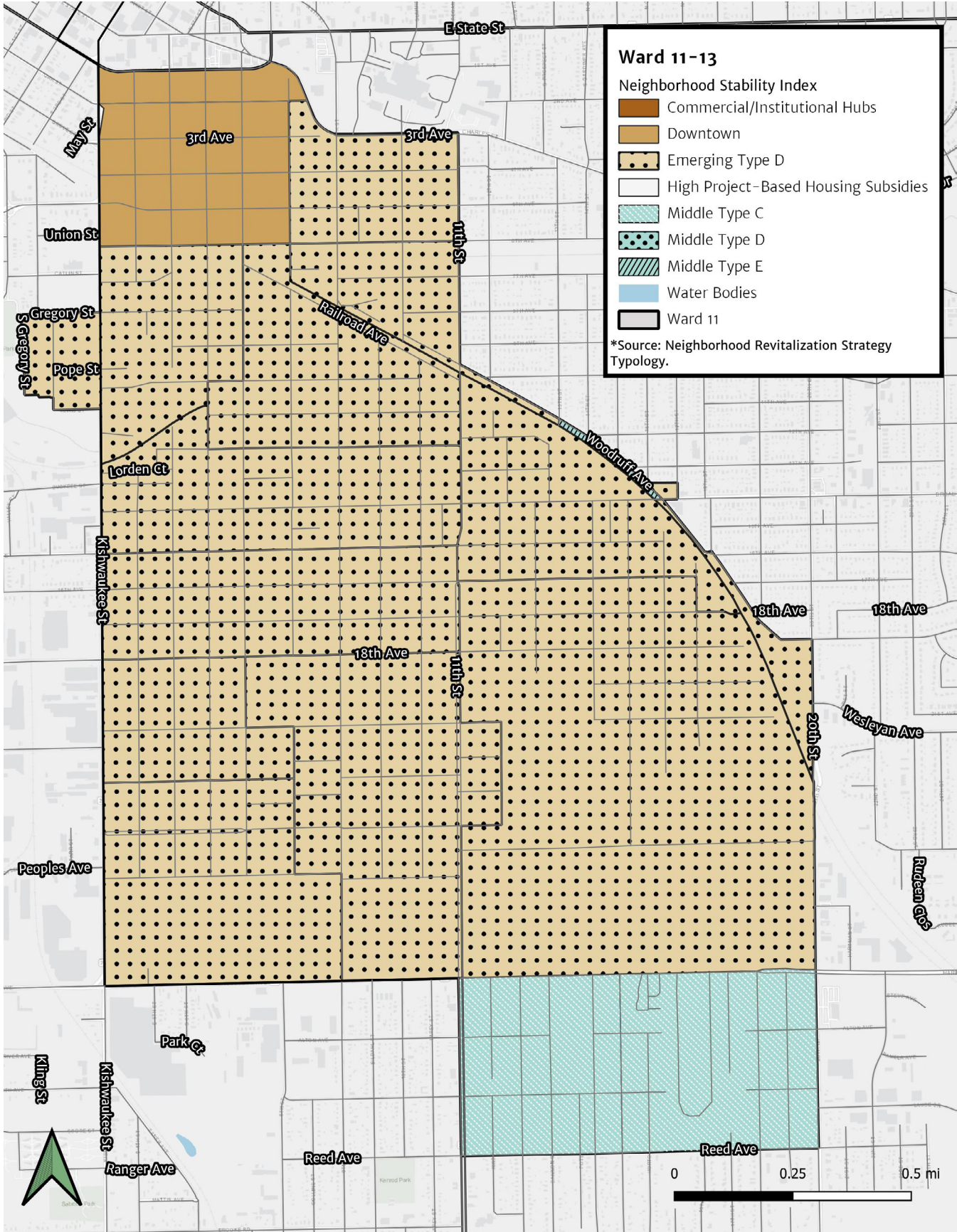


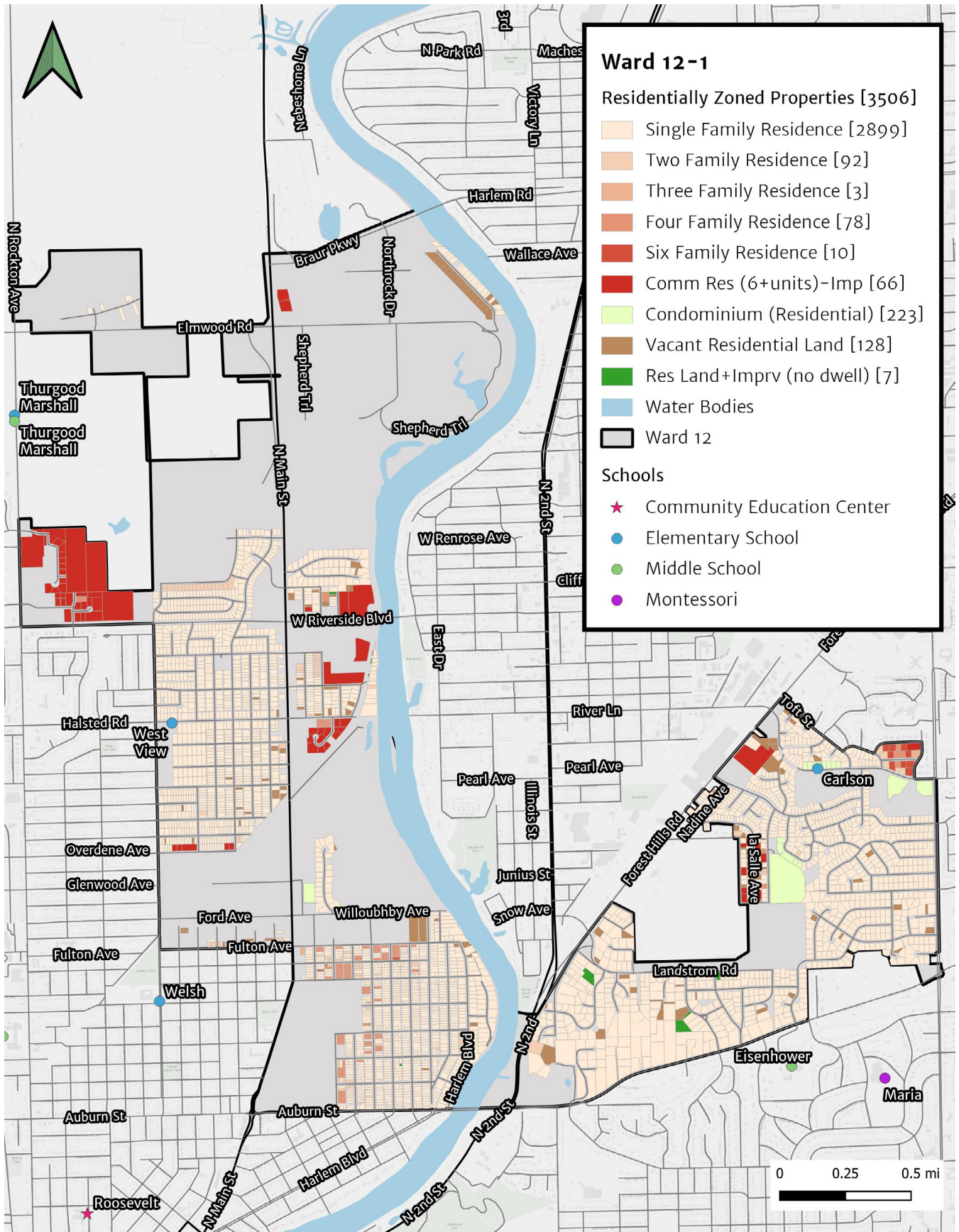


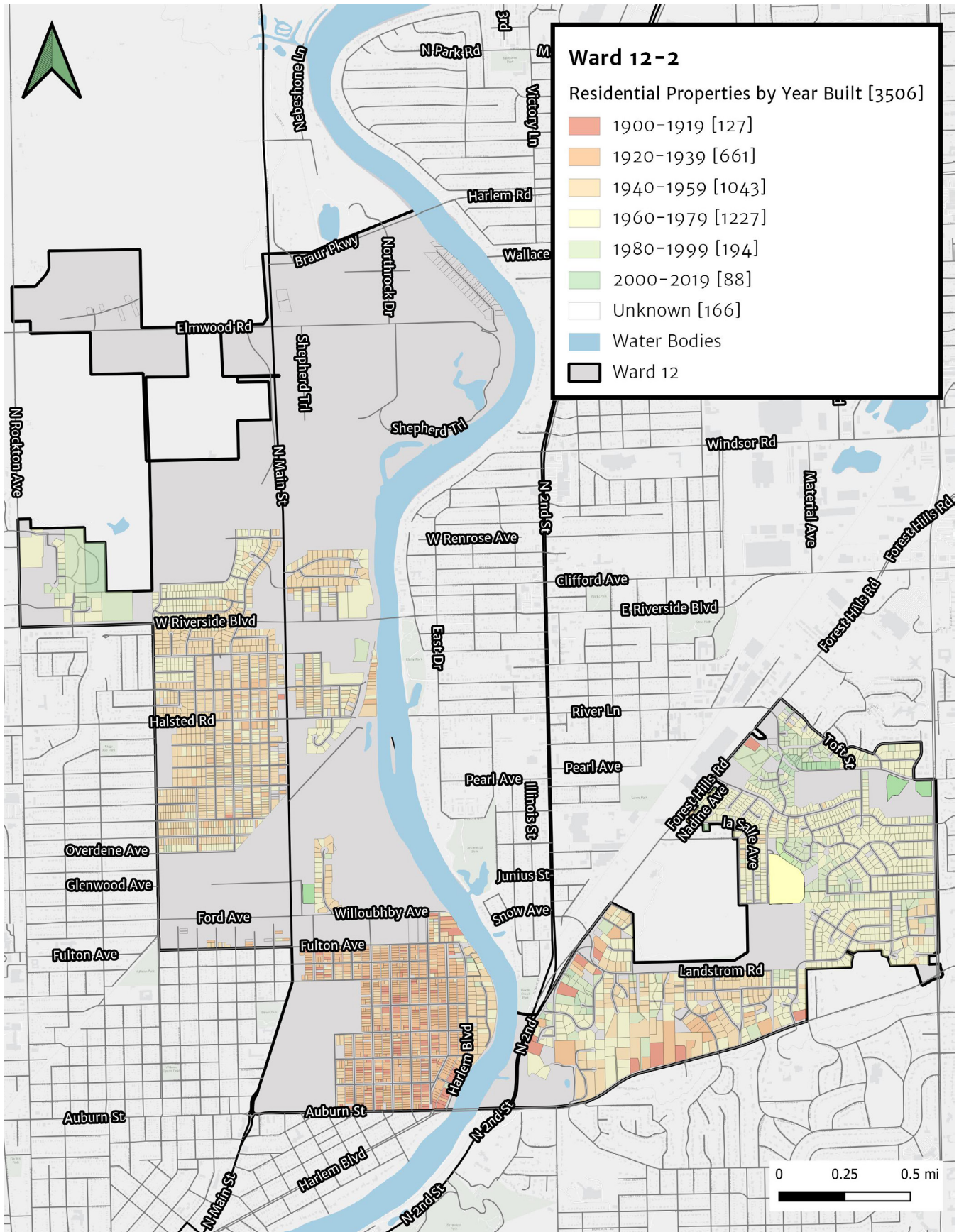




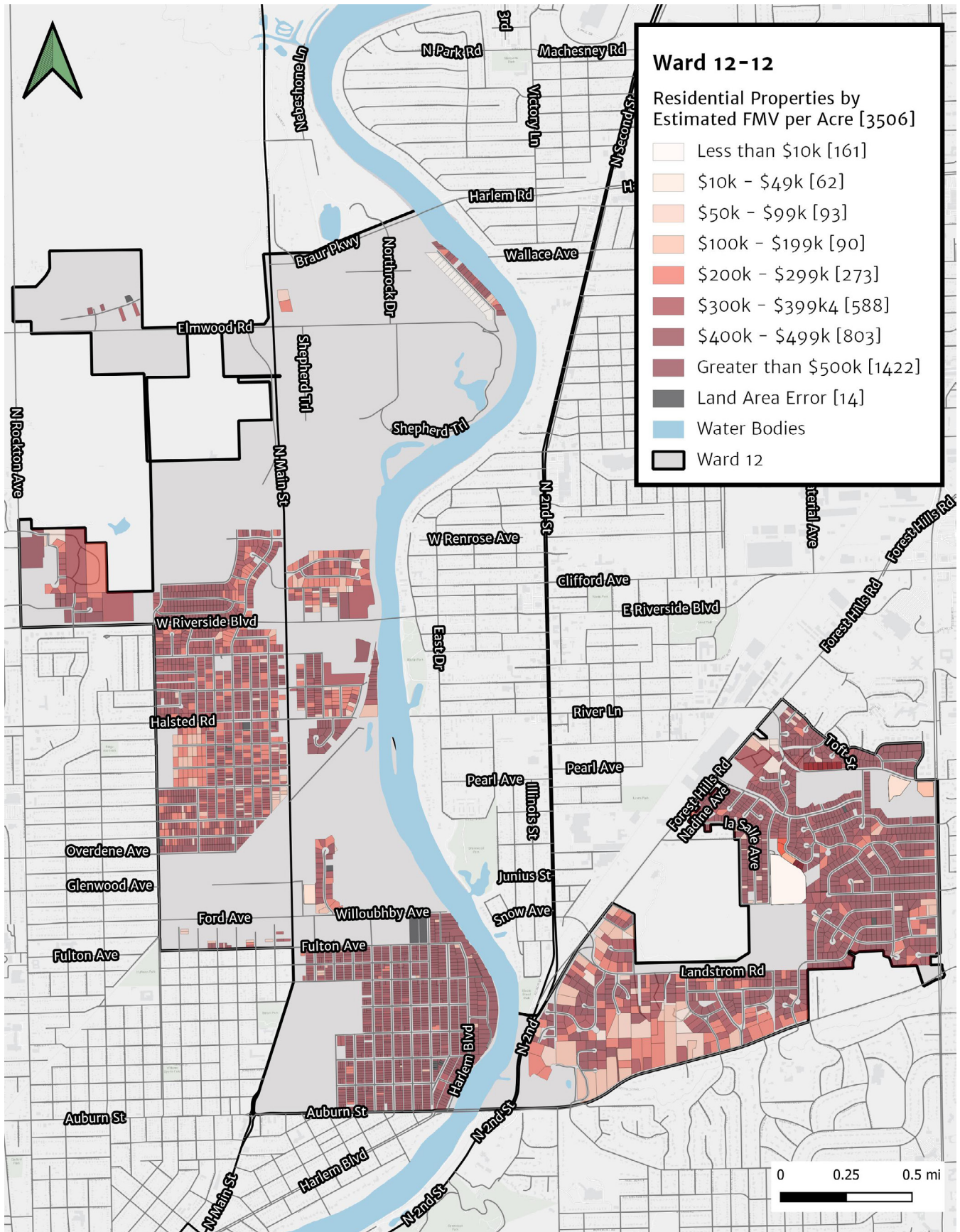


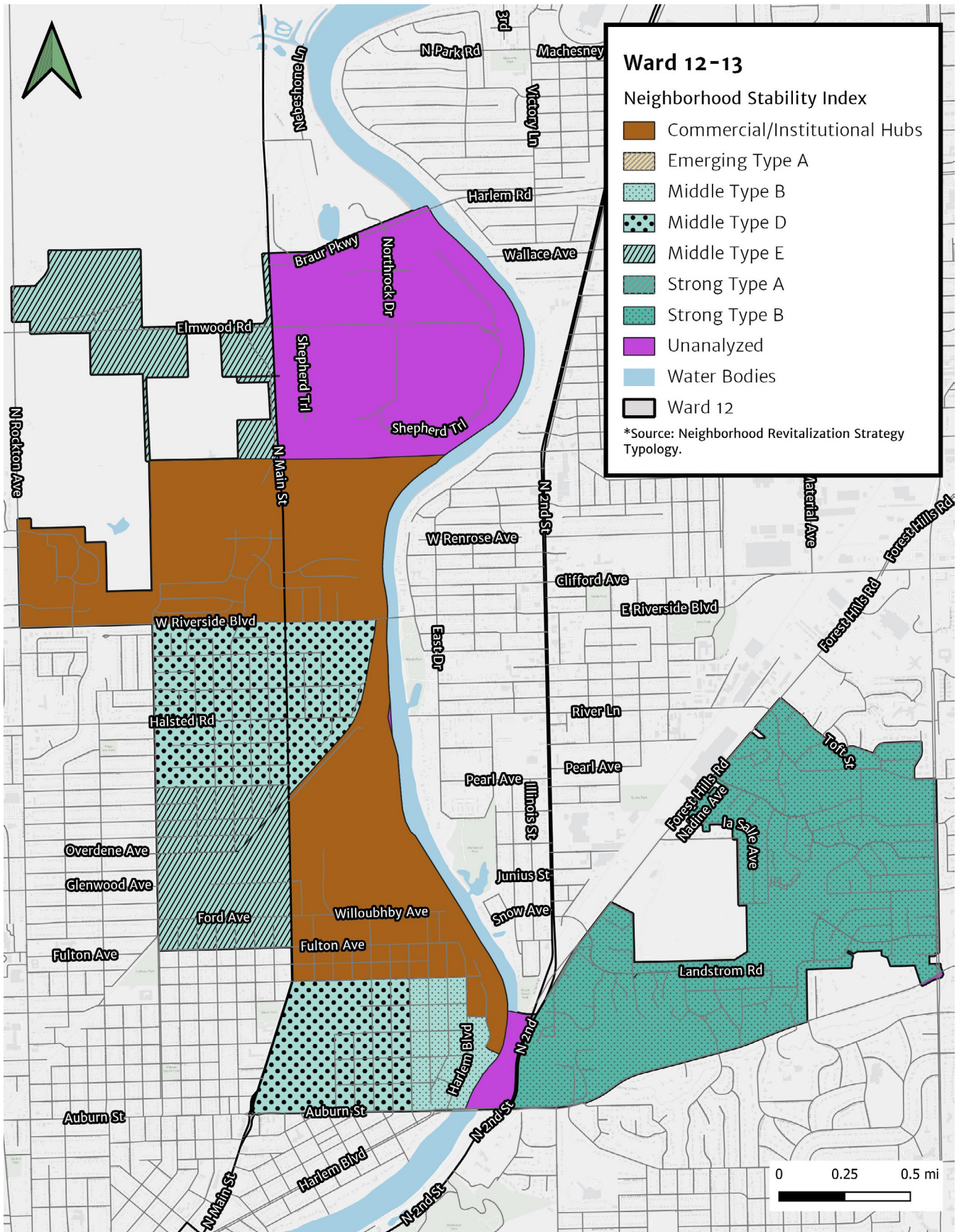




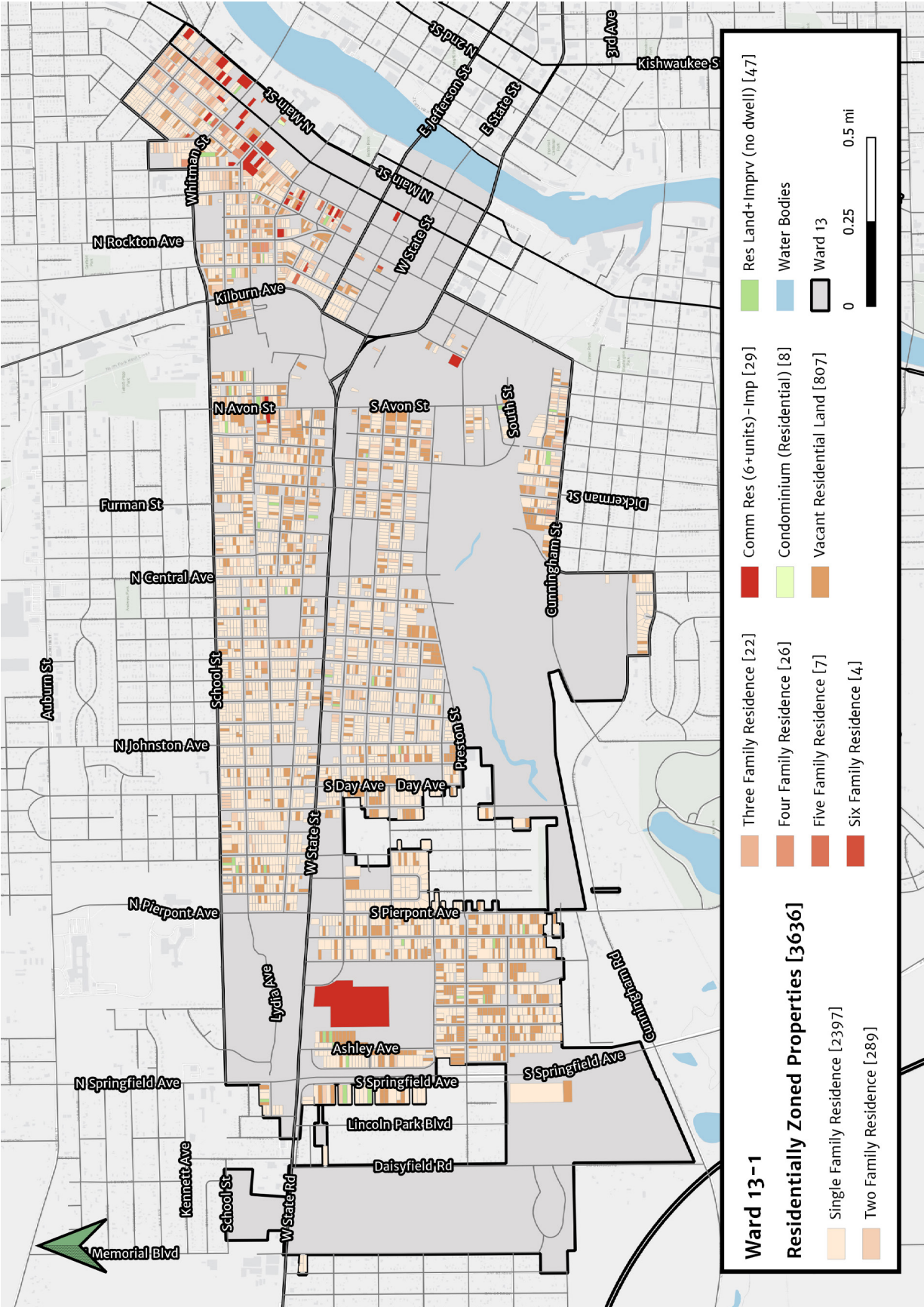


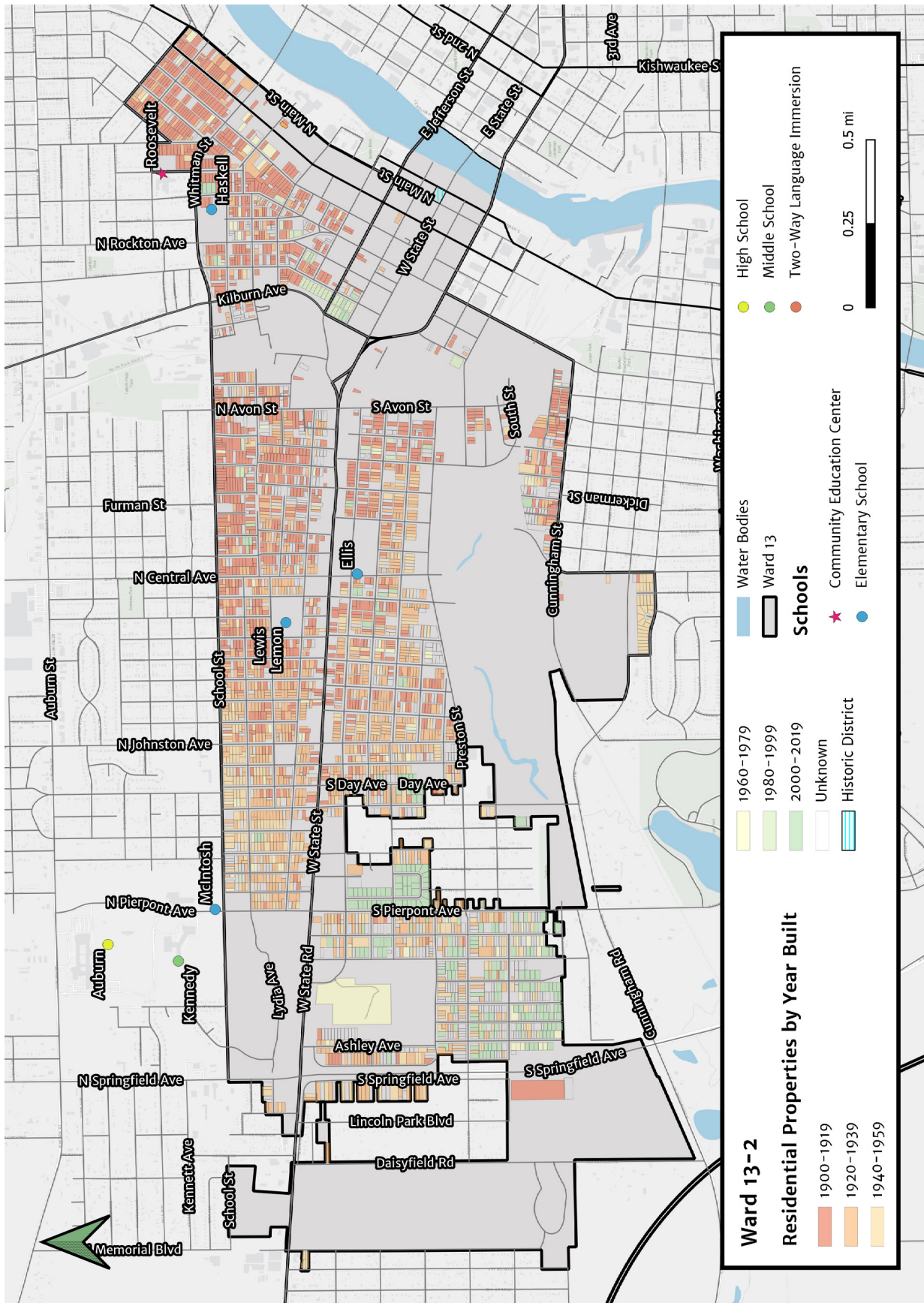


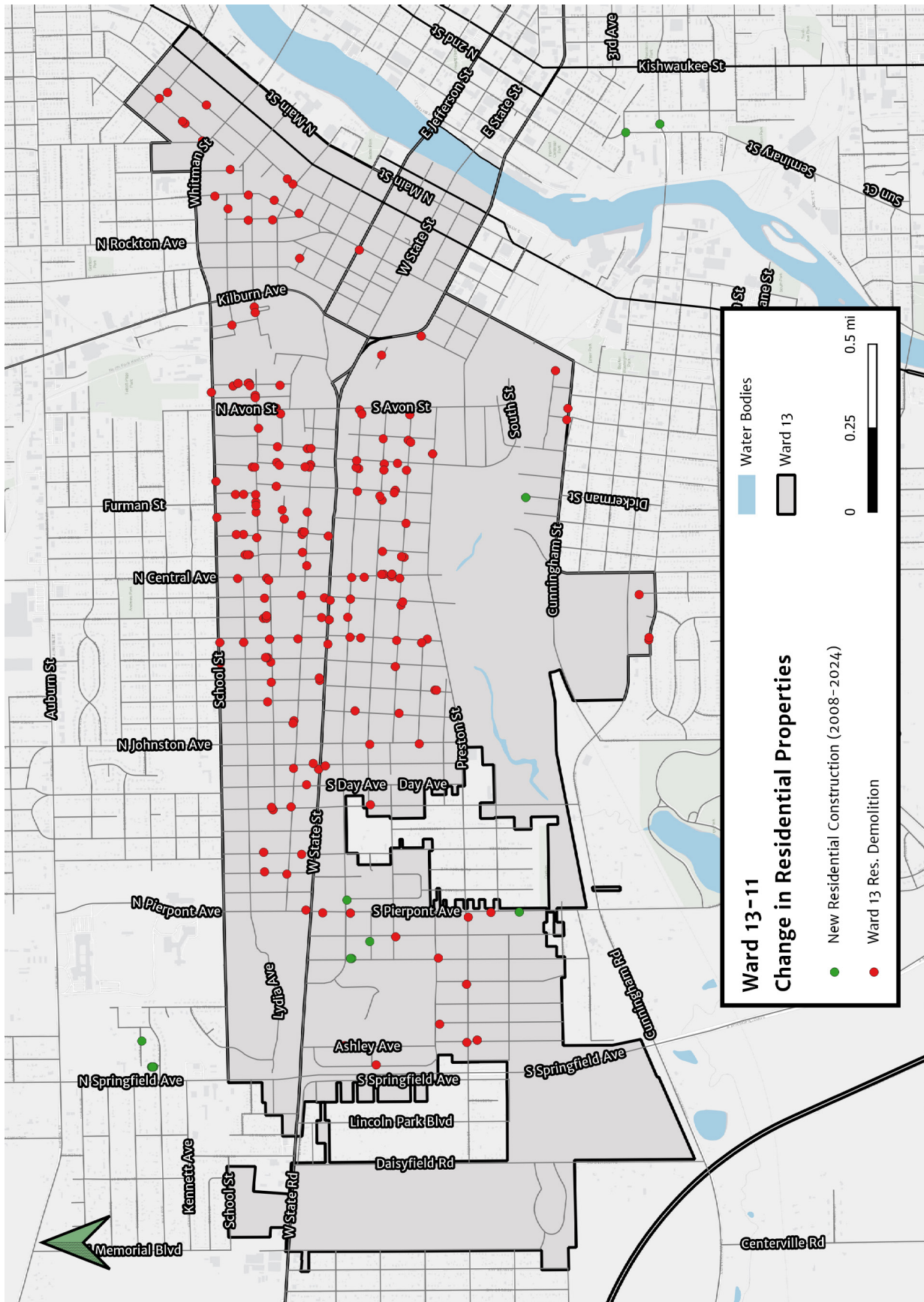




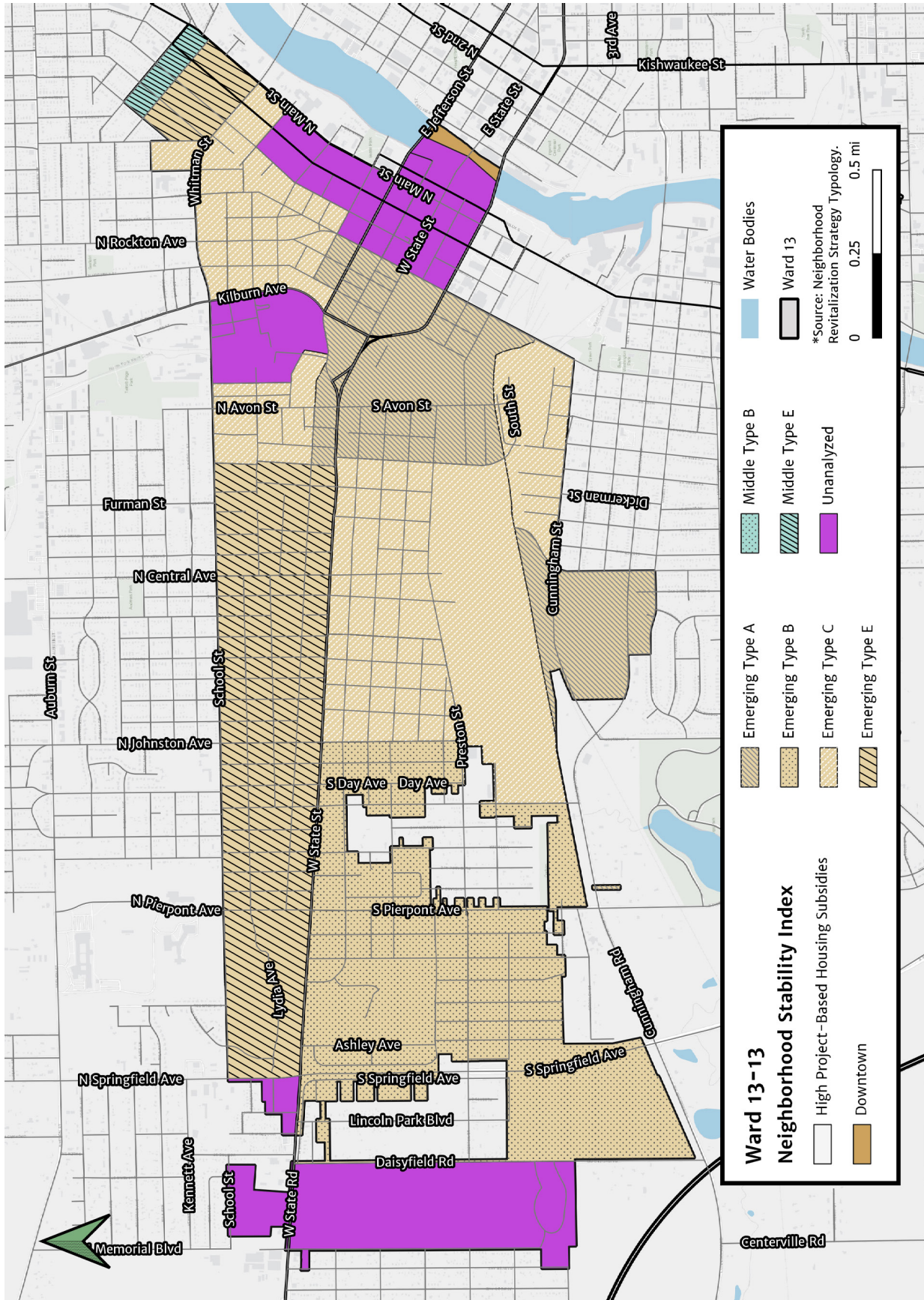


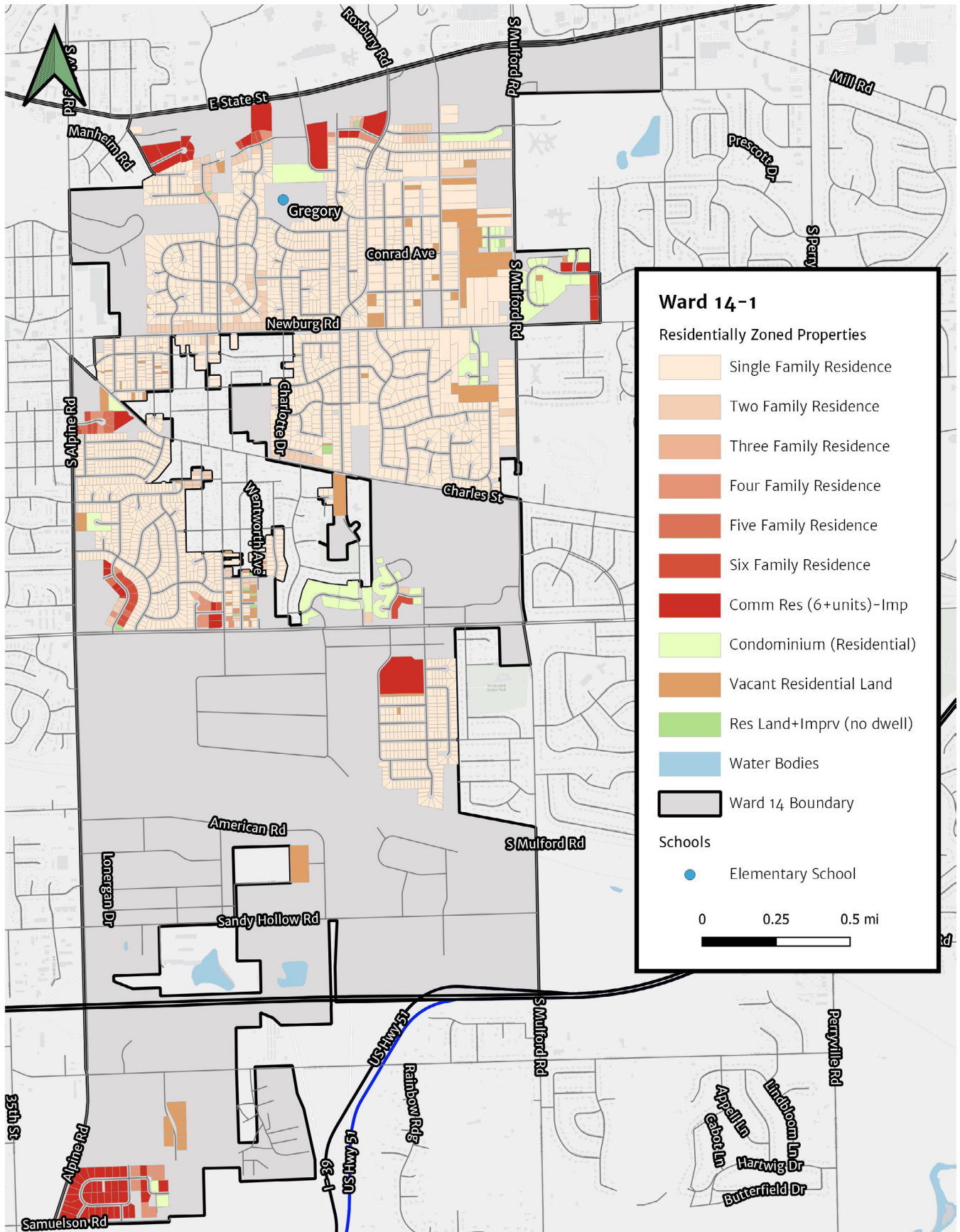


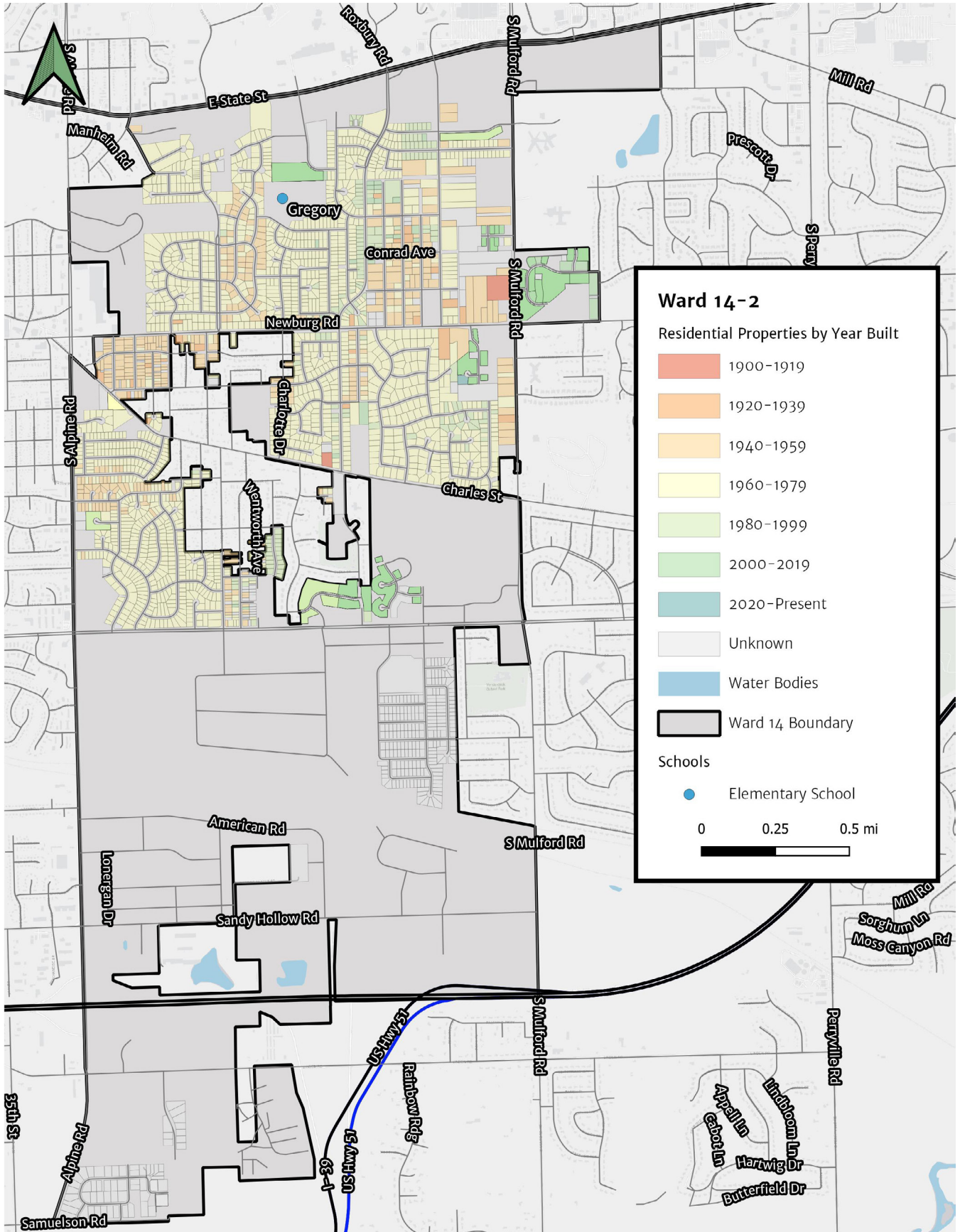


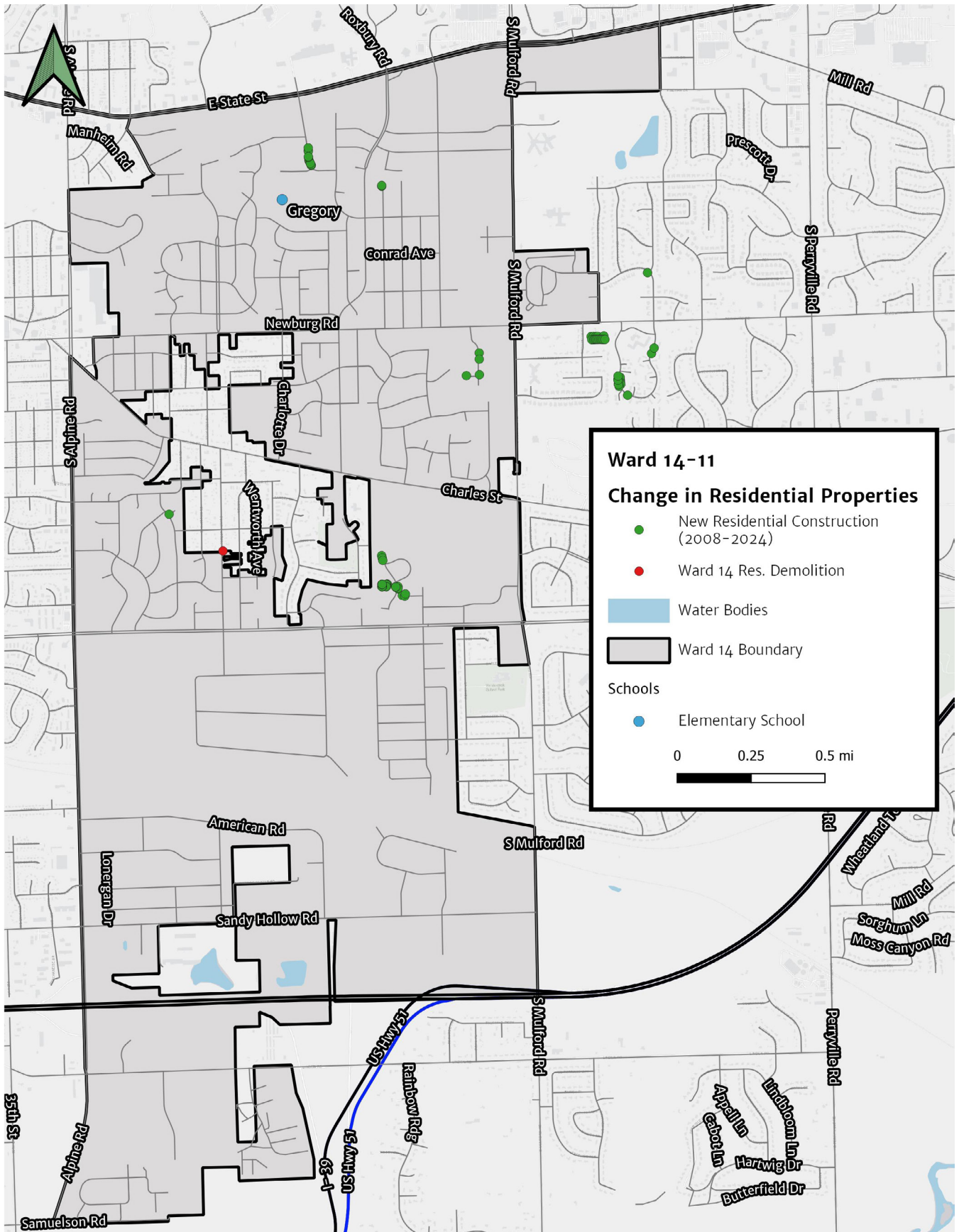




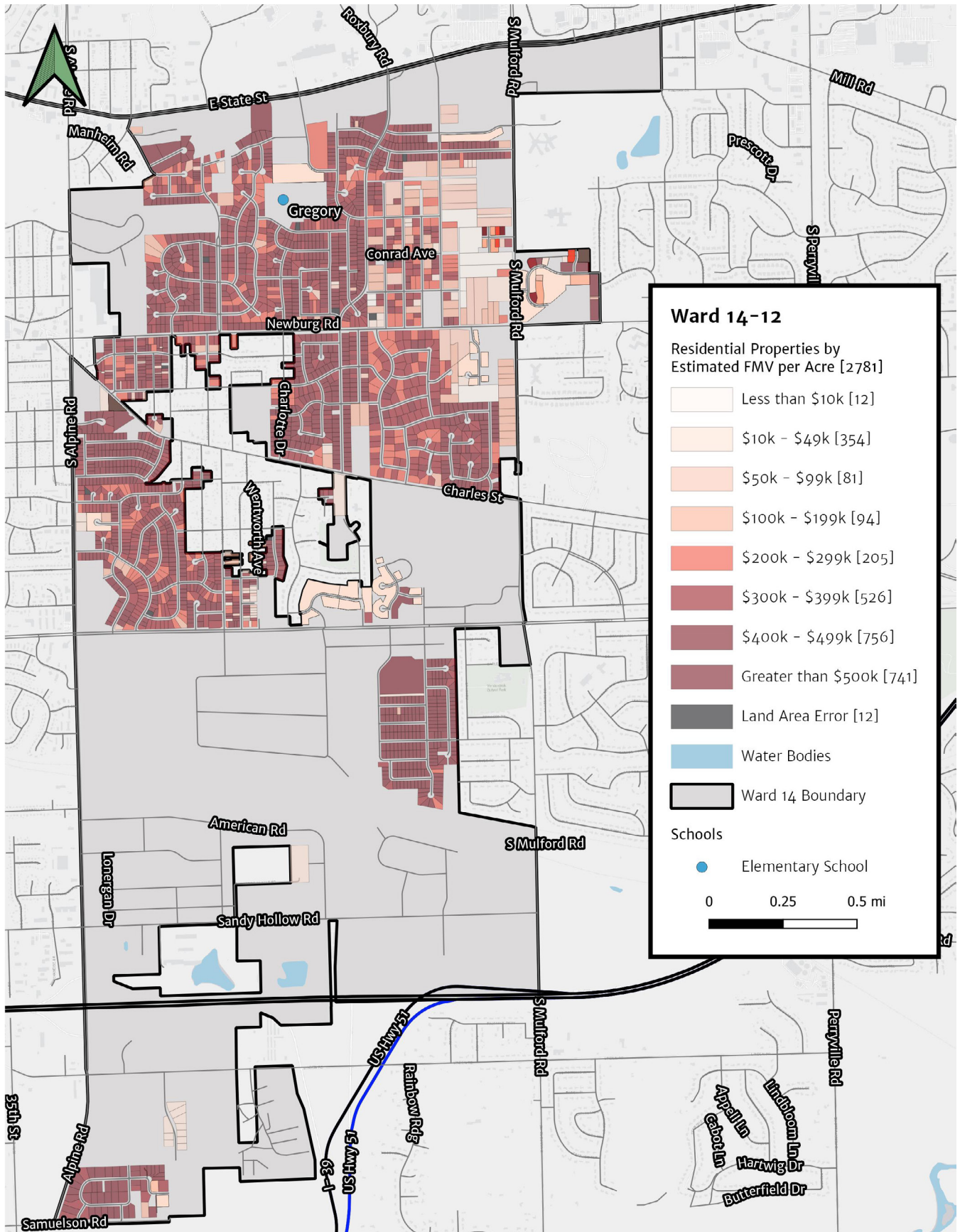


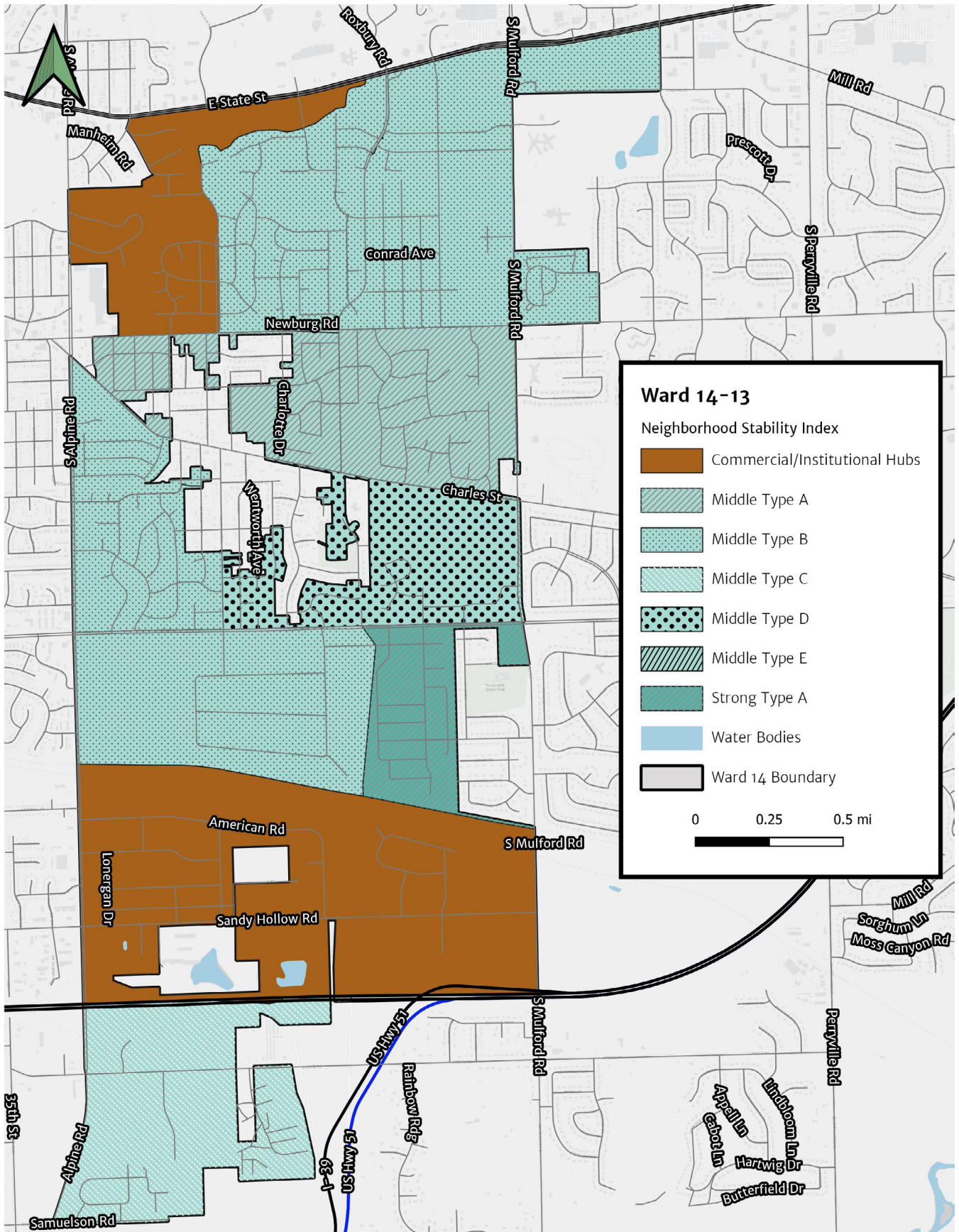












# Appendix C - Definitions



## **Affordable/Affordability & Cost-burdened**

Housing that is affordable to a given household is a unit which costs the household less than 30% of their gross income per month. Therefore, “affordable” does not mean it is less expensive than all other housing or that it is only for low-income households – instead it is relative to the household’s income. As defined by the U.S. Department of Housing and Urban Development (HUD), those spending more than 30% on housing are considered “cost-burdened” and those spending more than 50% on housing are considered “extremely cost-burdened.”

## **Aging Population**

Aging population refers to residents age 55 and over. The aging population is an important group to focus on in this housing report, as they are often on fixed incomes and have special housing needs related to their physical and cognitive abilities, which change over time.

## **Employment**

The Bureau of Labor Statistics defines employment as “Filled jobs, whether full- or part-time, and whether temporary or permanent, by place of work.”

### **HUD Area Median Family Income (HAMFI)**

This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the HUD Income Limit Briefing Materials). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.

## **Household Income**

Adjusted household income, which includes the income of all members of the household at the time of the survey, adjusted for inflation to reflect the most recent year of the data release (e.g. 2013 dollars in the 2009-2013 CHAS data).

## **Income**

The term “income” is defined at 42 U.S.C. Section 1437a(b)(4) as “income from all sources of each member of the household, as determined in accordance with criteria prescribed by the [HUD] Secretary, in consultation with the Secretary of Agriculture.” Among items included in income are:

- earnings from employment, including overtime pay, tips, and bonuses;
- payments from Social Security, pensions, or other retirement benefits;
- disability income, including veterans disability benefits, death benefits, and insurance payments;
- unemployment compensation, disability compensation, and workers’ compensation;

- Temporary Assistance for Needy Families (TANF) cash assistance (with exceptions);
- alimony and child support; and
- military pay.

### **Single-Family Detached**

These units are occupied by a single household and have no adjoining walls with other units.

### **Single-Family Attached**

These units are occupied by a single household but may share a wall with another unit or set of units.

### **Vacancy**

The ACS includes people at the address where they are at the time of the survey if they have been there or will be there more than two months. A housing unit occupied at the time of interview entirely by people who will be there for 2 months or less is classified as “Vacant - Current Residence Elsewhere”. Such units are included in the estimated number of vacant units. ESRI defines a vacant housing unit as “no one living in the dwelling, unless its occupant or occupants are only temporarily absent—such as away on vacation, in the hospital for a short stay, or on a business trip—and will be returning.”

# Appendix D - Methodology



## City of Rockford Data

City staff provided the following GIS data files including boundaries, parcel information, and previous study areas.

The parcel data was further refined by removing duplicate entries and filtered to the following land uses:

- Single Family Residence
- Two Family Residence
- Three Family Residence
- Four Family Residence
- Five Family Residence
- Six Family Residence
- Comm Res (6+units)-Imp
- Condominium (Residential)
- Res Land+Imprv (no dwell)
- Vacant Residential Land

Finally, the remaining list of parcels were edited if they were missing data or the assessment data was not the most current using WinGIS.

## ESRI

“Esri’s Updated Demographics data includes current-year estimates and five-year projections of U.S. demographic data. Esri develops the annual demographic datasets using a variety of sources, beginning with the latest base, and adding a mixture of administrative records and private sources to capture changes. Categories include the following:

- Population—Such as age, sex, race, Hispanic origin, labor force, educational attainment, marital status, life-stage and age dependency ratios, civilian labor force, and employment by industry and occupation
- Households—Such as total households, total family households, and average household size
- Income—Such as household income, per capita income, income by age, disposable income, net worth, percent of income for mortgage, and wealth index
- Daytime Population—Covers both workers (civilians employed at work and armed forces personnel) and daytime residents (population under 16 years of age, the unemployed, those not in the labor force, and the civilian employed temporarily absent from work)
- Housing—Such as home value, tenure (owner/renter), vacant units, and housing affordability index
- Historical Time Series—For population, households, and housing units”

“Forecasting change in the size and distribution of the household population begins at the county level with several sources of data. Esri incorporates a full-time series of intercensal and vintage-based county estimates from the U.S. Census Bureau. Because testing has revealed improvement in accuracy by using a variety of sources to track county population trends, Esri also employs a time series of county-to-county migration data from the Internal Revenue Service, building permits and housing starts, plus residential postal delivery counts. Finally, local

data sources that tested well against Census 2010 are reviewed. The end result balances the measures of growth or decline from a variety of data series.

Measuring change in population or households at the county level is facilitated by the array of data reported for counties. Unfortunately, there is no current data reported specifically for block groups. Past trends can be calculated from previous census counts; the American Community Survey (ACS) provides five-year averages. However, these sources are not recent. To measure current population change by block group, Esri models the change in households from multiple sources: Experian; the U.S. Postal Service (USPS); Zonda (formerly Metrostudy), a Hanley Wood company; and RealPage (formerly Axiometrics), in addition to several ancillary sources.

The U.S. Postal Service publishes monthly counts of residential deliveries for every U.S. postal carrier route. This represents the most comprehensive and current information available for small, subcounty geographic areas. Carrier routes are a fluid geographic construct that is redefined continuously to incorporate real changes in the housing inventory and occupancy plus administrative changes in staffing and budgets of local post offices.

Converting delivery statistics from postal carrier routes to census block groups is a complex challenge. Carrier routes are defined to deliver the mail, while block groups are constructed to collect and report census data. Comparing two areas that are defined for wholly different purposes provides one significant conversion issue. Carrier routes commonly overlap multiple block groups. In many cases, a carrier route encompasses disjointed areas that can be distant from each other, but block groups are rarely divided into multiple polygons. These overlaps require an effective method of allocating the postal delivery counts across multiple block groups.

Esri has developed a technique to link carrier routes to the correct block groups—using the actual locations of mail deliveries. Its proprietary Address Based Allocation (ABA) methodology was developed in 2005 to solve the complex challenge of converting delivery counts from carrier routes to block groups. This allocation method assigns carrier routes using household addresses that are geocoded at the block level to serve as the foundation for the conversion. The approach is unbounded by geographic borders or arbitrary assumptions about the distribution of households or postal deliveries. ABA results have been tested extensively against Census 2010 counts, including an independent evaluation that involved data from four other vendors. This test confirmed the accuracy of Esri's ABA allocation method.[1]

For over a decade, Esri has licensed data from Zonda to track new residential construction in the top U.S. housing markets. This database identifies the location and characteristics of individual construction projects, including total units planned, under construction, and closed by type of housing. This data is especially critical in tracking growth in previously unpopulated areas. Beginning with the 2016 updates, Esri has utilized an additional database from Zonda that more than doubles Esri's geographic coverage and the number of units planned and completed. The addition of this database gives the household and housing unit update a finer level of granularity and insight into smaller housing markets across the nation.

RealPage housing data is incorporated to capture the growing multifamily rental market. Like Zonda, which covers new residential-owned dwellings such as single-family homes and condominiums, RealPage collects and maintains data on planned, new, and existing rental properties of multifamily and student apartments, nationwide. This data source provides a wealth of property-level characteristics, such as the total number of units or beds, building type, number of stories, and occupancy, as well as asking rent. RealPage's inventory of rental properties expanded due to a corporate merger. This contributed to a near 30 percent increase in rental properties incorporated in Esri's models this year.

The best techniques are derived from a combination of models and data sources. Discrepant trends are checked extensively against independent sources and premium imagery data from Esri's ArcGIS Living Atlas of the World.

Finally, totals for block groups are controlled to the county totals. Despite the appeal of micro forecasting, there is simply more information available to track population change by county than by household. Ignoring the advantage of county-level data would be throwing away information.”

## **Placer.ai**

Healthy communities need quality data analytics about our physical spaces to attract prospective commercial uses. Foot traffic patterns are not only a measurement of a vital commercial area, but having an understanding of these patterns can provide municipalities with the knowledge and insights to plan effectively for local events.

“Equipped with extensive experience in data science, cybersecurity, and engineering, Placer.ai’s founders decided to create the world’s most accurate location analytics platform without compromising individual privacy. From the beginning, it’s been critical to our success that privacy is not only a core requirement for our technical solutions, but as the cornerstone of our business.”

“As individuals, location data also includes some of the most sensitive information about our lives. Without adequate protections, it can reveal personal information about who we are or restrict our freedoms if used for surveillance. This is why the use of location data by businesses and cities requires the utmost care and respect for individual privacy.”

1. Device data is stripped of personal identifiers, such as device identifiers (“MAIDs”) by our partners before it’s shared with us.
2. After we receive the data, it’s aggregated around specific points of interest (i.e. a commercial business, a neighborhood, a park, etc.), using K-anonymity of 50 (from at least 50 devices) to preserve individual privacy.
3. Using our proprietary technology, the data is further extrapolated to provide broader predictions based on a representative sample set, much like a pollster might use a small sample size to generate insights about a much larger population.
4. Heatmaps and dots on our dashboard maps, whether representing a residential area or a part of a road, always represent an approximate and randomized location where according to the U.S. Census there are at least 50 residents. What you see with our maps never represents the actual location of any one particular device. Further, we don’t show any data for locations with fewer than 50 unique devices.

### **Guiding Principles**

- We Only Provide Aggregated Market Research About Places
- We Don’t Share or Sell User Data
- We Don’t Collect User Identifiers
- We Focus On Real-Estate Problems
- We Respect User Consent and Privacy Best Practices
- We Invest in Data Security

Placer.ai data was used to analyze the employee commuter-shed.



# Appendix E - Survey Results

## Survey Decision Tree - English Tenure Questions



## Priority Questions





ing with relative home?

- Yes
- No
- Other (Please describe your living situation):

### Location Question

Based on the map, which area of the city do you think MOST needs new construction?

- NE
- NW
- SE
- SW

o

- Would you like to see new single-family homes built for people to buy?
- Would you like to see new duplexes built for people to buy?
- Would you like to see new quadplexes being built for people to buy?
- Would you like to see new condo-style residential development with up to 16 units being built for people to buy?
- Would you like to see new condo-style residential development with more than 16 units per building for people to buy?

es

- Would you like to see new, smaller lot single-family detached homes built for people to rent?
- Would you like to see new duplexes built for people to rent?
- Would you like to see new quadplexes built for people to rent?
- Would you like to see new multifamily residential building with up to 16 units per building for people to rent?
- Would you like to see new multifamily residential development with more than 16 units per building built for people to rent?

OR ify)

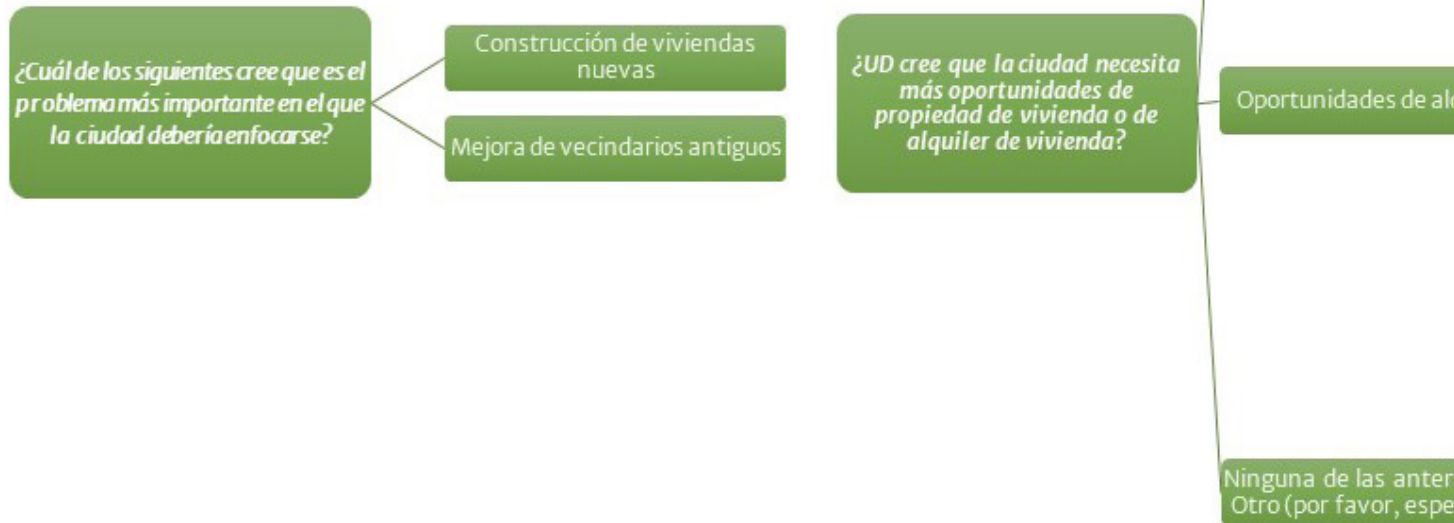
- Would you like to see new single-family detached homes built?
- Would you like to see new duplexes built?
- Would you like to see new quadplexes built?
- Would you like to see new buildings with up to 16 units per building built?
- Would you like to see new multifamily buildings with more than 16 units per building built?

# Survey Decision Tree - Spanish

## Preguntas sobre la tenencia



## Preguntas prioritarias



## Pregunta de ubicación

Según el mapa, ¿en qué área de la ciudad cree que se necesita más construcción nueva?

NE

NO

SE

SO

Sí

No

Otro. Por favor, describe tu situación de vivienda:

Propiedad

¿Le gustaría ver nuevas casas unifamiliares independientes para alquilar?

¿Le gustaría ver nuevos dúplex construidos para la compra?

¿Le gustaría ver nuevos cuadruplex construidos para la compra?

¿Le gustaría ver nuevos desarrollos residenciales de estilo condominio con hasta 16 unidades por edificio construidos para la compra?

¿Le gustaría ver nuevos desarrollos residenciales de estilo condominio con más de 16 unidades por edificio construidos para la compra?

Alquiler

¿Le gustaría ver nuevas casas unifamiliares independientes para alquilar?

¿Le gustaría ver nuevos desarrollos residenciales de dúplex para alquilar?

¿Le gustaría ver nuevos cuadruplex construidos para alquilar?

¿Le gustaría ver nuevos edificios con hasta 16 unidades por edificio para alquilar?

¿Le gustaría ver nuevos edificios multifamiliares con más de 16 unidades por edificio para alquilar?

Opciones Específicas

¿Le gustaría ver nuevas casas unifamiliares construidas?

¿Le gustaría ver nuevos dúplex construidos?

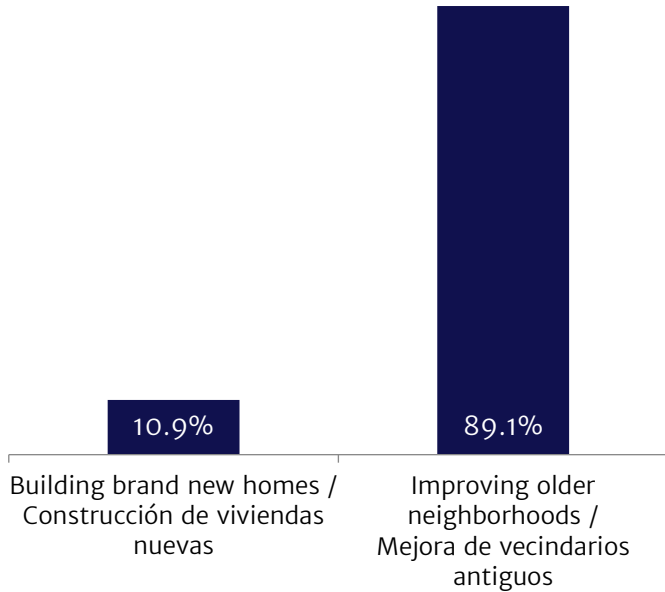
¿A UD le gustaría ver nuevos cuadruplex construidos?

¿Le gustaría ver nuevos desarrollos residenciales de estilo condominio con hasta 16 unidades por edificio construidos?

¿Le gustaría ver nuevos desarrollos residenciales de estilo condominio con más de 16 unidades por edificio construidos?

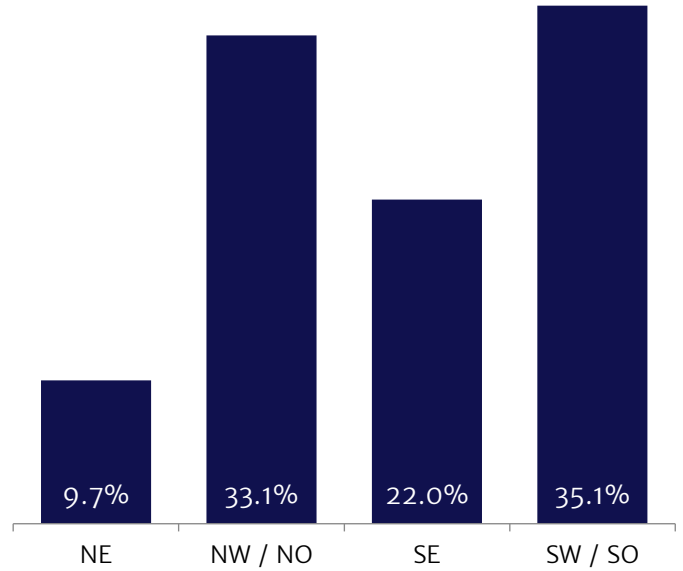
**Figure 67. Response to Survey Question:**

Which of the following do you believe is the most important issue for the city to focus on:  
 ¿Cuál de los siguientes cree que es el problema más importante en el que la ciudad debería enfocarse?



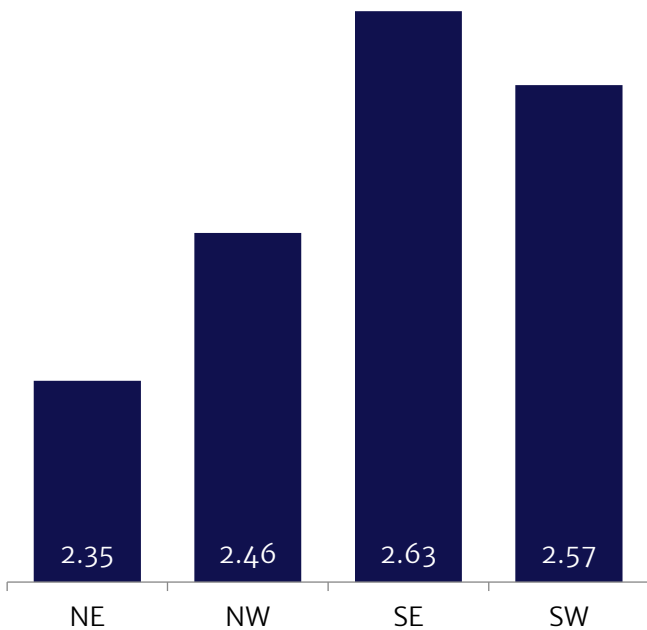
**Figure 68. Response to Survey Question:**

Based on the map, which area of the city do you think MOST needs new construction?  
 Según el mapa, ¿en qué área de la ciudad cree que se necesita más construcción nueva?



**Figure 69. Response to Survey Question:**

Based on the map, RANK the areas of the city do you think needs revitalization the MOST ? (1=MOST, 4=LEAST)  
 Según el mapa, ¿en qué área de la ciudad cree que se necesite más revitalización? (1=MÁS, 4=MENOS)

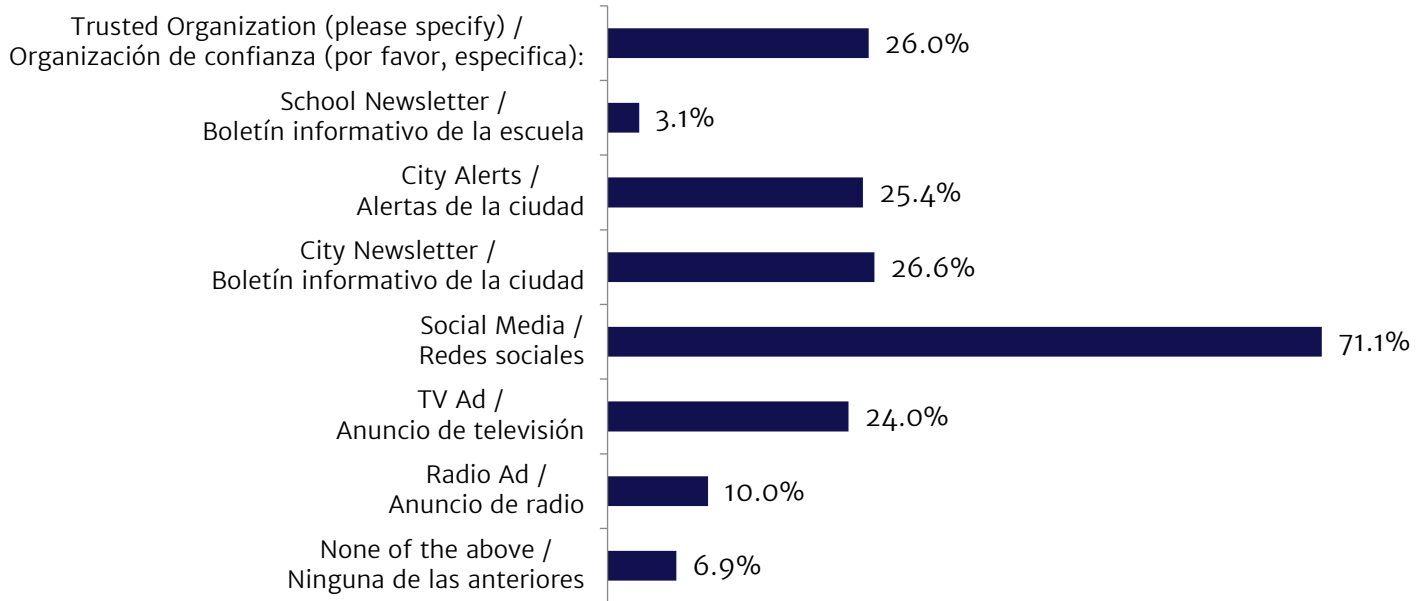


# Communication Questions

**Figure 70. Response to Survey Question:**

How do you find out information or news from the community? (Choose top 3.)

**¿Cómo obtiene información o noticias de la comunidad? (Elija las 3 principales.)**



## Trusted Organizations

Respondents were asked which organizations they trusted for information or to be directed towards resources. This was an open-ended question, but not required. Of the 174 responses received, many indicated local government entities such as the City of Rockford, City Council, and various city departments. Community organizations and nonprofits are also mentioned frequently, including Habitat for Humanity, Boys & Girls Club, Salvation Army, Catholic Charities, and Community Action. Some respondents rely on media outlets like local news stations, newspapers (such as the Rockford Register Star), and NPR for information. Additionally, social service agencies, housing authorities, churches, and advocacy groups like RAMP (Regional Access and Mobilization Project) are cited as trusted sources. It's clear that individuals value a combination of government, community, and media resources to access information and assistance effectively.

# Input Question

**Figure 71. Response to Survey Question:**

When you want to get a question answered or give your input and feedback on a topic, are you most likely to:

**Cuando UD quiere obtener una respuesta a una pregunta o dar su opinión y comentarios sobre un tema, ¿qué suele hacer?**

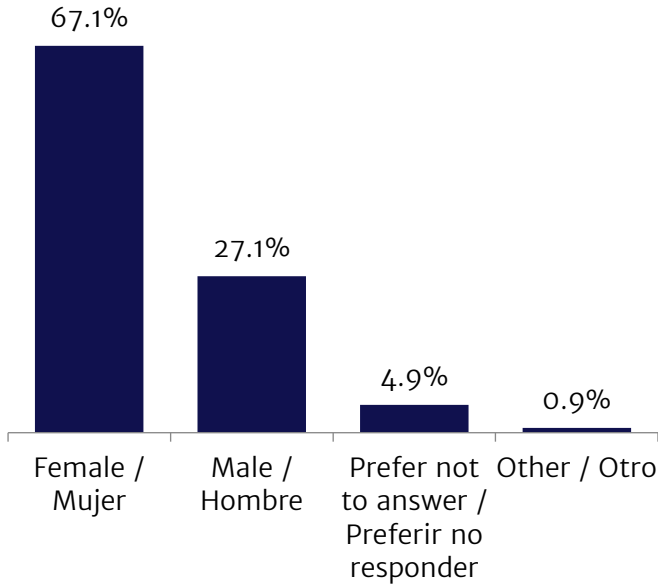
| Answer Choices                                                                                                                                                                 | Responses |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| None of the above /<br><i>Ninguna de las anteriores</i>                                                                                                                        | 6.6%      |
| Call the organization involved /<br><i>Llamar a la organización involucrada</i>                                                                                                | 24.6%     |
| Email the organization involved /<br><i>Enviar un correo electrónico a la organización involucrada</i>                                                                         | 32.6%     |
| Send a letter to the organization involved /<br><i>Enviar una carta a la organización involucrada</i>                                                                          | 0.3%      |
| Post on the organization’s social media /<br><i>Publicar en las redes sociales de la organización</i>                                                                          | 8.3%      |
| Show up at a public event for feedback /<br><i>Asistir a un evento público para dar comentario</i>                                                                             | 7.1%      |
| Tell a local leader and hope they convey the feedback to the organization /<br><i>Comunicárselo a un líder local y esperar que transmita los comentarios a la organización</i> | 6.6%      |
| I do not feel comfortable reaching out for answers or to give feedback/<br><i>No me siento cómodo/a contactando para obtener respuestas e opinion</i>                          | 9.7%      |
| Other / please specify) /<br><i>Otro / por favor, especifica):</i>                                                                                                             | 4.3%      |

Of those respondents that chose “Other (please specify)”, some had a hard time choosing just one of the options listed. Others indicated that they would want to conduct their own research first, or would reach out to their alderman with concerns.

# Demographic Questions

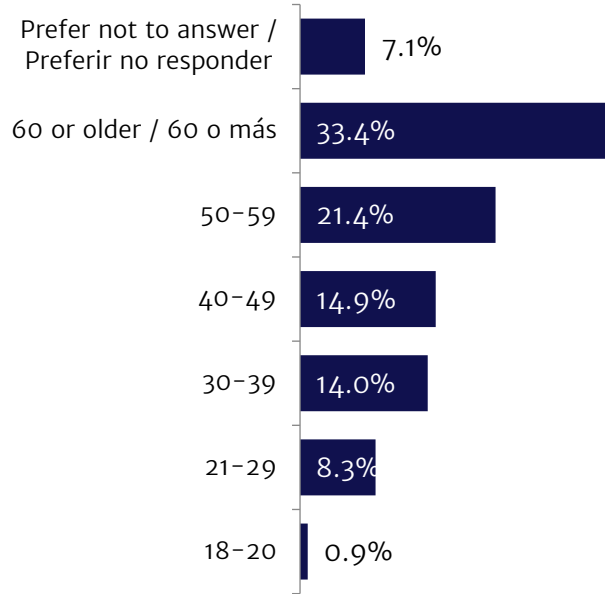
**Figure 72. Response to Survey Question:**

What is your gender?  
¿Cuál es su género?



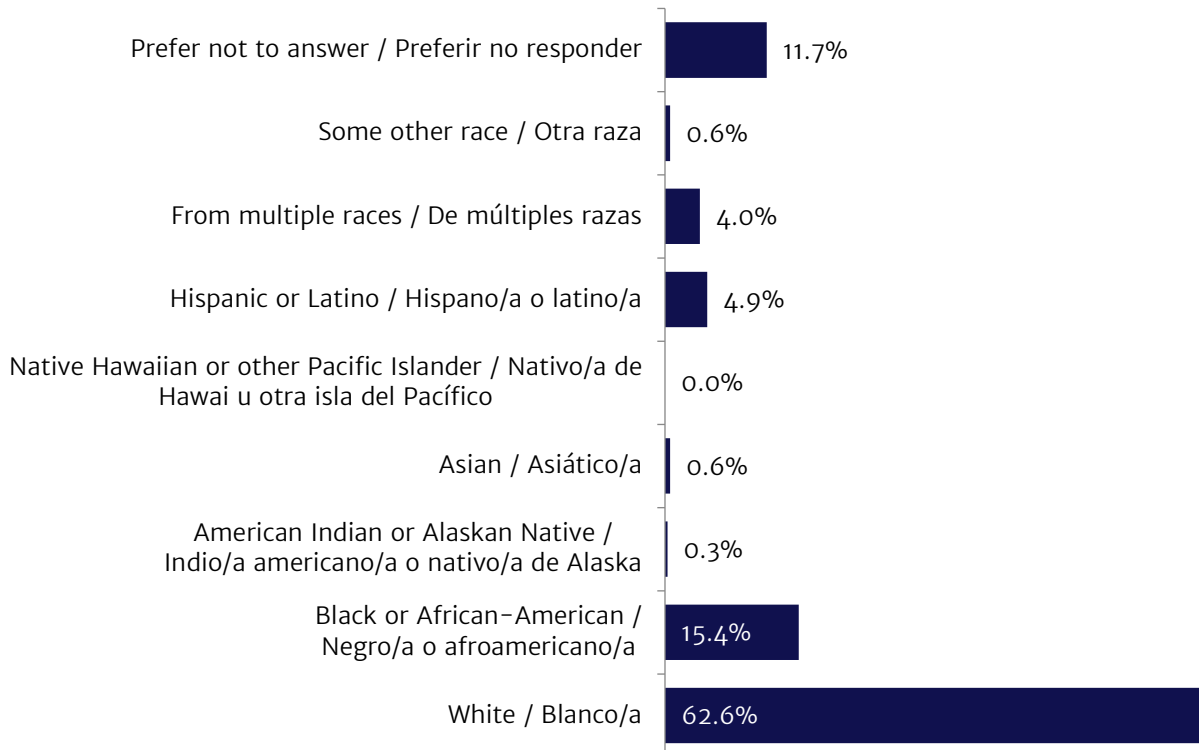
**Figure 73. Response to Survey Question:**

Which category below includes your age?  
¿En qué categoría se encuentra su edad?



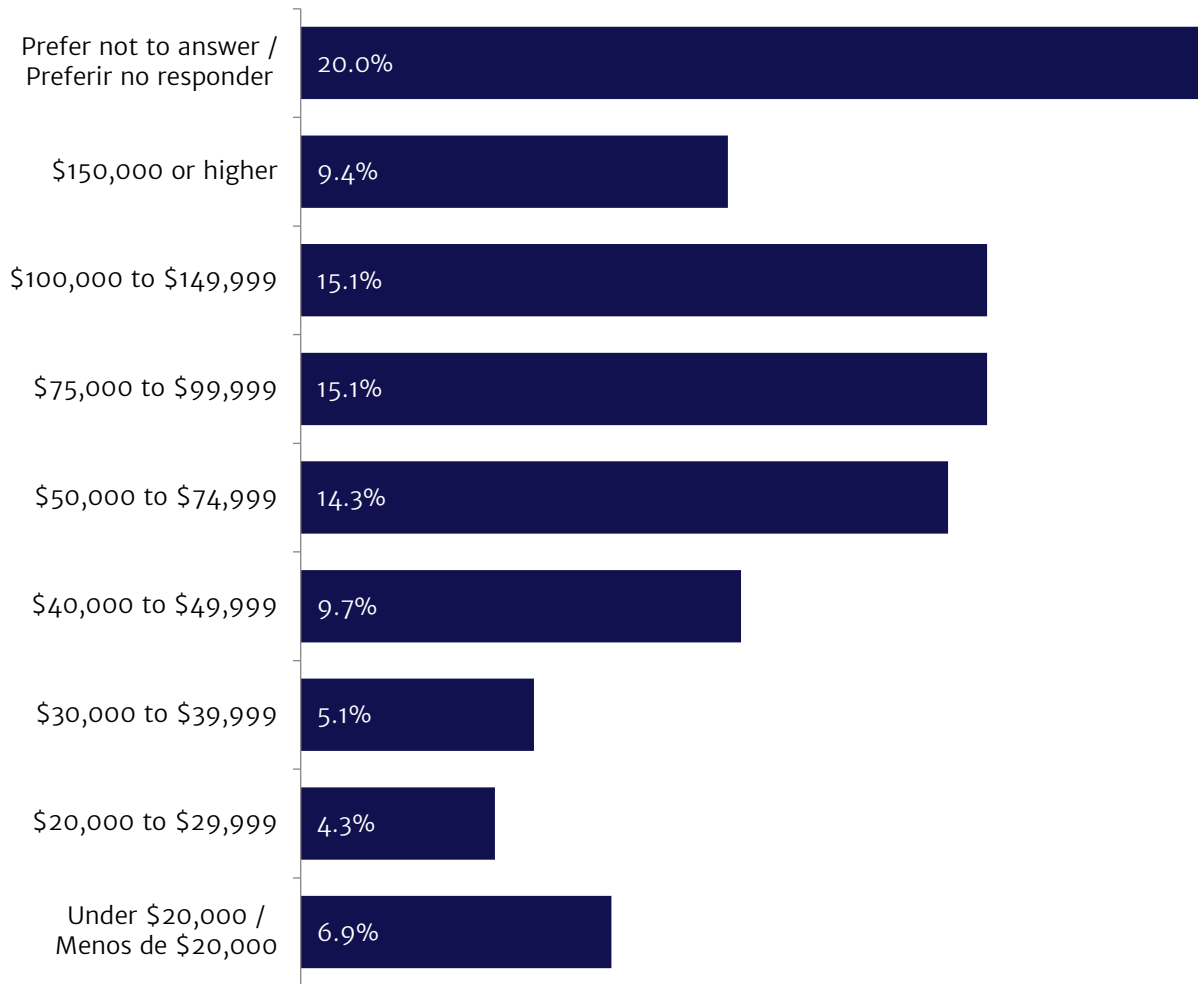
**Figure 74. Response to Survey Question:**

What is your Race/Ethnicity?  
¿Cuál es su raza/etnia?



**Figure 75. Response to Survey Question:**

How much total combined money did all members of your HOUSEHOLD earn last year?  
*¿En el año pasado, cuánto dinero combinado ganaron todos los miembros de su HOGAR?*





**Figure 76. Response to Survey Question:**

How much do you pay monthly (rent or mortgage) for housing?  
¿Cuánto paga mensualmente (alquiler o hipoteca) por la vivienda?

