

City of Rockford, Illinois

“Conversation on Housing and Neighborhoods”

February 26 – 27, 2015



Overview of Planning Initiatives

- **Regional Analysis of Impediments and Fair Housing Equity Assessment - RMAP HUD Sustainable Communities Planning Initiative 2013 - 2014**
- **Housing De-Concentration Plan – Rockford Housing Authority 2013 - 2014**
- **2015 – 2019 HUD Entitlement Grants Consolidated Plan – City of Rockford**
- **2020 Comprehensive Plan Update – City of Rockford 2014 - 2015**

Fundamental Principles

- **Housing and Neighborhoods elevated to the same level in local and regional planning as sustainability of transportation, economic development, infrastructure, education, land use, arts, public facilities, public safety.**
- **Alignment of the Entitlement Grant Planning with the City 2020 Comprehensive Plan, City Capital Budget, RHA and Regional Planning.**
- **Maintaining, Preserving, and Revitalization of existing Housing and Neighborhood will drive sustainability.**

Regional AI and FHEA Objectives

- **Elevate fair housing impediments / solutions from a local to regional level discussion.**
- **Identify racial/ethnic, low income/poverty, public/assisted housing concentration.**
- **Identify patterns of segregation and concentration - historically what caused it and perpetuates it.**
- **Identify and create access to “Opportunity Areas”.**
- **Fair Housing Infrastructure and Social Equity Plan.**
- **Identify / respond to discrimination - community opposition to fair housing and social equity.**
- **Develop and implement a Public Participation Plan that includes broad community involvement.**

Fair Housing - Removing Barriers to Housing Choice

- **Removing Discrimination and Impediments**
- **Enhances Transportation and Mobility**
- **De-concentration of poverty, race/ethnicity, public and assisted housing**
- **Improved Quality of Life in concentrated areas – Quality Housing, Grocery Stores, Retail, Parks and Recreation etc.**
- **Improved Access to Employment, Education, Social Services, and living wages**
- **Improved Safety and Security**

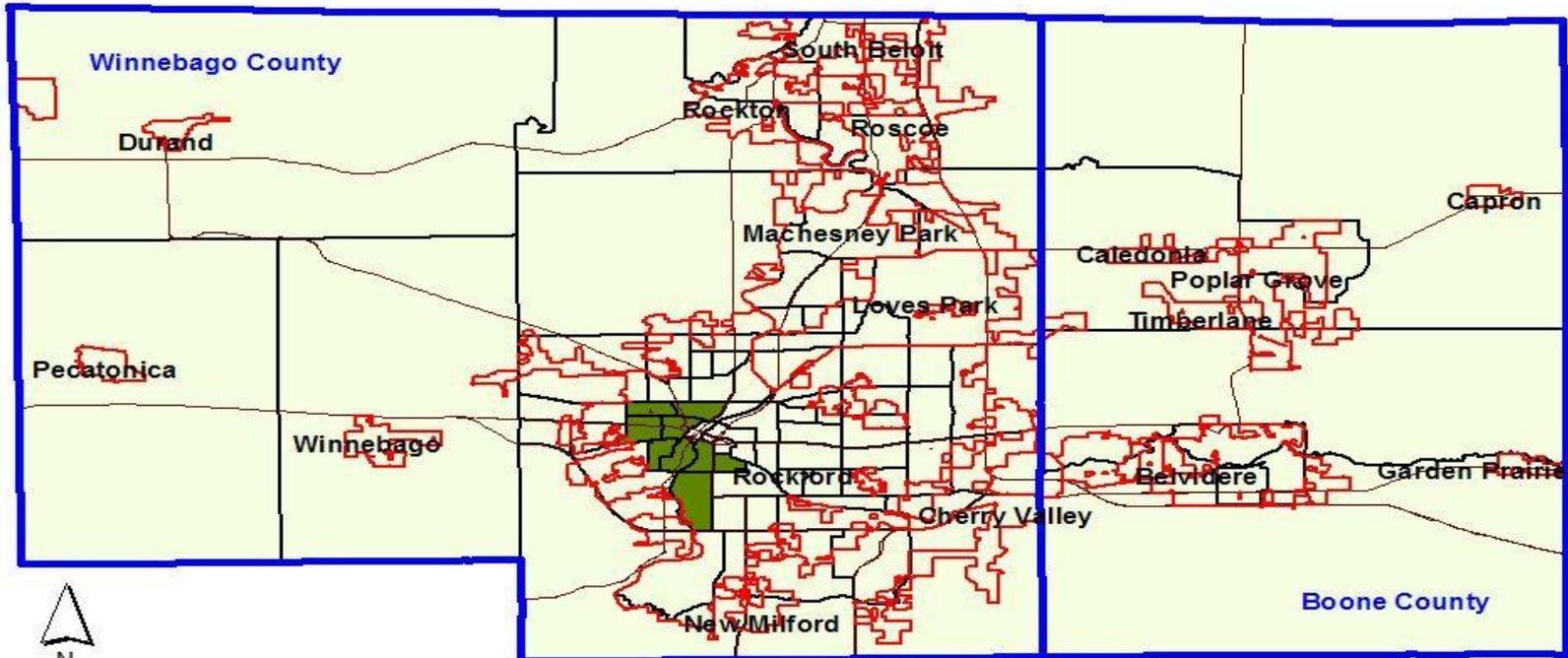
Housing De-Concentration Plan

- **Develop and apply a policy that provides for de-concentration of minority, lower income and poverty populations, and encourages a range of housing types for all incomes and available in all areas of the City.**
- **Distribution of public and Assisted Housing throughout the City and Region in an effort to Affirmatively Further Fair Housing.**
- **HUD Regulations C.F.R. Subpart A. Sec 903.**

“Opportunity Areas” - “Areas of Minority / Low Income Concentration and Segregation”

- **Opportunity Areas** – areas offering access to quality goods and services, exemplary schools, health care, range of housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation.
- **Areas of Concentration/Segregation (HUD definition)** – areas 50% or greater minority population and 3 times or more the poverty level of the MSA (35.1%) and generally lacking the above amenities.

Segregation and Concentrations



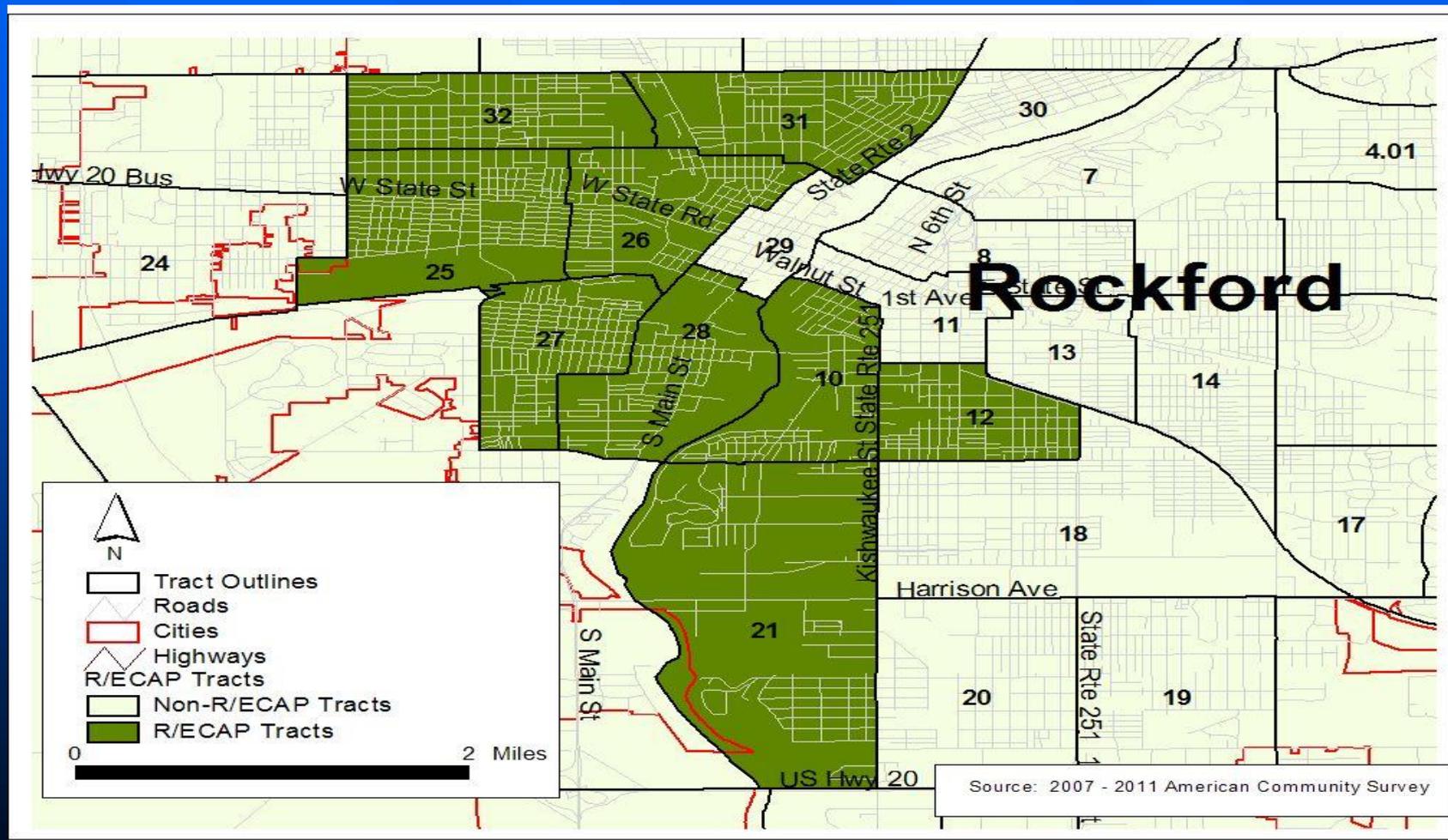
-  Counties
-  Cities
-  Highways
-  R/ECAP Tracts
-  Non-R/ECAP Tracts
-  R/ECAP Tracts

3 0 3 6 Miles

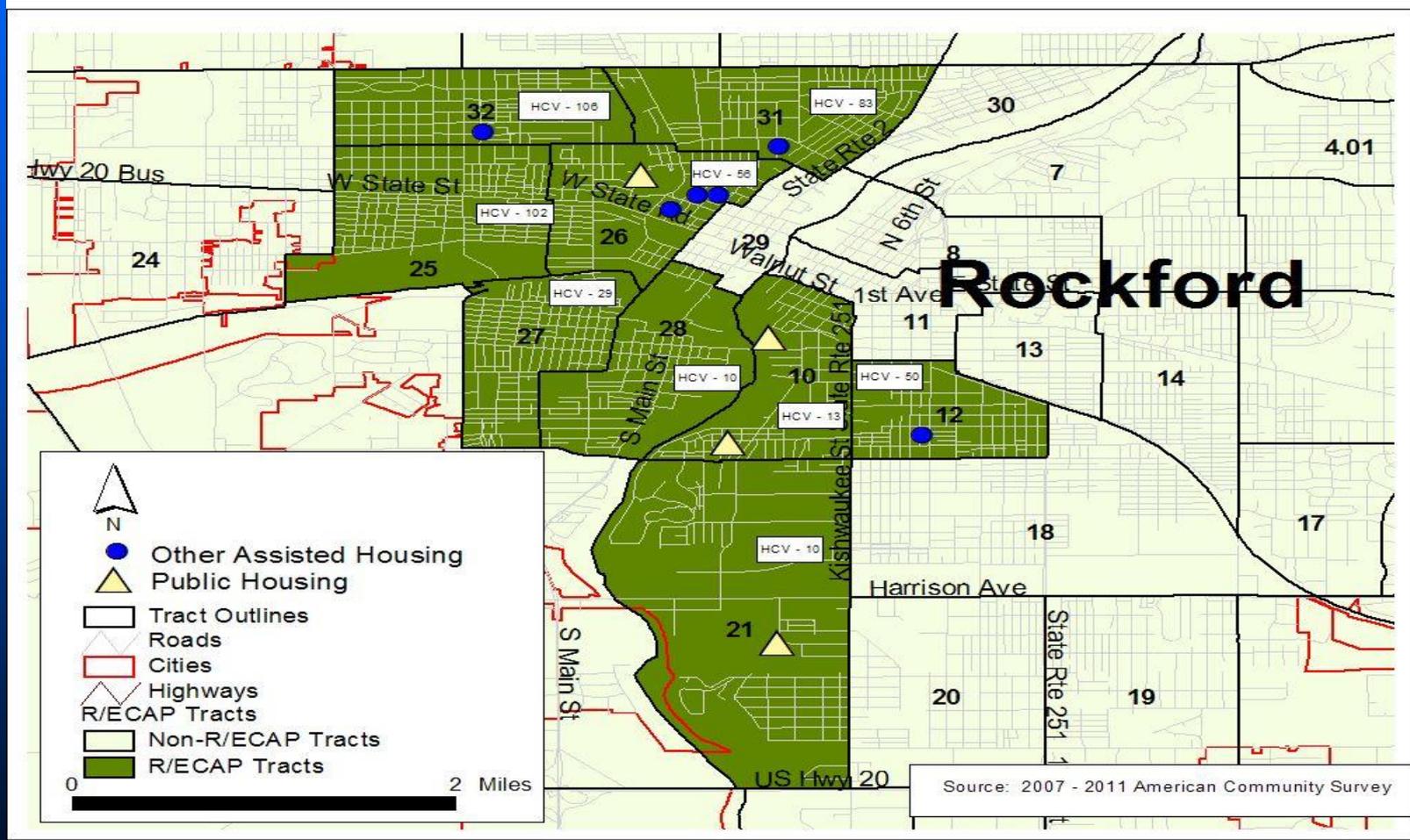


Source: 2007 - 2011 American Community Survey

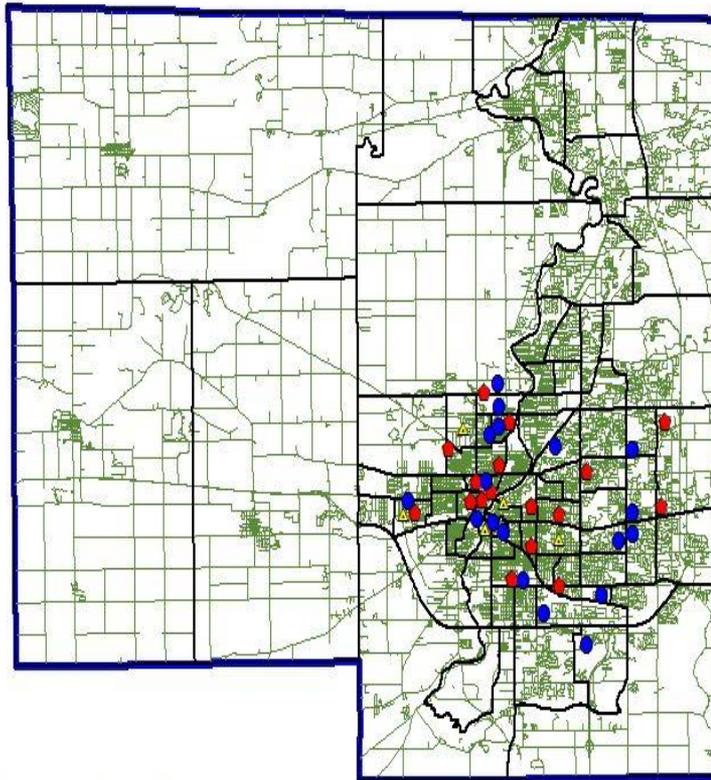
R/ECAP Calculations of Minority and Poverty Concentrated Areas



HUD R/ECAP Calculations with Public and Assisted Housing Concentrations



Public and Assisted Housing and LIHTC



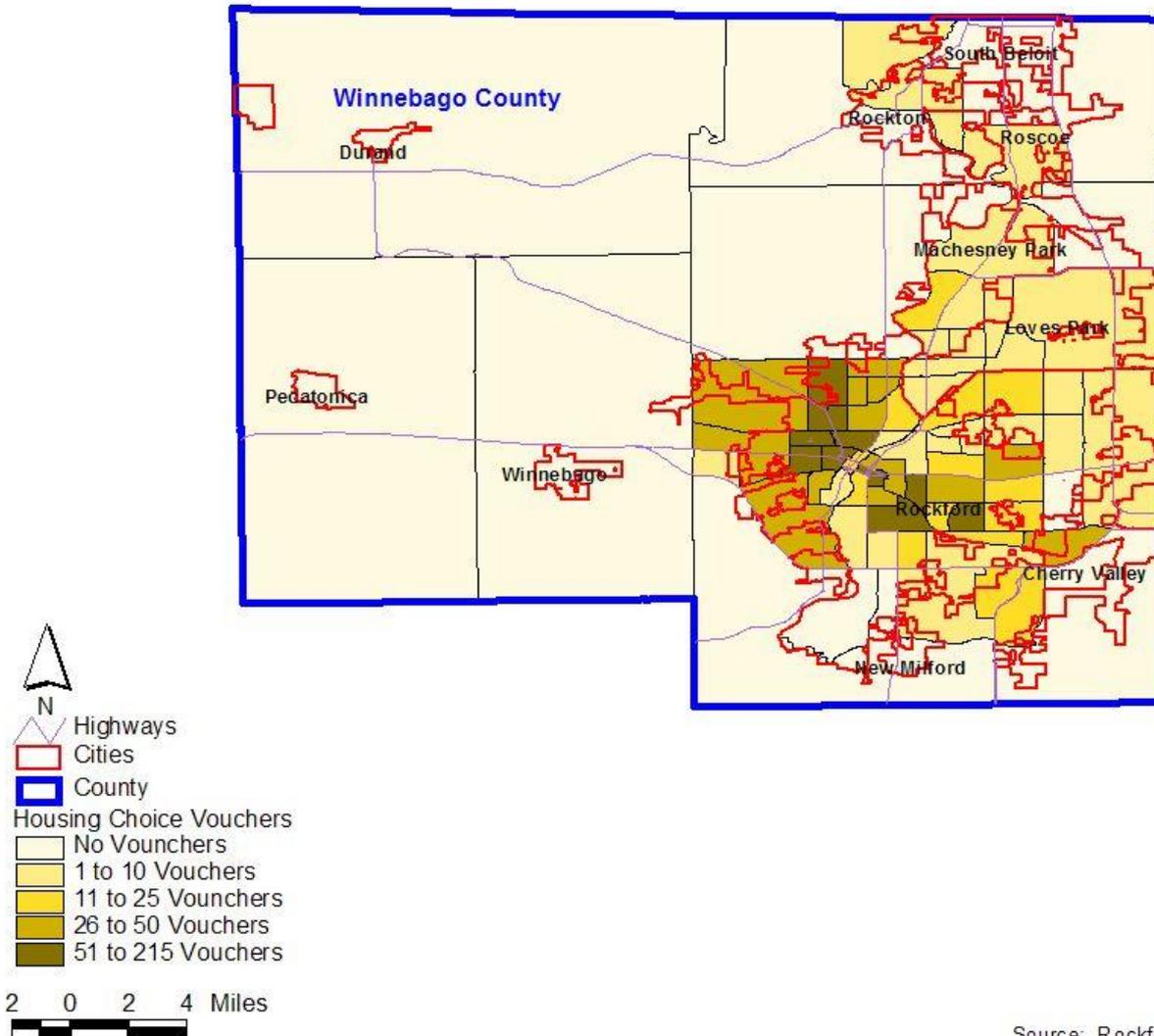
- ▲ Public Housing Properties
- ◆ LIHTC Properties
- Other Assisted Properties (202, 811, HFDA, etc.)
- Census Tracts
- ▬ Roads
- ▭ County

2 0 2 4 Miles



Source: Rockford Housing Authority

Section 8 Voucher Concentrations



Source: Rockford Housing Authority

De-Concentration Plan Focus

- Scattered Site developments in non concentrated areas
- Joint Development, Mixed income Housing
- Acquisition and Rehabilitation of existing multifamily, townhouse, condominium development for public housing in non concentrated areas
- Landlord incentives to participate in the Section 8 Voucher Program
- Senior Cottage / Cluster Housing
- Lease Purchase Housing

Challenges and Opportunities to De-Concentration / Fair Housing

- **Identify and expand a range of housing choice in “opportunity areas” that attracts and accommodates those with diverse needs - large families, seniors, disabled, affordable housing, subsidized housing.**
- **Expand housing choices and improve quality of life in “Concentrated Areas” that retains existing residents and attracts new residents that increases the ratio between minority - non minority and households that are low income – range of incomes.**

Federal Regulatory and Policy Changes –

Fair Market Rent essentially limit Section 8 Voucher holders to the R-ECAP areas of concentration. Flexibility in incentivizing voucher holders to utilize vouchers in non-concentrated areas and increases in FMR's in order to afford class A and B properties are needed.

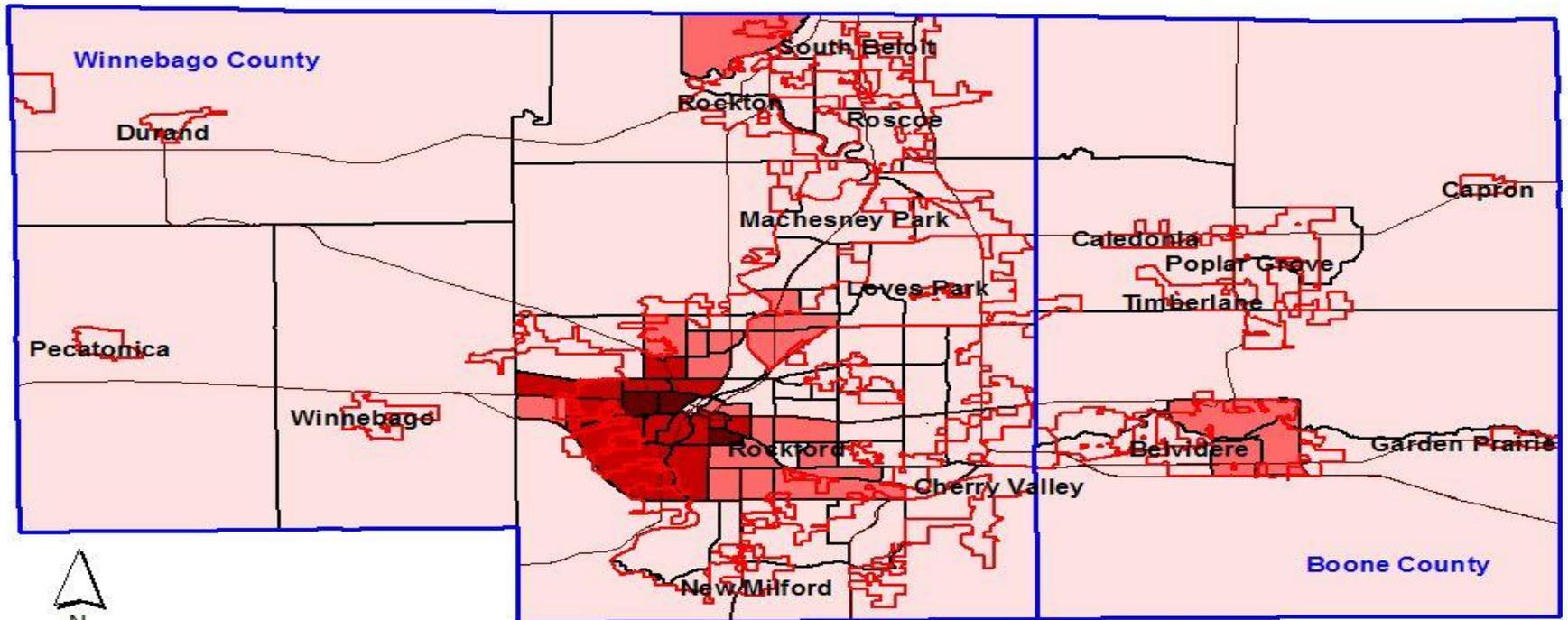
RHA Modernization Funding / Capital Replacement funds could be used to build new scattered site developments rather than modernization of existing developments in concentrated areas. RHA Physical Needs Assessment existing equipment, appliances and repairs required to bring developments up to standard and maintain them through 2030 ranges from \$54,000 per unit for Orton Keys, \$56,000 per unit for Fairgrounds, \$64,000 for Blackhawk Courts, and \$58,000 for Brewington A and B.

Fair Housing Index

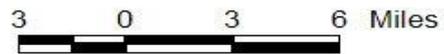
Data for ten variables, GIS mapped by census tract, to examine correlation of percentage minority and variables in predicting level of risk for fair housing and social equity.

- Percent minority population
- Percent female-headed households with children
- Median housing value and Median contract rent
- Percent housing stock constructed prior to 1960
- Percent earning median household income
- Percent poverty
- Percent with less than a high school degree
- Percent of the workforce unemployed
- Percent using public transportation to and from work
- Ratio of loan denials to loan originations (HMDA Data)

Fair Housing Index



- Counties
- Cities
- Highways
- Fair Housing Index
 - High Risk
 - Moderate Risk
 - Low Risk
 - Very Low Risk



Entitlement Funding 2015 Program Year

Community Development Block Grant (CDBG)

\$ 2,091,773 Entitlement

\$ 51,726 Program Income

\$ 351,035 Reprogrammed

HOME Investment Partnership (HOME)

\$ 867,327 Entitlement

\$ 13,585 Program Income and Reprogrammed

Emergency Solutions Grant (ESG)

\$ 166,875 Entitlement

\$ 3,495,721 TOTAL Entitlement Funding

Coordinated Housing and Social Service Application Intake, Triage, and Service Delivery (move toward self sufficiency) -

Comprehensive assessment of housing / service needs for people entering the assisted housing, affordable housing, and homeless assistance systems.

Referrals based on client's needs / conditions addressing determinants negatively impacting current condition - high school diploma, income and poverty, unemployment, job training and needed services treatments – substance abuse, mental health and medical care.

Benefits – households get best fitting intervention from the start, provides a system wide prevention and diversion opportunity, improves system efficiency, collaboration among providers, transitions clients out of public assistance and public intervention programs permanently - Self Sufficiency

Improving Housing and Neighborhoods

- **Public Policy** – local resources for housing and neighborhood preservation i.e. dedicated sales tax, bond programs for infrastructure, housing trust funds, land bank.
- **Land use, Zoning, Policy and Regulatory changes** such as Inclusionary Zoning.
- **Creating a shared vision and building consensus.**
- **Addressing opposition, Involving the community.**
- **Encourage persons to live in existing and emerging Opportunity Areas and changing the realities and perceptions of existing neighborhood to accept diverse populations and housing types.**

Housing Affordability and Local Funding for Affordable Housing –

Recapture and redevelopment of vacant lots and abandoned and foreclosed properties is a high priority.

Both the cost of housing and lack of recapture of these units present a primary barrier to affordable housing. Identification of local funding through a Housing Trust Fund and development of a Land Bank and Land Acquisition Strategy are needed.

Target Neighborhood Planning in conjunction with 2020 Commercial Corridor Planning to improve concentrated areas and move toward becoming Opportunity Areas.

Barriers to Overcome

- **Development Barriers – land available, cost, physical conditions/poverty.**
- **Public Opposition – nymbyism, discrimination,, historic and cultural heritage, gentrification.**
- **Infrastructure Barriers – schools, crime, public infrastructure, transportation, housing types, public and assisted housing.**
- **Physical Barriers – river, downtown, land lock, brownfields, obsolete structures.**
- **Policies limiting future concentrations in opportunity areas, regional housing policies for jurisdictions participating in transportation, infrastructure, economic development initiatives.**

Regional AI, De-Concentration Plan, Consolidated Plan, 2020 Comprehensive Plan, City Capital Plan, and RHA Strategic Plan must address:

- **De-Concentration and Transformation to Opportunity Areas with Housing and Neighborhood Revitalization.**
- **Policies, Regulations and Programs in support of Housing and Neighborhood Sustainability.**
- **Addressing gaps in infrastructure relative to education, transportation, job creation, and neighborhood revitalization.**
- **Capital Investments that support revitalization and de-concentration.**

What Are the Resources ?

- **Federal Entitlement Funding**
- **Federal Competitive Grant Programs**
- **Rockford Housing Authority and Winnebago County Housing Authority Investment**
- **City General Fund and Capital Programs**
- **Development Incentives**
- **Incentivized Zoning**
- **Private Investment**
- **City 2030 Comprehensive Plan**

What are our Opportunities ?

- **Create a Vision for Housing and Neighborhoods**
- **Create a Vision for Public and Assisted Housing**
- **Vision for De-Concentration and Revitalization**
- **Transformation of concentrated areas to “Opportunity Areas” in Rockford’s Areas West of the River that are currently concentrated**
- **Policies that protect shifting concentrations and creating new concentration areas**
- **Defining how we achieve our goals and priorities, roles and responsibilities**
- **Developing design standards, defining densities, development strategies, best practice models**

Discussion

- **Build Consensus on the Vision for Housing and Neighborhoods.**
- **Build Consensus on Public and Assisted Housing – Design Standards, Densities, Concentrations, Locations, Development Type.**
- **Policies that guide future development.**
- **Regulatory and Policy Changes.**
- **Priorities, Roles and Responsibilities.**