

## Introduction & Background

All individuals have basic needs, with the most commonly agreed upon needs being access to food, water, shelter, clothing, sleep, and clean air to breathe. These basic needs are important in defining the minimum quality of life, and it's up to the city to coordinate services and the allocation of resources accordingly to meet these needs. Adding information on basic needs to a comprehensive plan provides a better understanding of the range of needs community members have and ensures adequate strategies and resources are identified, such as supportive housing and other assistance programs.

The following chapter highlights one of these basic needs, shelter, and how the City of Rockford is addressing programming and the allocation of resources and services to meet this basic need. First, it is important to understand the three key components that need to be addressed to ensure housing: equitable access, choice, and removal of barriers.

### Equitable Access to Housing

Housing equity is important, especially when maintaining or addressing fair housing choice issues within a community. The principle of housing equity provides legislative and overall policy justification for programs that address housing-related disparities and is applicable in every part of the housing obtainment process. Confronting housing inequities can empower community members, provide avenues for action against discriminatory practices, and foster a diverse population, which affects the local economy and workforce. However, one of the burdens to ad-

ressing housing equity is that inequities can be hard to prove, as many are only recognized retrospectively and current programming may not address past disparities. Also, those who generally face housing inequalities often times do not have the means, or knowledge necessary, to fight them.

Like many cities in the United States, the effects of Rockford's past discriminatory housing policy and planning can still be seen today. However, housing policy and programming stakeholders, both local and federal, are working to address these inequities through housing policy and programming.<sup>i</sup> Two recent programs and policies demonstrate how housing inequalities are being addressed in Rockford. First, in 2017, the U.S. Department of Housing and Urban Development (HUD) reached a settlement with an Illinois bank that was participating in illegal redlining practices of Rockford minority neighborhoods. Another example occurred in 2020 when Prairie Street Legal Services received \$360,000 from HUD to offer a range of fair housing enforcement services, including helping those who may have been discriminated against.<sup>ii</sup>

### Housing Choice

One of the goals of the Federal Housing Act of 1949 was to have "a decent home and a suitable living environment for every American family." That was the city's goal in 1980, and remains its goal today. The city's mission over the next 20 years will be to hold onto increased housing affordability while removing barriers and burdens. If the latter is to be accomplished, it will most likely be through activities

generated at the neighborhood level, not by city housing programs. However, sustaining affordability can most definitely be influenced by a continuation and evolution of housing programs and policies.

Fair housing, or fair housing choice, is vital for a community to have equitable standards and a high quality of life. The Fair Housing Act ensures that individuals have legal recourse against lenders, landlords, and insurers that use exclusionary or discriminatory policies and tactics. These standards and legislation pave the way for people with housing barriers to have housing options. Fair housing standards are the framework for combating poverty, spurring community development, encouraging diversity, and providing accessibility and affordability. It is important to have a range of affordable housing stock to support a diverse community and local economy, while providing stable healthy housing for all community members.

There are many benefits to Fair Housing Choice standards and programming, including enforcement against discrimination, increased access to those with housing barriers, empowerment of those experiencing discrimination, and increased diversity in terms of community income and talent. This in turn helps to lead to a balanced, robust housing market. While there are many benefits as a result of fair housing choice programs, there are also issues that may arise. For example, it can be hard to enforce, as some forms of discrimination may be difficult to prove. Additionally, fair housing programs often have capacity and funding issues. For example, there are often waiting lists for housing support programs due to staffing and funding limits not aligning with overall needs.

### **Barriers to Housing**

Barriers to housing vary based on the geographic location and even the individual situations of people. Some barriers can be addressed directly through legal or governmental channels, such as through HUD, while other barriers may be addressed through non-profit and local government programming. Some general barriers to housing for individuals and families include addiction and substance abuse, mental or physical illness, low income, lack of a support network, access to resources, vacancy rates, prior convictions, prior evictions, past foreclosures, poor credit, lack of security deposit and/or application fees, and discrimination (of any protected class). Some of the housing barriers experienced the most by Rockford residents include fair housing education and outreach, need for decent, safe, and affordable rental housing, lack of affordable homeownership opportunities, and economic or income issues.

It is vital to acknowledge these barriers in order to address local housing issues. Understanding and acknowledging these barriers informs public policy and community goals, especially when addressing homelessness. Lack of acknowledgment may lead to misinformation or under informed programming, resulting in less effective programming to address this complex issue. Removing barriers to housing is important for communities to alleviate homelessness, improve community health outcomes, and in helping community members meet basic needs. This may also lead to lower taxpayer burdens and reduced emergency service utilization. However, programming and policies can only address so much and it is important to keep in mind that housing barriers change over time, as society and wages adjust to current events or the market.

### **Historic Preservation**

The city recently updated its Historic Preservation Plan with the help of staff and the Historic Preservation Committee (HPC). It was adopted by the Preservation Commission on July 13th, 2021, and by the Rockford City Council on December 20th, 2021.

Every viable community has an identity, a clear image of itself through which it defines itself to its own citizens and to the rest of the world. A key factor that makes a community different from another community is its historical development, and the most visible evidence of that development is a community's buildings and historical sites that still exist, or have been restored or re-purposed.

By preserving historic sites and structures, we retain our grasp on one of the things that makes Rockford what it is - our past. Gertrude Stein once said "There is no there, there," in describing Oakland, California. If we do not preserve our historical neighborhoods and sites, then there will be no "there" in Rockford, either. We will become just one more "modern" American city, indistinguishable from any number of others that have succeeded in burying their past under bulldozers and new buildings.

In an era of rapid change, with new technologies altering our lives on a daily basis, physical evidence of our past can help us to recognize and hold on to our cultural and physical roots. In that way, we can maintain a clear perspective of who we are by acknowledging where we came from.

In preserving our past, we need to concentrate not on just a few singular landmarks, but on neighborhoods as well. Most buildings in any community are of a rather ordinary nature. They may not be great works of architecture, nor buildings in which any great event occurred or an import-

ant person lived. However, the buildings in old neighborhoods -the ordinary along with the extraordinary- often give stronger evidence of a community's history than individual landmarks can. It is here that people lived and gave expression to their past, giving us a clear indication of where our roots lie.

### **The Planning Process**

"Historic preservation" is a general term encompassing a broad range of activities - from the simple protection of a historic resource to rehabilitation and, ultimately, complete restoration. It can be applied to everything from mansions to bungalows to Native American mounds to brick streets. Preservation is also defined as the act or process of applying measures necessary to sustain the existing form, integrity, and materials of a historic property or structure. Its intent is to protect and stabilize the property, and generally focuses upon the ongoing maintenance and repair of historic materials and features rather than extensive replacement and new construction. This includes sensitive upgrading of mechanical, electrical, and plumbing systems and other code-required work to make properties functional within a preservation project.

According to the National Park Service, historic preservation is a conversation with our past about our future. It provides us with opportunities to ask, "What is important in our history?" and "What parts of our past can we preserve for the future?" Through historic preservation, we look at history in different ways, ask different questions of the past, and learn new things about our history and ourselves. Historic preservation is an important way for us to transmit our understanding of the past to future generations.<sup>iii</sup> Ultimately, this is done through sound and practical policy, of which is outlined in detail in the plan.

The purpose of the Historic Preservation Plan is to define the relative roles of the city and the commission in encouraging historic preservation; to provide guidelines for the designation of landmarks and historic districts; to educate the public; and to recommend those actions which can be undertaken by the city and/or the commission to further private efforts to preserve historic sites and structures, including proposals for several new historic districts. When adopted, these policies, guidelines, and recommendations will offer a rational way to protect, evaluate, and enhance Rockford's historic resources for the benefit of present and future residents. By integrating protection of historic resources into the normal process of city government and by educating the public as to the value of these resources, the city can help ensure preservation of Rockford's architectural heritage.

### **Survey & Inventory of Historic Properties**

The city submitted an application for a CLG Grant in 2021 to conduct a multiple property survey of all industrial buildings constructed between 1850 and 1930. The city was awarded that grant and hired a historic consultant to perform this work. This survey was recently completed and was a huge step forward in achieving our goals.

The residential structures would be the next logical step as soon as funding sources can be made available. Criteria were developed for rating each item in the inventory in accordance with standards of the U.S. Department of the Interior for landmark designation.

### **Historic properties fall within one of the following categories:**

**Rank 1** properties are eligible to be Rockford landmarks and to be on the National Register of Historic Places.

**Rank 2** properties are also eligible to be Rockford landmarks and may be eligible for the National Register.

**Rank 3** properties are important properties in a historic district, and they may be eligible for local landmark status or to be on the National Register if new, significant historical information about them comes to light.

**Rank 0** and compatible properties are buildings that contribute to the character of a historic district.

For more detailed information about the ranking process, please see the City of Rockford Historic Preservation Plan.

### **Existing City Landmark Properties**

Any person or organization - including the Rockford Historic Preservation Commission (HPC) - may request that a building, place, or area be designated a landmark. It is the applicant's responsibility to demonstrate convincingly to the commission the applicability of one or more criteria outlined in the plan, providing ample documentation to support all statements and assertions. After it has received a complete application for landmark designation of a property, the commission holds a public hearing on the matter to make a determination for eligibility.

Currently, there are 28 sites designated as local landmarks.



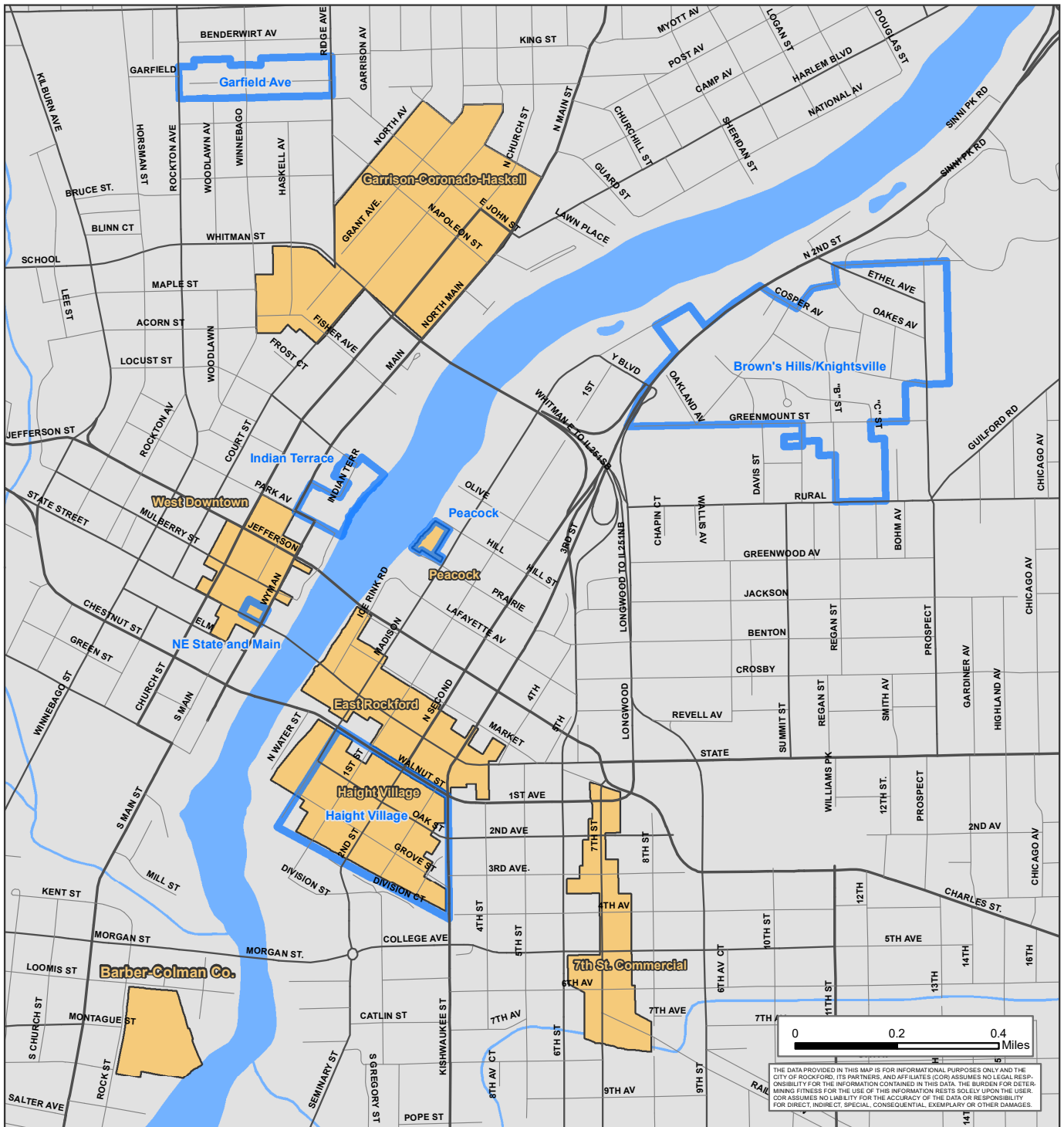


# Local Historic Districts 2021

City of Rockford



Map Produced: June 2021



# Historic Districts & National Register Districts 2021

City of Rockford



Existing Historic District

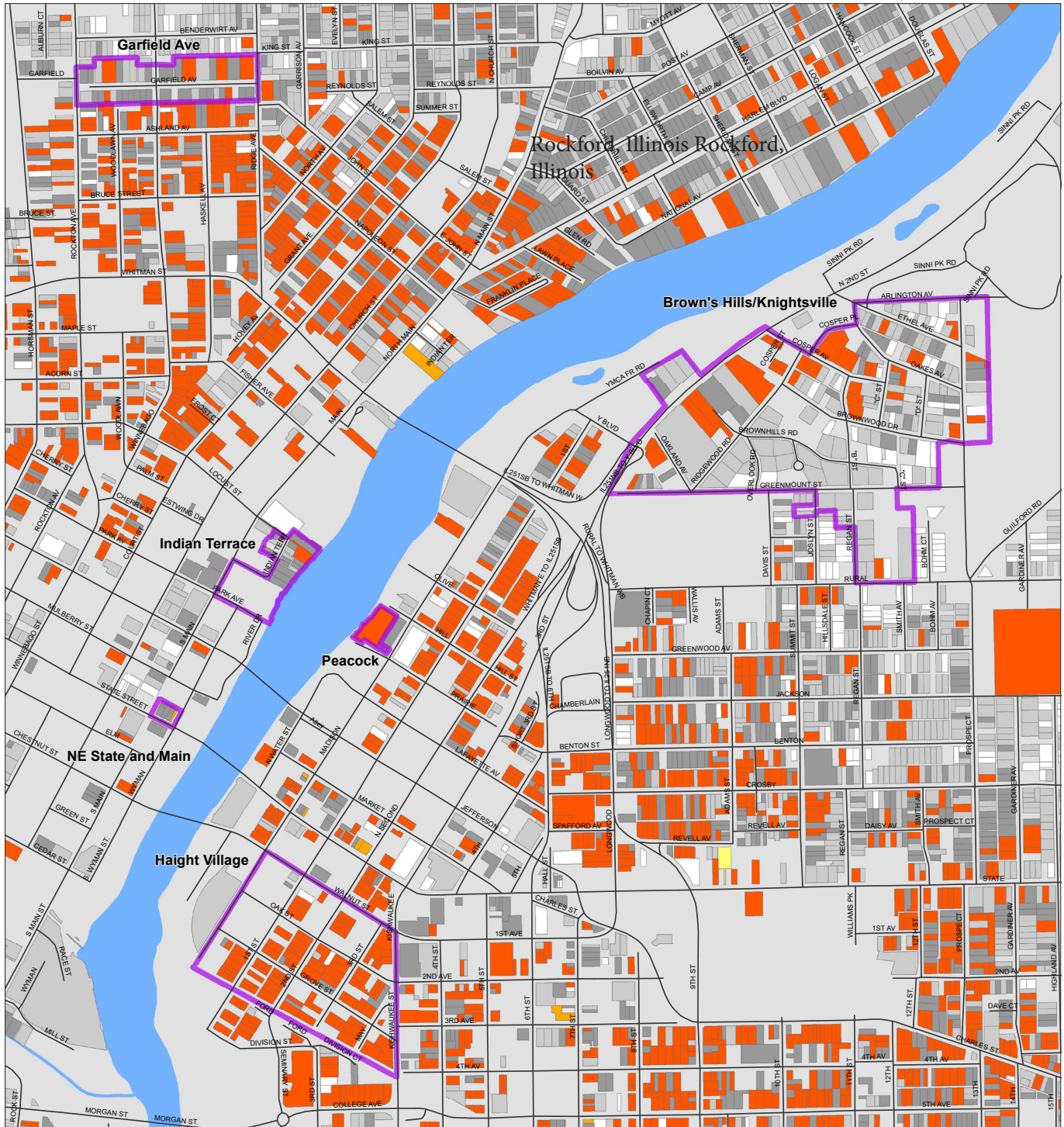


National Register District

N



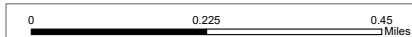
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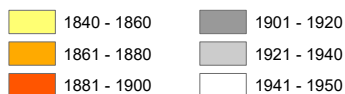
# Historic Districts 2021

Showing Year Structure was Built

THE DATA PROVIDED IN THIS MAP IS FOR INFORMATIONAL PURPOSES ONLY AND THE CITY OF ROCKFORD, ITS PARTNERS, AND AFFILIATES (COR) ASSUMES NO LEGAL RESPONSIBILITY FOR THE INFORMATION CONTAINED IN THIS DATA. THE BURDEN FOR DETERMINING FITNESS FOR THE USE OF THIS INFORMATION RESTS SOLELY UPON THE USER. COR ASSUMES NO LIABILITY FOR THE ACCURACY OF THE DATA OR RESPONSIBILITY FOR DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR OTHER DAMAGES.



## Original Construction Date



Existing Historic District



Map Produced: June 2021



Housing Analysis & Current Housing Market

The key to understating the current housing market in Rockford is first understanding the demographic characteristics of its residents. According to the U.S. Census, the total population of Rockford in 2019 was 147,070, and 148,655 in 2020 for the Decennial U.S. Census. Overall, the population has become more diverse in its racial composition in recent decades. In the past ten years, the white population has declined by 22 percent, while the Black or African-American and Asian-American populations, increased by 9 percent and 17 percent, respectively. At a time when overall population is in a decline, the minority populations continue to grow. The Hispanic population has grown by 23 percent between 2010 and 2019, and between 1990-2019 (30 years) the Hispanic or Latino population grew from just over 5,000 people to just over 29,500; this is a 468% increase.

Another important characteristic to examine in relationship to housing is income and poverty. In 2019, the median household income was \$44,252. However, there were substantial differences in the median income among the city’s racial and ethnic groups. Median household income is highest among the Asian (\$52,695) and White (\$50,058) households. Hispanic or Latino households had a median household income of only \$40,476, while Black or African-American households have the lowest median incomes of any racial group at just under \$30,000. Poverty status and employment has remained relatively stable between 2010 and 2019, with persons below poverty decreasing by one percent and employment increasing by 0.6 percent in Rockford.

Poverty Levels	1990	2000	2010	2019
Population below poverty level	13%	18%	23%	22%
Under 18 years below poverty level	20%	35%	37%	34%

Source: U.S. Census Bureau

Overall, the total number of housing units in Rockford has decreased by approximately three percent between 2010 and 2019. According to the U.S. Census, the city had a total of 66,469 housing units in 2019. The majority of single family housing units are located outside of the city center. Housing density decreases the further out from downtown and closer to the city limits you travel; where the development of single-family housing on larger lots has occurred, while downtown contains more mixed-use development and multi-family units. According to recent data from the 2020 Decennial Census, there was a small increase in the total number of housing units and there are now an estimated 66,612 units, of which 6,422 are vacant

structures. This is a slight decrease, from 10.4 percent to 9.6 percent in the overall rate of vacant housing units. At the same time, the number of units increased as well. This is outlined in more detail below.

Of the total number of housing units in 2019, 89.6 percent were recorded as occupied, with 10.4 percent being listed as vacant. Looking at occupancy rates within the city, downtown has the lowest occupancy rates, while the east side of the city has highest number of units occupied. When looking at vacancy rates within the city over time, the homeowner vacancy rate has increased from 1.3 percent in 2010 to 1.9 percent in 2019, while the rental vacancy rate has increased more significantly from 4.2 percent in 2010 to 7.0 percent in 2019. Overall, the total number of vacant units increased by about 10 percent during that time. As mentioned, the homeowner vacancy is concentrated near downtown, with some areas having up to a nine percent vacancy rate. In contrast, rental vacancy is concentrated in the northwest portion of the city, with some areas having over a 20 percent vacancy rate. Although there appears to be an adequate supply of housing units available, the available units may not meet the price or type of housing needed by Rockford residents currently looking. There is also a lot of turnover with tenants.

Housing Occupancy	2010		2019	
	Number	Percent	Number	Percent
Occupied housing units	59,827	87%	59,551	90%
Vacant housing units	8,930	13%	6,918	10%
Total housing units	68,757	100%	66,469	100%

Source: U.S. Census, American Community Survey: 5-Year Estimates, Table: DP04

Additionally, the housing stock in Rockford is aging and many of these aging housing units are not being sufficiently maintained. A majority of Rockford’s housing stock was built well before 1970, with the largest percentage of housing units built in 1939 or earlier (21.9 percent). Homes built prior to 1939 are mostly concentrated west of downtown along the Rock River and along East State Street. Only one percent of the city’s housing stock was built in 2010 or later. Homes built after 2010 are located in the northern, eastern, and southern most areas of the city, near the city limits, usually as new multi-family development projects. The city recognizes that the housing stock is currently insufficient for proper population growth. There have been concerted efforts and steps taken over the last decade to eliminate some of the most blighted housing units. However, infill has yet to occur in these areas. The city will continue to address the topic of blighted properties to reduce the need to demo them in the first place, and to rebuild where demo does occur.

Date of Housing Construction	2010		2019	
	Number	Percent	Number	Percent
Built 2010 or later	-	-	668	1%
Built 2000 to 2009	4,101	6%	3,783	6%
Built 1990 to 1999	5,258	8%	5,653	9%
Built 1980 to 1989	5,723	8%	5,516	8%
Built 1970 to 1979	7,850	11%	9,208	14%
Built 1960 to 1969	10,986	16%	10,663	16%
Built 1950 to 1959	12,491	18%	10,633	16%
Built 1940 to 1949	6,284	9%	5,742	9%
Built 1939 or earlier	16,064	23%	14,603	22%
Total housing units	68,757	-	66,469	-

Source: U.S. Census. American Community Survey. 5-Year Estimates. Table: DP04

## Housing Type

There continues to be a need for additional single-family detached homes and starter housing in Rockford that is more recently built or rehabilitated. During the past two decades and especially the past ten years, new housing development on the edge of the city's built-up area has been primarily of the "starter home" variety. While this led to a slight increase in home ownership rates from 1990 to 2000 (60 percent versus 61 percent), it also has led to two major problems. First, it tended to increase the rental vacancy rate as renters moved to owning a home or renting newer units, leaving behind more marginal units. The second problem to arise is that with the majority of new construction being starter homes, there is little choice for the "move-up buyer" or more affluent buyers. These "move-up buyers" have instead been moving outside the city for other markets such as Boone County, the Village of Roscoe, Loves Park, Machesney Park, Timberlane, and others. This loss of the more affluent home buyers shows in some of the demographic trends for Rockford from 1990 to 2000, especially. There is a need for new developments to offer a wide range of choice for buyers wishing to move up from starter homes while staying within the City of Rockford. The city would like to attract these new, more affluent developments to balance the housing choice and demographics, while also investing in more market rate units and starter homes as mentioned. This balance of choice is important for a healthy and fair housing market.

In more recent years, partially as a result of COVID-19, housing prices have increased dramatically and created a situation where homes are selling much higher than a few years ago. This has also created an increase in the number of properties being rehabilitated and sold after extensive renovations, bringing the home back to the tax-base for the city. Due to this, the City of Rockford leadership has been able to not increase property taxes in some time.



A summary of housing characteristics (2019) within the City of Rockford are provided below.

Of the occupied housing units, 32,305 were owner-occupied units (54.2 percent) and 27,246 were renter-occupied units (45.8 percent).

65 percent of the housing stock in Rockford were single-family units, both detached and attached. The remaining housing units are multi-family dwelling units ranging from buildings with two units (9.3 percent) up to buildings with ten or more units (10.2 percent).

According to HUD, fair market rents in Rockford increased over the last decade for all unit types. Four-bedroom apartments have seen the largest jump in fair market rent, with an increase of 23.2 percent, while efficiency units have the smallest increase in cost at 6 percent.

Within Rockford, 7.5 percent of individuals over the age of 18 years have difficulty living independently because of a physical, mental, or emotional condition and may have difficulty doing errands alone, such as visiting a doctor's office or shopping. The largest age group with difficulty living alone are individuals over the age of 65.

## Home Values

Home values have decreased in Rockford from 2010 to 2019. For example, the median home value has decreased from \$109,100 to \$92,600 between 2010 and 2019. In 2019, most homes in Rockford were valued between \$50,000 and \$99,999 (40.9 percent). The number of homes valued at less than \$50,000 has doubled from 2,484 to 4,675 from 2010 to 2019. Homes valued at less than \$50,000 are primarily located in the west and southwest portions of the city. Alternatively, homes valued between \$50,000 and \$99,000 are concentrated along East State Street and Charles Street.

However, as just mentioned, home values have increased over recent years as a result of COVID-19, and inflation.



## Housing Needs, Current & Future

### Cost Burden of Housing

When a household experiences a cost burden, it means that 30 percent or more of the household income is going to housing costs. This includes utilities, interest, taxes, insurance, property maintenance and upkeep, as well as the direct cost of either rent or a mortgage. A severely cost burdened household pays 50 percent or more of its household income on housing. This burden is not only an individual problem, but it can cause serious problems in a community. For renters, any particular economic setback could cause the household to fall behind in rental payments, thereby becoming at-risk of eviction and homelessness. For homeowners, it could be a lack of sufficient resources to conduct routine and periodic maintenance on their homes.

**The following statistics highlight some of the cost burdens within the City of Rockford.**

Overall, the number of households with cost burdens has decreased between 2010 (40.3 percent) and 2019 (33.7 percent). Cost burden households paying rent also decreased between 2010 and 2019, from 55.4 percent to 50.0 percent. This means there has been a decrease in the number of households paying more than 30 percent of their income on housing. While these numbers have decreased, there is still a large portion (19,398) of households who are cost burdened and likely have trouble affording necessities such as food, clothing, transportation, and medical care.

There has been an 18 percent increase in occupied units paying rent from 2010 to 2019. Looking at gross rent as a percentage of income, 41.3 percent of renters in Rockford spent 35 percent or more of their income on rent in 2019. While the percentage of cost burdened renters has decreased from 2010 to 2019, the number of renters who spend 35 percent or more of their income on rent has actually increased.

Median monthly housing costs have decreased by 5.8 percent between 2010 (\$1,186) and 2019 (\$1,117). A mortgage cost about \$1,000 to \$1,499 a month in Rockford. Owner-occupied units make up the largest category of units with an active mortgage at just over 38 percent. A monthly mortgage cost of \$1,000 to \$1,499 is roughly 27 to 41 percent of Rockford's median household income of \$44,252. Therefore, there are many households potentially cost burdened to pay their mortgage, and more importantly many individuals and are at the tipping point.

### Affordable Housing

Affordable housing is one approach to lower the cost burden of households. Affordable housing comes in many different forms and programs. Moreover, stakeholders are still learning about what works for their community-at-large or subsections of their community. As such, there is a range of concerns associated with affordable housing including program structure and funding issues, as well as the construction and maintenance of affordable housing structures. Affordable housing can also concentrate poverty, leading to further equity issues. On the public engagement side, new affordable housing projects can bring controversy, as some members of the public have preconceived notions of programs that have failed in the past. Politically, affordable housing projects can struggle to gain public and constituent approval due to many programs remaining a cost, rather than a revenue generator. Specific to Rockford, one burden (mentioned earlier) is that many affordable homes in the area require rehabilitation, which is not always feasible for low-income or first-time homebuyers, who may lack the funds or skills to do it themselves.

Generally, the Midwest has a more positive history of affordable living standards compared to other parts of the United States. Rockford is reflective of this relative affordability. In 2017, Rockford was ranked in the top seven percent of most affordable places in the United States, with home prices 60 percent lower than the national average.<sup>iv</sup> In addition to naturally occurring affordability, there are a variety of programs and organizations in Rockford to assist residents finding affordable housing, including the Rockford Housing Authority (RHA). While housing is relatively affordable in Rockford, the limited supply of rental housing has increased the need for more affordable and well maintained units. Additionally, many affordable homes are aging and require rehabilitation, which can be a barrier for first-time and lower income home buyers.

Affordable housing is important as it fosters a diverse economy and workforce by supporting community members across all income levels. Affordable housing also promotes safe, stable options for community members, which can increase overall community health, boost childhood development, and reduce emergency healthcare utilization because basic needs have been met in a stable, healthy environment. Additionally, affordable housing allows families and individuals of varying income levels to live closer to work and are then able to spend less of their income on housing costs. Flexibility for affordable housing developments are needed to promote and sustain a diverse

housing stock today, as well as for future growth in our region.



Carol Place - New Residential Construction

### Special Needs Housing

Special needs housing refers to housing for the disabled, elderly, homeless, and other non-traditional housing needs. Special housing needs are important to track to inform programming and planning initiatives. Between 2010 and 2019, Rockford has seen an increase of 15.2 percent in individuals over the age of 65. This increases the need for housing for elderly and retired persons, especially when much of the regions special housing is aging and deteriorating. Many of these individuals will be on limited incomes and may not have the desire or ability to take care of the homes they live in now as they continue to age.

However, Christopher Williamson, AICP reports in his article, "The War of the Ages", that Baby Boomer household incomes are \$10,000-\$15,000 higher than median incomes, and that home ownership will be the rule as the Census tells us that home ownership increases with age. He also states: "Baby boomers have three choices when they retire: Stay in their current homes, move locally, or leave the area. And they may move several times after age 65. Each choice has consequences for local planning."

Baby Boomers may be drawn to active adult retirement communities popular in the Southern and Western United States. The city should encourage these types of retirement developments to retain our aging higher income population, as well as attract retirees from surrounding areas and nearby Chicago. Another type of retirement community gaining popularity is a Continuing Care Retirement Community, or CCRC, as reported by the American Association of Retired Persons (AARP). These communities offer a variety of services depending on the care required by the individual. A CCRC community may include in-

dependent living units, assisted living units, and nursing home accommodations. The city should try to accommodate these types of developments more, and also support partnerships between these communities and institutions such as local hospitals and other social services/support.

Furthermore, an estimate of 15.5 percent of Rockford's population has a disability. The largest age group of individuals with a disability are those over the age of 65. Those living with a disability are largely concentrated near downtown Rockford where several assisted living facilities are located. Many of the individuals living below the poverty level are located in areas where the housing stock is much older, particularly near the city center due to the lower costs. However, older homes may lack some of the amenities needed by people with a disability, such as ramps or wider hallways and doorways, and proper bathrooms. Additionally, a significant number of individuals with a disability, 26 percent, are living below the poverty level. Individuals at or above poverty level with a disability are mostly concentrated in the northern and southern-most portions of the city.

### Addressing Housing Needs

Fair housing has a variety of components including education, enforcement, and legislation. HUD awards funding associated with their programs to local and state jurisdictions to address housing issues. The City of Rockford's Community and Economic Development Department: Neighborhood Development Division, conducts these programs and associated reporting activities. This division's role in affordability is through their programs that expand affordable housing opportunities via conducting housing rehabilitation, housing assistance, and home ownership programs.<sup>v</sup> This division also writes a series of reports required by HUD. In addition to recognizing the federal fair housing standards, the city also has a local fair housing ordinance, prohibiting discrimination for specific protected classes.

### Consolidation Plan FY 2020-2024

The City of Rockford has created a consolidation plan to fulfill a HUD requirement as an Entitlement Community. The Consolidated Plan describes the community's housing and economic development needs, provides strategies to address those needs and how Community Development Block Grant (CDBG), HOME Investment Partnerships Program, and Emergency Shelter Grant (ESG) funds will be used over the next 5 years.<sup>vi</sup> This document serves as a strategic plan for the federal programs the city conducts related to housing, community, and economic development.<sup>vii</sup> The Consolidated Plan is designed to assess

affordable housing, community development needs, market conditions, as well as make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the formula block grant programs mentioned above.

One goal in the City of Rockford Fiscal Year 2020-2024 Five-Year Consolidated Plan as it relates to affordability is to increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.<sup>viii</sup>

The City of Rockford Annual Action Plan results from the Consolidation Plan and details the city's proposed HUD-funded activities during the program year.<sup>ix</sup> This document summarizes the actions, activities, and resources used to address the needs and achieve the goals outlined in the Consolidation Plan.<sup>x</sup>

**In addition to the City of Rockford Five-Year Consolidated Plan, it also provides the following services or programs to its residents:**

**Water Hookup Program:** This program aids single-family homeowner's transition from well water to city water. Participants must reside within city limits, occupy the single-family home in question, and meet specific income criteria.<sup>xi</sup>

**Community Gardens:** In an effort to reduce food insecurity, support is provided for community gardens created in low-income neighborhoods with active neighborhood involvement.<sup>xii</sup>

**Low Income Home Energy Assistance Program (LIHEAP):** LIHEAP pays a benefit directly to utilities or energy vendors on behalf of eligible households, or directly to eligible renters if all energy costs are included in their rent.<sup>xiii</sup>

**Home-buyer Assistance Program:** The Home-buyer Assistance program provides financial assistance to make the purchase of a home more affordable to income-eligible homebuyers. The city will determine the amount of financial assistance, up to a program maximum of \$14,999, based on the applicant's income, debt, and anticipated mortgage.<sup>xiv</sup>

**HOME Investment Partnerships:** The city receives HOME (HOME Investment Partnerships Program), a formula grant from HUD to fund building, buying, and/or rehabilitating affordable housing for rent or homeownership. It is the largest Federal block grant to state and local governments designed exclusively to create housing for low-income households.<sup>xv</sup>

**Minor Rehab Housing Program:** This program provides up to \$25,000 for households that meet the city's outlined income criteria. Projects include accessibility improvements, external, electrical, mechanical, and plumbing issues.<sup>xvi</sup>

**Roof Replacement Program:** This program offers financial assistance for new roofs to homeowners that meet program criteria.<sup>xvii</sup>

### **Partnerships**

Rockford Housing Authority (RHA) is a key partner with the city in addressing housing needs, especially regarding local fair housing efforts. RHA is a local authority established to provide affordable housing to lower income Americans through operating housing and assistance programs under HUD's direction. It is governed by a board of five commissioners who are appointed to staggered five-year terms by the Mayor of the City of Rockford. Board officers are elected annually by majority vote of the Board of Commissioners. The RHA employs a staff of approximately 64 personnel who perform a variety of functions necessary to service its residents and maintain its housing stock. This entity directly provides more affordable housing opportunities through subsidized housing to the areas eligible clients.<sup>xviii</sup>

**Some of RHA's more well-known and utilized programs are detailed below:**

**HUD Section 3 Job Bank:** RHA has created a job bank database for residents of the Rockford Housing Authority and residents of the metropolitan area to self-certify as low-income or very low-income individuals. Residents who have self-certified their income status will receive notifications about jobs available to them. RHA works with vendors and contractors to build an employment base for job seekers.<sup>xix</sup>

**Resident Services Department:** The Resident Services department of RHA helps residents with re-entry into the workforce, career help, budgeting skills, service coordination, and overall support as needed.<sup>xx</sup>



Housing Choice Voucher Program (Section 8): Eligible families receive a housing subsidy while leasing from the private market. The program offers location choices within RHA's housing boundary. Recipients still must go through the approval process every renter goes through. Rules and regulations are determined by HUD.<sup>xxi</sup>

## Vacant Housing Efforts

As of 2020, approximately 9.6 percent of Rockford's housing stock was vacant. Vacant housing units are largely concentrated near downtown Rockford and W. State Street. Housing vacancies can increase for a variety of reasons including economic hardship and area changes. The consequences of vacant housing include squatting, utility degradation, costly renovations or remediation efforts, lower property values, less city revenue in the form of property taxes, and increased community upkeep. Mitigating vacant housing is especially important in housing market prices, cost of living, infrastructure maintenance, and property values. Reducing vacant housing also reduces blight and fosters a more resilient property tax revenue base.

As mentioned, rehabilitation of vacant houses can be a major contributing factor in reducing the number of vacant housing units overall. As Rockford's housing stock is aging, rehabilitation can be quite difficult and costly for many residents. Making rehabilitation an easier and less costly process should be a goal of the city. Some homes in poor condition may have an opportunity for rehabilitation, but it can be time consuming and quite costly. Lead abatement, zoning, code compliance, and historic preservation can make the rehabilitation process not as cost ef-

fective as most would assume. In some instances, the only solution for a vacant home may be demolition; however, this could negatively affect a neighborhood unless infill strategies are created and implemented along with demolition efforts.

## Initiatives to Combat Vacant Housing

The City of Rockford's Community and Economic Development Department works in a variety of areas to combat vacant housing, but primarily through the Rental, Vacant, and Foreclosing Property Registration programs. The purpose of the Vacant and Foreclosed Property Registry (VFPR) is to provide the City of Rockford an additional tool to fight against the spread of blight in neighborhoods and commercial corridors. With nearly 128,000 parcels throughout the city, tracking and ensuring that the city has information to communicate with persons and companies responsible for the maintenance of the property is a significant endeavor.<sup>xxii</sup> In order to comply with the vacant and foreclosed property registration ordinances, all property owners of vacant properties and mortgagees of foreclosed properties must register online via PROCHAMPS.com and pay a registration fee.

Another program used by the city to combat vacant housing and blight is the Mow to Own and Improve Program. Under this program, property owners residing adjacent to vacant, residential lots may acquire and maintain this property, by bringing it up to code in a specific time frame (usually about three years), in exchange for a reduced sale price. The Mow to Own and Improve Program is designed to help adjacent property owners acquire vacant lots and improve neighborhoods, while decreasing the city's maintenance burden.<sup>xxiii</sup> The benefits of these programs are quality of life improvements, more specifically increased accessibility and safety, increased property values, and supporting and improving the overall community health.

## Regional Land Bank & Trustee Program

Region 1 Planning Council (R1PC) is a special-purpose, regional government agency that promotes collaboration among local governments by working across the jurisdictional silos of states, counties, and municipalities. The RPC supports the city's vacant housing efforts through the Land Bank Program. This program takes legally abandoned properties to sell at a tax sale. This program aims to reduce the deterioration of resources, mitigate blight, and get properties back on tax rolls. Another similar program is the Winnebago County Trustee Program. As the Trustee agent, RPC assists in selling Trustee (publicly owned) parcels through their online sales system.<sup>xxiv</sup>



Example of Property in Danger of Demolition

## Land Bank

The Northern Illinois Land Bank Authority helps alleviate blight throughout Rockford by acquiring abandoned property, then clearing the title through the court abandonment process, and selling the property to a qualified buyer.<sup>xxv</sup> One of the Land Bank's most useful tools is its ability to provide a clear title to new purchasers. Land bank properties are typically those with value-diminishing back-taxes or other liens and liabilities tied to the property, which prevents it from being sold on the private market. Through a judicial deed process, the Land Bank can acquire abandoned property, then leverage its legal ability to clear the title, and find a qualified buyer for the property.

In Winnebago County alone, more than 1,000 properties each year qualify as legally abandoned under Illinois State Statute. These properties sit at length, often many years, vacant and deteriorating. With a Land Bank, properties may be acquired and returned to market at a higher market value in a more efficient and cost-effective manner, putting an end to the vicious cycle of declining equalized assessed valuations.

The Land Bank also gives local governments more control over abandoned properties in their communities. The Land Bank is run by a Board of Trustees, comprised of representatives from all member counties and municipalities. This board approves sales of properties to qualified buyers who adhere to the goal of the board, which ultimately is targeted community development efforts. The property deed is then transferred to the buyer with a deed restriction, stating the buyer will rehabilitate the property to code within a certain time period. Through the typical auction process, communities have no authority over who purchases the properties or what they do with the properties after they are acquired.

## Winnebago County Trustee Program

The Winnebago County Trustee program is another effort to reduce vacant properties within the city. This program acquires tax delinquent properties through Winnebago County's tax sale process. All properties acquired by the Trustee program are properties which were not bought at the sale and defaulted to the Trustee. The Trustee is then tasked with selling these properties to the general public. Both this program and the Land Bank program help strengthen property taxes as a revenue source by getting vacant properties back on the tax rolls. Properties in the County Trustee Program, by state statute, are publicly-owned parcels. Winnebago County has contracted the RPC to sell the parcels, reduce the inventory of the pro-

gram, and return properties to productive use.

RIPC sells these parcels through an online auction style sale.<sup>xxvi</sup> Parcels for sale begin at a minimum bid of \$500 for a vacant lot and \$1,000 for parcels with a structure. Properties are available online for review, along with an application for purchase. When applying, all applicants are required to describe their planned use for the property. Bids are visible on the sales site and updated regularly to reflect the highest bid. The initial bid period date is subject to change.

In 2017, 4,323 properties went to the tax sale in Winnebago County. By comparison, there were 1,998 in Peoria County, 805 in Champaign County, and 1,560 in Sangamon County that went to the tax sale. Although not all tax sale properties are vacant and abandoned, it is a benchmark for comparison as well as an indicator of neighborhood and economic condition.

## Homelessness Reduction Efforts

Recognizing and addressing homelessness is important for overall community health and cost management. High levels of homelessness in a community can lower quality of life, and put a strain on a community's public health and safety resources. For example, a subset of the homeless population, those that are chronically homeless, are high utilizers of emergency services. This cost is often passed down to the residents through the use of tax dollars. In addition to resource utilization issues, homelessness can be, or contribute to, public health issues related to lack of access to restrooms and waste disposal. Homelessness is a complex issue with no easy solutions. There are a variety of factors that contribute to why an individual experiences homelessness, and in turn, a variety of complementary strategies to prevent or reduce homelessness. Addressing homelessness can often be burdened by capacity and funding issues, and is often a controversial issue. This only makes the topic more difficult to alleviate.

The City of Rockford's Community Services Division conducts a variety of programs to combat homelessness. This division serves as a single-entry point for individuals experiencing homelessness to seek resources. This allows for increased coordination between resource providers and creates a clearer journey to housing for individuals. The city has had two aggressive homelessness initiatives that have been very successful, including the Zero 2016 Ending Veteran Homelessness (achieved on December 15, 2015) and the Zero 2017 Ending Chronic Homelessness initiatives (achieved on December 31, 2017).

Additionally, the Northern Illinois Homeless Coalition (formerly the Rock River Homeless Coalition) is housed within the Community Services Division and serves as the local Continuum of Care for Winnebago and Boone Counties.<sup>xxvii</sup> The Northern Illinois Homeless Coalition is a partnership of dedicated volunteers, non-profit agencies, public entities, businesses, and faith-based organizations who work together to help households experiencing homelessness receive services they need while following a housing first philosophy. This coalition contributes to homelessness reduction efforts by connecting community members to specific resources that meet their needs. Coalition activities include collaborative planning and coordination regarding resources, data collection, performance measures, and activities reflective of regional values and standards.<sup>xxviii</sup> The benefits of addressing homelessness include improving community quality of life, and reducing burdens on hospitals (mainly emergency rooms) and taxpayers. Since 2015, the coalition has helped more than 400 households move into permanent housing.<sup>xxix</sup>

**Rockford has a variety of local programs through government and non-profit coordination that address homelessness, including:**

**Emergency Solutions Grants Program-** This program assists people who are at-risk or currently experiencing homelessness by supporting efforts to coordinate housing support and related services. Funds can be used for rapid rehousing, homeless prevention, street outreach, providing emergency shelter, and for the Homeless Management Information System (HMIS).<sup>xxx</sup>

**Housing Opportunities for Persons with AIDS (HOPWA) Program-** This is the only Federal program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, HUD makes grants to local communities, states, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families.<sup>xxxi</sup>

**Condemnation Relocation-** This program assists persons whose housing has been condemned with one-month payment of rent at a new location.<sup>xxxii</sup>

**Foster Youth Housing Assistance Program-** Aimed at youth who have aged out of foster care aged 18-21 who are either homeless or having problems, this program provides them with the support and services to find housing opportunities; no referral is needed. These same services are available to Department of Children & Family Services (DCFS) involved families with a referral from their case-

worker.<sup>xxxiii</sup>

**Homeless Prevention-** This program assists persons who have experienced a short-term crisis beyond their control with rent or mortgage assistance to remain housed.<sup>xxxiv</sup>

**Rapid Rehousing-** The goal of this program is to assist people who are living on the streets or in shelters find housing.<sup>xxxv</sup>

Department of Health and Human Services - Community Services Division City of Rockford.

## **Neighborhood Improvement Initiative**

On March 11th, 2022, the City of Rockford Mayor, Tom McNamara, announced a new Neighborhood Improvement Initiative. This new city initiative aimed to flood six neighborhoods with resources and services designed to improve both the look of the area and quality of life for residents. The Neighborhood Improvement Initiative continued throughout the summer and focused on six neighborhoods selected because they have been negatively affected by crime, and could benefit from being connected to various community resources and services.

A team of city employees, community partners, and volunteers flocked to neighborhoods on specific dates to make improvements to the overall environment, including streetlights and sidewalks.

“We’re trying to change the built environment of these neighborhoods,” and “We’re going to be improving streets, we’re going to be improving sidewalks, we’re going to have our forestry department out there working to trim back trees, we’re going to make sure that the lighting is good in those neighborhoods. We’re going to put all of our physical resources that we can into those neighborhoods,” Mayor McNamara said.

At the end of each volunteer workday, residents were invited and brought together for a block party with food and other activities free of charge.

The goal is to help residents build relationships, improve their neighborhoods appearance, and reduce crime.<sup>xxxvi</sup>



# Goals Objectives and Implementation Strategies

## HOUSING

### Encourage new residential home construction

Implementation Strategy	Cost	Timeframe	Priority
Wave, or reduce, utility hook-up fees	\$\$\$	Medium	Medium
Develop relationships with builders and architects who could potentially construct multiple homes on one street or block that are vacant or properties that have no structure due to demolition	\$\$	Short	Medium
Install utilities (water, sewer, stormwater, electric) to spur new development	\$\$\$\$	Long	Medium
Develop some sort of housing subsidies or incentives to build new single, and multi-family dwelling units that are modern	\$\$\$	Medium	Low

### Continue to create opportunities for rehabilitation

Implementation Strategy	Cost	Timeframe	Priority
Promote and expand housing preservation and rehabilitation incentive programs	\$\$	Medium	Medium
Develop a vacant housing online database and market incentives available for property repurposing to young adult professionals	\$	Short	High
Provide housing options that support aging-in-place and accessory housing units	\$\$	Short	High
Align resources for residential property landscaping beautification	\$\$	Medium	Low
Maintain a housing inspection program that can identify housing units trending toward decline or identifiable substandard housing issues	\$\$	Short	Medium
Continue with low-income home rehabilitation program including roof and window replacement	\$\$	Short	High

### Continue demolition of abandoned properties that are past the point of rehab

Implementation Strategy	Cost	Timeframe	Priority
Identify demolished properties suitable for public art projects and urban agriculture/community gardens	\$\$	Short	High
Rehabilitation is preferred if at all possible	\$\$\$	Long	Low
Need a plan to rebuild after demolition to reduce additional vacant lots	\$\$	Short	Medium
Work to recoup costs associated with unsafe property demolition from current owners	\$\$	Short	High

Enable a range of housing affordability within existing and new neighborhoods			
Implementation Strategy	Cost	Timeframe	Priority
Target new senior housing development with high connectivity and access to essential services	\$\$	Short	High
Consider existing poverty levels within an area before development begins by reviewing successful existing affordable housing developments nearby	\$	Medium	High
Encourage transit-oriented development near train stations and along major transit routes	\$\$\$	Short	Medium
Prioritize mixed-use, new, affordable, and accessible housing in areas that offer good access to transportation, employment, and public amenities	\$	Short	Low
Preserve culturally, historically, and architecturally significant residential homes			
Implementation Strategy	Cost	Timeframe	Priority
Implement the recently updated Rockford Historic Preservation Plan	\$\$	Short	High
Complete and implement findings of comprehensive survey of historic places	\$\$	Medium	Medium
Continue with an active Historic Preservation Committee	\$	Short	High
Continue working with neighborhood groups and preservation groups	\$	Short	High
Reduce number of absentee-ownership properties			
Implementation Strategy	Cost	Timeframe	Priority
Identify Community Development Organizations to acquire tax foreclosed properties	\$	Long	Low
Integrate enforcement with other abandonment prevention strategies through housing infill and rehabilitation	\$	Short	Medium
Establish a direct marketing campaign for the city's housing tax incentive programs	\$\$	Medium	Medium
Develop parks and open space within existing and new neighborhood development			
Implementation Strategy	Cost	Timeframe	Priority
Identify vacant land or soon-to-be demolished properties to expand parks and recreation opportunities near new neighborhood developments	\$\$\$	Long	Medium
Require developers to install playgrounds in new developments, subdivisions, or Planned Unit Developments (PUD)	\$	Short	High
Improve access and availability of essential services within neighborhood commercial corridors and centers			
Implementation Strategy	Cost	Timeframe	Priority
Identify obsolete industrial sites suitable for adaptive reuse that could incorporate mixed use development	\$	Medium	Low

Promote a compatible mix of land uses that create a diversified environment for living, shopping, recreation, and employment	\$	Medium	Low
<b>Increase community engagement opportunities in neighborhood and focus area planning</b>			
<b>Implementation Strategy</b>	<b>Cost</b>	<b>Timeframe</b>	<b>Priority</b>
Incorporate online social media tools in all phases of planning	\$	Long	Low
Use evaluation tools for collective feedback on established community involvement processes both from the city and participants perspectives	\$	Long	Medium
<b>Rockford neighborhoods should be safe, cohesive, and either stable or improving in condition</b>			
<b>Implementation Strategy</b>	<b>Cost</b>	<b>Timeframe</b>	<b>Priority</b>
Coordinate with neighborhood groups and associations to determine each areas needs and wants	\$	Medium	Low
<b>Continue Implementing Land Bank Trustee Program</b>			
<b>Implementation Strategy</b>	<b>Cost</b>	<b>Timeframe</b>	<b>Priority</b>
Work on way to give properties to adjacent land owner that are not able to sell through the land bank program	\$	Short	High
Very small parcels, slivers, land-locked parcels, etc. should be given to adjacent land owner to get back on tax records	\$	Short	High
Develop a plan to either rebuild properties that are vacant or sell to adjacent landowners	\$\$	Short	Medium
<b>Continue Implementing Mow to Own Program</b>			
<b>Implementation Strategy</b>	<b>Cost</b>	<b>Timeframe</b>	<b>Priority</b>
City owned property, sign up for Mow to Own Program (3-4 year on sales)	\$	Short	High
Housing Study focusing on In-Fill development in low-income areas, especially on vacant properties, recently demo'd properties, etc.	\$\$\$	Medium	Medium
Implement innovative financing approaches. Reduction of fees, utility infrastructure costs, need to get creative	\$\$	Long	Low



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