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July 1, 1967

*Analysis of the*  
**ROCKFORD, ILLINOIS  
HOUSING MARKET**

**as of July 1, 1967**

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**MAR 4 1968**

A Report by the  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION  
WASHINGTON, D. C. 20411

**March 1968**

ANALYSIS OF THE  
ROCKFORD, ILLINOIS, HOUSING MARKET  
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Field Market Analysis Service  
Federal Housing Administration  
Department of Housing and Urban Development

## Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science, the judgmental factor is important in the development of findings and conclusions. There will be differences of opinion, of course, in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst and the FHA Market Analysis and Research Section.

## Table of Contents

	<u>Page</u>
Summary and Conclusions	i
Housing Market Area	1
Map of the Area	2
Economy of the Area	
History and Character	3
Employment	3
Employment by Industry	4
Principal Employment Sources	6
Unemployment	7
Future Employment	7
Income	8
Demographic Factors	
Population	9
Households	10
Housing Market Factors	
Housing Supply	13
Residential Building Activity	15
Tenure of Occupancy	17
Vacancy	17
Sales Market	19
Rental Market	20
Mortgage Market	21
Urban Renewal	21
Public Housing	21
Demand for Housing	
Quantitative Demand	22
Qualitative Demand	22

ANALYSIS OF THE  
ROCKFORD, ILLINOIS, HOUSING MARKET  
AS OF JULY 1, 1967

Summary and Conclusions

1. The economy of the Rockford, Illinois, Housing Market Area (HMA) is dependent on manufacturing industries, particularly fabricated metals, nonelectrical machinery, and transportation equipment. During the twelve months ending May 1967, manufacturing provided 57,125 jobs, equal to 55 percent of the total wage and salary employment of 104,750. Wage and salary employment has increased substantially within the last three years. In May 1967, 3,525 persons were unemployed (2.9 percent of the work force). Unemployment has declined since 1962 when there were 4,425 unemployed persons (4.5 percent, earliest available data). During the July 1967-July 1969 forecast period, nonagricultural wage and salary employment is expected to increase by 3,300 jobs annually.
2. The median income, after the deduction of federal income tax, of all families in the Rockford HMA is about \$7,575; for renter households of two or more persons the median income is \$6,425. By 1969, median after-tax incomes will rise to \$7,900 for all families and to \$6,700 for renter households.
3. As of July 1967, the population of the HMA was 267,300, an average increase of 5,125 annually since 1960. During the forecast period, the population is expected to increase by 5,450 annually.
4. There were 80,200 households in the HMA in July 1967, a gain of 1,575 annually since 1960. The number of households is expected to increase by 1,650 annually during the forecast period.
5. In July 1967, there were an estimated 83,550 housing units in the HMA, an increase of 1,600 annually since 1960. During the 1960-1966 period, the number of housing units authorized fluctuated from a low of 1,359 in 1960 to a high of 2,393 in 1965. In July 1967, there were an estimated 1,000 housing units under construction, including 75 public housing units in Winnebago County. Of the units under construction, 41 percent were single-family houses and 59 percent were in multifamily structures.
6. As of July 1967, there were 1,800 available, vacant, nonseasonal, non-dilapidated housing units in the HMA, equal to a net vacancy ratio of 2.1 percent. Of these, 550 units were available for sale and 1,250 units were available for rent, representing sales and rental vacancy ratios of 1.0 percent and 4.6 percent, respectively.

7. The annual demand for new privately-owned housing units during the July 1967-July 1969 forecast period is estimated at 1,725 units, including 1,175 single-family houses and 550 multifamily housing units. An additional 250 units of multifamily housing may be absorbed annually at the lower rents achievable with public benefits or assistance in financing, exclusive of public low-rent or rent-supplement accommodations. It should be noted 1,470 units of public housing are planned in near-future years. The demand for single-family houses by price class is indicated on page 23. The demand for multifamily housing by rent ranges is shown on page 23.

ANALYSIS OF THE  
ROCKFORD, ILLINOIS, HOUSING MARKET  
AS OF JULY 1, 1967

Housing Market Area

For the purposes of this analysis, the Rockford, Illinois, Housing Market Area (HMA) is identified as the Rockford, Illinois, Standard Metropolitan Statistical Area as defined by the Bureau of the Budget in 1963. The HMA consists of Winnebago and Boone Counties and is located on the Wisconsin border in north-central Illinois. In 1960, the population of the Rockford HMA was approximately 230,100<sup>1/</sup>. Rockford and Belvidere, with 1960 populations of 126,700 and 11,250, respectively, are the principal cities in the HMA. Ten other incorporated cities and villages had populations of fewer than 10,000 persons each.

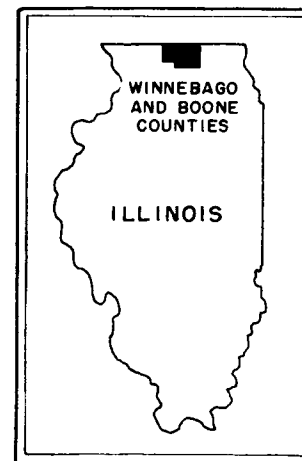
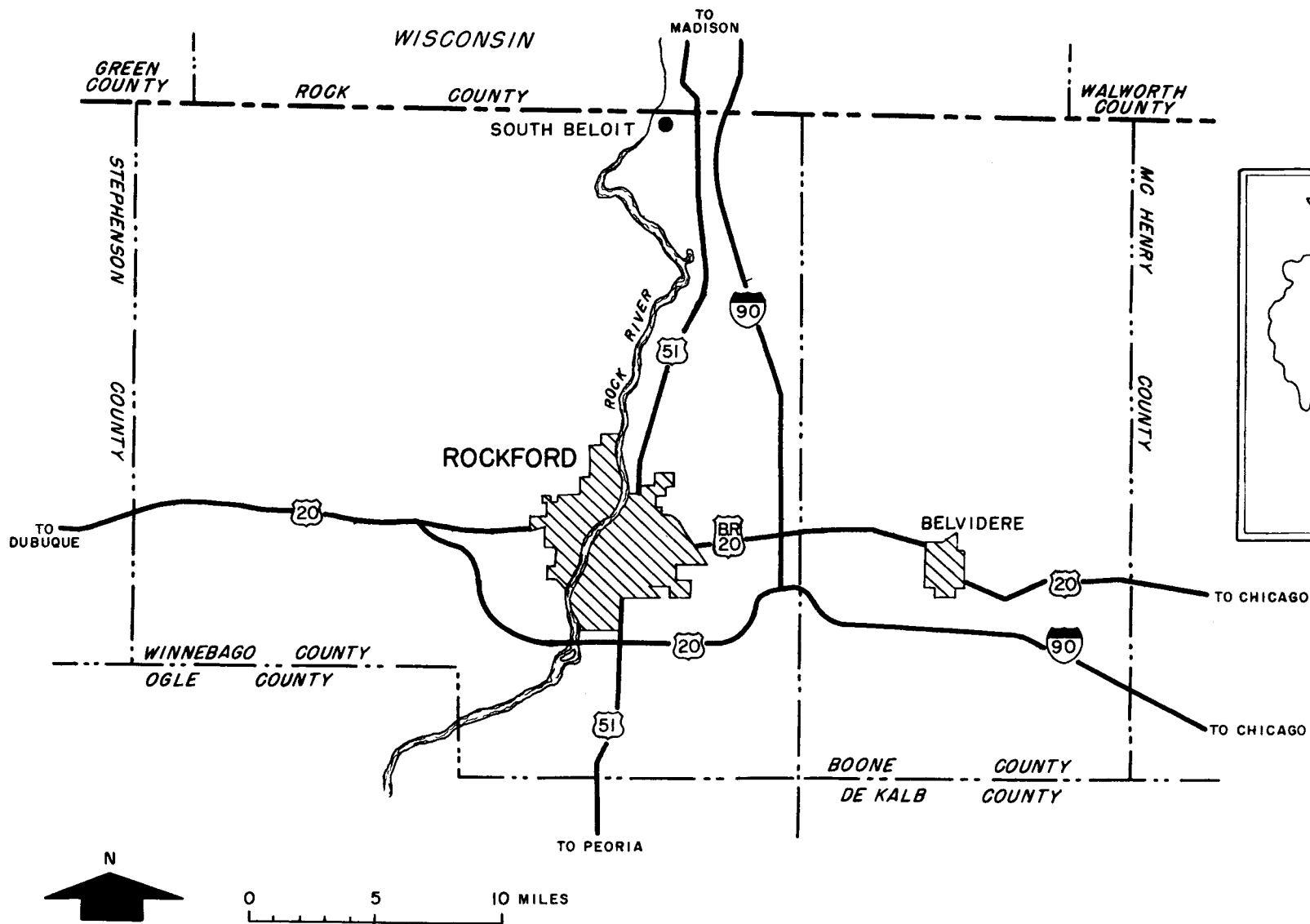
Rockford, the county seat of Winnebago County, is situated on the banks of the Rock River, a tributary of the Mississippi. By highway, the city is located about 80 miles northwest of Chicago, 127 miles north of Peoria, 100 miles east of Dubuque, Iowa, and 70 miles south of Madison, Wisconsin. Interstate 90 connects Rockford with Chicago and Madison. U.S. 20 leads to Chicago and Dubuque and U.S. 51 links Rockford with Madison and Peoria. The area is served by four major railroads: the Illinois Central, the Chicago and Northwestern, the Chicago, Burlington, and Quincy, and the Chicago, Milwaukee, St. Paul and Pacific. Ozark Airlines provide air transportation services at the Rockford Municipal Airport.

Unpublished data from the 1960 Census of Population indicated that an estimated 5,800 residents of the Rockford HMA commuted to jobs outside the area and 7,225 workers commuted to jobs within the HMA in April 1960, indicating a net daily in-commutation of about 1,425. The significant increase in employment, especially during the 1964-1967 period, suggests that current net in-commutation is substantially above that indicated in 1960.

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<sup>1/</sup> Inasmuch as the rural farm population of the HMA constituted only four percent of the total population in 1960, all demographic and housing data used in this analysis refer to the total of farm and nonfarm data.

# ROCKFORD, ILLINOIS, HOUSING MARKET AREA



## Economy of the Area

### History and Character

Although the economy of the HMA was dependent on agriculture in its early years, there were several manufacturing establishments in Rockford in 1844, about ten years following initial settlement of the area. These included three saw mills, a grist mill, a woolen factory and fulling mill, as well as a foundry and machine shop. Manufacturing gradually increased in importance as some local producers specialized in the making of agricultural implements, furniture, and related products. Later, manufacturing became more diversified and by the 1920's the production of fabricated metals and nonelectrical machinery emerged as the most important manufacturing industries in the area. The Rockford area has grown to be one of the most important producers of screw-machine products and machine tools in the United States, as well as an important producer of transportation equipment.

### Employment

Current Estimate. During the twelve months ending May 1967, nonagricultural wage and salary employment in the Rockford HMA averaged 104,750, about 7,975 more than the average for the corresponding period ending one year earlier. Nonagricultural employment averaged 102,025 in 1966, approximately 8,325 more than in 1965. The monthly data indicate that growth in wage and salary employment has slowed considerably during the first five months of 1967, however, suggesting a decreasing yearly growth rate.

Past Trend. The average of 104,750 nonagricultural wage and salary workers in the 12 months ending in May 1967 represented an increase of 25,825 (33 percent) since 1960. Wage and salary employment declined by 925 in the 1960-1961 recession but has increased substantially since. The yearly increases in wage and salary employment ranged from a low of 1,875 between 1962 and 1963 to a high of 8,325 from 1965 to 1966. The increase in demand for goods and services resulting from national economic prosperity and the Vietnam conflict has caused a sharp increase in employment during the 1964-1967 period. In addition, the staffing of the new Chrysler plant located at Belvidere has contributed significantly to the increase in employment.

Trend of Nonagricultural Wage and Salary Employment  
Rockford, Illinois, HMA  
1960-1967

<u>Period</u>	<u>Manu- facturing</u>	<u>Nonmanu- facturing</u>	<u>Total nonag. wage and salary employment</u>	<u>Change from previous year</u>	
				<u>Number</u>	<u>Percent</u>
1960	42,075	36,850	78,925	-	-
1961	40,850	37,150	78,000	-925	-1.2
1962	42,725	38,025	80,750	2,750	3.5
1963	43,150	39,475	82,625	1,875	2.3
1964	45,525	41,100	86,625	4,000	4.8
1965	49,450	44,250	93,700	7,075	8.2
1966	55,450	46,575	102,025	8,325	8.9
<u>12 mos. ending</u>					
May 1966	51,625	45,125	96,775	-	-
May 1967	57,125	47,650	104,750	7,975	8.2

Note: Subtotals may not add to total because of rounding.

Source: Illinois State Employment Service.

Employment By Industry

Manufacturing. As indicated in the table above, employment in manufacturing has increased substantially during the 1960-1967 period. During the twelve months ending May 1967, 57,125 workers were employed in manufacturing, 15,050 more than in 1960. Despite the significant increase in manufacturing employment, the ratio of manufacturing to total wage and salary employment has remained relatively stable. During the past year, manufacturing accounted for an average of 55 percent of wage and salary employment compared with 52 percent in 1963, the lowest proportion during the 1960-1967 period.

Durable goods industries employed an average of 51,225 workers during the twelve months ending May 1967, 90 percent of all manufacturing employment. Employment in the durable goods industries declined by 1,200 from 1960 to 1961, then increased by 15,075 to the 1967 total. Seventy percent of the increase occurred in the 1964-1967 period, when employment was influenced heavily by economic prosperity and the opening of the Chrysler plant. (See Table I).

During the past year, the fabricated metals industry employed an average of 13,025 workers, 12 percent of wage and salary employment. Employment in the industry increased by only 325 in the 1960-1963 period, but by 1,675 in the 1963-1967 period. Firms in the industry are major producers of screw products and hardware. They include such firms as the National Lock Company, the Amerock Corporation, and the Rockford Screw Products Company.

The nonelectric machinery industry employed an average of 16,275 in the twelve-month period ending May 1967, 16 percent of wage and salary employment. Following a loss of 525 in 1961 and a slight gain in 1962, the industry had substantial increases in employment, ranging from 800 in 1963 to 2,000 in 1965. Largely because of increased hiring by such firms as Greenlee Brothers & Company, Sundstrand Corporation, and the J.I. Case Company, the industry gained a net of 5,525 jobs during the 1960-1967 period. The Greenlee Brothers Company manufactures metal-working and wood-working machinery; the J.I. Case Company makes farm implements and machinery; and Sundstrand makes a variety of machinery, including milling machines, grinding and broaching machines, and tape-controlled machine tools.

Employment in the transportation equipment industry averaged 10,325 in the June 1966-May 1967 period, ten percent of wage and salary employment. This employment figure was more than double the 1960 total of 4,450. There was a slight increase of 450 jobs in the industry during the 1960-1964 period, as Woodward Governors and other firms had small employment gains. Following the opening of the Chrysler Corporation plant in 1965 and subsequent expansion at Sundstrand Avionics, however, employment in the industry increased rapidly.

During the twelve months ending May 1967, other durable goods industries employed an average of 11,600 people, equal to 11 percent of wage and salary employment. During the 1960-1967 period small employment gains and losses alternated and the average employment figure for the twelve months ending May 1967 was only 475 more than the 1960 total. Employment in other durable goods industries includes workers at the Barber-Colman Company, which produces a variety of products, including professional and scientific instruments, automatic controls, and air distribution products.

Employment in nondurable goods industries averaged 5,900 during the period June 1966-May 1967. Employment in the nondurable goods industries increased slightly (125 jobs) during the 1960-1964 period, then moderately (1,050 jobs) during the subsequent period. Of the average of 5,900 workers in nondurable goods industries in the twelve months ending May 1967, 2,825 were employed in the food industry, 1,025 in the printing and publishing industry, and 2,050 in the other nondurable goods industries.

Nonmanufacturing. During the twelve months ending May 1967, there were 47,650 jobs in nonmanufacturing, equal to 45 percent of wage and salary employment. A total of 10,900 new jobs were added in nonmanufacturing during the 1960-1967 period, with increases ranging from 300 in 1961 to 3,150 in 1965. Spurred by the increase in manufacturing employment within the last three years, growth in nonmanufacturing employment has totaled 6,550 jobs (61 percent of the total increase in nonmanufacturing employment) since 1964.

Wholesale and retail trade, services, and government, together, accounted for 89 percent of the increase in employment in nonmanufacturing during the 1960-1967 period. Wholesale and retail trade employment increased by 4,625 jobs during the period and averaged 18,800 during the twelve months ending May 1967. Employment in services increased by 2,875 to a 1967 total of 11,100 and government employment increased by 2,075 during the 1960-1967 period to an average of 7,200.

Participation Rate. On the basis of employment data which include in-commuters but exclude out-commuters, the participation rate (the ratio of nonagricultural employment to total population) is calculated to be 43.30 percent in July 1967. The increase in job opportunities within the last three years caused an increase in in-commutation as well as an increase in the number of secondary wage earners and, consequently, an increase in the participation rate. It is expected that there will be a further increase in the participation rate if total employment increases as projected during the forecast period.

#### Principal Employment Sources

With a potential employment of 5,000 at its new 40-acre, \$50 million, assembly plant in Belvidere, the Chrysler Corporation is one of the major employers in the HMA. Recruitment was under way in June 1967, in anticipation of an increase in production. However, the impact on future employment in the area will not be as great as during the last two years when the plant was being staffed.

Sundstrand Corporation is one of the largest employers in the area and is engaged in the production of machinery and parts for aircraft and missiles. The company has plants located in Belvidere and Rockford. A new plant is under construction for the production of aviation equipment. A significant proportion of the company's production results from government contracts and is subject to considerable variation. Since 1964, however, employment has expanded considerably.

### Unemployment

In May 1967, there were approximately 3,525 unemployed persons in the HMA, equal to 2.9 percent of the estimated work force of 122,050 and an increase over the 2,750 (2.3 percent) reported one year earlier. For the year 1966, unemployment averaged 2,675 (2.3 percent). The 1966 unemployment level was considerably less than the 4,425 (4.5 percent) reported in 1962, the earliest available data. Average monthly unemployment probably was much higher during the 1960-1961 recession, but declined steadily to the 1966 low.

### Future Employment

Based on past trends and employment changes within the last three years, on the expectations of some of the major employers, and on the assumption that national economic trends will continue through the forecast period, it is estimated that nonagricultural employment in the Rockford HMA will increase by about 3,300 jobs annually during the July 1967-July 1969 forecast period. Most of the increase (1,900 jobs annually) is expected in the manufacturing sector, as the demand for the products of the area is expected to remain high. Employment in the nonelectrical machinery industry is expected to increase by about 900 annually, and employment in the transportation equipment industry is expected to increase by 400. An increase of 300 jobs a year is anticipated in the fabricated metals industry and a combined total of 300 new jobs is expected in the remaining manufacturing industries. The annual increase expected in manufacturing employment is substantially below that of the 1964-1966 period, but is somewhat higher than the average for the 1960-1964 period. National prosperity, the stimulus of the Vietnam conflict, and the opening of the Chrysler plant in Belvidere caused an unusually large increase in employment within the last three years. There are no present indications that an employment increase approaching that of the 1964-1966 period will occur. In any case, the current tightness of the labor market and the lack of skilled and experienced workers among the unemployed suggest that employers will find it difficult to recruit new workers.

In response to the increase in employment in the manufacturing sector, employment in the nonmanufacturing sector is expected to increase also. About 600 additional jobs are expected in trade employment, 300 in services, 200 in government, and 300 in other nonmanufacturing industries, resulting in a net annual increase of 1,400 in the nonmanufacturing sector of the economy.

### Income

The current median income, after deduction of federal income tax, of all families in the Rockford HMA is estimated at \$7,575. The median after-tax income of renter households of two or more persons is \$6,425. By 1969, the median family income, after tax, will rise to about \$7,900. The median after-tax income of renter households will be \$6,700. As indicated in table II, median incomes are slightly higher in Winnebago County than in Boone County.

Approximately 22 percent of all families and 33 percent of renter households have after-tax incomes of less than \$5,000 a year. Twelve percent of all families, but only five percent of all renter households have after-tax incomes of \$12,500 or over.

## Demographic Factors

### Population

HMA Total. As of July 1967, the population of the Rockford, Illinois, Housing Market Area is estimated at 267,300, an increase of 37,200, or 5,125 (2.1 percent) annually, since April 1960. During the 1950-1960 decade, the population of the HMA increased by an annual average of 6,075 (3.1 percent) from 169,450 in 1950 to 230,100 in 1960. Reflecting the economic prosperity of the period, the population of the HMA grew faster between 1964 and 1967 than during the 1960-1964 period. The rate of population growth, however, was slower in the 1960-1967 period, as a whole, than during the 1950-1960 decade.

Winnebago County. The population of Winnebago County, 91 percent of the HMA total, was 244,300 in July 1967, a gain of 4,750 (2.1 percent) annually since 1960. During the 1950-1960 decade, the population of Winnebago County increased by 5,750 annually from 152,400 to 209,750. The growth rate in Winnebago County has been somewhat higher than that in Boone County during the 1960-1967 period.

Rockford City. In July 1967, Rockford had a population of 146,300, an increase of 2,700 (2.0 percent) annually since April 1960. Partly because of annexations (20 percent of the 1960 population of the city lived in areas annexed after 1950), the population of Rockford grew from 92,950 in 1950 to 126,700 in 1960. Although there were several annexations by the city during the 1960-1967 period, less than 13 percent of the population increase resulted from annexations.

Boone County. The population of Boone County was 23,000 as of July 1967. This total represented an increase of 375 (1.7 percent) annually since 1960, a somewhat slower rate of growth than that of Winnebago County. Between 1950 and 1960, the population of Boone County increased by 325 (1.8 percent) annually from 17,050 to 20,350. Belvidere, with a total population of 12,550 in April 1967, accounted for 49 percent of the increase in population in the county during the 1960-1967 period, compared with 56 percent during the 1950-1960 decade.

Population Trends  
Rockford, Illinois, HMA  
1950 - 1969

<u>Period</u>	<u>Population</u>	<u>Average annual change</u>	
		<u>Number</u>	<u>Percent<sup>a/</sup></u>
April 1950	169,455	-	-
April 1960	230,091	6,064	3.1
July 1967	267,300	5,125	2.1
July 1969	278,200	5,450	2.0

<sup>a/</sup> Derived through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population and estimates by Housing Market Analyst.

Estimated Future Population. By July 1969, the population of the HMA is expected to total 278,200, a gain of 5,450 annually during the July 1967-July 1969 forecast period compared with a growth of 5,125 a year between 1960 and 1967. It is expected that, in response to the availability of new jobs, a significant proportion of the population growth will result from in-migration. It is anticipated that much of the population growth will occur in Rockford and its suburbs.

Net Natural Increase and Migration. The population grew at an annual average of 5,125 during the 1960-1967 period, while net natural increase (excess of resident births over resident deaths) averaged 3,525 annually; from these data, net in-migration is estimated at an average of 1,600 persons annually during the period. Most of the in-migrants came to the area after 1964 in response to improved job opportunities. During the 1950-1960 decade the population growth in the HMA averaged 6,075 a year. The net natural increase was 3,575, indicating a net in-migration of 2,500 persons annually.

Households

HMA Total. There were 80,200 households in the Rockford HMA in July 1967, approximately 11,400 more than in April 1960. The number of households increased by an annual average of 1,575 (2.1 percent) during the 1960-1967 period. During the 1950-1960 decade, the number of households increased by an annual average of 1,800 (3.0 percent) a year from 50,775 to 68,775. The average annual increase in the number of households was lower during the 1960-1967 period than during the 1950-1960 decade; however, the change during the decennial period reflects, in part, the change in census definition from "dwelling unit" in the 1950 census to "housing unit" in 1960. The trend of household growth in the HMA is indicated below; similar trends for some cities and the two counties are indicated in table IV.

Household Trends  
Rockford, Illinois, HMA  
1950-1969

<u>Period</u>	<u>Households</u>	<u>Average annual change</u>	
		<u>Number</u>	<u>Percent<sup>a/</sup></u>
April 1950	50,778	-	-
April 1960	68,787	1,801	3.0
July 1967	80,200	1,575	2.1
July 1969	83,500	1,650	2.0

a/ Derived through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population and estimates by Housing Market Analyst.

Winnebago County. As of July 1967, there were 73,300 households in Winnebago County, 91 percent of the HMA total. This estimate of households represented an increase of 1,460 (2.2 percent) annually over the 1960 figure. From 1950 to 1960, the number of households in the county increased from 45,650 to 62,700, a gain of 1,700 (3.1 percent) annually.

Rockford City. The number of households in Rockford totaled 46,250 in July 1967, a gain (partly because of annexations) of 880 (2.0 percent) annually since 1960. During the 1950-1960 decade, the number of households, influenced by definitional changes and annexations, grew from 28,725 to 39,875.

Boone County. As of July 1967, the number of households in Boone County totaled 6,900, an increase of 115 (1.8 percent) annually since 1960. During the 1950-1960 decade, the number of households in the county increased from 5,125 to 6,075, a gain of 90 (1.7 percent) a year. The city of Belvidere accounted for 54 percent of the growth in households in the county during the 1960-1967 period, compared with 61 percent during the 1950-1960 period.

Future Households. It is estimated that the number of households in the HMA will increase by 1,650 annually and will total 83,500 by July 1969, the end of the two-year forecast period. The increase in the number of households is based on the anticipated increase in population and the average number of persons per household projected for the HMA. The increase in the number of households is slightly above the rate of increase of the 1960-1967 period, but somewhat below the yearly rate during the 1950-1960 decade.

Household Size. The average number of persons per household in the HMA in July 1967 is calculated to be 3.30 persons. Census data indicate that there were 3.31 persons per household in the HMA in 1960 compared with 3.25 in 1950. The average household size in Winnebago County was 3.31 in 1960, slightly more than the 3.25 persons per household reported in 1950. In Boone County, the average number of persons per household was 3.32 in 1960 compared with 3.28 in 1950. As is typical in most metropolitan areas, the average household size is smaller in the cities than in rural areas. The average household size in Rockford and some of the other areas is indicated in table IV.

## Housing Market Factors

### Housing Supply

Current Estimate. As of July 1967, there were 83,550 housing units in the Rockford HMA, an increase of 11,650 (about 1,600 annually) since 1960 (see table V). Of the total increase in the housing inventory, 93 percent (an average increase of 1,475 housing units annually) accrued to Winnebago County and seven percent (125 units annually) accrued to Boone County. In July 1967, there were 76,250 housing units in Winnebago County and 7,300 housing units in Boone County.

A substantial proportion (50 percent) of the increase in the housing inventory in the HMA occurred in Rockford, partially attributable to annexations. The inventory in Rockford grew by an average of 875 annually during the 1960-1967 period and totaled 47,700 housing units in July 1967.

Within Boone County, there were average annual increases of 75 and 50 housing units in Belvidere and the remainder of the county, respectively. In July 1967, the inventory in Belvidere totaled 4,250 housing units, while that in the remainder of Boone County numbered 3,050 housing units.

Past Trend. During the 1950-1960 decade, the inventory in the HMA increased from 52,150 to 71,900, a gain of 1,975 annually. Ninety-four percent of the decennial increase in the inventory in the HMA (an average gain of 1,850 annually) occurred in Winnebago County, where the inventory increased from 46,850 in 1950 to 65,450 in 1960. In Boone County, which accounted for six percent of the increase in the inventory in the HMA (an average gain of 125 annually), the number of housing units grew from 5,300 in 1950 to 6,450 in 1960.

In Rockford, the number of housing units increased from 29,150 in 1950 to 41,300 in 1960. However, in contrast to the 1960-1967 period, a significant proportion of the increase in the number of housing units in the 1950-1960 period resulted from annexations by the city.

In Boone County, the number of housing units in Belvidere increased from 3,100 to 3,750 and that in the remainder of the county grew from 2,200 to 2,700 during the 1950-1960 decade.

Type of Structure. As of July 1967, one-unit structures comprised 78 percent of the housing inventory of the HMA, slightly less than the 80 percent proportion computed from the 1960 census data (see table VI). During the 1960-1967 period, the proportion of the housing inventory in multifamily structures increased from 20 percent to 22 percent, reflecting an increase in apartment construction in the Rockford area during the last three years. Approximately 77 percent of the housing units in Winnebago County are in single-family structures, compared with 85 percent in Boone County. Ten

percent of the housing units in Winnebago County are in two-unit structures and 13 percent are in structures with three or more units; in Boone County, the corresponding proportions are seven percent and eight percent, respectively.

Age of Structure. Approximately 40 percent of the housing units in the HMA were built before 1930 and are at least 37 years old. Nineteen percent of the units were built between 1930 and 1950 and 41 percent of the units were built after 1950. As indicated in the following table, a high proportion (58 percent) of the housing units in Boone County were built before 1930 compared with only 38 percent in Winnebago County.

Percentage Distribution of the Housing Inventory by Year Built  
Rockford, Illinois, HMA

<u>Year built<sup>a/</sup></u>	<u>Winnebago County</u>	<u>Boone County</u>	<u>HMA Total</u>
April 1960-June 1967	15.4	16.2	15.5
1955-March 1960	14.7	9.2	14.2
1950-1954	12.0	6.1	11.5
1940-1949	12.3	7.5	11.9
1930-1939	7.7	3.3	7.3
1929 or earlier	<u>37.9</u>	<u>57.7</u>	<u>39.6</u>
Total	100.0	100.0	100.0

a/ The basic data in the 1960 Census of Housing from which the above estimates were developed reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Sources: 1960 Census of Housing and estimates by Housing Market Analyst.

Condition of the Inventory. It is estimated that, as of July 1967, nine percent of all housing units in the HMA were dilapidated or did not have all plumbing facilities, compared with 12 percent in 1960. The proportions of units that were dilapidated or did not have all plumbing facilities in Winnebago County in July 1967 and in April 1960 were similar to the proportions in the HMA as a whole. The comparable ratios were slightly higher in Boone County (10 percent in 1967 and 14 percent in 1960). The improvement in the condition of the housing inventory resulted from the addition of a substantial number of new housing units, from the demolition of several hundred substandard units, and from the rehabilitation of many substandard structures.

Value and Rent. The median value of owner-occupied housing units in the HMA in July 1967 was approximately \$15,000, compared with \$13,700 in 1960. The increase in the median value reflects a slight appreciation in real estate values as well as the construction of a substantial number of new single-family houses priced above the 1960 median.

In 1960, the median gross rent, including utilities, of renter-occupied units was \$84. Since most of the units built in the 1960-1967 period earn rents above the 1960 median and because the rental units demolished were mostly those in the low rent ranges, it is judged that the median gross rent has increased to \$90 or more.

Median values and rents are higher in Winnebago County than in Boone County. In 1960 the median values of owner-occupied houses were \$13,800 in Winnebago County and \$11,800 in Boone County. The median gross rents were \$84 and \$79, respectively.

#### Residential Building Activity

On the basis of building permits issued in areas where over 97 percent of the 1960 population lived, it is estimated that approximately 12,925 privately-financed housing units were built in the HMA during the 1960-1967 period and an additional 925 units were under construction in July 1967. The number of units authorized during the 1960-1967 period averaged 1,875 annually. From the 1960 total of 1,359 the number of housing units authorized increased during the two subsequent years to 1,730 in 1962, then declined to 1,626 in 1963. Substantial increases in 1964 and 1965 brought the number of units authorized to 2,393 in 1965, the highest total during the 1960-1967 period. The 2,257 units authorized in 1966 was six percent below the 1965 total. During the January-May 1967 period, 1,248 units were authorized, slightly more than the 1,190 units authorized during the comparable period in 1966. The increase in the number of housing units authorized since 1964 reflected the strong demand for housing in the area. This demand resulted, in part, from the substantial economic growth, and the slight decline in the 1966 period reflected the tightness of the mortgage market.

Table VII shows the number of housing units authorized in various areas of the HMA. Of the 1960-1967 total, 12,450 units were authorized in Winnebago County and 1,400 in Boone County. Rockford City accounted for 50 percent of all units authorized in the HMA. Thirty-three percent of all units were authorized in the unincorporated parts of Winnebago County, and 17 percent of the housing units were built in other sections of the HMA. Of the small incorporated places, Belvidere and Loves Park were the only two areas with a significant number of permits authorized during the 1960-1967 period.

Private Housing Units Authorized  
Rockford, Illinois, HMA  
1960 - 1967

<u>Year</u>	<u>One- family</u>	<u>Two- to four-family</u>	<u>Five- or more-family</u>	<u>Total units</u>
1960	1,052	196	111	1,359
1961	1,235	196	42	1,473
1962	1,232	199	299	1,730
1963	1,139	228	259	1,626
1964	1,243	246	275	1,764
1965	1,270	385	738	2,393
1966	1,208	371	678	2,257
<u>Jan. - May<sup>a/</sup></u>				
1966	554	178	458	1,190
1967 <sup>b/</sup>	532	248	468	1,248

a/ Partly estimated by the Housing Market Analyst.

b/ Does not include 75 public housing units authorized in Winnebago County in 1967.

Source: Bureau of the Census, C-40 Construction Reports; local permit issuing offices; Bell Savings and Loan Building Reports; and estimates by Housing Market Analyst.

Over 8,900 single-family housing units and about 4,950 multifamily units were authorized in the HMA during the 1960-1967 period (see table above). Rockford, with 3,200 multifamily units, and the unincorporated parts of Winnebago County, with 820 multifamily units, were the principal areas in which multifamily structures were built. A moderate number of multifamily units were built during the 1960-1967 period in Belvidere (370 units) and Loves Park (250 units). In addition to the private housing, 75 public housing units were authorized in Winnebago County in 1967.

Units Under Construction. Based on the records of building permits, on the results of a postal vacancy survey conducted in the HMA in June 1967, and on other local data, it is estimated that there were 1,000 housing units under construction in July 1967, including 75 public housing units in Winnebago County. Forty-one percent of the housing units under construction were single-family houses and 59 percent were in multifamily structures. About 780 units were under construction in Winnebago County. Of these, 160 single-family units and 325 multifamily units were in Rockford; 190 single-family units and 105 multifamily units were in the remainder of the county. Of the 220 units that were being built in Boone County, 30 single-family units and 55 multifamily units were located in Belvidere and 30 single-family units and 105 multifamily units were located in the remainder of Boone County.

Demolitions. Based on limited demolition data, it is estimated that 1,300 housing units have been demolished in the HMA during the 1960-1967 period because of code enforcement, changes in land use, and other causes. Of these, 1,000 units were in Winnebago County and 300 units were in Boone County. An estimated 770 of the housing units demolished in Winnebago County were in Rockford and the remaining 230 units were in the remainder of the county. It is anticipated that approximately 400 housing units (200 annually) will be demolished in the HMA during the two-year forecast period.

#### Tenure of Occupancy

In July 1967, there were 80,200 occupied housing units in the HMA. Of these 54,550 (68 percent) were owner-occupied and 25,650 (32 percent) were renter-occupied. These ratios were not much changed from those in the 1960 Census of Housing. As of July 1967, owner-occupied units constituted 68 percent of the 73,300 occupied housing units in Winnebago County and an equal proportion of the 6,900 occupied units in Boone County. In July 1967, owner-occupied units constituted 61 percent of all occupied units in Rockford, a slightly lower proportion than in the HMA as a whole.

During the 1950-1960 decade, there was a general increase in the proportion of owner-occupied units. In the HMA as a whole and in Winnebago County, owner-occupancy increased from 61 percent to 68 percent of all occupied units. In Boone County, owner-occupancy rose from 65 percent to 68 percent; in Rockford City, owner-occupancy increased from 55 percent to 62 percent of the total.

#### Vacancy

Last Census. The 1960 Census of Housing reported that there were 1,700 vacant, nonseasonal, nondilapidated housing units in the HMA available for sale or rent, a net vacancy ratio of 2.4 percent. Of these, 500 units were available for sale and 1,200 units were available for rent, representing sales and rental vacancy ratios of 1.1 percent and 5.2 percent, respectively (see table V). About 450 of the units available for sale and 800 of those for rent had all plumbing facilities.

Postal Vacancy Survey. A postal vacancy survey was conducted in the HMA between June 15 and 20, 1967. The survey covered 74,590 residences and apartments, about 89 percent of the estimated 83,550 housing units in the area. Of the units surveyed, 1,486 were vacant, equal to a vacancy ratio of 2.0 percent. The survey included 61,077 residences and 13,513 apartments. Of these, 797 residences and 689 apartments were vacant, representing vacancy ratios of 1.3 and 5.1 percent, respectively. A similar survey was conducted in the HMA in April 1964. A comparison of the results of the two surveys showed that the number of vacancies reported declined from 2,420 (3.6 percent) in April 1964 to 1,486 (2.0 percent) in June 1967. There was a decline in vacancies in both residences and apartments. In April 1964, a 2.3 percent vacancy rate was reported for residences and an 8.1 percent vacancy rate was reported for apartments. Table VIII provides detailed results of the June 1967 survey.

It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definitions, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas, the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family houses, but include row houses and some duplexes and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units under construction in subdivisions. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators the survey serves a valuable function in the derivation of estimates of local market conditions.

Current Estimate. Based on the postal vacancy survey, the results of which have been adjusted to allow for incomplete coverage and to reflect census concepts, it is estimated that, as of July 1967, there were 1,800 available, vacant, nonseasonal, nondilapidated housing units in the HMA, equal to a net vacancy ratio of 2.1 percent. The total included 550 units available for sale and 1,250 units available for rent, representing sales and rental vacancy ratios of 1.0 percent and 4.6 percent, respectively.

Vacant Housing Units  
Rockford, Illinois, HMA  
1960 - 1967

<u>Category</u>	<u>April 1960</u>	<u>July 1967</u>
Total vacant	3,134	3,350
Available vacant	1,706	1,800
For sale	505	550
Homeowner vacancy ratio	1.1%	1.0%
For rent	1,201	1,250
Rental vacancy ratio	5.2%	4.6%
Other vacant	1,428	1,550

Sources: 1960 Census of Housing; 1967 estimated by Housing Market Analyst.

An estimated 500 of the units available for sale and 900 of those available for rent have all plumbing facilities. In view of the moderate growth rate of the area, the available vacant sales and rental units with all plumbing facilities represent a reasonable supply and demand relationship.

## Sales Market

General Market Conditions. As of July 1967, the sales market for new single-family houses in the Rockford HMA was in balance, as evidenced by the small number of new vacant residences reported by the postal vacancy survey and limited data from the FHA unsold inventory survey. Most of the new housing units in the HMA are built on contract. The demand for the units built on a speculative basis has been adequate and there has been no accumulation of new unsold units. Local realtors report that, in general, the market for existing single-family units is good; but age, condition, and location of the structure affect the length of time houses remain on the market.

Subdivision Activity. Most of the new sales housing has been constructed at the edge of the city of Rockford, primarily in or near the eastern section of the city. This area also contains a majority of the active subdivisions which, typically, are small (fewer than 20 homes, on an average, are built each year in each subdivision). Local realtors report that most of the houses in the subdivisions are built on contract. A report on subdivision activity prepared by the City-County Planning Commission in Rockford indicated that 38 subdivisions were platted in Winnebago in 1966 containing a total of 846 lots.

Unsold Inventory Survey. An unsold inventory survey of new houses built in subdivisions with five or more completions during the year 1966 was conducted by the Chicago Insuring Office in January 1967. The survey, which represented only a small proportion of the total number of houses built during the year, indicated that 227 housing units were completed in 16 subdivisions in 1966. Of these, 180 houses were sold before construction started and 47 units were built speculatively. Of the units that were built on speculation, six (13 percent) were unsold as of January 1, 1967 (see table IX). Most of these were priced at \$30,000 and over and all were completed within three months of the survey date. The results of similar surveys in previous years are shown in the table below.

Summary of Unsold Inventory Surveys  
Rockford, Illinois, HMA  
1963 - 1966

<u>Year</u> <u>completed</u>	<u>Total</u> <u>completions</u>	<u>Pre-sold</u>	<u>Speculative houses</u>		
			<u>Total</u>	<u>Unsold</u>	<u>Percent unsold</u>
1963	323	244	79	17	21.5
1964	452	371	81	19	23.5
1965	348	291	57	16	28.1
1966	227	180	47	6	12.8

Source: Federal Housing Administration.

Home Prices. New construction is concentrated in areas southeast and southwest of the city. The \$18,000 to \$25,000 price bracket has been typical of new construction in the area, although some subdivisions offer houses priced as low as \$17,000 and other developments are in the \$40,000 and over range. Generally, home prices are higher in Winnebago County than in Boone County.

#### Rental Market

General Market Conditions. Local realtors indicate that the market for new multifamily housing units in the HMA has remained firm during the past two or three years, despite the construction of a substantial number of apartments. As indicated by the postal vacancy survey, the number of vacant newly completed apartments is small. Most of the vacant rental units are in converted structures and old single-family houses.

Most of the new conventionally-financed multifamily housing units built during the last three or four years were two-bedroom apartments, with rents (excluding the cost of utilities) ranging from \$135 to \$160. A small number of efficiencies, one-bedroom units, and three-bedroom apartments were constructed, also. Typically, the rent for an efficiency ranged from \$105-\$115. The rent for one-bedroom and three-bedroom units generally ranged from \$125 to \$135 and from \$175 to \$185, respectively. Most of the rental housing built during the 1960-1967 period are in small structures (24 units or less) and are located in or close to the city of Rockford.

Rental Housing Under Construction or Planned. On the basis of building permit data and the results of the postal vacancy survey, it is estimated that there were approximately 590 housing units under construction in various parts of the HMA, including 75 public housing units in Winnebago County. Most of the units under construction should be available for occupancy within four to six months of the survey date. It is expected that rents in the conventionally-financed projects will be comparable to rents received in conventionally-financed units completed within the last two or three years. In addition to the units currently under construction, there are known plans to build approximately 400 units in various sections of the HMA. The Rockford Housing Authority reports that plans are being considered for the construction of some 1,495 public housing units at different locations in the city.

### Mortgage Market

Local mortgagees indicate that, as of July 1967, there was an adequate supply of mortgage money available for residential construction. The supply of available funds represented an improvement in the mortgage market in recent months, when compared with the scarcity of mortgage money during the latter half of 1966. As of July 1967 the typical rate of interest on mortgage loans was between 6 and 6½ percent; the downpayment 20-25 percent; and the repayment period about 25 years.

### Urban Renewal

Currently, there is a general neighborhood renewal program under consideration for the downtown area of Rockford. This includes about 110 acres in the Central River Front Project which would be partly cleared and partly rehabilitated. The project is in the survey and planning stage. Preliminary data indicate that an estimated 230 of the 350 families in the project area will be relocated. The scheduled re-use of the land will be for commercial and residential purposes.

### Public Housing

In July 1967, the Rockford Housing Authority had 280 housing units under management, including a project of 80 units at Nocomo Heights slated for demolition. During the 1967-1969 period, however, the authority plans to add about 1,470 additional public housing units, including nearly 800 units designed for the elderly. The addition of this many units to the low-rent housing stock of the community in a comparatively short time may be expected to have a substantial impact on vacancy levels in rooming houses, rental units in converted structures and even small single-family houses. About 225 units of the total are expected to be in one- and two-family structures on scattered sites.

In July 1967, there were also 75 public housing units under construction in Winnebago County.

## Demand for Housing

### Quantitative Demand

The number of households in the HMA is expected to increase by 1,650 annually during the July 1967-July 1969 forecast period. The prospective demand for new housing units arising from the net addition of new households has been adjusted for anticipated losses in the existing housing inventory through demolitions, conversions, and other causes. The number of housing units under construction, the number of available vacancies as of July 1967, the prospective addition of some public housing units to the total inventory, and an anticipated shift in tenure have been considered also. Based on these factors, the annual demand for new housing is estimated at 1,725 units, including 1,175 single-family houses and 550 multifamily housing units. An additional 250 units of multifamily housing may be absorbed at the lower rents associated with public benefits or assistance in financing or land acquisition, exclusive of public low-rent or rent-supplement accommodations.

Reflecting an anticipated decline in the rate of economic growth the demand for new housing units during the forecast period is somewhat less than the total number of units authorized in 1965 and 1966, but above the average for the 1960-1964 period. The numbers of housing units built during the last three years reflect demand pressure resulting, in part, from the unusually rapid growth in employment. Attention also must be given to the potential impact of a substantial increase in the number of vacancies in the lower ranges of rent which may be anticipated as a result of the addition of up to 1,470 public housing units to the inventory. Although most of these vacancies may be expected to be of substandard quality, their availability at low rents may have some impact on the absorption of the low-rent housing built with assistance in financing, and the marketing of the first projects built under such programs should be observed very carefully.

### Qualitative Demand

Sales Housing. Based on current family incomes, ratios of sales price to income typical in the area, and on recent market experience, the estimated distribution of the annual demand for 1,175 single-family housing units, by price class, is indicated on the following page.

Annual Demand for New Single-family Housing  
By Price Class, Rockford, Illinois, HMA  
July 1967 - July 1969

<u>Price class</u>	<u>Number of houses</u>	<u>Percent distribution</u>
\$12,500 - \$14,999	110	9
15,000 - 17,499	150	13
17,500 - 19,999	215	18
20,000 - 24,999	295	25
25,000 - 29,999	230	20
30,000 - 34,999	100	9
35,000 and over	<u>75</u>	<u>6</u>
Total	1,175	100

The preceding distribution differs from that in table IX which reflects only selected subdivision experience in 1966. It must be noted that the data for that year do not include new construction in subdivisions with fewer than five completions, nor do they reflect contract construction on scattered lots. It is likely that most of the more expensive houses as well as some of the lower-value homes are concentrated in the smaller building operations. The preceding demand estimates reflect all home building and indicate a slightly greater concentration in some price ranges than the subdivision survey reveals.

Multifamily Housing. The monthly rentals at which 550 privately-owned net additions to the aggregate rental housing inventory might be absorbed best by the rental market are indicated in the following table. These net additions may be accomplished by either new construction or rehabilitation with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition.

Estimated Annual Demand for New Multifamily Housing  
Rockford, Illinois, HMA  
July 1967 - July 1969

<u>Monthly gross rents</u>	<u>Efficiency</u>	<u>One-bedroom</u>	<u>Two-bedroom</u>	<u>Three-bedroom</u>
\$110 - \$129	20	-	-	-
130 - 154	10	120	-	-
155 - 174	-	70	140	-
175 - 199	-	20	80	35
200 and over	<u>-</u>	<u>5</u>	<u>30</u>	<u>20</u>
Total	30	215	250	55

The preceding distributions of average annual demand for new multifamily housing are based on the size distribution and projected income of renter households and the rent-paying propensities found to be typical in the area. Consideration also has been given to the recent absorption of new rental housing. Thus they represent patterns for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Individual projects may differ from the general pattern in response to specific neighborhood requirements.

An additional 250 multifamily housing units a year may be marketed only at the lower rents achievable through the use of below-market-interest-rate financing, exclusive of public low-rent or rent-supplement accommodations. The distribution of these by unit size is as follows: 15 efficiencies, 100 one-bedroom units, 120 two-bedroom units, and 15 three-bedroom units.

Table I

Nonagricultural Wage and Salary Employment by Industry  
Rockford, Illinois, Housing Market Area  
Annual Averages 1960-1966

<u>Industry</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>Twelve mos. ending</u>	
								<u>May 1966</u>	<u>May 1967</u>
Wage and salary employment	<u>78,925</u>	<u>78,000</u>	<u>80,750</u>	<u>82,625</u>	<u>86,625</u>	<u>93,700</u>	<u>102,025</u>	<u>96,775</u>	<u>104,750</u>
Manufacturing	<u>42,075</u>	<u>40,850</u>	<u>42,725</u>	<u>43,150</u>	<u>45,525</u>	<u>49,450</u>	<u>55,450</u>	<u>51,625</u>	<u>57,125</u>
Durable goods	<u>37,350</u>	<u>36,150</u>	<u>37,825</u>	<u>38,275</u>	<u>40,675</u>	<u>44,125</u>	<u>49,675</u>	<u>46,125</u>	<u>51,225</u>
Fabricated metals	11,025	10,500	11,175	11,350	12,275	12,725	13,150	12,925	13,025
Nonelectric machinery	10,750	10,225	10,550	11,350	12,350	14,350	15,850	15,050	16,275
Transp. equipment	4,450	4,450	4,750	4,550	4,900	6,200	9,175	7,025	10,325
Other durable goods	11,125	10,975	11,350	11,025	11,150	10,850	11,500	11,125	11,600
Nondurable goods	<u>4,725</u>	<u>4,700</u>	<u>4,900</u>	<u>4,875</u>	<u>4,850</u>	<u>5,325</u>	<u>5,775</u>	<u>5,500</u>	<u>5,900</u>
Food and kindred prod.	2,150	2,150	2,225	2,300	2,200	2,525	2,800	2,625	2,825
Printing and publishing	825	850	875	875	925	1,000	1,025	1,025	1,025
Other nondurable goods	1,750	1,700	1,800	1,700	1,725	1,800	1,950	1,850	2,050
Nonmanufacturing	<u>36,850</u>	<u>37,150</u>	<u>38,025</u>	<u>39,475</u>	<u>41,100</u>	<u>44,250</u>	<u>46,575</u>	<u>45,125</u>	<u>47,650</u>
Mining and construction	3,900	3,875	3,750	3,850	3,925	4,200	4,300	4,250	4,325
Trans., comm., & pub. util.	3,050	3,025	3,100	3,025	3,050	3,150	3,275	3,175	3,325
Wholesale and retail trade	14,175	14,075	14,525	15,150	15,675	17,375	18,425	17,775	18,800
Fin., ins., and real estate	2,375	2,500	2,625	2,675	2,700	2,750	2,850	2,800	2,875
Services	8,225	8,450	8,750	9,250	9,575	10,375	10,775	10,500	11,100
Government	5,125	5,225	5,275	5,525	6,175	6,400	6,950	6,625	7,200

Note: Subtotals may not add to totals because of rounding.

Source: Illinois State Employment Service.

Table II

Estimated Percentage Distribution of Families and Households by Annual Income  
After Deduction of Federal Income Tax  
Rockford, Illinois, Housing Market Area  
July 1, 1967 and July 1, 1969

Annual income	HMA total				Winnebago County				Boone County			
	1967		1969		1967		1969		1967		1969	
	All families	Renter households <sup>a/</sup>	All families	Renter households <sup>a/</sup>	All families	Renter households <sup>a/</sup>	All families	Renter households <sup>a/</sup>	All families	Renter households <sup>a/</sup>	All families	Renter households <sup>a/</sup>
Under \$2,000	6	9	6	8	5	8	4	7	8	12	7	11
\$2,000 - 2,999	4	6	3	6	4	6	4	7	5	8	6	8
3,000 - 3,999	6	8	5	8	5	8	5	7	8	9	7	9
4,000 - 4,999	6	10	7	10	7	11	7	9	9	12	8	10
5,000 - 5,999	10	13	9	10	10	12	9	12	11	12	10	12
6,000 - 6,999	12	13	11	13	12	13	11	12	11	13	10	12
7,000 - 7,999	11	12	10	13	12	12	11	13	11	10	10	11
8,000 - 8,999	11	9	11	8	11	9	11	10	10	8	11	8
9,000 - 9,999	9	7	10	8	8	8	10	7	7	5	8	6
10,000 - 12,499	13	8	14	10	14	8	14	10	10	8	11	9
12,500 and over	12	5	14	6	12	5	14	6	10	3	12	4
Total	100	100	100	100	100	100	100	100	100	100	100	100
Median	\$7,575	\$6,425	\$7,900	\$6,700	\$7,600	\$6,450	\$7,925	\$6,725	\$6,875	\$5,850	\$7,175	\$6,000

<sup>a/</sup> Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table III  
Population Trends  
Rockford, Illinois, Housing Market Area  
1950-1967

<u>Area</u>	April <u>1950</u>	April <u>1960</u>	July <u>1967</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1967</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number<sup>a/</sup></u>	<u>Percent</u>
HMA total	<u>169,455</u>	<u>230,091</u>	<u>267,300</u>	<u>6,064</u>	<u>3.1</u>	<u>5,125</u>	<u>2.1</u>
Winnebago County	<u>152,385</u>	<u>209,765</u>	<u>244,300</u>	<u>5,738</u>	<u>3.2</u>	<u>4,750</u>	<u>2.1</u>
Rockford City	<u>92,927</u>	<u>126,706</u>	<u>146,300</u>	<u>3,378</u>	<u>3.1</u>	<u>2,700</u>	<u>2.0</u>
Remainder of County	<u>59,458</u>	<u>83,059</u>	<u>98,000</u>	<u>2,360</u>	<u>3.4</u>	<u>2,050</u>	<u>2.3</u>
Loves Park City	<u>5,366</u>	<u>9,086</u>	<u>11,300</u>	<u>372</u>	<u>5.2</u>	<u>310</u>	<u>3.0</u>
South Beloit	<u>3,221</u>	<u>3,781</u>	<u>4,100</u>	<u>56</u>	<u>1.6</u>	<u>40</u>	<u>1.1</u>
Other areas	<u>50,871</u>	<u>70,192</u>	<u>82,600</u>	<u>1,932</u>	<u>3.2</u>	<u>1,700</u>	<u>2.3</u>
Boone County	<u>17,070</u>	<u>20,326</u>	<u>23,000</u>	<u>326</u>	<u>1.8</u>	<u>375</u>	<u>1.7</u>
Belvidere	<u>9,422</u>	<u>11,233</u>	<u>12,550</u>	<u>181</u>	<u>1.8</u>	<u>185</u>	<u>1.6</u>
Remainder of County	<u>7,648</u>	<u>9,093</u>	<u>10,450</u>	<u>145</u>	<u>1.8</u>	<u>190</u>	<u>1.9</u>

a/ Rounded.

Sources: 1950 and 1960 Censuses of Population; 1967 estimated by Housing Market Analyst.

Table IV

Trends in Number and Size of Households  
Rockford, Illinois, Housing Market Area  
1950-1967

<u>Area</u>	<u>Households</u>			<u>Average annual change</u>				<u>Persons per household</u>		
	<u>April</u>	<u>April</u>	<u>July</u>	<u>1950-1960</u>		<u>1960-1967</u>		<u>April</u>	<u>April</u>	<u>July</u>
	<u>1950</u>	<u>1960</u>	<u>1967</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>a/ Percent</u>	<u>1950</u>	<u>1960</u>	<u>1967</u>
HMA total	<u>50,778</u>	<u>68,787</u>	<u>80,200</u>	<u>1,801</u>	<u>3.0</u>	<u>1,575</u>	<u>2.1</u>	<u>3.25</u>	<u>3.31</u>	<u>3.30</u>
Winnebago County	<u>45,645</u>	<u>62,719</u>	<u>73,300</u>	<u>1,707</u>	<u>3.1</u>	<u>1,460</u>	<u>2.2</u>	<u>3.25</u>	<u>3.31</u>	<u>3.30</u>
Rockford City	<u>28,727</u>	<u>39,888</u>	<u>46,250</u>	<u>1,116</u>	<u>3.3</u>	<u>880</u>	<u>2.0</u>	<u>3.11</u>	<u>3.13</u>	<u>3.12</u>
Remainder of Co.	<u>16,918</u>	<u>22,831</u>	<u>27,050</u>	<u>591</u>	<u>3.0</u>	<u>580</u>	<u>2.3</u>	<u>3.49</u>	<u>3.62</u>	<u>3.61</u>
Loves Park City	<u>1,625</u>	<u>2,596</u>	<u>3,250</u>	<u>97</u>	<u>4.7</u>	<u>90</u>	<u>3.1</u>	<u>3.30</u>	<u>3.50</u>	<u>3.47</u>
South Beloit	<u>958</u>	<u>1,153</u>	<u>1,250</u>	<u>19</u>	<u>1.8</u>	<u>10</u>	<u>1.2</u>	<u>3.36</u>	<u>3.27</u>	<u>3.26</u>
Other areas	<u>14,335</u>	<u>19,082</u>	<u>22,550</u>	<u>475</u>	<u>2.9</u>	<u>480</u>	<u>2.3</u>	<u>3.51</u>	<u>3.66</u>	<u>3.65</u>
Boone County	<u>5,133</u>	<u>6,068</u>	<u>6,900</u>	<u>94</u>	<u>1.7</u>	<u>115</u>	<u>1.8</u>	<u>3.28</u>	<u>3.32</u>	<u>3.30</u>
Belvidere	<u>3,033</u>	<u>3,602</u>	<u>4,050</u>	<u>57</u>	<u>1.8</u>	<u>60</u>	<u>1.6</u>	<u>3.06</u>	<u>3.09</u>	<u>3.07</u>
Remainder of Co.	<u>2,100</u>	<u>2,466</u>	<u>2,850</u>	<u>37</u>	<u>1.6</u>	<u>55</u>	<u>2.0</u>	<u>3.61</u>	<u>3.67</u>	<u>3.63</u>

a/ Rounded.

Sources: 1950 and 1960 Censuses of Housing and estimates by Housing Market Analyst.

Table V

Housing Inventory, Tenure, and Vacancy  
Rockford, Illinois, Housing Market Area  
1950-1967

<u>Category</u>	<u>April 1950</u>	<u>April 1960</u>	<u>July 1967</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1967</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number<sup>a/</sup></u>	<u>Percent</u>
Total housing inventory	<u>52,162</u>	<u>71,921</u>	<u>83,550</u>	<u>1,976</u>	<u>3.2</u>	<u>1,600</u>	<u>2.1</u>
Total occupied	<u>50,778</u>	<u>68,787</u>	<u>80,200</u>	<u>1,801</u>	<u>3.1</u>	<u>1,575</u>	<u>2.1</u>
Owner-occupied	<u>31,026</u>	<u>46,680</u>	<u>54,550</u>	<u>1,565</u>	<u>4.1</u>	<u>1,075</u>	<u>2.2</u>
Percent of total occupied	61.1%	67.9%	68.0%	-	-	-	-
Renter-occupied	<u>19,752</u>	<u>22,107</u>	<u>25,650</u>	<u>236</u>	<u>1.8</u>	<u>500</u>	<u>2.1</u>
Percent of total occupied	38.9%	32.1%	32.0%	-	-	-	-
Vacant housing units	<u>1,384</u>	<u>3,134</u>	<u>3,350</u>	<u>175</u>	<u>8.2</u>	<u>25</u>	<u>.9</u>
Available vacant	<u>419</u>	<u>1,706</u>	<u>1,800</u>	<u>129</u>	<u>14.0</u>	<u>10</u>	<u>.7</u>
For sale	<u>224</u>	<u>505</u>	<u>550</u>	<u>28</u>	<u>8.1</u>	<u>5</u>	<u>1.3</u>
Homeowner vacancy rate	.7%	1.1%	1.0%	-	-	-	-
For rent	<u>195</u>	<u>1,201</u>	<u>1,250</u>	<u>101</u>	<u>18.2</u>	<u>5</u>	<u>.6</u>
Rental vacancy rate	1.0%	5.2%	4.6%	-	-	-	-
Other vacant	<u>965</u>	<u>1,428</u>	<u>1,550</u>	<u>46</u>	<u>3.9</u>	<u>15</u>	<u>1.1</u>

<sup>a/</sup> Rounded.

Sources: 1950 and 1960 Censuses of Housing; 1967 estimated by Housing Market Analyst.

Table VI

Housing Inventory by Units in Structure  
Rockford, Illinois, HMA  
1960-1967

<u>Units in structure</u>	<u>April 1960</u>	<u>July 1967</u>	<u>Percent of total</u>	
			<u>1960</u>	<u>1967</u>
<u>HMA total</u>				
One unit <sup>a/</sup>	57,176	64,850	79.5	77.6
Two units	7,451	8,150	10.4	9.8
Three or more units	<u>7,258</u>	<u>10,550</u>	<u>10.1</u>	<u>12.6</u>
Total	71,885	83,550	100.0	100.0
<u>Winnebago County</u>				
One unit <sup>a/</sup>	51,445	58,625	78.6	76.9
Two units	7,024	7,625	10.7	10.0
Three or more units	<u>6,982</u>	<u>10,000</u>	<u>10.7</u>	<u>13.1</u>
Total	65,451	76,250	100.0	100.0
<u>Boone County</u>				
One unit <sup>a/</sup>	5,731	6,225	89.1	85.3
Two units	427	525	6.6	7.2
Three or more units	<u>276</u>	<u>550</u>	<u>4.3</u>	<u>7.5</u>
Total	6,434	7,300	100.0	100.0

<sup>a/</sup> Includes trailers.

Note: The 1960 data for HMA total and Winnebago differ slightly from the count of all units because units in structure were enumerated on a sample basis.

Sources: 1960 Census of Housing and estimates by Housing Market Analyst.

Table VII

Private Housing Units Authorized by Building Permits <sup>a/</sup>  
Rockford, Illinois, Housing Market Area  
January 1960-May 1967

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>Jan. - May</u> <sup>b/</sup>		<u>Total</u>
								<u>1966</u>	<u>1967</u>	<u>1960-1967</u>
HMA total	<u>1,359</u>	<u>1,473</u>	<u>1,730</u>	<u>1,626</u>	<u>1,764</u>	<u>2,393</u>	<u>2,257</u>	<u>1,190</u>	<u>1,248</u>	<u>13,850</u>
Winnebago County	<u>1,310</u>	<u>1,413</u>	<u>1,661</u>	<u>1,500</u>	<u>1,521</u>	<u>2,007</u>	<u>1,975</u>	<u>1,100</u>	<u>1,058</u>	<u>12,445</u>
Cherry Valley	2	9	2	0	0	0	0	0	0	13
Durant Village	1	5	3	7	2	9	6	2	3	36
Loves Park	40	163	114	61	112	51	80	23	92	713
Pecatonica Village	4	2	4	2	6	5	5	2	3	31
Rockford City	619	658	828	769	825	1,187	1,300	794	695	6,881
Rockton Village	9	10	5	8	15	9	7	3	3	66
South Beloit	20	23	10	11	8	27	25	10	7	131
Winnebago Co. Uninc. area	610	537	689	637	543	711	546	264	252	4,525
Winnebago Village	5	6	6	5	10	8	6	2	3	49
Boone County	<u>49</u>	<u>60</u>	<u>69</u>	<u>126</u>	<u>243</u>	<u>386</u>	<u>282</u>	<u>90</u>	<u>190</u>	<u>1,405</u>
Belvidere	48	39	41	75	166	236	178	47	42	825
Boone Co. Uninc. area	NA	20	24	50	70	142	97	40	144	547
Capron Village	1	1	1	0	4	NA	2	1	2	11
Poplar Grove	NA	NA	3	1	3	8	5	2	2	22

<sup>a/</sup> Does not include 75 public housing units authorized in Winnebago County in 1967.

<sup>b/</sup> 1966 and 1967 data estimated for some of the small localities by the Housing Market Analyst.

Sources: Bureau of the Census, C40 Construction Reports; local permit-issuing offices; Bell Savings and Loan Building Reports; and estimates by Housing Market Analyst.

Table VIII

## Rockford, Illinois, Area Postal Vacancy Survey

June 15-20, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	<u>74,590</u>	<u>1,486</u>	<u>2.0</u>	<u>1,214</u>	<u>272</u>	<u>892</u>	<u>61,077</u>	<u>797</u>	<u>1.3</u>	<u>633</u>	<u>164</u>	<u>473</u>	<u>13,513</u>	<u>689</u>	<u>5.1</u>	<u>581</u>	<u>108</u>	<u>419</u>	<u>1,571</u>	<u>43</u>	<u>2.7</u>
Rockford	65,619	1,297	2.0	1,054	243	747	53,434	672	1.3	535	137	380	12,185	625	5.1	519	106	367	1,104	35	3.2
Rockton	1,195	32	2.7	26	6	28	1,139	28	2.5	22	6	28	56	4	7.1	4	-	-	8	1	12.5
South Beloit	2,309	36	1.6	33	3	15	2,187	27	1.2	24	3	15	122	9	7.4	9	-	-	225	5	2.2
Belvidere	5,467	121	2.2	101	20	102	4,317	70	1.6	52	18	50	1,150	51	4.4	49	2	52	234	2	0.9

The distributions of total possible deliveries to residences, apartments and house trailers were estimated by the postal carriers. The data in this table, therefore, are not strictly comparable to the distribution of deliveries by structural type for surveys prior to 1966. The total possible deliveries for the total of residences, apartments and house trailers, however, are as recorded in official route records.

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i. e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FIA postal vacancy survey conducted by collaborating postmaster(s).

Table IX

Houses Completed in Selected Subdivisions, by Price Class  
Rockford, Illinois, Housing Market Area  
1966

<u>Sales price</u>	<u>Total completions</u>	<u>Pre-sold</u>	<u>Speculative Houses</u>			
			<u>Total</u>	<u>Sold</u>	<u>Unsold</u>	<u>Pct. unsold</u>
\$12,500 - \$14,999	39	39	-	-	-	-
15,000 - 17,499	63	63	-	-	-	-
17,500 - 19,999	90	62	28	27	1	3.6
20,000 - 24,999	10	7	3	3	0	0
25,000 - 29,999	13	2	11	11	0	0
30,000 - 34,999	9	5	4	0	4	100.0
35,000 and over	<u>3</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>1</u>	<u>100.0</u>
Total	227	180	47	41	6	12.8

Source: Federal Housing Administration.

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