



Planning & Zoning Commission Meeting Agenda
April 7, 2025 - 5:30 PM
City Council Chambers, City Hall, 3rd Floor,
1528 Third Avenue, Rock Island, IL

1. Call to Order

2. Roll Call

Michael Creger, Reshanda Johnson, Donald Mewes, Norm Moline, Samuel Odeyemi, Maureen Riggs, Bill Sowards, Tanja Whitten, Sarah Wright

3. Public Comment

4. Minutes

a. Approval of the March 5, 2025 Meeting Minutes

Motion: Move to approve the March 5, 2025 Meeting Minutes

RC Roll Call vote is needed.

5. Old Business

6. Public Hearings

a. 2025-11: Public hearing request from Joseph Friday to consider a variance from the Rock Island Zoning Ordinance for property at 1200 15th Street in an R-2 (one-and-two unit residential) district.

RC Roll Call vote is needed.

b. 2025-12: Public hearing request from Ken Brill to consider a variance from the Rock Island Zoning Ordinance for an unrelated group use for property at 3215 7th Avenue in an R-2 (one-and-two-unit residential) district.

RC Roll Call vote is needed.

c. 2025-13: Public hearing request from Emmanuel Nwumeh to consider a Special Use Permit from the Rock Island Zoning Ordinance for property at 603 39th Avenue in an I-1 (light industrial) district

RC Roll Call vote is needed.

7. Other Business/New Business

a. Recommendation on the adoption of the Rock Island Strategic Housing Plan

8. Adjourn

This agenda may be obtained in accessible formats by qualified persons with a disability by making appropriate arrangements from 8:00 am to 5:00 pm, Monday through Friday, by contacting the City Clerk's Office at (309) 732-2010 or visiting in person at: 1528 Third Avenue, Rock Island, IL 61201.

Rock Island Planning & Zoning Commission Minutes

Council Chambers, City Hall, 3rd Floor

1528 3rd Avenue

March 5, 2025

5:30 PM



Voting Members Present	Maureen Riggs Mike Creger Sarah Wright Tanja Whitten Norm Moline Reshanda Johnson Samuel Odeyemi
Voting Members Absent	Bill Sowards Don Mewes
Staff Present	Eunice Amissah-Mensah, Urban Planner Tanner Osing, Planning & Zoning Manager

Call to Order and Roll Call

Chair Riggs called the meeting to order at 5:32 PM and read the roll call.

Public Comment

No members of the public wished to comment so the meeting continued.

Approval of the Previous Meeting Minutes

Whitten moved to approve the minutes for December 11, 2024. Creger seconded the motion. The motion carried on a vote of 7 to 0.

Odeyemi moved to approve the minutes for February 3, 2025. Moline seconded the motion. The motion carried on a vote of 7 to 0.

Public Hearings

2025-08 Public hearing: Request from Amy M. Gimmy to consider a use authorization for a major home occupation from the Rock Island Zoning Ordinance in an R-1 (one unit residential) district for property at 2021 17th Street

Amisshah-Mensah read the staff report with the recommendation for approval of the request.

Amy Gimmy, the applicant, spoke on the request and concurred with staff’s analysis.

Commissioners discussed the three parking spaces in the backyard and their potential impact on the neighborhood character. Staff clarified that the ordinance mentions three

spaces, which might be more than needed, but it aligns with the desire to keep parking on-site due to neighbor concerns about on-street parking

A resident expressed concern about the establishment of another commercial home business in the area and the potential for increased commercial character, particularly due to the allowed 15 square foot sign. He suggested that if there were no sign, he would have less objection

Commissioners asked about the sign the business might have and the parking spaces that would be provided to clients. Commissioners agreed that it seemed like a low-traffic business and proposed amending the recommended sign size. Staff clarified that the 15 square foot size came from the zoning code for major home occupations.

Amy stated that she does not mind a smaller sign and the parking is to prevent clients from using the stairs since most of her clients are older.

As there were no other questions or members of the public wishing to speak, Chair Riggs called for a motion.

Decision for Case 2025-08

Riggs made a motion to approve the use authorization. Johnson seconded the motion. The motion carried on a vote of 7 to 0 (Riggs, Wright, Whitten, Odeyemi, Moline, Johnson, and Creger)

2025-09 Public hearing: Request from Michelle Ramsey to consider a variance from the Rock Island Zoning Ordinance in an R-1 (one unit residential) district for property at 2205 22 ½ Avenue.

Amisah-Mensah read the staff report with the recommendation for denial of the shed variance.

Michelle Ramsey, the applicant, stated that the shed was there when she bought the house and she needed it for garden tools. She noted it was too big to move to the narrow backyard. Commissioners advised that she reduce the size of the shed, move it to the rear yard of the house and possibly receive variances for the shed.

Decision for Case 2025-09

Moline made a motion to deny the shed variance with the stipulation of moving the shed with its current size to the rear yard and coming before the commission for variances. Creger seconded the motion. The motion carried on a vote of 7 to 0 (Riggs, Wright, Whitten, Odeyemi, Moline, Johnson, and Creger)

2025-10 Public hearing: Request from Community Home Partners (CHP) regard a final plan for a Planned Unit Development and major subdivision plat with variances at 950 31st Avenue.

Amissah-Mensah read the staff report with the recommendation for approval of the request.

John Chow, CEO of Community Home Partners, spoke on the request and concurred with staff's analysis. Commissioners inquired about changes since the preliminary plan. Staff noted the addition of a direct sidewalk connection to 31st Avenue. Questions were raised about trash pickup on the private drive. Mr. Chow stated there would be dumpster enclosures for rollofs, handled by a private contractor and the cost would be included in operational costs.

A commissioner expressed strong support for the project, emphasizing the need for completed developments in the city. Mr. Chow indicated the project was about 85-90% finalized, with financial closing anticipated by the end of April.

Residents expressed their approval for the development but also raised concerns in regards to the ownership and maintenance of the properties.

As there were no other questions or members of the public wishing to speak, Chair Riggs called for a motion.

Decision for Case 2025-09

Whitten made a motion to recommended approval of the final plan to the City Council. Wright seconded the motion. The motion carried on a vote of 7 to 0 (Riggs, Wright, Whitten, Odeyemi, Moline, Johnson, and Creger)

Other Business

Presentation on the Strategic Housing Plan by PGAV Planners

Sarah Dyott and Lindsey Evans from PGAV Planners presented a draft Strategic Housing Plan virtually, outlining project goals, plan structure, key findings, a strategic roadmap, priority sites, annexation areas, and next steps.

The plan aims to provide a data-driven blueprint for housing priorities over the next decade, addressing existing conditions, housing needs, and market dynamics. It is structured into sections covering data analysis, key findings, a strategic roadmap, priority sites, and annexation areas.

Key findings highlighted the city's architectural strengths, challenges with deteriorating properties, walkability potential, financial barriers, housing shortages for older residents, impacts of student housing, and concerns over the concentration of affordable housing.

The strategic roadmap includes strategies for maintaining existing housing, supporting new development, and improving city messaging. Ten priority sites for new housing were identified, along with three potential annexation areas. Spencer Towers was removed from the priority list.

The next steps include presentations to the City Council and potential votes on adoption in April. Commissioners were advised to focus on the implementation matrix and a key summary section. Economic development was emphasized as equally important to housing initiatives.

Adjournment

Chair Riggs adjourned the meeting at 7:09 PM.

Minutes submitted by Eunice Amisah-Mensah.

DRAFT

Memorandum



To: Rock Island Planning & Zoning Commission
From: Eunice Amissah-Mensah, Urban Planner, Tanner Osing, Planning & Zoning Manager
Subject: 2025-11: Public hearing request from Joseph Friday to consider a variance from the Rock Island Zoning Ordinance for property at 1200 15th Street in an R-2 (one-and-two unit residential) district.
RC Roll Call vote is needed.
Date: April 7, 2025

Introduction and Background Information:

Applicant:

Joseph Friday

Location:

1200 15th Street

Size of Property:

The property measures approximately 4,376.6sqft with about 43 feet of frontage along 15th Street and 100 feet of frontage along 12th Avenue

Topography:

The properties slope up from north to south by approximately 2 feet and sits slightly above street level.

Zoning History:

None

Existing Land Use & Zoning:

The properties are zoned R-2 (one and two unit residential) district. To the north, south, east, and west are properties zoned R-2 (one and two unit residential) district.

Project Details:

The applicant wants to maintain a six (6) foot tall tight board wooden fence along 15th Street and 12th Avenue and is requesting a variance of 20 feet of the 20-foot setback requirement for fences from the intersection of property lines at 12th Avenue and 11th Street. Variances are needed because the Zoning Ordinance requires that fences located in a yard adjacent to a public street of residential zoned property be no more than four (4) feet in height and not placed within 20 feet of the intersection to allow for a visibility triangle. (Article XI, Section 13).

Requested Action and Affected Requirements:

Table 1

Variance	Requested Action	Affected Zoning Requirements
(1)	Maintain a six (6) foot tall tight board wooden fence along 15th Street and 12th Avenue	Fences located in a yard adjacent to a public street of residential zoned property be no more than 4 feet in height (Article XI, Section 13)
	Variance of 20 feet of the 20-foot setback requirement for fences from the intersection of property lines at 12th Avenue and 15th Street.	Fences are not placed within 20 feet of the intersection to allow for a visibility triangle (Article XI, Section 13)

Conditions to Authorize Variances & Staff Analysis:

Variances shall only be authorized if two (2) of the three (3) conditions as provided in Chapter 8, Section 6-A of the Zoning Ordinance are found. The Commission will make the final decision regarding this request. Table 2 includes the conditions to authorize variances with the corresponding staff analysis and conclusion of if the condition is met.

Table 2

Conditions to Authorize Variance	Staff Analysis	Meets Condition (Yes/No)
The property in question cannot yield a reasonable return if permitted to be used only under the conditions allowed by the regulations in that zone;	Staff reason that the property can yield a reasonable return without the variance as a four (4) foot fence would still offer security.	No
	Staff reason the property can yield a reasonable return without the 20-foot variance. There are properties within the vicinity that have fences within the 20ft setback. However, these fences are chain-link that do not obstruct visibility on these corners.	No
The plight of the owner is due to unique circumstances. There are exceptional or extraordinary circumstances or conditions applying to the property in question as to the intended use of the property that do not apply generally to other properties or classes of uses in the same zoning district; and	The property sits on a corner lot and has two front yards along 12th Avenue and 15th. Staff contend that that this circumstance does not necessitate a 6 foot fence along both front yards nor the fence being within the 20 foot visibility triangle.	No – fence height & setback

The variance, if granted, will not alter the essential character of the locality. Such variance is necessary for the preservation and enjoyment of a substantial property right-of-way possessed by other properties in the same zoning district and in the vicinity.	Staff reason the fence height will alter the character of the neighborhood as other nearby properties have four (4) foot fences in the front yard.	No
	Staff contend that the fence setback variance will alter the character of the neighborhood as the fence infringing on the required setback area at the intersection poses traffic visibility issues for traffic coming from 12 th Avenue. The corner lot has ample area for a visibility triangle.	No

Previous Council Action (if any):

NA

Budget Impact:

NA

Additional Information as applicable (i.e. provide alternative options, community or staff input, staffing impact; resident impact; etc.):

NA

Council Goal (if applicable):

NA

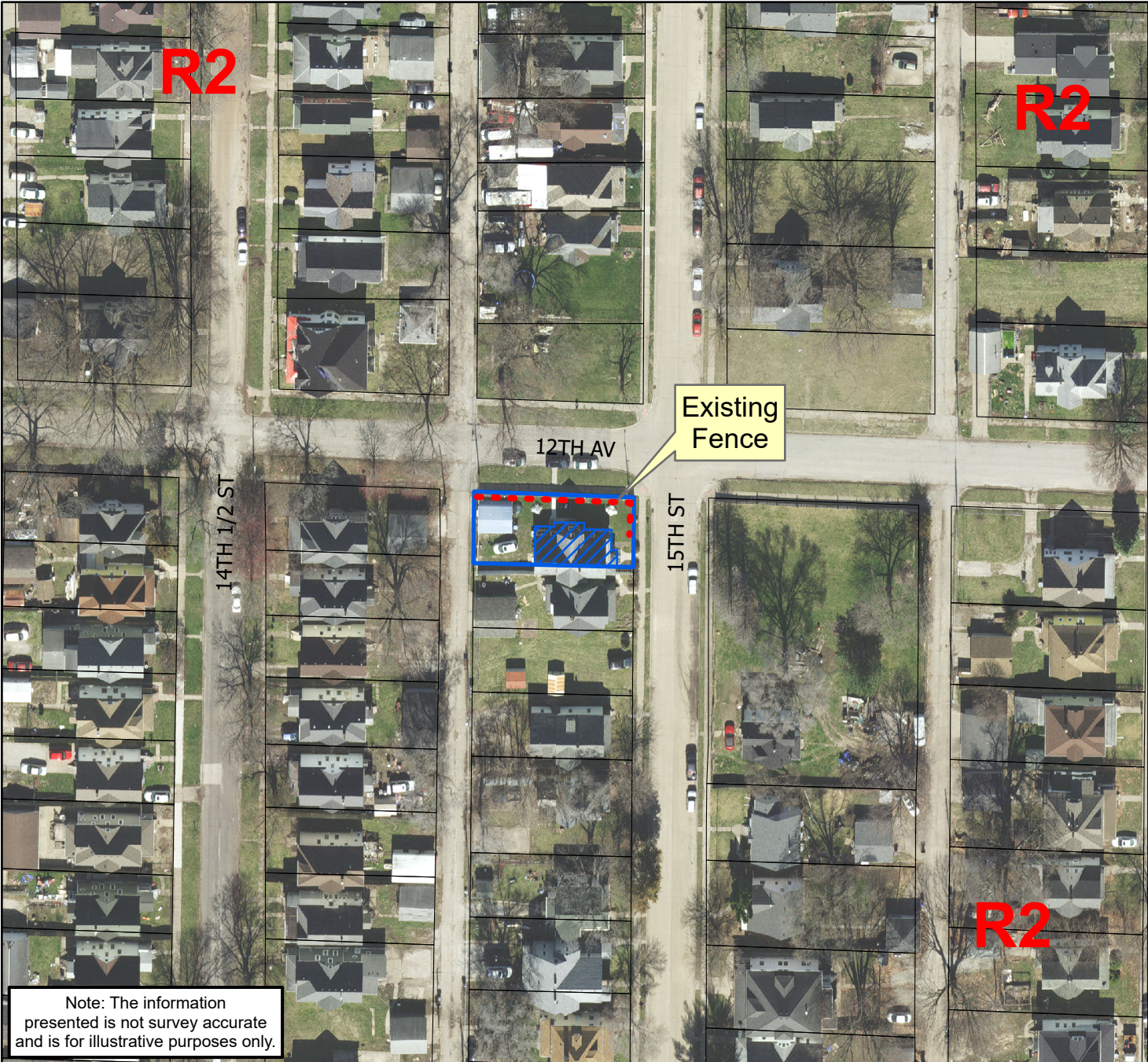
Recommendation:

The Community Development Department recommends that the Commission deny the variances as the property can yield a reasonable return, there are no unique circumstances, and the fence alters the character of the neighborhood.

Submitted by: Eunice Amissah-Mensah, Urban Planner



Approved by:


Fence Height & Setback Variance at 1200 15th Street



Note: The information presented is not survey accurate and is for illustrative purposes only.


PZC Case 2025-11

-  Subject Property
-  Parcels
- R2** Zoning District

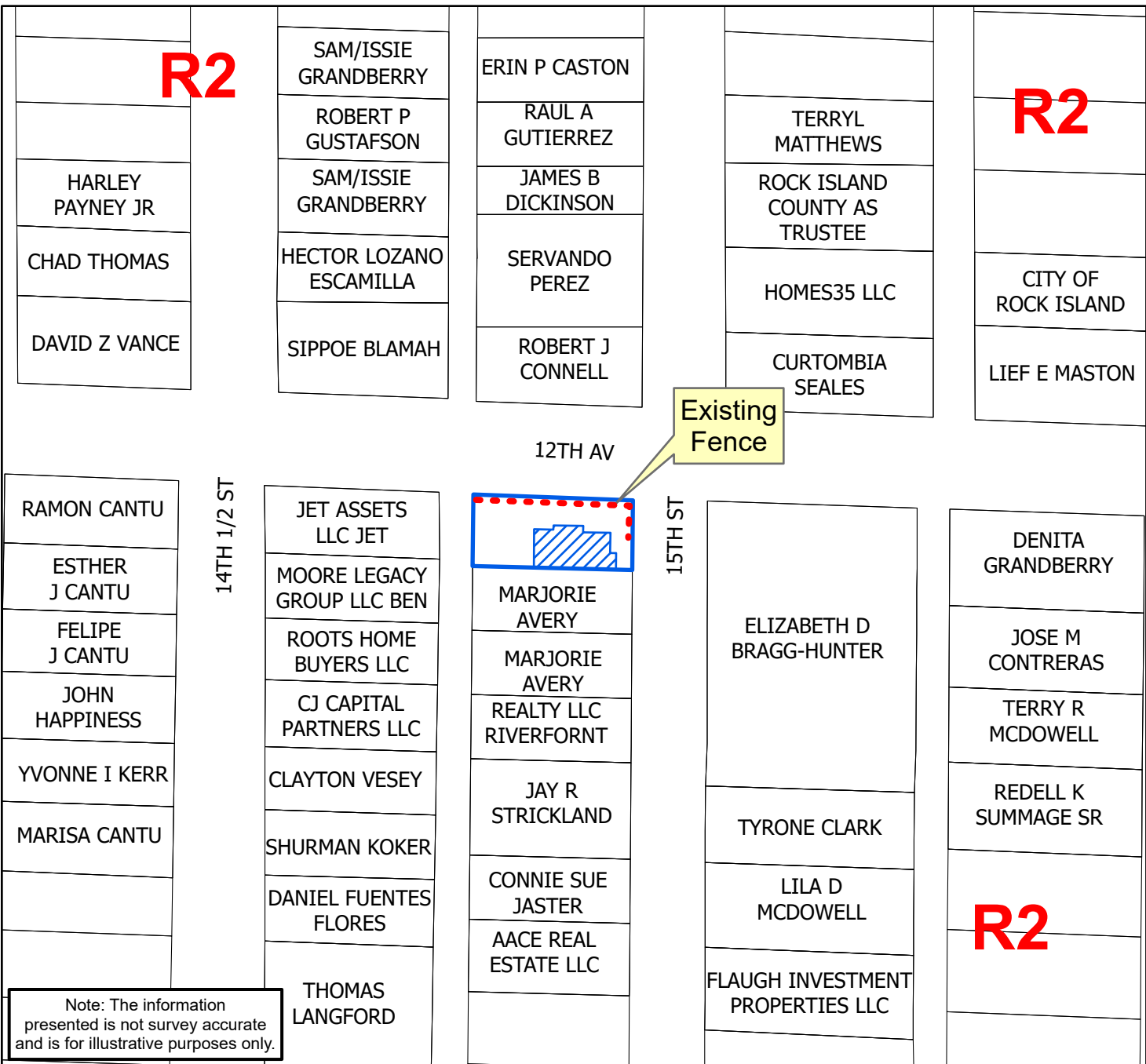


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DEPARTMENT




Fence Height & Setback Variance at 1200 15th Street




PZC Case 2025-11

- Subject Property
- Parcels
- R2 Zoning District




0 25 50 100 150 Feet



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ROCK ISLAND
ILLINOIS

Note: The information presented is not survey accurate and is for illustrative purposes only.



Figure 1: Showing front of house with 6ft fence from along 15th Street



Figure 2: Showing property with 6ft fence along 15h Street and 12th Avenue

Memorandum



To: Rock Island Planning & Zoning Commission
From: Eunice Amissah-Mensah, Urban Planner, Tanner Osing, Planning & Zoning Manager
Subject: 2025-12: Public hearing request from Ken Brill to consider a variance from the Rock Island Zoning Ordinance for an unrelated group use for property at 3215 7th Avenue in an R-2 (one-and-two-unit residential) district.
RC Roll Call vote is needed.
Date: April 7, 2025

Introduction and Background Information:

Applicant:
Ken Brill

Location:
3215 7th Avenue

Size of Property:
The property measures approximately 11,979 square feet with about 121 feet of frontage along 7th Avenue.

Topography:
The property slopes up from north to south by approximately 16 feet and sits well above street level.

Zoning History:
None

Existing Land Use & Zoning:
The property is zoned R-2 (one-and-two unit residential) district. To the north, south, east, and west are properties zoned R-2 (one-and-two unit residential) district.

Project Details:
Through the rental registration process, it was revealed that the property was within less than 300ft from another existing unrelated group use. Staff informed the applicant that a variance will be needed because an Unrelated Group Use cannot be located less than 300ft from another existing unrelated group use.

Requested Action and Affected Requirements:
The request is for one (1) variance from the Zoning Ordinance to locate an Unrelated Group Use less than 300ft from another existing unrelated group use as described in Table 1.
Table 1

Variance	Requested Action	Affected Requirements
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(1)	Locate an Unrelated Group Use less than 300ft from another existing unrelated group use	The Zoning Ordinance requires that an Unrelated Group Use be at least three hundred feet (300') from another existing unrelated group use (Article XI, Section 25-E-2).
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Conditions to Authorize Variances & Staff Analysis:

Variances shall only be authorized if two (2) of the three (3) conditions as provided in Chapter 8, Section 6-A of the Zoning Ordinance are found. The Commission will make the final decision regarding this request. Table 2 includes the conditions to authorize variances with the corresponding staff analysis and conclusion of if the condition is met.

Table 2

Conditions to Authorize Variance	Staff Analysis	Meets Condition (Yes/No)
The property in question cannot yield a reasonable return if permitted to be used only under the conditions allowed by the regulations in that zone;	Considering the proximity of the property to the college, the location of other student rentals in the neighborhood and the use of the property over the years to house students, staff reason the variance is needed for the property to yield a reasonable return.	Yes
The plight of the owner is due to unique circumstances. There are exceptional or extraordinary circumstances or conditions applying to the property in question as to the intended use of the property that do not apply generally to other properties or classes of uses in the same zoning district; and	The proximity to a local college is considered an extraordinary circumstance unique to this property in its intended use.	Yes
The variance, if granted, will not alter the essential character of the locality. Such variance is necessary for the preservation and enjoyment of a substantial property right-of-way possessed by other properties in the same zoning district and in the vicinity.	There are other student rentals located in the vicinity, indicating an established presence of this type of housing. Staff reason that allowing the use will not alter the character of the neighborhood.	Yes

Previous Council Action (if any):

NA

Budget Impact:

NA

Additional Information as applicable (i.e. provide alternative options, community or staff input, staffing impact; resident impact; etc.):

NA

Council Goal (if applicable):

NA

Recommendation:

The Community Development Department recommends that the Commission approve the variance as the property cannot yield a reasonable return without the variance, there is a unique circumstance and the unrelated use will not alter the character of the neighborhood.

Submitted by: Eunice Amisah-Mensah, Urban Planner

Approved by:





Unrelated Group Use Less than 300 Ft. of Another Existing Unrelated Group Use



Proposed
Unrelated
Group Use

Note: The information presented is not survey accurate and is for illustrative purposes only.

PZC Case 2025-12

-  Subject Property
-  Unrelated Group Use
-  Parcels
-  Zoning District



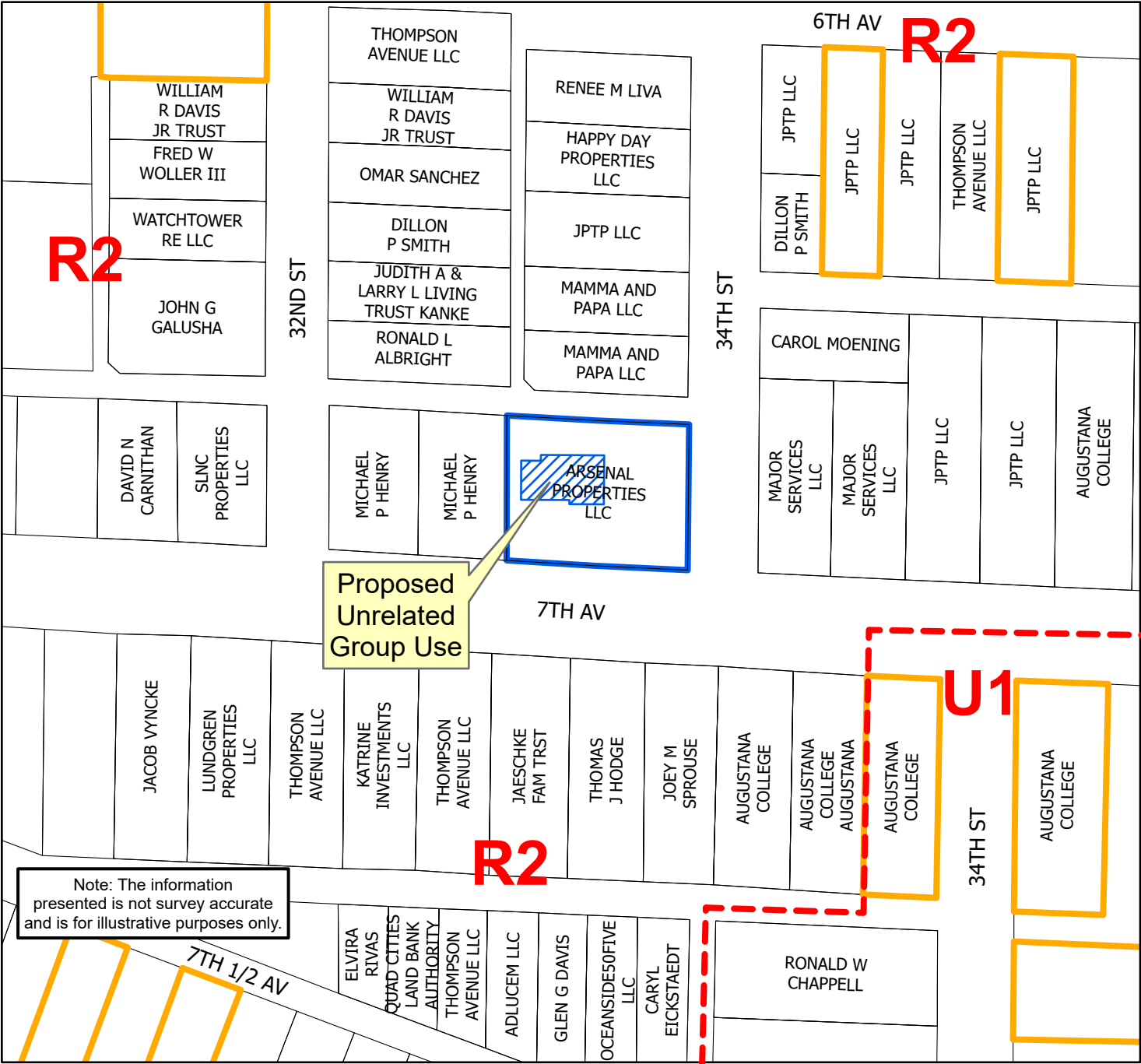
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Unrelated Group Use Less than 300 Ft. of Another Existing Unrelated Group Use




Proposed Unrelated Group Use


Note: The information presented is not survey accurate and is for illustrative purposes only.

PZC Case 2025-12

- Subject Property
- Unrelated Group Use
- Parcels
- Zoning District




0 25 50 100 150 Feet



City of Rock Island

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DEPARTMENT



ROCK ISLAND
ILLINOIS

Memorandum



To: Rock Island Planning & Zoning Commission
From: Eunice Amissah-Mensah, Urban Planner, Tanner Osing, Planning & Zoning Manager
Subject: 2025-13: Public hearing request from Emmanuel Nwumeh to consider a Special Use Permit from the Rock Island Zoning Ordinance for property at 603 39th Avenue in an I-1 (light industrial) district
RC Roll Call vote is needed.
Date: April 7, 2025

Introduction and Background Information:

Requested Action:

Emmanuel Nwumeh has filed an application for a Special Use Permit (SUP) to permanently locate and operate a medical clinic in a mobile trailer at 603 39th Avenue (PIN 1610400042) zoned I-1 (light industrial) district.

Legal Description of the property:

Supvr Asst Map Lot 442 Sheet 17

History & Nature of the Use:

The subject property was previously used as a warehouse. The applicant proposes to fix the existing building and use it for recreational vehicle storage. This use is allowed by right. Additionally, the applicant also proposes to permanently locate and operate a medical clinic in a mobile trailer at the property. The hours of operation will be from 9am to 5pm on Saturdays and 9am to 8pm, Mondays to Fridays. A Special Use Permit is required because medical clinics is an office use that is that is not allowed zoning districts.

Parking:

The Zoning Code does not have a parking schedule for medical clinics in mobile trailer uses in industrial zoning districts. The applicant suggests parking will be available on site.

Signs:

The applicant has not proposed any signs for the clinic. Any signs, if provided, would follow the requirements of the Sign Ordinance for I-1 districts.

Standards for Approval & Analysis:

The Zoning Ordinance states that a Special Use Permit should only be recommended for approval if it meets all of the standards identified in Article 9, Section 7. The following table includes the standards for approval with the corresponding staff analysis and conclusion on if the standard is met.

Standards for Approval	Staff Analysis	Meets Standard (Yes/No)
1. That the granting of a Special Use will not be detrimental to or endanger the public health, safety, morals, comfort, or general welfare.	The proposed mobile medical clinic operating within an industrial district raises compatibility concerns, especially since the applicant proposes multiple uses for the site. Industrial zones are primarily intended for manufacturing, warehousing, and other similar activities. These potential uses alongside a medical clinic pose safety and comfort issues, and create an economically challenging site for the use to thrive.	No
2. That the Special Use will not be injurious to the use and enjoyment of other property in the immediate vicinity for the purpose already permitted, not substantially diminish and impair property values within the neighborhood.	Staff reason that the proposed clinic will not negatively affect property values giving the low intensity nature of the use.	Yes
3. That the establishment of the Special Use will not impede the normal and orderly development and improvement of the surrounding property for uses permitted in the district.	The Comprehensive Plan designates this area for “community business”. This future land use category is intended for business and office land uses.. The City’s B-3 and O-1 zoning districts are appropriate for areas within this future land use category. The medical clinic fits this category, although, the land is zoned industrial.	Yes
4. That adequate utilities, access roads, drainage and/or other necessary facilities have been or are being provided.	Staff reason that the lack of site access and visibility from a main road presents a challenge, especially for a medical clinic. The site may also have an awkward layout given the need to provide security for the RV storage use, but open access to the medical clinic.	No
5. That adequate measures have been or will be taken to provide ingress and egress so designed as to minimize traffic congestion in the public streets.	Staff reason that the site is better suited for passive industrial uses, like mini-warehousing or recreational vehicle storage, than office or business uses. The medical clinic use will likely have more neighborhood traffic impacts than the RV storage use since more people will be coming and going on a regular basis.	No

6. Restrictions for the use should be consistent with the district in which the use would normally be located except as may be modified by the City Council.	Staff is recommending denial of the request. If approved, staff have no recommended stipulations.	NA
7. That the Special Use shall, in all other respects, conform to the applicable regulations of the district in which it is located, except as such regulations may in each instance be modified by City Council.	Staff is recommending denial of the request. If approved, the use must follow all other applicable codes and ordinances.	NA

Previous Council Action (if any):

NA

Budget Impact:

NA

Additional Information as applicable (i.e. provide alternative options, community or staff input, staffing impact; resident impact; etc.):

NA

Council Goal (if applicable):

NA

Recommendation:

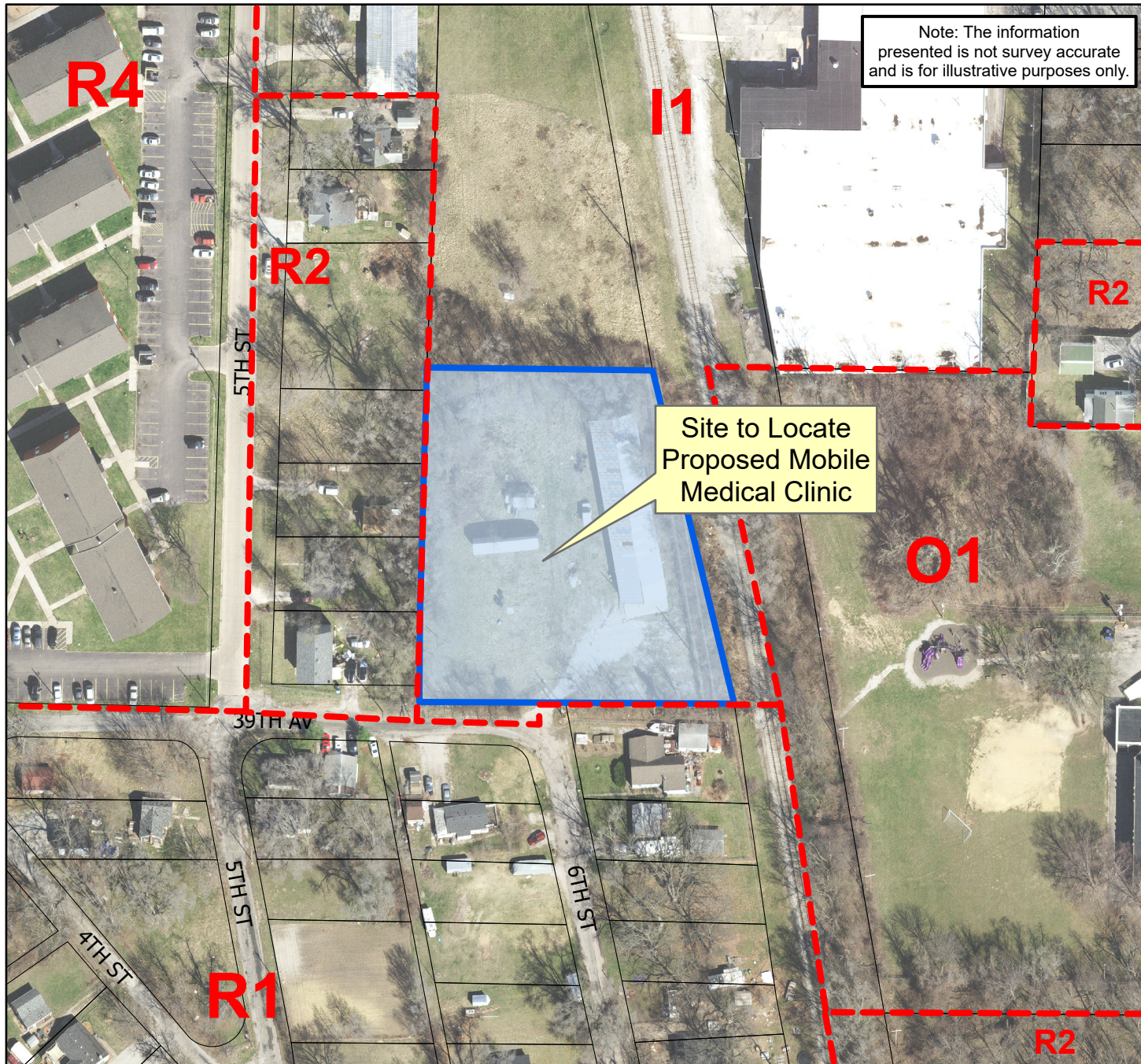
The Community Development Department recommends that the Planning Commission pass a recommendation to the City Council that the Special Use Permit request be denied.

If the Commission decides to recommend approval under different findings, staff recommend approving a temporary use given that the clinic will be operated from a mobile trailer. Temporary uses can be granted by the Commission for up to one (1) year.





Submitted by: Eunice Amissah-Mensah, Urban Planner

Approved by:

Special Use Permit for Mobile Medical Clinic at 603 39th Avenue



PZC Case 2025-13

-  Subject Property
-  Unrelated Group Use
-  Parcels
-  Zoning District



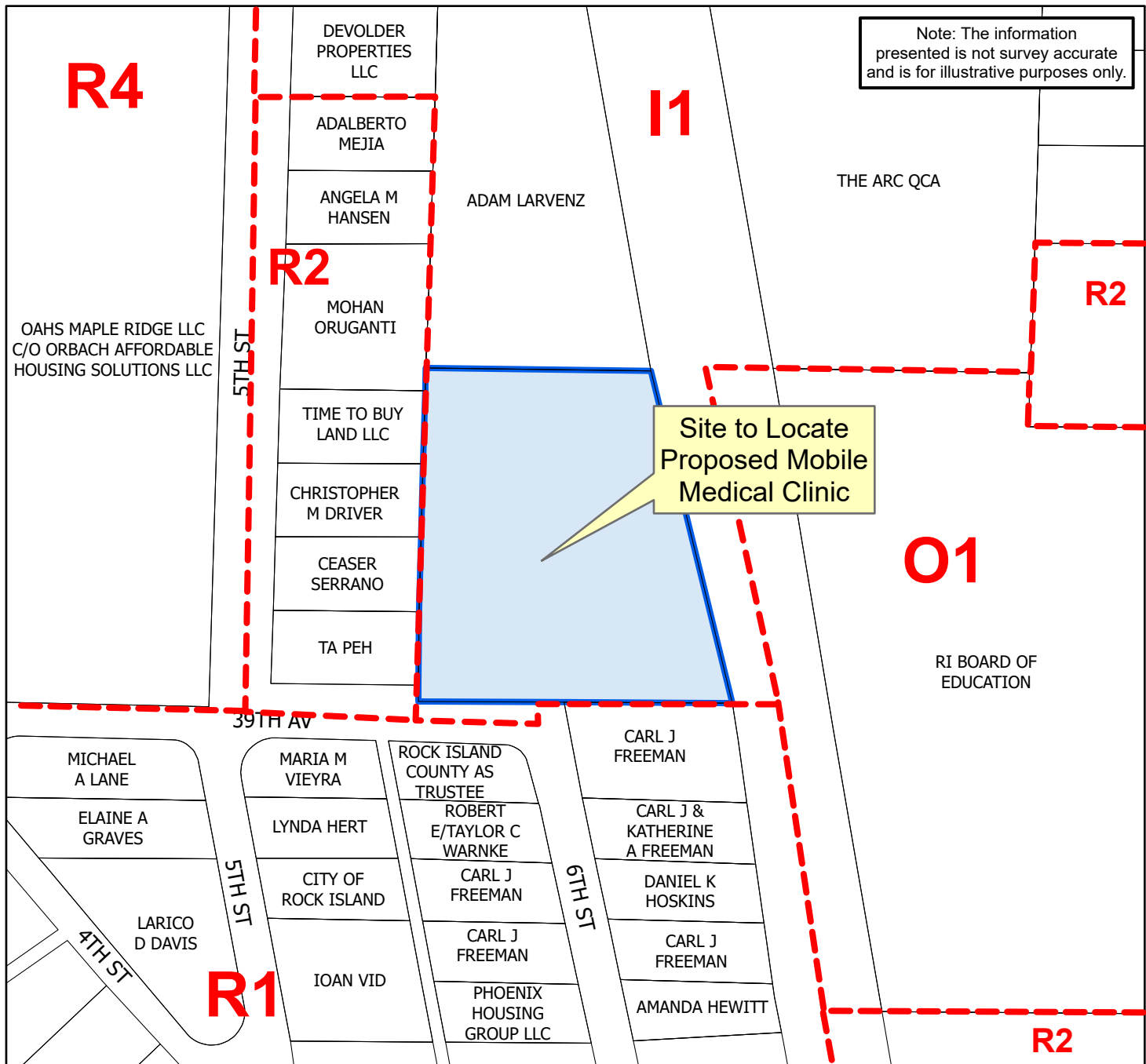
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





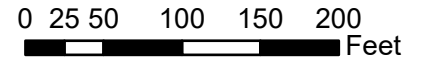
Special Use Permit for Mobile Medical Clinic at 603 39th Avenue



Note: The information presented is not survey accurate and is for illustrative purposes only.

PZC Case 2025-13

-  Subject Property
-  Unrelated Group Use
-  Parcels
-  Zoning District



City of Rock Island

COMMUNITY DEVELOPMENT DEPARTMENT





Figure 1: showing the property from the entrance



Figure 2: Showing streets from the entrance of property

ROCK ISLAND STRATEGIC HOUSING PLAN

PREPARED FOR:
Rock Island, Illinois
April 2, 2025

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SECTION I – INTRODUCTION

The Strategic Housing Plan (the “Plan”) for the City of Rock Island, Illinois (the “City” or “Rock Island”) is intended to serve as a data-informed blueprint for housing development and housing priorities in Rock Island over the next ten years. The data analysis sections of the Plan will help elected officials, City staff, developers, and community members better understand existing conditions, housing needs, and market dynamics. The Plan’s strategic roadmap provides strategies and recommendations that are intended to inform decision-making.

The planning process began in the fall of 2024, and the Plan was completed and adopted by City Council in April 2025. The Plan was developed in collaboration with City staff members and departments. Additional context was obtained through conversations with stakeholders that provided a more holistic view of the state of housing in Rock Island and assisted in identifying additional challenges and opportunities. Stakeholders included representatives from local institutions, nonprofits, and organizations, including Rock Island Housing Authority, Habitat for Humanity Quad Cities, Augustana College, Rock Island - Milan School District, MetroLINK, and West End Revitalization. Additional stakeholders that were interviewed were housing developers, contractors, landlords, real estate agents, and/or property owners. Several City departments and the Planning and Zoning Commission were also given the opportunity to participate in workshops and discuss potential strategies.

In February of 2025, a Housing Needs Assessment (“HNA”) and an Analysis of Impediments to Fair Housing Choice (“AI”) were completed for Moline, Rock Island, and Davenport Consortium. The AI is a requirement for communities receiving entitlement grants from the U.S. Department of Housing and Urban Development (“HUD”) and involves evaluating existing barriers to fair housing choice. The HNA was conducted to provide the three communities with further information regarding gaps in their housing inventories, both individually and collectively. The Strategic Housing Plan is intended to build upon, rather than duplicate, the analysis performed as part of the AI and HNA and provide more specific analysis and direction for the City moving forward. As a result, some sections of the Plan will summarize the analysis and findings of these studies. Those interested in more detailed information regarding Rock Island’s housing inventory, subsidized affordable housing, and impediments to fair housing are encouraged to refer to the AI and HNA.

EXECUTIVE SUMMARY

The Strategic Housing Plan for the City of Rock Island is backed by geographic, demographic, and market analysis and was developed with local stakeholder input. The document contains more than 65 map exhibits and 18 charts. Based on this analysis, the plan presents a strategic roadmap of more than 30 separate strategic action items and offers 12 different case studies as inspiration.

In the simplest terms, the strategic roadmap calls for the City to:

Improve existing housing in Rock Island

- Keep moving from reactive to proactive code enforcement
- Use cross-departmental data collection and monitoring to prevent deterioration
- Step up support for maintenance and rehabilitation of homes

Develop new housing in Rock Island

- Focus on ten specific priority sites targeted for new development
- Develop a clear annexation policy
- Update policies and procedures to make developing housing easier
- Step up support for local partners aligned with the City's housing goals

Shape the narrative that Rock Island is a great place for housing

- Update the City website
- Make residents and developers aware of resources, programs, and priority sites
- Improve perception of Rock Island through coordinated marketing and promotion

The following key ideas presented in the plan are especially important for City leaders to consider:

- If residential development is truly a high priority for the City, **leaders must put as much emphasis on residential development as they would on commercial and industrial projects**. That means using tools like TIF, Enterprise Zone and other incentives to support residential development. This is a significant change in policy and mindset.
- The City needs to **proactively promote residential development on their priority sites** by reaching out to developers and partner organizations. This should include informal discussions with interested parties as well as issuing formal requests for proposals by developers.
- To gradually shift perceptions of Rock Island as a community of choice, **the City must think more strategically about messaging and communications**. These messages need to be crafted thoughtfully and projected in a way that builds the image of Rock Island as an approachable partner for progress. This will require time, effort, and financial resources but will pay off, especially as the City begins to accomplish the other goals in the plan.

DEFINED TERMS

As used in this Plan, the following words and terms shall have the following meanings:

"1st Street Corridor" means the area generally running along 11th Street/U.S. Highway 67 from 6th Avenue to 51st Avenue.

"ADUs" means Accessory Dwelling Units.

"AI" means Analysis of Impediments to Fair Housing Choice.

"AMI" means Area Median Income.

"ARPA" means American Rescue Plan Act.

"CDC" means Community Development Corporation.

"CHP" means Rock Island Housing Authority's non-profit managing entity Community Home Partners.

"City" means the City of Rock Island, Illinois.

"County" means Rock Island County.

"CDBG" means Community Development Block Grant.

"DARI" means Development Association of Rock Island.

"DHCD" means Department of Housing and Community Development.

"Downtown" means Downtown Rock Island.

"Downtown TIF" means Downtown Tax Increment Financing District.

"Emergency Rehab Program" means Emergency Owner-Occupied Housing Rehabilitation Program.

"EAV" means Equalized Assessed Value.

"General Rehab Program" means General Owner-Occupied Housing Rehabilitation Program.

"Hilltop Commercial Area" means the area generally running along 18th Avenue between 17th Street and the Rock Island / Moline municipal boundary.

"HNA" means Housing Needs Assessment.

"HOME" means Home Ownership Made Easy.

"HRAP" means Home Repair and Accessibility Program.

"HUD" means U.S. Department of Housing and Urban Development.

"IHDA" means Illinois Housing Development Authority.

"IRC" means International Residential Codes.

"LIHTC" means Low Income Housing Tax Credit.

"LMI" means Low- and Moderate-Income.

"MSA" means Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area.

"MUNICES" means Municipal Code Enforcement System.

"NFPA" means National Fire Protection Association.

"Northeast" means the portion of the City located north of Rock River, as shown in Figure 2.

"Northeast Rock Island" means the portion of the City located north of Rock River, as shown in Figure 2.

"Plan" means the Strategic Housing Plan for the City of Rock Island, Illinois.

"Priority Sites" means the limited number of sites within the existing City limits that have been identified as priorities for residential development where efforts must be focused.

"QCLBA" means Quad Cities Land Bank Authority.

"R/ECAP" means Racially or Ethnically Concentrated Area of Poverty.

"RIHA" means Rock Island Housing Authority.

"RIMSD 41" means Rock Island-Milan School District 41.

"Rock Island" or **"City"** means the City of Rock Island, Illinois.

"SCP" means Strong Communities Program.

"Southwest" means the portion of the City located south of Rock River, as shown in Figure 3.

"Southwest Rock Island" means the portion of the City located south of Rock River, as shown in Figure 3.

"State" means State of Illinois.

"STRs" means Short Term Rentals.

"TIF" means Tax Increment Financing.

"Tract 236" means Census Tract 236.

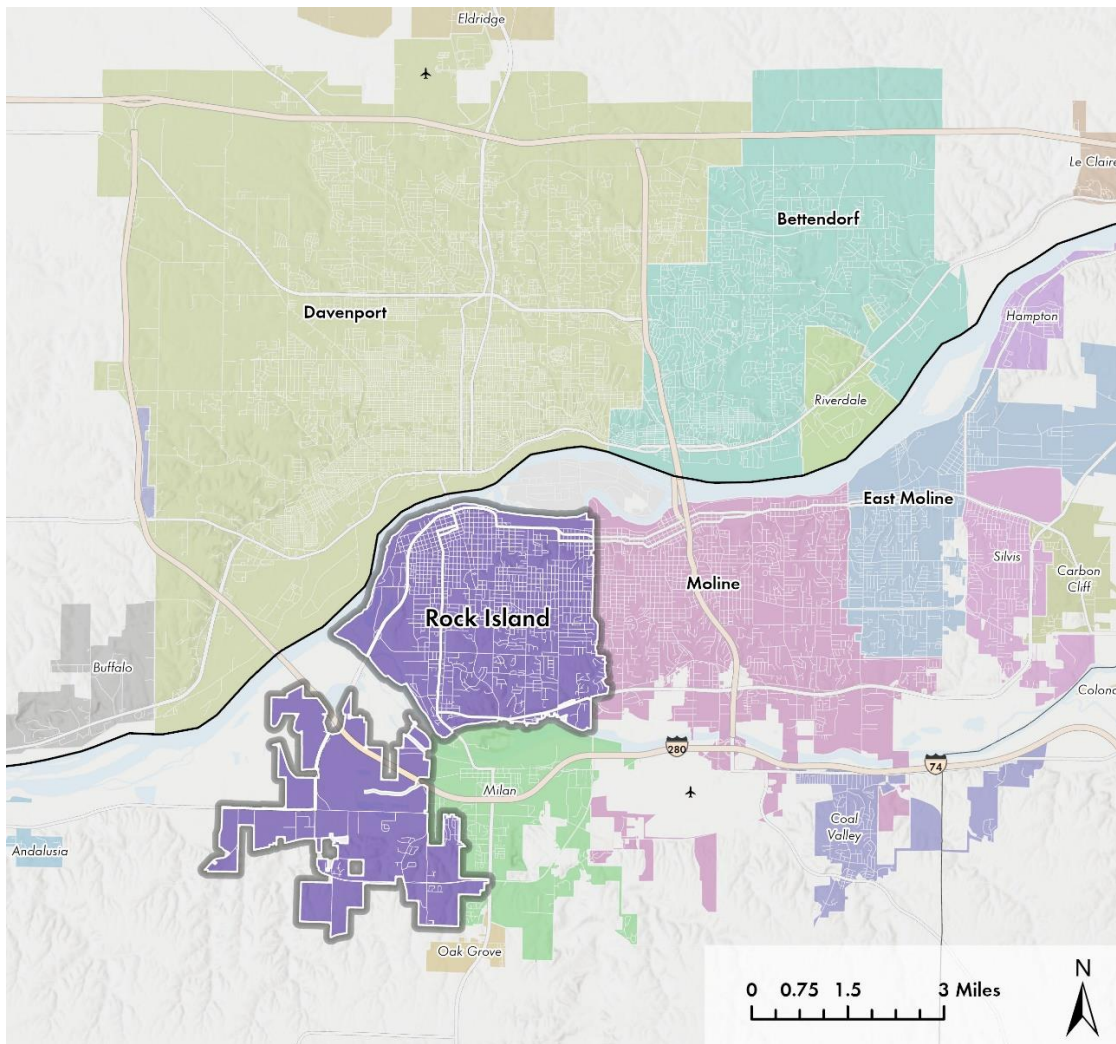
SECTION II – PROJECT CONTEXT

GEOGRAPHIC OVERVIEW

Rock Island, Illinois

As shown in Figure 1, the geographic focus of this Plan is on the City, which is located within Rock Island County (the “County”). Rock Island is located on the Illinois-Iowa border within the Quad Cities region, which includes the cities of Rock Island, Moline, and East Moline in Illinois and the cities of Bettendorf and Davenport in Iowa. Aside from its southern and western edges, Rock Island is generally land-locked by its neighbors, Moline to the northeast, and Milan to the southeast. The northern boundary of the City runs along the Mississippi River, and the Rock River divides the City into two sections.

Figure 1 – Location of Rock Island, IL



Northeast Rock Island

The portion of the City located north of Rock River, as shown in Figure 2, is referred to in this Plan as “Northeast Rock Island” or the “Northeast.” The vast majority of land in Northeast Rock Island has been fully built out, limiting future housing projects to primarily infill development and the rehabilitation and repair of existing housing stock. Much of the Northeast, particularly the land north of 31st Avenue, is built out in a grid-like pattern. Residential areas south of 31st Avenue and north of the Rock River are generally characterized by larger lot sizes and curved streets.

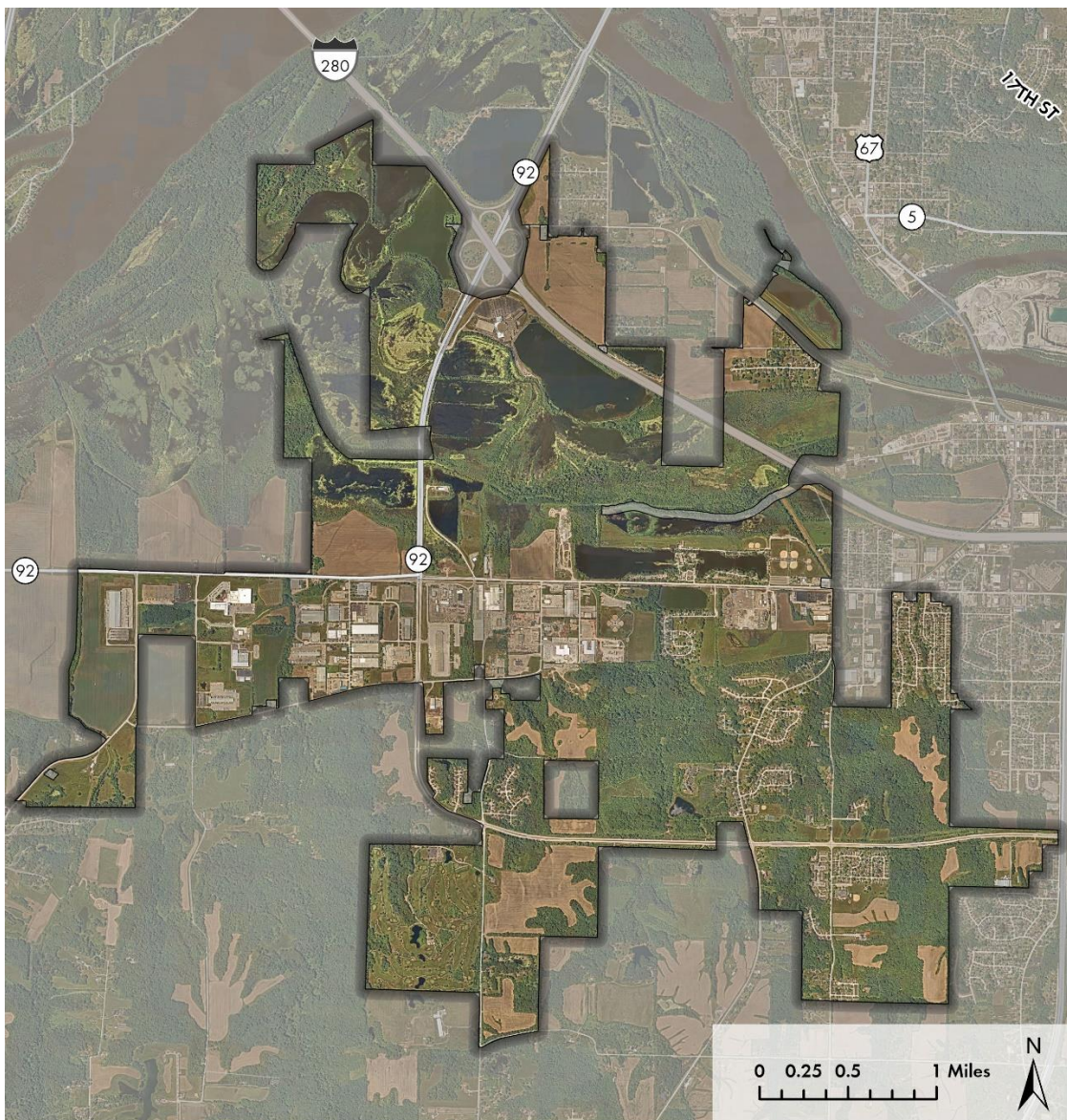
Figure 2 - Northeast Rock Island



Southwest Rock Island

The portion of the City located south of Rock River, as shown in Figure 3, is referred to in this Plan as “Southwest Rock Island” or the “Southwest.” Southwest Rock Island is much less built out and could be considered for future residential growth. A concentration of industrial properties makes up one of the largest developed areas of the Southwest along with a few residential subdivisions. While Southwest Rock Island has potential for future residential development, the land is subject to more significant topographic and natural limitations than the built-out areas to the north. Both portions of the City have significant amounts of open space that can be considered prominent development opportunity zones.

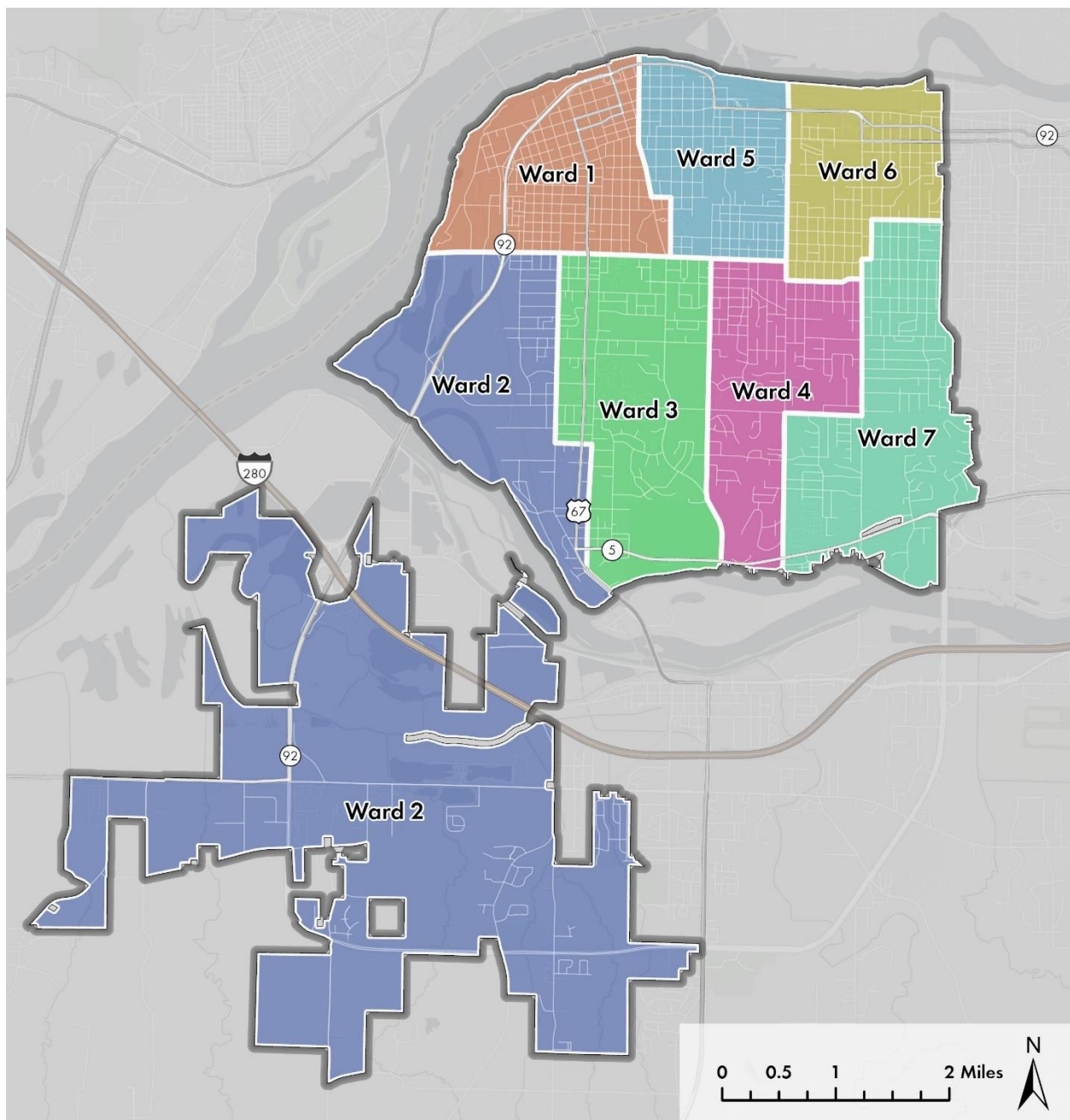
Figure 3 - Southwest Rock Island



Wards

As shown in Figure 4, the City is divided into seven different wards with a majority of them located in the Northeast. Ward Two encompasses the entirety of the Southwest and a small portion of the Northeast. Each ward is represented by a City Council member give the title Alderman.

Figure 4 - Rock Island Wards



Downtown Rock Island

Downtown Rock Island (“Downtown”) is located in Northeast Rock Island along the Mississippi River. As shown in Figure 5, the boundaries of Downtown are defined by the newly established Downtown Tax Increment Financing (“TIF”) district (“Downtown TIF”). Through the creation of the Downtown TIF, the City aims to catalyze revitalization by leveraging the district’s unique location and historic charm to create a vibrant downtown center. The Downtown TIF is designed to attract new investment, encourage redevelopment, as well as support infrastructure improvements. The area boasts a strong foundation with its proximity to the Mississippi River, historic structures, and blend of commercial and cultural assets.

Hilltop Commercial Area

As shown in Figure 6, the Hilltop Commercial Area generally runs along 18th Avenue between 17th Street and the Rock Island / Moline municipal boundary (the “Hilltop Commercial Area”). The Hilltop Commercial Area also includes some stretches to the north and south of 18th Avenue along 30th Street and 38th Street. Businesses along the Hilltop Commercial Area cater to the needs of residents and visitors alike, and include establishments such as Whitey’s Ice Cream, Family Dollar, CVS, Aldi, Hy-Vee, Walgreens, and Rudy’s Tacos. The corridor is serviced by MetroLINK, including the Green Route 30, Brown Route 57, Lime Route 53, and the Rock Island-Milan School Routes 35 and 63.

11th Street Commercial Corridor

As shown in Figure 7, the 11th Street Commercial Corridor is a key commercial corridor for the City of Rock Island, generally running along 11th Street/U.S. Highway 67 from 6th Avenue to 51st Avenue (the “11th Street Corridor”). The 11th Street Corridor is served by an assortment of local businesses, including Wholly Grinds coffee shop, Alfano’s Pizza, Community Health Care, Dollar General, and Dollar Tree. This corridor is also integrated with public transportation, serviced by MetroLINK, the transit provider for the County, via the Orange Route 40 and the Rock Island-Milan School Routes 41, 65, and 67.

Figure 5 – Downtown Rock Island

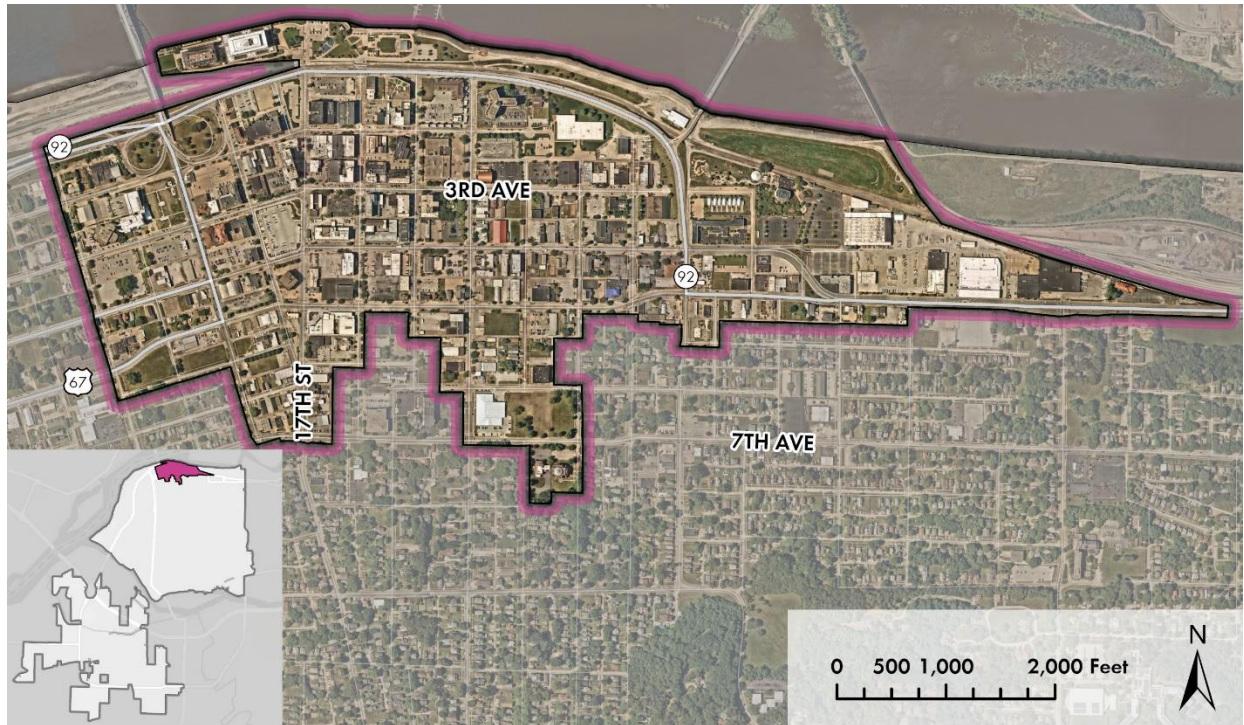


Figure 6 - Hilltop Commercial Area

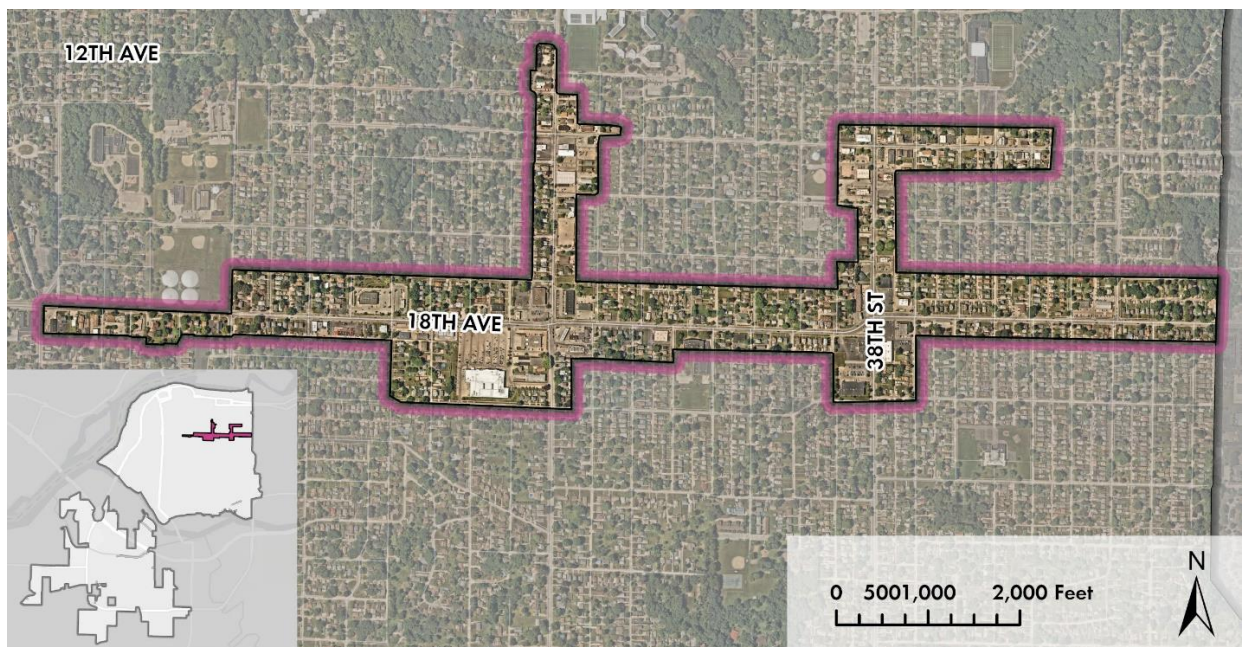
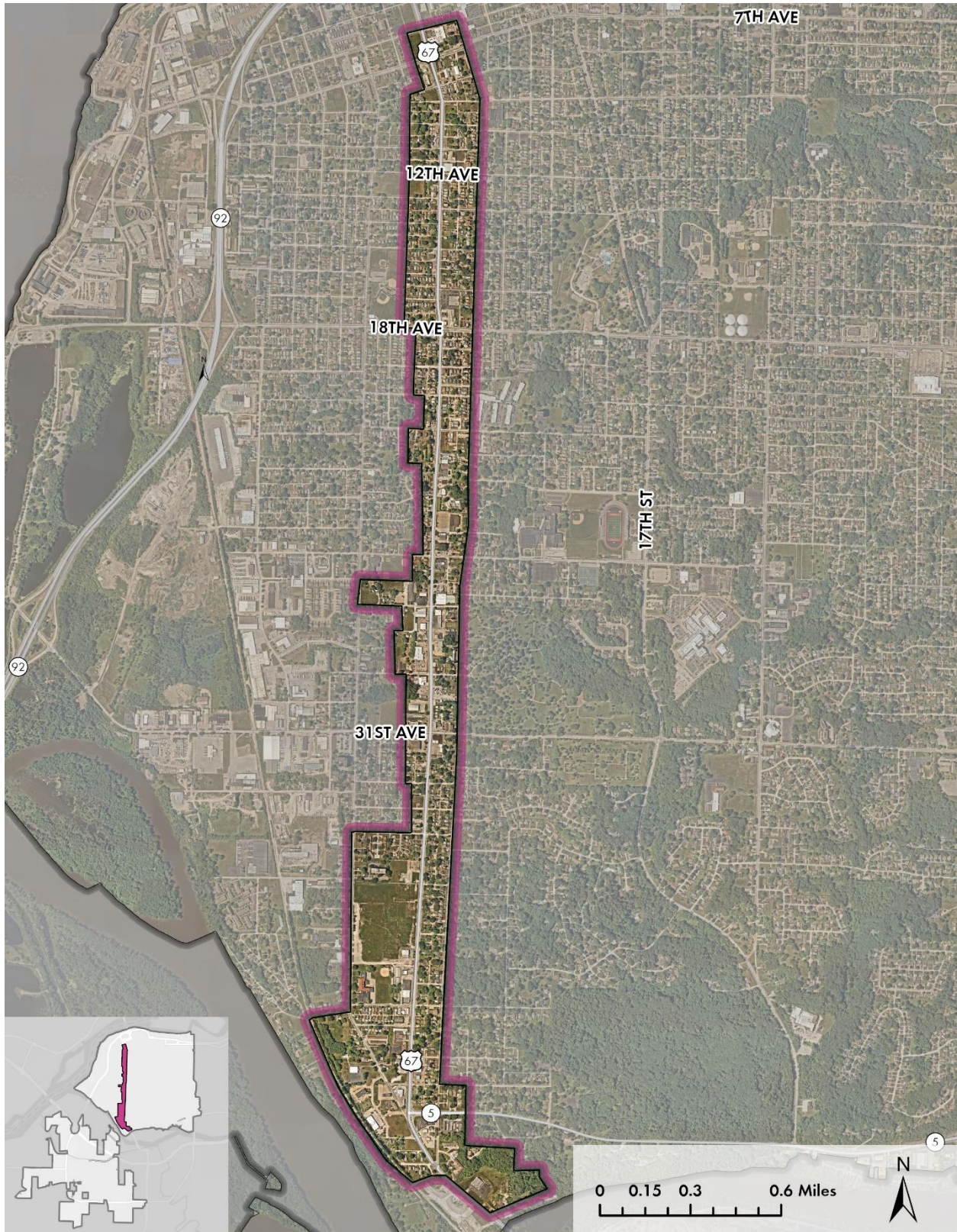


Figure 7 - 11th Street Commercial Corridor



PREVIOUS PLANS AND STUDIES

Comprehensive Plan (2014)

The City of Rock Island’s current Comprehensive Plan was adopted in 2014.¹ The Plan envisions a future for the City where Rock Island is:

“recognized for its cultural diversity, vibrant downtown, and welcoming atmosphere. A destination for the arts, history, and culture, Rock Island offers the best of city living while retaining its small-town appeal. Easily accessible, residents take full advantage of all the Quad Cities region has to offer.”

The Plan is structured around a series of guiding principles relating to the built environment, quality education, a prosperous economy, housing and neighborhoods, transportation and mobility, community services, a healthy community, natural resources, and regionalism. Overall, housing is integral to the City’s success and stability.

With regards to housing and neighborhoods, the Comprehensive Plan specifically directs the City to:

- *Promote a variety of housing types for all income levels, age groups, and household sizes, including higher income and executive housing.*
- *Preserve established neighborhoods and promote reinvestment in existing housing.*
- *Promote traditional neighborhoods that provide a mix of housing types, community facilities, and neighborhood-serving businesses.*
- *Be receptive to housing options/configurations to meet diverse needs and market desires.*
- *Support neighborhood associations and planning efforts.*

The Comprehensive plan includes a number of housing-related recommendations that remain relevant today. These recommendations are summarized as follows:

- Continue to protect and preserve historic buildings in the City through continued use of the City’s residential and downtown design guidelines. The City should collaborate with homeowners and developers to ensure they are aware of both the existing guidelines and the potential resources available for historic rehabilitations.
- Encourage sustainable, green design and development practices.

¹ “City of Rock Island Comprehensive Plan – A 20-Year Guide for City Objectives (2014-2034).” City of Rock Island, 21 April 2014, <https://rigov.org/DocumentCenter/View/6991/Comprehensive-Plan>.

- While much of the City’s housing stock consists of single-family homes, the City should also consider atypical housing types to meet diverse needs, including: live-work units, accessory dwelling units, bungalow courts or pocket neighborhoods, and cooperative housing.
- Prioritize neighborhood reinvestment and stabilization to address deferred maintenance, vacant structures, blight, and other concerns relating to the City’s aging housing stock. The City should continue to enforce property maintenance and nuisance code violations and establish or expand programs and incentives that promote property maintenance and rehabilitation. The City should also continue to acquire and demolish blighted structures. Neighborhood cleanups in partnership with nonprofit organizations could also be initiated.
- Encourage the creation of neighborhood associations to establish relationships among neighbors and with the City and empower residents to organize, improve the neighborhood, and work toward common goals.

Downtown Revitalization Plan (2015)

The 2015 Downtown Revitalization Plan provides a vision for Downtown Rock Island and offers guidance to direct future growth, investment, and development Downtown.² It provides specific guidance regarding how to define Downtown and its boundaries, its desired urban character, its reputation, a commitment to innovation and creativity, and the creation of a sense of community ownership of Downtown. The Plan recognizes a need for greater residential population Downtown, as it is crucial to supporting the amenities and businesses that the community desires. There has been positive momentum Downtown that could be attributed to an increase in residential construction projects. Additionally, Downtown’s access to the waterfront and walkable urban environment are positive draws.

The following list summarizes some of the housing-related recommendations included in the Downtown Revitalization Plan:

- Increase residential density Downtown. Recommendations include converting the upper floors of existing buildings to residential in the heart of Downtown. Townhomes could be built along 3rd avenue on the east side of Downtown and more housing options should be provided on the west end. Infill development could occur south of the County buildings.
- In the Downtown Core, residential land uses should be encouraged as a component of mixed-use buildings. In the Outer Core, residential should be encouraged in mixed use buildings and dense residential developments. In the Downtown Periphery, dense residential developments should be encouraged.
- Create incentives for landowners to update older housing.
- Encourage more family-friendly housing options.

² “City of Rock Island – Downtown Revitalization Plan.” City of Rock Island, May 2015, <https://rigov.org/DocumentCenter/View/16073/Downtown-Revitalization-Plan-2015>.

- Develop market-rate housing for both rental and purchase.
- Introduce new housing options such as lofts and townhouses.
- Encourage the development of mixed-use buildings throughout Downtown, such as retail or dining on the ground floor and office and residential uses on the upper floors.
- Encourage the adaptive reuse of historic structures for commercial and residential development. Prioritize adaptive reuse over demolition where appropriate.
- Revisit and reinforce the Downtown Design Guidelines to ensure new development within the Downtown matches the general scale and character of the existing structures.
- Partner with Augustana College to identify opportunities for student housing.
- Strictly monitor and enforce all zoning, building, fire safety, and occupancy codes.

Heritage Resources Plan (2016)

The Rock Island Heritage Resources Plan builds on past preservation efforts in the City to create more formalized guidance on historic preservation as the City grows and evolves over time.³ A significant number of historic resources in Rock Island are officially designated Rock Island City Landmarks or listed in the National Register of Historic Places. A local Rock Island City Landmark or Rock Island City District is any building, structure, object, area or element of landscape architecture with significance, importance, or value consistent with the designation criteria outlined in the Rock Island Historic Preservation Ordinance (“City Landmark”). Several historic resource surveys and inventories have been undertaken over the decades where properties have been identified for future landmarking and district designation. At the time the Heritage Resources Plan was written, the City had 80 City Landmark buildings, 14 buildings individually listed on the National Register, a locally-designated historic district, and two National Register Districts. The Broadway Historic District encompasses more than 550 properties, most of which are residential. The Rock Island Preservation Commission, part of the City’s Planning and Zoning Division, oversees landmark designation proceedings, design review, and provides education and outreach on preservation.

The following list summarizes some of the housing-related recommendations included in the Heritage Resources Plan:

- Maintain funding for existing City-funded incentive programs for historic resource preservation. Community Development Block Grant (“CDBG”), TIF, and other local, state, and federal funding sources should be leveraged for historic preservation, façade improvement programs, historic rehabilitations, and adaptive reuse. The City should prioritize City Landmarks, National Register properties, and homes in historic neighborhoods for City incentives.

³ “City of Rock Island - Heritage Resources Plan.” City of Rock Island, 19 September 2016, <https://rigov.org/DocumentCenter/View/16065/Heritage-Resources-Plan-2016>.

- The City should create new incentives that support a number of preservation activities. These incentives could include a Revolving Loan Fund, a neighborhood housing rehabilitation incentive, and a design assistance program.
- The City should create a “healthy neighborhoods” initiative that combines an incentive program, homeowner support, design assistance, and an active marketing and promotion effort for Rock Island’s historic neighborhoods.
- Consider updating the Historic Preservation Ordinance to include a demolition delay for significant historic resources and properties included on the 100 Most Significant Unprotected Structures List.
- Update design guidelines for historic residential and commercial structures.
- Clarify the administrative design review process.
- Update the Zoning Ordinance to support preservation and the promotion of quality design.
- Adopt and implement a neighborhood conservation district program.

Consolidated Plan (2019-2023)

The Five-Year Consolidated Plan is a requirement for all recipients of CDBG funding from HUD. This plan includes a Needs Assessment, Market Analysis, and Strategic Plan, all of which are intended to identify the priority needs of the community and how they will address those needs.⁴ CDBG funding must be directed toward programs that support Low- and Moderate-Income (“LMI”) residents, so the content of the needs assessment and market analysis emphasize these residents. The most recently completed Consolidated Plan was for 2019-2023, and the City is in the process of creating an updated Consolidated Plan.

The Consolidated Plan identifies a series of common housing problems occurring in the City of Rock Island, including limited decent subsidized and rent-restricted affordable rental housing, the age and condition of the housing stock, a high number of foreclosures, lead contamination in aged housing stock, a lack of ADA accessible units, and limited housing units with more than three bedrooms. Lead-based paints are a significant hazard in City homes and the City estimates that 90% of children in Rock Island have been exposed. The City has historically prioritized lead-based paint rehabilitation for LMI families with children. Accessibility and housing conditions are generally a concern. The Rock Island Housing Authority (“RIHA”) notes that there is significant demand for single-story housing units, as many existing tenants and those on waiting lists cannot easily climb stairs. Overall, it is noted that Rock Island residents are at times forced to choose between being burdened by housing costs and living in overcrowded or substandard housing units.

⁴ “Rock Island Consolidated Plan.” City of Rock Island, 30 June 2018, <https://www.rigov.org/DocumentCenter/View/15361/2019-2023-Consolidated-Plan-Final>.

Subsidized affordable housing is prevalent in Rock Island. It makes up 10.1% of all housing units in the City, and the City has more housing units subsidized by the federal Housing Choice Voucher program (also known as “Section 8”) than other CDBG entitlement communities in the Quad Cities. The Rock Island Housing Authority has been working to demolish and rebuild housing that is outdated and insufficient for the needs of the current population.

The Consolidated Plan highlights four priority needs for the community:

1. Improve the housing conditions for LMI residents
2. Create a sustainable living environment
3. Provide public services
4. Reduce the impact of lead-based paints

The Consolidated Plan also highlights a number of goals for the City to focus their efforts:

- Housing rehabilitation
- Property maintenance
- Public service
- Public infrastructure
- Healthy Homes lead paint program (*This program has since been discontinued*)
- Job creation
- Program administration

EXISTING HOUSING CODES, ORDINANCES, AND POLICIES

Zoning Ordinance⁵

The City’s Zoning Ordinance, most recently updated in its entirety in December 2020, is a modified cumulative zoning structure, where each of the City’s five residential zoning districts successively permits the land uses of the districts before it. The R-1 One-Unit Residential District permits one-unit detached dwellings in low to medium density. The R-2 One- and Two-Unit Residential District permits one-unit detached dwellings and two-unit dwellings, while still remaining low to medium density. In the R-3 One- to Six-Unit Residential District, multi-unit buildings ranging from one to six units are permitted in low to moderate density. Multi-unit buildings of any unit count are permitted in the R-4 Multi-Unit Residential District, which allows moderate to high density, primarily along arterial and collector streets or sites with access to public transportation. The R-5 District is specifically for mobile homes, which must conform with Chapter 7 Article V of the Rock Island Code of Ordinances regarding Mobile Home Parks. The City also permits residential uses above the ground floor in all business and office zoning districts. Two

⁵ City Code of Rock Island, Illinois, Appendix A Zoning

parking spaces per residential unit are required across all zoning districts. Additionally, residential properties of six-units or greater require guest parking equal to 10% of the total dwelling units. The zoning map, depicting residential zoning districts as well as all other zoning districts, is shown in Figure 8.

ACCESSORY DWELLING UNITS⁶

Accessory Dwelling Units (“ADUs”) are permitted in all residential zoning districts. Each residential lot is limited to only one ADU per lot, and either the ADU or the primary dwelling unit must be occupied by the owner of the lot. ADUs must be detached from the primary dwelling unit, located within the rear yard, and may not exceed 400 square feet in size. One off-site parking space is required.

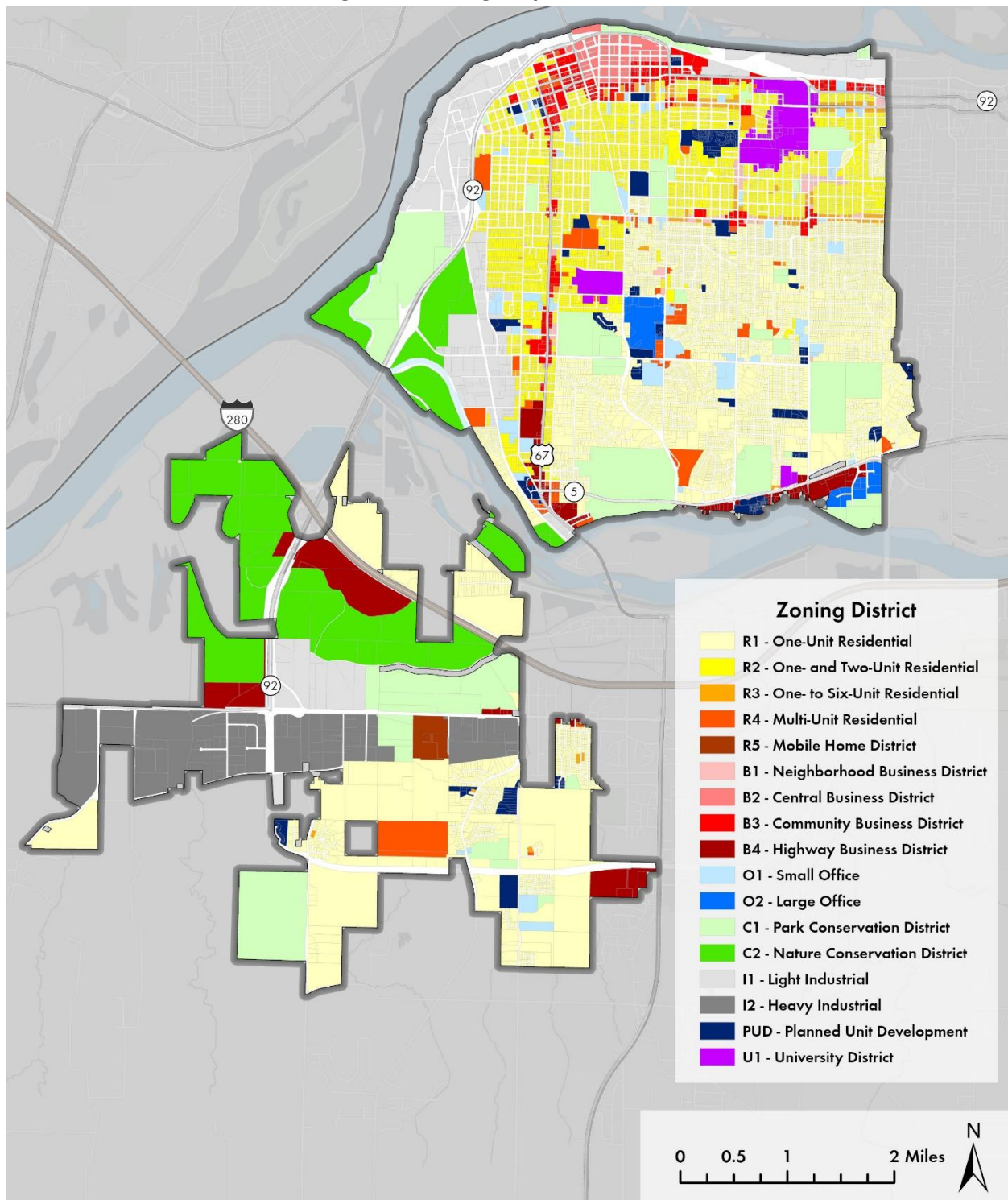
SHORT TERM RENTALS⁷

Short Term Rentals (“STRs”) are properties that are rented or leased for fewer than 30 days but do not include hotels or motels. STRs are permitted in all residential and business zoning districts and a special use in all other districts. Operators of STRs must live within the City of Rock Island or within 10 miles of its boundary. At least one off-street parking space must be provided per rental unit. STRs must be inspected annually in order to receive and renew their license to operate and an annual licensing fee of \$100 is required.

⁶ City Code of Rock Island, Illinois, Appendix A Zoning, Article XI. General Provisions, Section 11.6 Accessory Buildings and Accessory Dwellings in Residence Districts

⁷ City Code of Rock Island, Illinois, Appendix A Zoning, Article XI. General Provisions, Section 11.16 Short-Term Rentals

Figure 8 - Zoning Map of Rock Island



Residential Rental Registration⁸

The City of Rock Island requires a license for all residential rental properties. Up-to-date contact information for building owners and property managers are required by the City to ensure that any issues or violations with the property can be immediately addressed. Rental properties are subject to an initial inspection to ensure conformance with all codes and ordinances, and any violations require re-inspection. Inspections will also be required at the time of license renewal at a frequency of every one to four years depending on the number and severity of code violations identified during the previous set of inspections.

Residential rental licensing fees include both a per-unit fee and a flatfee based on number of buildings on the property. Rental licenses for properties with four or fewer buildings on-site have an annual fee of \$35 plus \$12 per unit. Licenses for rentals with five or more buildings on-site have an annual fee of \$110 plus \$12 per unit. Additionally, a \$16 per unit fee is charged for the initial inspection and renewal inspections, and any compliance inspections after the first will cost \$55.

Permits, Inspections, and Code Enforcement⁹

The City's Inspection Division plays a role in enhancing the City as a desirable place to live and work. The division is part of the Community Development Department. The division's primary goal is to ensure structures are safe for occupancy, based on the regulation of construction standards as adopted by the Rock Island Code of Ordinances. The division issues building, electrical, mechanical, plumbing, and health permits, and responds to housing code violations and exterior nuisance complaints.

Residential construction, renovation, demolition, and maintenance in Rock Island is subject to a number of codes and ordinances intended to ensure buildings are safe and habitable. Permits are required before work can begin on a property, and include permits for building, roofing, demolition, mechanical, plumbing, electrical, utility turn-on, signs and swimming pools. Each permit has a specific application process, fee, and inspection requirements.

To obtain a building permit, the applicant would complete the permit application, along with any required documentation and building plans. While the property owner must be listed on the application, it is recommended that the contractor submit the application to ensure the work is completed to code. Applications are available online and in the Inspection Division office and are submitted in person, though email is also an option. Depending on the type of permit and the scale of the project, the review process could be completed on the same day as submission or take up to

⁸ City Code of Rock Island, Illinois, Chapter 4 Buildings and Building Regulations, Article VIII. Residential Rental Property

⁹ City Code of Rock Island Illinois, Chapter 7 Health Generally Article IX. Nuisances and Refuse

two weeks. The applicant will be notified of any potential deficiencies in the application, such as nonconformance with applicable codes or insufficient documentation, that must be corrected. Upon approval of the application and plans, a permit will be issued upon payment of required fees. Work must begin within 30 days of permit issuance, and the permit remains valid for 180 days unless a permit extension is granted by the Building Official.

Inspections are designed to ensure conformance with all City codes and ordinances throughout the building. The number and timing of inspections will vary based on the type of work occurring and the requirements of the associated permit. If violations are observed during an inspection, property owners and/or contractors are given an opportunity to correct the violations and a follow-up inspection will be performed.

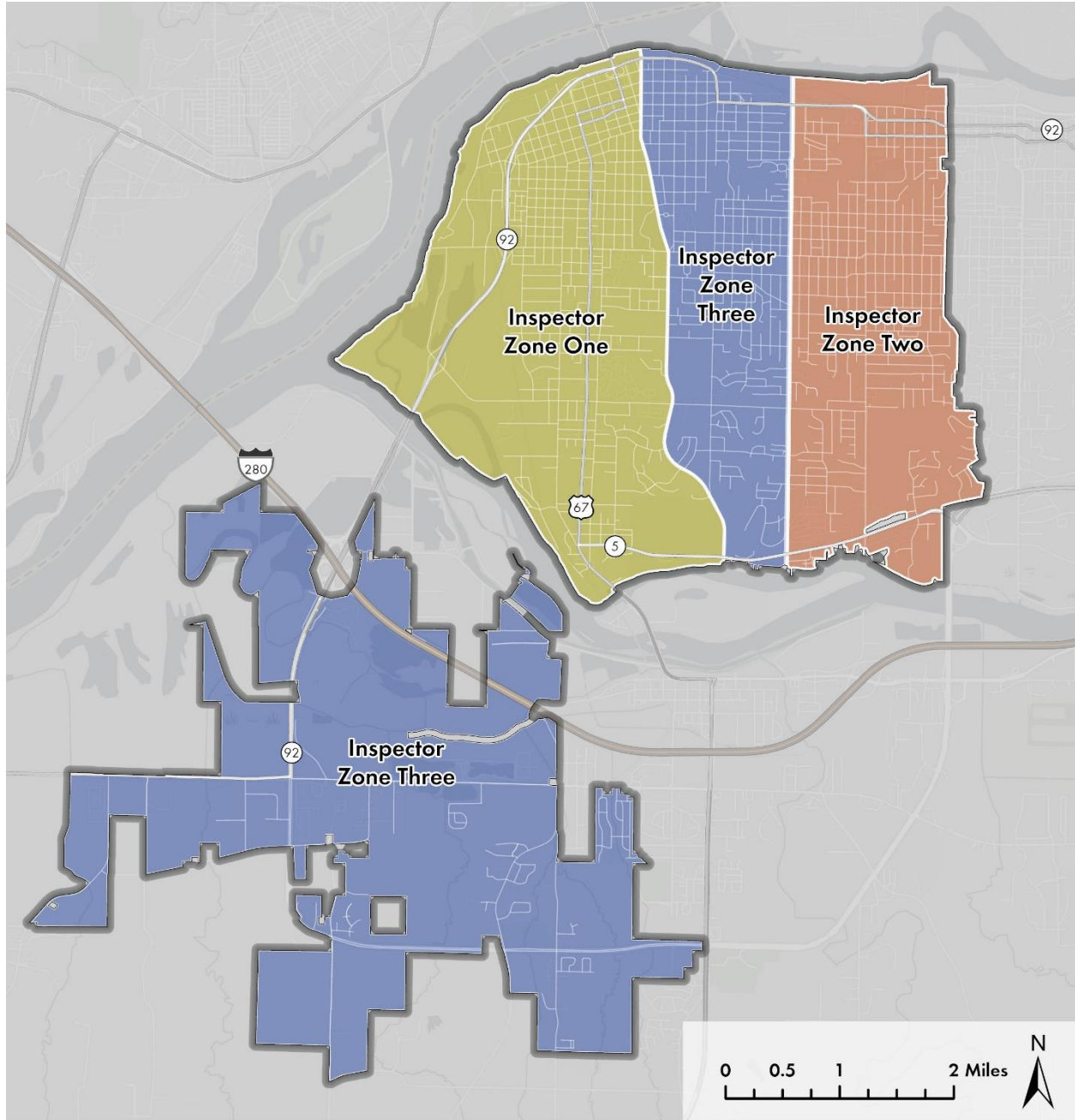
The City has adopted a number of standard building codes with some local amendments. The City largely utilizes the 2015 International Code Council building codes, but several additional state or National Fire Protection Association (“NFPA”) codes have also been adopted. A transition to the 2021 version of International Code Council codes is anticipated in the coming year. At this time, the following building codes are in place in Rock Island:

- 2015 International Property Maintenance Code
- 2015 International Building Code
- 2015 International Residential Code
- 2015 International Mechanical Code
- 2015 International Fire Code
- 2015 International Fuel Gas Code
- 2015 International Existing Building Code
- 2021 International Energy Conservation Code
- 2017 National Electrical Code
- 2015 International Electrical Code Administrative Procedures (with local amendments)
- NFPA Life Safety Code (with state amendments)
- Illinois Structural Engineers and Architects Act
- Illinois Accessibility Code
- Energy Efficient Building Act (20 ILCS 3125)
- State of Illinois Plumbing Code

Ongoing code enforcement by the City addresses public nuisances and building code violations outside of the development process. Inspections may be scheduled as part of a routine inspection program, such as the inspections required for residential rental properties, or as a result of a complaint. Complaints may be filed in a number of ways, including in person, over the phone, or online. The City also began performing proactive inspections about two years ago. Proactive inspections are divided among three inspectors, each of whom is responsible for a sector of the City. Each inspector drives different sections of their inspection zone each week to identify any

visible nuisances, such as refuse or overgrown grass or weeds, or building code violations, such as damage to a building’s roof. A map of the three inspector zones is shown in Figure 9.

Figure 9 - Rock Island Inspector Zones



When a nuisance is identified by inspectors, property owners will receive a courtesy notice requiring the nuisance be resolved within seven days, with no associated fine. If the nuisance is not abated after seven days, Public Works will be directed to abate the nuisance at the expense of the property owner. A fee of \$100 or 10% of the cost of abatement, whichever is greater, will also be

charged in addition to the cost of the abatement. If the City must abate a nuisance for a single property owner three or more times within one year, the property owner will be designated a habitual violator and will no longer receive courtesy notices, enabling Public Works to abate the nuisance immediately.

If a building code violation is identified through inspection, property owners will be issued a 7-day, 14-day, or 30-day notice of violation. If the violation is not resolved within the appropriate timeframe, the violation will proceed through the Municipal Code Enforcement System (“MUNICES”) process, which could result in civil proceedings, fines, and/or the abatement of the violation.

Flood Hazards Ordinance

The City instituted the Flood Hazards Ordinance in 2010 to ensure new developments do not increase flood or drainage hazards and to protect buildings and improvements from flood damage. The ordinance prevents developments that, on their own or in combination with existing and anticipated development, could cause an increase in flood heights or velocities or pose a threat to public health and safety. The code also includes a number of design requirements for any buildings located within a floodplain.

Rock Island Preservation Ordinance

The City of Rock Island has a nine-member Preservation Commission that identifies historically significant sites, advises City Council on the designation of historic properties and districts, and issues Certificates of Appropriateness for projects involving locally designated landmarks or properties within a locally designated historic district following an architectural review. The Commission also reviews building permit applications for new construction projects within locally designated historic districts and zoning amendments, variances, and other requests relevant to historic districts and landmarks. Commissioners are appointed by the mayor and serve three-year terms.

Abandoned, Vacant, and Foreclosed Property¹⁰

In order to help prevent the blighting of neighborhoods and to provide timely intervention, the City of Rock Island requires the registration of any real property that is foreclosed, vacant, or abandoned. The registration process requires contact information for the property owner, any authorized agent of the owner, and a property manager residing within 50-miles of Rock Island. Property owners must also submit a plan that outlines how they plan to secure the building and repair doors and windows, remedy any public nuisances, and demolish the building if applicable, as

¹⁰ City Code of Rock Island, Illinois, Chapter 4 Buildings and Building Regulations, Article V Registration and Management of Foreclosed, Vacant, and Abandoned Property

well as a timeline for when these actions would take place and when the building would be re-occupied or sold. The exterior of registered properties must be kept free of overgrown or dead vegetation, trash, debris, discarded personal items, graffiti, and any other items that might contribute to an appearance of neglect or blight.

Property owners are required to register a building within 30 days of receiving notice from the City regarding a determination of vacancy, of purchasing a vacant building, or of “having knowledge of fact or circumstances that he knows, or should have known, that the building has become a vacant building.”¹¹ Additionally, any property undergoing foreclosure must be registered by the mortgagee within ten days of filing the foreclosure action. Registration renewal is required on a semi-annual basis, and subject to a fee of \$300.

Abandoned buildings are defined in the code as “*any building or part of a building which has deteriorated to become a dangerous building, unsecured and open to trespass.*”¹² These buildings constitute a public nuisance and cannot be legally occupied. Abandoned buildings must have all accessible windows and doors secured and cannot be reoccupied without a certificate of occupancy or compliance. Any active utilities must be discontinued to the site, pipes must be drained and protected from freezing, and the water meter must be removed.

There are a number of conditions that independently, or in combination with other factors, classify a building as vacant. A vacant building could be a building that is unsecured or boarded for 30 days or more or one that is determined to be unsafe for occupancy, a dangerous building, or a public nuisance. Additionally, the lack of utility services, overgrown vegetation, accumulation of junk, absence of furnishings, or accumulation of mail could indicate vacancy. Vacant buildings must be inspected for code compliance.

With regards to foreclosure properties, the City requires the registration of any real property, regardless of occupancy status, that “*that is encumbered by a mortgage subject to an ongoing foreclosure action by the mortgagee or trustee, has been the subject of a foreclosure action by a mortgagee or trustee and a judgement has been entered, or has been the subject of a foreclosure sale where the title was transferred to the beneficiary of a mortgage involved in the foreclosure and any properties transferred under a deed in lieu of foreclosure/sale.*”¹³ Only the dismissal of the foreclosure action or the sale of the property through an arm’s length transaction will result in the property no

¹¹ Chapter 4 Buildings and Building Regulations, Article V Registration and Management of Foreclosed, Vacant, and Abandoned Property, Section 4-141 Time of Registration

¹² Chapter 4 Buildings and Building Regulations, Article V Registration and Management of Foreclosed, Vacant, and Abandoned Property, Section 4-137 Definitions

¹³ Chapter 4 Buildings and Building Regulations, Article V Registration and Management of Foreclosed, Vacant, and Abandoned Property, Section 4-137 Definitions

longer being considered a foreclosure property. Properties under foreclosure must be inspected by the mortgagee every 30 days. If the property becomes vacant, it must be inspected, maintained, and secured by the mortgagee or a designated property manager.

Abatement of Dangerous Buildings¹⁴

The City of Rock Island's Code of Ordinances provides a mechanism by which the City can require owners of dangerous buildings to either make necessary repairs or demolish the building. In circumstances where property owners fail to take the required action within the required timeframe, the City may then perform the repairs or demolition itself at the property owner's expense, and a lien may be placed on the property if expenses remain unpaid by the owner after 30 days. This policy is intended to ensure that any buildings or structures that could pose a danger to the public are promptly addressed.

There are a number of building conditions that may endanger the life, health, property, or safety of the public or its occupants and will result in a structure being classified as a dangerous building. These include, but are not limited to, insufficient means of egress and circulation that pose a danger in case of fire or panic; conditions that compromise the structural integrity of the building; inadequate light, air or sanitation facilities; and faulty wiring, gas connections, or other conditions that constitute a fire hazard. Additionally, a building constituting a public nuisance may be classified as a dangerous building.

¹⁴ Chapter 4 Buildings and Building Regulations, Article IV Abatement of Dangerous Buildings

SECTION III – RESIDENT AND EMPLOYEE DEMOGRAPHICS AND TRENDS

DEMOGRAPHIC SYNOPSIS

Population Trends

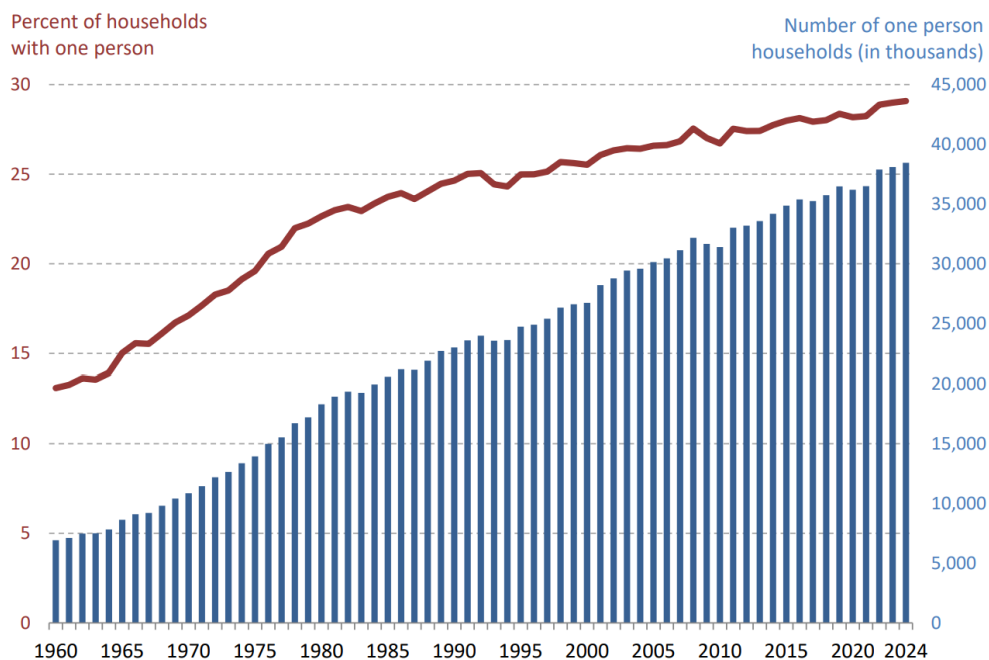
The City is located in the State of Illinois (the “State”) and is home to 36,252 residents as of 2024, experiencing a continued decline from its 2020 population of 37,108 residents and its 2010 population of 39,151. This trend is mirrored in the County, which saw its population decrease from 147,546 in 2010 to 141,022 in 2024. The larger Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area (the “MSA”) however, increased slightly with its population fluctuating from 379,690 to 380,564 during the same period. The MSA consists of Henry, Mercer, and Rock Island counties in Illinois and Scott County in Iowa.

Looking ahead, projections indicate that the City's population is expected to continue to decrease, with an estimated total of 35,324 residents in 2029. This represents an annual decline of -0.5% for the City from 2024 to 2029, which is a net loss of roughly 200 people per year. The County is expected to see a slightly larger decline of -0.6% annually over the next five years. The MSA and the State are expected to see lower rates of population loss, at annual rates of -0.2% and -0.4%, respectively, from 2024 to 2029.

In terms of population density, the City has approximately 3,382 residents per square mile, significantly higher than the County's density of 270 residents per square mile and much greater than the MSA's density of 48 residents per square mile. The average household size in the City stands at 2.26, similar to that of the County with 2.27, but lower than the MSA's average of 2.33 and the State's average of 2.45. The average household size in the City in 2010 was 2.30 and is projected to be 2.20 in 2029. This reduction in average household size has been a national trend for decades, due in part to the rise of single-person households as shown in Chart 1.

Based on these population trends and average household sizes, the City's loss of just under 1,000 residents by 2029 would decrease the demand for housing units by approximately 400 units. This assumes that the existing housing stock is in good condition and sufficiently meets current housing needs and demand. See Table 1 for a comparison of population trends in the City, County, MSA, and State.

Chart 1 – Rise of Single-Person Households in the United States



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements, 1960 to 2024.

Table 1 – Population Trends

	City of Rock Island	Rock Island County	Davenport–Moline–Rock Island, IA–IL MSA	Illinois
<i>Population Totals</i>				
2010 Total Population	39,151	147,546	379,690	12,830,632
2020 Total Population	37,108	144,672	384,324	12,812,508
2024 Total Population	36,252	141,022	380,564	12,544,951
2029 Total Population (Est.)	35,324	137,027	375,960	12,310,566
<i>Population Change</i>				
Annual Pop Growth Rate 2010 - 2024	-0.5%	-0.3%	0.02%	-0.2%
Annual Pop Growth Rate (Est.) 2024 - 2029	-0.5%	-0.6%	-0.2%	-0.4%
<i>Population Density</i>				
Area (Square Miles)	11	523	7,864	68,727
Residents per Square Mile	3,382	270	48	183
<i>Household Size</i>				
Average Household Size	2.26	2.27	2.33	2.45
<i>Housing Units Needed</i>				
Additional Residents by 2029 (Est.)	(928)	(3,995)	(4,604)	(234,385)
Housing Units Needed (Est.)	(411)	(1,760)	(1,976)	(95,667)

Source: U.S. Census, ESRI (2024)

Race

The City of Rock Island has a racially diverse population, with just under 40% of residents identifying as non-white. This is a significantly higher percentage than the MSA (23%) and Rock Island County (31%), and it is comparable to that of the entire state of Illinois. Black residents make up about 20% of Rock Island's population, followed by 10% identifying as two or more races. Just under 5% of Rock Island residents are Asian, and another 5% fall under the category of "some other race." Less than 1% of Rock Island's population are American Indian or Pacific Islander. Additionally, residents with Hispanic origin, regardless of race, represent approximately 12% of Rock Island's population, which exceeds that of the MSA (9.8%), but is lower than that of the County (15%) and State (19%). See Table 2 for a detailed breakdown of Rock Island's population by race and ethnicity as compared to the County, MSA, and State.

Rock Island's demographics have shifted over time, with the City becoming significantly more racially diverse since 2010. Between 2010 and 2024, the percentage of population within each racial category has grown significantly except for the percentage of white residents which dropped from 72% in 2010 to 60% in 2024. The most notable increases during that timeframe occurred among the Asian and multiracial demographics, growing by more than 150% each. Chart 2 illustrates the change in racial demographics in Rock Island between 2010 and 2024.

With regard to housing, racial diversity often also parallels a need for a diverse housing typology. Newly resettled immigrants and refugees relocating to the Quad Cities area, such as those assisted by World Relief Quad Cities, are more likely to require rental units as mortgage financing is not immediately feasible for these households. Multigenerational households, which are more common among Asian, Black, and Hispanic households¹⁵, may need larger homes with more bedrooms or accessory dwelling units to accommodate all the members of their households. Overall, Rock Island's racial diversity is an asset for the community that community members speak to as one of the City's strengths, but it also requires that the City maintain a sufficiently diverse housing stock to accommodate the needs of all households and residents moving forward.

¹⁵ Pew Research Center, 2022.

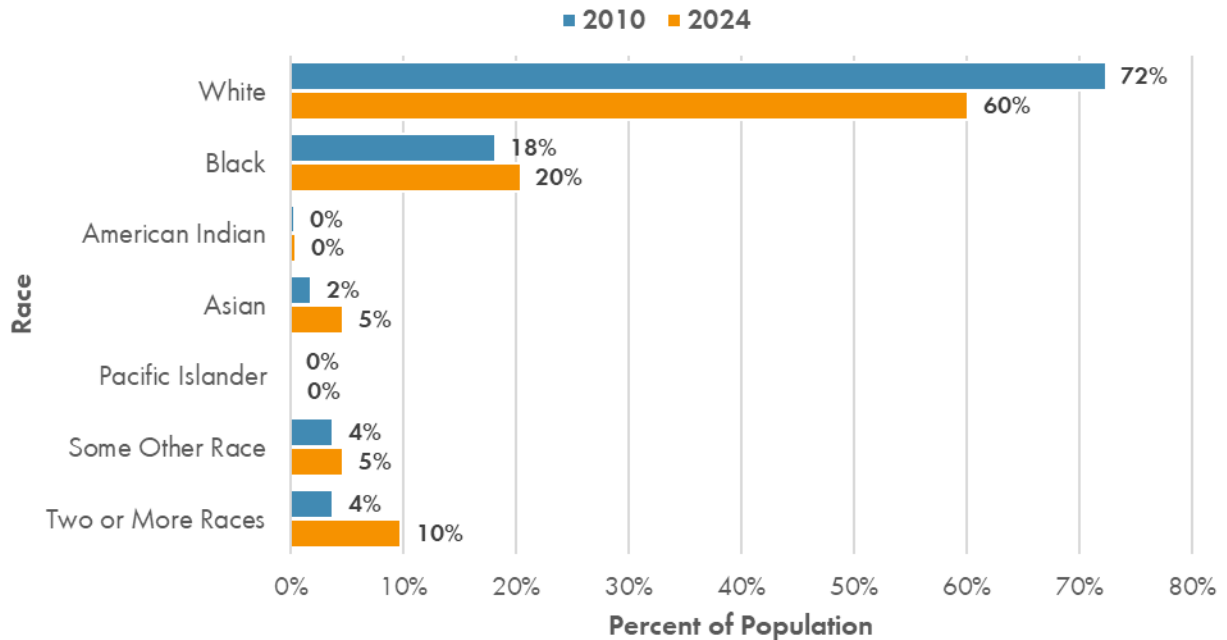
Table 2 – Population by Race

	City of Rock Island	Rock Island County	Davenport–Moline–Rock Island, IA–IL MSA	Illinois
<i>Population by Race</i>				
White	60.2%	69.4%	76.9%	60.0%
Black	20.4%	12.1%	8.7%	14.1%
American Indian	0.4%	0.5%	0.4%	0.8%
Asian	4.6%	3.0%	2.6%	6.3%
Pacific Islander	0.1%	0.0%	0.0%	0.0%
Some Other Race	4.6%	5.6%	3.4%	9.4%
Two or More Races	9.8%	9.3%	8.0%	9.4%
<i>Ethnicity</i>				
Hispanic Origin	12.2%	14.6%	9.8%	19.2%
<i>Diversity</i>				
Diversity Index ¹	67.2	61.8	50.1	72.3

Source: U.S. Census, ESRI (2024)

¹The Diversity Index measures the probability that two people from the same area will be from different racial/ethnic groups.

Chart 2 - Changes in City Racial Demographics



Source: US Census Bureau, ESRI (2024)

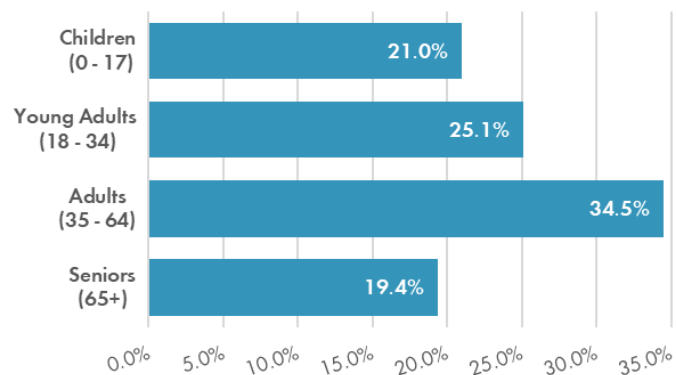
Age

The City highlights a diverse age distribution among its residents, as shown in Chart 3. Approximately 21% of City residents are children under the age of 18. This is similar to the youth population in the County and the MSA, and highlights the importance of amenities, services, and housing oriented toward families and children. The City has a higher representation of young adults

aged 18 to 34 years old, which account for 25% of the City's population compared to 22% of the County and 21% of the MSA. Many of these residents may be in higher-education programs or in the early stages of their career. It will be important to ensure that this demographic continues to see their needs met, which could include demand for apartments, attached single-family housing, and starter homes.

Adults aged 35 to 64 comprise the largest segment of the City's population at 35% of residents. This is a slightly smaller proportion than is seen in the County, the MSA, and the State. These residents are more likely to be in the later stages of their careers, providing greater flexibility in housing costs. They may also be living with partners and/or children, creating demand for larger homes with additional bedrooms, and primarily in the form of detached single-family homes. Finally, seniors aged 65 and older account for 19% of the City's population. While this is a lower percentage than the County and MSA, meeting the housing needs of this age group is still critical. Senior residents will be facing important decisions regarding downsizing, modifying their homes to support aging in place, accommodating in-home caretakers, or relocating to age-targeted communities, independent living communities, assisted living facilities, or nursing homes. Ensuring that sufficient quality and attainable options are available in the community will be an important consideration for this age group. Table 3 compares the distribution of population by age in the City, County, MSA, and State.

Chart 3 – Age Breakdown of City Residents



Source: US Census Bureau, ESRI (2024)

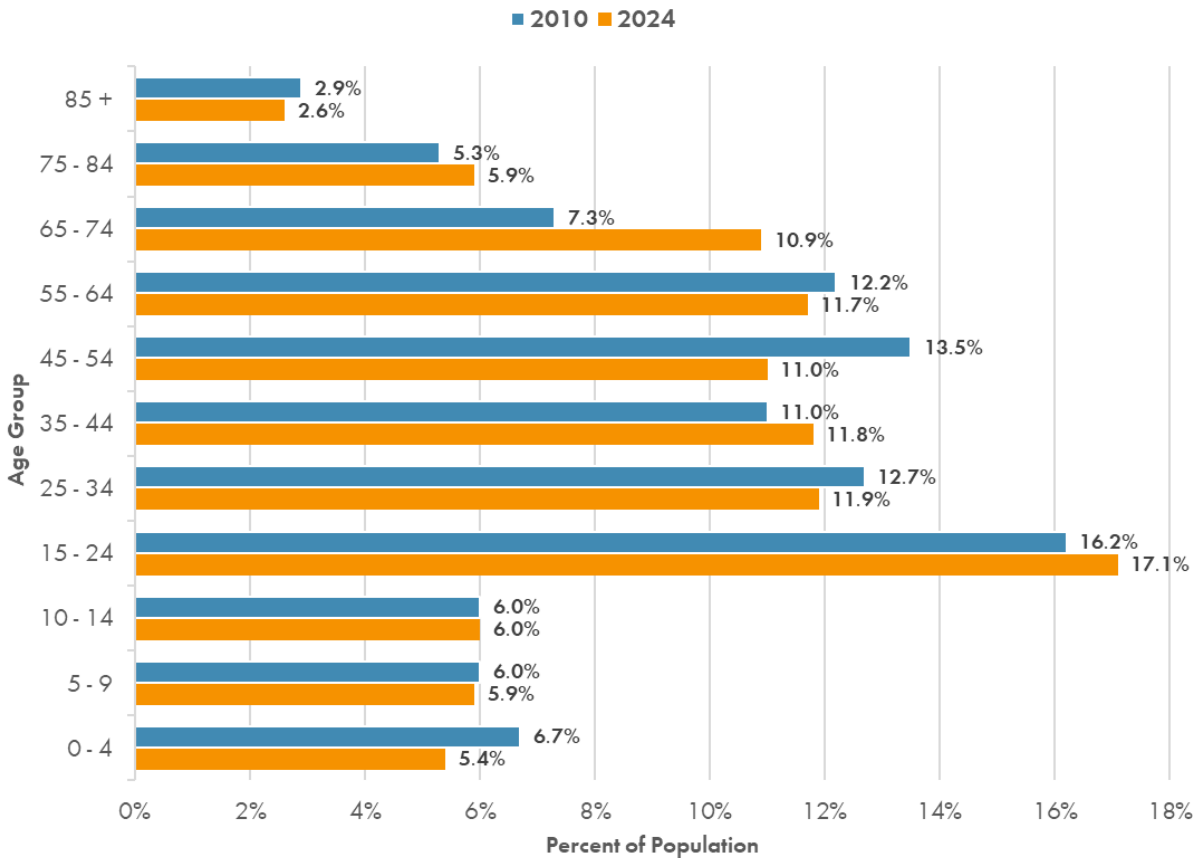
Table 3 – Population by Age

	City of Rock Island	Rock Island County	Davenport–Moline–Rock Island, IA–IL MSA	Illinois
Median Age	38.2	41.0	40.7	39.4
<i>Population by Age Cohort</i>				
Children (0 - 17 Years)	21.0%	21.3%	21.9%	20.8%
Young Adults (18 - 34 Years)	25.1%	21.5%	20.9%	23.3%
Adults (35 - 64 Years)	34.5%	36.1%	37.0%	38.2%
Seniors (65+ Years)	19.4%	21.1%	20.2%	17.7%

Source: U.S. Census, ESRI (2024)

Taking note of the population age distribution in the City in 2010 and 2024, as shown in Chart 4, there are several key changes to consider. There is a notable increase in the proportion of older adults, with the age groups 65-74 and 75-84 growing to make up a larger percentage of the population in 2024. In fact, despite the overall decrease in population in the City, the number of individuals in these two age categories increased between 2010 and 2024, the only two age groups to experience growth in the actual number of residents. The percentage of residents aged 35-44 and 15-24 also increased between 2010 and 2024. Meanwhile, the proportions of all other age groups decreased or remained stable.

Chart 4 - Changes in City Age Distribution

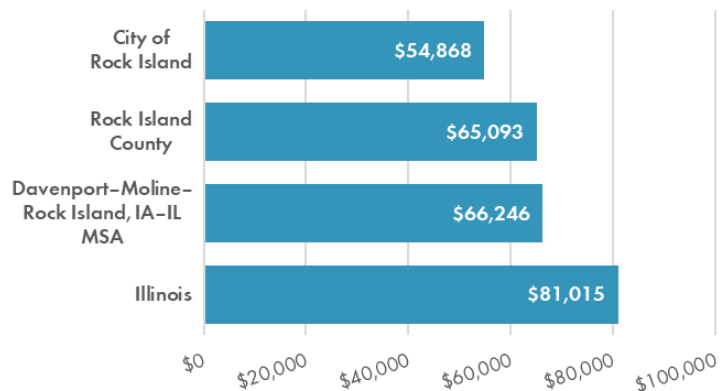


Source: US Census Bureau, ESRI (2024)

Income

As shown in Chart 5, the median household income in the City is \$54,868. This figure is notably lower than the median household income of \$65,093 in the County and \$68,095 in the broader MSA. Similarly, the per capita income in the City stands at \$31,262, lower than that of the County at \$36,172, and considerably less than the State average of \$45,843.

Chart 5 - Median Household Income by Geography



Source: US Census Bureau, ESRI (2024)

Looking forward, the estimated median household income for the City is projected to reach \$61,518 by 2029, reflecting an estimated annual increase of approximately 2.3% between 2024 and 2029. In comparison, the County is expected to see a 3.1% annual increase to reach a projected median household income of \$75,835 by 2029, while the MSA anticipates a median household income of \$78,065 by 2029 with a 2.7% annual growth rate during the same period. The State is projected to experience a similar annual trend of a 2.7% increase, reaching a median household income of \$92,541 by 2029.

Just under half (46%) of households in the City earn less than \$50,000 annually. Another 31% of households earn between \$50,000 and \$99,999, and approximately 24% of households earn more than \$100,000. See Table 4 for a more detailed breakdown of City household income compared to the County, MSA, and State.

Table 4 – Household Income

	City of Rock Island	Rock Island County	Davenport–Moline –Rock Island, IA–IL MSA	Illinois
<i>Income by Range</i>				
Less than \$25,000	20.5%	17.1%	15.9%	14.8%
\$25,000 to \$49,999	25.2%	22.4%	20.2%	16.0%
\$50,000 to \$74,999	16.6%	15.4%	17.5%	15.4%
\$75,000 to \$99,999	13.9%	15.4%	13.2%	12.9%
\$100,000 to \$149,999	14.9%	17.9%	18.2%	18.3%
\$150,000 or more	9.0%	11.9%	14.9%	22.7%
<i>Per Capita and Median Household Income</i>				
Per Capita Income	\$31,262	\$36,172	\$38,491	\$45,843
Median Household Income	\$54,868	\$65,093	\$68,095	\$81,015
<i>Household Income Trends</i>				
2029 Median Household Income (Est.)	\$61,518	\$75,835	\$78,065	\$92,541
Annual Increase (Est.) 2024 - 2029	2.3%	3.1%	2.8%	2.7%

Source: U.S. Census, ESRI (2024)

Poverty

Nearly one-quarter (23%) of the City’s population is estimated to be living below the poverty line,¹⁶ which amounts to approximately 7,812 individuals. Among these individuals, it is approximately an even distribution between males (49%) and females (51%). More than one-third (35%) of those living below the poverty level are children under the age of 18. A detailed breakdown of demographic characteristics of City residents living below the poverty level is shown in Table 5.

Residents who identify as white make up the largest portion of those living below the poverty level at 48%, followed by Black or African American residents at 32.4%. However, when looking at the percentage of residents of each race that are living below the poverty line, white residents have the lowest rate of poverty, with just 16% of white residents living below the poverty line. In contrast, 50% of Asian residents and 42% of Black or African American residents live below the poverty line.

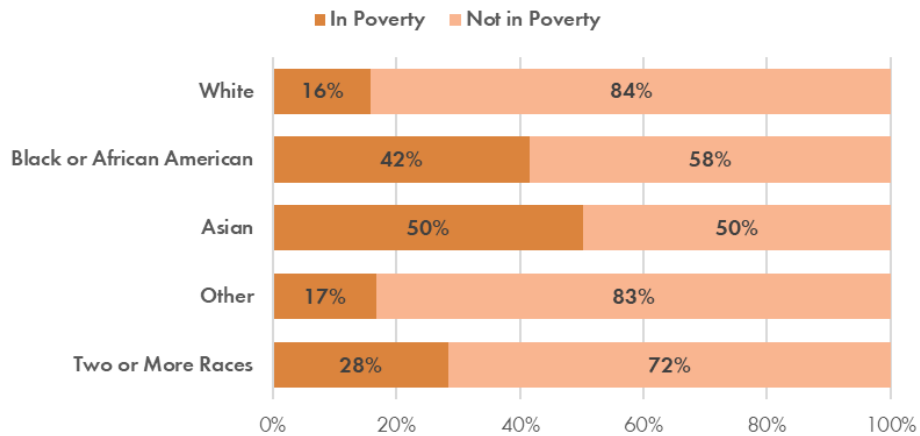
Table 5 – City Population Living Below the Poverty Line

Population Living Below the Poverty Line		
	Estimate	Percent
<i>Population Below Poverty Level</i>	7,812	22.7%
<i>Population in Poverty by Age Cohort</i>		
Children (0 - 17 Years)	2,760	35.3%
Young Adults (18 - 34 Years)	2,471	31.6%
Adults (35 - 64 Years)	2,011	25.7%
Seniors (65+ Years)	570	7.3%
<i>Population in Poverty by Gender</i>		
Male	3,853	49.3%
Female	3,959	50.7%
<i>Population in Poverty by Race</i>		
White	3,726	47.7%
Black or African American	734	32.4%
Asian	734	9.4%
Other	230	2.9%
Two or More Races	592	7.6%

Source: U.S. Census, ACS 5-Year 2018-2022

¹⁶ The U.S. Census Bureau determines poverty thresholds based on the size of the household, including the number of children. In 2022, the poverty threshold for a family of four, two adults and two children, was \$29,678. Poverty thresholds are a national measure and do not vary by geography.

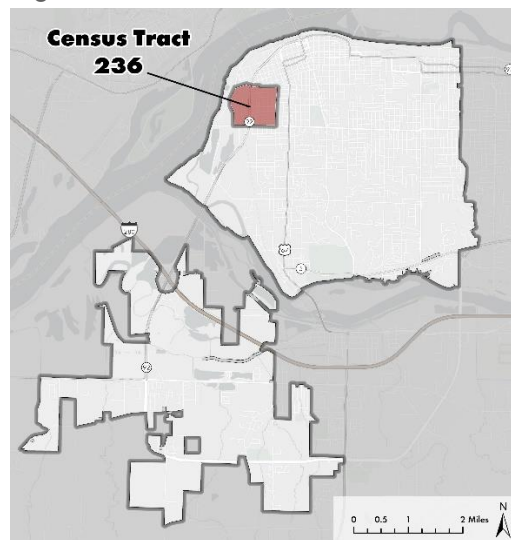
Chart 6 - Poverty by Race



Source: US Census Bureau, ACS 5-Year 2018-2022

With regard to geographic concentrations of poverty in the City, the biggest area of concern is Census Tract 236 (“Tract 236”), according to the City’s 2019-2023 Consolidated Plan. Tract 236 is roughly bounded by 9th Avenue, 11th Street, 18th Avenue, and Mill Street, and it generally encompasses the Douglas Park neighborhood. Tract 236 is home to approximately 1,400 residents, of which 630 (45%) are living below the poverty line. Black or African American residents make up 80% of residents in Tract 236, and white residents make up 11% of residents in Tract 236. More than half (54%) of residents in Tract 236 that are living below the poverty line are under the age of 18. Because of the demographics and concentration of poverty, Census Tract 236 is classified by HUD as a Racially or Ethnically Concentrated Area of Poverty (“R/ECAP”). R/ECAPs are defined as having a non-white population of 50% or more and 40% or more of its residents living at or below the poverty line.

Figure 10 – Location of Census Tract 236



Homelessness

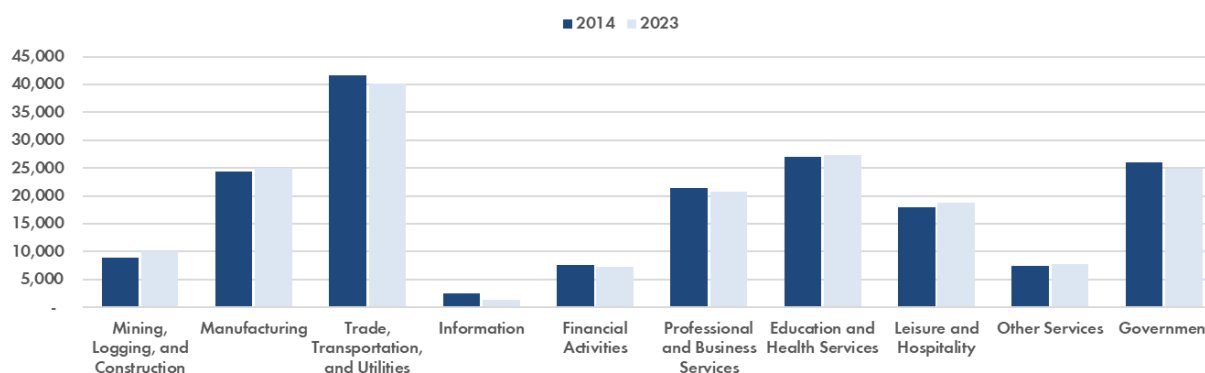
According to the City’s 2019-2023 Consolidated Plan, on a given night in 2019, the estimated number of persons experiencing homelessness in the Rock Island, Moline/Northwestern Illinois Continuum of Care included 74 persons in families and 137 individuals. Approximately 195 were sheltered and 16 unsheltered. Additionally, approximately 2 individuals were chronically homeless, 6 were veterans, and 5 were unaccompanied youth. On average, individuals spent 89 days homeless. The Continuum of Care inventory of sheltered beds in 2019 included 179 in emergency shelters, 85 in transitional housing, 44 in permanent supportive housing, 13 in rapid re-housing, and 12 in other permanent housing.

INDUSTRY AND LEADING SECTORS AND EMPLOYERS

Industry

Comprising 22% of the MSA’s workforce, the leading employment industry in the MSA is trade, transportation, and utilities, followed by education and health services at 14.9% and manufacturing at 13.7%. These sectors primarily consist of roles that often require in-person attendance and are less affected by remote work trends. As shown in Chart 7, the MSA saw an increase in employment in mining, logging, and construction; manufacturing; education and health services; leisure and hospitality; and other services over the last 10 years. Meanwhile, the industries of trade, transportation, and utilities; information; financial activities; professional and business services; and government saw a decrease in total jobs.

Chart 7 - Employees by Industry in MSA



Source: Bureau of Labor and Statistics, 2014 and 2023

Commuting Patterns

In 2021, 13,148 workers commuted to the City for employment but lived elsewhere, while 9,988 residents commuted to a job outside of the City. In 2021, there were 2,537 people who both lived

and worked in the City.¹⁷ In total, the City saw on a daily basis a net inflow of employees, indicating the potential for additional demand for housing in the City. This additional housing could allow more of these employees to live closer to where they work. Ultimately this points to a potential mismatch between local job availability, residents' employment needs or preferences, and housing availability and typology.

Top Area Employers

In the City, the employment landscape is predominantly shaped by a diverse range of employers. Trinity Rock Island serves the medical field and stands at the forefront, employing 1,848 individuals, making it the largest employer, overall, in the area. Following closely is the Rock Island-Milan School District 41 (“RIMSD 41”), providing jobs for 1,292 employees. The County Government is another significant contributor to local employment, with 733 staff members. The local economy is further bolstered by several other key institutional employers and businesses. Bally's Quad Cities and Augustana College both employ approximately 550 staff members each, emphasizing a clear presence of entertainment and education in the community. Dohrn Transfer Company also employs approximately 550 staff members. Roma Food Service and the City each provide approximately 530 job opportunities, while the City based insurance company, Modern Woodmen of America, contributes 500 positions to the economy. Additional employers round out the top workforce contributors in the City including:^{18, 19}

- Honeywell Safety Products (400 employees)
- Crawford Company (400 employees)
- Royal Neighbors of America (257 employees)
- IMEG (250 employees)
- Hill & Valley (250 employees)
- Green Thumb Industries (230 employees)
- Liberty Packaging (200 employees)
- XPO Logistics (100 employees)
- MetroLINK (100 employees)
- Illinois Casualty Company (90 employees)
- Bellota Agrisolutions & Tools (75 employees)
- U.S. Marshals Service (53 employees)

¹⁷ U.S. Census, OnTheMap, 2021.

¹⁸ CoStar

¹⁹ City of Rock Island, 2025.

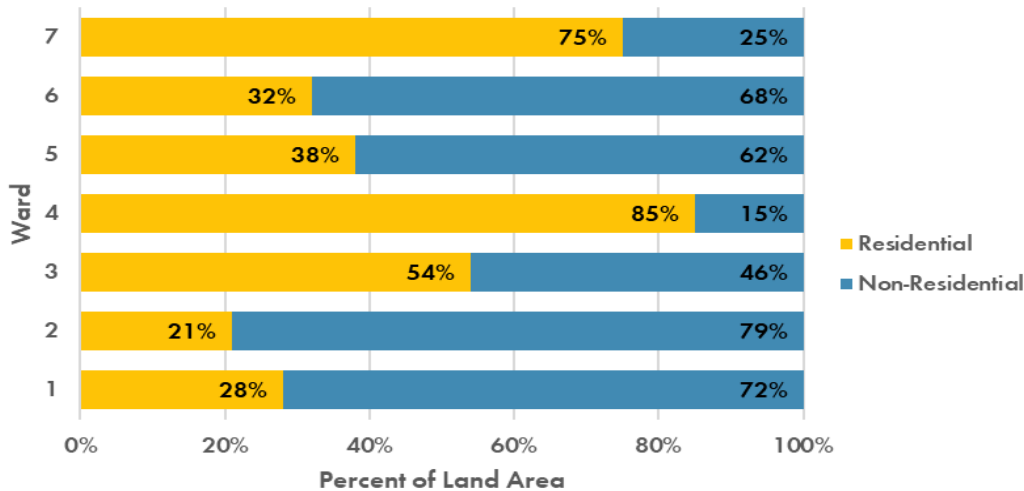
SECTION IV – HOUSING INVENTORY

ROCK ISLAND ZONING

As shown in Figure 8, Rock Island is divided into 17 zoning districts, five of which are designated for residential use. Figure 11 shows the residential zoning districts. The R1 zoning district, exclusively for single-family detached homes (and ADUs that conform to guidelines), constitutes 26.8% of the City’s total land area, making it the largest residential designation. The combined footprint of the remaining residential districts—R2, R3, R4, and R5—accounts for an additional 16.8%. Together, residential zoning comprises nearly half (43.6%) of Rock Island’s total land area. It is worth noting that higher-density residential uses are quite limited, with only 5.8% of the City’s land area zoned R4 and R5. However, denser multifamily developments have the capacity to concentrate residential units in a smaller geographic area than is possible with single-family and other low-density residential housing types.

As shown in Chart 8, Rock Island’s seven wards have varying amounts of residential land. Residential zoning accounts for more than three-quarters of the land area in Ward 4 (85%) and Ward 7 (75%). Ward 2 has the least amount of residentially-zoned land area, amounting to just 21%, as Ward 2 consists of more industrial and conservation land uses.

Chart 8 - Residential Zoning by Ward as a Percent of Land Area

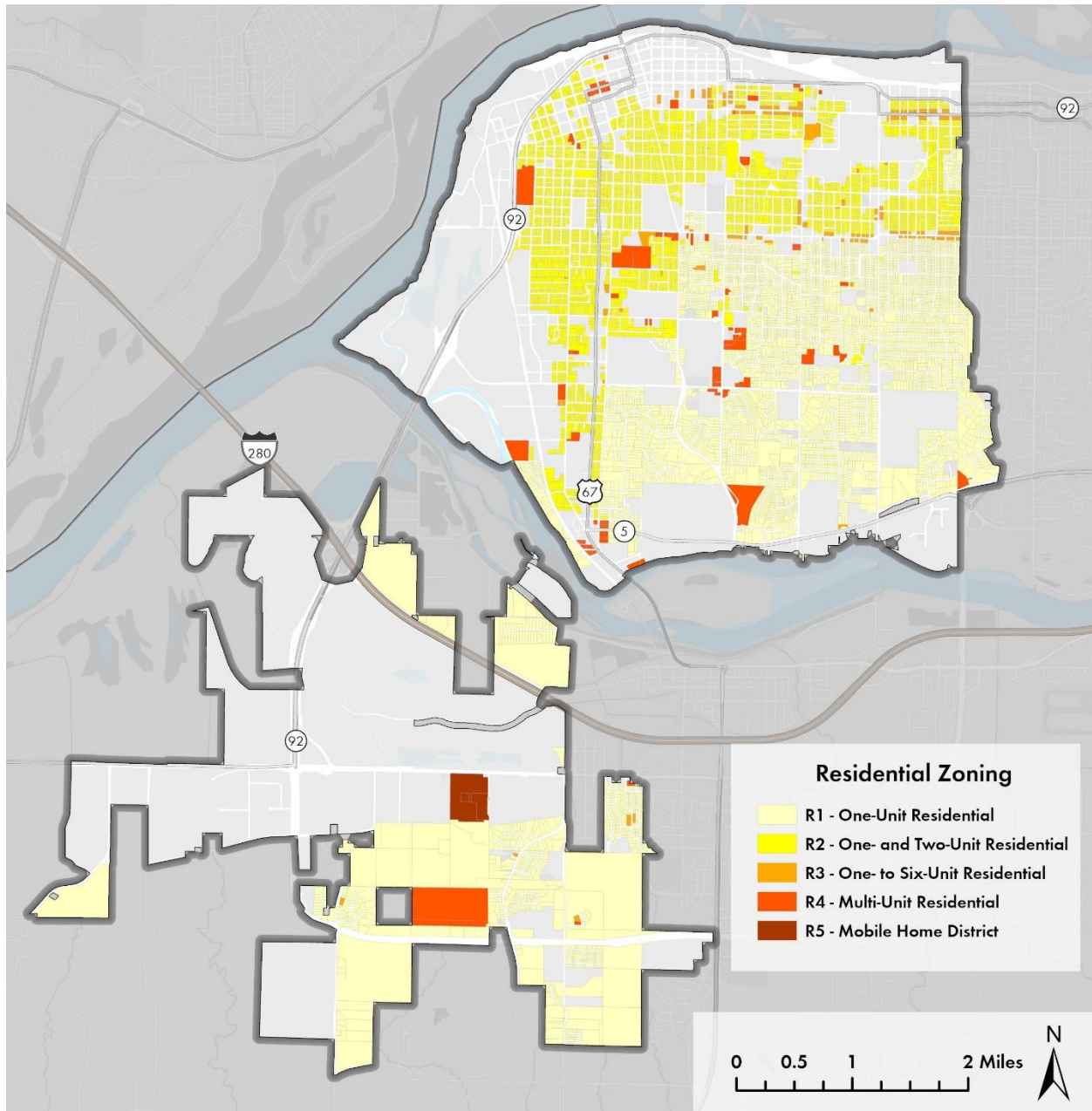


Source: City of Rock Island

The City's zoning map, shown in Figure 8, emphasizes green spaces and natural preservation, with 21.7% of the city's total land area zoned C1 and C2. These zoning districts account for the largest portion of the City's non-residentially-zoned land. The C1 and C2 zoning districts encompass parks, open spaces, and nature preserves. As the next-highest coverage by land area in the City, industrial zoning covers 12.2% of Rock Island's land area, with the majority of these parcels concentrated in the southwestern part of the city. This clustering reflects the strategic placement of industrial uses, likely due to proximity to the confluence of the Rock and Mississippi Rivers, ensuring efficient operations while minimizing potential conflicts with residential neighborhoods of which a majority are in the Northeast section of the City. Parcels zoned for business make up 5.8% of Rock Island's total land area. Business districts are primarily located in three key areas within the City: Downtown, the 18th Avenue Corridor, and the 11th Street Corridor.

Despite the existing zoning allocations, a substantial portion of Rock Island remains underdeveloped. This underutilized land presents significant opportunities for future development, allowing for potential expansion of residential, commercial, and industrial areas to meet the city's needs.

Figure 11 - Residentially Zoned Parcels



OVERVIEW OF HOUSING STOCK

Approximately 10% of the City of Rock Island’s housing stock is considered vacant. Of the City’s estimated 15,247 occupied housing units, 69% are single-family detached units. An additional 13% of units are located in buildings of 10 or more units. Single-family attached, two-family dwellings, three- to four- unit buildings, and five- to nine- unit buildings each make up an additional 3% to 5% of the City’s housing stock. An estimated 62% of Rock Island’s housing units are owner-occupied, which is similar to the percentage of owner-occupied housing units in the MSA and State. The median year built for the City’s housing units is 1953 and 86% of units were built before 1980. Just 6% of Rock Island’s housing stock was built since 2000.²⁰ *For additional information regarding the City’s housing stock, refer to Section 4 and Section 10 of the 2024 HNA.*

Subsidized affordable rental housing in Rock Island is primarily made available through the RIHA and its non-profit managing entity Community Home Partners (“CHP”). This includes 241 public housing units, 832 project-based Section 8 units, and 560 Housing Choice Vouchers. Subsidized rental housing in Rock Island is heavily concentrated along the northern and western edges of Northeast Rock Island, and additional units are more distributed across Southwest Rock Island. *For additional information regarding publicly assisted housing, refer to Chapter 7 and Chapter 8 of the 2024 AI.*

RENTAL PROPERTIES

Registered Rental Properties

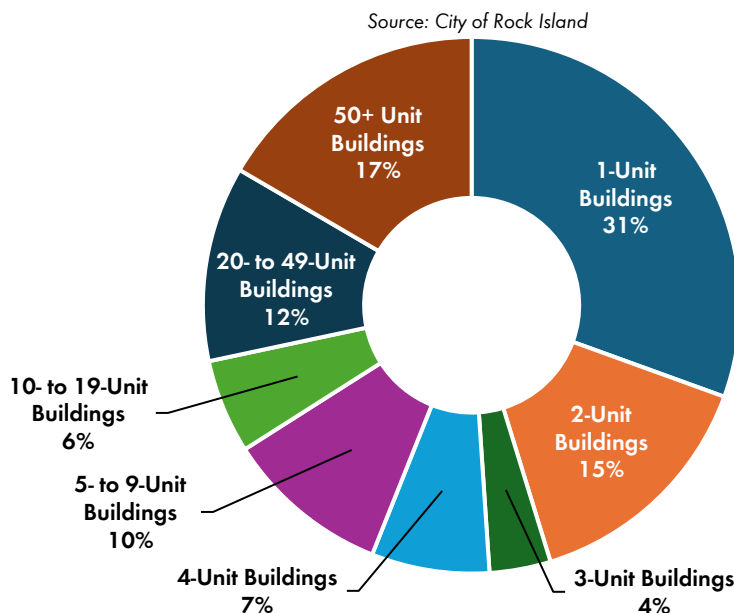
The City of Rock Island has 4,554 registered rental units in 1,982 properties. These units vary from single-family home rentals to complexes of more than 100 units. Rental units in single-family (1-unit) buildings are by far the largest portion of the City’s rental housing, amounting to 31% of all rental units. See Chart 9. Rental units in properties of 50 or more units are the next highest rental typology, accounting for 17% of the City’s rentals, and another 15% of the City’s rentals are located within two-unit rental properties. In total, these three housing types, single-family, duplex, and large apartment complexes²¹ of 50 or more units, account for 62% of all of the rental units in the City. The remaining 38% of units are included in residential properties with 3 to 49 units. While

²⁰ Housing Needs Assessment for the Moline, Rock Island, & Davenport Consortium, 2024.

²¹ These large apartment complexes could include both large apartment buildings or units spread throughout multiple, smaller buildings in close proximity to one another that were built at once or in phases as part of one development.

the City’s rental stock represents relatively diverse housing typologies, there is generally an over-abundance of single-family and two-family rentals compared to medium-density rental properties.

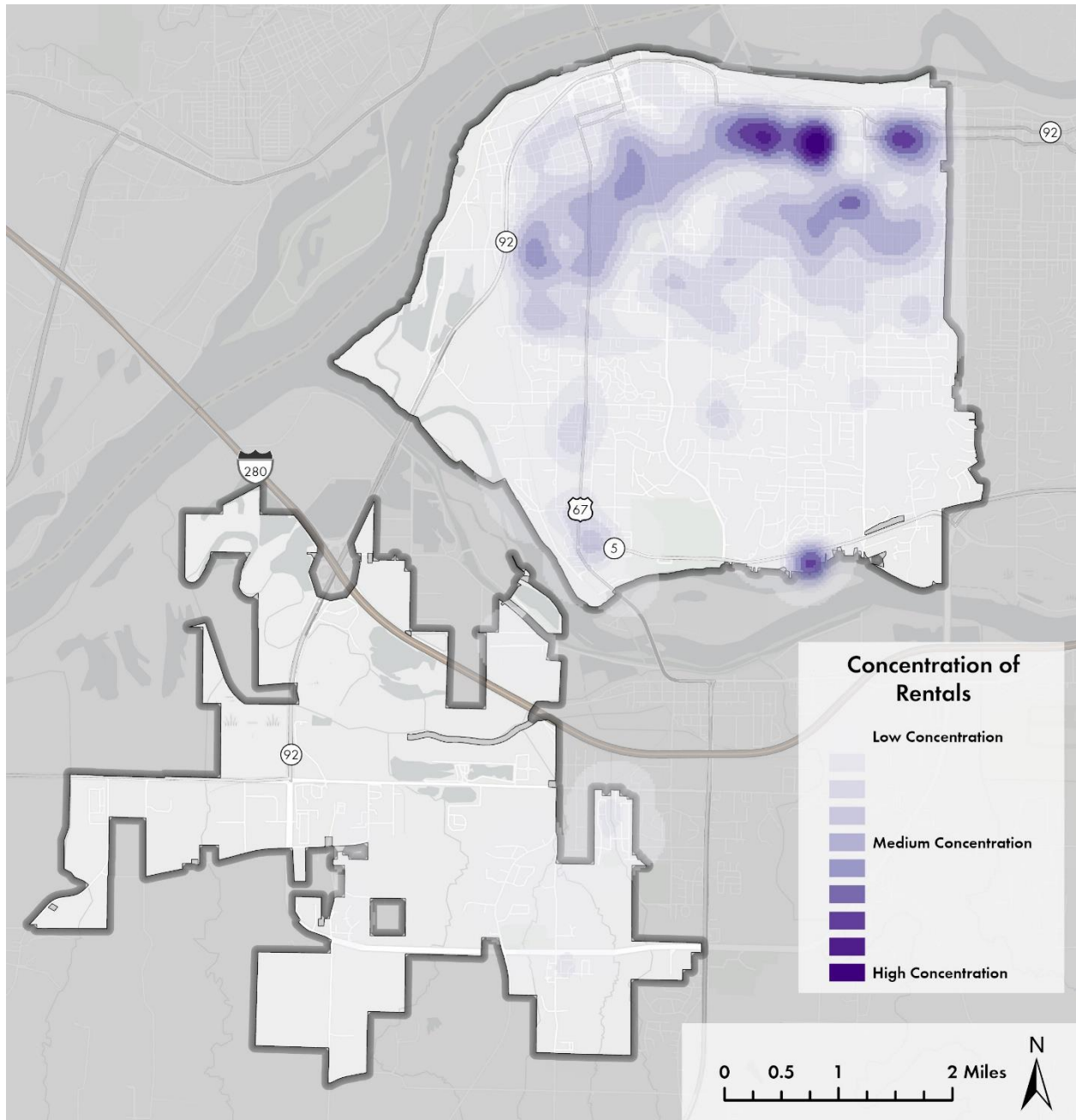
Chart 9 - Registered Rental Units by Number of Units on Property



The City has a large number of different landlords operating rental properties. Over 500 different owners have just one rental unit registered, and nearly 200 only have two units. However, there are some landlords with large quantities of rental properties. There are 22 property owners with 10 or more rental properties, accounting for nearly 800 rental units, or 17% of the City’s rental housing stock. Approximately 25% of the City’s rental units are owned by a property owner that does not live in Illinois or Iowa.

Figure 12 displays the concentration of rental properties throughout the City of Rock Island. Rental properties are concentrated in Northeast Rock Island as opposed to the Southwest. The highest concentrations of rental properties are directly east of Downtown near Augustana College, which accounts for a market demand of rental units to support the 400 to 550 fourth-year and graduate students who do not live on campus each year. While there is very little rental housing in the Southwest, the highest concentration in that area of the City is found near 92nd Avenue and 14th Street.

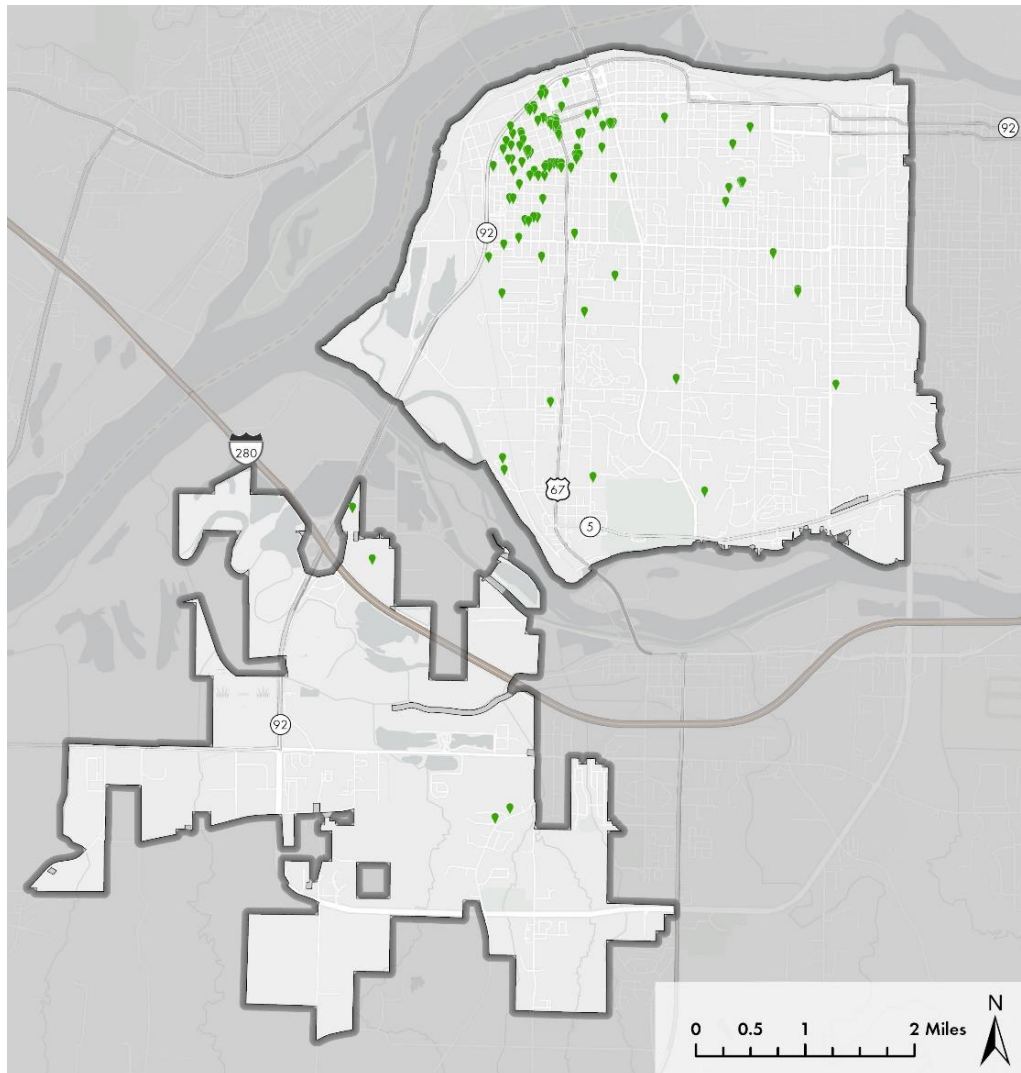
Figure 12 - Concentration of Rental Properties



CITY-OWNED LAND

Figure 13 illustrates the location of all residentially zoned parcels owned by the City. It is important to note that a majority of City-owned parcels are within the Douglas Park Neighborhood. This general area also includes Census Tract 236, the HUD-classified R/ECAP where 45% of residents in the tract are living below the poverty line. Many of these properties were accumulated as a result of past efforts to improve neighborhoods by the acquisition and demolition of dangerous buildings. More recently the City has acquired fewer properties as it has been able to utilize other means to address dangerous buildings without property acquisition. While some of these properties are likely not suitable for residential development due to size or topography, some of the larger parcels or those in close proximity to one another could provide an opportunity for new residential development.

Figure 13 – Location of City-Owned Residentially-Zoned Parcels



HISTORIC PROPERTIES

The City of Rock Island has three National Historic Districts and one Local Historic District along with a number of properties designated as City Landmarks or included on the National Register. The U.S. Housing Corporation National Register District is the most recently established historic district within the City of Rock Island. The district consists of two non-contiguous areas that are predominantly composed of homes built between 1918 and 1919 by the United States Housing Corporation as emergency housing for war production workers. At the time, more than 200 homes were built in Rock Island as part of the country's first nationwide housing development initiative for civilians. At the time of its establishment, 206 contributing properties and 187 noncontributing properties were located within the district.

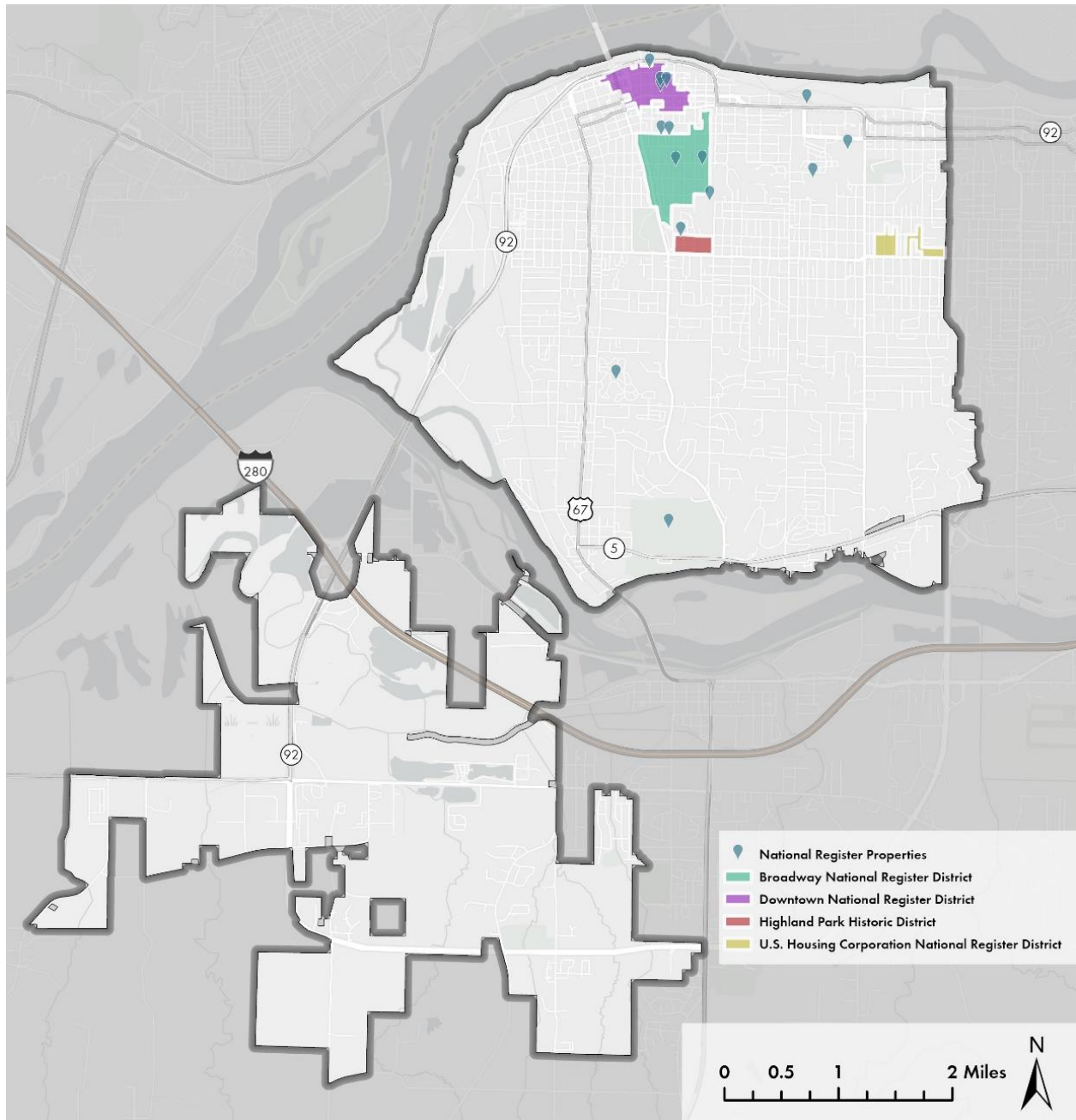
The Downtown Historic District is nationally designated and includes a number of City Landmarks and buildings on the National Register. Important sites located in the Downtown Historic District include the Fort Armstrong Hotel and the Rock Island Public Library.

The Highland Park Historic District is a locally designated historic district showcasing 20th century revival architecture. The neighborhood was built between 1895 and 1940 and, in addition to its architectural history, is known for its brick streets. While there are a number of notable historic properties located within Highland Park Historic District, the Stauduhar House is the only site on the National Register of Historic Places.

The Broadway Historic District in Rock Island is a national historic district that encompasses a neighborhood of Victorian homes and is renowned for its architectural treasures. Featuring more than 550 homes, the Broadway Historic District showcases examples of Queen Anne, Italianate, and Colonial Revival styles, with the earliest structures dating back to 1865. Most homes were built between 1890 and 1915, contributing to the district's rich historical fabric. Listed on the National Register of Historic Places, it shows the highest concentration of landmarks in Rock Island. The district itself contains structures that are registered as historic buildings including: Potter House, Chippiannock Cemetery and the Robert Wagner House.

Figure 14 highlights the location of the three historic districts within Rock Island and all structures on the National Historic Register within the municipal boundaries.

Figure 14 - Historic Districts and National Register Historic Sites



HOUSING CONDITIONS

Abandoned, Vacant, and Foreclosed Properties

Figure 15 displays the location of buildings registered with the City as abandoned, vacant, or foreclosed. There is a notable concentration of properties in the northwestern portion of Northeast Rock Island, in the vicinity of Downtown and a number of neighborhoods including Douglas Park, Longview, and Old Chicago. From a housing standpoint, these properties warrant close monitoring and particular consideration as upcoming housing initiatives, potential incentives, and future projects are considered. The significant number of vacant buildings presents a challenge, but also an opportunity for future rehabilitation or use-conversion efforts.

Dangerous Building Demolitions

Since 2014, 96 buildings have been demolished through the City’s program of abating dangerous buildings. Historically, a high volume of demolitions occurred between 2014 and 2018 as well as in 2020. This number declined in 2019 and has remained low from 2021 to 2023. The number of demolitions occurring between 2014 and 2023 are shown in Chart 10. As shown in Figure 16, the location of these properties follows a similar pattern to the abandoned, vacant, and foreclosed properties. These sites are concentrated in the northwest, Downtown, and a small number in the southwestern portion of Northeast Rock Island.

Chart 10 - Demolitions of Dangerous Buildings

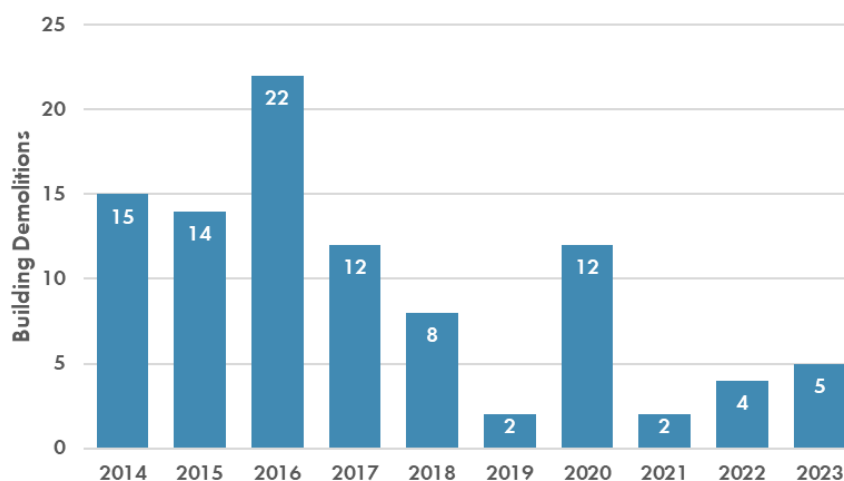


Figure 15 - Properties on the Vacant, Abandoned, & Foreclosed Building Registry

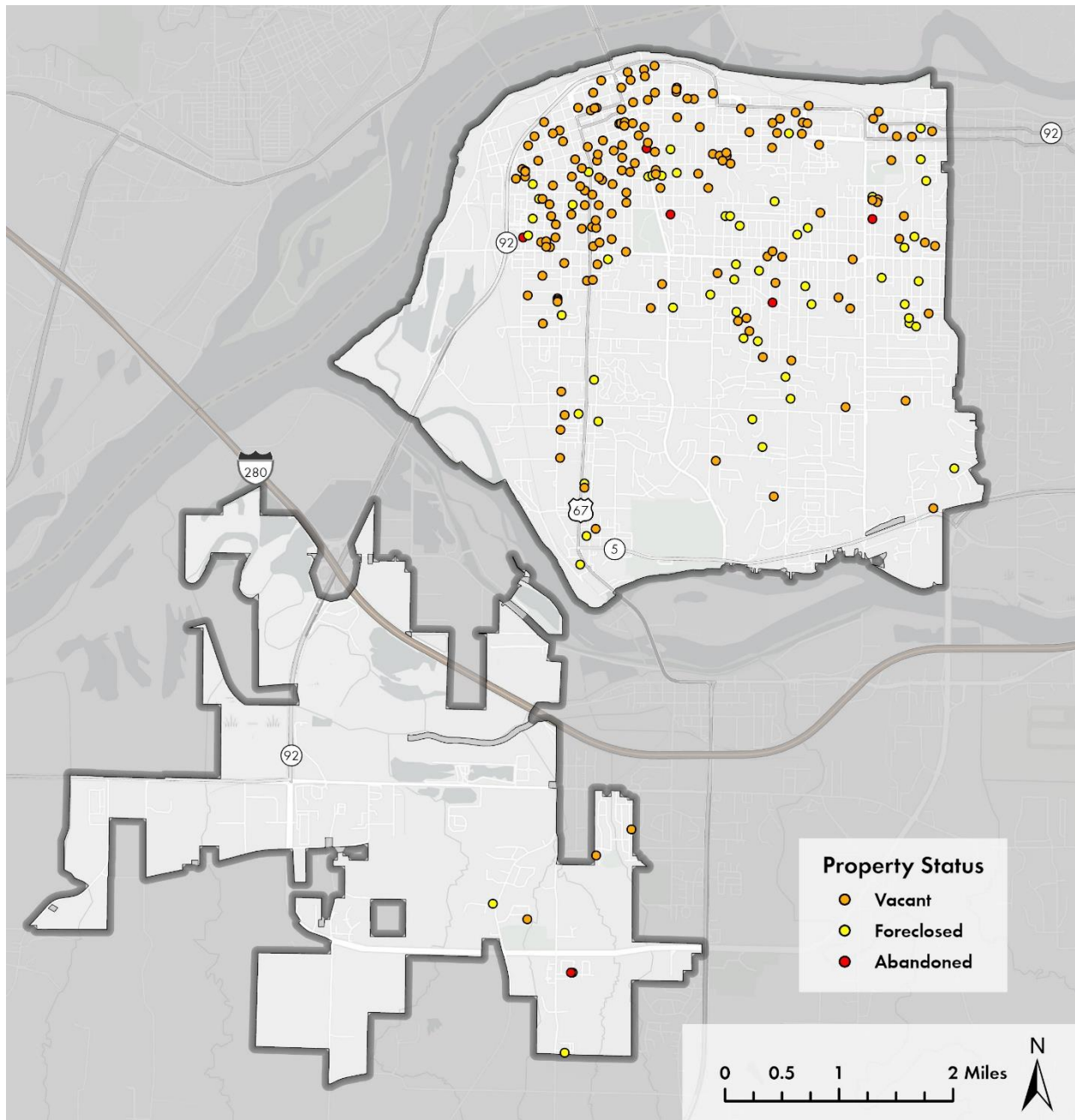
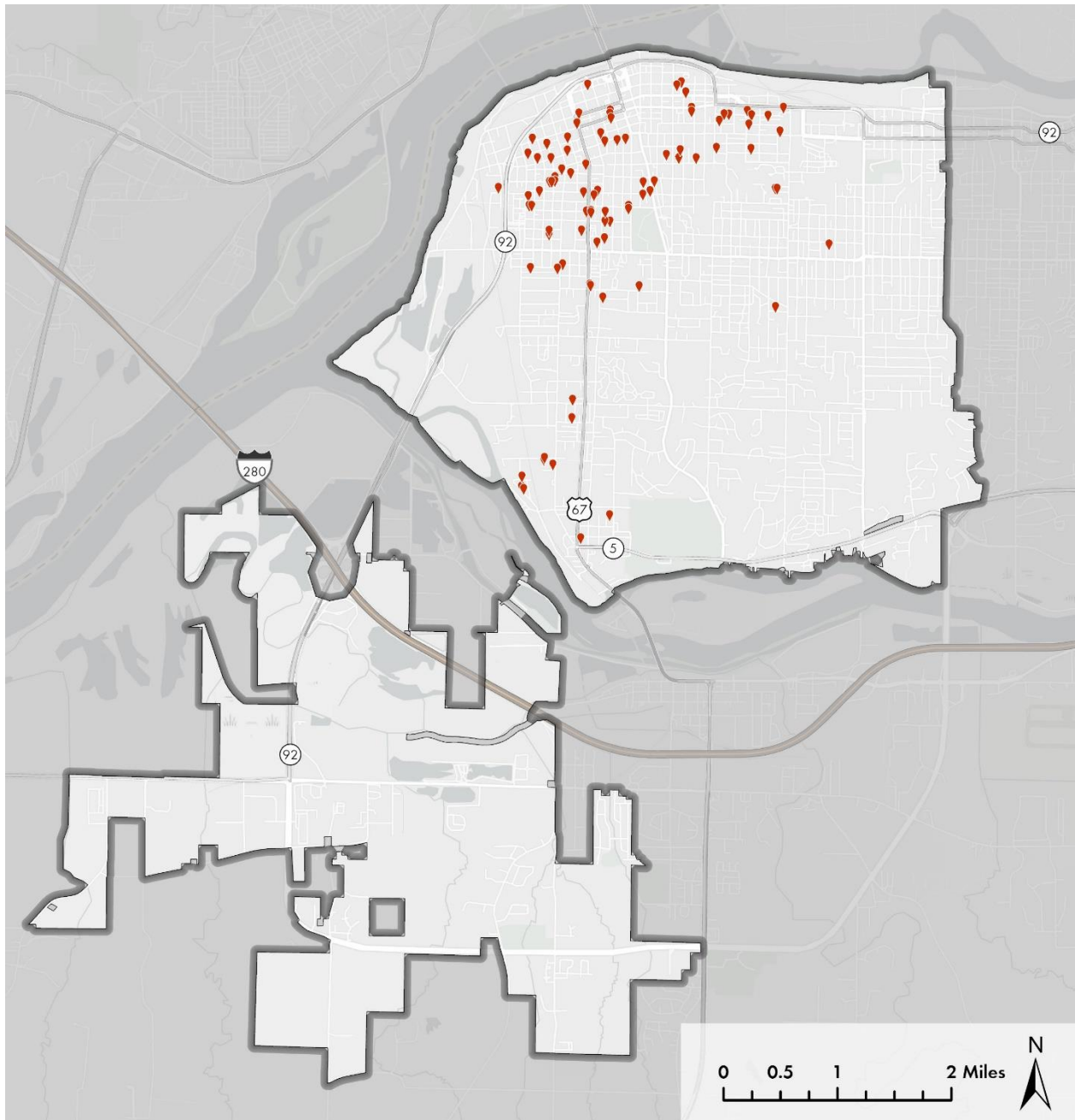


Figure 16 – Location of Dangerous Buildings Demolished Over the Past 10 Years

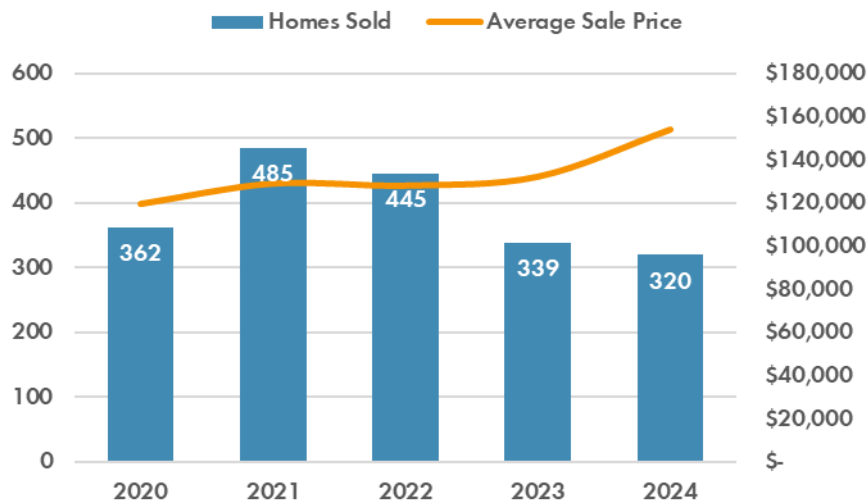


SECTION V – HOUSING MARKET AND AFFORDABILITY

FOR-SALE HOUSING MARKET

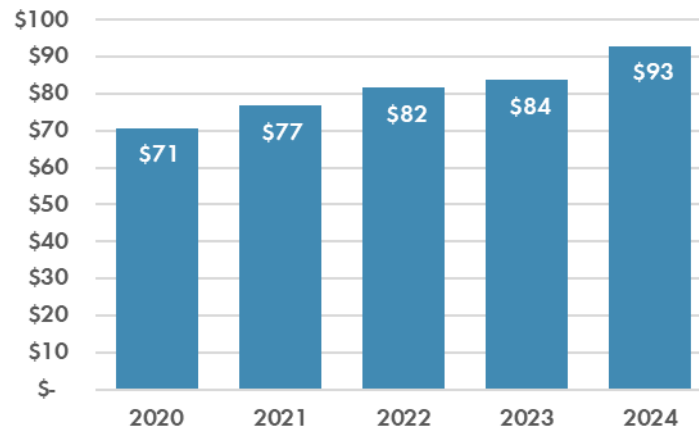
Over the past five years, 1,951 homes have been sold within the City, according to the real estate data provider, Redfin. The number of home sales increased in 2021 and 2022 but dropped again in 2023 and 2024. The average sale price for all the homes sold between 2020 and 2024 was \$131,617, and the average price per square foot was \$81. Over time, the average sale price has increased from approximately \$120,000 in 2020 to \$154,000 in 2024. Similarly, the price per square foot has increased from \$71 to \$93 during that same time period. These trends in home sales and price are visualized in Chart 11 and Chart 12.

Chart 11 - Number of Homes Sold and Average Sale Price



Source: Redfin.com

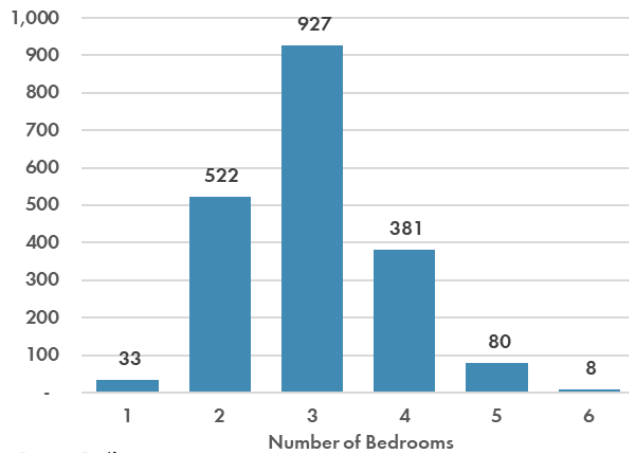
Chart 12 - Average Price Per Square Foot of Homes Sold



Source: Redfin.com

The homes sold in Rock Island from 2020 to 2024 ranged from one to six bedrooms and had an average size of 1,635 square feet. The average lot size of these residential properties was 10,302 square feet, or just under one-quarter acre. As shown in Chart 13, on the right, the vast majority of homes sold in Rock Island during this time period were three-bedroom homes, though two- and four- bedroom homes were also prevalent in the market. Only 33 one-bedroom homes were sold during the five-year period, and only 88 homes had five or six bedrooms.

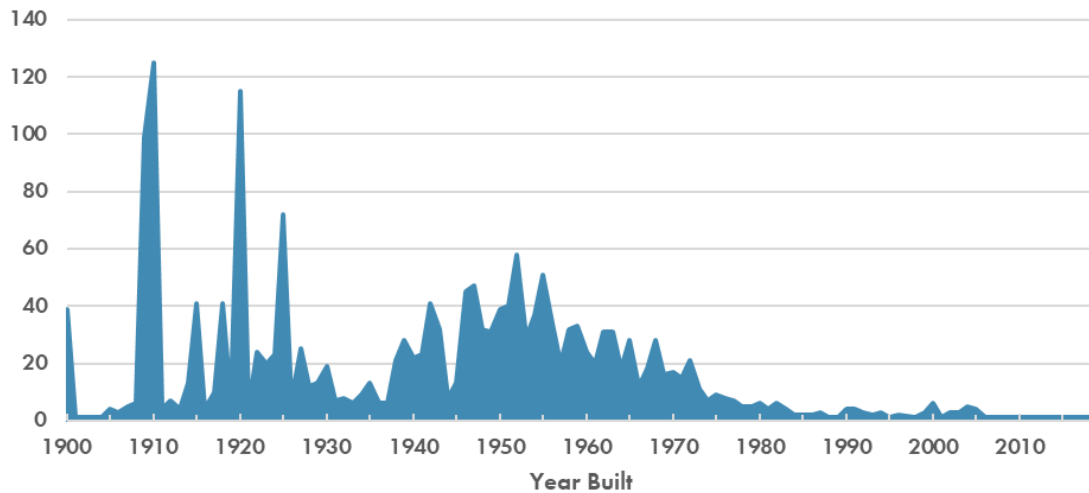
Chart 13 - Homes Sold 2020 - 2024 by Number of Bedrooms



Source: Redfin.com

None of the homes sold between 2020 and 2024 were new construction, with the newest home sold having been built in 2019, and the average year built was 1941. Only 31 of the homes sold during this time were built after 2000. Approximately 39% (758) of the homes sold were built between 1950 and 2000, and 59% (1,147 homes) were built between 1900 and 1950. Fourteen homes (1%) were built prior to 1900. Chart 14 depicts the number of homes during the five-year period by the year they were built.

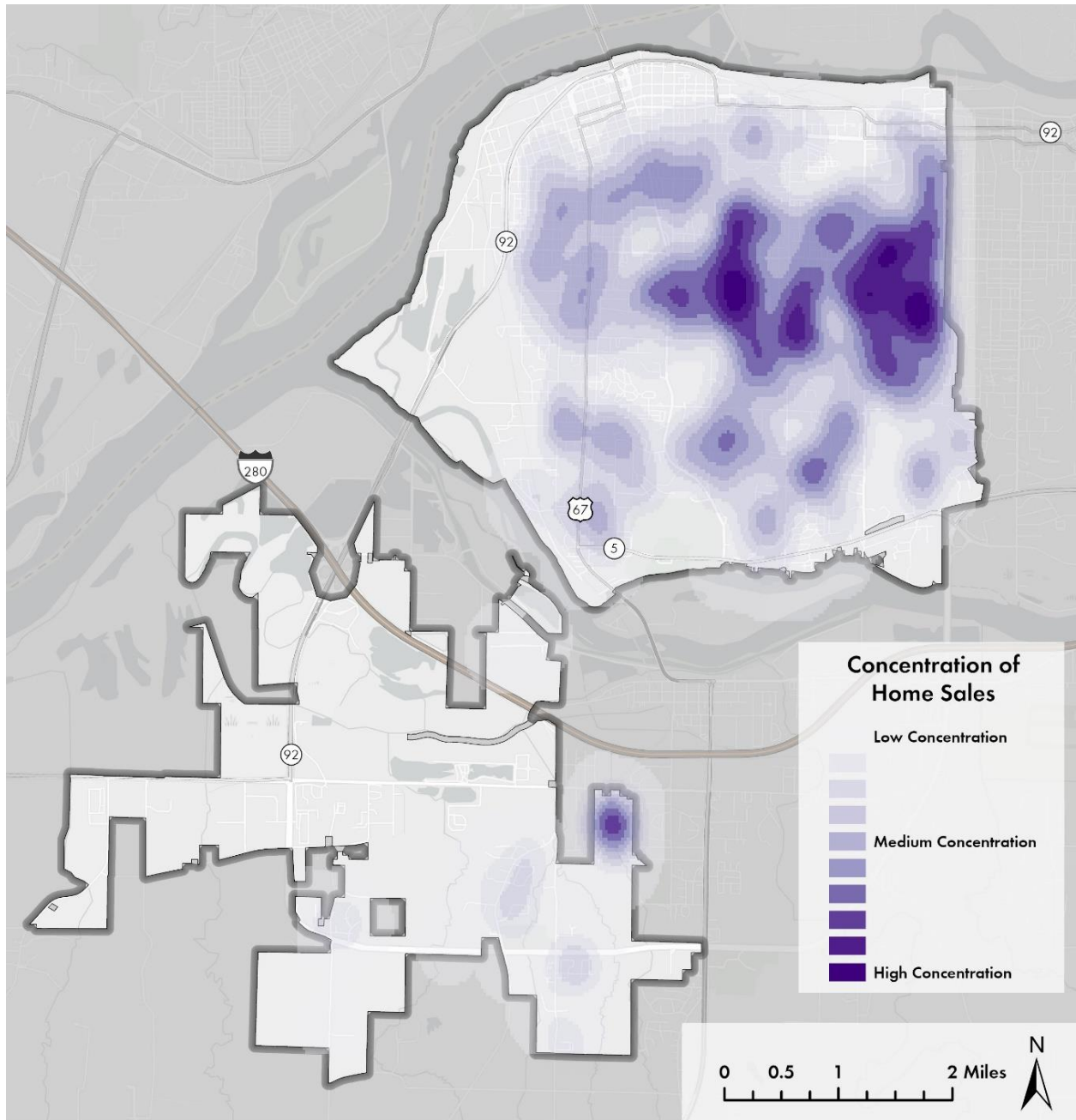
Chart 14 - Homes Sold 2020 - 2024 by Year Built



As shown in Figure 17, a high concentration of home sales over the past five years occurred in the central and eastern portions of Northeast Rock Island. This includes a high concentration of home sales in and around the 18th Avenue Corridor. In the Southwest, a subdivision off of 10th Avenue and 7th Street also saw a number of home sales.

For additional information regarding the for-sale housing market, refer to Section 4 and Section 10 of the 2024 HNA.

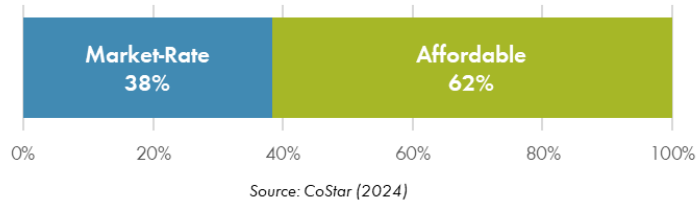
Figure 17 – Geographic Concentrations of Home Sales from 2020 - 2024



RENTAL HOUSING MARKET

The Rock Island rental market consists of single-family homes, low-rise, garden, and mid-rise buildings. The City has approximately 3,200 units in multifamily buildings of two or more units. Of these units, just under 2,500 had data available on CoStar.com, a real estate data and analytics platform that collects data on commercial, industrial, and multifamily residential properties, which was utilized to analyze the multifamily market in Rock Island. Of the 2,500 units listed in CoStar, approximately 62%, as shown in Chart 15, are in some way considered affordable. CoStar includes units that are rent-restricted, rent-subsidized, and rented at below-market rate in this category.

Chart 15 – CoStar Categorization of Rental Units



As shown in Chart 16, one- and two-bedroom units make up the largest portion of Rock Island’s market-rate multifamily housing stock, at 44% and 35% of units, respectively. Approximately 12% of units have three-bedrooms, 7% are studio apartments, and only 2% have four-bedrooms. The average monthly rent across all market-rate multifamily rental properties was \$654 a month and \$0.97 per square foot. The average monthly rent ranged from \$450 for a studio apartment to \$1,354 for a three-bedroom unit, as shown in Chart 17.

Chart 16 - Market-Rate Multifamily Rentals by Number of Bedrooms

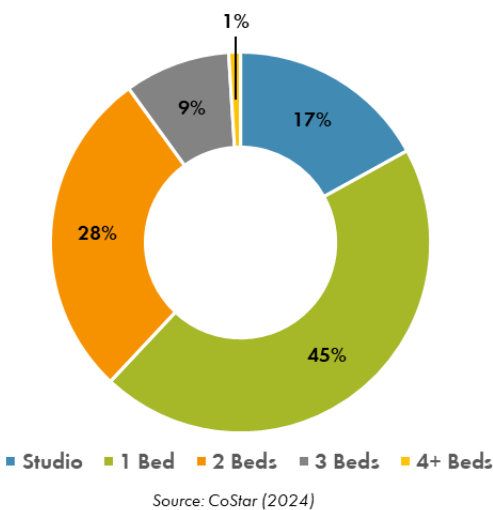
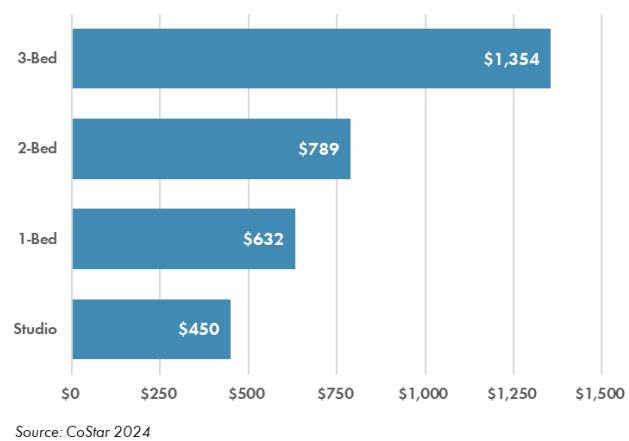
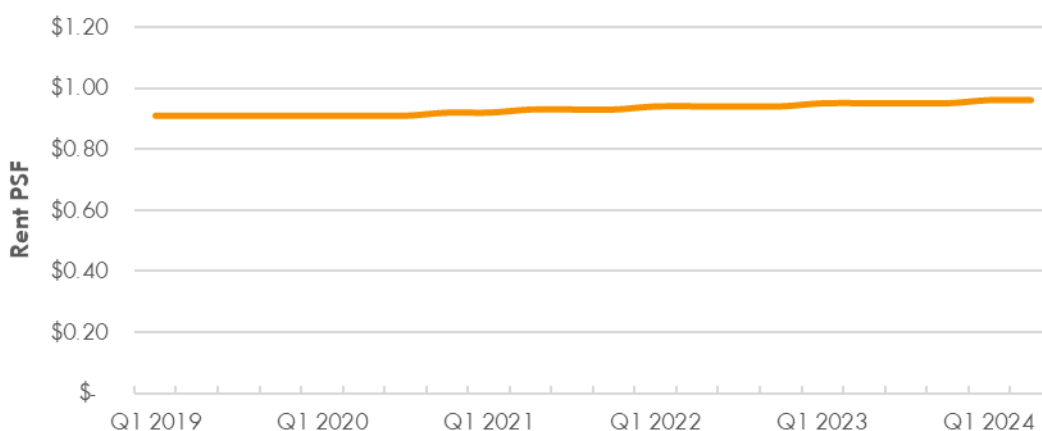


Chart 17 - Average Monthly Rent for Market-Rate Multifamily Units by Number of Bedrooms



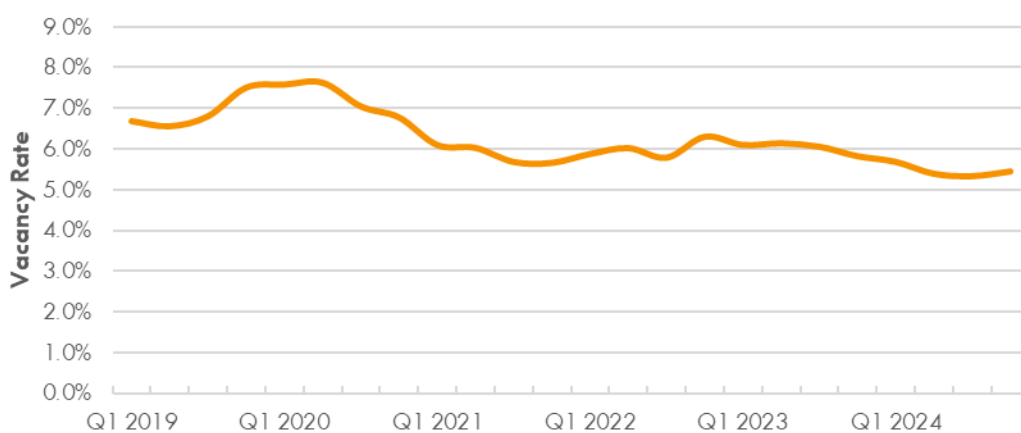
Since 2019, the average rent per square foot across all multifamily market-rate units has stayed relatively stable, as shown in Chart 18. In the first quarter of 2019, the average rent per square foot was \$0.90, compared to \$0.96 in the fourth quarter of 2024. In contrast, the vacancy rate has declined since 2019. Despite a moderate increase in vacancy rate in 2020 during the height of the COVID-19 pandemic where vacancy peaked at 7.6%, the vacancy rate has since recovered to reach 5.5% in the fourth quarter of 2024, lower than the pre-pandemic vacancy rate of 6.7%. The change in vacancy rate over time is shown in Chart 19.

Chart 18 - Rent Per Square Foot of Market-Rate Multifamily Rentals Over Time



Source: CoStar 2024

Chart 19 - Stabilized Vacancy Rate of Market-Rate Multifamily Rentals



Source: CoStar 2024

For additional information regarding the rental housing market, refer to Section 4 and Section 10 of the 2024 HNA.

AFFORDABILITY

Nearly half (46%) of all Rock Island households are cost burdened or severely cost burdened. Cost burdened households spend more than 30% of household income on housing costs, and severely cost burdened households spend more than 50%. The lowest earning households in Rock Island bear the brunt of this cost burden, with 72% of Rock Island’s renter households that are considered to be low-income or extremely low-income classified as cost burdened.²² *For additional information regarding the affordability, refer to the 2024 HNA.*

²² Housing Needs Assessment for the Moline, Rock Island, & Davenport Consortium, 2024.

SECTION VI – LOCAL HOUSING INCENTIVES AND FINANCING PROGRAMS

CONSTRUCTION AND DEVELOPMENT FUNDING & INCENTIVES

New Housing Construction Property Tax Rebate Program

Rock Island offers a real property tax reimbursement program for the property owners of newly constructed owner-occupied single-family homes or condominiums. In addition to new construction, properties subject to extensive rehabilitation to either convert a unit from non-residential to residential use or improve a residential unit that has been vacant for at least five years may be eligible for the rebate program. The rehabilitation must bring the unit into full compliance with current building codes and the entire interior of the unit must be replaced. The program is exclusive to market-rate housing units and does not apply to income-restricted housing units or housing developed with Low-Income Housing Tax Credits or other similar incentives. The program offers a 10-year property tax reimbursement of up to \$2,000 per year and \$10,000 over the ten-year period.

Residentially-Zoned, City-Owned Vacant Lot Sales

The City of Rock Island has established a streamlined and low-cost process for the sale of certain city-owned, residentially zoned properties. City-owned vacant lots with residential zoning and less than one acre in size are eligible for the program. Parcels will be priced at ten cents (\$0.10) per square foot, unless the purchaser already owns an adjacent property, in which case the price may be reduced to \$1.00. Larger lots or those with non-residential zoning will be evaluated on a case-by-case basis. The program has no requirement for the use of the property once it has been purchased, so long as it complies with zoning.

This program replaced the Home Ownership Made Easy (“HOME”) Program formerly offered by the City which sold city-owned lots for \$5.00 and waived permitting fees, but required that a home be built on-site. The HOME Program was ultimately unsuccessful, resulting in the construction of only one home over the course of eight years.

Downtown TIF

The City recently completed the process of creating a TIF for Downtown. The City is considering ways to utilize the Downtown TIF to offer business assistance programs, support façade improvements, bringing buildings into full compliance with local building codes, and supporting office to residential conversions. The City has four other TIF Districts previously created including the Columbia Park TIF (August 14, 2007 – August 14, 2030), Parkway/I-280 Casino TIF (November 22, 2004 – November 22, 2027), The Locks TIF (March 17, 2014 – March 17, 2037), and Watchtower TIF (March 17, 2014 – March 17, 2037). In Illinois, cities may use this tool to

assist developers with the following: assessment and cleanup of contaminated soil, building rehabilitation, construction of engineered barriers such as parking lots on contaminated sites, demolition and site preparation, and land assembly costs.

HOMEOWNER ASSISTANCE PROGRAMS

Property Tax Relief²³

SENIOR HOMESTEAD EXEMPTION²³

The Senior Homestead Exemption allows for the Equalized Assessed Value (“EAV”) of a property to be reduced by \$5,000. The applicant must live on the property during the assessment year and must be at least 65 years old.

SENIOR FREEZE EXEMPTION²³

Residents reaching the age of 65 may apply for the Senior Freeze Exemption, which will freeze the assessed value of the property at its current value. To be eligible, property owners must be at least age 65 with a gross household income of less than \$65,000, and they must have owned and occupied the home for two consecutive years. The property owner must also have signed up for the Senior Homestead exemption. The Senior Freeze Exemption must be renewed annually.

OWNER-OCCUPIED EXEMPTION²³

The Owner-Occupied Exemption lowers the EAV of a property by up to \$6,000. The property must be an owner-occupied single-family home, or a renter-occupied home where the leaseholder is required to pay real estate taxes.

HOME IMPROVEMENT EXEMPTION²³

The Home Improvement Exemption is a four-year deferral of any increase in property assessment as a result of improvements such as a deck, addition, garage, porch, or other improvement. The property must be an owner-occupied residential property and a maximum of \$75,000 in market value may be deferred.

²³ All of the property tax relief programs listed are offered through Rock Island County except for the Historic Property Exemption. Refer to the Rock Island County website or the State Historic Preservation Agency for more information.

DISABLED PERSONS EXEMPTION²³

A disabled owner-occupant of a residential property may be eligible for the exemption of up to \$2,000 in EAV through the Disabled Persons Exemption.

SENIORS TAX DEFERRAL²³

Residents older than 65 earning less than \$50,000 annually may be eligible to defer payment of all or a part of the property taxes on the home they own and occupy. The program functions as a loan with an annual interest rate of 6% which must be repaid upon the sale of the residence or the death of the taxpayer.

DISABLED HOME VET EXEMPTION²³

Disabled veterans that have received financial assistance for the purchase or construction of housing with adaptations necessary to meet the needs of their disability may be eligible for the Disabled Home Vet Exemption. This exemption reduces the home's taxable EAV by up to \$100,000.

DISABLED VETERANS STANDARD EXEMPTION²³

The Disabled Veterans Standard Exemption lowers the EAV of a residential property owned and occupied by a veteran with a service-connected disability of at least 30%, with the exact amount of the exemption varying by degree of disability. Veterans with a disability of 30% to 50% could receive an EAV deduction of \$2,500 while veterans with a disability of 50% to 70% are eligible for an exemption up to \$5,000. Veterans with a disability of 70% or more can receive an exemption of up to \$250,000.

HISTORIC PROPERTY EXEMPTION²³

Owner-Occupied single-family residences undergoing substantial interior or exterior rehabilitation to preserve and improve a historic building may be eligible for the Historic Property Exemption. Eligible properties must be individually listed on the National or Illinois Register of Historic Places, individually designated as a landmark by the county or municipality or located within a national or local historic district. The Historic Property Exemption provides an eight-year freeze of the property's assessed value followed by a four-year step-up period.

Owner-Occupied Housing Rehabilitation Programs

The City of Rock Island receives an annual entitlement award of CDBG funding through HUD. Both the Emergency Owner-Occupied Housing Rehabilitation Program ("Emergency Rehab Program") and the General Owner-Occupied Housing Rehabilitation Program ("General Rehab Program") provide financial assistance for home rehabilitation through forgivable loans up to \$24,999. Loans are secured through a recapture agreement that places a lien against the property for a period of five years, during which time the property owner must continue to reside in the

home. Repair and rehabilitation projects eligible for funding include, but are not limited to, those that bring the home up to local codes and standards, address deferred maintenance, or address health or safety hazards. Eligible applicants for the program are owner-occupied households earning less than 80% of the Area Median Income (“AMI”) and households may only receive assistance through the General Rehab Program once every five years. The property must also be a legal conforming use, be current with property taxes and utility billing with the City, and be without weed, grass, or nuisance violations. A member of City staff is designated to work with applicants and inspect the property, determine the scope of work, bid and select a contractor, and supervise construction.

The Emergency Rehab Program is intended to address housing conditions that are considered to be emergencies requiring immediate action. As a result, there is no waiting list, and eligible households and projects will be addressed as quickly as possible. The Emergency Rehab Program will address furnace failures between November and April, hot water heater failure, water service failure, sewer lateral failure, severe roof failures threatening mechanical and electrical systems with water infiltration, severe barriers to accessibility preventing reasonable use, entry, or exit of the property by the homeowner, or lead poisoning in a child under the age of six.

Approximately half of the City’s annual CDBG funding goes toward these two rehabilitation programs, amounting to approximately \$500,000 in assistance annually and supporting about 35 households per year. The General Rehab Program currently has a waitlist of 80 households.

Live Work Rock Island

Live Work Rock Island is a homebuyer assistance program offered by the Development Association of Rock Island (“DARI”) to the employees of its member companies earning up to 120% AMI and purchasing a home within the City of Rock Island. The program provides eligible homebuyers with downpayment assistance of up to 5% of the purchase price and up to \$1,000 for closing costs. Homebuyers must contribute at least \$1,000 toward the home purchase and attend a homebuyer education class. HUD-certified Housing Counselors will meet with residents to provide individualized support throughout the process. The average homebuyer receives \$5,500 in assistance through this program. As of 2023, Live Work Rock Island had provided assistance to 422 employees since the program first began in 2003. In 2023, this assistance included 13 home closings, \$111,023 in downpayment assistance, and \$1.8M worth of real estate transactions.²⁴

²⁴ “Annual Report 2023.” Development Association of Rock Island, <https://rockislandforward.com>.

SECTION VII – SUMMARY OF KEY FINDINGS

As the first of the Quad Cities to develop, Rock Island’s housing stock is older than its neighbors. The City has some of the most beautiful residential real estate, both in terms of architectural diversity and history and in terms of natural landscape. That being said, the potential offered by this architectural character and natural environment is not fully realized. Additionally, as homes have aged, some of the City’s housing stock has fallen into disrepair or become outdated. Code enforcement will be crucial to ensure that the existing housing stock is repaired and maintained, creating opportunities for future investment. Home maintenance and the rehabilitation of existing housing stock is one of the biggest opportunities for the City.

The City of Rock Island has sought to be a leader in the Quad Cities when it comes to building and life safety. One of the ways in which they have pursued this has been through the City’s decision, effective in 2018, not to amend the requirement within the International Residential Codes (“IRC”) that all new one- and two-family dwellings and townhouses be built with fire sprinkler systems. The choice to keep the fire suppression system requirement in place has also been made by some other states and cities as they have adopted more recent editions of the IRC as part of their building codes; however, it has been far more common for communities to amend this requirement out of the code. Despite its limited application, the requirement was intentionally incorporated into the IRC beginning with its 2009 edition because fire sprinkler systems provide residents with additional safety mechanisms that can save lives and property in the case of a fire. This is especially important as researchers have found that residents have less than three minutes to safely escape their home during a fire, significantly less time than decades prior.²⁵ Over time, changes to building materials, the prevalence of open floor plans, and the increase of synthetic materials in home furnishings have increased the risk of injury and death in home fires. The use of sprinkler systems in homes has been found to reduce that risk, lowering the rates of death and injury in a fire by 90% and 32% respectively, according to the NFPA.²⁶

Rock Island is currently the only Quad City community that has opted to keep this portion of the IRC in place, though Rock Island County has chosen to keep the requirement for townhouses and added an exception for one- and two-family dwelling that have specific types of flooring with greater fire protection. The inclusion of fire suppression systems in new construction residences can be expensive, with estimates ranging from \$6,000 to \$20,000 in added cost per housing unit. This estimate does not account for any ongoing costs that will be required for the homeowner to properly maintain the system.

²⁵ Fire Safety Research Institute, “New Comparison of Natural and Synthetic Home Furnishings,” 2020.

²⁶ National Fire Protection Association, “U.S. Experience with Sprinklers,” 2024.

While this requirement for new home construction should not be construed as the cause for the stalled housing development market in Rock Island, it is a contributing factor, particularly for smaller developers and infill projects. The City will need to consider if there are other ways in which a similar level of fire safety in homes can be achieved, such as through the utilization of more fire-resistant building materials or construction methods, that could be incorporated into the building code as alternatives to a sprinkler system. Additionally, financial incentives could be considered to support development projects that might be less able to raise the capital required to cover the upfront cost of a sprinkler system or may not be able to justify the upfront investment due to local home values and estimated sale prices limiting returns on that investment.

Historically, the City has not intervened in deteriorating properties until the building's conditions were dire, often to the point of requiring demolition. It has become important for the City to intervene earlier to avoid losing additional housing stock and to improve neighborhood stability and conditions. The new Quad Cities Land Bank Authority ("QCLBA") offers a mechanism through which earlier intervention and stabilization can occur, though it will take time for the organization to grow and develop its capacity. Collaboration between the City and residents could help assist property owners in maintaining their properties. This could include financial assistance, support finding quality and reliable contractors, and information and instruction on routine and preventative maintenance. The City should be prepared to support residents in addressing the issues identified.

The City should work to build a greater level of trust between residents and City staff. This will require intentional efforts to connect and engage with residents, increased transparency of City projects, programs, and processes. Additionally, community members may not know what resources are available to them or how to access them. Clear and consistent information should be shared with residents as to what programs are available, what eligibility requirements exist, and how one could apply. This information should also be readily and easily accessed from a digital location accessible by the public at any time. City staff members should be knowledgeable of these programs and able to accurately and expediently answer resident questions.

The City of Rock Island has seen little to no new housing development in recent years. In contrast, the Iowa cities of Davenport and Bettendorf have seen more recent construction of housing, offering newer and more modern housing options. These new homes are also more likely to be in more urban and walkable areas than new construction occurring on the Illinois side of the river which is more likely to be located in suburban areas. Living in walkable, urban areas near amenities is most appealing to students, young professionals, and younger couples and families. Northeast Rock Island's robust street grid offers the potential for increased walkability and bikeability if the City were to invest in improvements to the sidewalk network and cycling infrastructure. These investments could increase the appeal of these neighborhoods. Overall, the City needs to continue analyzing, making determinations, and implementing incentives for single-family dwellings in walkable, urban areas.

In terms of housing typology, there is an immense shortage of housing opportunities for older residents (65+) and individuals with disabilities. Introducing additional senior housing could free up some housing stock that is currently occupied by aging homeowners who would prefer to downsize to reduce the burden of home maintenance without leaving the community. This senior housing needs to be developed in appropriate and desirable locations and with the necessary amenities on property or nearby for the targeted resident population. The senior housing needs to have desirable layouts and sizes as well as feasible upfront and on-going costs.

Each year, there are also approximately 400 to 500 Augustana College students in need of off-campus housing. Currently, these students primarily occupy inexpensive rental properties within walking distance of the College. Some of these properties are in poor condition and many sit vacant during the summer months.

The City's housing stock is generally considered financially attainable, particularly in relation to the home values in Iowa, but property taxes are of greater concern in Illinois. There is a significant amount of rent-restricted and subsidized affordable housing in Rock Island, and there is some concern regarding the over-concentration of poverty. Recent efforts to prioritize housing developments that are smaller-scale, mixed-income, and/or strategically-located have begun to address this. RIHA and CHP are important partners for the City to continue to work with on future subsidized affordable housing projects. This relationship is critical to applying for and securing funding for subsidized affordable housing developments. Applications with clear support from local government and in compliance with local plans are awarded more points in the selection process. This support and compliance can drastically increase a project's likelihood of receiving funding. This is evidenced by the success of Community Home Partners' application for Illinois Housing Development Authority ("IHDA") funding for the development of 25 homes for veterans on a site donated by the City. Overall, RIHA's and CHP's existing standing and experience working with HUD and IHDA, along with their overall reputation, positions them to be the most successful at developing and managing subsidized affordable housing in Rock Island in the future.

The City will need to take a proactive approach to development, taking initiative to encourage and incentivize development in the City. The Southwest and potential annexation areas are more suitable for subdivision development than the Northeast, given the limited amount of available large tracts of land. However, the limited access points for utilities and the topography pose expensive challenges to new development in these areas. These areas are also less accessible via transit and have fewer nearby amenities. Infill development will be crucial to the City's future strategy as a way to utilize existing infrastructure and stabilize neighborhoods. As infill development is often less desirable and cost effective for builders, the City should consider ways to encourage and incentivize infill and scattered site development. The City may also consider site assembly for larger housing developments for a limited number of priority sites that offer the most potential. These housing developments could either be market rate, unrestricted financially

attainable, or rent-subsidized units developed in partnership with RIHA. When selecting these priority sites, the City needs to consider utility access, site control, and existing site conditions.

While many of the City's requirements regarding permitting and zoning are comparable to those of other communities, there is a perception that internal administrative processes and unclear requirements make it difficult to develop in the City of Rock Island. Changes in staffing in City departments can also make it difficult for developers to build relationships and understand expectations. Improvements to ensure consistency across different staff members or when staff members transition may be necessary. Offering opportunities for developers and contractors to meet with new staff may prove beneficial. Additionally, updates to the City website, clearer documentation outlining different processes, such as permit applications or re-zoning requests, and checklists of all required documentation can help everyone to better navigate the processes and improve efficiency.

Ultimately, there does not seem to be a perception that existing housing stock conditions, school quality, community amenities, transportation access, walkability, local policies and processes, or other similar factors are individually inhibiting or discouraging residential development. However, as a whole, these factors have combined into a general perception by non-residents that Rock Island may not be the community of choice within the Quad Cities. This perception has, to some extent, stalled development. More locally, though, there is a great sense of pride in the City, the school district, and the neighborhoods. The City has, to put it quite simply, a marketing problem. Moving forward, the City will have to work to change the way in which it is viewed both individually and relative to its peers. This positive and proactive marketing should focus on highlighting the community's strengths and opportunities, City-led efforts that have previously gone unnoticed, projects by City partners, and overall progress toward the City's goals.

SECTION VIII – STRATEGIC ROADMAP

INTRODUCTION

The Strategic Roadmap is intended to be a guide to the implementation of recommended strategies that can begin to address the housing challenges identified through the planning process. There are many possible ways in which these challenges could be addressed. Additionally, many factors influence the feasibility of the strategies including complexity of implementation, monetary costs, and staffing capacity. Taking into account feasibility considerations alongside the impact potential of different strategies, several priorities emerged for the City of Rock Island to focus on in the coming years. The following sections outline these strategies as well as the next steps for the City. Where appropriate, the following sections incorporate discussions of relevant case studies and best practices for consideration.

STRATEGIES FOR EXISTING HOUSING STOCK

One of the City's largest assets when it comes to housing is its existing housing stock. However, without sufficient maintenance and upkeep, these properties can also become a liability. The City's building codes, code enforcement and nuisance policies, rental registration requirements, and registry of abandoned, vacant, and foreclosed properties all strive to ensure residential buildings in Rock Island are safe and habitable. These policies have begun to serve as a model for some of the surrounding Quad City communities as they have explored ways to monitor vacant, unmaintained, or rental properties. However, each of these policies can only do so much without ongoing enforcement and monitoring, regular updates to ensure effectiveness, and resources for residents and property owners. The following strategies outline the priorities for the City to preserve and improve its existing housing stock for existing and future occupants.

Continue Efforts to Transition from Reactive to Proactive Code Enforcement

Over the last few years, the City has made a concerted effort to shift its code enforcement practices from a reactive to proactive system. This has meant a shift from a system entirely dependent on resident complaints to trigger an inspection to one that involves regular inspections of rental properties and coordinated driving routes across the entire City to identify exterior violations or nuisances. The Inspections Division has expanded as a result, to its current staffing level of one administrative assistant and three inspectors specifically focused on code enforcement and nuisances. However, it is evident that staff are currently prioritizing certain inspections and property types over others due to the high volume of properties and limited capacity of staff. Current priorities focus on inspecting all properties on the City's rental registry to overcome the backlog and get every property on a regular inspection schedule. Once this backlog is addressed,

the City will be in a better position to focus on vacant, abandoned, and foreclosed properties as well as allow for proactive visual inspections to become more frequent and thorough.

It is evident that there is a tradeoff between hiring additional staff to increase capacity and adapting to the current load with existing staff capacity by simply prioritizing. However, if the City wants to prioritize building safety and pursue its effort to institute a truly proactive code enforcement policy, serious consideration must be given to the possibility of increasing staff capacity. This could be in the form of additional full-time inspectors or through temporary inspectors brought on staff until the backlog is addressed and inspection demand reaches a more manageable level. The busiest time for the Inspection Division is late spring through the fall when grass and weed nuisance violations spike and place additional demand on staff. The City could also consider the addition of a part-time or seasonal inspector focused solely on nuisance violations.

Another challenge relating to code enforcement and the various building registry programs in place is the magnitude of unpaid fees, fines, and liens on properties that have been non-compliant or where the City has had to intervene and pay for repairs or building demolitions. While the City is somewhat limited in its ability to pursue repayment of these balances, there are some strategies that have proven effective in other communities that could assist the City in recovering some of these costs and better hold property owners accountable for the condition of their buildings. City staff should work with the City attorney to identify strategies for pursuing the payment and recovery of these balances and liens.

Receivership, the judicial process by which a court-appointed receiver is tasked with rehabilitating a property, has proven successful for some communities in addressing properties that persistently violate local building codes and when efforts to work with the owner to come into compliance are unsuccessful or a property is ultimately abandoned, though it should be considered a remedy of last resort. Receivers are responsible for conducting necessary repairs within a court-ordered timeframe. Repair expenses are then certified by the court and recorded as a priority lien on the title which must be repaid by the property owner. The receiver can foreclose on the lien if it remains unpaid, ultimately leading to the transfer of the property's ownership. In some cases, the initiation of the receivership process may be more likely to prompt a property owner to commit to restoring the property themselves when faced with the potential of losing it. If the property owner fails to complete the court-mandated repairs in the designated timeframe, the receivership process will resume. Though historically receivership has at times failed low-income and minority communities, either through insufficient demand for private receivers or the actions of predatory practices that resulted in displacement, a thoughtfully designed process involving community partners has the potential to stabilize long-term problem properties, reintroduce housing stock, and ultimately benefit neighborhoods.

CASE STUDY: TROUBLED BUILDINGS INITIATIVE – CHICAGO, ILLINOIS

The City of Chicago’s Troubled Buildings Initiative (“TBI”) addresses troubled and abandoned buildings throughout the City to prevent further building deterioration or demolition. Multiple departments, agencies, and community partners collaborate on an effort to work with existing property owners to address code enforcement issues and restore the buildings to active use. In cases in which the property owners have abandoned the property or continue to not comply with existing codes, the judicial procedure of receivership is pursued. In these cases, individuals, organizations, or developers can petition to become receivers; otherwise, one of two organizations is appointed receiver by the court: the Community Investment Corporation for properties of 5 or more units or Neighborhood Housing Services of Chicago for properties with one to four units. As part of the TBI, funding sources for rehabilitation are available, and an affordability requirement is instituted for all assisted properties. Additionally, the Dearborn Realist Board, the oldest African-American real estate trade association, partnered with the City of Chicago to develop a Community Receiver Program that trains and empowers local professionals in the necessary tools to act as receivers and rehabilitate housing in their community. Training was offered to participants at no cost and led by volunteers from the City, nonprofit lenders, and the Dearborn Realist Board.²⁷

Leverage Transition to New Internal Software System to Implement New Cross-Departmental Data Collection, Tracking, and Monitoring System

The City is currently in the process of transitioning to a new internal software system across all departments. This transition, expected to occur over the course of the year, presents an opportunity for the City to be more strategic in the ways in which each department operates individually and collectively with regards to data collection and tracking. Most notably, the data collected by the Inspections Division could be more strategically collected and organized in such a way that better facilitates future monitoring and review. Pairing Inspections Division data with data from other departments, such as the police and fire departments or data on building permits or utility shut-offs, could help code enforcement officers better identify properties or geographic areas that may need additional or more immediate attention.

In order to know how the City could better utilize and coordinate its data, it must first understand what data is already being collected by different departments and how. The City should inventory all departments to understand what data exists and what opportunities there are to share data and better utilize it. In this process, the City should also consider if there are ways in which additional data could easily be incorporated in existing data collection and entry processes or if there are more useful ways in which data could be categorized or labeled that could improve functionality. The City will then need to develop protocols related to data entry including frequency of data collection and entry as well as recognizing circumstances that might necessitate updates or additional data

²⁷ City of Chicago, Illinois and Dearborn Realist Board.

entry. Staff members should be trained in how to properly record and enter data into the system in order to ensure the completeness, accuracy, and consistency of data across all staff members.

The effort to collect, record, and share data across departments can only serve its purpose if an intentional effort is made to analyze and track this data over time. Useful information could be gathered from the data related to existing conditions, such as determining areas with higher numbers of problem properties. The data collection could also be useful in understanding trends over time, such as how property condition, building fires, and criminal activity have changed in a specific area after several years of focused rehabilitation efforts. Ultimately, the City will need to create a protocol for the analysis of this data, which would require assigning the task to a staff member and determining the frequency of review. The City should also consider ways to share the findings of the analysis with other staff members, City Council, and the public, to increase transparency and accountability.

CROSS-DEPARTMENTAL DATA POINTS TO TRACK

The following list includes some data points that are likely already collected in some way by various City departments or partner agencies that could be associated with individual parcels, property owners, and/or blocks and should be considered for incorporation into a comprehensive data collection, tracking, and monitoring system. Other data points that are not on this list should still be considered.

- Verified code enforcement and nuisance violations
- Building permit records
- Properties registered as vacant, abandoned, or foreclosed
- Registered rental properties
- Property inspection records
- Property tax payment history
- Fine payment history
- Existing liens on the property
- Property owner and manager details and contact information
- Active and inactive utilities on site
- Fire department actions (e.g. structure fires, especially in vacant buildings)
- Police department records²⁸

²⁸ The City should use caution when making decision based on police calls to a property. It is important to ensure that City policies and actions do not unfairly burden victims of crimes, particularly victims of domestic violence, nor discourage residents or property owners from placing calls for emergency services.

CASE STUDY: OPEN BALTIMORE AND CODEMAP – BALTIMORE, MARYLAND

In 2016, the City Council of Baltimore, Maryland passed legislation creating an open data policy, requiring the regular release of city data. By 2021, newly elected Mayor Scott pushed for further efforts to rebuild public trust through transparency and open data, leading to the creation of an open data hub, Open Baltimore, which today provides public access to hundreds of datasets, dashboards, and data trackers. In order to develop and build out Open Baltimore, the city conducted a data inventory, assigning representatives from each agency the role of Data Steward. Each Data Steward was responsible for identifying what data their agency manages, how it is organized, what time periods and geographic areas the data covers, how frequently data is updated, and any other relevant information. This inventory allowed city departments to better understand what data existed and how they could request it if desired, as well as served as a starting point for identifying data to be published to Open Baltimore. Baltimore’s Department of Housing and Community Development (“DHCD”) also developed a mapping application CoDeMap that consolidates and visualizes a number of different departmental data. Visitors to the site can look at individual property data, including notices, citations, permits, licensing, and ownership information, among others, as well as look at specific data points within existing or customized geographic areas. Internally, the city utilizes the program to evaluate existing conditions in specific areas, focus code enforcement activities, and inform planning processes.²⁹

CASE STUDY: BUILDINGBLOCKS ADVANCED PROPERTY INFORMATION DATA – ROCHESTER, NEW YORK

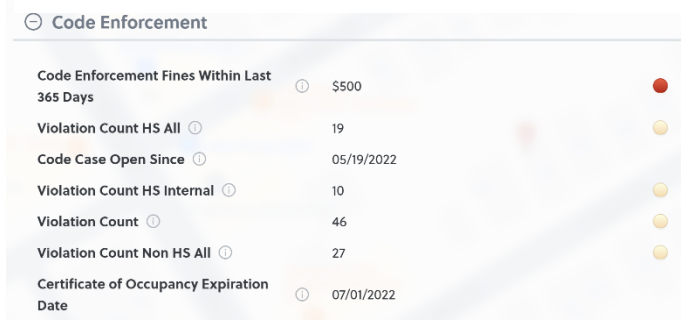
The City of Rochester, New York provides a publicly accessible database on their website where residents can learn more about every parcel of land in the city. Utilizing the BuildingBlocks application developed by the company Tolemi, the city makes a vast amount of data from numerous departments available through a map-based program. Residents can adjust the map to display certain data points or zoom into a specific location and load another page that summarizes all of the data associated with the parcel. Datasets included in the BuildingBlocks platform include parcel information (e.g. address, owner name and address, dimensions, and assessed value), details about structures on site (e.g. square footage, year built, and number of floors), the most recent sale, whether the property is owner occupied, foreclosure status, water bill payment history, code enforcement and nuisance violations and cases, structure vacancy, certificates of occupancy, and building and business permits.³⁰

²⁹ City of Baltimore, Maryland. <https://data.baltimorecity.gov/> and <https://cels.baltimorehousing.org/codemapv2ext/>

³⁰ City of Rochester, New York. <https://www.cityofrochester.gov/departments/neighborhood-and-business-development/buildingblocks>

The city also calculates a code compliance score for all rental properties, owners, and managers, which can be informative to prospective tenants, interested buyers, neighbors, and other interested parties, while also helping the City to better target enforcement. The scoring system was developed in collaboration among city staff, Tolemi, and the city’s Landlord/Tenant Advisory Committee, with the goals of creating a system that was automated, objective, transparent, enabled targeted enforcement, and rewarded good landlords. Scores take into consideration a number of factors, including open health and safety violations, time since oldest violation was cited, expired certificates of occupancy, and structure vacancy. Properties that have changed management or ownership in the last 90 days are removed from the scoring system, and the grace period can be extended in specific cases where building permits or work schedules are approved and there are no immediate hazards on site.³¹

Figure 18 – Example Code Enforcement Summary on Rochester’s BuildingBlocks Platform



Source: Rochester, NY and Tolemi

Increase Efforts to Support the Maintenance and Rehabilitation of Existing Residential Properties

In addition to holding property owners accountable for the condition of their properties through code enforcement efforts and targeted efforts identified through the strategic use of data, the City must proactively prioritize and encourage improvements to the existing residential housing stock by supporting the maintenance and rehabilitation of existing residential properties. The provision of resources including financial support; assistance identifying qualified contractors; or help navigating the necessary approvals, permits, and inspections can ensure that property owners interested in making improvements are more able to do so in a safe and timely manner.

The City currently utilizes CDBG funding on the rehabilitation of 25 to 35 owner-occupied homes annually. Funding is limited to households earning less than 80% of the AMI and the program’s waiting list is close to triple its annual capacity. It is evident that there is a greater need for additional funding to support the rehabilitation of homes occupied by qualified low-income residents as well as funding for residents that exceed these income thresholds.

The City also utilizes funding from the Home Repair and Accessibility Program (“HRAP”) and the Strong Communities Program (“SCP”) through IHDA to accomplish larger residential rehabilitation projects. This program provides funds for demolition costs and restores

³¹ City of Rochester, New York. <https://www.cityofrochester.gov/departments/neighborhood-and-business-development/property-manager-code-compliance-score>

approximately five vacant homes annually. One additional home each year is targeted for a full gut rehab using a combination of CDBG and SCP funding. The goal of these larger rehabilitation projects is neighborhood stabilization and the conversion of vacant residential properties back to their active use as a primary residence. The effects of these rehabilitations on the surrounding neighborhoods are noticeable, as some nearby homes have followed with their own improvements in response, leading to a larger impact beyond the City's direct investment.

The City envisions future vacant property rehabilitation projects that could be done in collaboration with the Quad Cities Land Bank Authority as it begins to acquire vacant residential buildings in Rock Island. The City should continue to explore ways in which additional local, state, federal, or philanthropic funding sources can be allocated to these programs in order to revive the City's vacant property and stabilize neighborhoods. Funding the City has received through the American Rescue Plan Act ("ARPA"), for example, can be utilized for strategic stabilization investments. The City should institute a practice of clear and transparent communication regarding the availability of different funds and how they are being spent. This is not only beneficial for building trust among residents, but also to provide developers with better information about possible funding sources that could be accessed in partnership with the City to fill funding gaps in development proposals.

The City's recent incorporation into the River Edge Redevelopment Zone Program through the State of Illinois can serve as a beneficial resource for the City. In addition to its potential benefits for economic development purposes, the program can also be leveraged to support multifamily and mixed-use developments through building materials sales tax exemptions, property tax abatements, and the River Edge Historic Tax Credit Program for historic rehabilitations. Enterprise Zone and TIF are additional programs that the City could utilize to further support residential rehabilitation efforts. The newly created Downtown TIF is a great place to start these efforts and programs, through other TIF districts could be utilized or created to serve this purpose as well.

CASE STUDY: RESTORE, REPAIR, RENEW – PHILADELPHIA NEIGHBORHOOD HOME PRESERVATION LOAN PROGRAM

In 2019, the City of Philadelphia launched their Restore, Repair, Renew initiative which provides low-interest loans to homeowners to repair their homes. Households earning up to 120% of the Area Median Income are eligible, providing funding to households who might not otherwise qualify for low-income grant programs or conventional high-interest private loans. The City partners with a lender to offer 10-year, 3% fixed rate loans between \$2,500 and \$50,000 to eligible homeowners. Loans can be used on a variety of home repairs that will improve health, safety, weatherization, accessibility, or quality of life. The program also provides support throughout the loan and home repair process, utilizing a network of partners to assist with financial counseling, application support, and the selection of high-quality contractors.

Restore, Repair, Renew is part of Philadelphia's comprehensive local housing strategy that was developed in the City's ten-year Housing Action Plan, published in 2018. Administrative costs for

the program are covered by a taxable bond issuance. In 2023, Restore, Repair, Renew provided \$4.2M to 109 borrowers, averaging \$39,000 per loan.³²

CASE STUDY: EXTERIOR REHABILITATION PROGRAM – SPRINGFIELD, ILLINOIS

The City of Springfield, Illinois offers a matching grant program to properties located within two of its existing TIF districts that undergo qualifying residential improvements. Eligible improvements include repair and/or replacement of exterior painting or siding, tuck-pointing, masonry, roofs, porches, and exterior stairs. Only single-family, owner-occupied homes are eligible. Property owners must be in good standing and have no outstanding violations with the City and properties must be current on taxes and without City liens or debt. Eligible projects could receive up to \$15,000, and the City will pay no more than 50% of the total improvement costs.³³

CASE STUDY: MULTIFAMILY TIF PURCHASE-REHAB PROGRAM – CHICAGO, ILLINOIS

The City of Chicago, Illinois offers funding through TIF to purchase and rehabilitate vacant and/or underutilized residential buildings. Buildings must require \$10,000 or more in rehabilitation costs per unit to be eligible. Assistance will cover 30% to 50% of the total cost to acquire and rehabilitate the property and a comparable percentage of units must remain rent-restricted to households earning up to 80% of AMI for ten years following the improvements. The program is intended to rehabilitate multifamily buildings with five or more units, but in TIF districts without multifamily housing stock, multiple small residential buildings located within two-blocks of one another may be grouped together to form a single project of five or more units when pursuing funding.³⁴

CASE STUDY: WATER POWER LOFTS – ROCKFORD, ILLINOIS

In December 2024, a ribbon-cutting was held for the newly completed Water Power Lofts rehabilitation project in downtown Rockford, Illinois. The developer Urban Equity Properties rehabilitated a formerly vacant industrial building into a 64-unit apartment building with resident amenities, such as a gym and lounge. The nearly \$20M renovation was funded using a combination of sources, which in addition to traditional financing included federal historic tax credits, Illinois River Edge Historic Tax Credits, TIF incentives, and a forgivable loan from the City of Rockford. Local commitment to the project began in 2021, when Rockford's City Council approved a redevelopment agreement with Urban Equity Partners that included a pay-as-you-go TIF incentive equivalent to 100% of the project's increment through the life of the TIF and a forgivable loan of

³² Philadelphia Housing Development Corporation and Clarifi.

³³ City of Springfield, Illinois.

³⁴ City of Chicago, Illinois

\$490,873. The forgivable loan would be paid for by Rockford's Redevelopment Fund, which was financed by a 1% tax on hotel stays, restaurant bills, and bar tabs.³⁵

STRATEGIES FOR NEW HOUSING DEVELOPMENT

In addition to addressing the condition of the existing housing stock, the City of Rock Island must also strategically focus their efforts to encourage new residential development. These strategies are intended to address issues with the greatest potential for success in overcoming the period of stagnant residential development that the City currently finds itself in. New residential development can occur in essentially three different scenarios. First is infill development, or the development of individual lots scattered throughout the City. This can pose a challenge to developers as this form of development is often less cost effective and smaller lots may also be significantly limited due to zoning or building code constraints. The zoning code is fairly flexible when it comes to existing lots, although the code may need to make this clearer and more understood. Larger-site residential development is another scenario which could be the development of larger scale multifamily buildings, single-family subdivisions, or anything in between. These larger-site residential developments often consist of multiple parcels assembled for the purpose of large-scale redevelopment. Finally, new development could occur outside of the City limits and be annexed in or occur on land recently annexed into the City for the purpose of residential development. The strategies identified in this section address these three methods of new residential development along with the policies and partnerships that can contribute to the success of the City's residential development goals.

Identify Priority Sites for Infill and Larger-Site Residential Development and Focus Investments and Efforts In and Around These Sites

In terms of new residential development within the existing City limits, efforts must be focused on a limited number of sites that have been identified as priorities for residential development ("Priority Sites"). Identifying these Priority Sites will assist the City to more efficiently utilize the incentive tools at their disposal and to prioritize the efforts of staff. This is not to say that the City should discourage or hinder residential development projects that are proposed for sites that are not Priority Sites, rather that the City should not go out of their way to pursue developers for alternative sites until after the Priority Sites are addressed. Additional sites may become priorities over time, such as with changes to site control that facilitate site assembly, but the City should use caution in the short-term to not over-extend themselves by prioritizing too many sites.

Several Priority Sites have been identified as a part of this process, and these are described in the Priority Sites section of this document. These Priority Sites have undergone a preliminary review of

³⁵ City of Rockford, Illinois and *Rockford Register Star*

feasibility for development. Further evaluation should be performed to more comprehensively understand the existing conditions of the sites and any potential barriers to development that need to be addressed, which may require verification or reissuance of legal descriptions, surveys or plats. Any past environmental or engineering reports for the properties should be collected and reviewed. The City should investigate the existing infrastructure on and around these Priority Sites in order to determine if the existing infrastructure can currently meet the needs of future residential development on the site. Additionally, the City should review the existing zoning of each site and proactively re-zone the Priority Sites to, whenever possible, facilitate by-right residential development for the identified appropriate residential use. For sites in which the City is considering acquisition but the City does not currently have total site control, efforts should be made to obtain ownership of the remaining parcels.

Three Priority Sites are either entirely or partially located within the 11th Street Corridor, where new residential development and increased population density could better support the growth of the commercial corridor. Another three Priority Sites are located within the boundary of the Downtown TIF, allowing for new residential development of the sites to pair well with other efforts to reinvest in existing properties and infrastructure Downtown.

One of the largest tools at the City's disposal, with regards to incentivizing residential development, is infrastructure investments. The City should not underestimate the value and cost-savings associated with the City's investment in the necessary infrastructure in and around the Priority Sites. Ensuring that sufficient water, sewer, electric, gas, and internet services are extended to the site along with the necessary roadway access will not only provide cost and time savings for the developer but also demonstrate the City's commitment to pursuing development on these Priority Sites. The City should evaluate its existing infrastructure and its Capital Improvement Plan to consider ways in which areas around these sites might be targeted for reinvestment.

The City should leverage TIF, Enterprise Zone, and Rivers Edge Redevelopment Area incentives to support new residential development on Priority Sites. While utilization of some of these programs for residential development projects may be contrary to past practices, they are critical financial tools that must be utilized if residential development is truly a priority for the City. If the City decides to pursue a more robust strategy funded by these tools, partnering with taxing bodies early in the process is recommended to set expectations for all parties and demonstrate the benefit of their use in residential development.

The City should also look to utilize other local, state, federal, and philanthropic funding sources to support its efforts. Funding the City has received through ARPA, for example, can be utilized for strategic infrastructure investments in the areas around priority sites. The City should institute a practice of clear and transparent communication regarding the availability of different funds and how they are being spent. This is not only beneficial for building trust among residents, but also to provide developers with better information about possible funding sources that could be accessed in partnership with the City to fill funding gaps in development proposals.

CASE STUDY: THINK URBANA – URBANA, ILLINOIS

The City of Urbana, Illinois utilizes their Enterprise Zone to provide property tax abatements and sales tax exemptions to new residential development projects. Eligible projects must be new single-family or two-family construction with a minimum project cost of \$80,000 and located within the Enterprise Zone boundaries. New building materials that are permanently affixed to the eligible residential structure and purchased in the State of Illinois are eligible for sales tax exemption benefits. Property owners will receive 100% abatement on the incremental increase of the property tax resulting from the development in the first year. The abatement percentage gradually drops by 20% annually over the next four years, until the property owner is paying full taxes in year six. Homes do not need to be owner-occupied and in the case of sale, the property tax abatement will transfer to the new owner. Tax abatements are provided by the City of Urbana, the local school, park, and mass transit districts, Champaign County, and Cunningham Township.³⁶

CASE STUDY: KOCH PARK LAND SWAP – FLORISSANT, MISSOURI

In the fall of 2023, the City of Florissant, Missouri conducted a land swap with McBride Development to support the development of a new residential subdivision. The subdivision is to be developed on approximately 31 acres of underutilized park space in Koch Park, land which was owned by the City. In exchange for the 31 acres of land that would form the development site of the subdivision, McBride Development transferred ownership of nearly 44 acres of land adjacent to Sunset Park to the City. McBride Development plans to build more than 100 single-family homes and the City has plans for the new park space, including an expanded trail system and a new state of the art recreational archery range.³⁷

CASE STUDY: HARTKE SUBDIVISION - DIETERICH, ILLINOIS

Although the Village of Dieterich's population is only 890 residents as of the 2020 Census, the entrepreneurial spirit of their municipal leadership, taxing bodies, and home builders is worth replicating at the same scale or larger throughout Illinois. In the early 2000's, Dieterich began using TIF to help them build additional homes to attract new residents and students to their schools. They obtained a loan from a local bank to finance the road and utility infrastructure for a new residential subdivision and then sold the shovel-ready half-acre lots to interested developers at a significantly discounted price. The City then utilized the property tax revenue generated through the TIF as a result of the new construction to repay the private loan. As of 2022, there have been 93 homes built in Dieterich that were assisted by their TIF program. The Village's population increased from 617 in 2010 to 890 in 2020, and the local school's enrollment grew from 426 in

³⁶ City of Urbana, Illinois

³⁷ Florissant Economic Development Department

2009 to 607 in 2022. The Village completed these projects in partnership with their local taxing bodies and school districts.³⁸

Develop a Clear Annexation Policy

As a City that is largely built-out with few vacant development sites of significant acreage, the potential for annexation of additional land is a consideration. Aside from a few pockets of unincorporated land entirely surrounded by Rock Island, the areas to the west and south of Southwest Rock Island would be the only feasible areas for annexation given the geographic constraints posed by the two rivers and the neighboring municipal limits of Moline and Milan. Generally, Southwest Rock Island and these potential annexation areas are characterized by significant topographic challenges, less connected roadway and utility networks, and significantly less accessible via public transportation routes. It will be important for the City to take these constraints into consideration when evaluating possible sites for annexation. The City will need to prioritize areas where public infrastructure, utilities, emergency services, and transportation access already exist or can be easily expanded.

The City should not rush to annex new property but instead take care to understand the possible impact of annexation on the City's expenses and revenue streams. This is true both for sites with established or recent residential development and for undeveloped sites being annexed for the purpose of future development. The City must create an annexation policy that can serve as a guiding document when considering annexations in the future, assisting in the evaluation of financial impact and feasibility and informing decision-making.

Once the City has created an annexation policy and determined sites for residential annexation and development, the City should focus on investing in infrastructure improvements and/or expansions that would benefit these sites and improve development feasibility. The City should also consider whether it is more appropriate to annex these sites while they remain undeveloped, prior to even development proposals being in place, or if the City will wait for developments to be planned or even completed first. It is important that the City be strategic and cautious with its considerations of annexation. Simply increasing the amount of land available for development within the City may not, on its own, produce the intended result.

In some cases, it may serve the City and the developer to utilize an annexation agreement as an opportunity to offer development incentives. Illinois municipalities have very few restrictions when it comes to the provisions of annexation agreements with anyone from individual property owners to large residential developers. The City can waive permit fees and even offer property tax abatement to property owners willing to annex their property; however, the City only has the authority to abate their own portion of the property tax upon a majority vote of their governing

³⁸ City of Dieterich, Illinois and Dieterich Bank

body. While the financial benefit to the annexing property owner may be relatively small compared to the abatement benefits offered within an Enterprise Zone or Rivers Edge Redevelopment Zone, it may still encourage annexation and development. One drawback of property tax abatement is that it does not produce any revenue that can be used to pay for infrastructure or pay off debt associated with infrastructure. A Business District Development Area, TIF District, or Special Service Area are all examples of tools that can generate their own funds to help pay for these improvements.

Evaluate and Update Internal Procedures and City Policies to Better Facilitate Residential Development

The City of Rock Island most recently updated its Zoning Code of Ordinances in 2020. In spite of this, there are still some sections of the code that are confusing, outdated, or potentially in conflict. Sections of the code may also pose challenges for development on the City's smaller infill sites, and the City should determine if adjustments should be made. There are also several sections of the code that were identified by the most recent AI as medium or high risk for contributing to discriminatory housing treatment or serving as an impediment to fair housing.³⁹ These sections of the code should be evaluated and addressed as needed. All in all, the City should conduct another review of its Zoning Code to ensure that it furthers, rather than hinders, the City's development priorities. In particular, the City should review terms and definitions, parking requirements, lot coverage and floor area ratio requirements, and approved land uses by district.

The City's building permit process is considered by some members of the development community as confusing or inconsistent. On the opposite end of the process, City staff often find themselves receiving applications that are incomplete or do not meet the requirements needed for their review. This results in both staff and developer time being wasted in order to identify and address these issues. The City should explore ways in which the building process could be simplified or clarified to cut down on these issues, including offering pre-application consultations for developers that have questions regarding the application process or City requirements. These pre-application consultations would need to be offered in an equitable manner to ensure there is no preferential treatment, or the perception of preferential treatment. The standardization of applications, checklists, and documents outlining the process could help make the process more straightforward. All materials needed for applications should be consolidated and clearly identifiable in one place on the City's website for convenience. Efforts should be made to regularly update this documentation to ensure it is clear to developers that they are following the correct process and completing the most up-to-date version of the application.

³⁹ Analysis of Impediments to Fair Housing Choice, 2024. Pages 128 -137.

CASE STUDY: PERMITTING SERVICES GUIDE - ATLANTA, GA

The City of Atlanta published a Permitting Services Guide in August 2023 to help property owners and developers navigate the process of land development and construction within the city. The 43-page guide reviews zoning, entitlement, permitting, and inspections, providing an overview of each process and how a person should navigate the existing regulations. The guide includes an overview of the regulatory environment, color-coded processes, several flow-charts indicating the order of events, relevant review committees, and application information. The City also provides clear contact information for staff that can assist in navigating the process.⁴⁰

Better Support Local Partners with Capacity and/or Interest in Supporting City Priorities on Residential Development

Several organizations have historically worked in the realm of housing in Rock Island and at least one has plans to increase their capacity and become more involved. RIHA and CHP have proven to be tremendous assets for the City when it comes to subsidized affordable housing development and management, and they continue to explore opportunities for additional projects for veterans and seniors. The development of rent-restricted housing requires greater public investment and more strategic financing, due to the project's debt capacity limitations because of its reduced operating income. The City can better support RIHA and CHP in the future with their applications for funding from IHDA and other entities by providing letters of support for appropriately located projects that reflect the needs of the community. Ensuring the City's approved planning documents outline strategic goals that can be satisfied by RIHA's and CHP's projects is another integral way to improve scoring related to securing public financing. Additional collaboration on site identification and assembly can also prove beneficial, as scattered site infill development is often not a feasible option for subsidized and rent-restricted affordable housing development projects. Overall, the City should be receptive to ways in which they can be a better partner to the RIHA, an entity that has already proven a willingness to invest in the City through the development and management of quality, rent-restricted housing.

West End Revitalization is in the process of growing its capacity, including through the creation of a Community Development Corporation ("CDC"), in order to implement their vision that the West End become a preferred place to live and thrive. In March 2024, their Three-Year Implementation Plan was released, which included "Housing and Land" as one of the five priority impact areas explored in the plan. Most notably, West End Revitalization would like Franklin Field to be redeveloped in alignment with the goals and vision of the West End residents. Franklin Field is located within the West End and is one of the City's larger vacant tracts of land available for redevelopment. The City of Rock Island can serve as a supportive partner to West End Revitalization as they pursue the implementation of their Three-Year Implementation Plan and the

⁴⁰ City of Atlanta, Department of City Planning.

redevelopment of Franklin Field. The City should strive to ensure that the priorities of the residents are heard and incorporated into projects in the West End moving forward.

Habitat for Humanity Quad Cities has historically been a great partner for the City of Rock Island, pursuing the development of around twenty infill lots with new single-family homes. More recently, the number of projects occurring within Rock Island have slowed or even stopped entirely, as construction costs have made it more challenging to develop within their model and sell homes at prices where the mortgage payment amounts to no more than 30% of the homebuyer's income. While this is a challenge nationally and even locally across the Quad Cities, the added expense of fire sprinkler systems required as a part of Rock Island's building codes exacerbates this issue. However, the organization would still like to build within the City and still retains ownership of a number of infill lots within the City. Rock Island should explore opportunities to better support Habitat for Humanity's mission within the City and options for helping overcome the added cost of incorporating the fire suppression systems.

STRATEGIES FOR SHAPING THE CITY'S NARRATIVE

Update the City's Website

The City's website is the most comprehensive resource for a resident, business owner, contractor, or developer to learn about City services, permitting requirements, or supportive resources. In some cases, it creates the prospective visitor's, resident's, or developer's first impression of the City. It is important that the City's website gives the impression of professionalism, competence, and approachability. It is also important that it provide transparent, clear, and accurate information in a user-friendly manner. Currently, the City's website can be challenging to navigate, and information on housing-specific programs and policies is sometimes out of date. In some instances, conflicting information will be provided on several different pages, or links to resources or other pages may be broken. In the short-term, the City should seek to address all areas of the website with outdated or conflicting information and repair broken links. A regular schedule for auditing and updating the website should be established to ensure that information is always up-to-date. In the longer-term, the City should explore options to revamp and redesign the website in its entirety to improve navigation, clarity, and transparency. This transformation will contribute to enhancing the City's image.

CASE STUDY: HOUSING RESOURCES - KENT, WASHINGTON

The website for the City of Kent, Washington provides visitors with a visually appealing, user-friendly, easily navigable, and useful website to learn more about the city, access city services, and locate resources. The website includes a "Housing Resources" page which is described as "a central location for housing resources for tenants, landlords, homebuyers, homeowners, and those facing

evictions or seeking information about housing policy.”⁴¹ This main landing page provides an extensive amount of information and resources on topics such as landlord and tenant rights and responsibilities, details on local, county, and state home repair programs, and legal resources. Additionally, the Housing Resources page also redirects visitors to additional information on other pages, such as the City’s Permit Center where contractors can learn more about the permitting process, the different types of permits, required documentation, and the online permit application portal. Overall, the Housing Resources page provides residents, property owners, and other interested parties with a starting point to find information and resources on any housing-related topic.

Increase Awareness by Residents and Prospective Developers of Available City Resources, Programs, and Priority Sites

Despite existing efforts by the City to communicate existing resources and programs available to residents, it is clear that a disconnect remains. Additionally, despite the City’s numerous investments into the community, such as the infrastructure improvements Downtown, home improvement projects funded through CDBG and IHDA, many residents are unaware projects are happening, who is responsible for them, and even the name of some of these projects. Oftentimes residents and developers find it easy to assume municipalities are not investing in their communities or that investments are being inappropriately concentrated in specific areas. Unfortunately, there are always more improvement projects to address and the need for additional funding. If developers lack awareness of local improvements, investments, and priorities, they will likely gravitate toward other locations that are top of mind and feel more open to partner opportunities. They may also assume the perceived lack of investment is a sign of a challenging market. It is important for the City to proactively counter any misconceptions by highlighting and advertising, in approachable and accessible ways that reach both residents and developers, the City’s dedication to the community, resources that are available, active investments, and openness to being a partner in making future projects reality.

To fully understand the extent of this disconnect between the public perception and the City’s actions, the City should conduct a survey of current residents to understand what policies, programs, and projects residents are aware of and which ones may need to be better communicated. The City should also look to identify if any specific geographies or demographics are less informed than others to better know where their communication strategies could be improved. In the survey, respondents could also provide feedback on the best ways to share information in the future.

Resource guides can provide a succinct, strategic, and informative way to share information about a lot of different resources to residents at once. These guides can be organized by topic area and can

⁴¹ City of Kent, Washington. <https://www.kentwa.gov/guides/housing-resources>

provide details about available programs, eligibility criteria, and the process and timeline to apply for or request assistance. These guides can be available on the City's website in a place that is easy to find, be handed out by staff members as needed, and even sent out to residents in the mail or over email along with their utility bills or other City mailings. Guides could also be provided to libraries, community centers, or local organizations that work with residents to hand them out. Ultimately the key is to not only have a guide that is well designed and informative, but also a method to distribute the information to ensure it reaches residents. Residents are an important advertising resource for a City because of their ability to act as unofficial ambassadors that can highlight the positive aspects of their City in consistent and organic ways to attract new residents, businesses, and developers.

As the City continues to invest in the community through its existing programs, such as the home repair programs or infrastructure investments, it should be sure to publicly highlight these projects and the City's role. This could be through signage at relevant project sites, news interviews, quarterly status reports or newsletters sent to residents, or other means. The City should also be sure to highlight the successes of its partner's projects, not only as a sign of support of these efforts, but also to highlight the additional investments being made in the community.

The City should also be sure to communicate to the public, and in particular the development community, the priority residential development sites. Sharing information regarding the location of sites, the existing conditions that facilitate development, and ultimately emphasizing the City's commitment to pursuing residential development on these sites will increase the chances of attracting development proposals.

Proactively Manage the Perception of the City through Coordinated Marketing, Branding, and Placemaking Efforts

As a member of the Quad Cities, Rock Island must find ways in which it can stand out from its peers to shift existing perceptions of the community. While people who do not live in Rock Island are more likely to have a less positive view of the City, whether due to its older housing stock, the limited development in recent years, or some other factor, it is clear that residents generally have a lot more local pride. The City must explore ways in which it can help other residents, visitors, developers, and prospective residents also appreciate and admire the things that make Rock Island a unique and desirable place to live and work. However, in addition to just highlighting the existing strengths of the community, the City must also focus on addressing the factors that contribute to the negative perceptions, such as home maintenance, building vacancies, and school district performance.

The biggest source of information on the City's strengths and assets will be Rock Island residents. The City should ask residents to provide feedback on their favorite parts of Rock Island and things they wished people knew about the community. The City can then use the responses as inspiration for future marketing efforts. The City should also begin to focus on raising regional awareness of

local assets such as the Black Hawk State Heritage Site, the diversity of the Rock Island-Milan School District, the City's walkable gridded street network, and its beautiful historic housing stock.

A larger branding effort to create a cohesive identity for the City that people can rally behind should be actively pursued. This effort can be displayed through public space beautification, placemaking, signage, and other visible improvements to further develop a sense of local pride and ownership. Ultimately, the City can utilize advertising to promote the City, its identity, and its assets to both residents, visitors, businesses, and developers.

CASE STUDY: EAST PEORIA, ILLINOIS BRANDING INITIATIVE

In January 2024, the City of East Peoria, Illinois initiated a branding initiative that explored the current state of the City and where the community wants to be in the future. The City first surveyed residents and met with focus groups to gather feedback on the City's strengths, character, and unique assets in order to develop the City's brand and narrative. The public could also contribute photos that could be used in the City's social media campaign or share memories that could be incorporated into the City's new narrative. In November 2024, the City unveiled its new logo and slogan, replacing its logo from the 1980s, and began to use this branding effort to support the attraction and retention of residents, businesses, and visitors.⁴²

⁴² City of East Peoria, Illinois

ROCK ISLAND'S STRENGTHS AND ASSETS

The following list of community assets and strengths was developed throughout the planning process based on conversations with community stakeholders, City staff, and the Planning and Zoning Commission. The items on this list can serve as a starting point for the City when exploring ways to manage and reframe the perception of Rock Island.

- The City's extensive natural assets, including areas set aside for conservation, such as:
 - Black Hawk State Historic Site
 - Sunset Park
 - Conservation areas and wetlands
 - Highland Springs Golf Course
 - Saukie Golf Course
 - Ravines
 - Wooded areas
 - Citywide tree canopy
- The immense volume of historic structures that contribute to neighborhood character
- The diversity of the City
- Rock Island is not cookie-cutter
- Residents have local pride
- Friendly people
- The Centennial Bridge at night
- Family-friendly
- The diversity of the school district
- Transportation network
- Walkability

SECTION IX – PRIORITY SITES AND ANNEXATION AREAS

PRIORITY SITES FOR RESIDENTIAL DEVELOPMENT

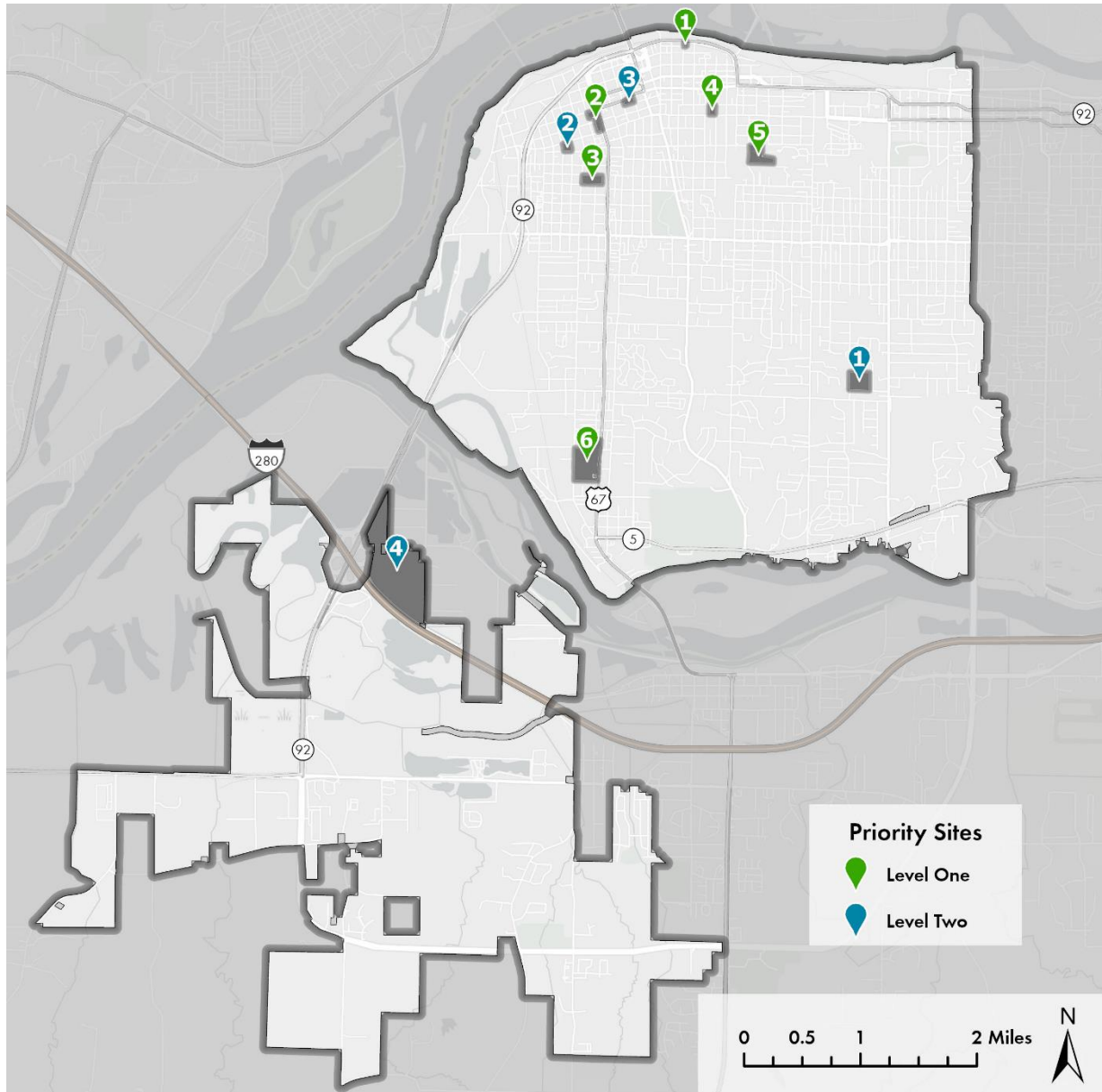
As discussed in the previous section regarding Strategies for New Housing Development, ten Priority Sites have been identified within the City limits to focus on for new housing development. These Priority Sites are divided between Level One and Level Two. Level One Priority Sites are those that are, or are very close to, development ready. These sites are already cleared with limited topographical challenges, are located in areas with sufficient infrastructure to support development and have more definitive site control, either by the City or one of its partners. Level Two Priority Sites have additional barriers to development that will require more action by the City or an interested developer, such as additional site assembly or infrastructure improvements.

The City should prioritize their efforts with regards to development on these sites by beginning to approach developers for proposals to develop on Level One Priority Sites and working to resolve outstanding barriers to development on Level Two Priority Sites. While the general boundaries of these Priority Sites are outlined based on existing site control and vacancy, efforts to expand these sites may make sense if the City or a developer is able to gain site control on adjacent properties. Special attention should be paid to vacant lots and properties on the City's registry of vacant, abandoned, and foreclosed properties.

It is important to note that while these sites are intended to be a focus for the City, this list should not be used to discourage residential development on other sites. Most notably, it will be crucial for the City to continue to explore opportunities to incentivize infill development on vacant lots throughout the City.

Figure 19 indicates the City's Priority Sites for Residential Development. Detailed profiles outlining the existing conditions and proposed uses on these sites can be found in the following section. The pages following Figure 19 outline each of the Level One and Level Two Priority Sites, including existing conditions, proposed future use, and any additional considerations regarding their redevelopment. Aerial imagery included in the profiles is from June 2024.

Figure 19 – Priority Sites for Residential Development



PRIORITY SITES – LEVEL ONE:

1. Klass Site
2. Solomon Site
3. Franklin Field
4. Old Lincoln School
5. Valley Homes
6. Old Watch Tower Plaza

PRIORITY SITES – LEVEL TWO:

1. Saukie Field
2. Metro Youth
3. 5th Avenue
4. Big Island

KLASS SITE – PRIORITY SITE – LEVEL ONE

Approximate Address: 1900 1st Ave

Estimated Acreage: 0.27 acres

Total Parcels: 2

Current Zoning: B2 - Downtown Business

Site Control: All parcels owned by City of Rock Island

Existing Conditions: Vacant land

Site Topography: Flat

Site Flood Risk: Reduced risk due to levee

Proposed Future Use: Higher-density residential; transit-oriented development; mixed-use

Additional Considerations: The site is adjacent to another City-owned parcel home to the District Station bus terminal and a large parking lot. Future development could potentially utilize a portion of this adjacent parcel. The proximity to District Station which serves five Metro routes presents an opportunity for a higher-density, transit-oriented residential development, presenting an opportunity for developers to utilize additional funding sources.

Figure 20 - Site Slope



Figure 21 - Site Surroundings

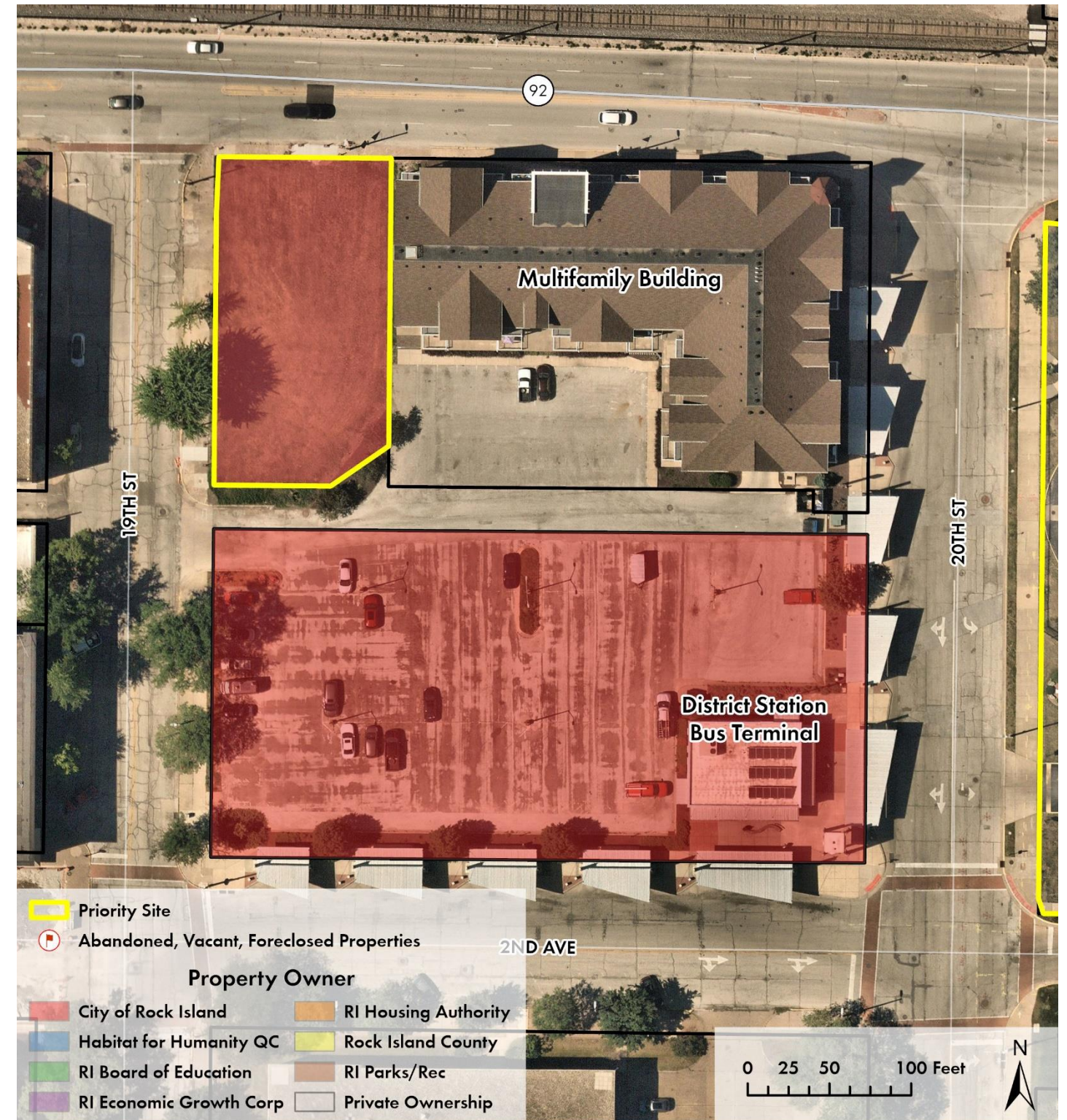


Figure 23 – Site Aerial



Figure 22 - Site Flood Hazards



SOLOMON SITE – PRIORITY SITE – LEVEL ONE

Approximate Address: 602 11th Street

Estimated Acreage: 3.09 acres

Total Parcels: 19

Current Zoning: PUD - Planned Unit Development

Site Control: All parcels owned by City of Rock Island

Existing Conditions: Vacant land

Site Topography: Flat

Site Flood Risk: Some portions of site are within a 100-year floodplain. The remainder is at reduced risk due to levee or an area above the 500-year floodplain with minimal flood hazard.

Proposed Future Use: Mixed-use development

Additional Considerations: The site is located along the 11th Street Commercial Corridor, creating an opportunity for mixed-use development. If portions of the Second Baptist Church parking lot are not being fully utilized, a larger site could be assembled.

Figure 24 - Site Slope

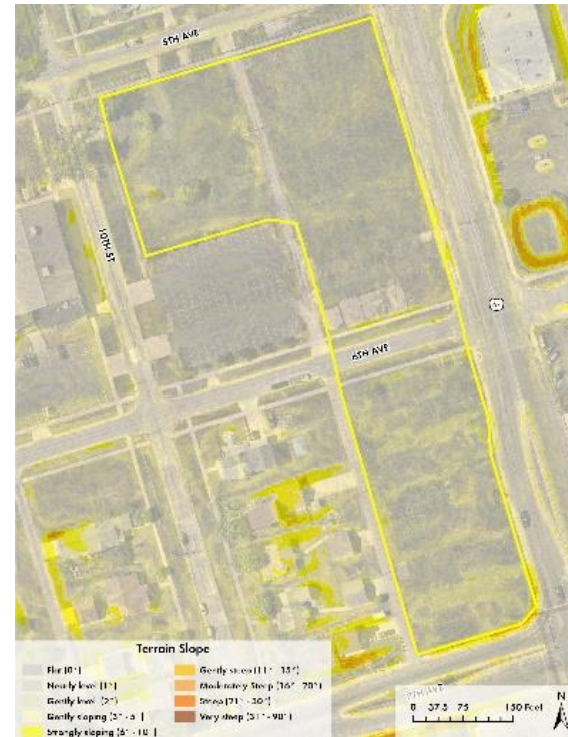


Figure 25 - Site Surroundings



Figure 26 - Site Aerial



Figure 27 - Site Flood Hazards



FRANKLIN FIELD SITE – PRIORITY SITE – LEVEL ONE

Approximate Address: 936 13th Ave

Estimated Acreage: 4.08 acres

Total Parcels: 1

Current Zoning: R2 - Two Unit Residential

Site Control: Parcel is owned by the Rock Island Board of Education

Existing Conditions: Vacant land

Site Topography: Flat

Site Flood Risk: Above the 500-year floodplain with minimal flood hazard

Proposed Future Use: Community amenities, housing, or other use in alignment with the vision of West End Revitalization

Additional Considerations: The redevelopment of Franklin Field is a priority for the residents of the West End and is incorporated as a priority action in West End Revitalization’s 3-Year Implementation Plan. Any redevelopment of this site should be done in partnership with West End Revitalization and in alignment with neighborhood goals and vision. Additionally, the site’s proximity to the 11th Street Corridor could support a commercial component to development, though it is less desirable without direct frontage along 11th Street. There are also a number of vacant parcels in the vicinity of the site, many of which are owned by the City or its partners, that could be sites for residential infill.

Figure 28 - Site Surroundings



Figure 29 - Site Slope



Figure 30 - Site Aerial & Flood Hazards



OLD LINCOLN SCHOOL SITE – PRIORITY SITE – LEVEL ONE

Approximate Address: 2125 7th Ave

Estimated Acreage: 1.28 acres

Total Parcels: 1

Current Zoning: PUD - Planned Unit Development

Site Control: Parcel owned by City of Rock Island

Existing Conditions: Vacant land

Site Topography: Flat

Site Flood Risk: Above the 500-year floodplain with minimal flood hazard

Proposed Future Use: Low-rise mixed-use development

Additional Considerations: The site is adjacent to the Rock Island Board of Education’s new administration building, which takes up about half of the parcel on which it sits. There is an opportunity for that parcel to be divided and added to the site to provide greater development flexibility. The site is surrounded by a mix of residential and commercial uses, and future development that serves as a transition between these uses is appropriate.

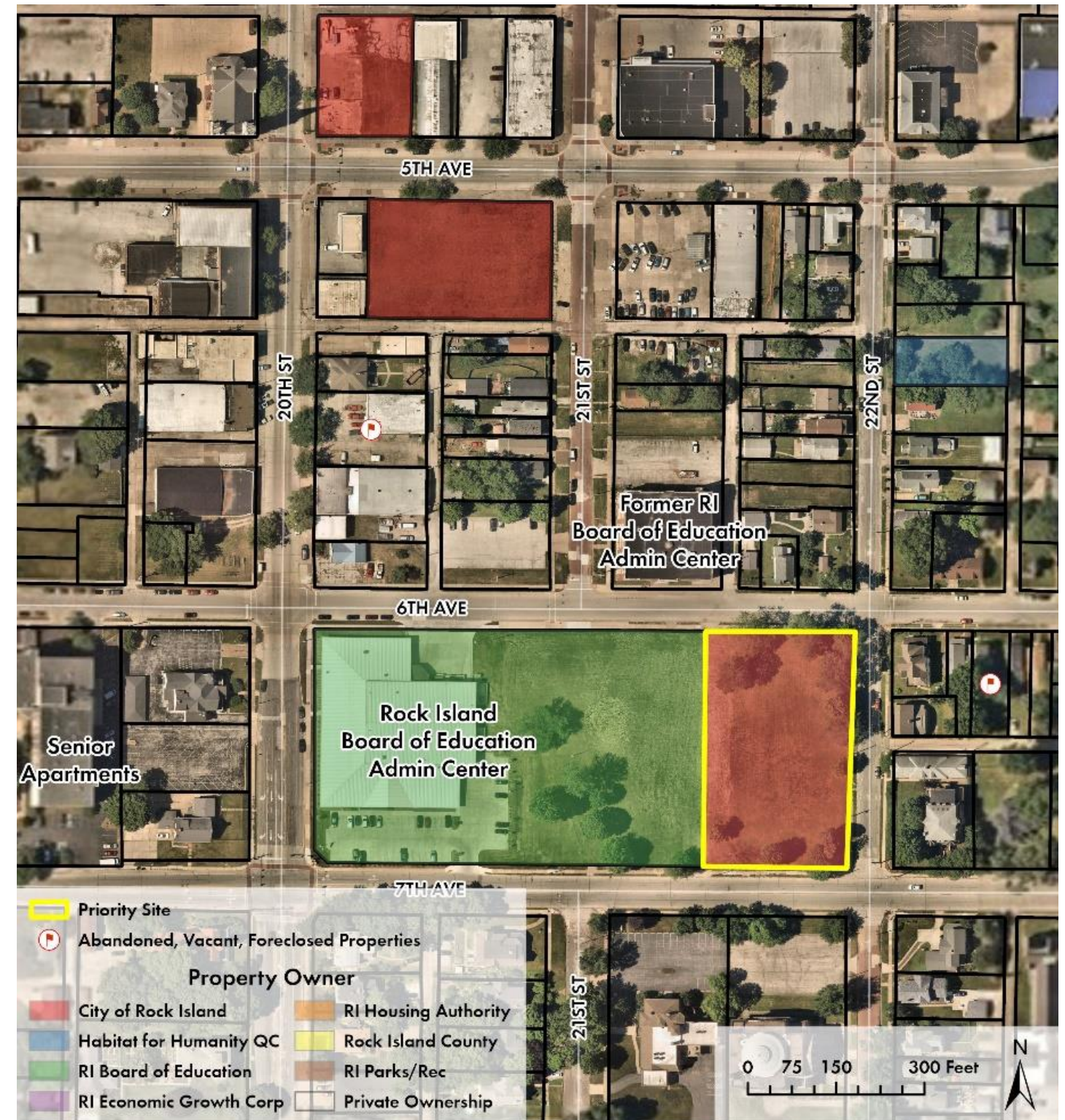
Figure 32 - Site Slope



Figure 33 - Site Aerial & Flood Hazards



Figure 31 - Site Surroundings



VALLEY HOMES SITE – PRIORITY SITE – LEVEL ONE

Approximate Address: 951 25th Street
Estimated Acreage: 7.22 acres
Total Parcels: 2
Current Zoning: PUD and R2 – Two Unit Residential
Site Control: All parcels owned by Rock Island Housing Authority
Existing Conditions: Vacant land and forested area
Site Topography: Significant slope changes along the edges of the site, more minor slopes in the northeastern part, limited topography challenges closer to 25th Street.
Site Flood Risk: Above the 500-year floodplain with minimal flood hazard
Proposed Future Use: RIHA / CHP housing development (potentially senior housing)
Additional Considerations: The site is adjacent to an incomplete subdivision development. Future development should take into consideration the potential to work with adjacent owners of the vacant and forested land to expand the site westward. Topography would remain a barrier. The privately owned parcel to the north of the site stretches all the way to 8 1/2 Ave.

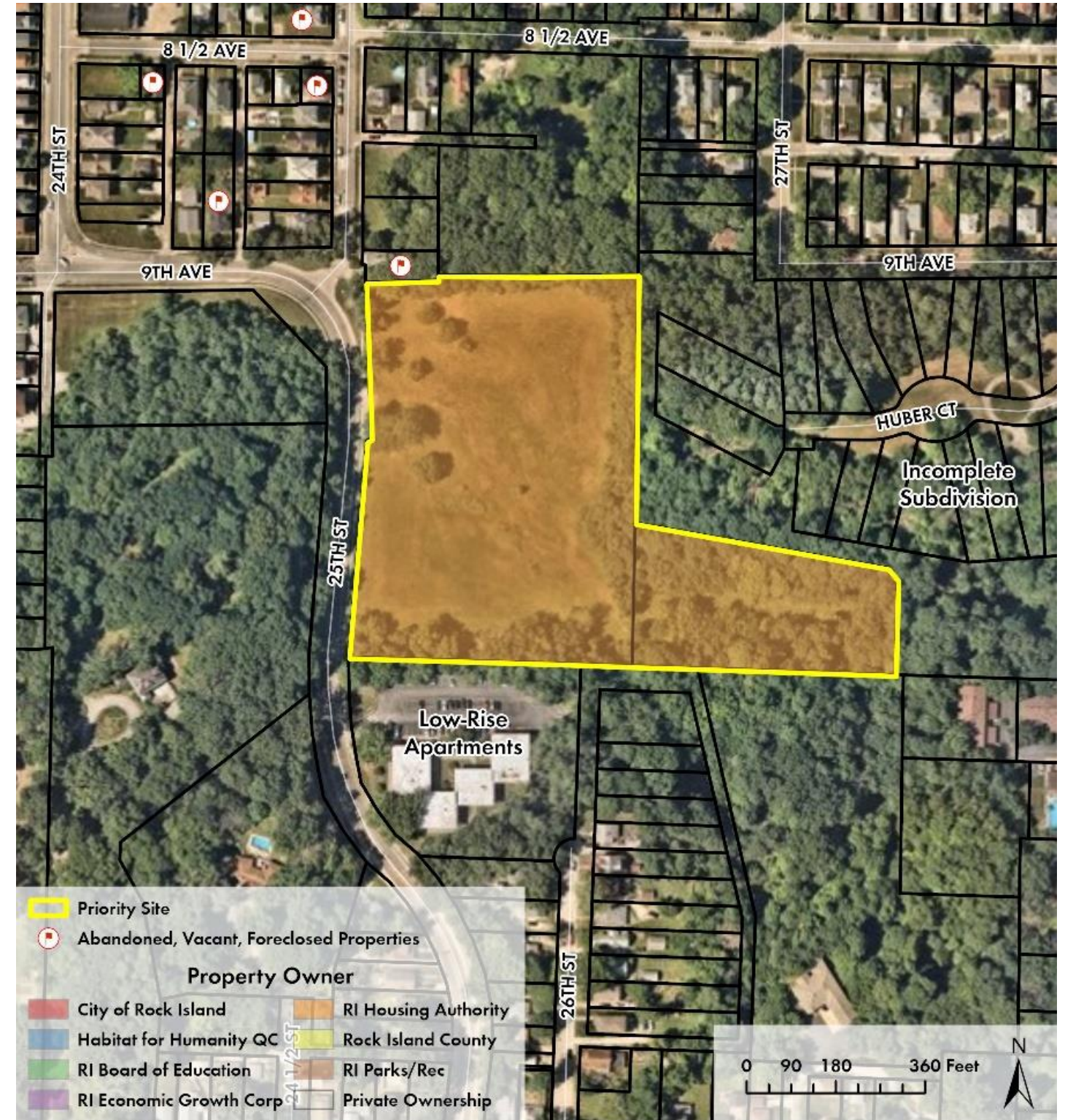
Figure 34 – Site Slope



Figure 36 – Site Aerial & Flood Hazards



Figure 35 – Site Surroundings



OLD WATCH TOWER PLAZA SITE – PRIORITY SITE – LEVEL ONE

Approximate Address: 3720 11th Street

Estimated Acreage: 22.14 acres

Total Parcels: 1

Existing Zoning: B4 - Highway Business

Site Control: Parcel owned by City of Rock Island

Existing Conditions: Vacant land

Site Topography: Flat

Site Flood Risk: Above the 500-year floodplain with minimal flood hazard

Proposed Future Use: Commercial or mixed-use along 11th Street; multifamily housing to the north; single-family to the south

Additional Considerations: The site is adjacent to two schools and predominantly surrounded by residential uses, making this an ideal location for residential development. The eastern edge of the site is located along the 11th Street Commercial Corridor, which can accommodate mixed-use or commercial development. The site can serve as a transition between the higher density Watch Hill Tower Apartments to the north and Edison Junior High School to the south. In the event it becomes possible to acquire the Pawn King parcel, the development potential of the site could be improved. The City continues to explore other development opportunities for this site.

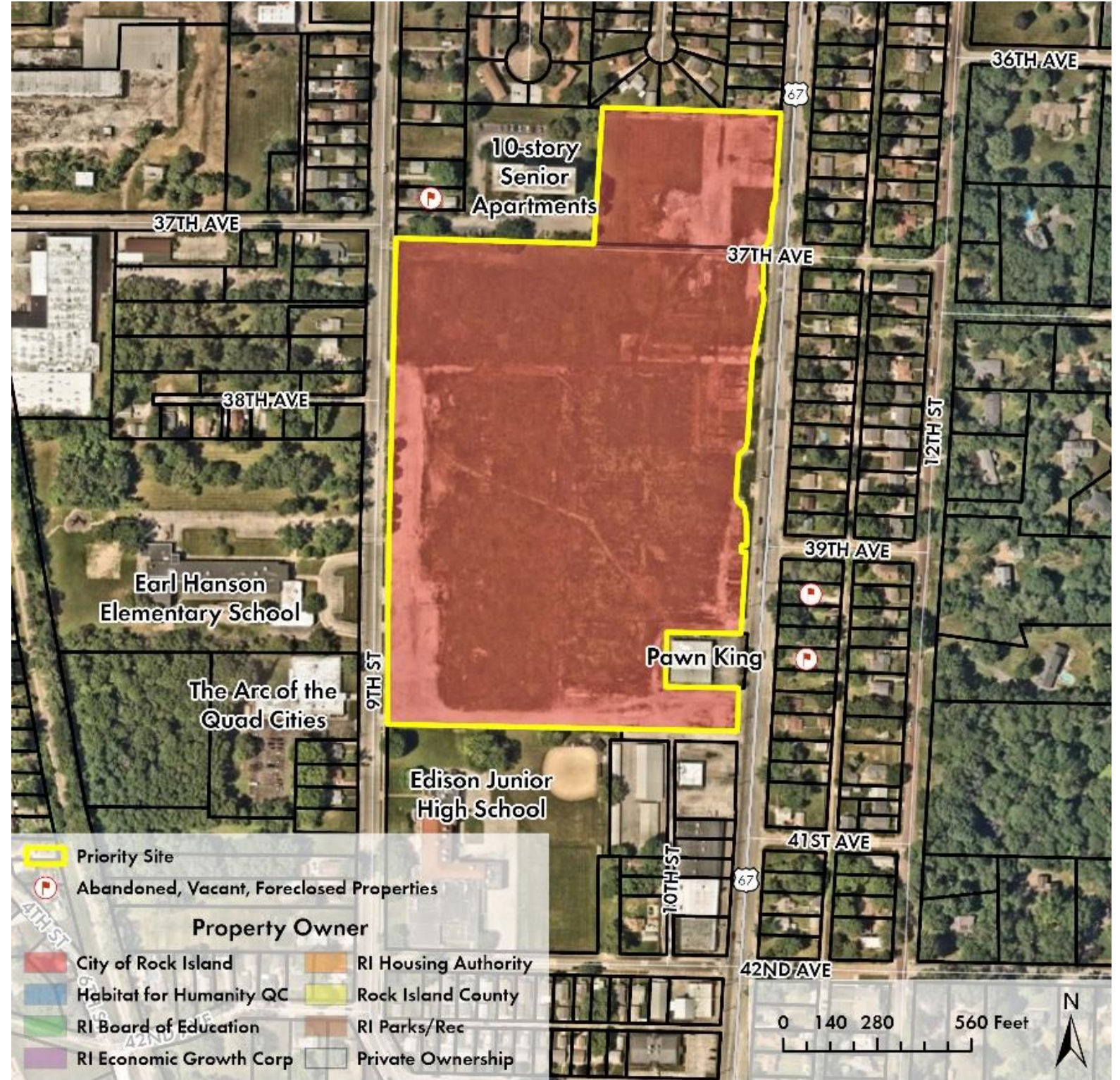
Figure 37 - Site Slope



Figure 39 - Site Aerial & Flood Hazards



Figure 38 - Site Surroundings



SAUKIE FIELD SITE – PRIORITY SITE – LEVEL TWO

Approximate Address: 3400 30th Ave

Estimated Acreage: 9.08 acres

Total Parcels: 1

Current Zoning: C1-Park Conservation

Site Control: Parcel owned by the Rock Island-Milan Board of Education

Existing Conditions: Baseball field, forested at northwestern edges

Site Topography: Predominantly flat, with greater slope at the western and northern edges of site.

Site Flood Risk: Above the 500-year floodplain with minimal flood hazard

Proposed Future Use: Single-family residential

Additional Considerations: The site is currently owned by the Board of Education, which will require discussion about their future plans for the site. Though the site currently operates as a baseball field, the City believes that other Rock Island facilities could accommodate its closure. The forested and sloped edges of the northern and western edges of the site could pose some challenges to development, but they could also be appealing features in a backyard for households valuing tree canopy and privacy.

Figure 41 - Site Slope

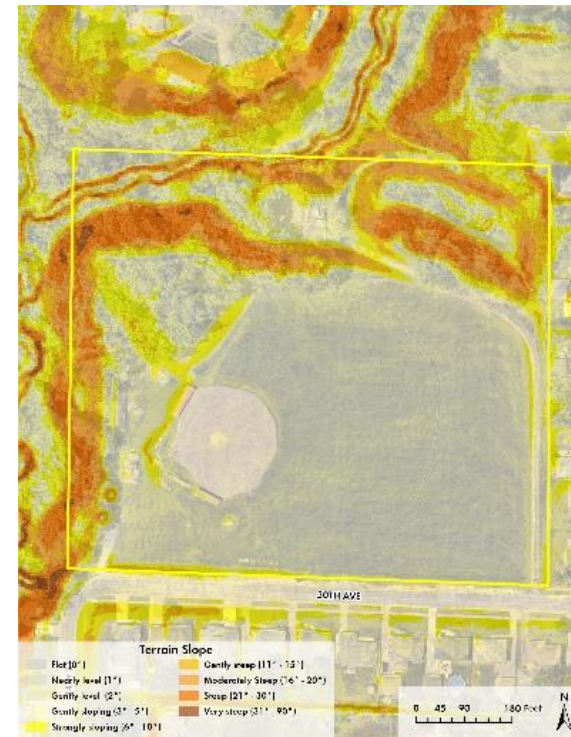


Figure 42 - Site Aerial & Flood Hazards



Figure 40 - Site Surroundings



METRO YOUTH SITE – PRIORITY SITE – LEVEL TWO

Approximate Address: 728 7th Ave

Estimated Acreage: 1.49 acres

Total Parcels: 7

Current Zoning: R2 – Two Unit Residential

Site Control: 4 of 7 parcels owned by City of Rock Island

Existing Conditions: One vacant commercial building in northwest corner; the remaining site is vacant land

Site Topography: Mostly flat

Site Flood Risk: Reduced risk due to levee

Proposed Future Use: Single-family residential

Additional Considerations: The City should work with the remaining property owners to assemble the entire block for redevelopment. Though the site is not explicitly mentioned in the West End Revitalization 3-Year Implementation Plan, development of this site should be in alignment with the goals and vision of the West End residents. There are also a number of vacant parcels in the vicinity of the site that could be sites for additional residential infill.

Figure 44 - Site Slope



Figure 43 - Site Surroundings

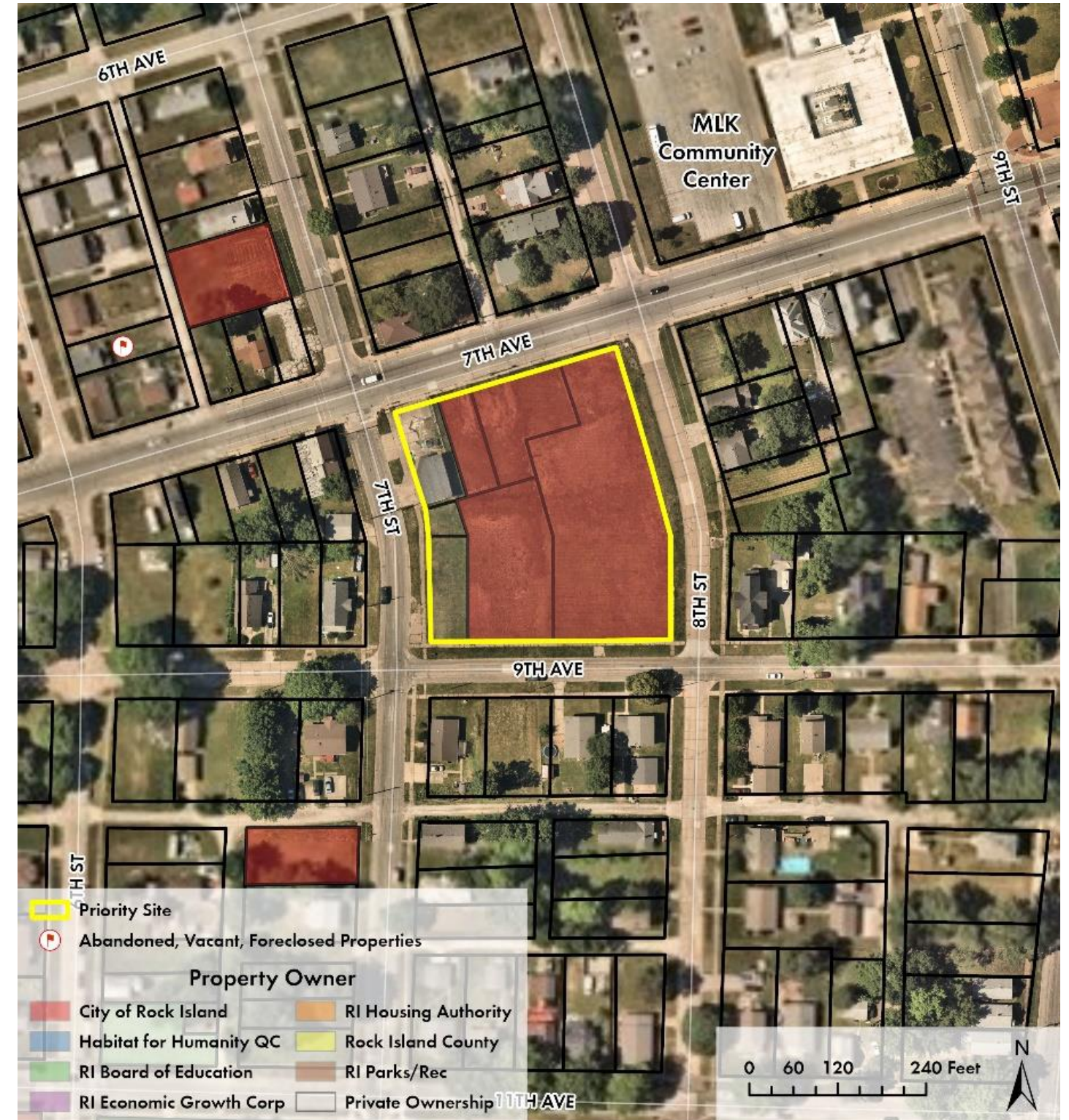


Figure 45 - Site Aerial



Figure 46 - Site Flood Hazards



5TH AVENUE SITE – PRIORITY SITE – LEVEL TWO

Approximate Address: 506 14th Street
Estimated Acreage: 1.20 acres
Total Parcels: 3
Current Zoning: B3 – Community Business
Site Control: 2 of 3 parcels owned by City of Rock Island
Existing Conditions: Vacant land
Site Topography: Flat
Site Flood Risk: 100-year floodplain / 1-3 ft ponding area
Proposed Future Use: Townhomes or low density multifamily
Additional Considerations: The site’s location within a 100-year floodplain poses a concern for future development and will need to be addressed. Two additional tracts of vacant land under private ownership are located to the east of the site: (1) north of 5 ½ Ave between 14th St and 15th St; (2) south of 5 ½ Ave between 15th St and 16th St. These half-block sites could be developed in tandem with this site with an identical residential typology. Additionally, the blocks to the south and southeast of the site have higher volumes of vacant lots and vacant or abandoned buildings that could support infill development.

Figure 48 - Site Slope



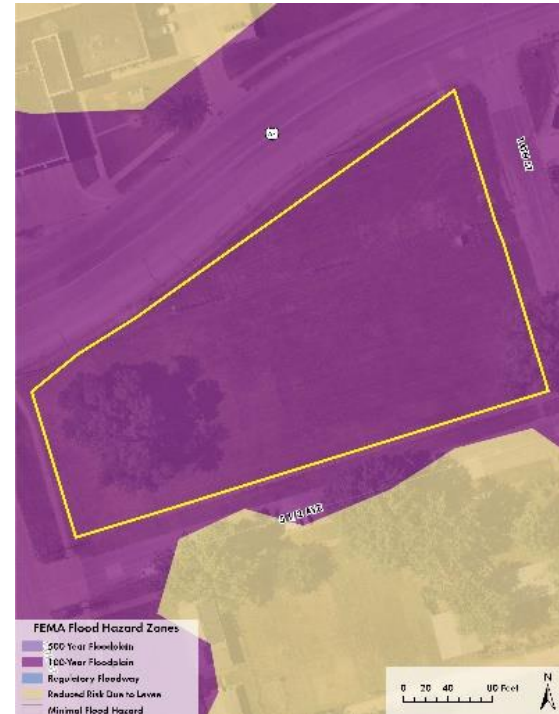
Figure 47 - Site Surroundings



Figure 50 - Site Aerial



Figure 49 - Site Flood Hazards



BIG ISLAND SITE – PRIORITY SITE – LEVEL TWO

Approximate Address: 5594 27th Street W

Estimated Acreage: 92.47 acres

Total Parcels: 2

Current Zoning: R1 – One Unit Residential

Site Control: All parcels owned by City of Rock Island

Existing Conditions: Farmland

Site Topography: Flat with some areas of slight slope

Site Flood Risk: Reduced risk due to levee

Proposed Future Use: Master-planned residential development with single-family and multifamily housing typologies and varying levels of density.

Additional Considerations: This large development site is somewhat isolated from the remainder of Rock Island, bounded by IL-92, I-280, and unincorporated Rock Island County property. For development of this site to prove feasible, significant infrastructure investments will be necessary to expand utilities to the site and provide sufficient access. The closest utility access is located across the interstate at the casino, and Big Island Road, maintained by the City, serves as the primary access road to the site, from its intersection with US-67 in Milan. An additional I-280 interchange may be necessary for the site to have sufficient access.

Figure 51 - Site Surroundings



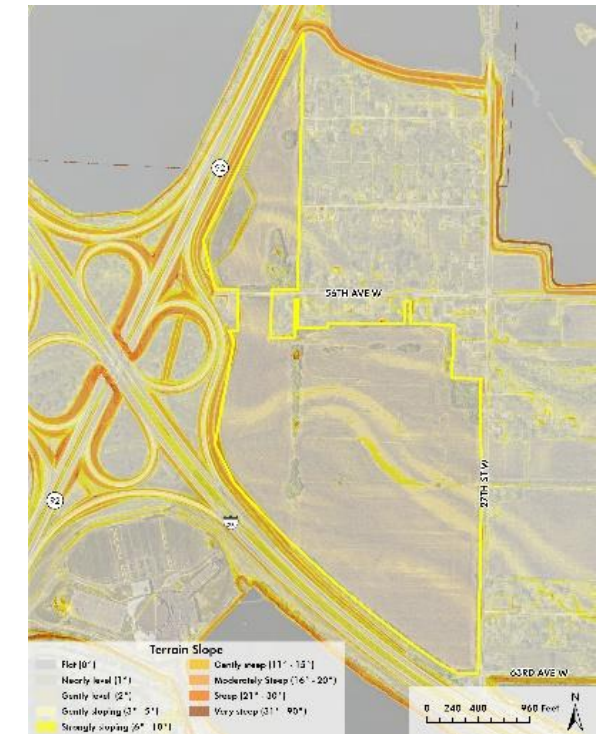
Figure 52 - Site Aerial



Figure 53 - Site Flood Hazards



Figure 54 - Site Slope



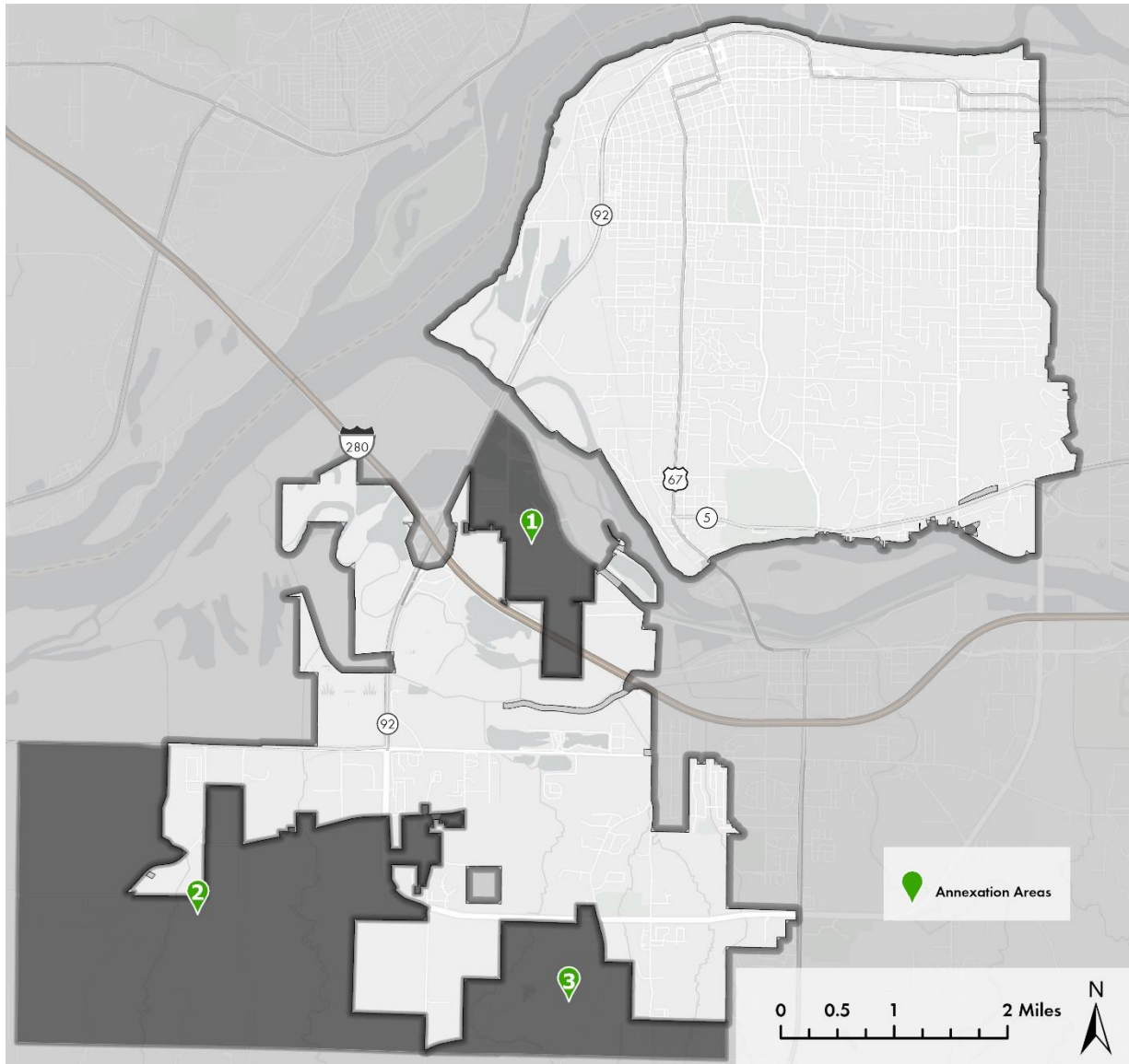
POSSIBLE ANNEXATION AREAS

In consideration of the possibility to annex additional land for residential development, as mentioned in the Strategies for New Housing Development, the City has identified three primary Annexation Areas (“Annexation Areas”) for consideration in the future. The City’s existing municipal boundary, the boundaries of its neighbors, existing topography, and proximity to existing City utilities and infrastructure were considered in this process.

These Annexation Areas should be considered general guides for the City’s future growth rather than definitive areas that will be annexed in the future. It is possible that portions of these areas may never be annexed while others may be annexed gradually over time. Ultimately, the City will need to develop its annexation policy and thoroughly evaluate feasibility and fiscal impact of annexing any particular area prior to initiating the legal annexation process.

Figure 55 indicates the Annexation Areas under consideration. Detailed profiles outlining the existing conditions and proposed uses on these sites can be found in the following section.

Figure 55 – Possible Annexation Areas



ANNEXATION AREAS:

1. Big Island Annexation Area
2. Southwest Annexation Area
3. Southeast Annexation Area

BIG ISLAND ANNEXATION AREA

Approximate Location: Northeast of I-280 and IL-92 interchange

Estimated Acreage: 440 acres

Existing Land Uses: Agricultural, single-family residential, and conservation areas

Topography: Predominantly flat

Flood Risk: The majority of the buildable area within this Annexation Area is at reduced risk to levee. Portions of the site that are located within a regulatory floodway or 100-year floodplain would be considered conservation areas if they were to be annexed.

Proposed Future Use: Undeveloped land would be suitable for single-family subdivisions or master-planned residential development with single-family and multifamily housing typologies and varying levels of density. Existing residential areas should remain, though infill development on vacant lots may occur.

Additional Considerations: Development of this area should be compatible with, and occur after, the development of the Big Island Priority Site located just to the west. Similar to the Big Island Priority Site, this Annexation Area faces challenges relating to infrastructure for site access and utilities.

Figure 57 – Area Slope

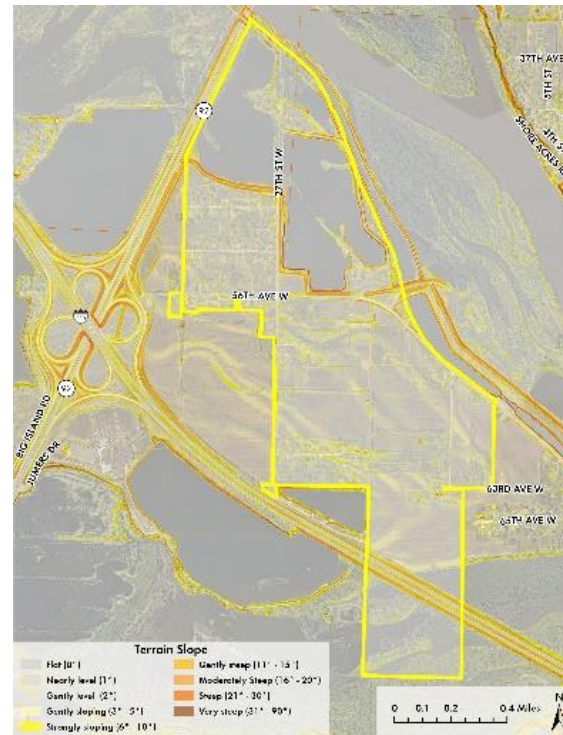
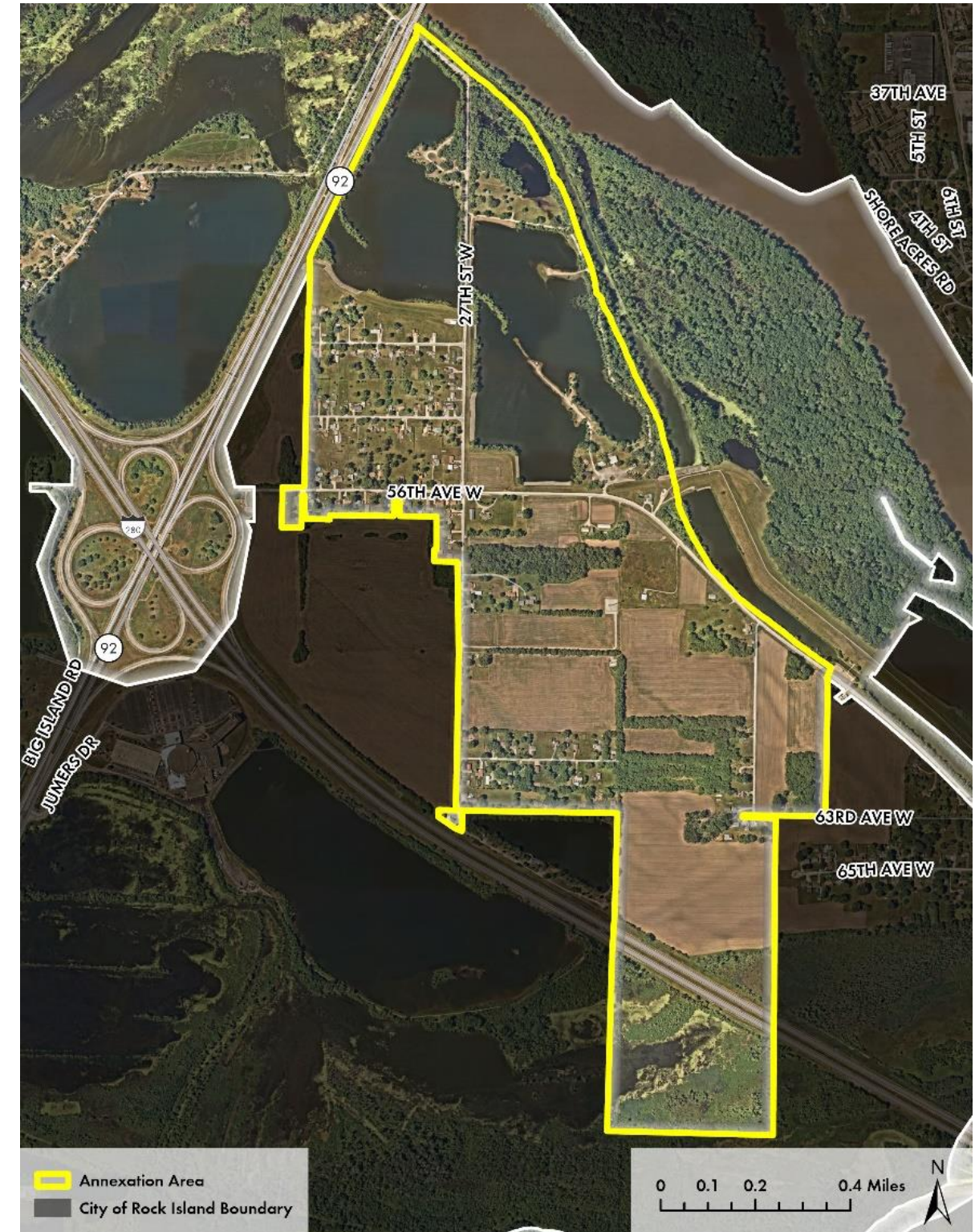


Figure 58 - Area Flood Hazards



Figure 56 – Area Aerial



SOUTHWEST ANNEXATION AREA

Approximate Location: Southwest of Centennial Expressway and Highland Springs Golf Course

Estimated Acreage: 2,710 acres

Existing Land Uses: Agricultural and heavily wooded areas with some single-family residential

Topography: Significant portions of the area have steep slopes

Flood Risk: Above the 500-year floodplain with minimal flood hazard

Proposed Future Use: Single-family subdivisions, cluster housing development with conservation areas, and larger lot homes.

Additional Considerations: Topography of the site poses one of the largest challenges to development in this area. As a result, clusters of single-family development surrounded by conservation areas will be the most likely development scenario. Master planned developments with mixed uses or mixed housing typologies could also occur. When considering annexation of this area, the City will need to consider the potential costs to extend City services and infrastructure outward for low density residential development.

Figure 59 – Area Aerial

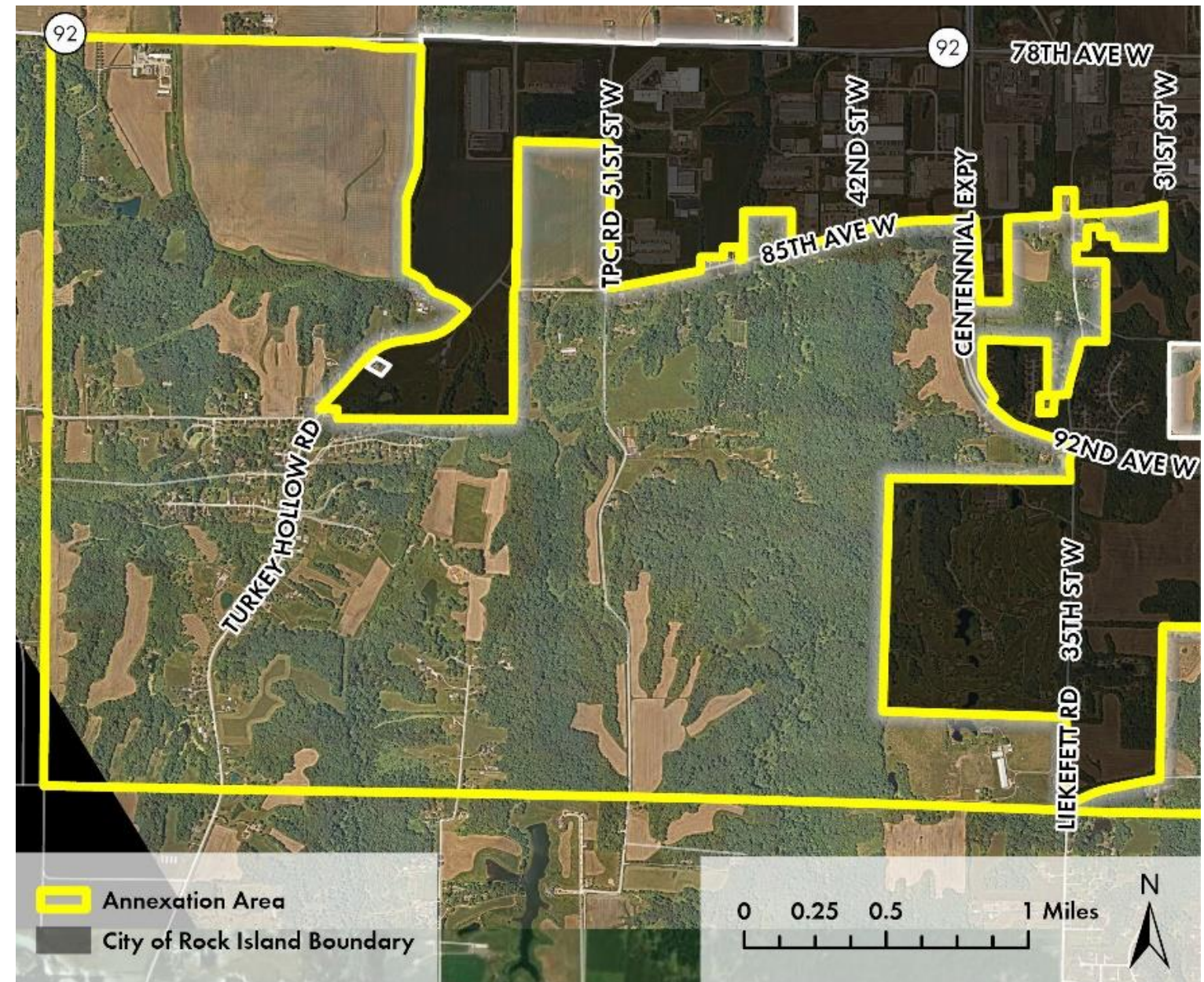


Figure 61 – Area Slope

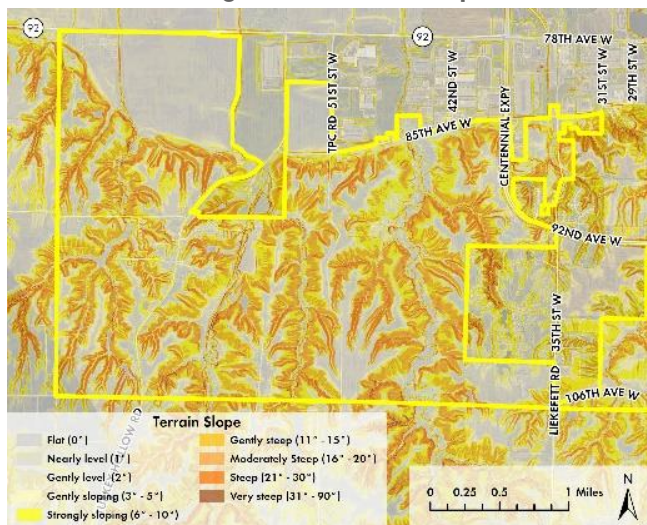
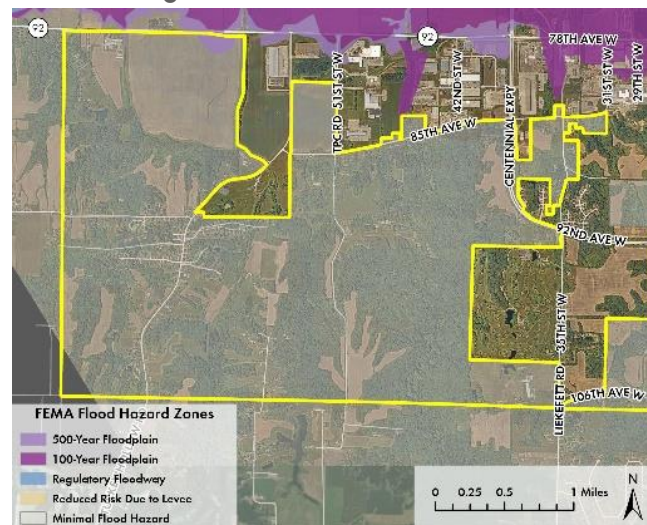


Figure 60 - Area Flood Hazards



SOUTHEAST ANNEXATION AREA

Approximate Location: South of 92nd Ave West

Estimated Acreage: 650 acres

Existing Land Uses: Agricultural and heavily wooded areas with some single-family residential

Topography: Significant portions of the area have steep slopes

Flood Risk: Above the 500-year floodplain with minimal flood hazard

Proposed Future Use: Single-family subdivisions, cluster housing development with conservation areas, and larger lot homes.

Additional Considerations: Similar to the Southwest Annexation Area, though not quite to the same extent, topography poses one of the largest challenges to development in this area. As a result, clusters of single-family development surrounded by conservation areas may be necessary in some areas, while other areas may support more traditional residential subdivisions. Master planned developments with mixed uses or mixed housing typologies could also occur. When considering annexation of this area, the City will need to consider the potential costs to extend City services and infrastructure outward for low density residential development.

Figure 62 – Area Aerial

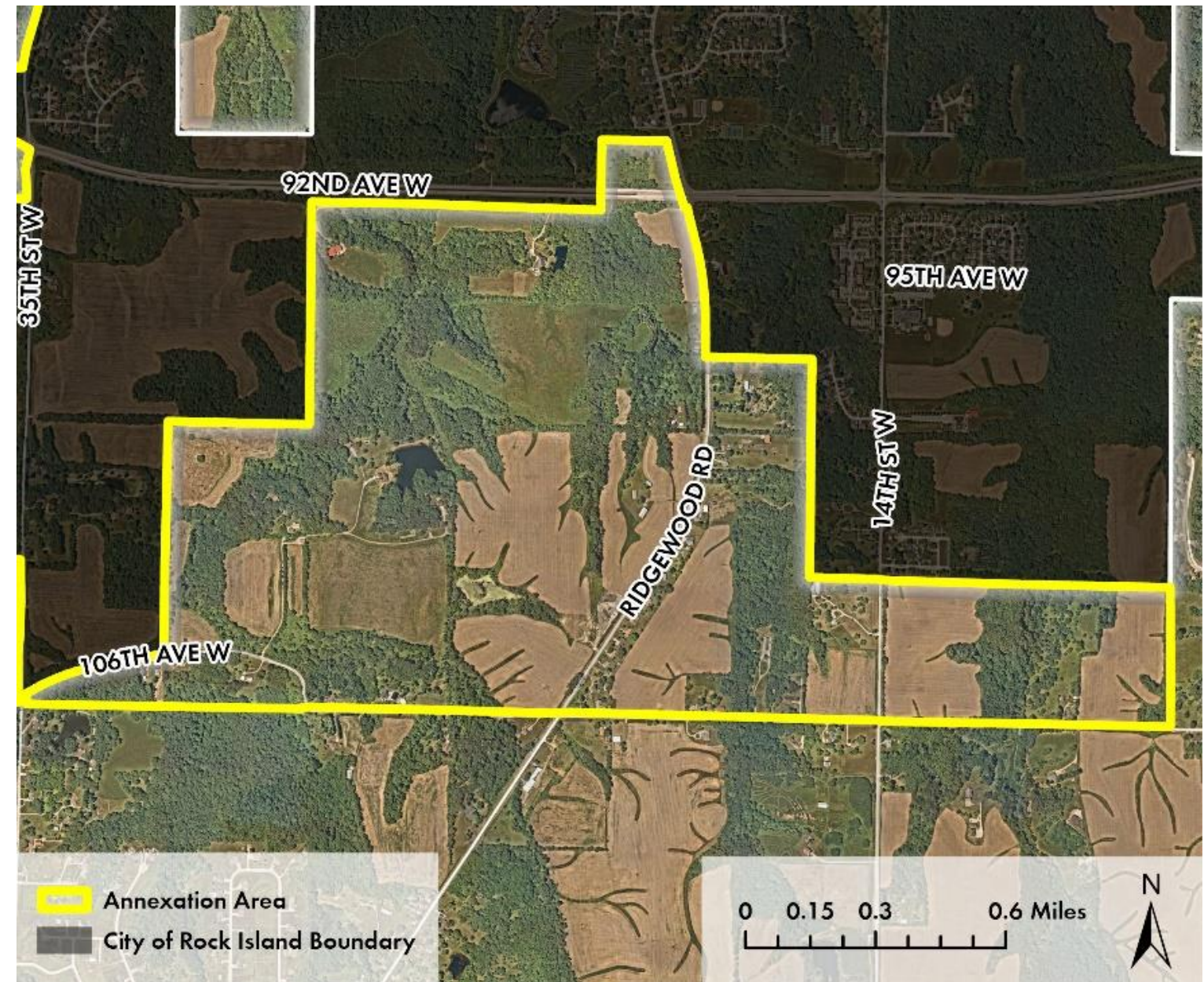


Figure 63 – Area Slope

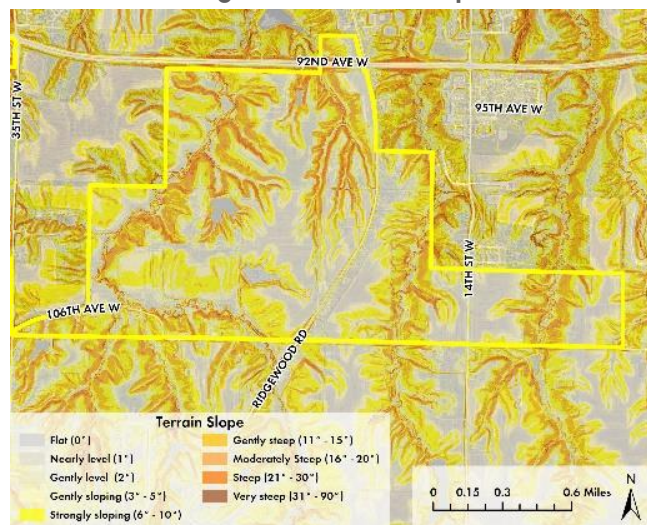
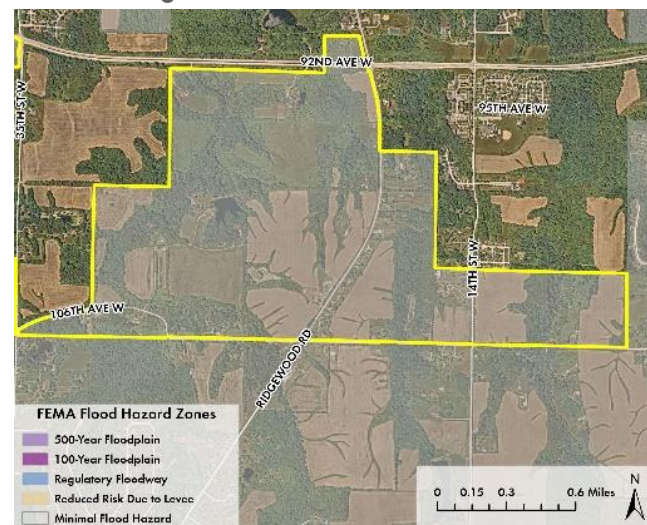


Figure 64 - Area Flood Hazards



SECTION X – IMPLEMENTATION MATRIX

Table 6 - Strategies for the Existing Housing Stock – Part 1

Strategies	Implementation Timeframe	Responsible Party	Possible Partners
Continue Efforts to Transition from Reactive to Proactive Code Enforcement			
Continue to prioritize rental property inspections to address backlog.	Short-Term	Inspections Division	
Prioritize the regular inspection properties on the vacant, abandoned, and foreclosed registry.	Medium-Term		
Increase frequency and thoroughness of proactive visual inspections for exterior violations and nuisances citywide.	Long-Term		
Explore opportunities to increase code enforcement staffing capacity, including considerations for temporary, part-time, or seasonal positions.	Short-Term		American Job Center
Work with the City attorney to identify strategies to pursue the payment of unpaid fees, fines, and liens.	Short-Term		City Attorney
Leverage Transition to New Internal Software System to Implement New Cross-Departmental Data Collection, Tracking, and Monitoring System			
Strategically design internal software systems to ensure data collected as part of standard operations are stored in a way that facilitates future monitoring and review.	Short-Term	Community & Economic Development Department	Public Works Department, Police Department, Fire Department
Inventory data collected by different departments and divisions to identify opportunities to share data and better identify and track problem properties.	Short-Term		
Develop a system to collect, share, track, and monitor data across departments and divisions.	Medium-Term		
Create a protocol for staff that identifies the responsible parties for data entry, the frequency at which data should be regular entered or updated, and any circumstances that would trigger unscheduled data entries or updates.	Medium-Term		
Create a protocol for the comprehensive review of all data that identifies the responsible staff member(s), the frequency of review, and the method in which the review findings are shared with City staff, City Council, and the public.	Medium-Term		
Utilize the regular review of data to identify properties or geographies in the greatest need of intervention, possible opportunities for operational or policy adjustments to increase effectiveness, and to measure ongoing progress toward the City's goals.	Long-Term		

See next page for continuation of chart.

Table 7 - Strategies for the Existing Housing Stock – Part 2

Increase Efforts to Support the Maintenance and Rehabilitation of Existing Residential Properties			
Continue to utilize CDBG, HRAP, and Strong Communities funding to support rehabilitation projects for low-income homeowners.	Short-Term	Community & Economic Development Department	
Leverage the River Edge Redevelopment Zone Program for multifamily and mixed-use rehabilitations.	Short-Term		
Develop a list of qualified and vetted contractors that residents can refer to when trying to begin home maintenance or rehabilitation projects and ensure a proactive approach to inclusion in order to minimize potential disparate impact.	Short-Term		
Explore additional local, state, federal, and philanthropic funding sources for housing rehabilitation and stabilization efforts.	Medium-Term		
Collaborate with the Quad Cities Land Bank Authority to stabilize and rehabilitate vacant and abandoned residential properties and return them to the private market.	Long-Term		Quad Cities Land Bank Authority

Table 8 - Strategies for New Housing Development – Part 1

Strategies	Implementation Timeframe	Responsible Party	Possible Partners
Identify Priority Sites for Infill and Larger-Site Residential Development and Focus Investments and Efforts In and Around These Sites.			
Identify priority sites for new housing development and evaluate the existing infrastructure on and around the site and the existing zoning to identify any potential barriers to development that can be addressed.	Short-Term	Community & Economic Development Department	
Work to obtain site control over the remaining properties in sites identified as priorities for land assembly.	Medium-Term		City Attorney
Evaluate the City's plans for future infrastructure investments and consider ways in which the areas targeted for reinvestment can be prioritized.	Short-Term		Public Works Department
As development proposals are submitted for priority sites that align with goals of this plan, advocate for projects by coordinating administrative processes across departments to reduce unnecessary complications and delays.	Medium-Term		Public Works Department
Utilize Tax Increment Financing, Enterprise Zone, and Rivers Edge Redevelopment Area incentives to support residential development.	Medium-Term		
Explore additional local, state, federal, and philanthropic funding sources for public improvements and infrastructure investments that can be utilized to incentivize residential development.	Medium-Term		
Develop a Clear Annexation Policy			
Identify areas for consideration for future annexation, prioritizing areas where public infrastructure, utilities, emergency services, and transportation access already exists or can be easily expanded upon.	Short-Term	Community & Economic Development Department	
Identify the infrastructure improvements that would be necessary to support the development of priority annexation areas.	Short-Term	Public Works Department	Community & Economic Development Department
Understand the net impact of the expenses and revenue associated with annexation, both of existing residential areas and of undeveloped sites for new residential development.	Short-Term	Community & Economic Development Department	Public Works Department
Establish a clear annexation policy that can be utilized by City staff, property owners and developers, and City Council to evaluate the feasibility of potential annexations and guide decision-making.	Medium-Term	Community & Economic Development Department	
Leverage annexation agreements to provide incentives for residential development.	Long-Term		
Invest in infrastructure improvements and/or expansion in key areas to open up sites for residential development.	Long-Term	Public Works Department	Community & Economic Development Department

See next page for continuation of chart.

Table 9 - Strategies for New Housing Development – Part 2

Evaluate and Update Internal Procedures and City Policies to Better Facilitate Residential Development			
Update the City's Zoning Code of Ordinances to add clarity and ensure it furthers, rather than hinders, the City's residential development priorities.	Medium-Term	Planning & Redevelopment Division	City Attorney & Consulting Firms
Explore ways to standardize and simplify the building permit process for developers and contractors by standardizing applications, creating clear and detailed checklists for all submission materials, and clearly outlining the steps of the process.	Short-Term	Community & Economic Development Department	
Better Support Local Partners with Capacity and/or Interest in Supporting City Priorities on Residential Development			
Support the Rock Island Housing Authority and Community Home Partners in providing quality affordable and specialized housing for Rock Island Residents by collaborating on site identification, providing letters of support on funding applications, and advocating for projects as needed.	Short-Term	Community & Economic Development Department	Rock Island Housing Authority, Community Home Partners
Support West End Revitalization in the implementation of their Three-Year Plan, including in their efforts to redevelop Franklin Field in alignment with the goals and vision of West End residents.	Short-Term		West End Revitalization
Explore opportunities to better support Habitat for Humanity Quad Cities in the development of infill housing in Rock Island, including considerations for overcoming the added cost of incorporating fire suppression systems.	Short-Term		Habitat for Humanity

Table 10 - Strategies for Shaping the City's Narrative – Part 1

Strategies	Implementation Timeframe	Responsible Party	Possible Partners
Update the City's Website			
Identify and update sections of the website that have conflicting or outdated information and broken links	Short-Term	Community & Economic Development Department	
Establish a protocol for regular review and updating of the website, including assigning responsibility to specific staff members.	Short-Term		
Explore options to redesign the City's website in its entirety to make the site easier to navigate, improve clarity, and to overall enhance the City's image.	Medium-Term		Consulting Firms
Increase Awareness by Residents and Prospective Developers of Available City Resources, Programs, and Priority Sites			
Conduct a survey of current residents to understand the existing level of awareness of City resources and projects and the best ways to communicate information to residents in the future.	Short-Term	Community & Economic Development Department	Consulting Firms
Develop and distribute resource guides that outline available programs, eligibility criteria, and the process and timeline to apply for or request assistance.	Short-Term		Library, Community Center, Local/Regional News Agencies & Quad Cities Chamber
Add information regarding priority sites to the City's website as well as distribute it to members of the development community to begin to gather interest.	Short-Term		Local/Regional News Agencies, Quad Cities Chamber, Quad Cities Builders & Remodelers Association, and Quad City Area Realtor Association
Promote progress on projects led by the City and its partners to highlight the City's investment in the community.	Short-Term		Local/Regional News Agencies & Quad Cities Chamber

See next page for continuation of chart.

Table 11 - Strategies for Shaping the City's Narrative – Part 2

Proactively Manage the Perception of the City through Coordinated Marketing, Branding, and Placemaking Efforts			
Conduct a survey of residents to identify Rock Island's greatest strengths and assets to inspire future marketing efforts and begin to strengthen local pride.	Short-Term	Community & Economic Development Department	Consulting Firms
Increase regional awareness of local assets, such as the historic homes, Black Hawk State Heritage Site, and the diverse school district.	Short-Term		Library, Community Center, Local/Regional News Agencies & Quad Cities Chamber
Develop a cohesive identity and "brand" for the City that people can rally behind.	Medium-Term		Consulting Firms
Utilize placemaking, signage, and the activation of public spaces to further develop local pride and ownership.	Medium-Term		Consulting Firms
Create advertising materials (commercial, billboards, signage, etc.) that promote the City to residents, visitors, businesses, and developers.	Long-Term		Local/Regional News Agencies & Quad Cities Chamber