



**Community Development Commission (CDC) Agenda  
June 16, 2025 - 5:30 PM  
Chambers, City Hall, 3rd Floor,  
1528 Third Avenue, Rock Island, IL**

- 1. Call to Order**
- 2. Roll Call**  
metra Carrol-Castaneda, Christine Adamson, Hershel Jackson, Jen Osing, Jeremy Crafton, K.J. Whitley, Richinda Sakho, Calvin Dane.
- 3. Public Comment**
- 4. Meeting Minutes**
  - a. Draft Meeting Minutes from the May 20,2025 meeting.
- 5. Old Business**
- 6. Other Business/New Business**
  - a. Public Hearing for the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan (APP).
  - b. Public Hearing for the Updated Citizen Participation Plan (CPP).
  - c. DRAFT 2025-2029 Consolidated Plan and 2025 Annual Action Plan  
Motion: Approval of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan.  
RC Roll Call vote is needed.
- 7. 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.*

## Memorandum

**To:** Rock Island Community Development Commission  
(CDC)  
**From:** Nichole Mata  
**Subject:** Draft Meeting Minutes from the May 20,2025 meeting.  
**Date:** June 16, 2025



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### Introduction and Background Information:

Approval of the Draft meeting minutes from May 20, 2025,

Motion: Motion to Approve the draft meeting minutes from May 20, 2025.

RC Roll Call vote is needed.  
CDC meeting.

### Previous Council Action (if any):

N/A

### Budget Impact:

N/A

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

N/A

### Council Goal (if applicable):

N/A

### Recommendation:

Recommendation for the approval of the May 20, 2025, draft meeting minutes.

Submitted by: Nichole Mata

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Approved by:

**Rock Island Community Development Minutes**  
City Hall, City Council Chamber  
1528 3<sup>rd</sup> Avenue, Rock Island, IL  
May 20, 2025  
5:30 PM



**Voting Members Present** Calvin Dane  
Christine Adamson  
Hershel Jackson  
Jeremy Crafton  
KJ Whitley

**Voting Members Absent** Ametra Carrol-Castaneda  
Jen Osing  
Richinda Sakho

**Staff Present** Nichole Mata  
Melissa Holderfield  
Jennifer Graff

**Call to Order and Roll Call**

Whitley called the meeting to order at 5:45 PM.

**Public Comment**

No public comment.

**Meeting Minutes**

Approval of the Meeting Minutes from March 17, 2025. Adamson made the motion and Whitley 2nd the motion. The motion carried unanimously on a vote of 5-0.

**Old Business**

No Old Business.

**Other Business/New Business**

Mata discussed the Citizen Participation Plan and answered all questions. There was a recommendation to use a dollar amount for the threshold. Adamson made the motion and Jackson second the motion. The motion carried unanimously on a vote of 5-0.

**Adjournment**

Whitley asked for a motion to adjourn the meeting at 6:22 PM. Crafton made the motion and Jackson second the motion. The motion carried unanimously on a vote of 5-0.

# Memorandum



**To:** Rock Island Community Development Commission (CDC)  
**From:** Nichole Mata  
**Subject:** DRAFT 2025-2029 Consolidated Plan and 2025 Annual Action Plan  
Motion: Approval of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan.  
RC Roll Call vote is needed.  
**Date:** June 16, 2025

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## Introduction and Background Information:

This is the City of Rock Island's 2025-2029 Consolidated Plan (Con Plan) and 2025 Annual Action Plan (AAP). Staff prepare these planning documents for the US Department of Housing & Urban Development (HUD). They outline the City's plan for projects and activities that will be funded, or have the potential to be funded, using Community Development Block Grant (CDBG) funds. The Con Plan lays out high-level goals for a five-year period. The AAP is a more specific document that focuses on a single year. The five-year CDBG allocation is estimated to be \$5,185,170. This estimate is based on the 2025 allocation of \$1,037,034.

The City is an entitlement community. This means it receives CDBG funding every year from HUD. The funds are intended to be used for a wide range of different activities that benefit low- and moderate-income residents. Unfortunately, the document format required by HUD makes the attached plans somewhat difficult to read. In an effort to improve transparency, staff have prepared this executive summary for use by the City Council, the Community Development Commission (CDC), and the general public.

## Previous Council Action (if any):

N/A

## Budget Impact:

N/A

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

N/A

## Council Goal (if applicable):

N/A

## Recommendation:

Recommendation that the CDC approve the draft 2025-2029 Consolidated Plan and 2025 Annual action plan to city council.

Submitted by: Nichole Mata

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Approved by:

Formatting Notice: The City of Rock Island is required to submit this Annual Action Plan in the template provided by HUD, which contains specified questions, tables and other information and cannot be edited. The HUD provided template contains formatting irregularities such as: columns that are too narrow, paragraphs split over more than one-page, blank space, compressed text, and other discrepancies. City Staff has compensated for these irregularities where possible, but many remain that cannot be changed.

This is the City of Rock Island’s 2025-2029 Consolidated Plan (Con Plan) and 2025 Annual Action Plan (AAP). Staff prepare these planning documents for the US Department of Housing & Urban Development (HUD). They outline the City’s plan for projects and activities that will be funded, or have the potential to be funded, using Community Development Block Grant (CDBG) funds. The Con Plan lays out high-level goals for a five-year period. The AAP is a more specific document that focuses on a single year. The five-year CDBG allocation is estimated to be \$5,185,170. This estimate is based on the 2025 allocation of \$1,037,034.

The City is an entitlement community. This means it receives CDBG funding every year from HUD. The funds are intended to be used for a wide range of different activities that benefit low- and moderate-income residents. Unfortunately, the document format required by HUD makes the attached plans somewhat difficult to read. In an effort to improve transparency, staff have prepared this executive summary for use by the City Council, the Community Development Commission (CDC), and the general public.

The 2025 allocation amount is \$1,037,034. The proposed 2025 AAP budget is divided into several categories, some of which are capped at a maximum percentage by HUD. The Administration category includes things like software costs, interpreter services, paper publications, membership dues, professional development, consultant services, and so on. Administration is capped at twenty percent (20%) of the budget. The Public Service category is capped at fifteen percent (15%) of the budget. It includes funding to non-profit subrecipients providing community services. In addition to new funds, there is also \$675,548 in program income from the business assistance revolving loan program.

The CDC reviewed the proposed budget and recommended that public service funding be reduced to \$130,000. The remaining \$20,000 they recommended should be put towards Public Facility projects.

Administration	\$205,000
Neighborhood Housing Service Delivery	\$222,034
Neighborhood Housing Rehabilitation	\$420,00
Public Facilities	\$60,000
Public Service	\$130,000
Job Creation	\$675,548

The Housing Rehabilitation Program is a substantial part of the CDBG budget every year. The City has had a program of this kind in one form or another for as long as the community has received CDBG funds. The goal of the program is to extend the useful life of owner-occupied housing units and improve code compliance. Typical projects include roof replacements, mechanical repairs, and accessibility improvements. For 2025, staff intend to complete a minimum of thirty housing rehabilitation projects. The Service Delivery category is primarily staff salaries associated with running the program.

Public Facilities projects were submitted by other City departments in a competitive application process. They include an ADA bathroom renovation at the downtown public library (\$30,000), and an ADA bathroom renovation at the central fire station (\$30,000). In each of these two projects, CDBG funds are being used to fill a funding gap.

Non-profits applied for public service funding through another competitive process. The CDC has recommended the following awards: Martin Luther King Junior Community Center (\$50,000), Christian Care (\$30,000), Spring Forward (\$20,000), QC Narrative (\$15,000), and the YWCA (\$15,000).

The business assistance program has a balance of \$675,548. The fund has grown this large primarily because no new loans have been issued in recent years. Staff has made several changes to the fund that

will make it more attractive to borrowers most notably reducing the interest rate. In April 2025, a new \$125,000 loan was approved for Helping Hands to update their daycare facility.

As always, all of the activities in the Con Plan and AAP are required to meet HUD's National Objectives. These include benefiting low- and moderate-income persons; aiding in the prevention or elimination of slums and blight; and meeting a need having a particular urgency (an emergency). The above described projects all meet these objectives. Important too, they are all projects which can be undertaken in compliance with all other applicable Federal regulations and documented as such.

More details about activities and allocations are provided within the full-length 2025 AAP which will be available for citizen review for thirty (30) days, June 10, through July 11, 2025, at the following locations:

1. City of Rock Island website at [www.rigov.org](http://www.rigov.org)
2. Rock Island City Hall, 2<sup>nd</sup> Floor
3. Rock Island Public Library Downtown Branch
4. Martin Luther King Center

The City invites citizens to comment on the Con Plan and the AAP, verbally or in writing, until 4:30 PM on July 11, 2025. All comments will be considered and included in the final Con Plan and AAP document. Written comments may be sent to the Community Development Manager whose contact information is listed below. Verbal comments may be placed at the in-person public hearing held by the CDC on June 16, 2025. Comments may also be placed at the second public hearing held virtually by the Community Development Manager. The two hearings are described below, one in-person and one virtual.

**June 16, 2025 from 5:30 PM – 6:30 PM.** This meeting will be held on the 3<sup>rd</sup> Floor in Council Chambers of City Hall at 1528 Third Avenue Rock Island, IL 61201.

**July 1, 2025 from 5:30 PM – 6:30 PM.** This meeting will be held virtually and can be accessed as an online meeting via the link below or by phone at the number below.

[meet.google.com/ipg-eska-ihv](https://meet.google.com/ipg-eska-ihv)

(US) +1 747-202-9588 PIN: 211 487 391#

The City Council will vote to approve the AAP at their July 14, 2025 regular meeting. To make a comment, get additional information, or receive copies of this notice for persons with disabilities, please use the following contact.

Nichole Mata, Community Development Manager  
City of Rock Island  
1528 Third Avenue  
Rock Island, IL 61201  
[Mata.nichole@rigov.org](mailto:Mata.nichole@rigov.org) or 309-732.2907

## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. **Introduction**

The City of Rock Island receives an annual block grant for community development and affordable housing from the U.S. Department of Housing and Urban Development (HUD). A key feature of this grant is the City's ability to choose how the funds will be used. HUD provides a broad range of eligible activities that can be undertaken with CDBG funding. The City must determine which of the eligible activities will best serve the needs of the community. In order to determine the most pressing needs and develop effective, place-based, market-driven strategies to meet those needs, HUD requires grantees to develop a Five-Year Consolidated Plan. When developing a Consolidated Plan, the City must first analyze the needs within Rock Island and then propose strategies to meet those needs. First, the Needs Assessment and Market Analysis outline levels of relative need in the areas of affordable housing, homelessness, special needs, and community development. This information is gathered through several methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and a housing market analysis. Once finished, these portions of the Consolidated Plan form the basis of the Strategic Plan. The Strategic Plan details how the grantee will address its priority needs. The strategies must reflect the current condition of the market, expected availability of funds, and local capacity to administer the plan.

#### 2. **Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The City held public input meetings and conducted a survey to gather citizen input. The results of these meetings, along with recommendations from the City's comprehensive plan, contracted consultant studies were presented to the Community Development Commission (CDC). Data from the Census Bureau's American Community Survey (ACS) and HUD's Comprehensive Housing Affordability Strategy (CHAS) data was also presented to the CDC. The Commission reviewed the results and identified areas of need from these items. They include: Housing: Increasing affordable decent housing for both renters and homeowners, particularly larger units, accessible units, those for households with very low incomes, and units outside of areas where they have traditionally been available. Economic Development: Increasing employment and business opportunities in the community to address lack of employment opportunities, particularly for younger workers, low to moderate income households, and minorities. Infrastructure and Area Benefits: Increasing neighborhood quality and safety through mitigating or removing blighting conditions and providing improved neighborhood infrastructure (such as streets, alleys and sidewalks), particularly in cases where improving infrastructure supports increased affordable housing

or economic opportunities for low- and moderate- income residents and neighborhoods. Low-Mod Clientele and Public Services: Providing services to residents, particularly those that provide services for those suffering from mental health conditions, the homeless, and youth. These needs are expected to be addressed with federal funds through activities carried out by the City, nonprofit organizations, and the private sector, funding and qualified applicants permitting. Each year, the City submits a plan to HUD that identifies the amount allocated to the agencies and the types of programs to be funded. Applicants must demonstrate that their activities are linked to the general areas of need. Each year, additional public input will be gathered to generate annual local objectives for each year's funding.

### 3. **Evaluation of past performance**

Each year, the City is required to submit a Consolidated Annual Performance Evaluation Report (CAPER) to HUD, reporting on the activities that were funded with CDBG and the amount spent, and the beneficiaries assisted. The City has submitted the required reports each year, and HUD has accepted the reports each year. Electronic versions of the City's past CAPER reports can be found on the City's website at [www.rigov.org](http://www.rigov.org).

### 4. **Summary of citizen participation process and consultation process**

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in the Moline, Davenport, and Rock Island region to use in preparation for the Consolidated Plan. The project team used a variety of approaches to achieve meaningful public engagement for the 2025-2029 Consolidated Plan with residents and other stakeholders, including public meetings, focus groups, interviews, pop-up information tables, and a communitywide survey.

#### Public Meetings

Two in-person meetings open to the general public were held to inform the public about and gather information for the Analysis of Impediments to Fair Housing Choice. One additional virtual meeting was also held for those who could not attend in-person. Each meeting began with a short presentation providing an overview of the AI followed by an interactive discussion of fair housing, neighborhood conditions, and community resources in the region. Translation services and sign language interpretation were offered, however, were not requested by attendees. A total of 17 members of the public attended one of the three meetings. Meeting dates, times, and locations are shown below:

*Virtual Meeting: August 8, 2024*

6:00-7:00pm, via Zoom

*Moline Public Meeting: August 14, 2024*

Consolidated Plan

City of Rock Island

5:30pm-6:30pm, Mercado on Fifth, Moline

423 12<sup>th</sup> St., Moline, IL 61265

*Davenport Public Meeting: August 15, 2024*

5:30-6:30pm, Davenport City Hall

226 W 4<sup>th</sup> St, Davenport, IA 52801

Focus Groups

In addition to the public meetings, four focus groups were held to collect input from groups of residents and professionals with specific backgrounds and unique perspectives on fair housing. As with the public meetings, these groups typically began with an explanation of the Analysis of Impediments to Fair Housing Choice. The focus group leader then facilitated a discussion of fair and affordable housing needs, neighborhood conditions, and community resources in the region. In most cases, the AI project team worked with local agencies and organizations to host and promote the focus groups to their respective members or clients, resulting in a total of 39 participants. A list of the focus groups with their sponsoring organizations is provided below.

Seniors and Aging Adults – coordinated by the Center for Active Seniors, Inc.

Service Providers for People with Disabilities – coordinated by Vera French Mental Health for Healthy Living

Immigrants and Refugees – coordinated by World Relief Quad Cities

Non-profit Housing Service Providers, Developers, Lenders, and other Housing Industry Professionals – coordinated by the Quad Cities Housing Cluster

Pop-Up Engagement

The planning team conducted 4 pop-up engagement activities wherein facilitators informally engaged with residents in community locations, generally coinciding with an existing event. Pop-up engagement is useful for raising awareness around the project and obtaining input from residents who may not be sufficiently tuned into fair housing issues that they would attend a meeting on the subject, but who have opinions to share nonetheless. By canvassing at high-traffic locations such as job fairs, clothing giveaways, and community festivals, the planning team engaged 92 residents in the AI.

- **Pop-Up #1: North Park Mall Success Fair**  
Wednesday, August 14; 10:00 AM – 12:00 PM
- **Pop-Up #2: South Rock Island Township Giveaway**  
Thursday, August 15; 9:00 – 11:00 AM

- **Pop-Up #3: Mercado on 5<sup>th</sup>**  
Friday, August 16; 5:00 – 10:00 PM
- **Pop-Up #4: Rock Island Soul of the City Festival**  
Saturday, August 17; 10:00 AM – 3:00 PM

#### Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual interviews. These telephone interviews were held during the month of September 2024. Stakeholders were identified by the local government staff and represented a variety of viewpoints including fair housing/legal advocacy, housing, affordable housing, community development and planning, education, employment, homelessness, people with disabilities, and others.

Interview invitations were made by email and/or phone to a list of stakeholders compiled by the project team with input from staff at the Cities of Moline, Davenport, and Rock Island. Twelve people participated in an interview, and many other invitees participated in other manners, such as by attending a public meeting, hosting a focus group, or taking the community survey. Organizations from which one or more representatives participated in the development of this AI include:

- |                                            |                                 |
|--------------------------------------------|---------------------------------|
| Build to Suit Inc.                         | Quad Cities Land Bank Authority |
| Center for Active Seniors                  | The Rafferty Group, LLC         |
| Christian Care Quad Cities                 | Vera French Mental Health       |
| Churches United                            | World Relief Quad Cities        |
| City of Davenport Development and Planning |                                 |
| Davenport Civil Rights Commission          |                                 |
| Ecumenical Housing Development Group       |                                 |
| Habitat for Humanity Quad Cities           |                                 |
| Hilltop Campus Village                     |                                 |
| HOPE Fair Housing Center                   |                                 |
| Humility Homes                             |                                 |
| Mercado on 5th                             |                                 |
| Quad Cities Community Foundation           |                                 |
| Quad Cities Housing Cluster                |                                 |

## Community Survey

The fourth method for obtaining community input was an electronic and paper-based survey available to the general public, including people living or working in the region, and other stakeholders. The survey was available online and in hard copy, in English and Spanish, from June through August 2024. Paper copies were available at the public meetings and other related events held throughout the study area. A total of 706 survey responses were received, of which 492 were fully complete.

## Publicity for Community Engagement Activities

A variety of approaches were used to advertise the AI planning process and related participation opportunities to as broad an audience as possible. The survey and public meeting information were shared on the project website ([qchousingplans.com](http://qchousingplans.com)) and through flyers placed in public places. Flyers were also emailed to all stakeholder organizations invited to participate in interviews. In all meeting advertisements, information for anyone needing special accommodations was provided, but none were requested.

*Virtual Meeting: August 8, 2024*

6:00-7:00pm, via Zoom

A stakeholder roundtable was held in December 2018 with representatives from the Rock Island Housing Authority (PHA), Project NOW (CoC), mental health providers, homelessness service providers, churches, non-profits, city staff, and city elected officials. A total of 23 people attended and filled out a questionnaire which reviewed how their agency worked with Rock Island residents, what the current needs are in the community, and what areas they felt were a priority for funding.

## 5. **Summary of public comments**

### Community Engagement Results

For the community participation process, the consulting team developed a standard question set for use in public meetings, focus groups, and interviews. Listed below are the summarized comments from interview participants and meeting/focus group attendees, as well as a summary of survey results. All input was considered in the development of this AI. Note that these comments do not necessarily reflect the views of the Cities of Moline, Davenport, or Rock Island.

### Public Meetings

Please share some background on the work of your organization and the clients you serve. What issues and challenges do they commonly face?

Attendees included various community representatives, city staff, and civil rights investigators who discussed pressing local issues related to housing and public resources.

What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers, rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?

Attendees pointed out significant challenges in housing, such as deteriorating buildings and the need for stricter oversight of landlords. There was a call for more affordable housing options that extend beyond minimal affordability to deeply supportive housing with nearby essential services. Accessibility and proximity to healthcare, social, and maintenance services were emphasized as necessary components for livable housing.

The discussion highlighted ongoing fears related to unsafe living conditions following a past building collapse, coupled with high rental costs and limited resources for repair or mediation. Attendees mentioned the detrimental impact of criminal records on securing housing and the long-lasting

consequences of evictions, which remain on records indefinitely, creating barriers for those trying to find stable housing.

The attendees expressed significant frustration and concern during the meeting. One attendee, living in Moline since 2013 after giving up an apartment in Davenport, highlighted their long-standing experience with rental issues. Another attendee emphasized tenant advocacy, questioning why only two individuals were present to address the severe housing crisis. They described issues such as mold, pests, negligent landlords, and called for city officials to intervene and reduce profit-driven practices like house flipping. The high costs of finding new housing and the inadequacies in inspection programs were noted, along with personal accounts of poor living conditions, including apartments without basic facilities and mold. Concerns were raised about the systemic issues in Davenport and the potential repercussions for tenants flagged with evictions. It was mentioned that progress on affordable housing projects has been made by one attendee with experience in this sector.

Attendees discussed the pressing need for safe, affordable rental housing, particularly for those earning 30-50% of the median income and for larger families requiring four or more bedrooms. The lack of accessible units for individuals with disabilities was highlighted as a significant gap. The importance of affordable housing also extends to the maintenance and repair programs, as homeowners often struggle to afford necessary repairs, risking property value loss. The conversation emphasized the necessity for more flexible financial resources to promote housing stability and prevent evictions, which can lead to costly and disruptive mass displacements. These flexible funds could assist renters facing emergencies, such as car troubles, helping them stay current on rent and avoid a downward financial spiral.

Attendees discussed the importance of balancing homeownership programs with support for landlords to maintain rental housing, ensuring neighborhoods remain stable and thriving. Suggestions included funding to help landlords keep units available for lower-income tenants and incentives for repairs to prevent units from becoming unoccupied or offline. Attendees emphasized the value of partnerships that enable the purchase, renovation, and resale of units for affordable homeownership. A resident shared experience from a neighborhood with many rentals, noting the need for support for both landlords and first-time homebuyers who struggle with repair costs. Ensuring that rental units remain safe, affordable, and well-maintained was highlighted as crucial for community stability.

What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?

Programs that combine transitional housing with supportive services, such as those offered by Vera French and Humility Homes, were highlighted as successful examples. Attendees stressed that funding should extend beyond housing itself to include essential support services, enabling residents to maintain stable living conditions.

What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?

Attendees discussed the factors considered when purchasing a home, such as proximity to schools, workplaces, and neighborhood amenities. One attendee noted that in various cities across the Quad Cities area, certain places or neighborhoods carry distinct reputations—both positive and negative—that residents are familiar with and consider when choosing where to live. This underscores the importance of community knowledge and perception in making housing decisions.

Attendees highlighted that cost is a significant barrier in choosing where to live, with communities in the area having widely differing house prices. One attendee mentioned moving from an expensive city to a more affordable one and finding a warmer community there. Concerns were raised about the unwelcoming nature of some neighborhoods toward people of color and the growing impact of political divisions between Iowa and Illinois, which may affect how certain groups, such as the LGBTQ population, perceive their safety and acceptance. Factors that make a place attractive include unique, character-filled houses, the presence of sidewalks, and natural elements like trees and parks.

Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?

The attendees voiced deep frustration over the ongoing affordable housing crisis, highlighting the poor conditions in many rental properties and the systemic issues contributing to it. One attendee pointed out the outdated nature of current research and expressed concern over the potential for homelessness and fatalities due to the lack of housing. The conversation stressed the power imbalance between landlords and tenants, with corporate landlords primarily focused on raising rents and ignoring other responsibilities. Renters face challenges such as background check fees, stagnant wages, rising living costs, and the risk of eviction for complaints. The meeting underscored the disparities in property affordability and the economic divide between Iowa and Illinois. Attendees called for city officials to act, create protective measures for tenants, and invest in programs like those run by Habitat for Humanity. The need for better competition, infrastructure, and quicker development of affordable housing projects was emphasized, alongside personal accounts of discrimination against renters and struggles with predatory practices by landlords.

Are people in the area segregated in where they live? What causes this segregation to occur?

Attendees confirmed that redlining continues to affect local communities, perpetuating racial and economic segregation. They noted instances of nimbysism where neighbors and sellers obstruct efforts to create supportive housing. Discrimination based on race, physical and mental disabilities, and gender, particularly through harassment by landlords, was acknowledged as pervasive.

Attendees discussed the tendency for refugees to settle in areas with communities that share their language and cultural practices, with one attendee highlighting the work of World Relief in assisting refugees. Many newcomers prefer to live near people from their own culture, as it helps them adjust and feel more at home. Some have even requested relocation to cities with larger populations from their cultural background. This phenomenon, while sometimes seen as segregation, is often driven by

personal choice, as it provides comfort and a sense of familiarity for individuals adjusting to a new environment.

Attendees discussed various forms of housing discrimination in the Quad Cities. One attendee highlighted challenges faced by single mothers, who often struggle to secure housing due to disruptive behaviors from their children, requiring professional assistance to work with landlords. Another attendee noted issues related to language barriers and immigration status, with some tenants fearing retaliation from landlords, including threats to call immigration authorities. Discrimination based on past criminal records or evictions, even if dismissed, was also raised as a concern. The topic of "white flight" and its impact on property values and neighborhood diversity was also discussed, with one attendee observing that as more minorities moved into their neighborhood, some expressed fears about declining property values. Another shared frustration over receiving complaints about neighbors that were often racially motivated, such as complaints about property conditions that were actually unfounded. Additionally, a personal account was shared of harassment from neighbors, which was addressed fairly by the city when reported.

What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?

Efforts to educate tenants on their rights were noted, including seminars and advocacy by local organizations like Quad Cities Interfaith. Attendees acknowledged that existing legal aid and civil rights resources are overwhelmed, limiting their ability to assist all complaints. The need for more local civil rights commissions to handle cases effectively was emphasized.

Attendees discussed the challenges and efforts related to housing discrimination and tenant advocacy in the Quad Cities. One attendee, representing the NAACP, mentioned the housing subcommittee's role in addressing complaints. Another highlighted the work of the MLK Center and the tenant's association, acknowledging the ongoing challenges in meeting community needs. The director of the Davenport Civil Rights Commission shared that their office handles a significant number of housing discrimination complaints, far exceeding the expected workload, with many complaints going unresolved due to limited resources. She emphasized the prevalence of housing discrimination in Davenport and the lack of awareness among tenants about their rights or available agencies. Despite these efforts, tenants often fear retaliation and do not follow through with complaints. This fear of eviction is so strong that many continue to live in substandard conditions, such as housing with caved-in ceilings, due to the risk of becoming homeless. The need for a more reliable system that tenants can trust to address these issues was also discussed.

Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?

There was consensus that public resources are unevenly distributed, with areas like West Davenport often neglected. Attendees cited a need for better sidewalk and street infrastructure, consistent snow removal, and increased police presence. An ADA coordinator and more resource coordinators were recommended to bridge service gaps across the city.

Attendees discussed the growing diversity of grocery stores in the Quad Cities, particularly in Rock Island and Moline, where efforts have been made to open stores offering food from various cultures. One attendee noted the significant immigrant and refugee populations in Rock Island, with more ethnic food stores emerging in response. While not as familiar with Davenport, they observed that Moline also has seen an increase in such businesses, highlighting the push on the Illinois side to establish stores catering to diverse communities.

Attendees discussed disparities in community investment and resource distribution. One attendee noted that West Davenport, being one of the oldest parts of the city, has received less investment in parks compared to newer areas, though an alderman has been advocating for improvement. Another attendee observed that while essential resources like police and fire services are well distributed, there are challenges in Rock Island, particularly in Ward 1, where the roads are in the worst condition. The city has created a five-year plan to address the issue, with 60% of the worst roads set to be fixed in the first year. The attendee shared that despite initial campaign promises to fix all roads, the cost proved prohibitive, leading to a more focused approach on addressing the most urgent needs.

Is there anything we haven't discussed that you feel is important to our research?

Attendees discussed the challenges cities face in implementing regulations to protect housing sales, such as restrictions on all-cash offers, noting that it requires strong political will but is often opposed by high-profit interests. Differences in state laws between Iowa and Illinois were mentioned as potential obstacles. There was a call for stronger policies to hold landlords accountable, emphasizing the lack of options for displaced tenants if apartment complexes close. Concerns were raised about renters being dehumanized to benefit landlords and the complex issues surrounding tenant rights. The difficulty smaller communities face in establishing rent control was highlighted, with economic effects on property values and homeowner financial stress outlined. The conversation pointed out that while the community is often regarded as "generally affordable," rising costs, increasing property values, and tracking developers are becoming significant challenges. Attendees noted that modest homes in Moline, once valued at \$30-40k, now sell for \$100k-200k, posing a financial strain for local residents compared to larger cities like Chicago.

## Focus Groups

1. What do you believe are the area's greatest community development needs (e.g. job training, homeless prevention, parks/playgrounds, youth activities, senior centers, sidewalks, etc.)?

Participants expressed a range of concerns, primarily focusing on transportation and housing issues. One attendee working in Iowa noted difficulties with commuting, relying on a friend's carpool due to not having a driver's license, which impacts punctuality and job security. Concerns were also raised about neighborhood maintenance, such as uncollected tree debris causing safety and hygiene issues. Other housing challenges included repair needs and unresolved landlord responses despite involving World Relief. Infrastructure issues like leaking roofs and outdated plumbing were also highlighted.

Some participants were employed, while three were still searching for work. Although World Relief assists in job placement, finding stable employment in Illinois can be challenging. Participants mentioned the uncertainty of job callbacks, particularly from Amazon. Community support was acknowledged in accessing grocery stores and services, with attendees stating that local support is beneficial for meeting basic needs.

Participants confirmed that their children are in good schools that provide after-school homework assistance. There were no major complaints about educational access, implying general satisfaction with school programs and transportation options for children.

What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers, rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?

The responses highlight several key concerns about housing in the area, with an emphasis on the need for accessible, affordable, and private living spaces. One participant stressed the importance of handicap-accessible housing, mentioning that many buildings lack essential features like accessible bathrooms and stairs. Another participant advocates for more affordable housing options, particularly duplexes and townhouses, as they offer more privacy and space compared to high-rise apartments. Participants criticized the trend of building luxury apartments that are unaffordable for many residents. Many agreed with the preference for duplexes, and all the respondents express concern over the impact of Palmer College's expansion, which has driven up rents and displaced residents in the area, leaving many without access to affordable housing.

The greatest housing needs in the community include affordable housing, particularly in Moline, where zoning restrictions hinder development. There's a significant lack of affordable housing options due to the high cost of construction and low profitability for investors, as building affordable units often doesn't provide a return on investment. There is also a demand for supportive housing, as many households, especially those experiencing homelessness, require permanent supportive housing solutions. The state's housing analysis indicates a severe shortage, with a need for 120,000 units statewide and many renters paying more than half of their income on housing. The vacancy rate is low, particularly for units at affordable rents, making it difficult for people to find housing. The increase in homelessness, evictions, and housing instability, particularly post-pandemic, highlights the urgent need for better support systems and more affordable units. Additionally, the community faces challenges in developing luxury retirement homes and supportive living options due to opposition from local neighborhoods and zoning conflicts. Effective models for assisted living and permanent supportive housing need adequate staffing and scattered-site solutions to meet demand.

Participants expressed a need for quality, affordable housing and raised issues like rising costs for homeowners and renters alike. Suggestions included transitional housing with flexible financial assistance and subsidies. Some participants recounted the difficulties of losing belongings due to

homelessness and the need for government support when unable to cover rent. They also noted the repurposing of unused buildings as potential housing solutions.

Accessibility features such as handicap accommodations and allowance for support animals were emphasized. Participants also discussed credit score and background check requirements as barriers to housing, proposing a fairer system where older records wouldn't heavily impact current applications. The importance of nuanced screening and support for individuals with past legal issues or disabilities was stressed.

How big an issue is homelessness in your community? What does homelessness look like? What steps could be taken to address needs related to homelessness?

The responses emphasized the significant impact homelessness has on both individuals and the broader community, highlighting a range of challenges faced by unhoused people. One participant noted that homelessness often leads to crime, either as victims or perpetrators, while another pointed out the specific struggles faced by veterans and others with trauma-related conditions, like PTSD. Staff highlights mental health issues, substance abuse, and the difficulty of securing stable housing and employment as key factors contributing to homelessness. Another participant added that the stress of not having a permanent address makes it nearly impossible to maintain a job. Two participants criticized the bureaucratic red tape and discriminatory processes that make it harder for people, especially those with past criminal records, to secure housing. One participant suggests looking into models like the one in LA, where the city temporarily housed homeless people in hotels to provide stability while they addressed their issues. The overall sentiment is that the system criminalizes homelessness and fails to address the root causes, with a call for more supportive housing options and less emphasis on parks or other non-essential developments.

Participants highlight the several challenges that contribute to housing instability, including eviction records and mental illness. People with eviction marks on their record often find it nearly impossible to rent a place, despite having the financial means, due to landlords' reluctance to accept tenants with past evictions. Advocates suggest appealing to landlords to consider individuals with eviction histories. Additionally, mental health issues are a significant barrier to stable housing, as individuals struggling with mental illness may be unable to work or afford necessary medication, leading to situations like couch surfing or prolonged instability. Case managers, particularly at organizations like Humility, often witness this cycle, where individuals who were doing well face setbacks that result in eviction, forcing them to navigate a lengthy and difficult process of rebuilding their housing stability.

Participants highlighted struggles with housing stability and the slow processing of social security disability claims, which left some uncertainty about temporary housing solutions. One attendee shared concern about safety at shelters due to personal conflicts, emphasizing the preference for staying at the center. The discussion set the tone for broader challenges related to housing, support, and safety.

Attendees discussed the growing homeless population and the need for the city to repurpose vacant buildings for temporary shelters. Frustration was voiced over the prioritization of luxury housing while

basic needs were unmet. Participants called for more housing developments specifically for the homeless and suggested better coordination of services to assist individuals in transition.

What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?

There are several aspects of housing in the cities that are working, but challenges remain. Participants acknowledge the rise in new housing developments, though they are mostly unaffordable, with rents exceeding \$1700 a month. There is a strong call for more affordable options, like duplexes, and for the renovation of outdated buildings. Programs like CARY and services such as social workers and service coordinators in buildings are seen as vital for helping people navigate the housing system. Organizations like CASI and Humility Homes are praised for their efforts in providing affordable housing and supporting the homeless population, with the suggestion that if they were given more funding, they could significantly reduce homelessness. The HUD voucher program has also been expanding, helping more people access housing, though there is recognition that more help is needed. There is a push for better-maintained housing and less bureaucratic red tape, as participants believe that when people live in quality, well-maintained homes, they are more likely to take care of their living spaces, which can reduce crime. Additionally, Rock Island is mentioned as making positive strides in housing.

Several housing initiatives are showing potential but still face limitations due to insufficient funding. Programs like CDBG (Community Development Block Grant), IDHA, and the Attorney General's grant have provided small amounts of financial support, but they are not enough to make a significant, lasting impact on housing needs. While older neighborhoods contribute heavily through taxes, they are often left behind in terms of infrastructure, such as waterlines and street repairs. Neighborhood revitalization grants are available, but the \$2 million allocated is seen as inadequate for the scale of the problem. Some hope is seen in utilizing cannabis tax revenue for housing, similar to how Colorado funds education and infrastructure, with the belief that this model could bring more substantial funding to housing initiatives.

What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?

The discussion highlighted several key barriers to finding housing, primarily centered around affordability, access to stable jobs, and housing maintenance issues. One participant mentioned that a lack of education or a degree can limit housing options, with some landlords unwilling to rent to individuals without higher qualifications. Other participants stress the rising cost of living, with rent prices increasing and wages not keeping up, making it difficult for many to afford housing. One participant also points out that, despite paying high rents, basic living expenses like food become secondary. Staff discusses how the revolving door of corporate ownership in housing complexes leads to poor maintenance and neglect, especially in senior housing, where corporations often sell properties after a few years and stop investing in upkeep. Participants also mention how some properties remain

vacant or underutilized, suggesting that more effort should be made to renovate and repurpose these spaces into affordable housing options like duplexes.

The main issue with finding housing in the cities revolves around a lack of affordable housing and bureaucratic hurdles. There is not enough available housing to meet the demand, and the process to secure a place is often complicated by red tape, making it difficult for people, especially those with children, to find stable housing and employment. Additionally, while many unhoused individuals don't want handouts, they are seeking support and assistance to get back on their feet, underscoring the need for more proactive help.

Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?

The responses indicated strong agreement that new housing is not affordable, with a focus on the struggles faced by low-income individuals. One participant pointed out that much of the new housing is targeted at higher-income groups, such as John Deere employees and Palmer College students, leaving others behind. Another participant expressed frustration at the difficulty many people face in securing affordable housing, citing the suffering of an elderly woman as an example. Other personal perspectives were shared, mentioning the loss of friends to homelessness. Participants highlighted the visible reality of poverty, referencing people begging for money as a sign of the growing disparity in housing accessibility.

Residents face numerous challenges when trying to find housing, primarily due to high costs and limited availability. Homeownership is increasingly out of reach for many, with astronomical prices and interest rates, and renting is similarly difficult, especially for those with poor rental histories or a series of evictions. Many landlords are no longer conducting credit checks, and even those with stable income struggle to secure a place. Additionally, the issue of vacant or abandoned properties remains a significant barrier, with absentee owners often unwilling to sell or repair their homes, creating further housing shortages. Policies and bureaucratic delays, such as lengthy title clearance processes and the lack of vacant property registration, exacerbate the situation. The demand for affordable housing is particularly high for larger families, with limited availability of 4-bedroom homes or apartments, and refugees face additional hurdles due to language barriers and limited resources for large family housing. Environmental concerns, such as mold, asbestos, and radon, add significant costs to rehabilitation efforts, often making demolition a more feasible option. Overall, the combination of rising costs, regulatory inefficiencies, and scarcity of suitable housing options is creating severe difficulties for residents in securing affordable and stable living arrangements.

Participants reported issues in securing housing after World Relief leases ended, particularly due to income requirements by landlords despite having sufficient savings. Some experienced delays in repair responses from landlords, though not everyone faced this issue. The group did not report any significant discrimination experiences when seeking housing.

While personal discrimination among residents was less of an issue, class- and history-based discrimination in housing was notable. Landlords' subjective decisions based on appearance or perceived background were highlighted as unjust practices. Participants with disabilities shared experiences of being marginalized, underlining the systemic barriers they face in securing housing and resources.

Are people in the area segregated in where they live? What causes this segregation to occur?

The responses suggest that while some areas are segregated based on income, people largely live where they can afford to, and the primary issue is providing opportunities for all. One participant notes that some neighborhoods are more segregated than others, but overall, people live within their means. Another participant adds that wealthier individuals tend to live farther out, and he highlights the challenge of accessing 55-and-older housing. Another participant points out that the growing unhoused population is becoming more visible, with people sleeping in public spaces, but he feels the system fails to offer hope or support to those struggling. Another participant reflects on how society has shifted from caring about community to focusing on money and power, noting that without stable housing, it's nearly impossible for people to focus on improving their lives. He also shares his experience working with homeless individuals, many of whom had once been highly capable but fell into hardship due to factors like addiction and loss of family, emphasizing that homelessness is not a choice but a consequence of financial instability.

The community experiences significant segregation, largely driven by socioeconomic factors. In areas like Moline, neighborhoods are divided by income, with low- to moderate-income schools clustered in certain districts and wealthier schools in others. This creates a cycle of disadvantage, where children from poorer neighborhoods often lack exposure to opportunities that could change their circumstances. The closure of parks and schools, as well as the absence of basic services like grocery stores, exacerbates these disparities. The lack of investment in older neighborhoods, where many residents are "house poor" and struggle to afford basic home repairs, further entrenches inequality. The pandemic has accelerated these issues, and there is a noticeable shift towards disinvestment in certain areas, with more attention given to new developments in wealthier parts of town. Programs to stabilize neighborhoods, such as forgivable loans for home repairs, could help, but bureaucratic hurdles and insufficient resources continue to prevent meaningful change. The result is a community where access to resources and opportunities is often dictated by where you live.

What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?

Participants are not aware of many specific fair housing resources, although one mentions the Director at the Center of Albany as someone who might have knowledge of such resources. Social security income has been helpful for some in covering rent, and one participant was able to quickly secure housing at Edgewater with the help of the Mayor. However, there are challenges, such as longer waitlists for handicap-accessible units and issues with landlords not maintaining their properties. One

participant highlights their involvement in the homeless network, suggesting it is well-connected and informed about available resources for those in need.

Participants mentioned receiving information on tenant rights through pamphlets or brochures when signing leases. This indicated an awareness of basic rights among tenants, even though practical issues with landlords persisted.

Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?

Transportation support was praised, with attendees highlighting the helpful nature of buses and community cooperation.

Challenges included delays in receiving SNAP benefits and IDHS assistance.

Participants called for more thoughtful urban planning, including grocery stores and parks within walkable distances, while noting high crime rates and poor public transportation. The lack of nearby amenities in some areas forced residents to rely on buses or long commutes. Concerns were raised about school closures and unequal distribution of resources within the city, further complicating daily life for residents.

The Carol Center was praised for providing a sense of belonging and mental health support. Participants suggested expanding such centers to more locations for better access to assistance. They advocated for integrated housing with on-site support for those with mental health challenges, enabling quick access to help during episodes and assistance with practical tasks like paperwork.

Is there anything we haven't discussed that you feel is important to our research?

There is uncertainty about the future availability of homes, as current data on housing is outdated and unreliable. Efforts are being made, such as the Transformation Grant's data task, which will work on creating a framework for annual reports on affordable housing. However, much of the existing data, such as Fair Market Rent (FMR) figures and home values, comes from sources like the Census and community surveys that are five years old and have large margins of error. The pandemic has further disrupted the accuracy of this data, making pre-2020 figures nearly obsolete. HUD is attempting to address these issues by contracting companies to gather more up-to-date information, but budget constraints and outdated figures for programs like Section 8 mean fewer people are being served, even as rents and housing costs continue to rise.

Children with intermittent trauma or explosive behavioral disorders often face significant challenges in housing, as a single incident can lead to eviction, making it difficult for families to maintain stable living situations. Parents find it hard to navigate these situations, as there's little tolerance for such behaviors in housing settings, even when the child's actions stem from their condition. For example, a 15-year-old exhibiting a tantrum may function like a younger child, creating uncomfortable and disruptive situations for other residents. There is a strong need for more support for both parents and children with these

needs, including understanding and tolerance from housing providers to help prevent evictions and provide a stable environment for families facing these challenges.

A significant concern was the slow process of reuniting with families still in Afghanistan, which takes several years despite federal funding. Some participants, who held professional occupations/skills in their home country, struggled to find comparable jobs and expressed a desire for career development and respect for their skills. They questioned why they were often pushed into low-skilled positions, calling for trade programs and city support to match their expertise.

More educational programs and literacy support were recommended for those struggling with understanding documents or lacking reading skills. Participants underscored the importance of supportive environments where individuals could access help, learn, and build trust within the community.

### Stakeholder Interviews

1. What do you believe are the area's greatest community development needs (e.g. job training, homeless prevention, parks/playgrounds, youth activities, senior centers, sidewalks, etc.)?

The community's housing challenges are deeply intertwined with economic growth, as a lack of housing stifles job opportunities and overall neighborhood quality of life. Lower-income areas, particularly in Davenport and Rock Island, lack essential infrastructure and amenities, contributing to these difficulties. Zoning restrictions also play a significant role, with most areas designated for single-family homes, limiting multifamily developments and driving up prices. Although efforts to relax these restrictions are underway, barriers like high parking requirements and limited unit numbers deter developers. Compounding these issues are absentee landlords who often maintain rental properties at minimal standards, despite recent ordinances aimed at improving conditions.

Solutions discussed include targeted homeownership programs to make better use of city investments, exploring innovative options like tiny homes for affordable housing, and providing mortgages through traditional lenders. Workforce housing is especially crucial to ease market pressure and create opportunities for people to move into more affordable units. The community currently faces a shortage of about 6,600 affordable rental units for low-income residents, underscoring the need for accessible, reasonably priced housing to support individuals across various income levels and alleviate systemic strain.

What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers, rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?

**Insufficient Affordable Housing:** There is a severe lack of housing units for individuals earning at or below 50% of the area median income. The need for affordable rental units has increased, particularly after the pandemic, which exacerbated housing instability.

**Substandard and Aging Housing Stock:** A significant portion of the existing housing is in poor condition, often due to absentee landlords who fail to maintain their properties. This contributes to unsafe living conditions and deteriorating neighborhoods.

**Weak Code Enforcement:** Many properties suffer from inadequate enforcement of housing codes, leading to persistent issues such as malfunctioning elevators and general disrepair. This particularly impacts residents using housing vouchers, who face challenges when landlords neglect upkeep.

**Housing Instability and Eviction Risks:** Many residents live with the constant threat of eviction, unable to afford their housing or recover from financial crises. The community's safety net has not been robust enough post-pandemic to mitigate these issues.

**Barriers for Special Populations:** There is a noted need for housing tailored to people with disabilities, larger families, and returning citizens (individuals exiting prison). The existing shelters, especially for domestic violence survivors, often do not provide sufficient long-term support for comprehensive recovery.

**Absentee Landlords:** Properties are frequently purchased and neglected or transformed for non-residential purposes, which reduces the stock of affordable housing. This practice is sometimes seen with stakeholders such as colleges, which prioritize campus development.

**Need for Homeownership and Transitional Housing:** There's a shortage of affordable homes for purchase that would allow residents to build wealth. Nonprofits are attempting to renovate and convert rental units into single-family homes but face funding challenges.

**Concentration of Shelters and Services:** Homeless shelters are often grouped in specific areas while supportive services are spread across the region, causing inefficiencies and issues like loitering.

**Funding Gaps for Nonprofits:** Nonprofit landlords who provide quality, affordable housing often struggles to access funding that could help them maintain and expand their properties.

**Importance of Renovation and Repair:** Many once-viable affordable units have fallen into such disrepair that they are no longer habitable, underscoring the need for renovation programs.

How big an issue is homelessness in your community? What does homelessness look like? What steps could be taken to address needs related to homelessness?

Homelessness and housing instability have become increasingly visible issues in the Quad Cities, affecting more families and individuals who are struggling to stay housed. The rise in evictions, particularly for those with eviction records, and the challenge of paying high rent is making many households one crisis away from homelessness. Organizations like QC Air and World Relief, which

support refugees and immigrants, and community groups that hear directly from residents, are key in addressing these challenges. Municipalities are urged to go beyond passive communication methods like websites and engage more directly with residents to ensure they receive the help they need. There is also a growing concern about homelessness among veterans and the need for greater access to healthcare and supportive services.

Local shelters, such as Christian Care, are operating at full capacity, and many properties in cities like Moline and Rock Island could be renovated to provide housing for the unhoused or victims of domestic violence. However, there is resistance from some property owners and neighborhoods, especially when new shelters or supportive housing initiatives are proposed. Despite this, there is a consensus that more needs to be done, with some advocates pushing for the spread of housing support and resources more evenly across the community, rather than concentrated in a few areas. The region's approach to housing, particularly in Davenport, is seen as a model, but more support from neighboring cities is needed to address the issue comprehensively.

The rise in family homelessness, with a significant number of families in shelters like the Salvation Army, highlights the need for more affordable housing for families, particularly larger units. Many local organizations, including those providing rapid rehousing services, are overwhelmed by the demand. The lack of affordable housing for very low-income households (30% AMI and below) remains a pressing issue, and current funding often falls short by targeting higher-income brackets (50-80% AMI). Housing strategies need to focus more on the most vulnerable populations, especially families and those who are in housing situations that do not meet the federal definition of homelessness but still experience significant instability. Collaborative efforts between organizations are key, with some groups stepping in to provide services like furnishing apartments for those transitioning out of homelessness, helping to stabilize individuals and families once they have a place to live.

What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?

In the Quad Cities, significant strides have been made in addressing housing issues, particularly through the use of low-income housing tax credits. Agencies like the Rock Island and Moline Housing Authorities, along with smaller organizations on the Iowa side, are spearheading various initiatives. These include projects like the HG development, which is bringing more affordable units back online, and a new affordable housing development in Moline set to break ground soon. While there has been notable development on the Iowa side, the Illinois side has seen less progress, though there are efforts underway, such as Moline's project-based housing for homeless individuals and veterans. The Rock Island community is also collaborating with health and housing partners to address these challenges.

Efforts to prevent homelessness, such as eviction diversion programs, have proven effective, particularly on the Illinois side where collaboration with the court system has been stronger. These programs, which coordinate legal representation and financial assistance, have been vital in preventing evictions, but the cessation of COVID relief funds has created funding challenges. The Housing Council, along with organizations like Prairie State Legal, Project Now, and the Salvation Army, plays a crucial role in

addressing housing needs through a comprehensive approach. This includes the preservation of existing units, the development of new ones, and the provision of services aimed at preventing homelessness. Continued collaboration and increased funding are essential to ensuring that these efforts can have a lasting impact.

What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?

People I work with prioritize locations with easy access to public transportation, schools, and job opportunities, with a focus on practical needs like proximity to bus routes, grocery stores, and essential services. The LINK bus system is generally well-regarded, and access to transportation isn't a major issue for most, as long as buses run nearby. While schools are important, they are just one aspect of the bigger picture. Many residents tend to stay in Illinois, though some prefer living in Iowa due to access to specific services available only to Iowans. However, most individuals are flexible about location as long as they can access the services they need.

Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?

Issues like prison records, eviction histories, and the inability to provide good references or rental history significantly impact tenants' ability to secure housing. Additionally, restrictions related to income qualifications for tax credit-funded housing can further limit options. Some people are disqualified for making too much money, while others are unable to meet the minimum requirements. This creates confusion, as many renters are unaware of housing laws and tenant protections, and there's limited information available to help them navigate the system. This lack of knowledge, especially among low-income and migrant communities, leads to further difficulties when trying to access housing.

Another significant challenge is the shortage of accessible housing, particularly for individuals with disabilities. Approximately 60% of those served by local shelters have physical or mental health disabilities and finding ADA-compliant housing or units without stairs is a constant struggle. Many landlords fail to honor accommodation requests, ignoring tenants' needs and not providing necessary adjustments. While maintenance of rental properties is a concern, particularly for those with vouchers or low incomes, the more pressing issue is that many rental units are substandard or not suited to individuals with disabilities. This problem is especially prevalent in Davenport, where neglected buildings are worsening the housing crisis. The lack of resources, alongside these structural and regulatory barriers, makes securing stable housing even more difficult for those most in need.

Are people in the area segregated in where they live? What causes this segregation to occur?

Food deserts and neighborhood segregation continue to impact communities, particularly in downtown areas where there is limited access to grocery stores offering healthy food options. While some areas have improved with new developments, historical redlining persists in certain parts of Davenport, where

Black and Hispanic communities still face economic disparities despite educational achievements. These patterns are often tied to a lack of investment in certain neighborhoods, creating clear distinctions between more affluent areas and lower-income ones. In neighborhoods like Kirkwood Boulevard, there is a stark contrast between well-maintained homes and areas that feel neglected. The level of investment, rather than race or ethnicity, plays a significant role in the condition and appeal of a neighborhood.

Although there is no active segregation, some areas of Davenport remain disinvested and predominantly low-income, while others have seen more diversity and economic growth. For example, the east side of Davenport, historically known for its challenges, has undergone improvements with investment in downtown areas. Despite the changes, there is still a noticeable divide between neighborhoods, with certain areas still carrying reputations of being less desirable. However, it is more difficult to pinpoint clear racial or cultural divisions in Davenport compared to other cities, as transitions between neighborhoods aren't as pronounced. In general, the disparities between neighborhoods are driven by investment and property conditions rather than racial or ethnic segregation.

What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?

There are a few organizations, like the Salvation Army, Humility Homes, and the Housing Council, that act as resources for individuals seeking housing assistance, but people often struggle to find them. Many individuals in need, including those referred to by community leaders, lack knowledge of where to begin the process of securing housing. While federal law mandates fair housing practices, there is a general lack of specific programs or education on housing rights and responsibilities. Moline has started offering rental assistance programs and tenant education through the Community Development Corporation, while Davenport lacks similar initiatives. There is also a critical need for larger family housing, especially for families dealing with disabilities, as these families face increasing financial pressures. Despite these challenges, the availability of information and resources seems sufficient, though there is room for greater education on tenant rights, especially in addressing issues like landlord noncompliance.

Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?

Transportation continues to be a significant issue in the area, especially for seniors and individuals with disabilities who have limited access to reliable transportation. The local bus system lacks frequent service, runs only during daytime hours, and has limited routes that do not always serve areas where people need them. Accessibility is also a concern, with routes not being clear or safe for people using mobility devices. While healthcare services are available and major bus routes pass by healthcare centers, affordability remains a challenge for many. Additionally, there are complaints about street maintenance, flooding issues, and uneven access to city resources, with some neighborhoods, particularly those in lower-income areas, facing inadequate city support during adverse conditions like floods.

Food deserts are another concern, particularly in the west end of Davenport, where residents have limited access to grocery stores, relying on small convenience stores or Dollar General for basic food needs. New development has been focused on the eastern and northern parts of the city, leaving parts of the west side underdeveloped. The closure of schools has also created a burden, as students from the affected areas are now bussed to distant locations. While transportation options are better on the Illinois side of the Quad Cities, they still fall short in addressing the needs of people trying to access work, healthcare, and essential services across the region.

Are there uses of CDBG funds you wish the City would consider (e.g., public facilities and/ or improvements, public services, rehabilitation of housing, job creation/ retention, addressing blight)?

Concerns:

**CDBG Funding Process:** The application process for Community Development Block Grant (CDBG) funding is seen as overly complex, requiring burdensome documentation, particularly for shelter providers. Many agencies report that the process is discouraging, especially when they lack the staff to handle the paperwork or assist those in need of housing.

**Limited Access to Funds:** Agencies are often unable to access CDBG funds due to competitive processes and strict regulations. Even when eligible, many report that their applications are discouraged or rejected. There is also a perception that the funds are often redirected for other city projects, like road improvements, rather than addressing housing and community needs.

**Insufficient Affordable Housing:** There is a shortage of affordable rental units, and existing funding options, like HOME dollars and IFA (Iowa Finance Authority) funding, are difficult to access and do not address the pressing demand. Developers and agencies struggle to cobble together resources for housing projects, particularly with limited state funding and competition from larger cities.

**Regional Imbalance:** The region, particularly Rock Island, faces an inequitable distribution of resources for housing and social services. Rock Island has a food desert, lacks adequate housing support, and struggles with projects being sidelined in favor of other priorities. Cities in the region are not investing enough in housing and infrastructure, leading to gaps in services and resources.

Recommendations:

**Simplify CDBG Application Process:** Streamline the paperwork and documentation requirements for CDBG funding to make it more accessible for smaller agencies and shelters. Reducing the burden on providers could encourage more agencies to apply and use the funds effectively.

**Increase Funding for Housing Development:** Allocate more funding for building affordable housing, particularly rental properties, through partnerships with local agencies. Providing more resources for rehabbing existing properties could be a viable solution for increasing the housing stock.

Focus CDBG Funds on Housing: Ensure that CDBG funds are used strictly for housing and housing-related services, rather than being redirected to unrelated city projects. This would ensure that the funds are being utilized as originally intended to support low-income communities.

Regional Collaboration and Fair Housing Investment: Address the homelessness and housing crisis more regionally, ensuring that Davenport does not shoulder the entire burden. Cities like Rock Island should prioritize community needs, including food security and affordable housing, and collaborate with agencies to support development projects like senior housing and grocery stores.

Improve Housing Repair Programs: Expand the scope and timeframes for programs like the Dream program to include rental properties and larger areas. This would help address the affordability and quality of housing in more areas of the city, benefiting a larger number of residents.

Is there anything we haven't discussed that you feel is important to our research?

About six years ago, Kings Harvest, which had been running a local overflow shelter for people facing homelessness, could no longer continue its operations. With just six weeks' notice, the housing cluster scrambled to take over the shelter, raising \$75,000 to keep it running. Humility Homes and Services took charge, and a five-year plan to eliminate the need for overflow shelters was developed. However, the COVID-19 pandemic complicated the timeline, though it did reduce the number of people needing the shelter. This was achieved by year-round outreach workers who helped individuals before winter, addressing their needs such as bus tickets to reunite with family. The program showed that targeted, individualized support was effective, but the lack of community financial support made it unsustainable.

The housing cluster's experience highlighted the need for both more housing units and sustainable support to ensure people maintain housing once they find it. While this model helped reduce homelessness during winter, it relied heavily on funding from limited municipal contributions, with some cities contributing as little as \$3,500. This meant that significant portions of the funding came from other sources, and Humility ended up losing money. The goal is to replicate this model, but sustainable support from municipalities is critical. Effective collaboration among cities is also essential to address housing challenges, which often require a coordinated approach to create long-term solutions.

The development of new housing also faces challenges, especially when public opposition or zoning restrictions delay projects. In one instance, a housing development faced 13 public hearings before receiving approval, delaying the project by several months. This can be discouraging for developers, particularly when the local community resists projects that could potentially help address housing shortages. Public buy-in remains a major hurdle, as residents often organize to oppose new housing developments, especially in neighborhoods already experiencing poverty or with a concentration of social services. Many communities, particularly Davenport, need to shift their mindset and work together to address these issues equitably across the region.

Funders such as community foundations play a crucial role in supporting housing projects. Many local foundations are supported by endowments that provide long-term, reliable funding for nonprofits, including those focused on housing and homelessness. These foundations also offer competitive grants

to organizations working on housing solutions, though demand far outstrips the available funds. In addition to funding local nonprofits directly, community foundations can help leverage larger federal funds by providing local matching grants. This strategy helps organizations demonstrate success and become eligible for larger investments. However, the ongoing gap in funding and competition for limited resources remains a significant challenge for addressing the region's affordable housing crisis.

**6. Summary of comments or views not accepted and the reasons for not accepting them.**

All comments or views received will be accepted.

**7. Summary**

The City of Rock Island has completed the planning process for the 5-Year Consolidated Plan according to HUD requirements. We have gathered public input as well as consultant data that has been used to help guide the funding decisions for the CDBG program. As noted above, limited funding from the federal level for the CDBG programs has made it unlikely that all of the needs identified in this plan can be fully addressed. While the City makes every effort to partner with non-profit groups, other government agencies, and for-profit developers, the needs continue to outstrip the funding available to address them.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency1 C	ROCK ISLAND	
CDBG Administrator	ROCK ISLAND	Community Development Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative**

The City of Rock Island is the entity responsible for overseeing the process and development of the consolidated plan.

**Consolidated Plan Public Contact Information**

Nichole Mata

City of Rock Island

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**1. Introduction**

The City of Rock Island reached out and consulted with other public and private agencies while developing this plan. The plan includes a summary of the consultation process, including identification of the agencies that participated in the process.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City of Rock Island is a member of the Homelessness Connections of NW Illinois which is the Continuum of Care provider led by Project NOW. City staff works with Project Now, Rock Island Housing Authority, and other key stakeholders to help support low- and moderate-income residents in need of housing.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

City staff participates in regional working group meetings that include the Continuum of Care, in developing coordinated services to homeless individuals and families in the Quad Cities.

The CoC determined that Community Action Agencies (CAA) could best distribute fund throughout the CoC service area while ensuring no duplication of services. ESG funding was designated to go to those CAA's that demonstrated the ability to carry out the grant and partner with smaller CAA's. Each ESG recipient is required to submit quarterly reports and complete an annual performance report. The lead agency of the CoC (Project NOW) is the HMIS grant recipient and develops policies and procedures for the administration of HMIS based on HUD's guidelines.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Martin Luther King Jr. Community Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Martin Luther King Center receives financial support through HUD CDBG funding to provide after-school and summer activities for LMI children. The MLK Center participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
2	<b>Agency/Group/Organization</b>	Western Illinois Area Agency on Aging
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Western Illinois Area Agency on Aging participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
3	<b>Agency/Group/Organization</b>	Christian Care
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Christian Care helps to improve the lives of those in the Rock Island and the surrounding communities who are experiencing homelessness, struggling with mental illness and substance abuse, transitioning out of the prison system, and veterans. Christian Care participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
4	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Salvation Army participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.

5	<b>Agency/Group/Organization</b>	ROCK ISLAND ECONOMIC GROWTH CORP.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Economic Growth Corporation (GROWTH) is a national 501(c)3 community-based development organization dedicated to enhancing the overall image and economic vitality of underserved communities. GROWTH accomplishes this by improving housing market dynamics, providing fair and equal housing access, encouraging homeownership, providing homeownership counseling, financial literacy, foreclosure prevention counseling, creating jobs, and growing the tax base. The Economic Growth Corp participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
6	<b>Agency/Group/Organization</b>	DeLacerda House
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	DeLaCerde House provides housing and a haven to those individuals diagnosed with HIV/AIDS. DeLaCerde House participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.

7	<b>Agency/Group/Organization</b>	YWCA of the Quad Cities
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The YWCA runs Theplace2b. This program is geared to help displaced, homeless or at-risk youth. Theplace2b provide meals, job skills, and a safe place to hang out. Youth are connected with the resources that are available in the Quad City community, such as housing programs and referrals to other agencies. Additionally, the YWCA runs the Empowerment Center, which is focused on creating long term self-sufficiency. This is achieved through improving financial literacy support, problem solving and communication skills, and education. YWCA programs also include childcare programs for teen parents. The YWCA participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
8	<b>Agency/Group/Organization</b>	Rock Island County Health Department
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Health Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Rock Island County Health Department participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.

9	<b>Agency/Group/Organization</b>	Spring Forward Learning Center
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Spring Forward Learning Center participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
10	<b>Agency/Group/Organization</b>	Rock Island Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	RIHA owns and manages 243 units of conventional public housing and operates a Housing Choice Voucher Program (HCV) with 283 units of subsidized Section 8 housing. The Agency also operates a Rental Housing Support Program (RHSP) funded through the Illinois Housing Development Association (IHDA). In total, RIHA provides homes for over 700 families nearly 1,700 citizens living in the City of Rock Island. RIHA participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
11	<b>Agency/Group/Organization</b>	Transitions Mental Health Services
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Transitions Mental Health Services is a recovery-based organization dedicated to promoting, enhancing, and improving the health and well-being of individuals, families and the community impacted by mental health issues. Transitions Mental Health participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
12	<b>Agency/Group/Organization</b>	The ARC of the Quad Cities Area
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Arc of the Quad Cities Area's mission is to empower people with disabilities to believe in their unique abilities and achieve their full potential by providing quality, innovative services that focus on advocacy, independence, employment, meaningful community life, and personal happiness. Arc of Quad Cities participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
13	<b>Agency/Group/Organization</b>	Alternatives for the Older Adult Inc
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Alternatives promotes the independence and quality of life for older adults, adults with disabilities, and their families. Transitions Mental Health participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.</p>
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<p>14</p>	<p><b>Agency/Group/Organization</b></p>	<p>Humility Homes</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Development of Priority Needs, Local Objectives, input on contracted consultant studies</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This agency was invited to attend public meetings and to complete a survey to develop priority needs/local objectives, a separate set of meetings and a survey to provide input on contracted consultant studies, and to review and comment upon the completed plan. This agency was encouraged (as were all agencies) to notify their clients of the public meetings and to distribute the surveys to them to ensure their views were included. In addition, as a CDBG subrecipient, the City has an ongoing relationship with this agency throughout the year.</p>

15	<b>Agency/Group/Organization</b>	Quad Cities Housing Cluster
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Health Agency Child Welfare Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Federal Other government - County Other government - Local Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Market Analysis Development of Priority Needs, Local Objectives, input on contracted consultant studies

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This organization is a consortium of civic, business, financial, non-profit, for-profit, and government entities that are dedicated to addressing affordable housing and homelessness in the Quad City area, which includes Davenport. This organization and its members were invited to attend public meetings and to complete a survey to develop priority needs/local objectives, a separate set of meetings and a survey to generate the contracted consultant studies, and to review and comment upon the completed plan. This entity was encouraged to notify its member groups of the public meetings and to distribute the survey to them to ensure their views were included. In addition, City staff members attend meetings of this group year-round to engage with local organizations working to improve access to affordable housing in our community, learn what actions they are undertaking, as determine what the City can do to assist.</p>
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16	<b>Agency/Group/Organization</b>	Center for Active Seniors
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs Development of Priority Needs, Local Objectives, input on contracted consultant studies

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was invited to attend public meetings and to complete a survey to develop priority needs/local objectives, a separate set of meetings and a survey to provide input on contracted consultant studies, and to review and comment upon the completed plan. This agency was encouraged (as were all agencies) to notify their clients of the public meetings and to distribute the surveys to them to ensure their views were included. In addition, as a CDBG subrecipient, the City has an ongoing relationship with this agency throughout the year.
17	<b>Agency/Group/Organization</b>	Habitat for Humanity Quad Cities
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was invited to attend public meetings and to complete a survey to develop priority needs/local objectives, a separate set of meetings and a survey to generate the contracted consultant studies, and to review and comment upon the completed plan. This agency was encouraged (as were all agencies) to notify their clients of the public meetings and to distribute the surveys to them to ensure their views were included. In addition, as a rehabilitation partner, the City works with this agency throughout the year to refer clients in need of accessibility and housing rehabilitation improvements.
18	<b>Agency/Group/Organization</b>	Mercado on 5 <sup>th</sup>
	<b>Agency/Group/Organization Type</b>	Planning organization Services with Children

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was invited to attend public meetings and to complete a survey to develop priority needs/local objectives, a separate set of meetings and a survey to generate the contracted consultant studies, and to review and comment upon the completed plan. This agency was encouraged (as were all agencies) to notify their clients of the public meetings and to distribute the surveys to them to ensure their views were included. In addition, as a rehabilitation partner, the City works with this agency throughout the year to refer clients in need of accessibility and housing rehabilitation improvements.
19	<b>Agency/Group/Organization</b>	Quad Cities Land Bank Authority
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was invited to attend public meetings and to complete a survey to develop priority needs/local objectives, a separate set of meetings and a survey to generate the contracted consultant studies, and to review and comment upon the completed plan. This agency was encouraged (as were all agencies) to notify their clients of the public meetings and to distribute the surveys to them to ensure their views were included. In addition, as a rehabilitation partner, the City works with this agency throughout the year to refer clients in need of accessibility and housing rehabilitation improvements.

20	<b>Agency/Group/Organization</b>	World Relief Quad Cities
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Education Services-Employment Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	World Relief Quad Cities is a not-for-profit agency providing services to refugees and immigrants in Western Illinois and Eastern Iowa. They provide financial, emotional, cultural, and spiritual support to refugees – victims of war and persecution around the world – who are being placed in the Quad Cities. World Relief provides input on the priority needs for addressing and reducing poverty and homelessness in Rock Island.

**Identify any Agency Types not consulted and provide rationale for not consulting**

Rock Island included all agencies providing services to Rock Island Residents in the formation of the Consolidated Plan.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Project Now	Rock Island's goals align with the goals of Homeless Connections of Northwest Illinois to educate the community and its leaders, collaborate with local interest groups and leaders, value diversity in collaboration, encourage community service, and look forward to the future. Rock Island's goal to Improve the Housing Conditions of LMI Residents, create a Suitable Living Environment, and Provide Public Services all have the benefit of helping to reduce the chances that an LMI person/family will become homeless. Ensuring the homes are safe, healthy, and livable is a goal that directly aligns with those of Project NOW.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

**Narrative (optional):**

The City worked with the Cities of Davenport and Moline in the completion of a regional Assessment of Impediments to Fair and Affordable Housing and the Housing Needs Assessment. The CDBG program staff in the Quad Cities shares best practices, program information, and often attends training together.

The City staff from several city departments as well as the City Council and Mayor participated in stakeholder listening sessions and were instrumental in developing the plans and actions.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation**

**Summarize citizen participation process and how it impacted goal-setting**

The City of Rock Island developed a Citizen Participation Plan (CPP) as outlined in the HUD Consolidated Plan regulations and as outlined in Sections 91.100, 91.105, and 91.505. The Citizen Participation Plan is attached in the appendix.

The City reached out through a contracted consultant reached out to the community and held 3 in person-meetings, 4 focus groups, 4 pop-up engagements, 20 interviews with local stakeholders and sent out a Community Survey virtually and also provided one in paper for at the engagements to help determine the goals and activities for the Consolidated Plan. The listening sessions were published in the most widely circulated newspaper, flyers were available in English and Spanish, and translation services were available upon request.

The public was notified of all meetings with a notice published in the local paper prior to the first event and with an event notice on the City's website and bulletin boards. All meeting locations were ADA compliant, and translation services can be provided upon request. Flyers will be posted at the Rock Island Library's, the Martin Luther King Center, City Hall and on the Cities website

The draft Consolidated Plan and 1st Year Action Plan will be available for public comment starting, June 10, 2025 and continuing 30-days until July 11, 2025. A Public Notice was published in the Dispatch Argus on June 10, 2025 notifying Rock Island Citizens that Consolidated Plan (CP) for 2025-2029 and 2025 Annual Action Plan (AAP) will be submitted by the City of Rock Island to the Department of Housing and Urban Development as part of the City's compliance measures for the Community Development Block Grant Entitlement funding received annually by the City. Staff will add to the plan before submitting to HUD any public input received and will accept all input received after the public comment period is over on July 11, 2025.

The City Council will vote to approve the AAP at their July 14, 2025 regular meeting. To make a comment, get additional information, or receive copies of this notice for persons with disabilities, please use the following contact.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Oral interpretation available at all meetings upon request Persons with disabilities Nontargeted/broad community Residents of Public and Assisted Housing Sign language interpreter available upon request	Nine public input opportunities were held, including two virtual opportunities. The meetings were advertised in local media, on the City's website, Facebook pages; via email to non-profit groups; media release; and with flyers and posters distributed to libraries, city buildings, nonprofit groups, public housing offices and assisted housing developments.	Summary of comments added above in the citizen participation section.	All comments offered were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Oral interpretation available at all meetings upon request Persons with disabilities Nontargeted/broad community Residents of Public and Assisted Housing Sign language interpreter available upon request	The Consolidated Plan will be considered at the Community Development Meeting on June 16, 2025 and at the City Council meeting on July 14, 2025. Any comments received will be accepted and included in the plan.	The Consolidated Plan will be considered at the Community Development Meeting on June 16, 2025 and at the City Council meeting on July 14, 2025. Any comments received will be accepted and included in the plan.	Any comments received during the meetings will be included in the plan.	

**Table 4 – Citizen Participation Outreach**



## Needs Assessment

### NA-05 Overview

#### **Needs Assessment Overview**

The needs assessment of the Consolidated Plan provides a profile of the City's demographics, affordable housing and homelessness needs, and special needs populations. Additionally, the community's needs relating to economic development, and public services are also outlined in this section. HUD Comprehensive Housing Affordability (CHAS), American Community Survey (ACS), and Census data were used to help in assessing the City's priority needs, which will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

The City consulted with area agencies and potential partners on the needs of the Rock Island community. Public forums provided additional input.

### Summary of Housing Needs

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. A household is *overcrowded* if there is more than 1.0 people per room, not including kitchen or bathrooms.
3. A housing unit *lacks complete kitchen facilities* if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit *lacks complete plumbing facilities* if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for Davenport, Moline, and Rock Island is shown below in Tables 9 through 11. Table 9 shows overall likelihood of housing problems by race or ethnicity regardless of income, while Tables 10 and 11 show rates of housing problems and severe housing problems by race, ethnicity, and income band up to 100% HAMFI.

White, non-Hispanic households account for the majority of households across the Tri-Cities (about 71% to 81% of households in each area), followed by Black households (about 8% to 18%) and Hispanic households (about 7% to 13%). Other races and ethnicities make up much smaller shares of households across the cities (see Table 9).

Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates:<sup>1</sup> about 41% to 43% of Black households have at least one of the four housing problems, and 53% to 90% of Native American households have a housing problem. In Rock Island, Asian and Hispanic households also experience housing problems at disproportionate rates (52.7% and 39.6%, respectively). While the total numbers of households are small, the 20 Pacific Islander households in Moline and Rock Island all experience housing problems (100% of the 10 Pacific Islander households in each city).

Housing problems are more prevalent for households with lower incomes than for those with higher incomes. Across the three cities, about 75% to 78% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 11% to 16% of households with incomes of 81% to 100% HAMFI. Table 10 shows that the subgroups most likely to have a housing problem when accounting for income, race, and ethnicity are Native American households with incomes of 80% HAMFI or less and Asian, Pacific Islander, and Hispanic households with incomes of 30% HAMFI or less.

Severe housing problems are also significantly more common for households with lower incomes. Across the three cities, about 58% to 72% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 3% to 6% of households with incomes of 81% to 100% HAMFI. Table 11 shows that the subgroups most likely to have a severe housing problem are Pacific Islander households and Hispanic households with incomes of 30% HAMFI or less.

<b>Demographics</b>	<b>Base Year: 2009</b>	<b>Most Recent Year: 2020</b>	<b>% Change</b>
Population	38,945	37,650	-3%
Households	15,455	15,540	1%
Median Income	\$41,243.00	\$48,120.00	17%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

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<sup>1</sup> HUD defines a group as having a disproportionate need if its members experience housing needs at a rate that is ten percentage points or more above that of the entire population at that income level.

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	2,990	2,010	3,425	1,749	5,370
Small Family Households	940	540	965	665	2,184
Large Family Households	180	155	365	55	260
Household contains at least one person 62-74 years of age	680	580	650	393	1,403
Household contains at least one-person age 75 or older	375	370	405	115	575
Households with one or more children 6 years old or younger	700	400	534	325	265

**Table 6 - Total Households Table**

**Data** 2016-2020 CHAS

**Source:**

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	160	40	20	295	4	4	0	20	28
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	4	0	15	23	4	10	0	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	35	50	15	195	0	4	14	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	1,210	170	15	0	1,395	300	130	25	0	455

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	390	240	165	10	805	145	265	444	85	939
Zero/negative Income (and none of the above problems)	215	0	0	0	215	80	0	0	0	80

**Table 7 – Housing Problems Table**

**Data** 2016-2020 CHAS

**Source:**

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,380	370	95	50	1,895	310	155	39	20	524
Having none of four housing problems	1,005	685	1,180	365	3,235	290	805	2,100	1,309	4,504
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

**Data** 2016-2020 CHAS  
**Source:**

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	440	190	15	645	194	95	159	448
Large Related	145	39	65	249	18	18	44	80
Elderly	494	185	84	763	202	225	124	551
Other	675	180	55	910	30	60	145	235
Total need by income	1,754	594	219	2,567	444	398	472	1,314

**Table 9 – Cost Burden > 30%**

**Data** 2016-2020 CHAS  
**Source:**

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	95	95	160	10	0	170
Large Related	0	0	4	4	8	4	0	12
Elderly	465	0	25	490	108	110	15	233
Other	0	460	70	530	20	0	0	20
Total need by income	465	460	194	1,119	296	124	15	435

**Table 10 – Cost Burden > 50%**

**Data** 2016-2020 CHAS  
**Source:**

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	79	39	50	30	198	4	10	14	0	28
Multiple, unrelated family households	35	0	0	0	35	0	4	0	0	4
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	114	39	50	30	233	4	14	14	0	32

**Table 11 – Crowding Information – 1/2**

**Data** 2016-2020 CHAS  
**Source:**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	2,385	1,055	1,280	4,720	600	955	2,140	3,695

**Table 12 – Crowding Information – 2/2**

**Describe the number and type of single person households in need of housing assistance.**

**In general households that are renting have a higher incidence of overcrowding than households that are owner occupied. Among household that are renting the lower the income of the household the worse the problem gets.**

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Data is not currently available that fully explores the number of type of families in need of housing assistance who have a disabled or victims of domestic violence, sexual assault and stalking. The city works with area homelessness shelters to provide referrals to the residents in need of assistance

**What are the most common housing problems?**

The City of Rock Island faces numerous housing issues, the following is a list of identified issues that the city is currently dealing with: 1) Decent affordable rental housing 2) Age and condition of housing stock 3) High number of foreclosures 4) Lead contamination in the aged housing stock 5) lack of ADA accessible units 6) Housing units with more than three bedrooms.

**Are any populations/household types more affected than others by these problems?**

Minority populations/households are the most affected by the above referenced conditions. Rock Island

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Many houses in Rock Island would be found to be uninhabitable if inspected. A house being declared as such would result in the household being put a risk of homelessness. When such situations arise, attempts are made to connect the household with social services. However, if no federal funds are involved there are no other municipal funds to assist.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

**Specify housing characteristics that have been linked with instability and an increased risk of homelessness.**

The most critical housing characteristic that causes instability and potential homelessness is the age and condition of Rock Islands housing stock.

**Discussion**

Rock Island has a high rate of housing problems, with one-third of households (33.0%) facing a housing need and one-in-six facing a severe housing need (16.7%). As in Moline, three groups have a disproportionate rate of housing needs (Black households at 46.9%, Hispanic households at 40.1%, and Native American households at 87.1%) relative to White households (29.0% with a housing need). These same three groups face disproportionate severe needs (African Americans at 26.3%, Hispanics at 27.1%, and Native Americans at 71.0%) compared to 13.2% of White households.



NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

CDBG entitlement communities are to provide an assessment for each disproportionately greater need identified. A disproportionately greater need exists when the members of the racial or ethnic group at a given level experience housing problems at a greater rate (10% or more) than the income level as a whole.

Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the City of Rock Island as a whole that can be useful in describing the overall need.

Housing Problems – There are four housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems.

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,235	760	0
White	1,080	405	0
Black / African American	710	325	0
Asian	120	15	0
American Indian, Alaska Native	50	0	0
Pacific Islander	14	0	0
Hispanic	134	4	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

**Data** 2016-2020 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,030	980	0
White	690	625	0
Black / African American	163	199	0
Asian	20	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	130	99	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

**Data** 2016-2020 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	749	2,665	0
White	349	2,015	0
Black / African American	149	375	0
Asian	50	65	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	190	205	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

**Data** 2016-2020 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	160	1,584	0
White	140	1,089	0
Black / African American	4	220	0
Asian	0	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	158	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

**Data** 2016-2020 CHAS

**Source:**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

Severe housing problems include:

- Overcrowded households with 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with cost burdens of more than 50% of income

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,690	1,295	0
White	840	645	0
Black / African American	525	515	0
Asian	110	25	0
American Indian, Alaska Native	10	40	0
Pacific Islander	14	0	0
Hispanic	95	45	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

**Data** 2016-2020 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	525	1,490	0
White	360	970	0
Black / African American	124	234	0
Asian	10	44	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	204	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data** 2016-2020 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	134	3,280	0
White	50	2,315	0
Black / African American	55	470	0
Asian	35	75	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	4	390	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

**Data** 2016-2020 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	70	1,674	0
White	55	1,179	0
Black / African American	0	225	0
Asian	0	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	158	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data** 2016-2020 CHAS

**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

The challenges with disproportionate needs are most acute in evaluating the extremely low-income (0% - 30% AMI) residents with severe housing problems. Black or African American residents comprise roughly 20% of Rock Island's, and yet, 35% of extremely low-income households have one or more housing problem. Additionally, White residents who account for 69.5% of the Rock Island population have a disproportionately lower number 51% who are experiencing a severe housing problem - nearly a 20% differential.

The tables show that Black and African American residents who are very low-income, low-income, or low- to middle-income are generally proportional to the overall population.

American Indian and Alaska Native comprise 0.5% of Rock Island's population and have 1.3% of households with one or more severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction:**

This section evaluates the housing cost burden from a racial or ethnic group perspective. Cost burden is the fraction of a household's total gross income spends on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities.

A disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10% or more) than the income level as a whole.

The tables display cost burden information for Rock Island and each racial and ethnic group. The information is broken into no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income.

No/negative income households are those whose income is zero or negative due to self-employment, dividends, and net rental income. The households are not included in the other two categories, but still, require housing assistance and therefore are counted separately.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,104	2,118	2,004	305
White	8,470	1,175	1,079	130
Black / African American	1,425	460	580	159
Asian	250	30	110	15
American Indian, Alaska Native	4	49	10	0
Pacific Islander	4	0	14	0
Hispanic	764	365	110	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data** 2016-2020 CHAS

**Source:**

**Discussion:**

The housing cost burden data for Rock Island shows that white residents are disproportionately less likely to have a severe cost housing burden. White residents account for 80% of the population and only 59% of the households experiencing a severe housing cost burden. Additionally, only 13% of Black and African American residents have no cost burden while accounting for 28% who have a severe cost burden. Black and African American residents are 20% of the population, so this variance does not fit the HUD definition of disproportionate. However, it does indicate a significant difference and should be monitored in future reporting.

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The data shows that Black and African American residents have a disproportionately higher severe housing cost burden and are disproportionately more likely to have extremely low-income with a severe housing problem. The following organizations within the community provide facilities and housing that meets the needs of homeless persons within the jurisdiction.

- 1) Bethany for Children and Families
- 2) Christian Care Homeless Shelter
- 3) Salvation Army
- 4) St. Joseph Worker House
- 5) Project Now

**If they have needs not identified above, what are those needs?**

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

- 1) Affordable, permanent housing
- 2) Employment opportunities
- 3) Educational opportunities
- 4) Transportation

There is one census tract in Rock Island where the poverty rates are over 40% and less than one-half of the population is White. Tract 236 along Centennial Expressway on Rock Island’s western edge is roughly bounded by 9th Avenue on the north, 11th Street on the east, 18th Avenue on the south, and Mill Street on the west. It includes the Douglas Park neighborhood and Douglas and Rauch Family Parks.

There are an estimated 1,620 residents living in that tract, of whom the majority are Black (62.3%). White residents make up 13.6% of the tract, followed by Asians (11.0%), and Hispanics (8.5%). These

shares vary considerably from the city of Rock Island as a whole, where Black residents constitute 18.0% of the population and Asians make up 1.8%. Only the share of Hispanic residents is comparable at 9.4%.

Foreign-born residents are also overrepresented in Tract 236. More than 20% of residents were born in other countries, compared to 6.2% of the population citywide. Specifically, residents born in Mexico, India, Burma, Nepal, other countries in South Central Asia, and other countries in eastern Africa are overrepresented.

Finally, there are a higher share of families with children in this tract than citywide (57.3% versus 42.8%).

NA-35 Public Housing – 91.205(b)

**Introduction**

Rock Island Housing Authority (RIHA) is an independent, not-for-profit agency that receives most of its funding through the U.S. Department of Housing and Urban Development (HUD).

RIHA owns and manages 241 units of conventional public housing and operates a Housing Choice Voucher Program (HCV) with 224 units of subsidized Section 8 housing. The Agency also operates a Rental Housing Support Program (RHSP) funded through the Illinois Housing Development Authority (IHDA). In total, RIHA provides homes for over 700 families – nearly 1,700 citizens living in the City of Rock Island.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit's vouchers in use	0	0	471	220	0	213	0	0	0

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,697	11,667	0	11,640	0	0
Average length of stay	0	0	4	4	0	4	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	0	3	0	3	0	0
# of Elderly Program Participants (>62)	0	0	70	26	0	26	0	0
# of Disabled Families	0	0	176	54	0	52	0	0
# of Families requesting accessibility features	0	0	471	220	0	213	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	175	82	0	78	0	0	0
Black/African American	0	0	234	134	0	131	0	0	0
Asian	0	0	55	3	0	3	0	0	0
American Indian/Alaska Native	0	0	4	1	0	1	0	0	0
Pacific Islander	0	0	3	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	17	15	0	15	0	0	0
Not Hispanic	0	0	454	205	0	198	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

There are currently 95 tenants that are qualified as disabled within the Rock Island Housing Authority/Community Home Partners portfolio. There are 229 public housing applicants that are disabled within the Rock Island Housing Authority/Community Home Partners portfolio.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Immediate needs of residents of public housing and housing choice voucher holders are the subsidy assistance and utility assistance that come with the rental support.

**How do these needs compare to the housing needs of the population at large?**

These needs are for those on a fixed/low income that qualify for the subsidy and utility assistance that come along with the rental support.

**Discussion**

The RIHA implements their 504 plans according to HUD requirements. To the city's knowledge there have not been any complaints regarding discriminatory practices. Based on the city's evaluation of the RIHA, they have an exemplary history of housing all on a first come first serve basis or worst-case need.

**Introduction:**

The United States Department of Housing and Urban Development (HUD) funds local homeless assistance and prevention networks called Continuum of Care (CoC). The City of Rock Island is a portion of the IL-518 Rock Island/Moline/Northwestern Illinois Continuum of Care. “Continuum of Care” also refers to funding made available through HUD for short- and long-term supportive housing programs for those experiencing homelessness and/or domestic violence. A CoC’s responsibilities include identifying and eliminating service gaps and redundancies, collecting and reporting on homeless service data, and sharing funding opportunities.

HUD requires that CoC’s across the United States collect information on their local population of community members experiencing homelessness during the last 10 days of January; this event is called the “Point in Time Count.” On January 23, 2025, over 330 individuals and families were experiencing homelessness in Rock Island Illinois. Of those identified during the Point in Time Count, 21 were sleeping in places not meant for human habitation, such as outdoors, in a vehicle, in an abandoned building, or under a bridge; 298 people were sleeping in emergency or domestic violence shelters. Zero children were found sleeping outdoors during the Point in Time Count. However, this does not mean that zero families with children or unaccompanied minors experience homelessness in Rock Island; instead, enumerators may not have *seen* households with children that night. Of the 298 people sleeping in emergency or domestic violence shelters on the night of the Point in Time Count, 54 were children under age 18; 4 children under age 18 were in programs that serve unaccompanied minors on the night of the Point in Time Count. The number of individuals and families who are “doubled up” or “couch surfing”—temporarily and unstably housed—is unknown, as is the number of individuals and families living in unsafe, structurally unsound substandard housing.

While emergency shelters provide short-term lifesaving care, safe affordable housing ends homelessness. The Quad Cities area is over 6,600 units short of affordable housing, per the Quad Cities Housing Cluster’s *Silos to Solutions* 2020 report. The report recommends public and private investment into various types of affordable, accessible housing: single-family homes, multi-family units, intergenerational housing, single-room occupancy, tiny homes, and more. The Quad Cities area will not see a decrease in homelessness and housing insecurity until this affordable housing gap is resolved.

This data comes from an automated report generated by WellSky’s Community Services (Homeless Management Information System) System Performance Measures annual report. The report was run for the period of 10/1/23 – 9/30/2024, and includes individuals and families who were in programs during the reporting period as well as the two years prior; this period includes the COVID-19 pandemic. Additionally, this data is not exhaustive: there are inevitably individuals and households experiencing homelessness who have not connected with a service provider or interacted with street outreach and are therefore not included in the data.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that person's experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

From October 1, 2023 through September 30, 2024, homeless service providers assisted 1,249 individuals in street outreach, emergency shelter, transitional housing, rapid re-housing, permanent supportive housing, and other types of housing assistance programs. Of those 1,249 individuals, 957 were adults and 278 were minors under age 18. Forty-nine veterans received assistance, as well as 89 youth between the ages of 18 and 24. Men (618) and women (615) sought services nearly equally; 5 transgender and gender non-conforming individuals received shelter and/or housing assistance.

People who self-identify as White made up 57% (n=712) of those served from October 1, 2023 to September 30, 2024, while those who self-identified as Black, African American, or African made up about 30.6% (n=382). A small portion of the population served, 1.8%, were of American Indian/Alaska Native/Indigenous (n=12), Asian/Asian American (n=5), Native Hawaiian/Pacific Islander (n=5). Fifty-two individuals (4.2%) reported being of Hispanic/Latino heritage, and 24 were multiracial (1.9%).

**Nature and Extent of Homelessness: (Optional)**

<b>RACE</b>	<b>ROCK ISLAND HOMELESS SERVICES SEEKERS(sheltered)</b>	<b>US CENSUS: TOTAL ROCK ISLAND POPULATION(unsheltered)</b>
White	57%	68%
Black	30.6%	16.4%
Indigenous, Asian, Native Hawaiian	1.8%	4.1%
Multiracial	1.9%	7.6%
Hispanic/Latino	4.2%	13.5%
Data Not Collected	1.4%	

**ONTEXT:**

This data comes from an automated report generated by WellSky’s Community Services (Homeless Management Information System) *Annual Performance Report*, and was run for the period of 10/1/23 – 9/30/2024.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans. Describe the Nature and Extent of Homelessness by Racial and Ethnic Group. Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Of the 1,252 community members who sought homeless services from October 1, 2023 to September 30, 2024, 48.4% (n=607) reported having no physical or mental health conditions. Over 21% had one physical or mental health condition, 12% had 2 conditions, and 9% had 3 or more conditions. Mental health conditions are the most common (n=312), followed by chronic health conditions (211); the individuals who reported having these conditions may have had them prior to their experience of homelessness or acquired them during their experience of homelessness. According to the *Illinois Homeless Mortality and Morbidity Report 2017-2022* (Illinois Department of Public Health, 2024), “chronic age-related conditions are common in this population, as these conditions affect people experiencing homelessness 10-20 years earlier than the general population.” The same report states “The most common comorbidities noted for people experiencing homelessness included hypertension, chronic pulmonary disease, substance use disorders, psychoses, and depression.” While stigma regarding homelessness and substance use is common, less than one third (26.9% or 174 individuals) of Rock Island homeless service seekers reported living with Alcohol Use Disorder, Drug Use Disorder, or both Alcohol and Drug Use Disorder.

Number of days persons experience homelessness (SPM Metric 1a): 68.88 days  
 Number of people experiencing homelessness for the first time (SPM Metric 5.1): 127

	<b>Total Individuals</b>	<b>Adults</b>	<b>Children</b>	<b>Veterans</b>

<b>Experiencing homelessness on any given night (Point in Time Count: 1/23/2025)</b>	334	277	57	10
<b>Experienced homelessness or housing insecurity (10/1/2023-9/30/2024)</b>	1252	957	278	49
<b>Ever experienced domestic violence over a (10/1/2023-9/30/2024)<sup>1</sup></b>	414 households	318 (households without children)	93 (households with children)	-
<b>Experienced domestic violence in the last 3 months (10/1/2023-9/30/2024)</b>	223	166	56	-

1. This information is reported as households with and without children, not *individuals* who have experienced domestic violence.

**Introduction:**

Rock Island has a wide variety of public and private agencies that provide services to non-homeless special needs populations. Census, American Community Survey data, and consultation with local stakeholder groups provided the data for the non-homeless special need's assessment.

**Describe the characteristics of special needs populations in your community:**

Groups that require supportive housing includes but is not limited to:

- The elderly, age 65 and over and the frail elderly, who are defined as elderly persons who require assistance with three or more activities of daily living such as bathing, walking, and performing light housework.
- Persons with mental, physical, and/or developmental disabilities.
- Persons with HIV/AIDS and their families.
- Victims of domestic violence, dating violence, sexual assault, and stalking.
- Persons with alcohol or other drug addictions.
- Individuals in need of housing due to criminal backgrounds.
- Individuals in need of housing due to evictions stemming from poverty.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

Delacerda House (DLCH) offers transitional and permanent supportive housing for people living with HIV/AIDS. Residents at the transitional group home receive funds available to assist them with personal items, the cost of community activities, and moving expenses. DLCH provides advocacy services, intensive case management, and referral services for the clients living at the group home. In addition, DLCH also offers a permanent supportive housing program (eight one-bedroom apartments for single people, couples, or single parents with a child). DLCH serves people living with HIV/AIDS in Scott (Iowa), Rock Island (Illinois), and outlying area counties who are unable to secure safe and affordable housing for themselves. DelaCerde also provides a Family Residence with two, three-bedroom apartments for two families in which at least one member is living with HIV/AIDS.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Illinois Department of Public Health provides ongoing HIV surveillance through the Illinois HIV Surveillance Program. The program collects, analyzes, and disseminates information about new and existing cases of HIV infection (regardless of the stage of the disease and including AIDS). The goal is to provide a comprehensive picture of the HIV epidemic in order to support prevention and health service

activities delivered by the Department of Public Health and a statewide system of healthcare and social service organizations.

The Illinois HIV/AIDS Monthly Surveillance Update outlines HIV incident cases and AIDS cases for each county and provides demographic and behavioral characteristics at a state level. The most recent published update is from September 2023.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Not applicable.

**Discussion:**

**Describe the jurisdiction’s need for Public Facilities:**

Public facilities generally include senior centers, homeless facilities, youth centers, childcare centers, neighborhood facilities, fire station/equipment, health facilities, and facilities for special needs populations.

The City of Rock Island has neighborhood buildings or parks in many neighborhoods.

**How were these needs determined?**

These needs were determined following consultation with local service providers, City staff, and public comment.

**Describe the jurisdiction’s need for Public Improvements:**

The City of Rock Island is continually addressing quality of life issues with improvements to public streets, sidewalks, water and sewer systems, drainage systems, floodplain management, parking facilities, and engages in an aggressive tree planting program.

**How were these needs determined?**

The City of Rock Island annually prioritizes the construction of public improvements by the adoption of the Annual Capital Improvement Plan by the Mayor and City Council.

**Describe the jurisdiction’s need for Public Services:**

Public services generally include homeless/AIDS patient programs, senior services, handicapped services, legal services, youth services, transportation services, substances abuse services, services for battered/abused spouses, employment training, crime awareness/prevention, housing counseling, childcare services, health services, services for abused/neglected children, and mental health services.

The City has placed a high priority on using CDBG funds for services that target youth, seniors, and childcare. CDBG public service funds are allocated to local nonprofit organizations that provide the above-mentioned services through a competitive application process.

**How were these needs determined?**

These needs were determined following consultation with local service providers, City staff, and public comment.

## Housing Market Analysis

### MA-05 Overview

The purpose of the Market Analysis is to provide a clear picture of the environment in which the jurisdiction must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides information on:

- Significant characteristics of Rock Island's housing market in general, including the supply, demand, and condition and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and need of public and assisted housing
- Brief inventory of facilities, housing, and services to meet the needs of homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy

### **Housing Market Analysis Overview:**

#### For-Sale Housing Market

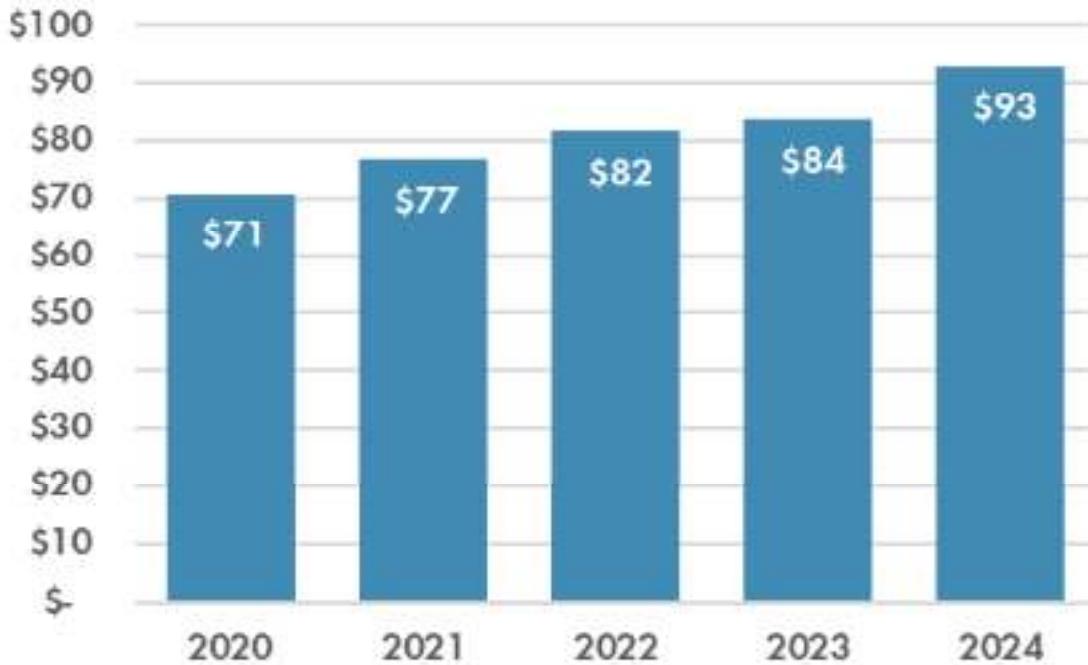
Over the past five years, 1,951 homes have been sold within the City, according to the real estate data provider, Redfin. The number of home sales increased in 2021 and 2022 but dropped again in 2023 and 2024. The average sale price for all the homes sold between 2020 and 2024 was \$131,617, and the 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. 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

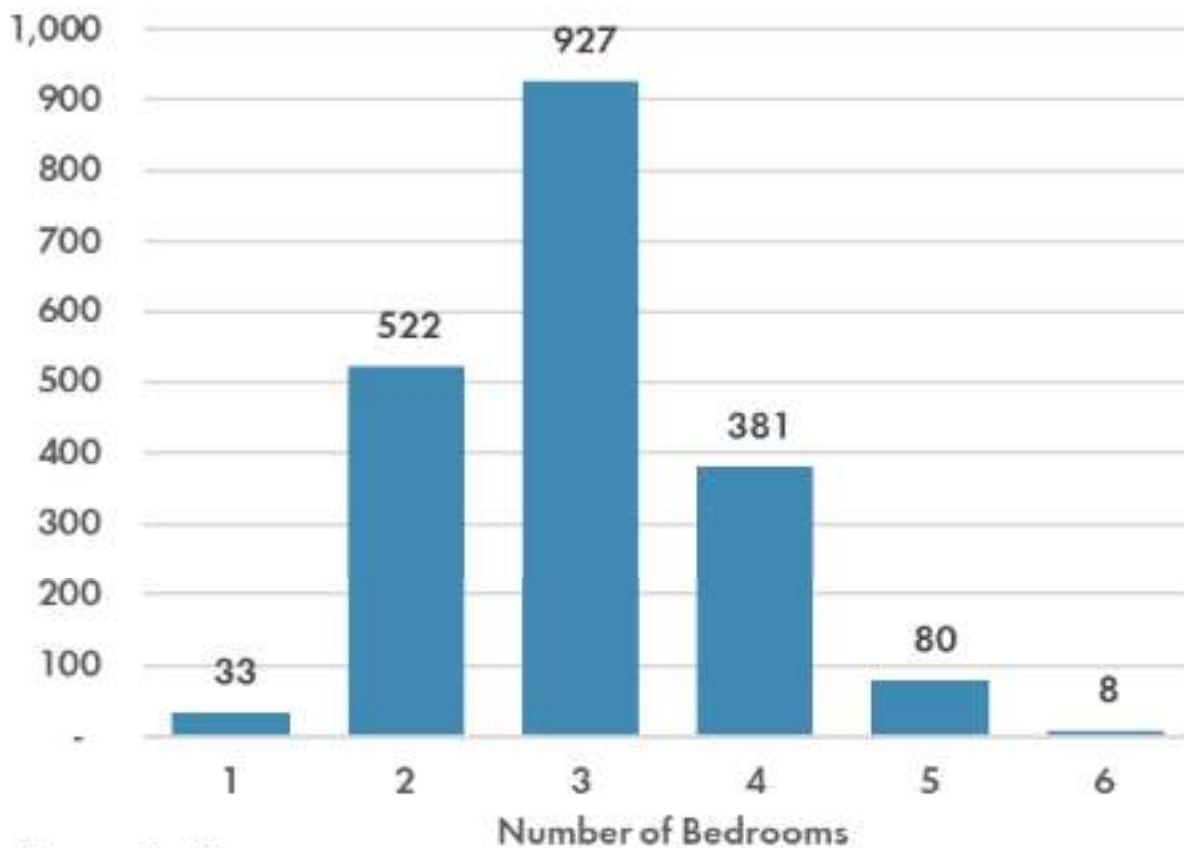
Chart 12 - Average Price Per Square Foot of Homes Sold



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.

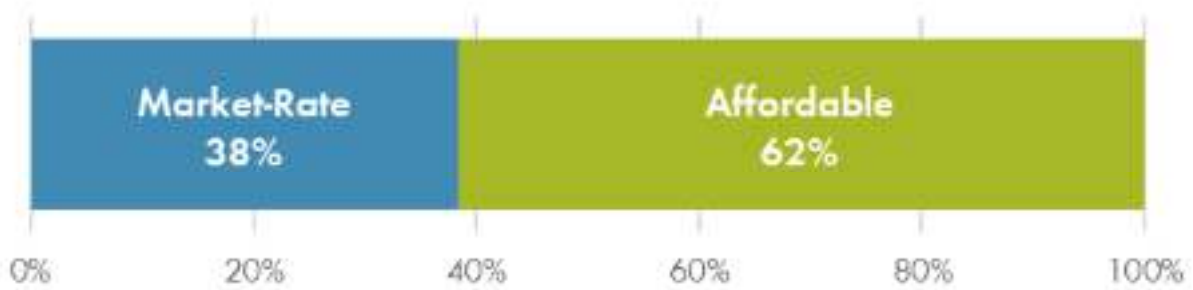
### Rental Housing Market

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.

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.

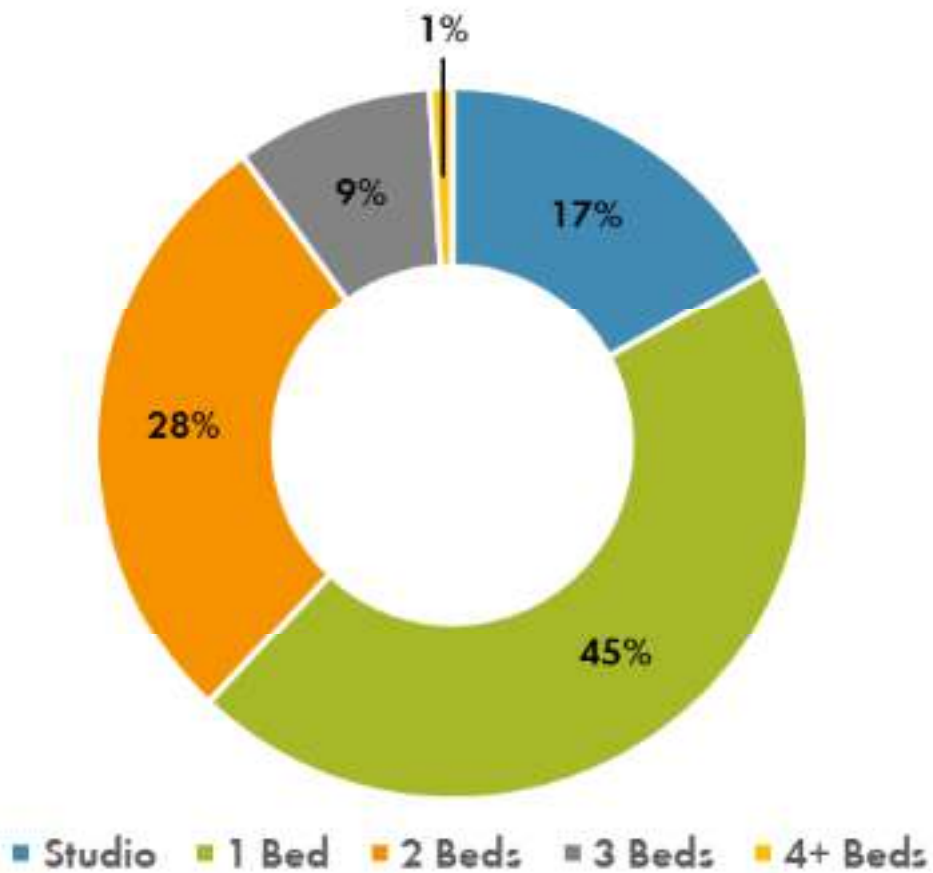
The average monthly rent ranged from \$450 for a studio apartment to \$1,354 for a three-bedroom unit, as shown in Chart 17.

Chart 15- CoStar Categorization of Rental Units



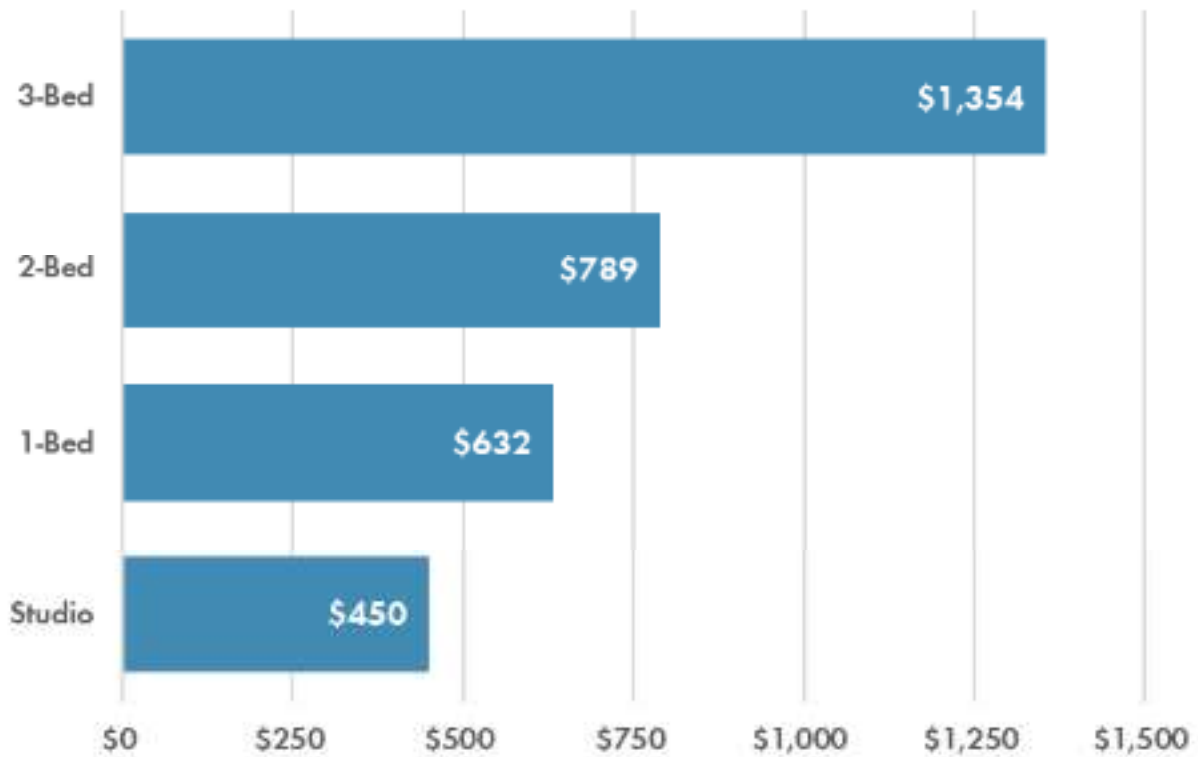
Source: CoStar (2024)

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



Source: CoStar (2024)

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

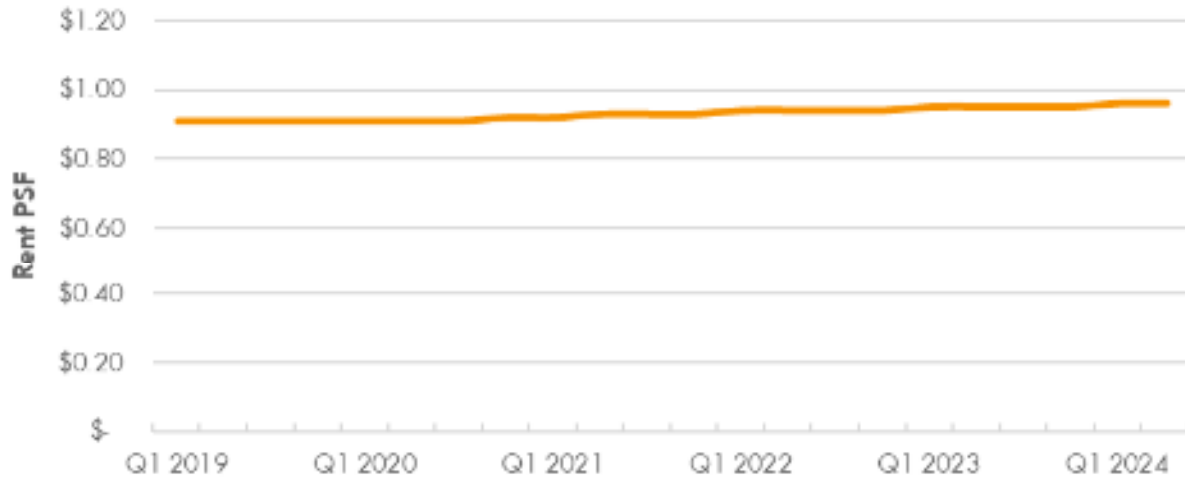


Source: CoStar 2024

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

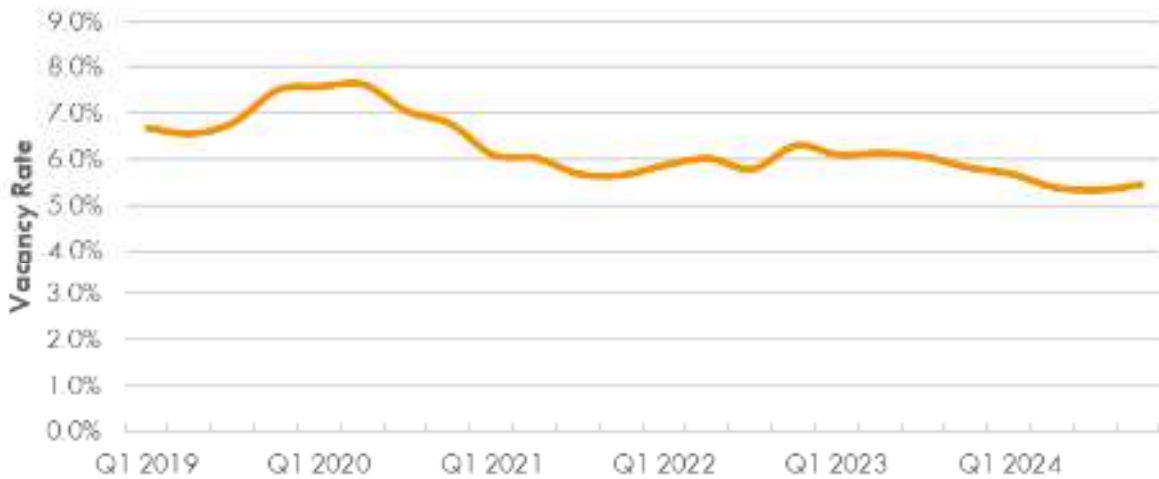
where vacancy peaked at 7.6%, the vacancy rate has since recovered to reach 5.5% in the fourth quarter of 2024, lower than the pre-pandemic vacancy rate of 6.7%. The change in vacancy rate over time is shown in Chart 19.

Chart 18 - Rent Per Square Foot



Source: CoStar 2024

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



Source: CoStar 2024

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.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

**Introduction**

The City utilized the most current data available on housing conditions for the Market Analysis. Data is from the 2016-2020 American Community Survey (ACS) 5-Year Estimates - Physical Housing Characteristics for Occupied Housing Units. The overall distribution of housing types remains unchanged since the previous Consolidated Plan. Residential properties are primarily comprised of traditional 1-unit detached units (69%) and apartment complexes of 5 or more units (15%). Most owner-occupied (90%) and rental units (70%) have two or more bedrooms.

**All residential properties by number of units**

<b>Property Type</b>	<b>Number</b>	<b>%</b>
1-unit detached structure	11,715	67%
1-unit, attached structure	865	5%
2-4 units	1,545	9%
5-19 units	1,540	9%
20 or more units	1,495	9%
Mobile Home, boat, RV, van, etc.	240	1%
<b>Total</b>	<b>17,400</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

**Data** 2016-2020 ACS  
**Source:**

**Unit Size by Tenure**

	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
No bedroom	4	0%	350	6%
1 bedroom	285	3%	1,735	29%
2 bedrooms	2,820	30%	2,215	37%
3 or more bedrooms	6,430	67%	1,699	28%
<b>Total</b>	<b>9,539</b>	<b>100%</b>	<b>5,999</b>	<b>100%</b>

**Table 27 – Unit Size by Tenure**

**Data** 2016-2020 ACS  
**Source:**

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The City of Rock Island has a variety of different programs that serve residents. Most of the funding available for these programs is federal funding, many of the City's programs have income limits. The City of Rock Island receives Federal CDBG funding. With this funding, the City offers owner occupied rehabilitation programs. For CDBG, the income limit for all programs is 80% AMI, as defined by HUD.

The City of Rock Island has also received funding through the Illinois Housing Authority for the Home Repair and Accessibility Program (HRAP) and the Strong Communities Program.

### **Public Housing Units**

Spencer Towers 199 units for elderly and disabled households.

Additionally, there are 3<sup>rd</sup> & 11<sup>th</sup> Townhomes, which is a 9-unit public housing development. There are also 33 units of public housing at our Cascade Garden property.

### **Project-Based Section 8**

Two Rivers Point – 141 for family households

Lincoln Residences – 46 for family households

Lynden Lane – 55 for family households

Douglas Park Place – 8 for family households

### **Privately receiving assistance.**

Heather Ridge Apartments-169 for family households

Century Woods Apartments-230 for family households.

The Coventry-147 for elderly persons.

Maple Ridge Apartments-152 for family households

Watch Hill Apartments-140 for family households

Publicly supported housing accounts for 10.1% of all housing units in Rock Island. The community has the most section 8 housing amongst Quad Cities CDBG entitlements.

### **Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

We are expecting 3 Section 8 contract units to expire before end of calendar year 2025.

### **Does the availability of housing units meet the needs of the population?**

The current housing stock does not meet the needs of the Rock Island population.

**Describe the need for specific types of housing:**

The City of Rock Island is currently experiencing a lack of both affordable and market-rate rental units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

**Introduction**

**Cost of Housing**

	<b>Base Year: 2009</b>	<b>Most Recent Year: 2020</b>	<b>% Change</b>
Median Home Value	97,400	106,300	9%
Median Contract Rent	561	601	7%

**Table 28 – Cost of Housing**

**Data** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)  
**Source:**

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
Less than \$500	2,090	34.8%
\$500-999	3,250	54.1%
\$1,000-1,499	440	7.3%
\$1,500-1,999	160	2.7%
\$2,000 or more	65	1.1%
<b>Total</b>	<b>6,005</b>	<b>100.0%</b>

**Table 29 - Rent Paid**

**Data** 2016-2020 ACS  
**Source:**

**Housing Affordability**

<b>Number of Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	985	No Data
50% HAMFI	2,865	1,280
80% HAMFI	4,680	3,675
100% HAMFI	No Data	5,036
<b>Total</b>	<b>8,530</b>	<b>9,991</b>

**Table 30 – Housing Affordability**

**Data** 2016-2020 CHAS  
**Source:**

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	606	733	906	1,193	1,353
High HOME Rent	556	648	830	1,087	1,225
Low HOME Rent	556	648	818	945	1,055

**Table 31 – Monthly Rent**

**Data** HUD FMR and HOME Rents

**Source:**

### **Is there enough housing for households at all income levels?**

Data for monthly rent for fair market, high HOME, and low HOME rent is from the US Department of Housing and Urban Development from 2018 and represents data for Davenport, Moline, Rock Island MSA. There is no data specifically for Rock Island, IL.

The lack of affordable housing impacts the residents who are low- and moderate-income the greatest. The steadily increasing rent costs compound the financial struggles that these families are at risk of experiencing. Additionally, the lack of new rental housing units and aged housing unit stock results in many renters living in substandard housing conditions.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

In general, it is anticipated that the cost of housing will increase faster than the incomes of many residents.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Home rents and/or Fair Market Rents compared to area median rent is continuing to increase as income remains the same or decreases.

## **Discussion**

Increased availability of affordable housing is critical to stabilizing Rock Island's families at-risk of homelessness and to making it possible for low-income families to improve their financial situation

## **Introduction**

The City of Rock Island operates owner occupied rehabilitation programs require that housing assisted through the program be occupied and insurable at the beginning of the process, and that code violations and health hazards be corrected at the end of that process.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

For the purposes of this Consolidated Plan, Rock Island will use the HUD housing quality standards as defined below:

1. **Standard Condition.** A unit of housing is considered to be in standard condition if it is generally in good repair, with no substandard habitability elements (i.e., lacking complete plumbing or kitchen facilities) or exterior elements. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards are not met, or a threat to the integrity or livability of the unit exists and should be addressed. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems, electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.
2. **Substandard Condition but Suitable for Rehabilitation.** This category describes dwelling units that do not meet one or more of the HUD Section 8 quality standard conditions, likely due to deferred maintenance or work without permits, but that is both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing and kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or replacement, missing or failing foundation). In order to be suitable for rehabilitation, the unit value generally exceeds the cost of repairs or upgrades that would be required in order to bring it to standard condition. This category of property does not include units that need correction or minor livability problems or maintenance work.
3. **Substandard Condition and Not Suitable for Rehabilitation.** This category describes dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as "substandard," or will be considered unfit to occupy for reasons of safety by the City's building official.

The table below displays the number of housing units, by tenure, based on the number of "conditions" the unit has. Selected conditions are similar to housing problems in the Needs Assessment are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

## Definitions

Substandard is defined as unfit for human occupancy.

Substandard condition but suitable for rehabilitation is defined as having numerous existing building code violations, but the violations are not life-safety or public health/sanitation related. Also, the cost of rehabilitation should not exceed 50% of the market value of the structure.

The City's Inspections division does not track the information shown in Vacant Units table.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,624	17%	2,345	39%
With two selected Conditions	8	0%	360	6%
With three selected Conditions	0	0%	30	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,900	83%	3,270	54%
<b>Total</b>	<b>9,532</b>	<b>100%</b>	<b>6,005</b>	<b>100%</b>

**Table 32 - Condition of Units**

**Data** 2016-2020 ACS  
**Source:**

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	453	5%	220	4%
1980-1999	529	6%	780	13%
1950-1979	3,860	40%	1,945	32%
Before 1950	4,674	49%	3,055	51%
<b>Total</b>	<b>9,516</b>	<b>100%</b>	<b>6,000</b>	<b>100%</b>

**Table 33 – Year Unit Built**

**Data** 2016-2020 CHAS  
**Source:**

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,534	90%	5,000	83%
Housing Units build before 1980 with children present	355	4%	90	2%

**Table 34 – Risk of Lead-Based Paint**

**Data** 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)  
**Source:**

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	145	460	605
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 35 - Vacant Units**

**Need for Owner and Rental Rehabilitation**

Over 40% of both owner-occupied homes and 32% renter-occupied homes were built before 1980. As these homes continue to age, repair and maintenance costs also increase. The Needs Assessment identified cost burden as the most common housing problem for Rock Island citizens. Cost burden does not include the cost of repair and maintenance on the home. Consequently, if families are struggling financially, they will defer maintenance of their homes causing future need for standard and emergency residential rehabilitation.

**Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards**

For purposes of this plan, the number of units built before 1980 occupied by households serves as the baseline of units that contain lead-based paint hazards. The current data listed in the table Risk of Lead-Based Paint Hazard lists housing units built before 1980 with children present as 2%. The City believes that the rates of children exposed to lead-based paints are substantially higher, as pre-1980's housing account for nearly 90% of the housing stock in the City. The City estimates that the number of children exposed to lead-based paint hazards is closer to 90%. The City has partnered in the past with Moline and Davenport to provide lead-based paint rehabilitation to low- and moderate-income families with children to help reduce the housing stock that poses a risk to children.

**Introduction**

The City of Rock Island does not own or operate any public housing developments. All public housing properties owned or operated by Rock Island Housing Authority (RIHA). Those units are well-maintained and have maintenance plans in place. However, there isn't enough housing to meet the need for affordable housing for low-income residents.

Public housing is limited to low-income families and individuals. RIHA determines eligibility based on 1) annual gross income; 2) whether the applicant qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If an applicant is eligible, the RIHA will check references to ensure that the applicant family will be good tenants. RIHA will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or the project's environment.

**Totals Number of Units**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	487	236	5	231	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 36 – Total Number of Units by Program Type**

**Data** PIC (PIH Information Center)

**Source:**

**Describe the supply of public housing developments:**

The public housing agency continues to work on building a more diverse supply of housing. The agency specifically seeks to develop for targeted populations including veterans and the elderly. Th regard to existing units the agency intends to maintain and improve said units.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Spencer Towers – 199 Public Housing Units	77
3 <sup>rd</sup> & 11 <sup>th</sup> Townhomes – 9 Public Housing Units	86
Cascade Garden – 33 Public Housing Units	79

**Table 37 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Rock Island Housing Authority (RIHA) created its Asset Management Plan in 2003. Since 2003, we have transitioned much of the HUD subsidized housing to brand new neighborhoods owned by our nonprofit, Community Home Partners (CHP) including the examples below:

- We have demolished 167 units of obsolete public housing
- Constructed 186 units of brand-new homes, apartments, townhomes, duplexes
- Substantially renovated 141 apartments that were formally public housing and converted them to the Project Based Voucher/Tax Credit program under RIHA/CHP’s umbrella.
- Expanded to include in our portfolio, the recapture of a LIHTC loft warehouse apartment project at the end of its 15-year compliance period which includes 35 apartments
- Currently working on a plan to convert our remaining 241 units of public housing into our growing HCV/LIHTC portfolio

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Neighborhood revitalization initiatives create an infrastructure for families that encourages housing success and supports economic development. An adequate supply of high-quality housing has a positive effect on business investment and growth within the City and the surrounding Quad Cities community. By developing new neighborhoods based on transition and hope, RIHA/CHP are taking an active role in impacting the quality of life for the entire region. Neighborhood revitalization is based on the notion that cities can-and should-be renewed for the sake of their residents. It eliminates obsolete housing and blight, increases the tax-base, and creates housing options and opportunities for a broad-base market. Neighborhood revitalization is more than building housing – it's about rebuilding communities and the lives of the people living there. RIHA/CHP is committed to providing housing to a broad-based market offering more choices and more options for all income levels, age groups and household sizes and types.

**Discussion:**

## **Introduction**

There are numerous organizations, facilities, and shelters provided to persons who are homeless or near homelessness. The following list identifies organizations located throughout the Quad Cities and the types of services provided to people who become homeless:

- The Salvation Army Corps/Community Center provides short-term services (clothing, lodging, food) directly and through referral to families and individuals.
- The Salvation Army/Quad Cities Family Services Center provides temporary shelter for homeless families in the Illinois and Iowa Quad Cities.
- The Salvation Army Adult Rehabilitation Center provides shelter and rehabilitation for men with drug and alcohol abuse problems in the Illinois-Iowa Quad Cities.
- Project NOW, Inc. - Community Action Agency provides outreach, information, referral, and advocacy for clients. The agency also administers transitional housing programs, Congregate Meal Program, Head Start Program, Weatherization Program, Senior Aides Program, Illinois Home Energy Assistance Program, senior and childcare transportation program, Adult Health Assessment Clinic, and Good Things Now Thrift Stores.
- Christian Family Care Center provides temporary emergency shelter to battered and abused women and their children. The shelter also provides safe housing, food, clothing, counseling, and referral assistance to victims of domestic violence. The shelter has nine beds available to women and their children. The shelter is funded through church donations.
- Rock Island Rescue Mission provides shelter, food, and clothing for homeless men. This shelter has 21 beds that are available.
- Dorothy Day Hospitality House provides shelter for women and their children. This shelter has seven beds available and is funded through churches and local donors.
- The Quad City Chapter of the American Red Cross: Provides emergency shelter for people who become homeless because of natural disasters. The maximum number of days a person can stay is five.
- Community Health Care Homeless Program: Provides basic medical care for the homeless. The program staff travels to homeless shelters and community centers in the Quad City area to offer medical examinations, check-ups, and immunization services. The organization also holds clinics at the center and provides medication at little to no cost.

- Humility of Mary Housing, Inc.: Provides transitional housing and permanent supportive housing services for single-parent families, teen parents, and adults who have completed treatment and are recovering from chemical dependency.

**Facilities and Housing Targeted to Homeless Households-Check with COC**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	24	3	12	5	0
Households with Only Adults	67	13	17	15	2
Chronically Homeless Households	7	4	13	4	0
Veterans	19	4	8	15	0
Unaccompanied Youth	12	4	8	5	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

- The ARC provides work activity programs, developmental training programs, social services, case coordination, and 24-hour care in long-term care or group home setting to persons with mental retardation.
- Illinois Association for the Deaf defends the rights of hearing-impaired persons as a first-class citizen, helps the deaf to develop a better self-image, advocates equal educational opportunities for the deaf, and encourages fair employment for the deaf.
- Illinois Department of Human Services assists in the alleviation and prevention of poverty, thereby protecting and promoting the health and welfare of all the people of Illinois, including senior citizens, blind and disabled.
- Illinois Department of Rehabilitation Services provides vocational rehabilitation services to adults including testing, education and training, guidance counseling, placement, and support services. Services are provided to children through the Illinois School for the Deaf, Illinois School for the Visually Impaired and Illinois Children's School and Rehabilitation Center. Special programs include Home Services, Jobs Now, Services for the Hearing Impaired, Transitional Employment for Youth, and Advocacy for Parents.
- Illinois/Iowa Independent Living Center provides skills training, advocacy, peer counseling, information and referral, housing referrals, TTY relay for hearing and speech impaired, and services for the visually impaired to individuals with disabilities in the City of Rock Island.
- Protection and Advocacy, Inc. provides advocacy services to the developmentally disabled and mentally ill. In addition, they investigate and respond to abuse of disabled persons.
- United Cerebral Palsy of Mississippi Valley provides supported residential services, a supported employment program, assertive technology assessments, computer and toy demonstration and loan center, a swim program, and information and referral to persons with cerebral palsy and other severe disabilities.
- Alcohol and Drug Educational Services offers alcohol/drug evaluations and remedial education, adult and adolescent outpatient alcohol and drug counseling, prevention, intervention, information and referral, workshops and presentations provided to adults, schools, work sites, churches, groups, individuals and families.
- Center for Alcohol and Drug Services, Inc offers a structured program that treats alcohol and polydrug abusers in a phase program for opiate addicts that includes the use of methadone. The agency also offers outpatient detoxification to opiate-addicted individuals.
- Robert Young Center for Community Mental Health provides diagnostic, treatment, preventative, consultative, and educational services for all area residents suffering from mental illness, emotional disorders, or chemical dependency problems. The organization also offers residential care for persons with severe and persistent mental illnesses.
- School Health Link provides medical care, medications, referrals for medical care, and health education for school-age children and youths, and young adults.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

There are numerous organizations, facilities, and shelters provided to persons who are homeless or near homelessness. The following list identifies organizations located throughout the Quad Cities and the types of services provided to people who become homeless:

- The Salvation Army Corps/Community Centers provides short-term services (clothing, lodging, food) directly and through referral to families and individuals.
- The Salvation Army/Quad Cities Family Services Center provides temporary shelter for homeless families in the Illinois and Iowa Quad Cities. The Salvation Army Adult Rehabilitation Center provides shelter and rehabilitation for men with drug and alcohol abuse problems in the Illinois-Iowa Quad Cities.
- Project NOW, Inc. - Community Action Agency provides outreach, information, referral, and advocacy for clients. The agency also administers transitional housing programs, Congregate Meal Program, Head Start Program, Weatherization Program, Senior Aides Program, Illinois Home Energy Assistance Program, senior and childcare transportation program, Adult Health Assessment Clinic, and Good Things Now Thrift Stores. Christian Family Care Center: Provides temporary emergency shelter to battered and abused women and their children. The shelter also provides safe housing, food, clothing, counseling, and referral assistance to victims of domestic violence. The shelter has nine beds available to women and their children. The shelter is funded through church donations.
- Rock Island Rescue Mission provides shelter, food, and clothing for homeless men. This shelter has 21 beds that are available.
- Dorothy Day Hospitality House: Provides shelter for women and their children. This shelter has seven beds available and is funded through churches and local donors.
- The Quad City Chapter of the American Red Cross: Provides emergency shelter for people who become homeless because of natural disasters. The maximum number of days a person can stay is five.

Community Health Care Homeless Program: Provides basic medical care for the homeless. The program staff travels to homeless shelters and community centers in the Quad City area to offer medical examinations, check-ups, and immunization services. The organization also holds clinics at the center and provides medication at little to no cost.

Humility of Mary Housing, Inc.: Provides transitional housing and permanent supportive housing services for single-parent families, teen parents, and adults who have completed treatment and are recovering from chemical dependency.

## **Introduction**

This section addresses facilities and services that assist persons who are not homeless but require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.**

## **Elderly/Frail Elderly**

- Congregate Meal Program for the Elderly provides low-cost, nutritious meal to persons who are 60 years and older.
- Hauberg Senior Citizens Organization provides recreational services to persons who are 55 years and older, including bus trips, informational programs, special dinners, bingo, arts, and crafts classes.
- Illinois Department of Human Services assists in the alleviation and prevention of poverty thereby protecting and promoting the health and welfare of all the people of Illinois, including those who are senior citizens, blind and disabled.
- Intouch Day Center for Older Adults provides nutritious meals, snacks and special diets, transportation, music therapy, counseling/family sessions, health monitoring, group exercise, education, socialization, reality orientation, activity programs, leisure time activities, respite for caregivers, referrals for social services, rehabilitation, and caregiver training and support to individuals who are 60 years and older.
- Project NOW, Inc. - Senior Center provides transportation, information and referral, educational and recreational programs, part-time employment for persons 55 years and older, and health services persons who are 60 years and older.
- Western Illinois Area Agency on Aging plans and coordinates activities for senior citizens in a ten-county area that includes Rock Island County. This agency essentially provides funding for organizations that implement services for the elderly in order to improve the quality of life for older Americans who are 60 years and older.
- Alternatives for the Older Adult assures that older adults (ages 60 and over) with chronic physical/mental impairments receive the most appropriate care in order to live as independently as possible.
- Martin Luther King Community Center one of the many activities offered through the King Center is the A.C.T.I.V.E. club that provides social activities and outlets for Rock Island senior citizens.

## **Persons with Alcohol/Other Drug Addictions**

Throughout the City of Rock Island, multiple agencies exist to assist persons in need of treatment for alcohol and other drug addictions. The list below identifies each organization within the City of Rock Island, and the types of services provided:

- Alcohol and Drug Educational Services: Offers services such as alcohol/drug evaluations and remedial education, adult and adolescent outpatient alcohol and drug counseling, prevention, intervention, information and referral, workshops and presentations provided to adults, schools, work sites, churches, groups, individuals and families.
- Center for Alcohol and Drug Services, Inc: Offers a structured program that treats alcohol and polydrug abusers in a phased program for opiate addicts that includes the use of methadone. The agency also offers outpatient detoxification to opiate-addicted individuals.
- Robert Young Center for Community Mental Health: Provides diagnostic, treatment, preventative, consultative, and educational services for all area residents who have a mental illness, emotional disorders, or chemical dependency problems. The organization also offers residential care for persons with severe and persistent mental illnesses.
- School Health Link: Serves Rock Island County through medical care, the purchase of medications, referrals for medical care, and health education for school-age children and youths, and young adults.
- Treatment Alternatives for Special Clients: Provides assessment, court advocacy, treatment referral, and case management to those individuals involved in the Adult Criminal Justice System who have been identified as having a substance abuse problem with likelihood for rehabilitation through substance abuse treatment.

### **Persons with Disabilities**

The organizations and facilities listed below offer services to persons with physical and/or mental disabilities. This list identifies the organizations that are located in the City of Rock Island.

- The ARC Quad Cities Area provides work activity programs, developmental training programs, social services, case coordination, and 24-hour care in long-term care or group home setting to persons with a substantial cognitive deficit.
- Illinois Association for the Deaf: Defends the rights of hearing-impaired persons as a first-class citizen, helps the deaf to develop a better self-image, advocates equal educational opportunities for the deaf, and encourages fair employment for the deaf.
- Illinois Department of Human Services: Assists in the alleviation and prevention of poverty thereby protecting and promoting the health and welfare of all the people of Illinois, including those who are senior citizens, blind and disabled.
- Illinois Department of Rehabilitation Services: Provides vocational rehabilitation services to adults including testing, education and training, guidance counseling, placement, and support services. Services are provided to children through the Illinois School for the Deaf, Illinois School

for the Visually Impaired and Illinois Children's School and Rehabilitation Center. Special programs include Home Services, Jobs Now, Services for the Hearing Impaired, Transitional Employment for Youth, and Advocacy for Parents.

- Illinois/Iowa Independent Living Center: Provides skills training, advocacy, peer counseling, information and referral, housing referrals, TTY relay for hearing and speech impaired, and services for the visually impaired to individuals with disabilities in the City of Rock Island.
- Protection and Advocacy, Inc.: Provides advocacy services to the developmentally disabled and mentally ill. In addition, they investigate and respond to abuse of disabled persons
- Robert Young Center for Community Mental Health: Provides diagnostic, treatment, preventative, consultative, and educational services for all area residents who have a mental illness, emotional disorder, or chemical dependency problem.
- United Cerebral Palsy of Mississippi Valley: Their services include supported residential services, a supported employment program, assertive technology assessments, computer and toy demonstration and loan center, a swim program, and information and referral to persons with cerebral palsy and other severe disabilities.

### **Persons with HIV/AIDS**

Three agencies primarily offer HIV /AIDS-related services. These agencies and the range of their services are identified below:

- AIDS Project Quad Cities, Inc (APQC): Provides factual, reliable information about HIV/AIDS to health care professionals, people who exhibit high-risk behaviors, and the general public in order to demystify the disease and reduce the public fears associated with HIV/AIDS. The long-range (3 year) mission of APQC is to provide support services that empower clients to live a productive life, to provide emergency financial assistance to clients who are unable to support themselves because of disease, to provide outreach services to high-risk groups in an effort to reduce the spread of HIV, and to systematically educate the public about HIV, the work of APQC, and effective methods to control the spread of the disease.
- DeLaCerde House, Inc.: A transitional group home for persons living with HIV/AIDS. This is the only housing program in the Quad Cities area that provides transitional housing, advocacy, case management, and referral services for persons with HIV/AIDS. The facility can house up to six persons.
- Rock Island County Health Department (RICHD): Provides educational programming to educate people about HIV and AIDS. RICHD is a co-lead agency for the Illinois Department of Public Health Region 2 Implementation Group and manages grants for HIV/AIDS prevention efforts. RICHD staff also meet monthly with representatives from twelve Quad City health agencies to coordinate HIV/AIDS prevention activities.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Due to the limitations on public service funding through CDBG, the City of Rock Island relies on social service providers in the City and surrounding areas to provide many of the services benefitting special needs and homeless populations. While the City will continue to be an active member of the CoC organization to address homelessness, the City will also work with all individuals interested in creating a homeless shelter within the City limits. The City will also continue to strongly pursue homelessness prevention by funding the emergency housing repair programs.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Due to the limitations on public service funding through CDBG, the City of Rock Island relies on social service providers in the City and surrounding areas to provide many of the services benefitting special needs and homeless populations. While the City will continue to be an active member of the CoC organization to address homelessness, the City will also work with all individuals interested in creating a homeless shelter within the City limits. The City will also continue to strongly pursue homelessness prevention by funding the housing repair programs, childcare assistance and working to improve the local economy and create new jobs.

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

In 2024, the City of Rock Island updated several contracted consultant studies, which contained several suggested action items:

- Increase supply of decent affordable housing,
- Increase the geographic choice in affordable housing choices, especially for publicly supported housing.
- Support public service application in the areas of eviction prevention, housing stability, housing counseling, financial literacy, job training, and housing rights education and enforcement.
- Support targeted investment, including a need for better public transportation and a more holistic revitalization strategy in areas that have traditionally had the least investment.

These studies recommended that the City continue its strategy of utilizing CDBG funds. Increase and maintain the availability of high-quality, affordable, for-sale housing through new construction and rehabilitation, by both revitalizing older areas and developing new affordable housing.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

**Introduction**

Economic development and job creation continue to be a high priority for the City of Rock Island. The City has developed a series of innovative incentives to help encourage business development, reinvestment, and job creation that will benefit residents of the community.

**Economic Development Market Analysis**

**Business Activity**

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Agriculture, Mining, Oil & Gas Extraction	43	2	0	0	0
Arts, Entertainment, Accommodations	2,004	1,636	13	9	-4
Construction	822	767	5	4	-1
Education and Health Care Services	2,925	6,183	19	32	13
Finance, Insurance, and Real Estate	658	494	4	3	-2
Information	183	98	1	1	-1
Manufacturing	2,368	1,922	15	10	-5
Other Services	589	507	4	3	-1
Professional, Scientific, Management Services	1,182	1,774	8	9	2
Public Administration	0	0	0	0	0
Retail Trade	2,067	1,337	13	7	-6
Transportation and Warehousing	658	1,635	4	9	4
Wholesale Trade	645	1,087	4	6	1
<b>Total</b>	<b>14,144</b>	<b>17,442</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 39 - Business Activity**

**Data** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)  
**Source:**

**Labor Force**

Total Population in the Civilian Labor Force	18,905
Civilian Employed Population 16 years and over	17,465
Unemployment Rate 16 yrs. and over	7.6 %
Unemployment Rate for Ages 16-19	9.7%
Unemployment Rate for Ages 20-24	13.7%
Unemployment Rate for Ages 24-64	7.6%

**Table 40 - Labor Force**

**Data** 2016-2020 ACS  
**Source:**

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	3,240
Farming, fisheries and forestry occupations	785
Service	2,400
Sales and office	3,669
Construction, extraction, maintenance and repair	1,029
Production, transportation and material moving	893

**Table 41 – Occupations by Sector**

**Data** 2016-2020 ACS  
**Source:**

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	13,444	83.97
30-59 Minutes	1,940	12.12
60 or More Minutes	627	3.91
Total	16,011	100

**Table 42 - Travel Time**

**Data** 2016-2020 ACS  
**Source:**

**Education:**

Educational Attainment by Employment Status (Population 25-64 years)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,203	260	1,027
High school graduate (includes equivalency)	3,032	299	1,351
Some college or Associate's degree	4,898	225	1,246
Bachelor's degree or higher	3,529	88	422

**Table 43 - Educational Attainment by Employment Status**

**Data** 2016-2020 ACS

**Source:**

Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	15	114	360	310	360
9th to 12th grade, no diploma	485	530	349	835	320
High school graduate, GED, or alternative	1,865	1,430	955	2,305	2,014
Some college, no degree	2,745	1,160	1,070	2,514	1,730
Associate's degree	315	295	540	758	564
Bachelor's degree	245	830	565	1,274	580
Graduate or professional degree	15	220	275	890	669

**Table 44 - Educational Attainment by Age**

**Data** 2016-2020 ACS

**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	17,074
High school graduate (includes equivalency)	30,642
Some college or Associate’s degree	35,562
Bachelor’s degree	50,535
Graduate or professional degree	67,295

**Table 45 – Median Earnings in the Past 12 Months**

**Data** 2016-2020 ACS

**Source:**

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Education and healthcare, manufacturing, and retail sectors are the largest employment sectors in Rock Island. Over 20% of the jobs in Rock Island are accounted under the Education and Healthcare sector.

**Describe the workforce and infrastructure needs of the business community:**

There remains an insufficient supply of workforce housing in the area and in Rock Island specifically. Aging infrastructure that does not meet modern standards also remains a concern.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The City is in the process of developing a strategic economic development plan that will guide local policy and help spur new projects.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Job training remains critical for local employers who require ever more technical skills among their employees. Efforts to up-skill the regional workforce are ongoing and being addressed by a wide array of different organizations.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

There are several educational facilities and training programs available throughout the Quad Cities. These include Blackhawk College, Western Illinois University, Augustana College, St. Ambrose University, and Palmer College of Chiropractic. The Martin Luther King Jr. Center in Rock Island also provides educational advancement opportunities.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes, the City helps to provide information on the development of the local CEDS.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Small business assistance through the revolving loan program is the primary way that CDBG funds can be leveraged to advance the business interests mentioned in the CEDS.

**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

According to the HUD provided map tools, tract 236 along Centennial Expressway on Rock Island's western edge is roughly bordered by 9th Avenue on the north, 11th Street on the east, 18th Avenue on the south, Mill Street on the west. It includes the Douglas Park neighborhood and Douglas and Rauch Family Parks.

The identified RECAP census tract also corresponds to tracts identified with a housing problem as shown in the Housing Problems and Race Map. Census tracts closer to the river and downtown area generally have a higher rate of housing problems than homes that are in the bluffs.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

An estimated 2,074 residents are living in the RECAP tract, of whom a majority are black (62.3%). Whites make up 13.6% of the tract, followed by Asians (11.0%), and Hispanics (8.5%). These shares vary considerably from the City of Rock Island as a whole, where Black residents constitute 18.0% of the population and Asians make up 1.8%. Only the share of Hispanic residents is comparable at 9.4%.

Foreign-born residents are also overrepresented in the RECAP tract. More than 20% of RECAP residents were born in other countries, compared to 6.2% of the population citywide. Specifically, residents born in Mexico, India, Burma, Nepal, other south-central Asian countries, and other countries in eastern Africa are overrepresented.

**What are the characteristics of the market in these areas/neighborhoods?**

The City is addressing issues identified in the RECAP tract by investing in improving the neighborhood. The City will provide investment in improving the infrastructure of the neighborhood and have investments in the neighborhood infrastructure and home rehabilitation programs. These measures will help ensure that the neighborhood's housing supply and overall livability improves.

The City continues to actively work to improve zoning ordinances, reduce crime, and support the Human Right Commission. Additionally, the City reaches out to residents, stakeholders, and other key community constituents for feedback on existing policies and to help shape future programs.

The City also work to promote development through a Tax Increment Financing (TIF) district and Enterprise Zone. These designated areas allow the city some flexibility in assessing taxes, permit fees, and other incentives.

**Are there any community assets in these areas/neighborhoods?**

The Martin Luther King Center, located on 7th Street, is significant asset to this neighborhood and is walkable or a short distance for many residents. The Center's mission is to provide opportunities for a diverse population through a variety of programs and services. Its vision is to be a flexible and responsible organization that will help develop all citizens. They are dedicated to working toward creating a positive community image, strengthening family relationships and neighborhoods, while celebrating our cultural and ethnic diversity. Services provided by the MLK Center include: after school program, summer day camp, tax return program, circuit breaker, community and family events, workforce development, computer training, and substance abuse prevention services.

The City of Rock Island utilizes CDBG funding for Public Services to assist the MLK Center in providing childcare and summer camp services to low- and moderate-income families. The funding also assists the YWCA with their services in their empowerment center. The empowerment center focuses on keeping families from going into crisis situations. The Center provides immediate needs pantry, laundry, computers, printers and staff on hand help support clients. Another community asset is the Narratives Quad City. The agency helps provide mental health services to young adults ages 17-25.

#### **Are there other strategic opportunities in any of these areas?**

The City is addressing issues identified in the RECAP tract by investing in improving the neighborhood. The City will provide investment in improving the infrastructure of the neighborhood along with investment in the neighborhood infrastructure and home rehabilitation programs. These measures will help ensure that the neighborhood's housing supply and overall livability improves.

The City continues to actively work to improve zoning ordinances, reduce crime, and support the Human Right Commission. Additionally, the City reaches out to residents, stakeholders, and other key community constituents for feedback on existing policies and to help shape future programs.

The City also work to promote development through a Tax Increment Financing (TIF) district and Enterprise Zone. These designated areas allow the city some flexibility in assessing taxes, permit fees, and other incentives.

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

Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's five Tax Increment Financing (TIF) districts. The TIF districts are adjacent to the RECAP area identified in the 2019 Assessment of Impediments to Fair Affordable Housing. Improving these commercial areas has a direct economic impact of the low- and moderate-income residents in the RECAP area. The TIF district, since it is adjacent to the RECAP area, also abuts the Targeted Reinvestment Area identified in the Consolidated Plan and 2019 Action Plan.

The TIF districts may assist developers with assessment and cleanup of contaminated soil, building rehabilitation, construction of engineered barriers, demolition/site preparation and land assembly costs.

### **Enterprise Zone**

Enterprise Zone is a specific area designated by the State of Illinois to receive tax incentives and other benefits to stimulate economic growth and neighborhood revitalization in economically depressed areas of the state. The Rock Island Enterprise Zone allows for property tax abatement and sales tax exemption.

The City also take the following measure to help reduce and eliminate the barriers to affordable housing for Rock Island residents;

- National Fair Housing posters are posted throughout various locations within the City of Rock Island.
- City staff work closely with Metrolink, the Quad Cities public transit agency, to develop new and improved routes to better link residents to home, work, and school.
- The city supports Project NOW (CoC). They provide homebuyer education classes, housing counseling services, a foreclosure prevention program, and a forgivable home mortgage loan program that that helps with down payment, closing costs, and needed repairs.
- The city provides letters of zoning approval for property owners working with lenders to finance the rebuild of single-family residential dwellings on existing lots.
- The city works closely with community development corporations for the development of city owned land and lots for the construction of affordable single-family residential homes.
- The City has established a Human Rights Commission tasked with advising and mediating housing, employment, and discrimination disputes.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Data from the [U.S. Census Bureau's American Community Survey \(2020\)](#) shows:

- 83.9% of households in Rock Island report having a broadband subscription.
- This leaves approximately 16.1% of households (about 2,800 households) without a broadband subscription.

The need for broadband infrastructure and access in Rock Island is pressing, especially for LMI residents who are disproportionately disconnected. Addressing this need will require:

- Expanding last-mile fiber and wireless infrastructure
- Improving in-home wiring in aging rental units
- Supporting subsidized access programs and digital literacy training
- Coordinating local government, ISPs, and nonprofit efforts

A focused strategy on digital equity can help close the connectivity gap and support long-term economic and educational outcomes for vulnerable populations.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

The City of Rock Island is currently served by multiple broadband providers, including AT&T, Mediacom, Metronet, and others, with approximately 83% of the city having access to fiber-optic internet and nearly full coverage from cable services. However, DSL is only available to about 17% of residents, and fixed wireless options remain limited. Despite the presence of numerous ISPs, infrastructure quality and access vary significantly by neighborhood, particularly in older and lower-income areas. This uneven distribution results in service gaps and limits the effectiveness of competition in some parts of the city.

Low- and moderate-income (LMI) households in Rock Island face affordability challenges and often lack meaningful choice among providers, especially in areas with aging infrastructure. Many rely solely on smartphones for internet access, creating barriers to remote work, education, and telehealth. Increasing competition by attracting additional ISPs can improve service quality, reduce costs, and promote innovation. To address these disparities, the city should consider incentivizing new providers, supporting public-private infrastructure investments, exploring municipal broadband solutions, and expanding digital literacy programs to ensure more equitable broadband access for all residents.



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

As a river front community there is an increasing flood hazard risk. More extreme weather events are also a hazard.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The majority are in an area protected by a levee that would otherwise be at risk of flooding.

## Strategic Plan

### SP-05 Overview

#### **Strategic Plan Overview**

The City of Rock Island's 2025-2029 Consolidated Plan is a five-year strategic plan to provide an outline of action for the community as it works toward meeting the housing and community development needs of its low- and moderate-income and special needs households. The plan's development includes a profile of the community and its economy, and an assessment of housing and community development needs, and the development of long-range strategies to meet those needs.

Priorities were determined through analysis of multiple data sources including:

- Stakeholder meetings and surveys
- Citizen input gathered at public meetings/listening sessions and survey results
- Staff recommendations
- Community Housing Assessment Strategy (CHAS) data
- American Housing Survey (AHS) data
- American Community Survey (ACS) 2013-2017 5-Year Estimates
- Consultation for Rock Island Housing Authority

The Strategic Plan serves as a planning document which outlines the anticipated resources over the course of 5-years from CDBG entitlement funding, program income, and other sources. Additionally, a series of goals is described which illuminate how the City will prioritize available financial resources, geographic priorities and expected outcomes.

SP-10 Geographic Priorities – 91.215 (a)(1)

**Geographic Area**

<b>Area Name:</b>	City of Rock Island
<b>Area Type:</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
<b>Other Target Area Description:</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Funding from the Community Development Block Grant (CDBG) has been a critical resource utilized by the City and partners to improve the housing and livability for low- and moderate-income residents in Rock Island for over 50 years. The majority of the City's housing programs are made available to all Rock Island households based on income and are not targeted to certain census tracts. Although housing rehabilitation activities have taken place throughout the City in all neighborhoods, the greatest concentration tends to occur in lower income census tracts and neighborhoods.

**Priority Needs**

<b>1</b>	<b>Priority Need Name</b>	Improve the Housing Conditions for LMI Residents
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
	<b>Associated Goals</b>	Housing Rehabilitation Property Maintenance Program Administration
	<b>Description</b>	The City of Rock Island will improve the residential housing stock through the Neighborhood Housing Program. The continued focus on the improving the living environment of residents will help to spur economic development/job growth, ensure that housing for low- and moderate-income residents is safe, and invest in the continued City infrastructure that provides for a suitable living environment. These programs will be made available to low- and moderate-income homeowners and renters but will also benefit all residents in Rock Island through improved housing stock.
	<b>Basis for Relative Priority</b>	The City infrastructure and age of housing stock in Rock Island is reaching its useful life. Continued investment in improving the housing stock, demolishing blighted buildings, and improving the public facilities/infrastructure is a long-term investment in Rock Island that will help to mitigate the effects of poverty for many years to come.
<b>2</b>	<b>Priority Need Name</b>	Create a Suitable Living Environment
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
	<b>Associated Goals</b>	Housing Rehabilitation Public Service Public Infrastructure Job Creation Program Administration
	<b>Description</b>	The City of Rock Island will improve the residential housing stock through the Neighborhood Housing Program. The continued focus on the improving the living environment of residents will help to spur economic development/job growth, ensure that housing for low- and moderate-income residents is safe, and invest in the continued City infrastructure that provides for a suitable living environment. These programs will be made available to low- and moderate-income homeowners and renters but will also benefit all residents in Rock Island through improved housing stock.
	<b>Basis for Relative Priority</b>	The City infrastructure and age of housing stock in Rock Island is reaching its useful life. Continued investment in improving the housing stock, demolishing blighted buildings, and improving the public facilities/infrastructure is a long-term investment in Rock Island that will help to mitigate the effects of poverty for many years to come.
<b>3</b>	<b>Priority Need Name</b>	Provide Public Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
	<b>Associated Goals</b>	Public Service Program Administration
	<b>Description</b>	The City supports programming through several non-profit agencies to provide services to area residents that benefit the health and safety of the LMI residents.
	<b>Basis for Relative Priority</b>	The City has historically utilized CDBG funding to provide public services to LMI residents.
<b>4</b>	<b>Priority Need Name</b>	Reduce Impact of Lead Based Paints
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
	<b>Associated Goals</b>	Eliminating Lead Hazards Program Administration
	<b>Description</b>	The City will aid with lead-based paint remediation with CDBG funding. The project will address lead hazards in housing units providing safer homes for low and very low-income families with children.
	<b>Basis for Relative Priority</b>	Exposure to lead based paints continues to have a serious health impact on residents, particularly children under 5, living in Rock Island. The aging housing stock and lack of lead paint remediation has led to a high risk of exposure for children.

**Table 46 – Priority Needs Summary**

**Narrative (Optional)**

The City's focus for CDBG priority needs focus around improving the safety, health, and livability in low- and moderate-income neighborhoods and for LMI residents. The City of Rock Island is working to reduce homelessness within the City, and it remains a top priority.

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The City of Rock Island is not receiving HOME funds. The current challenge in Rock Island is the lack of available affordable rental inventory coupled with rental prices that are beyond the limits of many voucher holders.
TBRA for Non-Homeless Special Needs	There is currently a lack of accessible units in Rock Island that would fit the TBRA program. The City continues to work with local partners on retrofitting existing housing units to be accessible.
New Unit Production	CDBG funds are not currently used to help create new units in Rock Island. The current emphasis has been on providing loans/grants for residential housing to receive upgrades and rehabilitation.
Rehabilitation	The first priority is to rehabilitate existing housing units when it is financially feasible. The focus is on bringing homes up to the current building code, improve energy efficiency, and add accessibility features.
Acquisition, including preservation	The City utilizes CDBG funding to demolition properties that are not financially feasible to rehabilitate and that create blight in a neighborhood.

**Table 47 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
<b>CDBG</b>	<b>Public-Federal</b>	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	<b>\$1,037,034.00</b>	<b>\$675,548.00</b>	<b>0</b>	<b>\$1,712,582.00</b>	<b>\$4,148,136.00</b>	The allocated funds are subject to reallocation based on project need.

**Table 48 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.**

The City of Rock Island does not currently participate or receive funding from any additional HUD programs, including HOME, HOPWA, or ESG.

The projects outlined in the Strategic Plan which are implemented by outside agencies are anticipated to use CDBG funding to leverage their initial financial resources.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City will utilize CDBG funding for demolition/foreclosure project. Additionally, the City of Rock Island may improve public space such as, but not limited to, parks, streets, and other public spaces.

**Discussion**

The City is converting all existing CDBG funded loan programs to forgivable grants. Future program income will be in the form of existing loans that will be paid over the next five years.

**SP-40 Institutional Delivery Structure – 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
ROCK ISLAND	Government	Economic Development Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Rock Island Housing Authority	PHA	Ownership Public Housing Rental	Jurisdiction
PROJECT NOW COMMUNITY ACTION AGENCY		Homelessness	Region

**Table 49 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

Rock Island has a variety of service providers who provide targeted assistance and mainstream services, such as health, mental health, and employment services to homeless persons and persons with HIV.

The City is administering HUD CDBG programs internally, working in coordination with other local governments, non-profits, and the Rock Island Housing Authority. Maintaining the CDBG program administration and service delivery of programs allows the City to optimize funding, reduce overhead/increase efficiency, and provide the most critical services to LMI residents.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	X
Mobile Clinics	X		
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

**Table 50 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The homeless population in the Quad Cities receives assistance through the Homeless Connections of Northwest Illinois Continuum of Care (CoC) Consortia. Project NOW, Inc. of Rock Island is the lead applicant for funding and delivery of services. Project NOW has been successful in organizing housing and service providers to help develop strategies that assist homeless persons in the region.

Several Quad City organizations address emergency shelter and transitional housing for the homeless. The agencies providing emergency shelter and basic needs services include Winnie's Place, Christian Care, and the Salvation Army Family Service Center. The transitional housing options are primarily provided by organizations including Project NOW, Humility of Mary, St Joseph the Worker House and DeLaCerde House.

Permanent supportive housing is offered in the City of Rock Island to homeless persons with long-term needs, as well as persons who have been diagnosed with a serious mental illness, developmental disability, or other health impairment. The Robert Young Center, ARC of Rock Island County, and John

Lewis Community Services all provide permanent housing support. These agencies offer psychiatric services and case management to individuals with serious mental illness and developmental disabilities. Additionally, services for veterans and the unique challenges that they may face are provided.

Three local agencies take the role as the primary provider for HIV/AIDS-related services. These agencies include AIDS Project Quad Cities (APQC), DeLaCerde House, and the Rock Island County Health Department. These agencies service this population by providing educational information/outreach, transitional group homes, and awareness/prevention efforts through health agencies.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.**

The City is working diligently to continue to increase efficiency and effectiveness of programs by partnering and communicating with area service providers and the adjacent communities. The City worked with Moline and Davenport to update the Regional Analysis of Impediments to Fair Housing Choice. The City works closely with the Continuum of Care provider (Project Now) and the public housing agency (Rock Island Housing Authority) to ensure that City staff have information needed to make referrals for residents to the agency that will be help them with their needs.

There are a variety of service providers that assist resident with helping to avoid becoming homeless, providing homeless shelter, and assist in rapid-rehousing.

Individuals who are part of the special needs population in Rock Island have several homelessness prevention services that they are able to take advantage of when in need. Emergency shelter is provided by Project Now, Quad City Haven of Hope, and Christian Care. Winnie's Place provides a space for women and families experiencing domestic violence. Transitional housing for youth is provided by Bethany Services and Project Now. Permanent supportive housing is available to resident through Stephen's Place, De La Certa House, and Project Now.

Currently, Rock Island has only one men's shelter for emergency shelter. The need is always greater than the amount of beds available, and men make up the largest portion of the homelessness population. Unfortunately, there have been shelters that have been shut down in the Quad Cities due to lack of funding and support. The City of Rock Island addresses this through funding of homelessness service providers with the city's gaming grant programs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Due to the limitations with public service funding through CDBG and to prevent the duplication of services, the City of Rock Island relies on social service agencies provides in the city and surrounding areas to provide many of the services benefiting special needs and homeless populations.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2029	Affordable Housing	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$2,100,000  \$200,000  \$1,110,170	Homeowner Housing Rehabilitated: 150 Household Housing Unit  Homestead: Complete 4 full house rehabilitation. (Starting in 2026).  Single-Family Owner-Occupied Housing Delivery Services
2	Job Creation	2025	2029	Non-Housing Community Development	City of Rock Island Targeted Reinvestment Area	Create a Suitable Living Environment	CDBG: \$675,548	Complete 10 business loans.  Jobs created/retained: 50 Jobs
3	Public Service	2025	2029	Non-Housing Community Development	City of Rock Island	Provide Public Services	CDBG: \$750,000	Public service activities other than Low/Moderate Income Housing Benefit: 875 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Infrastructure	2025	2029	Non-Housing Community Development	Targeted Reinvestment Area	Create a Suitable Living Environment	CDBG: \$375,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Program Administration	2025	2029	Program Administration	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Provide Public Services Reduce Impact of Lead Based Paints	CDBG: \$1,025,000	Other: 1 Other

### Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	<p>The City of Rock Island provides deferred loans to LMI residents to repair and rehabilitate single-family owner-occupied housing. The loans are forgiven if the home owner remains in the home for five years. The allocated funding will be available to qualifying resident's city wide with emphasis on the identified target areas.</p> <p>Service delivery of the programs is also included in the five-year allocation.</p>

3	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	The city allocates funding to several local non-profit through a complete application process. Examples include agencies such as the Martin Luther King Center, Salvation Army, QC Narratives and the YWCA.
4	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	Public infrastructure projects may include ADA improvements, sidewalks, water, sewer, street, and park improvements. These projects will be completed based on funding availability.
6	<b>Goal Name</b>	Job Creation
	<b>Goal Description</b>	The City has a business assistance Revolving Loan Fund program. The loans are used by businesses to support job creation and retention
7	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	The city provides staff to oversee the Administration of CDBG funds for the HUD CDBG programs

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The city does not receive HOME funds. All CDBG funded projects focused on improving the safety, health, and livability of the existing housing stock. The city has not allocated any CDBG funds to the construction of new rental or owner-occupied housing. The city would like to work with a developer in the future to add new construction to the existing housing stock.

The City plans on assisting low- and moderate-income families with 150 homeowner housing rehabilitation projects.

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Addressing public housing is an essential component of the strategic planning process, in which grantees identify the priorities and specific objectives to be addressed during the consolidated plan period. Under §91.215(c) and §91.315(c), the city must describe how it will address the needs of public housing, including its activities to expand accessible housing units under a Section 504 voluntary compliance agreement and to encourage public housing residents to become more involved in management and participate in homeownership.

Rock Island Housing Authority (RIHA) is the local housing authority and has a HUD administered plan that does not include a Section 504 Compliance Agreement and is not required to increase the number of accessible units.

### **Activities to Increase Resident Involvements**

As part of the changing face of public housing, RIHA is assisting public housing residents in their efforts to become financially self-sufficient, and less dependent upon government assistance through the RIHA Self-Sufficiency (FSS) program. The FSS program partners with agencies and educational institutions throughout Rock Island County and the Quad Cities to help families develop the strengths, skills and experience necessary to achieve economic independence. Some key elements of the program include:

- **Homebuyer Incentive program:** Through this program Public Housing families participate in the program as new residents living at the 3rd Avenue & 11th Street Townhomes. RIHA also identified additional individuals who have expressed an interest in homeownership in the Homebuyer Incentive program. As part of the program, participants learn how to care for and maintain a home including interior and exterior care and maintenance. They also receive counseling and training in all aspects of household financial management. Pre-purchase workshops assist with new homeownership.
- **Escrow Account program:** This program currently includes 24 participants with an annual goal of 30 total participants. An escrow credit is based on the earned income increases of the family and is credited to the Escrow Account by RIHA during the term of the FSS contract. The more money an individual earns, the more money deposited into the escrow account. The escrow is not counted as an individual asset until the FSS contract is completed and only when the money is paid directly to the individual. A portion of this escrow account can be made available to the family during the term of the contract to enable the family to complete an interim goal such as education or other employment related needs.
- **Family Self-Sufficiency (FSS) program:** This program assists public housing residents in their efforts to become financially self-sufficient, economically independent and less dependent upon

government assistance. There are currently 80 RIHA families participating in the program. RIHA intends to increase that number to 85 participants in 2019.

- **Youth Build program** provides, at-risk youth 16 to 24 years of age the opportunity to earn their GED or high school diploma while learning soft job skills and receiving on the job training in carpentry and other trade skills, while also providing community service.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No.

**Plan to remove the 'troubled' designation**

*N/A*

### **Barriers to Affordable Housing**

In 2024, the City of Rock Island updated several contracted consultant studies, which contained several suggested action items:

- Increase supply of decent affordable housing,
- Increase the geographic choice in affordable housing choices, especially for publicly supported housing.
- Support public service application in the areas of eviction prevention, housing stability, housing counseling, financial literacy, job training, and housing rights education and enforcement.
- Support targeted investment, including a need for better public transportation and a more holistic revitalization strategy in areas that have traditionally had the least investment.

These studies recommended that the City continue its strategy of utilizing CDBG funds. Increase and maintain the availability of high-quality, affordable, for-sale housing through new construction and rehabilitation, by both revitalizing older areas and developing new affordable housing.

Additionally, a RECAP was identified in Rock Island. HUD developed a methodology that combines demographic and economic indicators to identify areas it classifies as racially and ethnically concentrated areas of poverty (RECAP's). HUD defines a RECAP as a census tract that has an individual poverty rate of 40% or more (or an individual poverty rate that is at least 3 times that of the tract of the average MSA, whichever is lower) and a non-white population of 50% or more.

Tract 236 along Centennial Expressway on Rock Island's western edge is roughly bordered by 9th Avenue on the north, 11th Street on the east, 18th Avenue on the south, Mill Street on the west. It includes the Douglas Park neighborhood and Douglas and Rauch Family Parks.

An estimated 2,074 residents are living in the RECAP tract, of whom a majority are black (62.3%). Whites make up 13.6% of the tract, followed by Asians (11.0%), and Hispanics (8.5%). These shares vary considerably from the City of Rock Island as a whole, where Black residents constitute 18.0% of the population and Asians make up 1.8%. Only the share of Hispanic residents is comparable at 9.4%.

Foreign-born residents are also overrepresented in the RECAP tract. More than 20% of RECAP residents were born in other countries, compared to 6.2% of the population citywide. Specifically, residents born in Mexico, India, Burma, Nepal, other south-central Asian countries, and other countries in eastern Africa are overrepresented.

## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The 2024 Regional Assessment of Impediments to Fair and Affordable Housing identified Four (4) fair housing impediments that affect the residents of Rock Island, Moline, and Davenport. The City of Rock Island will work to address each of these identified impediments.

### **Impediment 1: Increase supply of decent affordable housing.**

Limited new rental housing construction or rental rehabilitation in the region.

Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental and for-sale housing through new construction and rehabilitation.

Review the Qualified Allocation Plans issued by the Illinois Housing Development Authority and Iowa Finance Authority (as appropriate) under their respective Low-Income Housing Tax Credit (LIHTC) programs to identify local government policies or actions that may positively impact the competitiveness of developers' applications.

For developers proposing LIHTC projects in areas with access to key community resources/opportunity factors or areas experiencing a loss of affordable rental units, work with them to increase the competitiveness of their applications through letters of support, provision of data and information, gap financing, and other assistance.

Limited supply of affordable housing disproportionately impacts households of color.

Consider opportunities to support the work of nonprofit housing providers to improve quality affordable rental options.

Consider funding financial assistance programs to prevent evictions and support housing stability particularly for vulnerable and cost-burdened households including those who are low-income or who have disabilities

### **Impediment 2: Increase the geographic choice in affordable housing choices, especially for publicly supported housing.**

Low and inconsistent levels of school proficiency.

Share school proficiency and related data from this report with school district officials to aid their planning and decision-making with regard to resource distribution in areas of greatest need. Encourage investigation of creative opportunities to provide extra funding and resources to low-performing schools.

Consider whether resources like food and clothing pantries may be helpful in areas with low performing schools.

Limited transit options.

When proposed, and where possible, support local efforts to expand bus routes and covered shelters at existing bus stops in all three cities.

Consider the possibility of subsidized or refundable rideshare costs for residents using rideshare for specific activities, such as school or employment activities.

Need for employment assistance and job training.

Encourage CDBG public services funding applications from organizations that will provide job training and other employment assistance programs over the next few years.

Create or expand a centralized website or other resource hub where residents can access information on job training and employment assistance resources.

Need for holistic revitalization planning efforts in areas with many disparities.

Create a task force to identify neighborhoods in all three Cities that face the most disparities in access to resources and opportunities.

Encourage collaborative work among the cities of Davenport, Moline, and Rock Island to coordinate and align where possible to the goals, strategies, and outcomes promoted in their respective community revitalization efforts. Consider including business, neighborhood, and other leaders from impacted areas in neighborhood revitalization planning.

Create metrics for measuring success in revitalization efforts, ensuring that business, neighborhood, and other leaders from impacted areas are involved in and agree with metric development.

**Impediment 3: Support public service application in the areas of eviction prevention, housing stability, housing counseling, financial literacy, job training, and housing rights education and enforcement.**

Inadequate supply and utilization of publicly supported housing.

Investigate the potential for dedicating new funding towards TBRA and other forms of housing assistance to meet demand.

Encourage public housing authorities to create a task force to identify and develop ideas to address barriers that residents may face in accessing and using housing assistance, especially Housing Choice Vouchers.

Unequal clustering of publicly supported housing options.

Encourage public housing authorities and local civil rights commissions to monitor the prevalence of discrimination against voucher holders by landlords.

Support public housing authorities in developing an educational campaign focused on 1) informing residents of their fair housing rights, especially as voucher holders, and 2) educating landlords on participation in the HCV program.

Support the creation of incentive programs that would incentivize more landlords to accept vouchers (options may include tax breaks, subsidized repair costs, subsidized deposits, etc.).

Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental housing and its distribution in neighborhoods offering good access to opportunity

**Impediment 4: Support targeted investment, including a need for better public transportation and a more holistic revitalization strategy in areas that have traditionally had the least investment.**

Stakeholder input suggested that some community members have expressed racism and NIMBY attitudes.

Either using in-house staff or through a contracted provider, the cities should annually design and/or update and coordinate delivery of a regional fair housing education program that reaches the public with information about fair housing rights and responsibilities, how to recognize discrimination, and how and where to file a complaint.

Restrictive zoning laws that hinder affordable housing options and the development of housing for non-homeless and special-needs populations. The Cities should analyze their current code and amend restrictive zoning policies to promote diverse housing options, including group homes and multi-family developments.

Organizations with little personnel that have been overburdened in recent years by the rising demand for services are further burdened by the lack of coordination among fair housing organizations, legal aid services, and other institutions. Additionally, residents are unsure of where to find resources or assistance when seeking help.

Participate in partnerships between legal aid, civil rights, and housing organizations to help streamline fair housing services and resources. Recruit applications from fair housing agencies for CDBG funding that would support personnel expansion. Develop a centralized network that allows fair housing organizations, legal aid services, and related institutions to share resources and communicate more effectively. This could include an online platform for case management, referrals, and updates on available services, helping reduce workload on organizations while also easing accessibility for residents in search of help.

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.**

The City does not currently receive other HUD funds, including HOME, ESG, or HOPWA. The City of Rock Island is a member of the Homelessness Connections of NW Illinois which is the Continuum of Care provider led by Project NOW. City staff works with Project Now, Rock Island Housing Authority, and other key stakeholders to help support low- and moderate-income residents in need of housing.

Many of the activities the City will support in FY2025 are intended to assist low- and moderate-income households at the greatest risk of becoming homeless.

**Addressing the emergency and transitional housing needs of homeless persons**

The City remains committed to providing resource information and referrals to help residents who are at risk of becoming homeless or who are presently homeless access service that ensure they have affordable housing. Like many cities, it is the first responders who deal most frequently with persons who are in crisis. Police and fire are active in giving needed information on homelessness support to people who are in crisis. Rock Island has a variety of resource available for teens, families, veterans, and domestic abuse victims who are without housing. Additionally, the Community Development team make referrals and provide resource information during phone calls from residents, code enforcement activities, Neighborhood Housing Program intake, and other interactions with the public.

Project Now, Continuum of Care provider for Rock Island, reports that 355 individuals have entered their system requesting immediate shelter since January 2025. They currently have 46 households/48 individuals who are currently receiving services for emergency shelter in Rock Island. The need within the community is great, and the City, working with community leaders is working to address the root causes residents to experience homelessness. Project Now reports that funding for rapid rehousing and homelessness prevention programs are stretched thin because of the rising cost of housing Rock Island.

**Goals to End Homelessness:**

- Expand access to housing for persons earning 0-30% of the MFI
- Pilot a housing first program in shelters to rapidly re-house families
- Increase the supply of permanent supportive housing
- Prevent homelessness among at-risk households and persons exiting from institutional care
- Provide access to supportive services under a single plan of care

While no CDBG funds were allocated in the 2025-2029 Consolidated Plan to address services for homeless persons directly, the City of Rock Island continues to respond to this need by serving as an active partner in the Homeless Connections of Northwestern Illinois Continuum of Care (CoC). In this

capacity, staff shares program level information and assists in CoC decision making. Additionally, the City provides direct funding to homelessness prevention agencies through CDBG Public Service funding.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Permanent supportive housing is offered in the City of Rock Island to homeless persons with long term needs, as well as persons who have been diagnosed with a serious mental illness, developmental disability, or other health impairment. While the City's CDBG funding does not directly support these activities, other state and local resources are available to help address permanent supportive housing needs for these individuals.

Efforts to address the supportive housing needs of homeless persons living with HIV or AIDS are done through an organization called Steven's Place. Steven's Place is a supportive housing project taken on jointly by Project Now through DeLaCerde House.

Permanent supportive housing will continue to be provided by agencies that assist people who have mental or physical disabilities. The Robert Young Center located in Rock Island offers a Community Support Program, which provides psychiatric services, case management, recreation, and residential services to persons with a serious mental illness. The ARC of Rock Island County also provides residential services to persons who have a developmental disability and John Lewis Community Services provides permanent supportive housing to veterans.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.**

Rock Island residents benefit from many homeless prevention activities ranging from homeowner repairs to direct rental assistance. The housing repair programs funded by CDBG are offered by the City of Rock Island to ensure that low and moderate-income individuals and families, including those with special needs, are not displaced due to unsafe or threatening housing conditions. Activities offered under these programs include roof repair and replacement, furnace replacement, and other actions needed to address emergency housing conditions.

Additionally, the City continues to strongly support the child care programs at the Martin Luther King Community Center. Reducing the cost of child care for low- and moderate-income families helps many

families have more resources to afford to stay in their current housing and reduces the risk of a family with young children from becoming homeless.

The Salvation Army's Family Assistance Program serves Rock Island residents by offering emergency food, clothing, housewares, rental assistance, and utility assistance. Area veterans can also find help through the Rock Island County's Veterans Assistance Commission; services include rental assistance, food, medical equipment, and referrals. Rock Island Township and South Rock Island Township offices help income-qualifying residents with food, utility assistance, and other personal essentials. Alternatives for the Older Adult offers homelessness prevention activities by assisting older adults with health problems to secure services that help them stay within their home or community.

Other local social service entities prevent homelessness by offering assistance that allows low-income households to devote a greater portion of their earnings toward housing expenses. Activities include childcare subsidies, weatherization, and food assistance. Agencies including Project NOW, Christian Family Care Center, Churches United, the Salvation Army, and SAL Family and Community Services all help individuals and families stay housed by offering these types of services.

SP-65 Lead based paint Hazards – 91.215(i)

**Actions to address LBP hazards and increase access to housing without LBP hazards**

The city updated in 2023 the Emergency program’s policy and procedures list of potential emergency situations which included lead-poisoned child under the age of six (6) confirmed through a blood test ordered by a qualified medical professional. This allows the City to continue addressing lead safe hazards and providing safer home for families.

**How are the actions listed above related to the extent of lead poisoning and hazards?**

All housing efforts are focused on reducing hazards including those posed by lead-based paint.

**How are the actions listed above integrated into housing policies and procedures?**

All projects funded by CDBG dollars will be evaluated to determine if lead-based paint regulations apply and if an opportunity for outreach and education might be integrated into the project. City staff will inform subrecipients of HUD regulations that cover lead-based paint hazards and their responsibilities.

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City continues to work to reduce the number of poverty-level families. The City's primary focus has been on encouraging economic growth, increased job creation, and fostering programs that bring living-wage jobs to the community.

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

Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's ten Tax Increment Financing (TIF) districts. The North 11th Street TIF district is within the RECAP area identified in the 2025 Assessment of Impediments to Fair Affordable Housing. Improving the commercial area has a direct economic impact of the low- and moderate-income residents in the RECAP area.

The TIF districts may assist developers with assessment and cleanup of contaminated soil, building rehabilitation, construction of engineered barriers, demolition/site preparation and land assembly costs.

#### **Enterprise Zone**

Enterprise Zone is a specific area designated by the State of Illinois to receive tax incentives and other benefits to stimulate economic growth and neighborhood revitalization in economically depressed areas of the state. The Rock Island Enterprise Zone allows for property tax abatement and sales tax exemption.

#### **Business Incentive Programs**

The City is working on developing programs that are aimed at assisting businesses in a variety of different ways, this could include façade assessment and improvements, building renovation and expansion assistance, site clearance and site readiness assistance and other related needs. Programs such as these are key to bringing in new employment opportunities, encouraging the growth of existing businesses, and create job opportunities.

#### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.**

All of the programs funded through the CDBG and HOME funds are available citywide and to all eligible low to moderate income residents. Several contracted consultant prepared studies encouraged the City to continue to balance the investment of federal funds between revitalizing older areas and to investing in new affordable housing opportunities in areas of the City where they have not been traditionally available.

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City and CDBG subrecipients are held accountable to program goals through a range of monitoring and timeliness activities, as described below.

**Monitoring Visits:** The City conducts an annual visit of all CDBG subrecipients. The monitoring visit is conducted within three months after the end of the fiscal year and includes an on-site interview, inspection of financial and client records relating to the CDBG funding provided (ensuring compliance with FHEO civil rights program requirements as signed by the recipients in the contracts), evaluation of the subrecipients performance, analysis of the strengths and weaknesses of the program, assurance that activities are in compliance with the Action Plan, and a report by the subrecipients of any needs, such as technical assistance or areas for program enhancement.

**Evaluating Performance:** Performance is measured against the goals identified in the initial CDBG subrecipient agreement. During the annual monitoring visit, the subrecipient has an opportunity to explain how goals and objectives for the year were achieved, or why their goals were not reached. A follow-up letter to each subrecipient concludes the annual monitoring visit process. The letter summarizes the findings of the visit, and a copy is kept on file for reference.

**Financial Management:** Monitoring activities are also conducted each time a subrecipient makes a reimbursement request. City staff verifies that the subrecipient has started their program and is making progress toward their goals before approving a reimbursement request. Subrecipients also must submit the appropriate documentation to be reimbursed. All reimbursement requests are processed and paid within two weeks of their receipt. Requests are reviewed by the Community Development Manager and then are submitted to the Finance Department for payment. The Community Development Director provides approval for the checks.

At least two drawdowns for funds are completed each quarter. The Community Development Manager prepares the IDIS draws through an expenditure report generated from the City's accounting software. The expenses for the period are verified and then totaled. The Finance Department's Budget Coordinator then creates vouchers for payment in the IDIS system. Finally, the Accounting Supervisor in the Finance Department approves the draws.

**Data Management:** The City updates program and financial information in the Integrated Disbursement and Information System (IDIS) every month to meet HUD's Timeliness requirements. The City obtains program information from the quarterly reports received from the CDBG subrecipients. The Community Development Manager reviews these quarterly reports and enters the appropriate data into IDIS.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

**Introduction**

On May 14, the Office of Community Planning and Development for HUD announced the FY 2025 formula allocations for Community Development Block Grant (CDBG) program. Per the announcement, the City anticipates receiving the following amounts for its 2025 program year: \$1,0037,034.00 in CDBG funds. The City's 2025 program year is from January 1, 2025 to December 31, 2025.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG		Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,037,034.00	\$675,548.00	0.00	\$1,712,583.00	\$4,156,000.00	There are no prior year resources that are to be reallocated.

Table 51 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching

**requirements will be satisfied.**

The City of Rock Island does not currently participate or receive funding from any additional HUD programs, including HOME, HOPWA, or ESG.

The projects outlined in the Strategic Plan which are implemented by outside agencies are anticipated to use CDBG funding to leverage their initial financial resources.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

**Discussion**

The City's Community Development Department works with the regional landbank to acquire abandoned properties and return them to productive use in accordance with local community plans.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2029	Affordable Housing	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$642,034.00	Household Housing Unit Rehabilitated: 35  Rehabilitation by Program: <ul style="list-style-type: none"> <li>• Emergency: \$210,000.00</li> <li>• Non-Emergency: \$210,00.00</li> <li>• Neighborhood Housing Service Delivery: \$222,034.00</li> </ul>
2	Public Service	2025	2029	Non-Housing Community Development	City of Rock Island Targeted Reinvestment Area	Provide Public Services	CDBG: \$130,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 175 Persons Assisted.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Infrastructure	2025	2029	Non-Housing Community Development	Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$60,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
4	Job Creation	2025	2029	Non-Housing Community Development	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents	CDBG: \$675,548.00	Jobs created/retained: 10 Jobs Businesses assisted: 2 Businesses Assisted
5	Program Administration	2025	2029	Program Administration	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Provide Public Services Reduce Impact of Lead Based Paints	CDBG: \$205,000.00	Other: 1 Other

**Table 52 – Goals Summary**

Goal Descriptions

<b>Goal Name</b>	Housing Rehabilitation
<b>Goal Description</b>	Funding will be provided to LMI residents living in single-family owner-occupied housing in the targeted areas and city wide. Service delivery costs are also included in the total funding allocation.
<b>Goal Name</b>	Public Service
<b>Goal Description</b>	Funds will be provided for public service activities
<b>Goal Name</b>	Public Infrastructure
<b>Goal Description</b>	Funding will be used for public infrastructure in the targeted areas to ameliorate the decline of the area.
<b>Goal Name</b>	Job Creation
<b>Goal Description</b>	Funds will be used out of the Commercial/Industrial Revolving Loan Fund to create and retain jobs.
<b>Goal Name</b>	Program Administration
<b>Goal Description</b>	The city has in place the staff capacity to administer the HUD CDBG annual grant.



## Projects

AP-35 Projects – 91.220(d)

### Introduction

The strategies listed in this plan address the first-year allocation for the City of Rock Island in FY 2025. The City will be managing the bulk of the CDBG funding directly with the projects improving access to improving the existing housing stock and helping to create safer and more livable environments.

### Projects

#	Project Name
1	Single-Family Owner-Occupied Housing Maintenance
2	Program Administration
3	Public Service
4	Public Facilities/Infrastructure
5	Single-Family Owner-Occupied Housing Maintenance Service Delivery
6	Job Creation/Business Development

**Table 53 – Project Information**

### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City of Rock Island chose first-year action plan projects based upon the needs of the community, input from stakeholders and residents, and the recommendation identified in the Assessment of Impediments to Fair and Affordable Housing. The city continues to evaluate past and present projects to ensure that money is being utilized in an efficient manner that best helps solve the challenges faced by Rock Island’s low- and moderate-income residents.

**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Single-Family Owner-Occupied Housing Maintenance
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment
	<b>Funding</b>	CDBG: \$420,000.00
	<b>Description</b>	The Single-Family Owner-Occupied Housing Maintenance Programs include Non-Emergency Housing Property Maintenance and Emergency Housing Property Maintenance. These programs are provided to Rock Island residents that have an income 80% or lower of the AMI. All of the loans are forgivable after five years as long as the homeowner resides in the house for the full five-year length of the loan
	<b>Target Date</b>	1/1/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner housing rehabilitated: 30 household housing units.
	<b>Location Description</b>	City of Rock Island
	<b>Planned Activities</b>	Activities will include application intake, environmental review, inspection, contractor bin preparation, loan document preparation, and other eligible activities. Rehabilitation may include, but is not limited to, upgrades to meet building code, accessibility measures, emergency repairs, and other eligible rehabilitation measures.

2	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Housing Rehabilitation Property Maintenance Public Service Public Infrastructure
	<b>Needs Addressed</b>	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Provide Public Services Reduce Impact of Lead Based Paints
	<b>Funding</b>	CDBG: \$205,000
	<b>Description</b>	The city allocates funding for staff costs to administer the entire program. Other activities funded in this project include consultant fees for studies, planning documents, and on-site trainings.
	<b>Target Date</b>	1/1/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Program Administration will assist the Housing Rehabilitation Programs address 30 dwellings.
	<b>Location Description</b>	Projects will be undertaken within the City of Rock Island.
	<b>Planned Activities</b>	Administration includes funding for City staff to administer and plan the CDBG program including but not limited to the creation and updates of the Consolidated Plan and Annual Action Plan. This also includes fees for consultants, studies, and Fair Housing activities that are not subject to the Public Service category including compliance, monitoring, and plan development.
3	<b>Project Name</b>	Public Service
	<b>Target Area</b>	City of Rock Island

	<b>Goals Supported</b>	Public Service
	<b>Needs Addressed</b>	Provide Public Services
	<b>Funding</b>	CDBG: \$130,000
	<b>Description</b>	The City annually allocates funding to eligible public service activities through a competitive application process annually.
	<b>Target Date</b>	1/1/1/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 200 low- and moderate-income households will benefit from public services activities.
	<b>Location Description</b>	City of Rock Island
	<b>Planned Activities</b>	Christian Care for \$30,000 to provide services at their homeless shelter, Spring Forward for \$20,000 to provide services for their afterschool programs, Narratives for \$15,000 to provide mental health service to young adults, YWCA of the Quad Cities for \$15,000 to provide funding for programs in their empowerment center funding to the Martin Luther King Center for their afterschool and summer programs \$50,000.
4	<b>Project Name</b>	Public Facilities/Infrastructure
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Create a Suitable Living Environment
	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	Public Facility/Infrastructure projects may include ADA improvements, sidewalks, water, sewer, street, and park improvements. These projects will be completed based on funding availability.
	<b>Target Date</b>	1/1/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Infrastructure and Public Facility projects is estimated to assist 600 people.
	<b>Location Description</b>	City of Rock Island
	<b>Planned Activities</b>	Rock Island Public Library, ADA Bathrooms and The Central Fire station, ADA Bathrooms
5	<b>Project Name</b>	Single-Family Owner-Occupied Housing Maintenance Service Delivery
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Improve the Housing Conditions for LMI Residents
	<b>Funding</b>	CDBG: \$222,034.00
	<b>Description</b>	Funding covers staff costs for the NEDPL and EDPL programs. Activities conducted include application and intake processing, loan underwriting, and contractor payment process.
	<b>Target Date</b>	1/1/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project is for administering the housing rehabilitation programs. There is a total of 30 households that will benefit from housing rehab activities.
	<b>Location Description</b>	This project is for administering the housing rehabilitation programs.
	<b>Planned Activities</b>	This project is for administration of housing rehabilitation programs.
6	<b>Project Name</b>	Job Creation/Business Development
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Job Creation
	<b>Needs Addressed</b>	Improve the Housing Conditions for LMI Residents

<b>Funding</b>	CDBG: \$675,548.00
<b>Description</b>	The Commercial/Industrial Revolving loan fund will be used to create jobs and \assist in business development.
<b>Target Date</b>	1/1/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city will assist 4 businesses and create up to 20 FTE's
<b>Location Description</b>	The assistance will benefit projects within the municipal boundaries of the City of Rock Island.
<b>Planned Activities</b>	Business startups and expansions that create up to 20 FTE's

AP-50 Geographic Distribution – 91.220(f)

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.**

All projects supported with CDBG funds are within the Rock Island city limits. The large portion of CDBG funding is targeted at the rehabilitation of owner-occupied housing units for LMI persons. These projects fall throughout the City and are not limited in geography.

The City will also be providing funding to improve the infrastructure of this neighborhood and a Neighborhood Housing Program forgivable loan for residential home rehabilitation.

**Geographic Distribution**

Target Area	Percentage of Funds
City of Rock Island	100%

**Table 54 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

The City of Rock Island is not a large Community and low to moderate individuals are found throughout.

**Discussion:**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

The availability of decent, safe, and sanitary affordable housing is one of the pressing needs in Rock Island. The high volume of older housing stock in the community creates a need for home repairs/rehabilitation to maintain affordable housing and to revitalize neighborhoods.

The City's Neighborhood Housing Program provides a way for LMI residents who own their home to have rehabilitation projects that improve the safety and livability of their home.

As Rock Island's housing stock continues to age, greater emphasis has to be given to the rehabilitation and preservation of affordable housing for moderate, low and very low-income persons and families. Approximately 89% of Rock Island's housing stock dates from between 1830 through 1990. Due to the efforts of several not for profit organizations working in Rock Island, new affordable housing and rental unit construction have been added to the City's housing stock. Substandard housing continues to be a concern for low to moderate income households in Rock Island.

The City of Rock Island addresses and promotes affordable housing through the Neighborhood Housing Program to meet the low to moderate housing (LMH) needs. The City oversees the housing resources including those used to rehabilitate and preserve affordable housing units.

### Introduction

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	30
Special-Needs	0
Total	30

**Table 55 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	30
Acquisition of Existing Units	0
Total	30

**Table 56 - One Year Goals for Affordable Housing by Support Type**



## **Introduction**

The City of Rock Island partners with the Rock Island Housing Authority (RIHA) and Economic Growth in its efforts to provide quality housing to its citizens including those living in its most vulnerable neighborhoods.

## **Actions planned during the next year to address the needs to public housing**

In order to assist them in the development of new public housing, the City provides a range of site assembly and site readiness services using CDBG funds. This typically includes environmental remediation and associated activities. In program year 2025/2026, there are two developments that Community Home Partners sought assistance from the City for.

On a site off 25<sup>th</sup> Street, CHP is seeking to develop senior housing. The development would include an apartment building, duplexes, and a community center. Given that parts of the site are previously undisturbed, the City anticipates that it will need to assist with archeological investigations in addition to other environmental investigation. Tax credits from the Illinois Housing Development Authority will be required for the project to proceed, but once awarded the City will move forward in providing the assistance as described.

On a site off 31<sup>st</sup> Avenue, CHP plans to develop permanent supportive housing for veterans. The development includes a collection of very small houses clustered together with a community center where services can be provided. The concept is similar to a “tiny house village” and is intended to provide veterans with a community environment. As with the senior housing development described above, the City has provided site readiness assistance. The City has completed the ERRS for this project.

## **Veteran Homes**

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

As part of the changing face of public housing, RIHA is assisting public housing residents in their efforts to become financially self-sufficient, and less dependent upon government assistance through the RIHA Self-Sufficiency (FSS) program. The FSS program partners with agencies and educational institutions throughout Rock Island County and the Quad Cities to help families develop the strengths, skills and experience necessary to achieve economic independence. Some key elements of the program include:

- **Homebuyer Incentive program:** Through this program Public Housing families participate in the program as new residents living at the 3rd & 11th Townhomes. RIHA also identified additional individuals who have expressed an interest in homeownership in the Homebuyer Incentive program. As part of the program, participants learn how to care for and maintain a home

including interior and exterior care and maintenance. They also receive counseling and training in all aspects of household financial management. Pre-purchase workshops assist with new homeownership.

- **Escrow Account program:** This program currently includes 24 participants with an annual goal of 30 total participants. An escrow credit is based on the earned income increases of the family and is credited to the Escrow Account by RIHA during the term of the FSS contract. The more money an individual earns, the more money deposited into the escrow account. The escrow is not counted as an individual asset until the FSS contract is completed and only when the money is paid directly to the individual. A portion of this escrow account can be made available to the family during the term of the contract to enable the family to complete an interim goal such as education or other employment related needs.
- **Family Self-Sufficiency (FSS) program:** This program assists public housing residents in their efforts to become financially self-sufficient, economically independent and less dependent upon government assistance. There are currently 80 RIHA families participating in the program. RIHA intends to increase that number to 85 participants in 2016.
- **Youth Build program** provides, at-risk youth 16 to 24 years of age the opportunity to earn their GED or high school diploma while learning soft job skills and receiving on the job training in carpentry and other trade skills, while also providing community service.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Rock Island Housing Authority is not designated as troubled.

**Discussion:**

### **Introduction**

The City does not currently receive other HUD funds, including HOME, ESG, or HOPWA. The City of Rock Island is a member of the Homelessness Connections of NW Illinois which is the Continuum of Care provider led by Project NOW. City staff works with Project Now, Rock Island Housing Authority, and other key stakeholders to help support low- and moderate-income residents in need of housing.

Many of the activities the City will support in FY2025 are intended to assist low- and moderate-income households at the greatest risk of becoming homeless.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City remains committed to providing resource information and referrals to help residents who are at risk of becoming homeless or who are presently homeless access service that ensure they have affordable housing. Like many cities, it is the first responders who deal most frequently with persons who are in crisis. Police and fire are active in giving needed information on homelessness support to people who are in crisis. Rock Island has a variety of resource available for teens, families, veterans, and domestic abuse victims who are without housing. Additionally, the Community Development team make referrals and provide resource information during phone calls from residents, code enforcement activities, Neighborhood Housing Program intake, and other interactions with the public.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Project Now, Continuum of Care provider for Rock Island, reports that 1385 individual have entered their system requesting immediate shelter since December 2024. They currently have 73 households/93 individuals who are currently receiving services for emergency shelter in Rock Island. The need within the community is great, and the City, working with community leaders is working to address the root causes residents to experience homelessness. Project Now reports that funding for rapid rehousing and homelessness prevention programs are stretched thin because of the rising cost of housing Rock Island. The City is actively helping to address homelessness by providing funding to public service organizations through CDBG funding's public service. Each year, the City has supported non-profit

providing homelessness services, like Project Now, Salvation Army, YWCA, and Christian Care.

**Goals to End Homelessness:**

- Expand access to housing for persons earning 0-30% of the MFI
- Pilot a housing first program in shelters to rapidly re-house families
- Increase the supply of permanent supportive housing
- Prevent homelessness among at-risk households and persons exiting from institutional care
- Provide access to supportive services under a single plan of care

The City plans to achieve these goals by working to support the efforts of the Continuum of Care Provider, distributing financial support to homelessness service providers through CDBG Public Service funding and by continuing to work to help improve the living environments of low- and moderate-income residents.

While no CDBG funds were allocated in the 2025-2029 Consolidated Plan to address services for homeless persons, the City of Rock Island continues to respond to this need by serving as an active partner in the Homeless Connections of Northwestern Illinois Continuum of Care (CoC). In this capacity, staff shares program level information and assists in CoC decision making.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Permanent supportive housing is offered in the City of Rock Island to homeless persons with long term needs, as well as persons who have been diagnosed with a serious mental illness, developmental disability, or other health impairment. While the City's CDBG funding does not directly support these activities, other state and local resources are available to help address permanent supportive housing needs for these individuals.

Efforts to address the supportive housing needs of homeless persons living with HIV or AIDS are done through an organization called Steven's Place. Steven's Place is a supportive housing project taken on jointly by the RIHA and DeLaCerde House.

Permanent supportive housing will continue to be provided by agencies that assist people who have mental or physical disabilities. The Robert Young Center located in Rock Island offers a Community Support Program, which provides psychiatric services, case management, recreation, and residential services to persons with a serious mental illness. The ARC of Rock Island County also provides residential services to persons who have a developmental disability and John Lewis Community Services provides

permanent supportive housing to veterans.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Rock Island residents benefit from many homeless prevention activities ranging from housing rehabilitation programming to economic development and job creation efforts. The housing repair programs funded by CDBG are offered by the City of Rock Island to ensure that low and moderate-income individuals and families, including those with special needs, are not displaced due to unsafe or threatening housing conditions. Activities offered under these programs include roof repair and replacement, furnace replacement, and other actions needed to address emergency housing conditions. Rebuilding Together Quad Cities also provides limited repairs to help keep low-income families and elderly persons in their homes.

The Salvation Army's Family Assistance Program serves Rock Island residents by offering emergency food, clothing, housewares, rental assistance, and utility assistance. Area veterans can also find help through the Rock Island County's Veterans Assistance Commission; services include rental assistance, food, medical equipment, and referrals. Rock Island Township and South Rock Island Township offices help income-qualifying residents with food, utility assistance, and other personal essentials. Alternatives for the Older Adult offers homelessness prevention activities by assisting older adults with health problems to secure services that help them stay within their home or community.

Other local social service entities prevent homelessness by offering assistance that allows low-income households to devote a greater portion of their earnings toward housing expenses. Activities include childcare subsidies, weatherization, and food assistance. Agencies including Project NOW, Christian Family Care Center, Churches United, the Salvation Army, and SAL Family and Community Services all help individuals and families stay housed by offering these types of services.

**Discussion:**

**Introduction:**

In 2024, the City of Rock Island updated several contracted consultant studies, which contained several suggested action items:

- Increase supply of decent affordable housing,
- Increase the geographic choice in affordable housing choices, especially for publicly supported housing.
- Support public service application in the areas of eviction prevention, housing stability, housing counseling, financial literacy, job training, and housing rights education and enforcement.
- Support targeted investment, including a need for better public transportation and a more holistic revitalization strategy in areas that have traditionally had the least investment.

These studies recommended that the City continue its strategy of utilizing CDBG funds. Increase and maintain the availability of high-quality, affordable, for-sale housing through new construction and rehabilitation, by both revitalizing older areas and developing new affordable housing.

Additionally, a RECAP was identified in Rock Island. HUD developed a methodology that combines demographic and economic indicators to identify areas it classifies as racially and ethnically concentrated areas of poverty (RECAP's). HUD defines a RECAP as a census tract that has an individual poverty rate of 40% or more (or an individual poverty rate that is at least 3 times that of the tract of the average MSA, whichever is lower) and a non-white population of 50% or more.

Tract 236 along Centennial Expressway on Rock Island's western edge is roughly bordered by 9th Avenue on the north, 11th Street on the east, 18th Avenue on the south, Mill Street on the west. It includes the Douglas Park neighborhood and Douglas and Rauch Family Parks.

An estimated 2,074 residents are living in the RECAP tract, of whom a majority are black (62.3%). Whites make up 13.6% of the tract, followed by Asians (11.0%), and Hispanics (8.5%). These shares vary considerably from the City of Rock Island as a whole, where Black residents constitute 18.0% of the population and Asians make up 1.8%. Only the share of Hispanic residents is comparable at 9.4%.

Foreign-born residents are also overrepresented in the RECAP tract. More than 20% of RECAP residents were born in other countries, compared to 6.2% of the population citywide. Specifically, residents born in Mexico, India, Burma, Nepal, other south-central Asian countries, and other countries in eastern Africa are overrepresented.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances,**

**building codes, fees and charges, growth limitations, and policies affecting the return on residential investment:**

The City is addressing issues identified in the RECAP tract by investing in improving the neighborhood. The City will provide investment in improving the infrastructure of the neighborhood along with investment in the neighborhood infrastructure and home rehabilitation programs. These measures will help ensure that the neighborhood's housing supply and overall livability improves.

The City continues to actively work to improve zoning ordinances, reduce crime, and support the Human Right Commission. Additionally, the City reaches out to residents, stakeholders, and other key community constituents for feedback on existing policies and to help shape future programs.

The City also work to promote development through a Tax Increment Financing (TIF) district and Enterprise Zone. These designated areas allow the city some flexibility in assessing taxes, permit fees, and other incentives.

**Tax Increment Financing (TIF) districts**

Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's five Tax Increment Financing (TIF) districts. The TIF districts are adjacent to the RECAP area identified in the 2019 Assessment of Impediments to Fair Affordable Housing. Improving these commercial areas has a direct economic impact of the low- and moderate-income residents in the RECAP area. The TIF district, since it is adjacent to the RECAP area, also abuts the Targeted Reinvestment Area identified in the Consolidated Plan and 2019 Action Plan.

The TIF districts may assist developers with assessment and cleanup of contaminated soil, building rehabilitation, construction of engineered barriers, demolition/site preparation and land assembly costs.

**Enterprise Zone**

Enterprise Zone is a specific area designated by the State of Illinois to receive tax incentives and other benefits to stimulate economic growth and neighborhood revitalization in economically depressed areas of the state. The Rock Island Enterprise Zone allows for property tax abatement and sales tax exemption.

The City also take the following measure to help reduce and eliminate the barriers to affordable housing for Rock Island residents;

- National Fair Housing posters are posted throughout various locations within the City of Rock Island.
- City staff work closely with Metrolink, the Quad Cities public transit agency, to develop new and

improved routes to better link residents to home, work, and school.

- The city supports Project NOW (CoC). They provide homebuyer education classes, housing counseling services, a foreclosure prevention program, and a forgivable home mortgage loan program that that helps with down payment, closing costs, and needed repairs.
- The city provides letters of zoning approval for property owners working with lenders to finance the rebuild of single-family residential dwellings on existing lots.
- The city works closely with community development corporations for the development of city owned land and lots for the construction of affordable single-family residential homes.
- The City has established a Human Rights Commission tasked with advising and mediating housing, employment, and discrimination disputes.

**Discussion:**

**Introduction:**

In addition to the efforts outlined in the 2025 Action Plan, the City of Rock Island continues to be involved in a number of efforts to address the needs of the underserved and promote efforts to coordinate the many components related to affordable housing, suitable living environments, and improving the livability of the community as a whole.

**Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting underserved needs is the lack of identified and available resources. To overcome this obstacle, the city will continue to actively pursue creative partnerships, both financially and in structuring of projects to leverage the available funds. In addition, it is the goal of the city to continue to continually improve communications and participation with residents, business owners, partners, and other key stakeholders.

The City will continue to seek ways to expand the means by which those whose needs are underserved are informed about the financial and informational resources available to them, specifically the programs funded through the CDBG program. The City will continue to expand outreach to the Hispanic community by ensuring the program materials and information is available in Spanish. Additionally, the City will also continue providing translation services to reach the large population of residents who are part of the African refugee community.

The City's concerted effort to address challenges and housing deficiencies in the RECAP area will address a population whose needs are often unmet and underserved. The NSP is a forgivable loan program that allows for much needed home rehabilitation projects. Additionally, the city will work to improve the infrastructure of the neighborhood.

**Actions planned to foster and maintain affordable housing**

The affordability and availability of housing continues to be a top priority for Rock Island. The aging stock of housing, coupled with increased rental costs, have left many homes in disrepair.

**New Housing Construction Tax Rebate Program**

The New Housing Construction Property Tax Rebate Program is a financial incentive from the City of Rock Island to buyers of newly constructed single-family homes or condominiums. This is a reimbursement program with funds paid to the homeowner after the annual property taxes are paid in full. The 10-year City Wide Program allows the home owner to receive a maximum reimbursement of \$2,000.00 per year with a maximum reimbursement of \$10,000.00 over a ten-year period. This program is instrumental in helping to increase/improve the housing stock, reduce empty/vacant lots, and

improve the availability of affordable housing.

The City also offers a special property tax reimbursement program for new owner-occupied construction in the New/Old Town Chicago & Downtown/ North 11th St TIF Districts. The reimbursement is for 10 years, with 100% rebated the first year, 90% the second year, 80% the third year, etc. The maximum City rebate is \$1,500 per year. This program is aimed at increasing the economic viability of the downtown corridor which helps to increase the community livability, economic opportunity, and support an LMI neighborhood.

#### **Actions planned to reduce lead-based paint hazards**

The City will aid with lead-based paint remediation with CDBG funding. The project will address lead hazards in housing units providing safer homes for low and very low-income families with children.

Through the use of CDBG funds, the City hopes to leverage even more funding to increase the impact of removing lead and providing additional rehabilitation to ensure quality housing for children in the City of Rock Island.

#### **Actions planned to reduce the number of poverty-level families**

The City continues to work to reduce the number of poverty-level families. The City's primary focus has been on encouraging economic growth, increased job creation, and fostering programs that bring living-wage jobs to the community.

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

Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's five Tax Increment Financing (TIF) districts. The TIF districts are adjacent to the RECAP area identified in the 2019 Assessment of Impediments to Fair Affordable Housing. Improving these commercial areas has a direct economic impact of the low- and moderate-income residents in the RECAP area. The TIF district, since it is adjacent to the RECAP area, also about the Targeted Reinvestment Area identified in the Consolidated Plan and 2019 Action Plan.

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#### **Enterprise Zone**

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exemption.

### **Business Incentive Programs**

The City of Rock Island offers a variety of programs to assist both existing and new businesses wishing to undertake a sustainable improvement project. The Facade Improvement Program provides a dollar for dollar match of 75% of the total project costs (up to the maximum match of \$7,500) of Energy Star rated products, green roofs, and other energy-efficient or environmentally sound materials for exterior improvements to an existing commercial property is available. Additionally, the Permit Fee Rebate program allows the city to rebate a portion of the building permit fee associated with the construction of a LEED-certified building.

These programs continue to revitalize the downtown commercial area and improve the livability of the adjacent neighborhoods. Programs such as these are key to bringing in new employment opportunities, encouraging the growth of existing businesses, and create job opportunities.

### **Actions planned to develop institutional structure**

The city is committed to continuing their education and understanding of CDBG funding to the community and working closely with HUD. When reasonable, the city will send staff to train and participate in webinars. The city will continue to update and receive feedback from the City Council on the status of projects and the progress of meeting program goals. Institutional transparency and communication with the community are a top priority for all city projects. City staff will continue evaluating and improving programs to ensure the needs of the community are being met with the available funding and resources.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City of Rock Island participates in regional groups and coalitions that address homelessness, affordable and fair housing, and economic development. The city will continue to explore ways to coordinate CDBG activities with other regional CDBG entitlement communities.

### **Discussion:**

## Program Specific Requirements

### **AP-90 Program Specific Requirements – 91.220(I)(1,2,4)**

#### **Introduction:**

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

#### **Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

**Other CDBG Requirements**

The amount of urgent need activities 0

The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. 75%

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. One Year.