



ROCK ISLAND
ILLINOIS

Community Development Commission (CDC) Special Meeting Agenda

March 26, 2026 - 5:30 PM

**City Council Chambers, City Hall, 3rd Floor,
1528 Third Avenue, Rock Island, IL**

1. **Call to Order**
2. **Remote Attendance**
No request for remote access.
3. **Roll Call**
Hershel Jackson Jen Osing Jeremy Crafton K.J. Whitley Richinda Sakho Calvin Dane Andrea Muller
4. **Public Comment**
5. **Meeting Minutes**
 - a. CDC DRAFT Meeting Minutes 2.16.2026
6. **Old Business**
7. **Other Business/New Business**
 - a. Report from the Community Development Department regarding the 2025 CDBG Consolidated Annual Performance and Evaluation Report (CAPER).
 - b. Approval of the 2026 applicants for public service funding and award amounts.

Motion:	Motion to approve the 2026 Public Service applicants and funding amounts.
RC	Roll Call vote is needed.
8. **Adjourn**
Next Meeting April, 20,2026.

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732-2010 or visiting in person at: 1528 Third Avenue, Rock Island, IL 61201.

**City of Rock Island
Community Development Commission
City Council Chambers, City Hall, 3rd Floor
1528 3rd Avenue, Rock Island, IL**

February 16, 2026 Meeting Minutes

1. Call to Order

KJ Whitley called the meeting to order at 5:35 PM.

2. Roll Call

KJ Whitley called the roll.

Andrea Muller, Calvin Dane, Herschel Jackson, Jeremy Crafton, KJ Whitley and Richinda Sakho were present.

Jen Osing was absent.

Staff present included Community Development Manager Nichole Mata, Housing Officer Jennifer Graff, Budget Specialist Melissa Holderfield and Urban Planner Eunice Amissah-Mensah.

No remote attendance.

3. Public Comment

There were no public comments.

4. Approval of the Previous Meeting Minutes

Crafton moved to approve the meeting minutes for January 20, 2026. Jackson seconded the motion. The motion passed on a 6-0 vote.

5. Old Business

Brainard presented a report regarding permit and licensing fee updates explaining that the effort was still underway but would be included as part of the 2027 budget process.

6. New Business

Whitley stated that we received six public service grant applications. Speakers were asked to introduce all individuals with their organization, purpose of their funding, requested amount, any match dollars that they received and what their overall budget is.

Narmin from Prairie State Legal was the first speaker. Their staff consists of six attorneys, one pro bono coordinator, one community resource specialist and three support staff. The requested amount is \$50,000 to provide civil legal services to low and moderate income residents for the people of Rock Island. Many residents face housing instability, domestic violence, loss of income, consumer debt issues, and other barriers to public benefits. In 2023 and 2024, Prairie State Legal's Moline office assisted one thousand, twenty-three clients, handling one thousand, sixty-one cases. Most of these cases were evictions, foreclosures and fair housing disputes. These funds would help with preventing evictions, homelessness, preserving safe and stable housing, assisting residents in maintaining or restoring income through public benefits and protecting residents from vulnerable exploitation and abuse. Whitley asked how many residents did they serve in 2025? Narmin stated that she doesn't have any 2025 data yet.

Jerry Jones, Director of the Martin Luther King Center was the next to speak. He brought with him one of his program managers, Mrs. Lamboi. The MLK center is requesting \$150,000 in funds to help with their summer day camp and after school program. The after school program runs from August to May and summer day camp runs from June to July. Five of the thirteen schools in the Rock Island - Milan School District are underperforming. The after school program assists ages five to seventeen years of age and the summer day camp has an age range of five to fourteen years of age. The after school program starts at 3pm and ends at 6pm and assists students with homework, life skills and academic enrichment. Summer day camp runs from 9am and ends at 3pm and assists with academic and enrichment activities, recreation, field trips and fun. Meals are provided. Another goal that wasn't listed in their application is socio-emotional development. This would include trauma informed care training for staff, parent workshops and individual and group counseling. Whitley asked if they know how many children they helped last year in the summer day camp and the after school program. Mr. Jones stated that there were sixty-five children enrolled in the after school program and one hundred twenty for the summer day camp. Whitley asked about other sources that they have to pay for these programs. Mr. Jones stated that the CDBG funds will help pay for the staff members to work with the children. They do have a state grant through Teen Reach and another state grant from R3.

Dr. Annette Clevenger, Executive Director and Founder of Narrative QC was next to speak. They are in their sixth year of operation. They are an organization that helps young adults from the ages of seventeen to twenty-nine transition from youth to adulthood. They provide one on one life coaching, life skill classes and mental health support groups that are all tailored specifically to the individual participant's goals and plans for their life. Each participant sets goals and the life coaches walk alongside them helping them make those goals happen. The participants are finding employment, gainful employment, securing housing, moving out on their own for the first time, independence, finishing high school either by graduating or getting their GED, going to college or joining the trades. Participants also learn about financing and budgeting, healthy relationships and boundaries within systems that have often been very dysfunctional for them growing up. Last year Narratives purchased their first building, which is the former Theor's building. The store will become the Story Coffee Co later on this year. This will be the first mental health workforce development program of its kind in the Quad Cities. Narratives will provide workforce development as participants will be able to work in the coffee shop. When they are struggling mentally, they can go upstairs and work with their life coach and then head back downstairs to work. The requested amount is \$25,000. Their annual budget for 2026 is \$385,274. Whitley asked about their other funding sources. Dr. Clevenger stated that they receive money from the Hubble Waterman, and Beal Trust. They have also received ARPA funds from the City of Rock Island, which is what helped them secure the building, which is completely paid for. They also have individual donors throughout the community that invest in Narratives. Dane asked when they were expecting to open up the coffee shop? Dr. Clevenger said that she wishes she could give a straight forward answer, but she's hoping for later on this year. Crafton asked how many people went through the program last year? Dr. Clevenger said that one hundred, thirty-two people went through the program last year and thirty-five of those were funded with CDBG dollars. Crafton asked if that was the number of people that enrolled or completed the program? Dr. Clevenger stated that the interesting thing about Narratives is that nobody completes the program, and will need their services less and less. Individuals that have been in the program become mentors to their peers. Crafton went on to ask of the one hundred, thirty-two, how many came in less than five times? Dr. Clevenger stated that she doesn't have an exact number, but can tell him that it's less and ten percent to fifteen percent. Crafton asked about the prior years and how many people have entered into the program. Was it below one hundred thirty-two or above it? Dr. Clevenger stated that they have grown every year since. In the last two years, the growth has doubled from the previous year and that forty percent right now are from Rock Island. Crafton asked if twenty-five was the cut off age? Dr. Clevenger stated that they have come to realize that even at the ages of twenty-five, twenty-six and twenty-seven, they are still needing Narrative services. Last year, they raised the cut off age to twenty-nine. Crafton asked if the age increase was for the need or for further development of people that have already been in the program? Dr. Clevenger stated that it's totally a need. She found out that twenty-five, twenty-six

and twenty-seven was their age chronologically but mentally and emotionally they were about the ages of nineteen to twenty years old. Crafton asked if anybody gets turned away. Dr. Clevenger stated no and that the only person she has turned away was someone over their age requirement. Whitley asked how big is their staff? Dr. Clevenger stated that they currently have three full time employees and three part time employees. They will be adding a new life coach in June 2026. At that time they will have four full time employees.

Cindi Gramenz, Operations Manager and Frank Roe, Executive Director at Christian Care were next to speak. Request amount is \$40,000 to help support an existing program within their organization. Gramenz stated that Christian Care is the staple to Rock Island and has been here for over hundred years providing services of food and shelter. They have two emergency shelters; one is a forty-two bed facility for men, where six of those beds are specifically for veterans transitional housing programs and six are dedicated to Rock Island County for drug and mental health court beds. The other emergency shelter is Martha's House, which is for single women and women with children. They are unique as they are the only provider of shelter services for adult men on the Illinois side of the Quad Cities and outside of domestic violence, they are the only provider of shelter services for single women and women with children. They also have a community meal site, which is unique in the sense that they serve seven days a week, three hundred, sixty-five days a year. They serve breakfast, lunch and dinner with the exception of the weekends, and lunch is only served to their residents. Through their shelters, last year they served three hundred and forty-two residents. Eighty percent of those individuals were from Rock Island County. In 2025, through their community meal site, they served almost forty-six thousand meals to our community. That is a nine percent increase from the previous years. They are also seeing a huge increase in single or women with children and families within their meal site. Christian Care also has street outreach services. They are a collaborative team with Project Now to provide street outreach services for individuals who are living unsheltered. The street outreach service are for individuals who are experiencing significant mental health issues or substance abuse issues that can't function in a shelter environment. The street outreach program provides a critical piece to connect with those individuals who don't work in traditional services. Christian Care is a small non-profit, so they focus heavily on partnerships. There are many services that their folks needs, and they can't necessarily provide them in house, so they focus on connecting with partners to make sure they are getting the services that they need. Prairie State Legal is on site twice a month providing legal services. They also have a partnership with Trinity Parish Nursing and Health Ministry, who are providing basic medical and preventative health care. They also partner with someone who comes in and does life skill groups. One of their big focuses within the shelter and similar to what Narratives spoke about is that they focus on the core issues that are keeping people homeless and keeping people coming back into the system. Mental health and substance abuse are pretty significant in our community. Gramenz stated that their board of directors and their executive director focus very heavily on diverse sources of funding simply because they don't ever want to rely solely on one source to provide funding. They do receive one Federal grant from the veterans administration for their veterans transitional program. They also receive funding from the State of Illinois through the emergency solutions grant. The remainder of their funding is charitable contributions which is over fifty percent of their funding. Whitley asked what their operating budget is? Gramenz stated that is a little over \$914,000. Whitley asked how large is their staff? Gramenz stated that they currently have eighteen staff members, in which six of them are part time. Their men's mission is staffed twenty-four hours a day. They have three case managers, two are at their men's shelter and one is located at their women's shelter. Both shelters have a full time cook and a part time cook. Whitley then asked if someone stays at a Christian Care shelter tonight, are they guaranteed a bed tomorrow? Gramenz stated yes. They are an emergency shelter but they are not a night by night emergency shelter. As long as someone is there and they are following the rules and making progress, then they will have a bed. Whitley asked what are the hours that they can be at the shelter? Gramenz stated that they can be at the shelter all day. They can't necessarily be in their bunk rooms all day, but if they are staying at their facility, then they don't ever have to leave. They are a dry shelter and have an expectation of sobriety with their folks. Whitley asked if individuals are allowed to use Christian Care's address as a permanent location? Gramenz stated that some of

the folks who are enrolled with the street outreach program will use their address because they are enrolled in one of their programs, but as a general rule, if they are not enrolled into a program, they are not allowed to use their address as a permanent residence. Whitley asked what their greatest need right now for financial resources. Gramenz replied with general operations. Crafton stated that they have forty-two beds and twelve of them are set aside for vets. Gramenz stated that six are for veterans and six are for Rock Island County's drug and mental health court system. Crafton then asked, of the thirty that aren't set aside for anything, how many different people last year, from the beginning of the year to the end came in and out and stayed in those thirty beds? Mata asked how full Christian Care is? Gramenz stated that their beds are always full. Crafton state that you can't determine where people are from, when they move around. Have you ever tracked where people were born from when they come in and go? Gramenz stated no and that they track a couple of different things. When it comes to their intake, they will track where they were last permanently housed, which is where you spent the last ninety days or more. They will also track crisis logs because when somebody needs shelter, they will call their shelter and fill out a crisis log. On the crisis log, it will ask where they spent the night before. Crafton then asked in general with their waiting list, there's not much opportunity when somebody is in a crunch and needs a spot tonight that they're going to get in. Gramenz stated no and that the chances are so slim. She went on to say that with their veterans, they do have a six bed veterans program. If they can ensure eligibility, then they can get a veteran into their shelter and get them in quicker. Whitley asked that in addition to the eighteen people that they have on staff, does Christian Care rely heavily on volunteers? Gramenz stated yes, at their community meal site. This meal site is where they bring and serve. They invite people from the community to do one of two things. Either bring a meal and serve it or just simply come to the shelter and serve. Last year they had three hundred days where at least one meal was provided for by their bring and serve volunteers. She stated that it's huge because they have a full time staff and part time staff and having somebody else to do that gives them an opportunity to work in the kitchen and do other things. Without the bring and serve program, they couldn't operate their meal site. They also have volunteers who work their front desk.

Robert McIntyre, Executive Director of Spring Forward spoke next. They are requesting \$25,000 to continue and sustain their impactful out of school time, academic tutoring and enrichment programs in the Rock Island School District. Their goal is to bring at least one hundred students closer to grade level proficiency in reading and math. They are currently serving in Rock Island Academy, Longfellow, Francis Willard, RACMS, Ridgewood, as well as the Martin Luther Kind Center. They do have teachers that work there as well. Their mission is to provide educational programs at no cost to enhance the lives of families in our community. They currently service one thousand, one hundred plus students annually from four school districts. The predominance of them are here in Rock Island. They offer experience that students would not otherwise have, which includes swimming lessons and community partner enrichment. They have had five hundred plus students participate in swimming lessons through the Rock Island Parks and Recreation. When it comes to community partner enrichment, they partner with over sixty-five organizations. They also partner with the Rock Island School District, Western Illinois University, Augustana College, Blackhawk College and community volunteer groups. Their program runs September through May and is two to three days per week from 3pm to 5pm. The amount of students that they serve is thirty-five per school, one hundred students total. This year they served one hundred forty-five students. The students that they serve are under-resourced and that are in need of additional academic support, students that are below grade level proficiency and students/grades targeted in collaboration with RIMSD. Program components include small group/ one on one tutoring, homework help, community partners/enrichment, healthy meals and snacks and positive adult interaction and mentoring. Spring Forward has a strong partnership with RIMSD. They invest in programs, RIMSD hires certified district teachers, they collaborate to target students with highest academic need, they offer program space within their schools, they share data to track student growth and the administration participates in program planning. When it comes to funding, the entire budget for their afterschool programs is \$129,987. That's not just the staffing at the sites, but after school outreach, swimming lessons, food and supplies, executive director's time, program director. They have received funding from Doris and Victor Day

Foundation, John Deere Foundation, Beal Trust, Hubble Waterman and United Way. To date, the CDBG special service grant is the only state or federal grant that they have received. Whitley asked about the afterschool program, and if that is on site at the particular school? Mr. McIntyre said yes. Whitley asked if there's any crossover between what Spring Forward does and what the MLK Center is doing? Mr. McIntyre stated that they are very valid comparisons. The MLK has their own center and they are able to provide transportation to the center. They have a little more extended hours. Spring Forward is more academic. During the summer time, they do more enrichment activities. Whitley asked how long they have been up and running? Mr. McIntyre said that they were founded in 1999, but have been a non-profit since 2007. Dane asked if Mr. McIntyre can explain how they manage their attendance issues. Mr. McIntyre stated that of the one hundred forty-five that are enrolled, fifteen percent fall off or stop coming, but eighty percent do attend regularly.

Amy Schaffer, Director of the YWCA Quad Cities Empowerment Center spoke. She brought Edwin Salazar, Director of the after school program with her. The Empowerment Center is operated out of both their Rock Island and Davenport locations. Forty percent are Rock Island County residents. They don't have any barriers to intake. On site, they have a food pantry, clothing closet, hygiene items, and are a part of the National Diaper Bank Network, which means that they are able to purchase diapers, similarly to Riverbend Food Bank and how they purchase their food. For the YWCA, they are able to purchase at about half the cost if they go to Costco or Amazon. They also provide on-site laundry, on-site showers and referrals to other agencies. They help by getting to the source of the problem and help you navigate through it. The requested amount is \$50,000, which would help add a case manager position to their programming side. Currently the Empowerment Center has four individuals, two are full time and two are part time. In the last calendar year, they saw eight hundred fifty-seven percent growth with visits to their food pantry. They had two thousand, seven hundred, sixty-one visits to their empowerment center, ten thousand, four hundred and twenty individuals and one thousand, seven hundred sixty-six of those visits were food alone; serving six thousand, seven hundred and seventy-five individuals. Unduplicated households, YWCA's Empowerment Center served one hundred nine households, three hundred and ten people. All of those households were documented and proven Rock Island County residents. YWCA has upgraded their intake software, so they are able to provide better metrics. In January 2026, sixty-eight households were served over one hundred nine visits. Clients can visit their pantry once a week and can access all services, which includes diapers, hygiene items and food. Two hundred, fifty-two unduplicated individuals were served from Rock Island County. Totals for January were eight-nine food pantry visits, seventy-eight packs of diapers, fifty visits to the clothing closet, seven showers and five laundry appointments. THE budget for 2026 is just over \$300,000, and majority of the funding would go to the case manager position. Whitley asked Ms. Schaffer to discuss the food pantry more. Ms. Schaffer stated that the Rock Island Center is just down the road, where they do box model food pantry. This means that families can come in and grab a box. They also have immediate bags, so folks that are out and unboxed can get food. These items include single serve items, quick to grab foods. In the Davenport center, they serve forty percent Rock Island County residents and is a full choice model food pantry. This includes fridges and freezers. Folks can access whatever they need for the week or two. Whitley stated that she's trying to understand exactly what the case manager is going to be doing for the Empowerment Center. She asked if the two hundred and two individuals with wrap around services and connect with them? Ms. Schaffer stated yes, the case manager would be connecting with folks, sitting with them and letting them tell you what is going on in their lives. This allows them to pour more time into the clients and help them navigate situations. Whitley asked if the case manager would be housed in Rock Island. Ms. Schaffer stated that they would split their time between Rock Island and Davenport.

Whitley asked Mata if they were looking at \$150,000 in 2026 to spend on the Public Service Grants? Mata state that we haven't received our allocations yet, although CDBG is funded one hundred percent, so we should receive our allocation soon. Hopefully by April 4, 2026, we should know what our allocation amount is.

Mata discussed what is going to happen at the next meeting.

7. Adjournment

Crafton moved to adjourn. Sakho seconded the motion. The motion passed on a 6-0 vote. The meeting adjourned at 6:54 PM.

Memorandum

To: Rock Island Community Development Commission (CDC)
From: Nichole Mata
Subject: Report from the Community Development Department regarding the 2025 CDBG Consolidated Annual Performance and Evaluation Report (CAPER).
Date: March 26, 2026



Introduction and Background Information:

The Consolidated Annual Performance and Evaluation Report (CAPER) is a document that summarizes how well Community Development Block Grant (CDBG) funded programs performed in the preceding program year. It is essentially an end-of-year report and the time has come to do one for the program year 2025. Staff have drafted the document and posted it for public comment. The comment period started on March 11, 2026, and will end on March 26, 2026. Staff will review the draft copy of the CAPER for the CDC. There is a public hearing during the Community Development Commission meeting on Monday, March 16, 2026, at City Hall to discuss and answer any questions about the 2025 CAPER draft. Approval of the CAPER by the City Council is not technically required for the document to be submitted to HUD, but it is a relatively common best practice. Following Council approval, the CAPER will be submitted to HUD by March 31, 2026, which may request additional changes or additions to the document. Staff will communicate any such changes or additions to both the Commission and the Council. Finally, as always, staff note that the document template that staff are required to use is provided by HUD. Some of the quixotic formatting cannot be adjusted by staff.

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

N/A

Recommendation:

N/A

Submitted by: Nichole Mata

Approved by:



City of Rock Island

Community Development Block Grant Program Year 2025

Consolidated Annual Performance Evaluation Report (CAPER)

Prepared by
Nichole Mata
Community Development Manager

Formatting Notice: The City of Rock Island is required to submit this Consolidated Annual Performance Evaluation Report 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.

Executive Summary

The City of Rock Island, as a Community Development Block Grant (CDBG) entitlement community, is required to prepare an end-of-year report about its CDBG-funded activities. This is known as the Consolidated Annual Performance and Evaluation Report (CAPER) and measures program performance against the general priorities identified in the City's five-year Consolidated Plan as well as the specific goals in the City's one-year Annual Action Plan (AAP). In short, this report is meant to inform the public about how CDBG funds were used and if program goals were met. This CAPER is for program year 2025. Given the reporting format required by the US Department of Housing & Urban Development (HUD) which makes the CAPER somewhat less transparent than one would like, staff have included this executive summary. Program year 2025 was the first year in the five-year timeframe of the current Consolidated Plan. The City has made good progress in meeting the priorities it lays out. With respect to the specific goals in the 2025 AAP, most targets were met or exceeded. There are some aspects of the program that did not perform as well or projects that did not go as planned. Overall, however, staff are pleased with program performance and consider it a successful year. The following describes major accomplishments for the program year as well as areas where staff will focus on making improvements.

Major Accomplishments

- Housing Rehabilitation program completed 33 single family home rehabilitation projects in 2025.
- Public Service activities for other low/moderate income housing benefit were met at 100% through our Public Service funding.
- Two public facility projects have started in 2025 and will wrap up in summer of 2026. The Central Fire House is set to receive an ADA bathroom remodel. The downtown library has a restroom remodel that has begun in the basement. Solomon site remediation work started in 2024 and has finalized in 2025.

Areas of Improvements

- The City has made significant progress toward its economic development goals of completing two Commercial/Industrial Revolving Loan Fund (RLF) loans and creating or retaining 10 jobs. One loan was completed in 2025, and a second, started in 2025, was finalized in early 2026. While the jobs associated with the 2025 loan have not yet been created, the

rehabilitation of the business's new location is now complete. The business expects to open within the next few months and hire nine additional staff members. City staff is continuing to work on the development of the program with the U.S. Department of Housing and Urban Development (HUD) to update CIRLF policies and procedures. These continued improvements aim to make the program more accessible and effective for local businesses. The City remains committed to the goals established in the 2026 Annual Action Plan and will continue to refine strategies to support job creation and business growth.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

The City of Rock Island received a Community Development Block Grant entitlement allocation of \$1,037,034.00 for Program Year 2025 starting January 1, 2025 and ending December 31, 2025. The city allocated funds to the following programs: Neighborhood Housing Rehabilitation, Public Service Programs, and Public Facility improvements, as well as Program Administration and Neighborhood Housing service delivery costs.

It is important to remember that the outcome indicators for the 5 year and annual plans are estimates made months, if not years, before actual funding levels and project applicants are known, and therefore are prone to some degree of uncertainty, particularly in the number and unit of measure for outcomes.

The information below is based on the number of HUD IDIS activities that were in progress or opened during the 2025 Program Year.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Delivery Services	Affordable Housing Homeless	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	1	1	100%	1	1	100%
Homestead Program/Full House Rehabilitation	Affordable Housing Homeless	CDBG: \$	Homeowner Housing Added	Household Housing Unit	4	0	0.00%	0	0	100 %
Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	150	33	21.33%	30	33	110.00%
Job Creation	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	50	9	0.00%	10	9	0.00%
Job Creation	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	10	1	0.00%	2	1	50.00%
Program Administration	Program Administration	CDBG: \$	Other	Other	1	1	100.00%	1	1	100.00%

Public Facilities and Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	0	0.00%	400	0	0.00%
Public Service	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	875	418	47.77%	175	418	238.86%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During Program Year 2025, the City of Rock Island utilized its Community Development Block Grant (CDBG) resources to advance the highest-priority needs identified in the Consolidated Plan, with a primary focus on housing rehabilitation, public facility accessibility, essential public services, and economic development. Despite delays in the release of PY 2025 funds, the City made measurable progress toward its stated objectives and continued to refine program delivery to maximize community benefit.

Housing rehabilitation remains the City’s highest-priority activity, and CDBG funds were used effectively to support this objective. Through the Neighborhood Housing Rehabilitation Program, the City assisted 33 single-family owner-occupied housing units. These investments directly address the Consolidated Plan’s goals to preserve affordable housing, correct health and safety deficiencies, and improve housing conditions for low- and moderate-income (LMI) households. This activity represents the most significant and impactful use of CDBG funds during the program year. The City initiated two public facility ADA accessibility projects: ADA restroom remodel at the Downtown Library (basement level) and ADA restroom remodel at the Central Fire Station. Although both projects will be completed in 2026, the City successfully obligated PY 2025 funds and began preliminary work. HUD’s delayed release of CDBG funds (received in September 2025) postponed the start of construction; however, these projects remain aligned with the Consolidated Plan’s priority to improve accessibility and ensure public facilities are inclusive and compliant with ADA standards. The City allocated the full 15% public service cap, with five nonprofit agencies utilizing CDBG funds to deliver essential services to LMI residents. These activities support the Consolidated Plan’s objectives to expand access to supportive services, reduce barriers for vulnerable populations, and improve overall quality of life. Public service funding continues to be a critical tool for addressing community needs.RLF

The City completed one Commercial/Industrial Revolving Loan Fund (RLF) loan with Small Hands Big Hearts and initiated a second loan for Bridges Catering, which will be counted in PY 2026 due to the timing of disbursement. While the City did not meet its PY 2025 goal of completing two loans, staff identified barriers within the existing RLF policies and procedures and began evaluating updates to improve accessibility and utilization. These efforts demonstrate ongoing commitment to the Consolidated Plan’s economic development objectives, including job creation and support for small businesses.

Overall, the City’s use of CDBG funds in PY 2025 reflects strong alignment with the priorities and objectives identified in the Consolidated Plan. The City continued to prioritize high-impact activities—particularly housing rehabilitation—while advancing public facility improvements, supporting essential services, and refining economic development tools. Despite timing challenges related to HUD’s release of funds, the City ensured that CDBG resources were used efficiently and in a manner that provides the greatest benefit to Rock Island residents.

CAPER

5

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG
White	153
Black or African American	188
Asian	0
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
Total	341
Hispanic	12
Not Hispanic	329

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Overall, the activities initiated and funded with CDBG funds benefitted 341 persons. The activities included neighborhood housing and public service activities. The public facilities information is not included in this total as the projects have not yet been completed for 2025 data. The activities provided new or improved services in Low Mod Areas and for Low Mod Clientele.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	\$1,037,034.00	\$910,260.81

Table 3 - Resources Made Available

Narrative

The Neighborhood Housing Program is available City wide to applicants that meet the HUD income requirements under the Low/Mod Housing Benefit. The City was able to address 33 houses for a total investment of \$632,137.50 for single-family owner-occupied housing. The city was also able to assist five non-profits with \$155,000.00 for funding to help residents with youth services, childcare services, homelessness services, mental health services for youth, employment training and transportation services.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Rock Island	100	100	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI

Table 4 – Identify the geographic distribution and location of investments

Narrative

One hundred percent (100%) of planned funds were allocated to the Rock Island, and 100% of the funds were ultimately invested within this target area. Investments were concentrated in Census Tracts 226, 228, 229, 233, 235, 236, 237, 241.02, 243, and 244. In addition, activities were implemented on a citywide basis where projects qualified under Low- and Moderate-Income (LMI) criteria.

This allocation demonstrates full alignment between planned and actual geographic distribution, with all resources directed toward eligible areas within the City of Rock Island to support community development and LMI populations.

Leveraging ,Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City was awarded \$268,000.00 for the Illinois Housing Development Authority Strong Communities grant. The city applied for the grant on behalf of the Quad City Landbank to specifically rehabilitate, acquire and demolish vacant and abandoned houses throughout East Moline and Rock Island. The City was awarded Illinois Housing Development Authority Home Repair and Accessibility (HRAP) grant and was awarded \$500,000. The remaining funding for the Strong Communities grant will be used to leverage CDBG funds for the Urban Homestead Program. The Urban Homestead Program has been approved by City Council in 2024. The properties in the Urban Homestead Program are City owned, rehabilitated and then sold to income qualified buyers. The program helps the city meet our affordable housing matrix.

In addition to the proposed Homestead Program, the City actively seeks private sector partners to create units of affordable housing. The City has completed site assembly and owns the entire site of the proposed development. CDBG funds have been used to complete the environmental site assessment, environmental remediation, site grading to bring the site up out of a ponding area, and additional associated site readiness activities.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	30	33
Number of Special-Needs households to be provided affordable housing units	0	0
Total	30	33

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	30	33
Number of households supported through Acquisition of Existing Units	0	0
Total	30	33

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City has met and exceeded the PY 2025 housing rehabilitation goal. The outcomes are measurable and visible within the neighborhoods where work was completed. In many cases the surrounding homeowners began to address the conditions of their homes on their own and some of the neighbors completed program applications to have additional work completed on their homes.

Discuss how these outcomes will impact future annual action plans.

It is City staffs' goal to increase the amount of funding available for the housing rehabilitation programs for PY 2026 to continue the rehabilitation improvement momentum.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	6	0
Low-income	10	0
Moderate-income	17	0
Total	33	0

Table 7 – Number of Households Served

Narrative Information

The availability of decent, safe, and sanitary affordable housing is one of the pressing needs in Rock Island. The high number 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 Rehabilitation Program provides income qualified residents who owner-occupy their home to have rehabilitation projects that improve the safety and livability of their home and property.

As Rock Island's housing stock continues to age, greater emphasis must 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 the 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 neighborhoods in Rock Island. The City of Rock Island addresses and promotes affordable housing through the Neighborhood Housing Rehabilitation 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.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

During the program year, the City of Rock Island made measurable progress toward its objectives of reaching individuals and families experiencing homelessness, particularly unsheltered persons and connecting them with appropriate services. The City continued to strengthen its outreach capacity through coordinated efforts between municipal departments, nonprofit partners, and regional service providers.

The City's first responders remain a primary point of contact for individuals in crisis. Police and fire personnel regularly encounter unsheltered residents and provide immediate information on available shelter, food, and supportive services. These interactions serve as an essential outreach mechanism, ensuring that individuals who may not engage with traditional service systems still receive resource information and referrals.

City staff across multiple divisions, including Community and Economic Development, Code Enforcement, and the Neighborhood Housing Program also play a significant role in identifying residents at risk of homelessness. Staff provide referrals and resource information during phone calls, property inspections, and program intake activities. These routine interactions help the City assess needs early and connect households to services that may prevent homelessness.

The City continued to expand access to CDBG Public Service funds to support organizations providing homelessness services. In 2025, the City awarded \$15,000 to the YWCA Quad Cities Empowerment Services program, which focuses on preventing families from entering crisis by offering clothing, pantry access, employment support, showers, and learning resources. The City also provided \$30,000 in Public Service funding to Christian Care to support staffing costs essential to shelter operations.

Several community partners expanded their capacity during the reporting period. Project NOW opened a new overnight shelter in Moline, operating nightly from 8 p.m. to 7 a.m. and 24 hours on weekends.

Project NOW also partnered with Christian Care in Rock Island to provide breakfast and shower access for overnight guests. In 2025, Third Place QC opened as a weekday drop-in center in Rock Island, offering a safe daytime space for individuals experiencing homelessness or housing instability to gather, connect with staff, and access basic needs. Additionally, a new youth shelter Alan’s House is scheduled to open in April 2026, adding 10 beds for youth ages 10–17 in downtown Rock Island.

Collectively, these efforts demonstrate the City’s continued commitment to reaching unsheltered individuals, assessing their needs, and strengthening the local service network. Through expanded partnerships, increased accessibility of public service funding, and coordinated outreach by City staff and first responders, Rock Island has made meaningful progress toward improving access to supportive services for vulnerable residents to continue to work towards reducing homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Project Now, Continuum of Care provider for Rock Island, reports that 620 individuals have entered their system requesting immediate shelter from January 1 through December 31, 2025. The need within the community continues to be great, and the City, working with community leaders is working to address the issues that cause residents to experience homelessness.

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 Providers, distributing financial support to homelessness service providers through public service funding and by continuing to improve the living environments of low- and moderate-income residents.

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 providers through the City's public service funding.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, 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 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. 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.

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. The City's CDBG Public Service Funding will be used to support activities such as mental health, legal counseling, literacy education, childcare and homelessness shelter in the Rock Island area in 2026 pending council approval of the Annual Action Plan. 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 and DeLaCerde House who the city continues to work with supporting these services.

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.

The city will continue to provide professional support and physical development to all the partners providing all the different types of work required to address homelessness in Rock Island.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Rock Island Housing Authority, through its non-profit affiliate Community Home Partners (CHP), is the primary developer and manager of public housing in the City. 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. Recently there are two developments that Community Home Partners sought assistance from the City for.

On a site off 25th 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.

This project is in full swing and in April of 2025 broken ground to begin construction. The site is located off 31st Avenue, CHP will develop permanent supportive housing for veterans. The development would include a collection of 25 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. The City provided site readiness assistance for this project.

Actions taken 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

Actions taken to provide assistance to troubled PHAs

The Rock Island Housing Authority is not considered "troubled."

In 2003 RIHA developed a plan backed by definitive goals and measurable outcomes to completely redefine and reinvent public housing within the city of Rock Island. The RIHA Asset Management Plan clearly defined how the Agency intended to shift the organization's vision, mission, purpose, policies, processes and philosophy toward the development of affordable mixed-income housing.

The goal is to include households with varying incomes while also providing quality housing options for the City's most vulnerable residents. The strategy is to demolish existing obsolete public housing developments and replace them with mixed-income affordable for-sale and rental housing that is

indistinguishable from other housing within the City.

With the full implementation of the original 2003 Asset Management Plan and the 2008 Implementation Plan, RIHA plans to demolish and redevelop Lincoln Homes, redevelop the former Valley Homes site, and redevelop Spencer Towers into mixed income properties. The Plan also requires the development of affordable in-fill for-sale and rental housing in multiple neighborhoods throughout the City based on defined need. RIHA recently completed a Comprehensive Housing Market Study of the City of Rock Island and the surrounding Quad City area to identify housing gaps within the City. With the results of the Market Study in hand, the RIHA Board of Commissioners will be evaluating the 2003 Asset Management Plan and 2008 Implementation Plan and updating it to reflect current housing needs and gaps.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

A comprehensive zoning code update was completed in 2020. It aimed, in large part, to remove policy barriers that limited the range of housing options available in the community. Minimum lot sizes were replaced with a modest minimum lot width allowing many smaller lots to be developed. Minimum principal dwelling size was reduced so smaller houses can be built. Tiny houses will be allowed in rear yards as accessory dwelling units. In all business zoning districts, mixed use developments will be easier to achieve as upper story residential units are permitted without additional review. In addition to the code, the accompanying zoning map was also updated. It expands areas of the community where higher density residential development is allowed, especially along public transit corridors. All of these changes will allow for residential development in a greater variety of shapes and sizes, thereby addressing a broader range of needs.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The primary obstacle to meeting underserved needs is the lack of identified and available resources. To overcome this obstacle, the city continues 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 continually improve communications and participation with residents, business owners, partners, and other key stakeholders.

One obstacle to providing needed services in the City is cultural and linguistic differences among immigrant and refugee populations. The City is home to the most diverse population in the region with many different nations of origin and languages represented. To address this, the City has been developing a cultural liaison program like those used in larger urban areas with diverse populations. Trusted members of the various community groups serve not only as interpreters of language but also of culture. In this way, the City is better able to communicate what resources are available and how to access them successfully. One liaison has been working with groups from the Great Lakes region of Africa. Other liaisons will be hired in the future to work with populations from Southeast Asia and other

regions including Afghanistan. These liaisons are paid using CDBG funds and the City works with partner organizations to ensure the liaisons are providing support whenever needed. 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 City of Rock Island continues to support the needs of underserved populations through the use of its Community Development Block Grant (CDBG) allocation for public service funding.

Non-profit entities are invited to apply for funds of up to 15% of the City's annual entitlement allocation. These funds must be used for eligible activities that assist low- to moderate-income households.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City ended a lead -Based Paint Hazard Reduction grant coalition with Moline, East Moline and Silvis in 2023. In response to the program ending City staff has updated the Emergency program's policy and procedures list of potential emergency situations in 2023 to include 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. The City did not receive any lead cases in 2025.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City continues to work to reduce the number of poverty-levels 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

The City is exploring the use of tax increment financing (TIF) to support housing development. Residential areas exist within several of the City's TIF districts and there is interest in launching a housing rehabilitation pilot program using TIF funds. Those same TIF districts are adjacent to the RECAP area identified in the 2025 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 also assist developers with assessment and cleanup of contaminated soil, building rehabilitation, construction of engineered barriers, demolition/site preparation and land assembly costs. In this way, the TIF districts may also help facilitate new housing construction through site readiness activities.

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 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. 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. A few new programs launched in 2023 were the Commercial Property Incentives program (PEP) is designed to assist businesses and property owners in making improvements to properties that help extend the viability of commercial structures and facilitates business growth. Additionally, the program Growing Rock Island Together (GRIT) is designed to help businesses grow by matching eligible expenses through forgivable loans and low interest rate loans. Both programs are designed to be assessable to startup businesses and existing business to remove blight and address functional obsolescence, improving our built-in environment in Rock Island. These programs are also designed to work with our CDBG funded Commercial Industrial Revolving Loan Fund.

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 taken to develop institutional structure. 91.220(k); 91.320(j)

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 Staff will continue to update 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.

In 2024, the RLF Program was updated and the name changed to the Business Assistance Program. The Program is still structured as a revolving loan fund, but the loan terms were adjusted to make it more attractive to businesses. The maximum loan amount was increased from \$100,000 to \$150,000. The interest rate was made adjustable with a minimum of no less than 2% instead of being fixed at prime plus a quarter percent. Both job creation and job retention are now allowed, where before only the former was. All other major elements of the Program remain essentially unchanged.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City of Rock Island participates in regional groups and coalitions that address homelessness, affordable and fair housing, and economic development. The City has created a commission group called the Community Development Commission. The task of the commission is advising on the use of CDBG funds. The Commission started in March of 2023 and has an active role in making recommendations about the use of CDBG funds. It holds public hearings as part of the Annual Action Plan and five-year Consolidated Plan development process. It makes recommendations to the City Council about which programs and activities should be approved and/or funded. It helps City staff evaluate the performance of programs and activities to make sure they are helping low- and moderate-income residents as intended. The goal overall is a more collaborative, inclusive and transparent decision-making process and to enhance communication and coordination between social service agencies and housing. The City will continue to explore ways to coordinate CDBG activities with other regional CDBG entitlement communities.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City of Rock Island, in conjunction with its Metropolitan Statistical Area partners - Moline, Illinois and Davenport, Iowa - completed an updated Analysis of Impediments to Fair and Affordable Housing (AI) in March of 2025. The 2024 study was completed by Mosaic Community Planning.

The following impediments were identified in the 2024 AI:

- Insufficient Access to Affordable Housing
- Lack of Targeted Investment in Underserved Areas Resulting in Increasing Disparities in Access to Opportunity
- Insufficient and Unequally Distributed Publicly Supported Housing Options
- Fair Housing Education and Equitable Enforcement

Insufficient Access to Affordable Housing

The persistent housing and affordability crisis, which was noted in the 2019 AI, has continued to grow in Moline, Davenport, and Rock Island and was the most common issue mentioned by stakeholders and community members in focus groups, public forums, and interviews. Many community engagement participants described poor building and unit conditions, and limited oversight has put many renters in unsafe situations. Vulnerable and marginalized populations, like those with disabilities, large families, or individuals reentering society after time in prison, are especially impacted by the lack of affordable, accessible housing options. There is a lack of homes and units specifically designed for individuals with disabilities who need accommodations such as ramps, wide doorways, elevators, and more. Systemic barriers have also resulted in mortgage denial disparities, which affect some minority groups who are two times as likely than non-Hispanic white households to face denial when seeking a loan. Data about housing problems presented in Chapter 6 of this report shows that, in each city, affordability issues are more acute for households of color than for White households. Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates: 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. Together with input regarding housing condition, these rates show a continued need to expand the supply of affordable housing available in all three

cities, along with improving and/or maintaining existing affordable housing.

Suggested strategies to overcome this impediment include:

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

Review the Qualified Allocation Plans issued by the Illinois Housing Development Authority 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.

Lack of Targeted Investment in Underserved Areas Resulting in Increasing Disparities in Access to Opportunity

Data and mapping analysis of Rock Island reveals the City contains neighborhoods with significant disparities in access to opportunity, especially for protected class groups. A lack of targeted attention and investment to these areas results in widening disparities in access to many resources needed for residents to thrive and achieve upward mobility. The most severely impacted neighborhoods lack many different resources, compounding access issues for residents. Variations in school quality disproportionately impact residents living below the poverty line who are non-white. In addition, Rock Island have significantly lower school proficiency scores as a whole than surrounding cities, especially the latter. Transit access and affordability both shape many other opportunity factors, such as access to jobs and good schools. This is especially true for areas in which fewer residents own or have access to a personal vehicle, as is true for neighborhoods along the Mississippi River in all three cities.

Neighborhoods along the Mississippi River have the lowest labor market engagement rates in the area. These same neighborhoods also face a lack of many other resources, and these disparities likely compound each other.

These statistics, especially in combination with low educational achievement rates in impacted areas, likely indicate a severe need for employment assistance and job training programs in the most impacted areas. For neighborhoods that face several compounding needs – such as neighborhoods with low labor market engagement scores, low school proficiency scores, and low levels of high school educational achievement – there is a significant need for targeted, holistic revitalization efforts following a strategic

plan.

Suggested strategies to overcome this impediment include:

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.

When proposed, and where possible, support local efforts to expand bus routes and covered shelters at existing bus stops. Encourage CDBG public services funding applications from organizations that will provide job training and other employment assistance programs over the next few years.

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.

Insufficient and Unequally Distributed Publicly Supported Housing Options

Data and mapping analysis indicate that both the supply and distribution of publicly supported housing options in Rock Island are inadequate. Maintaining a variety of decent and accessible publicly supported housing options is crucial to any community in order to support low-income, disabled, elderly, and other vulnerable populations. Where data is available, average wait times for publicly supported housing units programs in Rock Island range from 8 months to 39 months. These extremely long wait times, particularly for Housing Choice Vouchers, indicate that demand for housing assistance far exceeds supply.

There are five types of publicly supported housing programs – Public Housing, Project-Based Section 8, Housing Choice Vouchers, Section 202 (elderly), and Section 811 (disabled). Rock Island does not maintain Section 202 or Section 811 housing. This means that residents of Rock Island are in need of housing that have more limited option.

Overall, publicly supported housing is clustered in the city to some extent. Rock Island displays the levels of clustering, particularly among Housing Choice Vouchers, which is unusual due to the nature of the HCV Program. There are almost no HCV holders residing in the southeastern portion of Rock Island. In combination with low utilization rates of Rock Island HCVs, this may indicate a lack of landlords who are willing to accept Housing Choice Vouchers in Rock Island.

Suggested strategies to overcome this impediment include:

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

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

Fair Housing Education and Equitable Enforcement

The report identified several challenges related to fair housing education and enforcement. Many community members shared while they are aware of a few fair housing laws and tenants' rights, many landlords do not abide by them and continue to withhold repairs, threaten tenants with eviction, and discriminate based on mental and physical disabilities. Many participants were also not aware of where to access information or resources when in need of help. Despite some educational efforts, such as training sessions and brochures, these resources remain limited, often reaching only those actively engaged with city or community organizations. There is also a lack of coordination among legal aid, civil rights resources, and local fair housing organizations, which hinders effective enforcement of fair housing regulations. Community input also highlighted the cultural and language barriers that complicate fair housing education and enforcement. Populations with limited English proficiency (LEP), including immigrants and refugees, often struggle to access fair housing resources and navigate the legal landscape. Similarly, discriminatory lending practices and inconsistent enforcement across housing and rental markets contribute to disparities, further limiting housing choices for protected groups.

Planning for community development in general can greatly benefit from an equity lens applied to decision making processes. In this sense, there must be equitable enforcement, however, there are inconsistencies across city ordinances and zoning laws that may act as a barrier. For example, restrictive

definitions of “family” and zoning policies that prevent group homes or multi-family housing contribute to barriers in fair housing choices, particularly for vulnerable populations such as people with disabilities. Additionally, stakeholder input suggests a need for training and community education focused on overcoming racism and ableism. Meeting participants cited several examples of prejudicial and “Not In My Backyard” or NIMBY attitudes among people in positions of local leadership as well as among some members of the public at large. A broad-based and respected local convening organization could consider a periodic fair housing training aimed first at community leaders as a starting point to help disseminate the message more widely to other groups.

Suggested strategies to overcome this impediment include:

Provide fair housing education in culturally appropriate ways, particularly to non-English speaking communities.

Collaborate with local community centers, immigrant support organizations, and refugee aid groups to provide culturally relevant and accessible fair housing education.

CR-40 - Monitoring 91.220 and 91.230

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

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used 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 Manager 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.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

This section will be updated with any received public comments during the public comment period Starting March 11, 2026 through March 26, 2026.

Public Notice

Notice to the Citizens of the City of Rock Island regarding the 15-day public comment period and public hearing to review and comment on the City of Rock Island HUD-CDBG Consolidated Annual Performance and Evaluation Report for Program Year 2025.

On March 11, 2026 the City of Rock Island will make available a draft of the Program Year 2025 Consolidated Annual Performance and Evaluation Report (CAPER) for a fifteen (15) day public review period through March 26, 2026 at 5:00 pm. The CAPER demonstrates how the City of Rock Island expended HUD-CDBG funds from January 1, 2025 through December 31, 2025. It also describes how the funds were used to carry out the City's objectives as outlined in the Consolidated Plan 2025-2029 and the 2025 Annual Action Plan. The CAPER will be available for citizen review at the following locations.

- 1) The Reference Desk at the Rock Island Public Library, 401 19th Street, Rock Island;
- 2) The City's Community & Economic Development Department, 1528 3rd Avenue, Rock Island (2nd floor of City Hall);
- 3) The Martin Luther King Center, 630 9th Street, Rock Island;

4) The City's website at www.rigov.org

The City is interested in hearing public comment regarding the content of the 2024 CAPER and the activities accomplished. A public hearing is scheduled for March 16, 2026 at City Hall, 1528 Third Avenue, Rock Island, IL 61201, Council Chambers located on the third floor beginning at 5:30 pm. The meeting is open to the public.

The City will accept comments regarding the 2025 Consolidated Performance and Evaluation Report (CAPER) in writing and must be post marked no later than March 26, 2026. All written comments should be forwarded to Nichole Mata, Community Development Manager at the address below. All verbal comments should be presented at the public hearing to be recorded accurately and as part of the public record. All comments will be considered and included in the final draft of the CAPER. Copies of this notice may be obtained by persons with qualifying disabilities by contacting Nichole Mata, Community Development Manager, City of Rock Island, 1528 Third Avenue, Rock Island, IL 61201, mata.nichole@rigov.org, (309) 732-2907.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

While the overall goals of expanding affordable housing, supporting low and moderate income households, and improving neighborhood conditions remained consistent, the City shifted additional grant resources acquired through Illinois Housing Development Authority toward housing rehabilitation and more of the City's public service allocation CAP towards homelessness services. This change was driven by increased demand for emergency home repairs and rising construction costs

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	N/A	N/A	N/A	N/A
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0				
Direct, on-the job training (including apprenticeships).	0				
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0				
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0				
Outreach efforts to identify and secure bids from Section 3 business concerns.	0				
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0				
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0				

Provided or connected residents with assistance in seeking employment including: drafting resumes,preparing for interviews, finding job opportunities, connecting residents to job placement services.	0				
Held one or more job fairs.	0				
Provided or connected residents with supportive services that can provide direct services or referrals.	0				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0				
Assisted residents with finding child care.	0				
Assisted residents to apply for, or attend community college or a four year educational institution.	0				
Assisted residents to apply for, or attend vocational/technical training.	0				
Assisted residents to obtain financial literacy training and/or coaching.	0				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0				
Provided or connected residents with training on computer use or online technologies.	0				
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0				
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0				
Other.	0				

Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

The majority of the city's HUD-CDBG activities are not subject to Section 3. The City is hoping to work with Community Home Partners to establish a process for Section 3 employment and contractor opportunities.

Memorandum



To: Rock Island Community Development Commission (CDC)
From: Nichole Mata
Subject: Approval of the 2026 applicants for public service funding and award amounts.
Motion: Motion to approve the 2026 Public Service applicants and funding amounts.
RC Roll Call vote is needed.

Date: March 26, 2026

Introduction and Background Information:

At the February 16, 2026, CDC meeting, all six Public Service applicants presented their programs. The Commission and Commissioners were asked to complete their evaluations for discussion and ranking at the March 16 meeting.

The total amount requested across all applications is **\$350,750**.

The City's 2026 CDBG allocation has not yet been released. However, staff anticipate an allocation similar to last year. **\$155,000** will be available if the category is funded at the maximum allowable level.

Staff have reviewed all applications and determined that each meets CDBG Public Service requirements, aligns with the City's goals, and are not feasible.

At the start of the meeting:

- Commissioners will submit their completed scoring sheets.
- Staff will calculate the average score for each applicant.
- The Commission will discuss the scores
- The Commission will then move to rank the applicants.
- A final funding recommendation will be voted on and forwarded to City Council in the 2026 Annual Action Plan process.

Applicant	Amount Requested
Christian Care	\$ 50,000.00
Narrative	\$ 25,000.00
YWCA	\$ 50,000.00
Spring Forward	\$ 25,000.00
Martin Luther King Center	\$ 150,750.00

Prairie State Legal	\$	50,000.00
Total	\$	300,750.00

These recommendations balance program impact, past performance, community need, and the constraints of the Public

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

N/A

Recommendation:

Recommendation from the CDC to approve Public Service applicants and funding for 2026 to Council.

Submitted by: Nichole Mata

Approved by:

City of Rock Island CDBG Public Service Program FY2026 APPLICATION SCORESHEET

Applicant: _____

SCORING CRITERIA	POINTS POSSIBLE	POINTS AWARDED
Application Quality	5	
Presentation Quality	5	
Project Description	10	
Ability to Serve Rock Island Community Need	20	
Equity & Inclusion	10	
Project Objectives	15	
Project Budget	15	
Capacity to Manage Program	20	
<i>Total Points</i>	100	

Scoring Criteria Descriptions

Application Quality:

- High:** Responses provided answered all questions, information is easy to understand, and additional details that anticipate questions the Community Development Commission may ask were provided.
- Medium:** Responses provided answered most questions and information was generally understandable.
- Low:** Responses provided did not answer several questions and/or information were difficult to understand.

Presentation Quality:

- High:** Responses provided answered all questions, information is easy to understand, and additional details that anticipate questions the Community Development Commission may ask were provided.
- Medium:** Responses provided answered most questions and information was generally understandable.
- Low:** Responses provided did not answer several questions and/or information were difficult to understand.

Project Description:

- High:** Project is well-planned and a detailed description is provided.
- Medium:** Project is described but may be lacking detail.
- Low:** Project is not clearly defined.

Ability to Serve Rock Island & Community Need:

- High:** Project will have a large or long-lasting positive impact on the LMI people/households served. Project may help meet a new, emerging, or unique community need.
- Medium:** Project will have a moderate or medium-term positive impact on the LMI people/households served. Project may help meet a new, emerging, or unique community need.
- Low:** Project will have a limited or short-lived impact on the LMI people/households served.

Equity & Inclusion:

High: Applicant provides clear and compelling commitment to equity, provides service personalization and/or policy examples.

Medium: Applicant describes some understanding of equity, few details or examples.

Low: Applicant provides little to no understanding or program examples of equitable services.

Project Objectives:

High: Project goals, outputs, and outcomes are clearly stated, have a clear relationship to stated City goals or priorities, and are likely to be achieved within the period of performance. The applicant has a well-developed method to measure impact.

Medium: Project goals, outputs, and outcomes are stated, may have a relationship to stated City goals or priorities, and may be achieved within the period of performance. The applicant has a method to measure impact.

Low: Project goals, outputs, and outcomes are not clearly defined, have a weak or unclear relationship to stated City goals or priorities, and are unlikely to be achieved within the period of performance. A method to measure impact is unclear or not discussed.

Project Budget:

High: Project budget is described well and demonstrates reasonable expenditures for the project. The agency has or will secure other needed funding to carry out the project and, if applicable, ensure long-term viability.

Medium: Project budget is described and demonstrates mostly reasonable expenditures for the project. The agency has identified some, but not all, needed funding to carry out the project.

Low: Project budget is not fully described and raises questions about the reasonableness of project expenditures. CDBG funds may be the sole funding source and/or no resources are available for long-term viability.

Capacity to Manage Program:

High: Applicant has demonstrated experience on projects of a similar size and scope. If the applicant has previously received CDBG funds from Rock Island, they have consistently spent funds in a timely manner and have performed well.

Medium: Applicant has some demonstrated experience on projects of a similar size or scope. If the applicant has previously received CDBG funds from Rock Island, they have mostly spent funds in a timely manner and have generally performed well.

Low: Applicant has little to no demonstrated experience on projects of a similar size and scope. If the applicant has previously received CDBG funds from Rock Island, they may have encountered issues with spending funds in a timely manner and/or have had inconsistent or poor performance.